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COMMISSION OF THE EUROPEAN COMMUNITIES

COM(79) 254 final

Brussels, 17th May 1979

REPORT FROM THE COMMISSION TO THE COUNCIL
ON THE UTILIZATION OF SUMS AVAILABLE FOR GRANTING
BUILDING LOANS TO OFFICIALS OF THE EUROPEAN COMMUNITIES
OVER THE PERIOD 1 JANUARY 1978 TO 31 DECEMBER 1978

REPORT TO THE COUNCIL ON THE UTILIZATION OF SUMS AVAILABLE
FOR GRANTING BUILDING LOANS TO OFFICIALS OF THE
EUROPEAN COMMUNITIES OVER THE PERIOD 1 JANUARY 1978 TO
31 DECEMBER 1978

INTRODUCTION

This is the sixth report drawn up by the Commission. It covers the period from 1 January to 31 December 1978 and is in four parts:

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

I. WORK OF THE LOANS COMMITTEE

A. Meetings

The Committee held four ordinary meetings (five days) and examined 193 applications. It also held two extraordinary meetings to examine methods of applying priority criteria.

B. Working methods

Faced once again with the problem of insufficient funds to satisfy all the applicants, the Committee decided that it was necessary to continue selecting applications on the basis of certain priority criteria, as it has been doing since 1972.

During the period in question it used the very selective system which has been in force since 1976, enabling it to take account of a greater number of factors, weighted according to importance, notably:

- A. the location of the property to be financed;
- B. the applicant's age and family status;
- C. the income of the applicant and, where applicable, of his spouse.

C. Opinions given by the Committee

On the basis of these criteria the Committee approved 87 applications and rejected 6 during the financial year in question.

II. UTILIZATION OF FUNDS

1. General administration

	At 31/12/1977	During the financial year	At 31/12/1978
Applications made	2 359	143	2 502
Applications withdrawn	- 309	234	- 543
Applications pending	- 20	/	- 7
Applications already submitted or to be submitted to the Committee	2 030	/	1 952
Applications on which no decision was taken because all funds for the financial year had been disbursed	- 452	/	- 278
Cases decided by the Commission	1 578	96	1 674
Refusals	- 63	- 6	- 69
Loans granted	1 515	90 ⁺	1 605 [*]
Loans cancelled at the request of recipients	- 29	- 2	- 33
Loans outstanding	1 486		1 572

* 1 605 loans involving 1 481 officials.

⁺90 loans involving 84 officials.

2. Financial administration

(a) Money derived from the ECSC Fund

<u>A. Funds available initially</u>	<u>Bfrs</u>
40% of the ECSC Pension Fund	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/>
Available on 15 December 1971	423 413 579
New funds made available in 1976	+ 140 000 000
<u>B. Loans granted from 15 December 1971 to 31 December 1977</u>	
Bfrs 941 600 746 - Bfrs 22 580 709 (cancelled)	- 919 020 037
<u>C. Receipts from 1 January 1972 to 31 December 1977</u>	
Redemption Bfrs 181 650 111	} + 338 320 894
Interest Bfrs + 124 131 847	
Repayments Bfrs + 32 538 936	
<u>D. Receipts from 1 January to 31 December 1978</u>	
Redemption Bfrs 44 918 978	} + 93 067 598
Interest Bfrs + 31 657 326	
Repayments Bfrs + 16 491 294	
<u>E. Loans granted from 1 January to 31 December 1978</u>	
Bfrs 92 109 261 - Bfrs 3 338 000 (cancelled)	- 88 771 261
<u>F. Forecasts for coming financial years</u>	
1979 { Receipts	+ 100 000 000
{ Loans to be granted	- 100 000 000
1980 { Receipts	+ 110 000 000
{ Loans to be granted	- 110 000 000

(b) Budget appropriations

Appropriations available	Bfrs 50 000 000
Appropriations committed in 1976 and paid in 1976 and 1977 which made it possible to grant 67 loans	Bfrs 49 999 994

3. Observations

During the period in question, the Loans Committee, with Commission approval, continued to apply the priority criteria, the purpose of which is to help first of all employees with the lowest income.

The 90 loans granted during the financial year involve 84 officials. A breakdown by grade is contained in Table II.

This breakdown shows that the recipients of loans were:

22 in category B
46 in category C
16 in category D.

III. CONCLUSIONS

1. The number of new loan applications was 143.
2. 90 loans were granted, totalling Bfrs 88 771 261.
3. The obligation imposed by the Council to distribute a minimum of Bfrs 50 000 000 annually was therefore respected.

4. On 31 December 1978, 278 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 per child
On 1 May 1972:	Bfrs 630 000 + Bfrs 52 500 per child
On 1 December 1972:	Bfrs 660 000 + Bfrs 55 000 per child
On 24 January 1974:	Bfrs 693 000 + Bfrs 57 750 per child
On 1 April 1974:	Bfrs 727 650 + Bfrs 60 638 per child
On 1 August 1974:	Bfrs 764 033 + Bfrs 63 670 per child
On 1 January 1975:	Bfrs 802 235 + Bfrs 66 854 per child
On 1 July 1975:	Bfrs 842 347 + Bfrs 70 197 per child
On 1 January 1976:	Bfrs 884 464 + Bfrs 73 707 per child
On 1 October 1976:	Bfrs 928 687 + Bfrs 77 392 per child
On 1 July 1977:	Bfrs 975 121 + Bfrs 81 262 per child
On 1 October 1978:	Bfrs 1 023 877 + Bfrs 85 325 per child

This represents a 70.64% increase in ceilings.

The ABEX index shows a 141.17% increase in building costs for the period from 1 November 1971 to 1 November 1978.

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IV. STATISTICS AS AT 31 DECEMBER 1978

1. Loans granted (object of loan)

Purchase of building land	83
Purchase of house	230
Purchase of flat	345
Purchase + repayment (flat)	2
Purchase + repayment (house)	3
Purchase + conversion (house)	53
Purchase + conversion (flat)	5
Building of house	599
Building + repayment (house)	6
Repayment of loan (flat)	30
Repayment of loan (house)	135
Conversion of flat	5
Conversion of house	83
Conversion + repayment (house)	4
TOTAL	<u>1 583</u>

NB. Of these 1 583 loans 102 were granted in two instalments, which means that a total of 1 481 officials were involved.

2. Recipients

(a) By institution

Council	113
Parliament	61
Court of Justice	21
Economic and Social Committee	22
Court of Auditors	6
Commission, Brussels	776
Commission, Luxembourg	135
Commission, Ispra	228
Commission, Karlsruhe	7
Commission, Geel-Mol	47
Commission, Petten	25
Commission, other	<u>40</u>

TOTAL 1 481

(b) By nationality

Belgian	350
German	316
French	238
Italian	409
Luxembourg	41
Dutch	112
British	10
Irish	2
Danish	2
Other	<u>1</u>
TOTAL	<u>1 481</u>

(c) By sex

Female	469
Male	<u>1 012</u>
TOTAL	<u>1 481</u>

(d) By marital status

Single	164
Married	1 215
Separated	9
Divorced	78
Widowed	<u>15</u>
TOTAL	<u>1 481</u>

(e) By category

Category A	388 = 26.19%
" B	464 = 31.33%
" C	521 = 35.17%
" D	<u>108 = 7.31%</u>
	<u>1 481</u>

(e) By age at time of application

24 years	1
25 "	3
26 "	10
27 "	19
28 "	20
29 "	23
30 "	34
31 "	40
32 "	79
33 "	58
34 "	72
35 "	77
36 "	92
37 "	96
38 "	79
39 "	89
40 "	84
41 "	69
42 "	71
43 "	63
44 "	51
45 "	48
46 "	35
47 "	36
48 "	47
49 "	28
50 "	32
51 "	32
52 "	17
53 "	14
54 "	15
55 "	16
56 "	8
57 "	8
58 "	4
59 "	4
60 "	2
61 "	2
62 "	3
TOTAL	1 481

(f) By length of service at time of application

3 years	40	17 "	20
4 "	54	18 "	30
5 "	173	19 "	14
6 "	110	20 "	3
7 "	131	21 "	3
8 "	126	23 "	1
9 "	136		
10 "	166	TOTAL	1 481
11 "	125		*****
12 "	111		
13 "	116		
14 "	58		
15 "	33		
16 "	31		

3. The 1 481 recipients include 15 couples, where each spouse was an official and obtained a loan for the same dwelling. The number of dwellings is thus $1\ 481 - 15 = 1\ 466$.

(a) Location of dwellings

Belgium	873
Germany	34
France	75
Italy	261
Luxembourg	183
Netherlands	35
United Kingdom	3
Switzerland	1
Other	<u>1</u>
TOTAL	<u>1 466</u>

(b) Relationship between borrower and location of dwelling

Country of employment	1 085
Country of origin	116
Country of employment and country of origin	229
Other	<u>36</u>
TOTAL	<u>1 466</u>

GRADE	1978 STAFF NUMBERS	APPLICATIONS					SUCCESSFUL APPLICATIONS BY NUMBER OF DEPENDANTS AS DEFINED IN THE STAFF REGULATIONS (EXCLUDING SPOUSE)										RATIO	APPLICATIONS PENDING			APPLICATIONS PENDING AS PERCENTAGE OF APPLICATIONS RECEIVED			
		RECEIVED	WITHDRAWN	REJECTED			0	1	2	3	4	5	6	7	TOTAL	DUE IN MONTHS		DOSSIER COMPLETE		TOTAL				
				1	2	TOT												YES*	OTHER					
A 1	37	6	4	-	-	-	-	-	-	1	-	-	1	-	2		-	-	-	-				
A 2	102	25	5	1	1	2	1	4	1	4	1	1	-	-	12		2	4	6	6				
A 3	925	93	36	9	4	13	4	2	13	7	1	5	-	-	32		5	7	12	12				
A 4	1,231	175	73	5	3	8	4	5	20	14	17	2	-	3	65		10	19	29	29				
A 5	1,579	274	86	6	2	8	17	13	54	41	16	4	1	-	146		13	21	34	34				
A 6	927	143	44	4	1	5	14	13	31	28	8	4	-	-	98		7	4	11	11				
A 7	725	52	16	1	-	1	4	2	14	10	1	1	-	-	32		2	1	3	3				
A 8	1	1	-	-	-	-	-	-	1	-	-	-	-	-	1		-	-	-	-				
TOTAL A	9,196	785	266	26	11	37	44	39	134	104	45	17	2	3	383	15,12 %	49,36 %	-	39	56	95	12,08 %		
B 1	935	110	23	4	1	5	10	10	23	11	9	1	1	-	65		1	12	4	17	17			
B 2	853	183	41	2	6	8	26	14	41	26	5	-	2	-	144		1	8	8	17	17			
B 3	832	224	40	2	1	3	33	26	63	22	8	3	-	-	155		1	19	6	26	26			
B 4	954	132	27	3	-	3	11	13	42	16	6	1	-	-	89		1	4	6	13	13			
B 5	222	50	7	-	-	-	7	13	11	6	4	-	-	-	41		-	1	1	2	2			
TOTAL B	3,127	695	138	11	8	19	87	76	183	81	32	5	3	-	464	22,33 %	66,66 %	4	46	25	75	10,77 %		
C 1	1,113	134	13	3	1	4	44	20	24	10	3	-	-	-	101		-	12	4	16	16			
C 2	1,938	335	66	2	1	3	63	75	54	29	2	2	1	-	226		-	30	11	41	41			
C 3	1,677	223	41	2	2	4	39	48	40	20	4	-	-	-	151		-	18	9	27	27			
C 4	521	69	4	2	-	2	6	5	18	4	2	-	-	-	35		-	6	-	6	6			
C 5	145	11	1	-	-	-	2	1	4	-	1	-	-	-	8		1	1	-	2	2			
TOTAL C	5,494	753	127	9	4	13	154	149	140	63	12	2	1	-	521	13,73 %	69,18 %	1	67	24	92	12,21 %		
D 1	353	54	4	-	-	-	8	8	20	6	4	-	-	-	46		-	-	4	4	4			
D 2	327	56	4	-	-	-	3	12	18	7	3	-	1	-	44		1	5	2	8	8			
D 3	221	29	4	-	-	-	1	4	8	3	-	2	-	-	18		1	4	1	6	6			
TOTAL D	921	139	12	-	-	-	12	24	46	16	7	2	1	-	108	13,14 %	78,26 %	2	9	7	18	13,04 %		
GRAND TOTAL	16,709	2,373	563	46	23	69	297	228	500	264	98	26	7	3	1,481			7	161	112	280			
																					273			

col. 9 = 1 = Not admissible (does not comply with rules).
 2 = Rejected for social reasons

* See Table II
 Grants in each financial

*REL = Repayment of earlier loan.

TABLE II

OFFICIALS TO WHOM A LOAN WAS GRANTED
DURING THE PERIOD

GRADE	FROM 16/8/1971 TO 31/7/1972	FROM 1/8/1972 TO 31/7/1973	FROM 1/8/1973 TO 31/7/1974	FROM 1/8/1974 TO 31/7/1975	FROM 1/8/1975 TO 31/12/1976	FROM 1/1/1977 TO 31/12/1977	FROM 1/1/1978 TO 31/12/1978	TOTALS
A 1	2	-	-	-	-	-	-	2
A 2	12	-	-	-	-	-	-	12
A 3	32	-	-	-	-	-	-	32
A 4	58	6	-	1	-	-	-	65
A 5	111	14	2	15	4	-	-	146
A 6	50	20	5	10	10	3	-	98
A 7	13	6	4	2	5	1	-	31
A 8	1	-	-	-	-	-	-	1
TOTAL A	279	46	11	28	19	4	-	387
B 1	39	1	4	2	12	7	-	65
B 2	53	12	4	5	23	11	6	114
B 3	58	11	14	9	37	18	9	156
B 4	26	14	10	7	13	12	6	88
B 5	12	3	6	3	8	7	1	40
TOTAL B	188	41	38	26	93	55	22	463
C 1	41	5	3	7	22	14	9	101
C 2	66	9	15	5	63	49	19	226
C 3	45	11	12	6	38	28	13	153
C 4	6	5	1	-	9	12	2	35
C 5	2	-	-	-	3	-	3	8
TOTAL C	160	30	31	18	135	103	46	523
D 1	20	2	5	1	9	7	2	46
D 2	10	1	1	1	8	15	8	44
D 3	-	-	1	-	1	10	6	18
TOTAL D	30	3	7	2	18	32	16	108
GRAND TOTAL	657	120	87	74	265	194	84	1481