



THE COOPERATIVE HOUSING FOUNDATION

A NON-PROFIT ORGANIZATION DEDICATED TO BETTER HOUSING AND BETTER COMMUNITIES

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CONTRIBUTION OF THE INFORMAL HOUSING SECTOR TO THE CONSTRUCTION OF HOUSING

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ABBREVIATIONS USED IN THIS REPORT

AID	Agency for International Development
CABEI	Central American Bank for Economic Integration
CMDC	Metropolitan Council of the Central District (Municipality of Tegucigalpa)
CONSUPLANE	Superior Council for Economic Planning
FEHCOVIL	Honduran Federation of Housing Cooperatives
FINAVI	National Housing Bank
IMPREMA	Retirement and Pension Institute for the Teachers
INJUPREM	Retirement and Pension Institute for Public Servants
INVA	National Housing Institute
S&Ls	Savings and Loan Associations

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I. PRELIMINARY EXAMINATION OF THE INFORMAL HOUSING SECTOR

A. Purpose

The purpose of this report is to quantify the contribution of the informal housing sector to the production of shelter in Tegucigalpa during a given period of time. For different reasons, not the least of which was access to updated information, early during the research it was decided that the period considered for this study would be 1975-1981.

B. Methodology

Prior to commencing this assignment it was assumed that Honduras, like several other Latin American countries, had conducted population and housing censuses early in the 1970's and then again at the beginning of the 1980's as recommended by the United Nations to member nations a few decades ago.

The original methodology was to take the amount by which the housing stock in Tegucigalpa had grown between the two most recent censuses and subtract from that figure whatever number of units had been built in that city's metropolitan area by the formal sector.¹ During that inter-census period, the result obtained would presumably represent the number of shelter units produced by the marginal or informal sector in Tegucigalpa during 1975-81.

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The formal sector is defined as consisting of public and private organizations involved in housing construction and/or finance, such as INVA (National Housing Institute), some retirement and pension fund entities and other governmental or quasi-governmental institutions, and some private organizations such as the Savings and Loan Associations (S&Ls), insurance companies, FEHCOVIL (Honduras Federation of Housing Cooperatives).

Once in Honduras, however, it was discovered that the most recent national census had been taken in 1974. This meant that unless reliable projections or extrapolations had been made by the Honduras Census Bureau to update the 1974 housing stock figure to a later date, it would be difficult to determine the number of houses that had been built in Tegucigalpa during 1975-81

↑ no other way
- could be done etc.

C. Data Sources

The first Government agency consulted for purposes of this research was the Economic Planning Bureau, CONSUPLANE. CONSUPLANE has developed two national housing plans (1979-83 and 1982-86), based on information on housing constructed and/or financed. Such data was provided to CONSUPLANE by housing delivery institutions in both the public and private sectors.

CONSUPLANE's 1979-83 Housing Plan shows the number of housing units produced during the years 1974 to 1978 (Annex A) for the urban and rural areas of Honduras. Its 1982-86 Plan shows the number of new housing constructed in Honduras from 1977 through 1982 (Annex B).

CONSUPLANE also possesses a study showing the construction of new housing and home improvements carried out in Honduras (urban and rural) during each year from 1970 to 1979. This study confirms the data provided in the 1979-83 Housing Plan (Annex C). These documents show the total number of units produced by the formal housing sector in the urban areas throughout Honduras. They do not break these

data out, however, specifying for Tegucigalpa during the period 1975-81.

In filling the void left by the census, several Honduran institutions were consulted. These included INVA; two retirement and pension institutions known as INJUPREM and INPREMA, which are involved in the provision of loans for housing purposes to their members; the National Housing Bank (FINAVI), which represents and controls the savings and loan system; CMDC's (Municipal Council of the Central District) Metroplan Department, all these in the public sector. In the private sector, consultations were also held with four of the six Honduran S&Ls¹ operating in Tegucigalpa; FEHCOVIL and the Central American Bank for Economic Integration (CABEI). Also approached for shelter stock data for Tegucigalpa was the Department of the Census and Statistics of the Central Bank of Honduras.

Early during the field mission several departments of the CMDC were also contacted in search of information on general trends in the housing stock of Tegucigalpa since the last census. Additionally, CMDC was consulted on how many shelter solutions had been produced in that city by the informal housing sector during the period 1975-81. These departments were Cadastre, Metroplan, and the Implementing Unit for the Tegucigalpa Urban Upgrading Program.

¹ Casa Propia, Futuro, La Constancia, and La Vivienda S&Ls

The **Cadastral** was of value to the study since it registers all properties in the Tegucigalpa metropolitan area by boundaries, whether recorded for ownership title or not, and broken down into the number of houses and empty lots existing in the area covered at the time of the count. It was presumed that if the Cadastral had covered a substantial portion of the metropolitan area of Tegucigalpa since it started registering properties in 1979, that number would have resulted in a figure fairly close to the actual number of houses existing in the city as of that or any subsequent year. Unfortunately, however, Cadastral did not cover the whole Tegucigalpa metropolitan area in 1979 (its computer print-out shows only 39,310 properties for said year: 29,564 houses and 9,746 empty lots) nor in 1980 (it shows 66,834 properties: 46,349 houses and 20,485 lots) nor in 1981 for which it shows 66,844, or only 10 more properties than the previous year, broken down into 46,392 houses and 20,452 lots. These figures represent 43 more houses and 33 lots less than the previous year, which seems consistent with physical growth but surely does not represent the actual increment of the housing stock in Tegucigalpa during one year (See Annex D).

The cadastral figures also pose the problem that they eventually may not count a large number of units that might have been built on what the Cadastral shows as empty lots (30.7% of the total number of properties in 1980 and 30.6% of the same in 1981). These lots actually could contain several hundreds and perhaps thousands of shelter units

built in the informal sector by families invading or otherwise occupying such open lots. Therefore, this source was discarded.

Two possible sources for more reliable data were later determined. These are: the so-called Vector Control Center¹ of the Ministry of Health located in the San Felipe Hospital of Tegucigalpa and the CMDC Department of Social Work, both of which were consulted. At the Center, the Director and Deputy Director, Drs. Melendez and Gonzalez, briefly explained the Center's activities, consisting mainly in the inspection of as many houses each year as possible for nests of the malaria-transmitting mosquito. Theoretically the Center is supposed to inspect every house in Tegucigalpa, even those that don't appear to present a problem, at least once each year. Due to budgetary constraints, however, only about one-third of the existing houses are inspected annually. Another problem in regard to the Center as a reliable source of information for this study was it inspects houses twice during any given period (those that pose a major threat to the health of the residents) and other houses are omitted during the same period. Therefore, this information, which potentially could have provided close to the actual number of houses existing in Tegucigalpa (or, for that effect, in any other city covered by the Center) during each year of the period considered, was inadequate for this study's purpose.

¹ Malaria Prevention Division of the Ministry of Health

CMDC's Department of Social Work was a second source of information on the shelter production by the informal sector. The Chief of this department's Social Promotion Division made available a list of marginal 'colonias'¹ that its social workers had visited on a house-by-house, household-by-household basis, for information dealing with their community development activities. This document includes the exact date of formation of each 'colonia' and the number of shelter units existing in each marginal 'colonia' as of the time of the social worker's visit.

Following the social worker visits carried out after 1980, very little change, if any, could have taken place in the number of new houses built in each 'colonia'. It is possible, though, between the date on which a particular 'colonia' was established and the date when it was visited, that more houses could have been erected in it in addition to the units built by the original occupants. Since the aim of this study was not to determine the informal sector's shelter production during each of the years considered, however, but solely to calculate as closely as possible, what was the actual housing stock in Tegucigalpa as of 1981, this information would seem to be very much on target.

D. Informal Sector Estimates

It is generally estimated that in 1981 there were approximately 150 marginal 'colonias' in Tegucigalpa, comprising approximately 21,400 shelter units. Many of these

¹ Local name for 'barrios' or slums.

Col. Palencia? !?

'colonias' date as far back as the 1960s and even the 1950s and, therefore, all those that existed before 1975 had been counted in the 1974 housing census. The Social Work Department, therefore, provided a list of only those 'colonias' which were installed from 1975 to 1981, which is included in Annex E. This list includes 57 'colonias' with 13,895 houses.¹ That figure seems to be very close to the number of units eventually erected by the informal sector during the period covered under the study. In fact, when added to the 57,707 dwelling units given by the 1974 census as the total stock existing in Tegucigalpa,² plus those produced by the formal sector as shown on Table 4 on page 12, the resulting sum is 78,191. That figure is similar to what it is generally estimated for the housing stock of Tegucigalpa at the end of 1981.

In its annual report for 1982 (the most recent report available), INVA shows its construction of housing units in both the urban and rural areas of Honduras, at a total of 4,249 new units built during 1975 to 1981 (Annex G).

INVA's Statistics Division provided a year-by-year list of the housing units constructed in Tegucigalpa by or

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Excluded from this list are numbers 33 and 34 which, in fact, are two housing cooperatives and, therefore, assumed to belong to the formal sector. These two communities, however have only 112 shelter units.

2

Composed of 57,324 single family houses, 245 multi-family units and 138 non-housing structures used as dwellings, according to the chart shown on pages 5 and 1 of Part I of the 1974 housing census included as Annex F.

on behalf of the Institute from 1975 through 1981, totalling 1,840 as shown on Table 1.

Table 1

Housing Units Built by INVA in Tegucigalpa
During the Period 1975-1981

<u>Year</u>	<u>No. of Units</u>
1975	0
1976	0
1977	123
1978	252
1979	583
1980	590
1981	292
	1,840

INJUPREM started operations in 1980 and during that year and 1981 financed 45 housing units for its members in Tegucigalpa. Also during that period INPREMA, which was established in the 1970s, had financed only one housing project for its members in the metropolitan area of Tegucigalpa. This was the Luis Landa project built in 1980.

FINAVI's annual report, covering its six years of operations between 1975-81, lists the number of mortgage loans made by the six S&Ls serving the nation. These loans number 6,456 (Annex H) during the 1976-81 period. Of this total, only 1,115 loans were made for the construction of new houses in Tegucigalpa during that period.

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This figure was reached by adding a number of completed projects built in the city of Tegucigalpa with financing provided by the four S&Ls operating in that area as of 12/31/81. It was taken from a list provided by the Project Control Section of FINAVI, to which had to be added 29 houses that were financed through loans made by Casa Propia and 200 houses built with financing provided by La Vivienda both during the year 1975. This is prior to the inception of FINAVI (La Vivienda and Casa Propia were the first S&Ls to be established in Honduras, much before the creation of FINAVI. Initially, they were under the control and supervision of the Central Bank of Honduras).

Table 2 shows the total number of houses built in Tegucigalpa from 1975 through 1981 with financing provided by the savings and loan system, as follows:

Table 2

Houses Financed by the S&Ls in Tegucigalpa
(Period 1975/1981)

<u>S&L Name</u>	<u>Number of Houses</u>
Casa Propia	172
Futuro	195
La Constancia	377
La Vivienda	<u>371</u>
<u>Total</u>	1,115

During the period 1975-81, FEHCOVIL built or financed 1,106 units for six of its affiliated housing cooperatives, as shown in Table 3:

Table 3

Houses Built by FEHCOVIL in Tegucigalpa
(Period 1975-1981)

<u>Year</u>	<u>Cooperative</u>	<u>No. of Units</u>
1975	-	-
1976	Nva. Suyapa	81
1977	Miraflores Sur	220
1978	-	-
1979	-	-
1980	Zapote Norte	320
1981	La Centroamericana	398
"	Guamilito	<u>87</u>
	<u>Total</u>	1,106

A last source of housing construction in the formal sector of Honduras that were considered were the upper-middle income families who build houses either directly with their own financing or with loans from commercial banks. In

this category, must also be included those employees of banks such as the Central Bank, Banco Atlantida, CABEI, and other institutions which make loans to members of their staff for the purchase or building of houses. Due to the short time of the field mission, it was practically impossible to obtain information on how many houses had been added by this group to the stock in Tegucigalpa during the period of the study. In any case, Metroplan officials indicated that building permits do not provide accurate information on the number of units built in Tegucigalpa due to various reasons, including: (1) that INVA and most of the major builders (75%) don't apply for permits; (2) permits are not necessarily requested for new houses as sometimes they are filed for as commercial buildings and other types of structures (in practice, therefore, there is no certain way to differentiate between permits for homes and commercial establishments); and (3) because oftentimes permits are requested for works which in the end are never carried out. However, intelligent estimates by professionals knowledgeable in this field provided figures ranging from 250 to 350 new houses per year for the upper-middle income group, totalling 1,750 to 2,450 during 1975-1981. The upper range, 2,450, is very close to the 2,429 units which result from subtracting from the amount of 4,650 -- given by the Central Bank of Honduras as the total number of units built

in Tegucigalpa by the private subsector during the period 1975-81 -- the figure of 2,221.¹ This number represents 52.2% of the total construction by the private sector during 1975-81.

When all of the aforementioned figures are totaled, they bring to 6,635 units the entire contribution of the formal sector to the growth of the housing stock of Tegucigalpa during 1975-81. As shown in Table 4 below, this number represents 32.4% of the total growth in that period.

Based on the information and analysis described in this study, a composite table has been prepared which includes a synthesis of figures showing the growth of the housing stock of Tegucigalpa during 1975-81. The table, number 4 on the following page, breaks out the institutional contributions along the lines of both the public and private subsectors. As can be seen from this table, the participation of the informal housing sector in the construction of shelter in the metropolitan area of Tegucigalpa during the seven years covered by this study amounted to 67.6% of the total housing, compared to only 32.4% by the formal sector. The formal sector figure of 32.4%, is comprised of 9.7% for the public subsector and 22.7% for the private subsector.

1

2,221 is the total combined production of the private sector institutions, (S&Ls and FEHCOVIL) described earlier during 1975-81, as shown in Table 4 below.

Table 4

Housing Production in Tegucigalpa
By the Formal and Informal Sectors
1975-1981

<u>Sub-Sector/ Institution</u>	<u>Number of Units Built</u>	<u>% of Total Production</u>
A. Formal Sector		
Subtotal	<u>6,635</u>	<u>32.40</u>
1. Public Sub-Sector		
INVA	1,840	9.00
INJUPEM	45	0.22
INPREMA	<u>100</u>	<u>0.48</u>
Subtotal	<u>1,985</u>	<u>9.70</u>
2. Private Sub-Sector		
S&L System	1,115	5.45
FEHCOVIL	1,106	5.40
Private Families	<u>2,429</u>	<u>11.85</u>
Subtotal	<u>4,650</u>	<u>22.70</u>
B. Informal Sector		
Subtotal	<u>13,859</u>	<u>67.60</u>
Total	20,494	100.00
C. 1974 Census	<u>57,707</u>	
TOTAL HOUSING STOCK AS OF 12/31/81	78,191	

II. SECONDARY SOURCES ON INFORMAL SECTOR SHELTER PRODUCTION

This section of the preliminary study examines the available secondary source data on the informal sector with a view towards establishing what has been documented and studied about the informal sector's contribution to the shelter development process. For purposes of the exercise, the informal sector has been defined as "those individuals and families which, through their own initiative, seek and obtain access to some type of shelter without assistance from formal lending, housing or legal development institutions."

A. Factors Utilized in Selecting the Bibliography

The bibliography presented here does not represent an exhaustive research of informal sector sources. Rather, it is an attempt to search and compile recent material which is relevant to the scope of work for this informal sector study. The factors considered in compiling the bibliography are as follows:

1. Relative magnitude of informal as opposed to formal shelter development in Central American countries.
2. Social and economic characteristics of households comprising the informal sector, in terms of incomes, tenure, migration, family size, etc.
3. Dynamics involved in the incipient formulation of low-cost, usually 'extra legal', shelter development areas.

4. Dynamics (following incipient phase) concerning how shelter is improved, how services are obtained; the nature and quality of those services.
5. Organizational processes that emerge in such types of settings.
6. Employment potentials of informal settlements.
7. Public policy vis-a-vis informal sector development in principal stages of evolution.

B. Documentary Resources

The following organizations and other secondary sources were consulted in preparing the bibliography:

- Cooperative Housing Foundation - library
- InterAmerican Foundation
- World Bank/International Monetary Fund - joint library
- InterAmerican Development Bank - library
- Organization of American States
- Planning and Development Collaborative
- U.S. Agency for International Development, Office of Housing - library
- U.S. Agency for International Development - library, Office of Housing Publications and Reports (printout w/abstracts)

The documentation search was limited to recent English, Spanish and French language publications (1964-1984), the notable exceptions being the inclusion of pertinent area-specific statistical data which may be useful in analyzing

historical growth patterns. Material reviewed and included in this bibliography was limited to those publications addressing the informal sector as a potential resource to be developed. Material reviewed and excluded from this bibliography were those publications with themes addressing the informal sector as an economic and social liability (i.e., slum clearance, urban renewal, etc.).

Among the headings and sub-headings checked in the secondary sources and library catalog cards were: Central America, city/urban planning, economic policy, housing, housing census/surveys, housing finance, housing policy, income/income distribution, land tenure, informal settlements, slums, squatters, urbanization, urban sociology, among others.

The data and publications which have been included in the bibliography can be itemized under the following categories:

- 1 - Informal Sector Housing Studies
- 2 - General Studies of the Informal Sector
- 3 - Area-Specific Housing Census and Survey Data
- 4 - Housing Census and Survey Methodology
- 5 - Economic Aspects of Informal Sector, including
 - financing for housing
 - savings patterns
 - expenditure patterns

- 6 - Social Aspects of Informal Sector, including
 - informal sector composition
 - social anthropological portraits
 - migration patterns
- 7 - Evaluation of Shelter Programs Involving Informal Sector

Time and geographical constraints (available from Washington, D.C. sources) most certainly have resulted in the omission of some important publications, especially foreign language publications, publications by other governments, universities and other organizations.

Somewhat predictably, the available sources of comprehensive (and quantifiable) data on the informal housing sector, as defined by this study, are relatively limited. A great deal of descriptive data on the informal sector in general has been published, most of which deals with its composition, socio-economic growth patterns and projections. This data search provides evidence of a need for additional and more specific research on the informal sector housing production process and its impact upon national housing and development policies.

The bibliography, which is divided under special headings, commences on the following page.

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III. SUGGESTIONS FOR FURTHER STUDY OF INFORMAL SHELTER SECTOR OPERATIONS IN TWO LATIN AMERICAN CITIES

A. General

The first section of this report has concerned itself with establishing the magnitude of the informal shelter sector's contribution to the production of housing in Tegucigalpa, the Capital of Honduras, during the period 1975-81. The second has provided a succinct bibliography and a list of secondary source data on the participation of the informal sector in the shelter development process in general. These sources deal with generalities about the informal sector, but there is little if any, information on more specific aspects of this sector's characteristics and operations, especially in the field of housing.

B. Purpose of Further Study

In light of the absence of information on informal sector shelter, this section is devoted to establishing a basis for a comparative study. What is recommended specifically is an intensive and extensive study of the shelter related activities of the informal sector in Tegucigalpa and another major city in Latin America. The purpose of this study will be to document information on specific areas, including the mechanisms by which the informal sector obtains land (by occupation or otherwise) and builds shelter. A more in-depth examination of this aspect of the informal sector will provide more direct knowledge about the types of land tenure arrangements present in the marginal settlements in each of the selected

cities. It would also enlighten AID officials on the financial resources, the sources and kinds of building materials available, the legal problems and procedures involved in the informal sector shelter process, and the role of local institutions in this process.

C. Scope of the Study

The following is an outline of the main areas on which the study would focus:

1) Dynamics involved in the establishment of low-cost shelter development areas. In this regard the study will determine whether the communities originate through:

- a) invasions of public or private land or
- b) purchase of lots from "pirate" subdividers or
- c) donations of land by public organizations, private owners, church groups, or others (e.g., after natural disasters) or
- d) other ways of occupying or otherwise acquiring rights to the land and/or shelter in marginal areas.

2) Dynamics of the informal shelter process after the initial settlement has taken place, in regard to:

- a) how shelter is improved;
- b) how services are obtained;
- c) nature and quality of such services;

- d) availability of and terms and mechanisms for informal credit for building and/or improving shelter;
 - e) factors that may negatively affect the continuation of the shelter development process (e.g., socio-cultural characteristics of the families, and tenure, credit, other legal or political issues).
- 3) Organizational processes involved in informal shelter communities in terms of:
- a) Did the occupation of the area originate in a pre-existing organization, such as a community action group, "pirate" developer, political party, or other?
 - b) Has the shelter development process continued under the pre-existing organization or did new ones emerge?
 - c) If the answer to a) above is positive, what were the characteristics of such organization?
- 4) What is public policy toward informal shelter development initially and during its various stages of evolution?

D. Implementation Framework for the Study

The study will be divided into four parts, including:

- 1) Preparation period in Washington designed for reviewing material related to urban upgrading

programs that have been carried out by AID and World Bank in the target cities.

- 2) A major part of the work will be performed in the two cities, and will consist of:
 - a) In-depth interviews with parish priests, and members of local chambers of commerce, builders, PVCs, industrial employers, trade unions, universities, as well as families living in peripheral housing surrounding marginal settlements;
 - b) Sample surveys and/or selected case studies of at least three informal sector communities in each of the target cities;
 - c) Review of informal shelter related material that might be available from local institutions.
- 3) Back in Washington, the information obtained during the above field missions will be processed in preparation for writing the report; and
- 4) Report will be finalized.

E. Contents of the Report

Based on the findings of the proposed study and an analysis of the methodology used, the final report will:

- 1) Provide a basis for future analysis of the dynamics of the informal sector process and its development potential as a housing resource.

- 2) Recommend a methodology for systematic monitoring and assessment of informal sector housing development.
- 3) Assess and recommend the existing potential for alternative shelter development programs involving the informal sector process.

LIST OF CONTACTS

LIST OF CONTACTS

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Sonny Low, Housing Officer

Roger Cornavaca, Local Engineer

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ANNEX A

Cuadro 1

Sector Vivienda
Construcción y Mejoramientos, por Zonas y Sectores
1974-78

	1974	1975	1976	1977	1978	Total
Construcciones	3,891	2,876	2,518	3,549	3,746	16,580
Zona Urbana	3,888	2,244	2,310	2,723	3,746	14,911
Sector Público	1,620	192	393	—	373	2,578
Sector Privado	2,268	2,052	1,917	2,723	3,373	12,333
Zona Rural	3	632	208	826	—	1,669
Sector Público	3	632	208	826	—	1,669
Sector Privado	—	—	—	—	—	—
Mejoramientos	543	1,564	5,956	3,107	608	11,778
Zona Urbana	119	149	164	187	525	1,144
Sector Público	119	149	164	187	525	1,144
Sector Privado	—	—	—	—	—	—
Zona Rural	424	1,415	5,792	2,920	83	10,634
Sector Público	424	1,415	5,792	2,920	83	10,634
Sector Privado	—	—	—	—	—	—
TOTAL	4,434	4,440	8,474	6,656	1,354	28,358
Zona Urbana	4,007	2,393	2,474	2,910	4,271	16,055
Zona Rural	427	2,047	6,000	3,746	83	12,303

Nota : Las cifras para el sector privado son estimaciones, así como las que se refieren al sector público en 1978.
Fuente: Secretaría Técnica del Consejo Superior de Planificación Económica.

ANNEX B

Cuadro 1
REALIZACIONES DEL SECTOR VIVIENDA 1977-1982

Años	SECTOR PUBLICO						Monto Total de Inversión	SECTOR PRIVADO			Monto Total de Inversión	TOTAL SECTOR PUBLICO MAS SECTOR PRIVADO		
	Construcciones			Mejoramientos				Construcciones				Número de Viviendas	Número de Viviendas	Inversión
	No.de Vivienda	Area Rural	Total No.de Construc- ciones	No.de Vivienda	Area Urbana	Area Rural		Total No.de Mejora- mientos	No.de Vivienda	Area Urbana					Area Rural	Total No.de Construc- ciones
1977	265	-	265	-	-	-	8,013.3	580	-	580	11,684.0	845	-	19,697.3
1978	992	-	992	42	-	42	15,797.1	783	-	783	16,080.0	1,775	42	31,877.1
1979	1,370	-	1,370	39	-	39	18,960.9	1,942	-	1,942	29,912.5	3,312	39	48,873.4
1980	1,835	-	1,835	235	4	239	33,038.0	1,692	-	1,692	35,765.2	3,527	239	68,803.2
1981	1,545	89	1,634	312	-	312	25,548.8	1,229	-	1,229	38,637.0	2,863	312	64,185.8
1982	1,727	74	1,801	63	699	762	22,274.2	1,919	-	1,919	47,377.5	3,720	762	69,651.7
Total	7,734	163	7,897	691	703	1,394	123,632.3	8,145	-	8,145	179,456.2	16,042	1,394	303,088.5

Fuente: Departamento de Vivienda de CONSUPLANC.

ANNEX C

Cuadro 1

SECTOR VIVIENDA
CONSTRUCCIONES, MEJORAMIENTOS E INVERSIONES REALIZADAS PERIODO 1970-1979
(Miles de Lempiras)

	Número	%	Inversión			Total
			Pública	%	Privada	
1970						
* Construcciones	1,042		4,506.9		*	4,506.9
Zona Urbana	1,042	100	4,506.9			4,506.9
Zona Rural	-		-			-
Mejoramientos	-		-			-
Zona Urbana	-		-			-
Zona Rural	-		-			-
** Subtotal	1,042		4,506.9			4,506.9
1971						
* Construcciones	275		1,375.0		*	1,375.0
Zona Urbana	275	100	1,375.0			1,375.0
Zona Rural	-		-			-
Mejoramientos	34		37.1		*	37.1
Zona Urbana	34	100	37.1			37.1
Zona Rural	-		-			-
Subtotal	309		1,412.1			1,412.1
1972						
Construcciones	520		1,819.4		*	1,819.4
Zona Urbana	520	100	1,819.4			1,819.4
Zona Rural	-		-			-
Mejoramientos	150		104.7		*	104.7
Zona Urbana	150	100	104.7			104.7
Zona Rural	-		-			-
Subtotal	670		1,924.1			1,924.1
1973						
Construcciones	232		737.7		*	737.7
Zona Urbana	232	100	737.6			737.7
Zona Rural	-		-			-
Mejoramientos	139		132.2		*	132.2
Zona Urbana	139	100	132.2			132.2
Zona Rural	-		-			-
Subtotal	371		869.9			869.9
1974						
Construcciones	3,891		3,392.0	96	26,280.5	29,672.5
Zona Urbana	3,888	99	3,389.0		26,280.5	29,669.5
Zona Rural	3	1	3.0			3.0
Mejoramientos	543		131.4	4		131.4
Zona Urbana	119	22	28.9			28.9
Zona Rural	424	78	102.5			102.5
Subtotal	4,434		3,523.4	12	26,280.5	29,803.9

Continuación (2)...

Cuadro 1 SECTOR VIVIENDA CONSTRUCCIONES, MEJORAMIENTOS E INVERSIONES REALIZADAS PERIODO 1970-1979 (Miles de Lempiras).

	Número	%	Inversión *				Total
			Pública	%	Privada	%	
1975							
Construcciones	2,876		2,920.7	91	16,491.6	100	19,412.3
Zona Urbana	2,244 ✓	78	2,278.1		16,491.6		18,769.7
Zona Rural	632	22	642.6				642.6
Mejoramientos	1,564		2,269.3	9			269.3
Zona Urbana	149	10	26.9				26.9
Zona Rural	1,415	90	242.4				242.4
Subtotal	4,440		3,190.0	16	16,491.6	84	19,681.6
1976							
Construcciones	2,518		1,541.7	74	29,066.0	100	30,607.7
Zona Urbana	2,310 ✓	91	1,402.9		29,066.0		30,468.9
Zona Rural	208	9	138.8				138.8
Mejoramientos	5,956		539.7	26			539.7
Zona Urbana	164	3	16.2				16.2
Zona Rural	5,792	97	523.5				523.5
Subtotal	8,474		2,081.4	7	29,066.0	93	31,147.4
1977							
Construcciones	3,549		1,121.6	76	55,597.2	100	56,718.8
Zona Urbana	2,723 ✓	78	874.8		55,597.2		56,472.0
Zona Rural	826	22	246.8				246.8
Mejoramientos	3,107		346.2	24			346.2
Zona Urbana	187	7	24.3				24.3
Zona Rural	2,920	93	321.9				321.0
Subtotal	6,656		1,467.8	3	55,597.2	97	57,065.0
1978							
Construcciones	3,746 ✓		1,666.3	83	52,748.3	100	54,414.6
Zona Urbana	3,746	100	1,666.3		52,748.3		54,414.6
Mejoramientos	608		330.0	17			330.0
Zona Urbana	525	86	283.8				283.8
Zona Rural	83	14	46.2				46.2
Subtotal	4,354		1,996.3	4	52,748.3	96	54,744.6
1979							
Construcciones	2,687		9,689.6	100	29,912.2	100	39,601.8
Zona Urbana	2,687	100	9,689.6		29,912.2		39,601.8
Zona Rural	-		-		-		-
Mejoramientos	56		56.0	100			56.0
Zona Urbana	56	100	56.0				56.0
Zona Rural	-		-				-
Subtotal	2,743		9,745.6	24	29,912.2	76	39,657.8
Gran Total	33,493	100	30,717.5	12	210,095.3	88	240,813.3

Continuación (3)...

Cuadro 1 SECTOR VIVIENDA CONSTRUCCIONES, MEJORAMIENTOS E INVERSIONES REALIZADAS PERIODO 1970-1979 (Miles de Lempiras)

	Número	%	Inversión *				Total
			Pública	%	Privada	%	
Construcciones	21,336	81.7	28,770.9	93	210,095.8	100	238,866.7
Zona Urbana	19,667	92	27,739.7	96	210,095.8	100	237,835.5
Zona Rural	1,669	8	1,031.2	4			1,031.2
Mejoramientos	12,157	36.3	1,946.6	7			1,946.6
Zona Urbana	1,523	13	710.1	36			710.1
Zona Rural	10,634	87	1,236.5	64			1,236.5

* No existe información

** La distribución de la inversión pública se hizo en base al porcentaje de viviendas y mejoramiento realizados en la zona urbana y rural. La inversión privada fué realizada en el área urbana exclusivamente.

Fuente: Evaluaciones del Departamento de Vivienda de la Secretaría Técnica del Consejo Superior de Planificación Económica.

ANNEX D

CONCEJO METROPOLITANO DEL DISTRITO CENTRAL

CIFRAS DE CONTROL DE BIENES INMUEBLES

PERIODO 1979

TOTAL NUMERO DE PROPIEDADES -----	39,310
TOTAL NUMERO DE VIVIENDAS -----	29,564
TOTAL NUMERO DE BALDIOS -----	9,746
TOTAL AVALUO DEL TERRENO -----	609,535,243
TOTAL AVALUO CONSTRUCCION -----	454,416,802
AVALUC TOTAL -----	1,063,952,045

PERIODO 1980

TOTAL NUMERO DE PROPIEDADES -----	66,834
TOTAL NUMERO DE VIVIENDAS -----	46,349
TOTAL NUMERO DE BALDIOS -----	20,485
TOTAL AVALUO DEL TERRENO -----	1,590,359,520
TOTAL AVALUO CONSTRUCCION -----	1,160,531,669
AVALUC TOTAL -----	2,750,891,189

PERIODO 1981

TOTAL NUMERO DE PROPIEDADES -----	66,844
TOTAL NUMERO DE VIVIENDAS -----	46,392
TOTAL NUMERO DE BALDIOS -----	20,452
TOTAL AVALUO DEL TERRENO -----	1,590,050,645
TOTAL AVALUO CONSTRUCCION -----	1,162,793,589
AVALUC TOTAL -----	2,752,844,234

ANNEX E



CONCEJO METROPOLITANO DEL DISTRITO CENTRAL
TEGUCIGALPA, D. C., HONDURAS, C. A.

DATOS DE COLONIAS MARGINADAS DE LA CIUDAD CAPITAL
CORRESPONDIENTES AL PERIODO 1975 -1981

No.	C O L O N I A	FECHA FUNDACION	No. CASAS
1	BAJOS DE LA PRADERA	1979	110
2	EL PICACHITO	1975	250
3	ESTADOS UNIDOS	1981	120
4	EL PORVENIR	1979	180
5	FLOR No. 1	1975	495
6	FLOR No. 2	1975	340
7	FLOR DEL CAMPO	1979	1234
8	GUILLERMO	1979	425
9	LOS OLMOS	1976	16
10	LAS TORRES	1980	409
11	LOS ZORZALES	1981	163
12	LA INDEPENDENCIA	1980	740
13	MODESTO RODAS ALVARADO No. 1	1980	94
14	MIRADOR SAN ISIDRO	1978	101
15	MONTES DE SINAI	1979	275
16	MODESTO RODAS No. 3	1981	100
17	POLICARPO PAZ GARCIA	1979	300
18	ROBERTO SUAZO CORDOVA	1979	146
19	TRECE DE JULIO	1975	55
20	TREINTA DE NOVIEMBRE	1981	247



CONCEJO METROPOLITANO DEL DISTRITO CENTRAL
TEGUCIGALPA, D. C., HONDURAS, C. A.

..... * 2 -

21	VEINTIUNO DE FEBRERO	1981	548
22	VENEZUELA	1976	300
23	FLOR DE ORIENTE	1980	140
24	NUEVA ESPERANZA	1980	134
25	VILLA UNION	1980	500
26	CATORCE DE FEBRERO	1981	64
27	VILLA LOS LAURELES	1979	245
28	EL CARPINTERO	1976	103
29	BRISAS DEL PICACHITO	1975	120
30	ROBERTO SUAZO CORDOVA No. 2	1981	250
31	CAMPO CIELO	1981	375
32	BUENAS NUEVAS	1980	70
33	<u>COOPERATIVA TREINTA DE NOVIEMBRE.</u>	1976	12
34	GUAMILITO	1975	90
35	QUINCE DE FEBRERO	1983	40
36	ZAPOTE CENTRO	1976	285
37	FALDAS DEL NORTE	1980	60
38	LOS CENTENOS	1979	100
39	SAN JUAN DE DIOS No. 2	1980	65
40	FLOR DE ORIENTE	1981	150
41	BRISAS DE SUYAPA	1980	170
42	LOMAS DEL CORTIJO	1980	163
43	OSCAR A. FLORES	1981	245
44	LAS PAVAS Y AMATES	1978	250

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CONCEJO METROPOLITANO DEL DISTRITO CENTRAL
TEGUCIGALPA, D. C., HONDURAS, C. A.

..... - 3 -

45	VILLA FRANCA	1978	701	
46	SAN JUAN DEL NORTE	1980	49	49
47	EL PROGRESO	1981	110	
48	LA ROSA	1981	275	
49	FALDAS DEL PEDREGAL	1981	130	
50	MONTERREY	1975	355	
51	LOS PINOS	1976	300	
52	ZARZAL VACILON	1976	250	
53	IZAGUIRRE	1981	355	
54	VEINTIOCHO DE MARZO	1981	200	
55	BRISAS DEL VALLE	1981	200	
56	MODESTO RODAS No. 2	1981	150	
57	ONCE DE JUNIO	1980	250	
58	NUEVA VIERA	1977	120	
59	LA FELICIDAD	1981	175	
		TOTAL	<hr/> 13,899	65%

Tegucigalpa, D.C., 12 de Julio de 1984

SECCION DESARROLLO COMUNAL
D.P./C.M.D.C./ J.M.P.M.

5 - NUMERO DE VIVIENDAS PARTICULARES OCUPADAS Y DESOCUPADAS, SEGUN TIPO DE VIVIENDA, POR DEPARTAMENTO Y MUNICIPIO. 1974

Departamento y Municipio	Tipo de vivienda - ocupada y desocupada					Ocupadas	Desocupa das
	Total	Casa inde- pendiente y aparta- miento	Cuarto en mesón o cuartería	Rancho	Casa im- provisada		
FRANCISCO MORAZAN	88,057	69,755	14,259	3,236	807	77,393	10,664
Distrito Central	57,324	42,645	14,080			52,065	5,259
Alubarén	657	528	2	199	400	590	67
Cedros	2,967	2,517	10	100	27	2,285	682
Curarén	2,026	1,501	-	417	23	1,864	162
El Porvenir	1,862	1,792	.. 11	386	139	1,501	361
Guaimaca	1,531	1,272	58	54	5	1,309	222
La Libertad	379	319	-	191	10	337	42
La Venta	968	915	11	38	22	810	158
Lepaterique	1,460	1,215	-	13	29	1,148	312
Maraita	1,031	1,016	1	239	6	861	170
Marale	1,169	611	2	10	4	928	241
Nueva Armenia	631	624	-	553	3	482	149
Ojojona	1,110	1,021	-	7	-	882	228
Jrica	1,163	950	-	85	4	986	177
Reitoca	1,456	1,269	-	205	8	1,276	180
Sabanagrande	2,195	2,136	8	139	48	1,875	320
San Antonio de Oriente	949	875	7	27	24	772	177
San Buenaventura	455	434	6	40	27	347	108
San Ignacio	1,196	1,155	-	15	-	1,054	142
San Juan de Flores	1,093	798	1	41	-	911	182
San Miguelito	331	305	-	288	6	294	37
Santa Ana	923	902	1	18	8	728	195
Santa Lucía	492	473	-	19	1	348	144
Talanga	2,445	2,344	26	19	-	2,026	419
Tatumbla	648	635	1	69	6	487	161
Valle de Angeles	865	796	30	12	-	616	249
Villa de San Francisco	731	707	4	35	4	611	120
				17	3		

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1 - UNIDADES DE HABITACION, SEGUN CLASE, POR DEPARTAMENTO. 1974

Departamento	Total	Viviendas particulares			Viviendas colectivas	Locales usados como viviendas 1/
		Total	Ocupadas	Desocupadas		
TODA LA REPUBLICA	528,328	526,566	463,004	63,562	1,095	667
Atlántida	30,383	30,252	27,426	2,826	90	41
Colón	16,215	16,181	14,271	1,910	21	13
Comayagua	27,681	27,630	23,362	4,268	43	8
Copán	31,124	31,061	27,491	3,570	47	16
Cortés	72,849	72,475	66,184	6,291	245	129
Choluteca	36,501	36,384	32,930	3,454	61	56
El Paraíso	28,320	28,246	23,713	4,533	49	25
Francisco Morazán	88,440	88,057	77,393	10,664	245	138
Gracias a Dios	3,540	3,513	3,369	144	23	4
Intibucá	16,447	16,393	14,243	2,150	11	43
Islas de la Bahía	3,320	3,299	2,785	514	16	5
La Paz	13,743	13,700	11,375	2,325	23	20
Lempira	25,836	25,803	22,536	3,267	8	25
Ocotepeque	11,563	11,549	9,308	2,241	6	8
Olancho	29,837	29,778	24,910	4,868	40	19
Santa Bárbara	37,132	37,025	32,884	4,141	61	46
Valle	18,011	17,964	15,604	2,360	31	16
Yoro	37,386	37,256	33,220	4,036	75	55

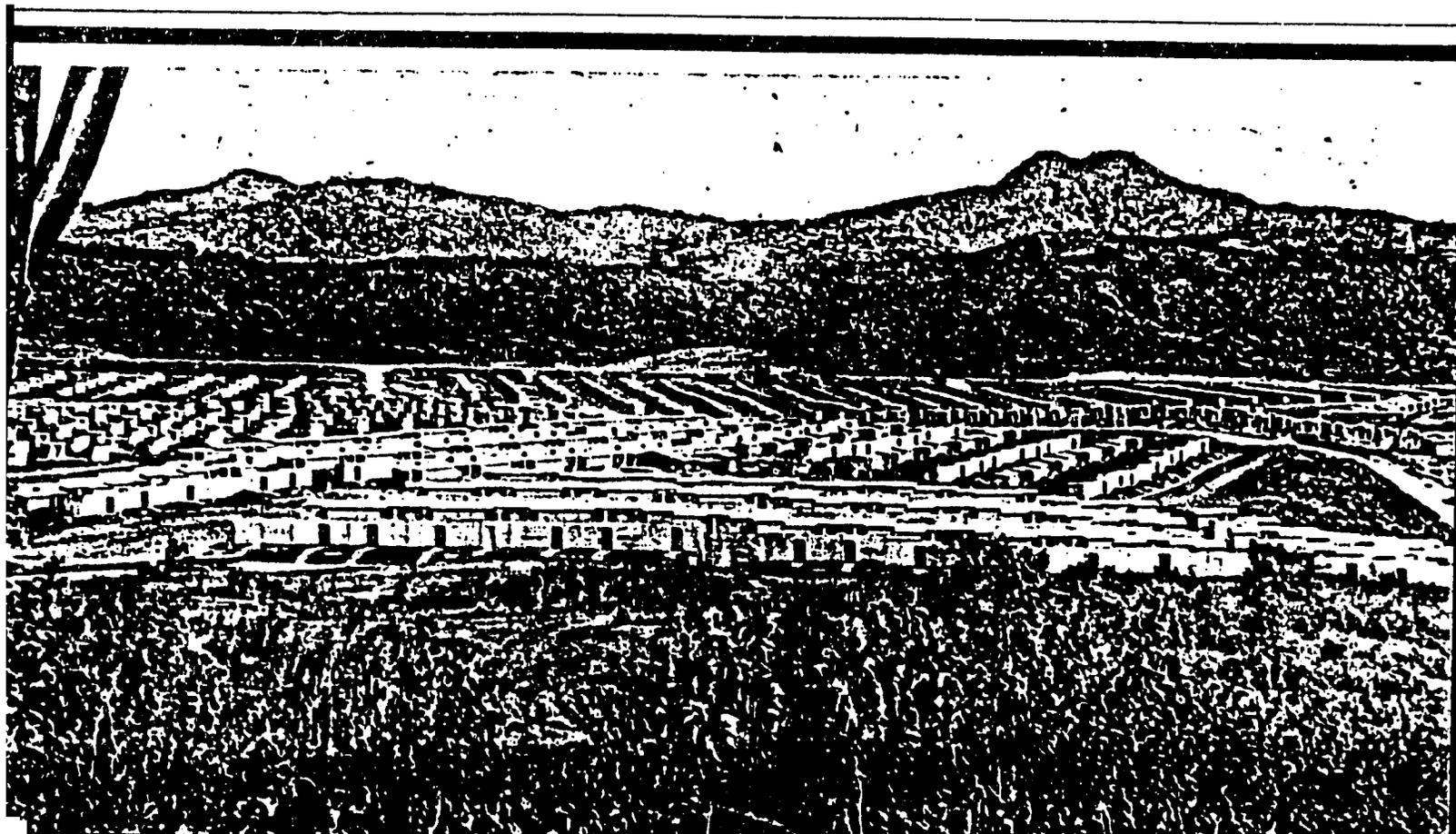
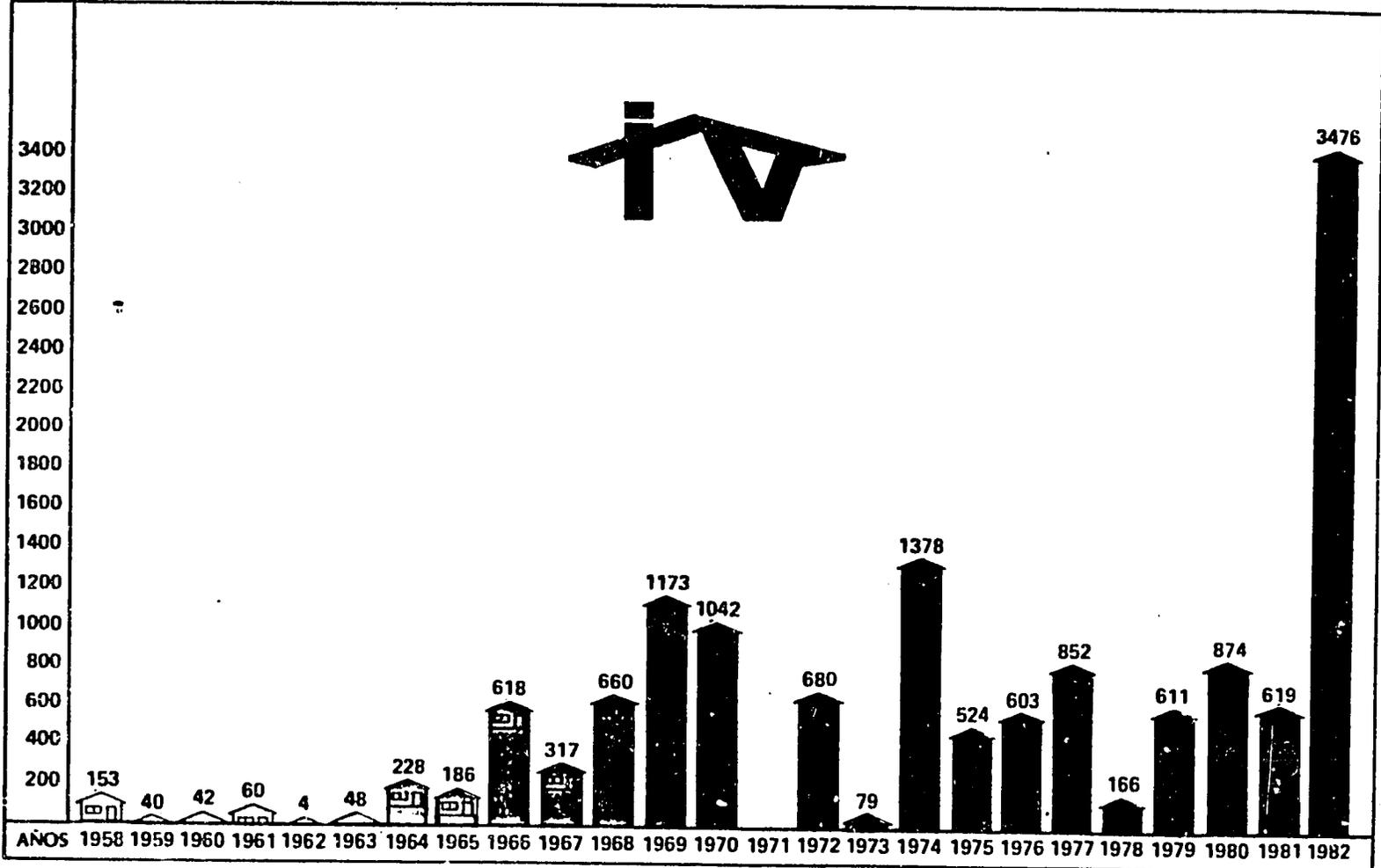
1/ Local no destinado a habitación pero usado como vivienda.

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INSTITUTO DE LA VIVIENDA (INVA)

REPUBLICA DE HONDURAS

UNIDADES HABITACIONALES CONSTRUIDAS POR AÑOS EN LAS ZONAS URBANA Y RURAL (1958-1982)



CUADRO 10
ASOCIACIONES DE AHORRO Y PRESTAMO
NUMERO DE PRESTAMOS HIPOTECARIOS OTORGADOS
PERIODO 1976 - 1981

ASOCIACIONES	1976	Acumulado a		Incremento					Acumulado Período 1977 - 1981
		Dic/76	Dic/81	1977	1978	1979	1980	1981	
LA VIVIENDA	198	786	1,849	278	155	160	200	270	1,063
CASA PROPIA	49	217	311	32	30	10	14	8	94
LA CONSTANCIA	..	..	2,184	25	196	907	592	464	2,184
LA VIVIENDA DE SULA	38	62	1,363	161	296	310	282	252	1,301
FUTURO	..	..	539	..	89	179	127	144	539
FINANCIERA METROPOLITANA	..	..	210	..	..	44	109	57	210
TOTAL	285	1,065	6,456	496	766	1,610	1,324	1,195	5,391

Fuente: Unidad de Planificación y Supervisión Técnica, FINAVI.

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