

Coping with informality and illegality in human settlements in developing cities
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OFFICIAL REGISTRATION (FORMALIZATION) OF PROPERTY
IN PERU (1996-2000)

Issue 1

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This is a study of the official real estate registration policy or formalization of property established by the Peruvian government between 1996 and 2000, implemented by the Commission for the Official Registration of Informal Property (COFOPRI). This entity depends on the Ministry of Transport, Communications and Housing and is responsible for distributing land titles in illegitimately established settlements. The Real Estate Registry of Urban Settlements (RPU) was in charge of registering the land titles. According to the objectives of the official property registration policy set forth in Decree Law 803 of March 1996, the purpose was to establish a relationship between the distribution of land titles, access to formal credit mechanisms and better standards of living. The study is based on information provided by National Household Surveys (ENAHO, 1998-II and 1999-II) conducted by the National Institute of Statistics and Data Processing (INEI). The finance obtained for housing expansion and other domestic expenses were used as indicators to determine the access to credit variable, whereas the structure of the dwelling and the supply of basic services were used to determine standards of living.²

1. CONCEPTUAL FRAMEWORK

The official real estate registration policy consists of awarding duly registered land titles with the same value as the legal market to lower income sectors, so that they can place their properties and houses on the market, gaining access to credit. The intention is to increase the productivity of poor people and their contribution to the urban economy (World Bank, 1991). Although the official registration of property is a study phenomenon in itself, in order to understand it properly it is necessary to figure out the land tenancy regularization process that gave rise to it.

In political terms, the legalization of land tenancy is the effect of a breakdown between the formal supply of land and the income of those demanding it, as well as the fact that poor people tend to find alternatives in the illegal / informal market which, in turn, give rise to irregular situations. Unlike industrialized countries, in the urban land markets of Peru and

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².- The study was carried out at the request of the Commission for the Official Registration of Informal Property (COFOPRI), within the Program to Improve Surveys and Measure Standards of Living in Latin America and the Caribbean (MECOVI), INEI/Inter-American Development Bank (IDB), the World Bank and the Economic Commission for Latin America (CEPAL).

Latin America there is a large gap between the income and payment capacity of the majority of the population (the demand) and the prices established by formal real estate agents (the supply). Significant sectors of the urban population have no access to land or housing, therefore they resort to other alternatives, such as invasions or low prices that clandestine real estate agents or farming groups promote in the illegal / informal market. Such agents do not consider urban planning costs in these transactions, nor do they abide by the laws and codes currently in force.

The real estate legalization process requires public intervention, expressed in a number of (political, legal, administrative) provisions and practices concerning already occupied urban areas to which access was gained unlawfully. These provisions improve urban development and guarantee a safe occupation, implying that the target population recover their citizenship (Durand and Pajoni, 1992). Legalization applies to areas in which the land was acquired illegally, violating the legal standards established in civil codes and urban codes. Legalization policies admit various aspects: The **legal** aspect consists of adjusting a previously violated legal system, with a view to submitting illegal settlements to current standards (Azuela, 1993). The **urban** aspect consists of adapting disorderly, overcrowded settlements lacking in basic services and road systems, situated in poor quality, high risk land that impairs urban development, fairness and ecological sustainability. The **economic** aspect on which the illegality is based, is dealt with in various stages of the legalization process. The act of legalizing land tenancy has various impacts on the urban economy, linking such aspects as productivity and access to credit, but also the added value of the land. On the one hand, this alters popular real estate sub-markets and their communication channels; on the other hand, it increases fiscal income from taxes.

The predominance of legalization policies in Latin America has left behind a period when actions focused on repression and the eviction of precarious settlements, justified by the protection of the legal system and private property and the idea of promoting an orderly urban development. Nevertheless, it is worth remembering that these policies were aimed at the impacts of disorderly urban planning rather than its causes, including access to land, which receive little attention today when overall policies are disregarded.

Irregular access to land gave rise to the real estate legalization policy, which consists of legalizing land ownership, awarding registered land titles and thus establishing the links to gain access to formal credit mechanisms. Official registration is the legal procedure whereby actual rights to a property result in a legally owned property. A particular characteristic of this procedure is the firm resolve to establish connections between legal and economic aspects.³

The basic philosophy behind the formal registration process was described by the Path to Property Association (undated). The main concept is that prosperity in countries with a market economy is largely achieved because those societies have adequate property

³ .- De Soto (1986, 2000) promoted this policy in Peru and throughout the world, under the theory that public red tape prevents working class people from gaining access to land titles, thus restricting their chances of placing their assets on the market or using them as a mortgage guarantee.

systems that enable their markets to operate. Hence the need to officially register properties, creating exchangeable ownership rights in a wide-ranging market. Ownership rights must be standard, universally accessible exchange instruments registered in a central system government by legal standards, granting land owners undisputable proof of ownership and protecting them from fraud and uncertainty. From this point of view, the establishment of precarious settlements is no more than the spontaneous and uncontrolled materialization of informal property. Consequently, through the official registration of property, the informal energy can be channeled towards organized and prosperous market economies. Informality is merely the inability of governments to make their laws coincide with the real circumstances under which people work and live. Nevertheless, this viewpoint fails to reduce a complex phenomenon to its legal dimension, neglecting its economic aspects.

2. LEGALIZATION AND OFFICIAL REGISTRATION OF PROPERTY IN PERU

Law 13517 issued in Peru in 1961, acknowledged the unplanned occupation of public and private land in urban fringe areas that had occurred until September 1960. The law was published by exception on the grounds of social interest, recognizing the transgression of property caused by invasions and gradual occupation. Its purpose was to secure property and housing rights and, in urban development terms, integrate “illegal towns” into the “legal” city. Although the law banned new invasions, the government’s inability to create other alternatives resulted in its acceptance of new invasions, which were later “legalized” by “amnesty” laws (1968, 1981, 1986 and 1996). In Lima, precarious settlements housed 17% of the population in 1961 when the law was published, and 38% in 1998.

1968 was a crucial year for the legalization policy, when popular pressure for land titles forced the State to issue two decrees eliminating the requirement to install services before obtaining land titles. This broke the link between the urban and legal aspects of the legalization process. As a result, some districts now have a water supply service but no land titles, or vice-versa. Despite the municipal reform that began in 1980, water and electricity companies acted separately, without coordinating with the Provincial Municipalities in charge of distributing land titles. This explains why since 1996, the official registration policy focused on legal aspects, disregarding urban aspects (Calderon, 2000). Policies in other Latin American countries, on the other hand, link both urban and legal aspects. Such is the case of the Favela Barrio Program in Rio de Janeiro or the PRIMED in Medellin (Calderon, 1997).

Law Decree 803 of 1996 created the Commission for the Official Registration of Informal Property (COFOPRI). Its whereas clauses maintain that:

“Although real estate property comprises the majority of assets of lower income Peruvians, it cannot be used in the legal market because of the lack of duly registered land titles to give the property an exchange value. The procedures..... involve a discriminatory system that forces people to waste years on formalities and to spend a lot of money. Land titles that were awarded.... lack sufficient value to gain access to loans and investments for sustainable basic services. The system will increase the value of the properties of lower income Peruvians. Without access to

legalization... the majority of Peruvians cannot fully benefit from the new economic policies. Having no effective legal access to real estate properties, the majority of Peruvians resort to unlawful means of access such as invasions, placing at risk the security of the few people who were able to register their property and encouraging the illegal appropriation of basic services, particularly light and water” (Peru, 1996: -D.L. 803).

In order to avoid troublesome formalities and speed up the distribution of land titles, COFOPRI took this responsibility away from municipalities and took full charge of this duty. The World Bank supported this policy, granting a 38 million dollar loan in December 1998. Between 1996 and 2000, 1,134,000 duly registered land titles were awarded, 645,165 of them in Lima, 112,631 in Arequipa and 74,180 in Trujillo, the second and third largest cities in the country (Zolezzi and Calderon, 2001). In terms of the distribution and registration of land titles, the success of the formal registration policy is undeniable. However, the fact that municipalities were cast aside is questionable, since this affected their legal role in the urban system.

3. RESULTS OF THE STUDY

3.1. General information

The study considered the universe of dwellings for which COFOPRI awarded land titles, as well as those that had no land titles between 1998 and 1999.⁴ Those that had been awarded land titles under normal procedures were disregarded, which in those two years represented an average of 52% of the estate in Lima and 68.7% in the provinces. Consequently, the study covered 48% of the housing in Lima and 31.3% in the provinces.

ENAH0 1998-II established a total of 913,335 dwellings in urban areas (Lima and other urban areas), of which some 88,654 (9.7%) had obtained land titles through COFOPRI and 824,681 were untitled. In 1999, there were 1,033,480 properties, of which 178,457 were awarded land titles by COFOPRI (17.27%) and the rest (82.73%) had no land titles (Tables 1 and 2). The fact that 1,049,134 plots had been awarded land titles by December 2000 implies that, first of all, COFOPRI fulfilled its objective, reducing the number of untitled properties, and secondly, most of the land titles were awarded in the year 2000, the last year of President Fujimori’s government.

Between 1988 and 1999, COFOPRI increased its involvement by 7 points, which means that in absolute terms, land titles were awarded to 89,803 more properties. In 1999, the number of informal houses rose from 824 thousand to 855 thousand units, undoubtedly proving the continuation of the illegal expansion. Nevertheless, the gap between officially registered and informal houses was reduced from 6.3 in 1998 to 3.4 in 1999.

⁴ The study was conducted between September and November 2000. The year 2000 results were not considered because they were not available.

4.2. Findings and results

4.2.1. Official registration and standard of living

A close connection between the official registration of property and the standard of living was observed. Between 1998 and 1999, officially registered houses in Lima had improved the construction of their walls by 15 points, floors by 22 points and roofing by 9 points (Table 3)⁵. On the other hand, fewer improvements were observed among informal houses: walls improved by 10 points and floors by 21 points, whereas roofing dropped 0.5 points. However, this comparison could be overshadowed because of the different absolute totals recorded for formal and informal houses, based on a much larger number of informal houses. Absolute increases in housing units are therefore important: the improvement in the construction of walls is very similar (54 thousand and 53 thousand, respectively), however the improvement of floors in formal houses is much greater (54 thousand compared to 44 thousand) and even more so as far as roofing is concerned (32 thousand in formal houses and only 610 in informal houses).

In the rest of the country, informal housing in urban areas predominates over formal housing. In 1998, there were 20.6 times more informal dwellings and in 1999, when the gap was shortened with the formal registration of 30,940 more houses, there were 8 times more. In 1998, the percentage of houses that improved their structures was higher among formal houses than among informal dwellings: 67% improved their walls compared to 41.5, 75.59% improved their floors compared to 48% and 61% improved their roofing compared to 21%. The gap between formal and informal houses increased further in 1999: 78.5% compared to 44% with respect to walls, 80% compared to 54% with respect to floors and 78% compared to 23% with respect to roofing. In absolute terms, far more formal houses improved the construction of their walls and roofs compared to informal houses. The figures are more consolidated in terms of floors (34 thousand compared to 25 thousand). (Table 4).

With regard to water supply services, sanitary services and public lighting,⁶ 100% of formal houses in Lima (table 5), have electricity, as do most informal houses. Consequently, for comparative purposes, other services will be analyzed. In 1998, informal houses had a better indoor water supply network than formal houses (53% compared to 29.5%); sanitary services followed the same trend (52% compared to 23%). This proves the historical impact of an official land registration process that separates the awarding of a land title from the supply of services: more than half of informal houses had water supply and sanitary services. Nevertheless, there was an evident growth in the supply of services in formal houses, as well as better housing structures. Between 1998 and 1999, water supply services in formal houses in Lima increased 3.2 times, reaching an absolute total of 48,764. The absolute increase in informal houses, on the other hand, was equivalent to less

⁵.- The percentages correspond to houses with brick and cement walls, cement or tiled floors (i.e. not earth floors) and reinforced concrete roofing.

⁶.- The information is presented in the simplest form: the domestic network inside the homes is considered fair and the rest are classified as not up to scratch.

than half that amount. Between 1998 and 1999, sanitary services in formal houses in Lima increased by 28.65 points, i.e. 4 times more, or 50,025 houses in absolute terms, whereas the absolute increase corresponding to informal houses was nearly half that amount, i.e. 26,648.

In other urban areas, formal houses are better supplied in relative terms than informal houses (Table 6). In absolute terms, however, given that there are more informal houses, the comparison between 1998 and 1999 shows a similar supply of services. In percentage terms, increases in water supply and sanitary services are higher in formal houses than in informal ones. In absolute terms, however, more informal houses gained access to water supply services (34,848 units compared to 29,581), whereas more formal houses gained access to sanitary services (28,067 units compared to 27,778). Consequently, in other urban areas there is no direct relationship between the official registration of property and a better supply of services.

4.2.2. Official registration and access to loans

Before looking at the relationship between official registration and financing, two aspects should be considered within this context: First of all, between the second quarter of 1998 and the second quarter of 1999, the Peruvian economy went through a recession, following a period of significant growth between 1993 and 1997 (7% on average). Whilst official registration was being encouraged, private banks were affected by default payments. Secondly, official registration submitted the popular economy and popular culture to a test, even though no social research studies had revealed any empirical evidence regarding their willingness to mortgage their properties. Quite the contrary, there was a natural fear of losing properties as a result of such operations.⁷

Officially registered houses

Of the 70,725 houses in Lima awarded land titles by COFOPRI in 1998, about 23,965 (33.5%) gained access to some type of financing to expand or renovate their homes. In 1999, of a total of 129,588 houses, about 23,804 (18.3%) obtained loans. This proves that officially registered households gaining access to loans are a minority and in fact, the number has decreased. Consequently, between 1998 and 1999, the number of officially registered households in Lima (table 7) that extended their dwellings dropped from 26,474 to 23,804. Similarly, the number of loans decreased from 12,750 to 8,993. In percentage terms, loans to finance housing expansion dropped from 48% to 38%, whereas the percentage of households who used their own funds rose from 46% to 62%. Not only is there a larger majority spending their own funds, but there are more difficulties for gaining access to credit institutions, despite the formal registration of properties. As far as credit institutions are concerned, of the 12,750 households officially registered in 1998, 52.60%

⁷.- Social credit programs involving private banks encountered difficulties in recovering loans from lower income sectors. At the same time, banks look upon these sectors as burdensome due to the administrative expenses involved in such operations.

obtained loans from the *Banco de Materiales* and 47.40% from the National Construction Company (ENACE). Of the 8,993 households officially registered in 1999, 7,593 received loans from *Banco de Materiales* (84.43%) and the National Construction Company (ENACE) (15.57%). Since both these are public entities that grant subsidized loans (at a 1% monthly interest rate), there is no connection between the official registration of property and access to loans from private banks.

With respect to loans for other household expenses, of a total of 129,588 households registered in 1999 (information is only available for that year), only 11,323 (8.7%) resorted to such loans. In this case, there is no public entity providing this service. Of a total of 129,588 officially registered households, only in 9% of the cases did a family member receive money to finance expenses. Who from? Mostly from friends and relatives (47%), followed by banks (28%). The “others” category accounted for 25%. In this case, officially registered households did gain access to loans from private banks, albeit on a small scale.

In other urban areas, the situation of officially registered households is unique: in 1998, the use of their own funds predominated over loans (78.7% against 21.2%), whereas in 1999, loans predominated over own funds (51.3% against 42.9%). To be sure, these were public loans granted by *Banco de Materiales*, accounting for 100% in 1998 and 93% in 1999. With respect to household expenses, of a total of 47,302 officially registered households in 1999, only in 23% (6,163) of the cases did a household member receive money from “other” sources (45%), friends and relatives (34%) and work centers (21%). None obtained funds from private banks.

Informal Housing

Of a total of 453,676 informal houses in Lima in 1998, about 98,494 (22%) were expanded; in 1999, 62,933 (14%) of a total of 462,587 informal houses were expanded. There is an evident decrease in both relative and absolute terms. The decrease in housing expansions is consistent with the decrease in loans. As far as types of finance are concerned, between 1998 and 1999, access to loans by informal households in Lima dropped 5 points (from 26% to 21%), where as the use of own funds remained at 72%, although in absolute terms, loans were reduced from 71 thousand to 50 thousand. In 1998, loans in Lima were granted by *Banco de Materiales* (50%), private banks (31%) and others (7%). In Lima in 1999, the contribution of *Banco de Materiales* dropped to 31% and that of private banks to 28%, whereas “others” rose to 42%. This comparison clearly shows the significant drop in the contributions of *Banco de Materiales* and private banks and an increase in funds from “other” sources, in which bracket informal credit could be concealed. Nevertheless, it is worth pointing out that unlike officially registered households, informal households do gain access to credit for housing expansion purposes.

As regards loans for other household expenses, 14% of the informal houses in Lima in 1999 obtained money from friends and relatives (43%), banks (32%), money lenders and others (21%) and work centers (4%).

Of a total of 371,005 informal households in other urban areas in 1998, about 91,259 (25%) expanded their homes. In 1999, 78,023 (20%) of a total of 392,436 households

expanded their properties. Again, there is a decrease in relative and absolute terms. With respect to types of financing, in 1988 60% resorted to their own funds, 33% to loans and 4% to other sources. In 1999, 59% resorted to their own funds, 37% to loans and 4% to donations or gifts. In this case, a slightly higher access to loans was observed. The institutions that granted loans to informal households in 1998 included *Banco de Materiales* (67%), ENACE (7.5%), private banks (9%) and “others” (16.5%). In 1999, loans were granted by *Banco de Materiales* (55 %), ENACE (2 %), private banks (17 %) and others (26 %). This means that the contribution of public entities decreased and that of “others” and private banks increased (by 8 points in the latter case).

In comparative terms, unlike Lima, the percentage of the population in other urban areas who gained access to loans increased (from 33% to 37%), although in absolute terms, about 2 thousand fewer loans were granted (from 33,696 to 31,551). At the same time, loans from private banks increased from 9% to 17% and loans from “other” sources also increased, although this also occurred in Lima.

As regards loans for other household expenses in other urban areas, only 15% of a total of 392,436 people received money, 35% from friends and relatives, 20% from banks, 9% from work centers and 34% from money lenders and “others”.

5. CONCLUSIONS

In general terms, the author believes that the legalization policy is a public effort to improve the standard of living of lower income sectors. Under this concept, the following conclusions were reached:

- In Lima there is consistency between the official registration of property and better standards of living (supply of services), whereas in other urban areas there is no direct relationship between the two aspects, probably because in 1999 the service expansion policy was implemented at a faster pace than the awarding of land titles.
- In general, access to loans decreased between 1998 and 1999, coinciding with the economic recession and the problems affecting private banks.
- The use of own funds predominates over loans for the expansion of formal and informal housing. Loans for other household expenses are mainly obtained from relatives and friends, followed by private banks and informal systems. Lower income families primarily use their own funds or those of social networks, both for formal and informal housing. Resources from formal, public or private institutions are secondary.
- Surprisingly, informal households gain more access to loans from private banks than formal households. This shows that the eligibility criteria used by private banks is based on job stability and fixed monthly income rather than on land tenancy. The information obtained from ENAHO shows that in 1998, 25% of families living in informal dwellings earned the equivalent of 6 to 7 minimum wages a month (about US\$747.5), compared to only 12% of families living in officially registered properties. In other urban areas, 16% of the families living in informal dwellings earned that much, compared to only 3% of

families with officially registered properties. Although this gap was reduced in 1999 (21% of informal households against 17% of formal households in Lima and 13% of informal households against 8% of formal households in other urban areas), this shows that in principle, that families living in informal dwellings have more funds.⁸

- In the case of both formal and informal properties, the main source of loans were public entities that grant subsidized loans (*Banco de Materiales*). As regards other household expenses for which there is no public assistance, 28% of formal households and 32% of informal households in Lima obtained loans from private banks. In other urban areas, private banks granted loans to 32% of informal households and none to formal households. This confirms the consistency between informal properties and private credit, which does not occur in the case of formal properties. Subsidized loans from *Banco de Materiales* offer working class families a wide range of alternatives that are not consistent with the objectives of the legalization policy.

General conclusion:

As a public policy, the conceptual aspects of the official real estate registration process should be reviewed. Empirical evidence suggests that placing emphasis on speeding up the procedures and putting into practice adequate registration facilities may be useful, but not sufficient. Property values do not guarantee a flow of private loans. Private and public sectors should reach a mutual understanding and not work in an isolated manner. The macro economic context must be dealt with, as well as the registration culture and the credit culture. Public policy goals must not be focused on the massive distribution of urban land titles – which is a secondary aspect even though it has a political impact – without creating financial schemes or systems to link the popular, public and private sectors and connect officially registered properties with the capital market.

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⁸.- In policy terms, this could suggest that land titles are being awarded in shanty towns where it is easier to do so because there are no conflicts regarding the property, and not in older districts with tall buildings that house several families.

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TABLES

TABLA 1

EVOLUTION FORMALIZATION TO PROPOERTY IN LIMA (1998-1999)

Lima	1998/ %	1998/ absoluto	1999/ %	1999/ absoluto	Increase percentage
Total		1,152,770		1,171,089	
Normal step	54.5	628,369	49.4	578,914	-7.8
COFOPRI	6.1	70,725	11.1	129,588	83.22
Untitled	39.3	453,676	39.5	462,587	1.9

Fuente: ENAHO 1998 II y 1999 II

Elaboración: el autor.

TABLA 2.

EVOLUTION FORMALIZATION OF PROPERTY IN OTHER URBAN AREAS (1998-1999)

Other areas	1998/ %	1998/ absoluto	1999/ %	1999/ absoluto	Increase percentage
Total		1,251,311		1,404,324	
Normal step	68.9	862,377	68.5	963,019	11.6
COFOPRI	1.43	17,929	3,47	48,869	172.56
Untitled	29.6	371,005	27.9	392,436	5.7

Fuente: ENAHO 1998-II, 1999-II. Elaboración: el autor

TABLA 3:
LIMA: HF AND HNF AND CONSOLIDATION (1998 Y 1999)

	1998	1999	Incremento absoluto
HF / Total	70,725	129,588	58,863
Walls	58.23	73.16	52,326
Floors	44.4	66.13	54,291
Roofing dropped	35.55	44.4	32,150
HNF/ Total	453,676	462,587	8,911
Walls	60.38	70.75	53,390
Floors	58.7	79.89	44,090
Roofing dropped	38.72	38.10	610

Fuente: ENAHO, 1998-II, 1999-II

Elaboración: el autor

TABLA 4. :
OTHER URBAN AREAS: HF AND HNF AND CONSOLIDATION
(1998 Y 1999)

	1998	1999	Incremento absoluto
HF / Total	17,929	48,869	30,940
Walls	67.04	78.54	26,364
Floors	75.59	79.89	25,488
Roofing dropped	60.78	77.72	27,082
HNF/ Total	371,005	392,436	21,431
Walls	41.56	44.16	19,111
Floors	48.16	54.34	34,629
Roofing dropped	21.45	22.72	9,593

Fuente: ENAHO 1998-II, 1999-II

Elaboración: el autor

TABLA 5:

LIMA: WATER SUPPLY, SANITARY SERVICES AND ELECTRICITY (HH/HNF)
(1998-1999)

	1998	1999	Incremento absoluto
HF/Total	70,725	129,588	58,863
Water	29.5	53.2	48,764
Sanitary	22.75	51.4	50,025
Electricity	98.45	100	
HNF/Total	453,676	462,587	8,911
Water	52.71	56.52	22,307
Sanitary	51.91	56.67	26,648
Electricity	96.57	97.58	

Fuente: ENAHO 1998-II, 1999-II

Elaboración: el autor

TABLA 6:

OTHER URBAN AREAS: WATER, SANITARY AND ELECTRICITY HF AND HNF
(1998-1999)

	1998	1999	Incremento absoluto
HF/Total	17,929	48,869	30,940
Water	83.70	91.24	29,581
Sanitary	72.63	84.08	28,067
Electricity	100.00	100	
HNF/Total	371,005	392,436	21,431
Water	55.17	61.04	34,848
Sanitary	44.44	49.09	27,788
Electricity	79.59	82.81	47,702

Fuente: ENAHO 1998-II, 1999-II

Elaboración: el autor

TABLA 7

REGSITERED HOUSING BY COFOPRI Y EXTENSION BY WAYS – LIMA

	1998	1999
Total of extensions	26,474	23,804
Own resources	46.39	62.22
Gift	5.45	0
Loan –credit	48.16	37.78

Fuente: ENAHO 1998-II y 1999-II

Elaboración: el autor

TABLA 8.
EXTENSIONS OF HOUSING IN PROPERTIES TITLED BY COFOPRI –OTHER
URBAN AREAS

	1998	1999
Total	6,200	11,318
Own resources	78.71	42.90
Gift	0	5.76
Loan – credit	21.29	51.35

Fuente: ENAHO 1998-II y 1999-II

Elaboración: el autor.

TABLA 9.
LIMA AND OTHER URBAN AREAS: LOAN TO OTHER EXPENSIVES IN HF
(1999).

	Lima	Other urban areas
Total	11,323	6,163
Friends, relatives	47.31	34.27
Bank	27.75	0
Work	0	20.59
Informal loan	12.36	0
Others	12.58	45.14

Fuente: ENAHO 1999-II

Elaboración: el autor.