

**ARCHIVES HISTORIQUES  
DE LA COMMISSION**

**COLLECTION RELIEE DES  
DOCUMENTS "COM"**

**COM (76)96**

**Vol. 1976/0035**

Historical Archives of the European Commission

### ***Disclaimer***

Conformément au règlement (CEE, Euratom) n° 354/83 du Conseil du 1er février 1983 concernant l'ouverture au public des archives historiques de la Communauté économique européenne et de la Communauté européenne de l'énergie atomique (JO L 43 du 15.2.1983, p. 1), tel que modifié par le règlement (CE, Euratom) n° 1700/2003 du 22 septembre 2003 (JO L 243 du 27.9.2003, p. 1), ce dossier est ouvert au public. Le cas échéant, les documents classifiés présents dans ce dossier ont été déclassifiés conformément à l'article 5 dudit règlement.

In accordance with Council Regulation (EEC, Euratom) No 354/83 of 1 February 1983 concerning the opening to the public of the historical archives of the European Economic Community and the European Atomic Energy Community (OJ L 43, 15.2.1983, p. 1), as amended by Regulation (EC, Euratom) No 1700/2003 of 22 September 2003 (OJ L 243, 27.9.2003, p. 1), this file is open to the public. Where necessary, classified documents in this file have been declassified in conformity with Article 5 of the aforementioned regulation.

In Übereinstimmung mit der Verordnung (EWG, Euratom) Nr. 354/83 des Rates vom 1. Februar 1983 über die Freigabe der historischen Archive der Europäischen Wirtschaftsgemeinschaft und der Europäischen Atomgemeinschaft (ABl. L 43 vom 15.2.1983, S. 1), geändert durch die Verordnung (EG, Euratom) Nr. 1700/2003 vom 22. September 2003 (ABl. L 243 vom 27.9.2003, S. 1), ist diese Datei der Öffentlichkeit zugänglich. Soweit erforderlich, wurden die Verschlussachen in dieser Datei in Übereinstimmung mit Artikel 5 der genannten Verordnung freigegeben.

# COMMISSION OF THE EUROPEAN COMMUNITIES

COM(76) 96 final.

Brussels, 18 March 1976.

REPORT TO THE COUNCIL ON THE UTILIZATION OF SUMS AVAILABLE  
FOR GRANTING BUILDING LOANS TO OFFICIALS OF THE EUROPEAN  
COMMUNITIES OVER THE PERIOD 1 AUGUST 1974 TO 31 JULY 1975.

REPORT TO THE COUNCIL ON THE UTILIZATION OF SUMS AVAILABLE  
FOR GRANTING BUILDING LOANS TO OFFICIALS OF THE EUROPEAN  
COMMUNITIES OVER THE PERIOD 1 AUGUST 1974 TO 31 JULY 1975

---

PREAMBLE

On 15 January 1975 the Commission forwarded to the Council a Report on the utilization of sums available for granting building loans to officials of the European Communities over the period 1 August 1973 to 31 July 1974.

The Report also contained proposals for increasing the funds available for this purpose.

The present report, which follows chronologically from the previous one, covers the period 1 August 1974 to 31 July 1975 and is divided into four parts:

- I. Work of the Loans Committee;
- II. Utilization of funds during the financial year;
- III. Social aspects;
- IV. Conclusions.

I. Work of the Loans Committee

A. Meetings -- The Committee held four meetings (5 days) and examined 150 dossiers.

B. Working methods -- The Committee was forced to continue the practice introduced in 1972 of selecting applications on the basis of priority criteria since available funds were still totally inadequate. It therefore agreed that:

1. No priority should be given to applications for loans:

(a) to repay an earlier loan; there is no urgency here since the applicant has already acquired his property and interest on the outstanding loan is considerably lower than the current market rate;

(aa) to buy building land; the applicant can obtain a loan at the building stage;

(aaa) to buy, build or convert a dwelling which:

- is not situated at the applicant's place of work, unless he is over 50 years of age;

- is situated at the applicant's place of employment, but is not his main residence.

2. Priority should be given to applications for loans:

(a) to buy, build or convert a main residence at the applicant's place of work;

(aa) to buy, build or convert a main residence at the applicant's place of origin provided he is over 50 years of age.

Since the number of applicants in the last two groups was still too high, the Committee felt that priority should be given to applicants with the lowest income (to favour officials in the lower grades), applications being weighted by the number of dependants (to favour large families).

C. Opinion

On the basis of these criteria, the Committee approved 85 applications and rejected 15 during the period under consideration.

D. New priority criteria for the coming financial year

The Committee noted that the criteria it had adopted in 1972 were not selective enough, and decided to introduce a new system in the coming financial year to take account of additional factors, which would be weighted according to their importance:

- A. location of the property;
- B. the applicant's age, length of service and family situation;
- C. the income of the applicant and, where appropriate, of the spouse.

II. Utilization of funds

1. General administration

	at 31/7/74	during the financial year	at 31/7/75
Application made	1 584	140	1 724
Applications withdrawn	-112	-90	-202
Applications pending	-81	-41	-40
Applications already submitted or to be submitted to the Committee	1 391	91	1 482
Applications on which no decision was taken because all funds for the financial year has been disbursed	-401	-9	-392
Cases decided by the Commission	990	100	1 090
Refusals	-29	-15	-44
Loans granted	961	85	1 046 <sup>≠</sup>
Loans cancelled at the request of recipients	-21	-2	-23
Loans outstanding	940	87	1 023 =====

<sup>≠</sup> 1 046 loans involving 943 officials.

2. Financial administration

A. Funds available initially

40% of the ECSC pension fund	Bfrs	510 187 020
ECSC interest 1970 and 1971	+	7 104 737
		<hr/>
		517 291 757
Balance due on ECSC loans at 15 December 1971	-	93 878 178
		<hr/>
Funds available at 15 December 1971		423 413 579

B. Receipts from 1 January 1972 to  
31 July 1974

Redemption Bfrs 55 847 288	}	Bfrs + 107 632 744
Interest Bfrs 41 139 585		
Repayments Bfrs 10 645 871		

C. Loans granted between 15 December 1971

1971/72 Bfrs 366 864 731	}	Bfrs - 528 539 582
1972/73 Bfrs 92 669 138		
1973/74 Bfrs 69 005 713		
Funds available at 31 July 1974:		<hr/>
	Bfrs	2 506 741

D. Receipts between 1 August 1974 and  
31 July 1975

Redemption Bfrs 28 099 072	}	Bfrs + 53 483 839
Interest Bfrs 21 519 199		
Repayments Bfrs 3 865 568		

E. Loans granted between 1 August 1974 and  
31 July 1975

Bfrs 60 950 522 - Bfrs 165 000 (cancelled)	Bfrs -	60 785 522
		<hr/>
Funds available at 31 July 1975	Bfrs -	4 794 942



3. Forecasts for coming financial years

1975/76	{ Receipts	Bfrs + 62 500 000
	{ Loans to be granted	Bfrs - 57 700 000
1976/77	{ Receipts	Bfrs + 72 000 000
	{ Loans to be granted	Bfrs - 72 000 000

4. Statistics

See pages 9 and 12, and Table I.

III. Social aspects

With the approval of the Commission, the Loans Committee continued to give its opinions on the basis of the priority criteria set out in the previous report to help officials with low incomes (i.e., those in the lower grades). Account was also taken of the number of dependants to favour large families.

During the financial year, 85 loans were granted to 77 officials, a breakdown by grade is given in the Table below.

The Committee noted that its criteria were not selective enough since they were based solely on per capita income, and decided to introduce a more involved system in the coming financial year, which would take account of additional factors, such as age, length of service and age of children. This system had proved more social in practice than the previous one (see point I.D. of this Report).

OFFICIALS GRANTED LOANS

GRADE	16/8/71 to 31/7/72	1/8/72 to 31/7/73	1/8/73 to 31/7/74	1/8/74 to 31/7/75
A 1	2	-	-	-
A 2	12	-	-	-
A 3	32	-	-	-
A 4	58	6	-	-
A 5	111	14	-	1
A 6	50	20	2	14
A 7	13	6	4	11
A 8	1	-	4	2
TOTAL A	279	46	11	28
B 1	39	1	4	2
B 2	53	12	4	6
B 3	58	11	14	11
B 4	26	15	10	7
B 5	12	3	6	3
TOTAL B	188	42	38	29
C 1	41	5	3	7
C 2	66	9	15	5
C 3	45	11	14	6
C 4	6	5	1	-
C 5	2	-	-	-
TOTAL C	160	30	33	18
D 1	20	2	5	1
D 2	10	1	1	1
D 3	-	-	1	-
TOTAL D	30	3	7	2
GRAND TOTAL	657	121	89	77

IV. Conclusions

1. In all 140 new applications were received during the financial year.
2. A total of 85 loans (Bfrs 60 785 522) was granted.
3. The obligation imposed by the Council to distribute a minimum of Bfrs 50 000 000 annually has been respected.
4. On 31 July 1975, 432 applications were pending.
5. Following increases in the Belgian retail price index, the ceilings set in Article 4(2) of the implementing provisions were raised as follows:

On 17 June 1971	Bfrs 600 000 + Bfrs 50 000 for each child
On 1 May 1972	Bfrs 630 000 + Bfrs 52 500 for each child
On 1 December 1972	Bfrs 660 000 + Bfrs 55 000 for each child
On 24 January 1974	Bfrs 693 000 + Bfrs 57 750 for each child
On 1 April 1974	Bfrs 727 650 + Bfrs 60 638 for each child
On 1 August 1974	Bfrs 764 033 + Bfrs 63 670 for each child
On 1 January 1975	Bfrs 802 235 + Bfrs 66 854 for each child
On 1 July 1975	Bfrs 842 347 + Bfrs 70 197 for each child

This represents a 40.39% increase in ceilings, which means that fewer officials can hope to be granted a loan.

Statistics at 31 July 1975

I. Loans granted by purposes

Purchase (building land)	85
Purchase (house)	120
Purchase (flat)	228
Purchase + repayment (flat)	2
Purchase + repayment (house)	2
Purchase + conversion (flat)	2
Purchase + conversion (house)	26
Building (house)	428
Building + repayment (house)	6
Repayment of loan (flat)	11
Repayment of loan (house)	72
Conversion (flat)	4
Conversion (house)	52
Conversion + repayment (house)	1
	<hr/>
	TOTAL
	1 039
	<hr/>

NB. Of these 1 039 loans 96 were granted in two instalments which means that a total of 943 officials were involved.

II. RECIPIENTS

(a) By institution

Council	47
Parliament	42
Court of Justice	13
Economic and Social Committee	10
Audit Board	4
Commission, Brussels	464
Commission, Luxembourg	102
Commission, Ispra	172

Commission, Karlsruhe	4
Commission, Geel-Mol	33
Commission, Petten	17
Commission, other	35
	<hr/>
TOTAL	943
	===

(b) By nationality

Belgian	192
German	227
French	157
Italian	255
Luxembourg	34
Dutch	75
British	3
	<hr/>
TOTAL	943
	===

(c) By sex

Female	233
Male	710
	<hr/>
TOTAL	943
	===

(d) By civil status

Single	88
Married	812
Separated	6
Divorced	31
Widowed	6
	<hr/>
TOTAL	943
	===

(e) By age at time of application

25 years	2
26	7
27	9
28	13
29	9
30	18
31	23
32	47
33	36
34	41
35	58
36	59
37	55
38	55
39	57
40	46
41	49
42	52
43	45
44	34
45	31
46	24
47	20
48	34
49	17
50	22
51	21
52	12
53	7
54	12
55	7
56	6
57	6
58	3
59	3
61	2
62	1
TOTAL	<u>943</u>

(f) By length of service at time of application

5 years	113
6	87
7	99
8	100
9	98
10	130
11	86
12	75
13	90
14	25
15	11
16	7
17	1
18	11
19	8
20	1
21	1
TOTAL	<u>943</u>

III. The 943 recipients include 15 couples, where each spouse was an official and obtained a loan. The total number of properties is therefore  $943 - 15 = 928$ .

(a) Location of dwellings

Belgium	486
Germany	24
France	61
Italy	196
Luxembourg	132
Netherlands	25
Great Britain	3
Switzerland	1
	<hr/>
TOTAL	928
	<hr/>

(b) Relationship between borrower and location of dwelling

Country of employment	611
Country of origin	84
Country of employment and country of origin	197
Other	36
	<hr/>
TOTAL	928
	<hr/>

(c) Property situation of borrowers

Unchanged since 31 July 1973.

GRADE 1	Staff numbers 2	Applications					Successful applicants by number of dependants as defined in the Staff Regulations (excluding spouse)											Ratio		Applications pending			Relationship between borrower and location of dwelling
		received 3	withdrawn 4	Rejected 5			0	1	2	3	4	5	6	7	TOTAL	Staff nos/ applic- ations	loans granted/ applications	DOSSIER incomplete	DOSSIER complete		TOTAL		
				1	2	TOT													REL *	Other			
A 1	37	4	2	-	-	-	-	-	-	-	1	1	-	-	2	-	-	-	-	-	-		
A 2	158	23	1	1	1	2	1	4	1	4	1	1	-	-	2	-	-	3	-	-	8		
A 3	455	81	13	6	4	10	4	2	13	7	1	5	-	-	32	-	-	19	5	5	26		
A 4	998	144	25	4	2	5	4	5	20	14	17	2	-	3	65	-	-	23	23	44	48		
A 5	1 475	248	33	2	2	4	17	12	53	41	14	3	1	-	141	-	-	4	22	44	70		
A 6	866	150	19	4	-	4	14	11	25	25	8	2	-	-	85	-	-	6	19	17	42		
A 7	653	42	7	1	-	1	3	1	11	10	-	-	-	-	25	-	-	1	4	4	9		
A 8	2	2	-	-	-	-	1	-	1	-	-	-	-	-	2	-	-	-	-	-	-		
<b>Total A</b>	<b>4 638</b>	<b>694</b>	<b>100</b>	<b>18</b>	<b>9</b>	<b>27</b>	<b>44</b>	<b>35</b>	<b>124</b>	<b>101</b>	<b>42</b>	<b>13</b>	<b>2</b>	<b>3</b>	<b>364</b>	<b>14.96 %</b>	<b>52.44 %</b>	<b>15</b>	<b>90</b>	<b>98</b>	<b>203</b>	<b>29.25 %</b>	
B 1	482	78	6	3	1	4	8	6	16	9	6	1	-	-	46	-	-	2	9	11	22		
B 2	745	129	19	-	4	4	18	10	24	18	2	1	1	-	74	-	-	11	13	8	32		
B 3	775	152	18	1	1	2	21	18	37	11	6	1	-	-	94	-	-	3	17	18	38		
B 4	508	91	11	1	-	1	8	6	29	11	3	1	-	-	58	-	-	3	6	12	21		
B 5	240	34	3	-	-	-	5	6	6	5	2	-	-	-	24	-	-	1	2	4	7		
<b>Total B</b>	<b>2 750</b>	<b>484</b>	<b>57</b>	<b>5</b>	<b>6</b>	<b>11</b>	<b>60</b>	<b>46</b>	<b>112</b>	<b>54</b>	<b>19</b>	<b>4</b>	<b>1</b>	<b>-</b>	<b>296</b>	<b>17.60 %</b>	<b>61.15 %</b>	<b>20</b>	<b>47</b>	<b>53</b>	<b>120</b>	<b>24.79 %</b>	
C 1	598	78	3	1	1	2	25	12	11	6	2	-	-	-	56	-	-	2	10	5	17		
C 2	1 361	170	21	2	-	2	25	30	26	12	2	-	-	-	95	-	-	15	20	17	52		
C 3	1 316	122	16	1	1	2	22	21	24	8	1	-	-	-	76	-	-	2	18	8	28		
C 4	382	15	-	-	-	-	3	1	6	2	-	-	-	-	12	-	-	1	1	1	3		
C 5	121	2	-	-	-	-	-	1	1	-	-	-	-	-	2	-	-	-	-	-	-		
<b>Total C</b>	<b>3 778</b>	<b>387</b>	<b>40</b>	<b>4</b>	<b>2</b>	<b>6</b>	<b>75</b>	<b>65</b>	<b>68</b>	<b>28</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>241</b>	<b>10.24 %</b>	<b>62.27 %</b>	<b>20</b>	<b>49</b>	<b>31</b>	<b>100</b>	<b>25.83 %</b>	
D 1	263	34	2	-	-	-	6	4	13	3	2	-	-	-	28	-	-	-	2	2	4		
D 2	244	18	3	-	-	-	2	2	7	1	1	-	-	-	13	-	-	-	-	2	2		
D 3	163	1	-	-	-	-	-	1	-	-	-	-	-	-	1	-	-	-	-	-	-		
<b>Total D</b>	<b>670</b>	<b>53</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8</b>	<b>7</b>	<b>20</b>	<b>4</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>42</b>	<b>7.91 %</b>	<b>79.24 %</b>	<b>-</b>	<b>2</b>	<b>4</b>	<b>6</b>	<b>11.32 %</b>	
<b>Total</b>	<b>11 836</b>	<b>1.618</b>	<b>202</b>	<b>27</b>	<b>17</b>	<b>44</b>	<b>187</b>	<b>153</b>	<b>324</b>	<b>187</b>	<b>69</b>	<b>17</b>	<b>3</b>	<b>3</b>	<b>943*</b>			<b>55</b>	<b>188</b>	<b>186</b>	<b>429</b>		

Col. 5 : 1 = not admissible (does not comply with rules).  
2 = rejected for social reasons.

\* See table II  
Grants in each financial year.

\* REL = Repayment of earlier loan.