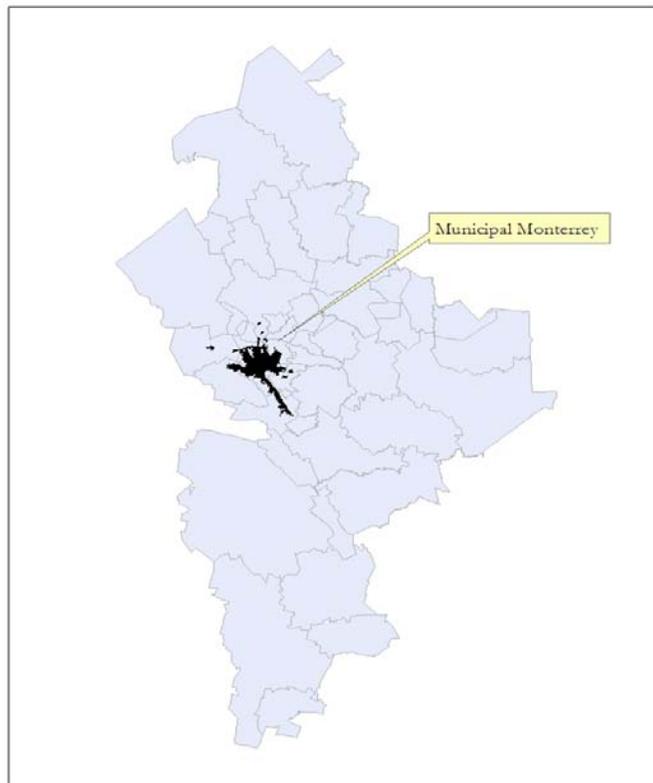


Base Document

Metropolitan Area of Monterrey, Mexico

December 2, 2008
Housing Policy for the Innerburbs
Dr. Peter Ward



Christeen Pusch
Maria Garcia
Hadyn Kihm
Cristina Saborio
Sergio Cabrera
Sabina Mora
Dana Stovall

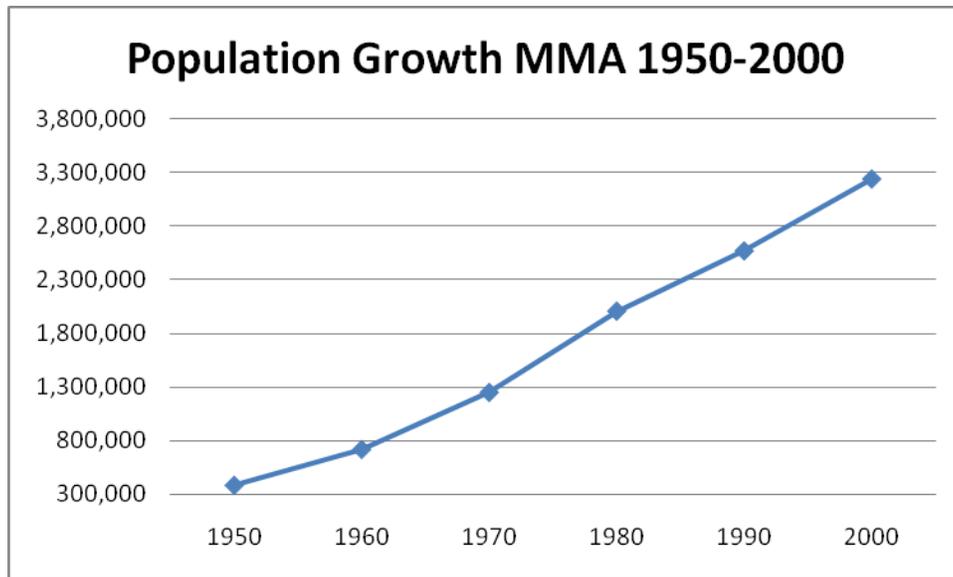
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1. RECENT HISTORY 1950s-2000s

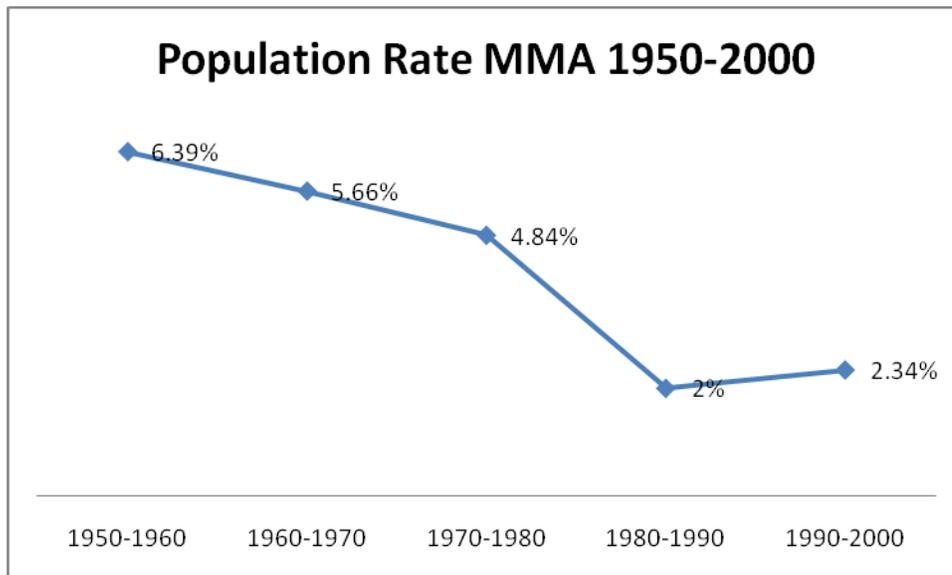
In 1950 Monterrey's population was 339,282 inhabitants (Table 1.1), representing 45.8% of the total state population of Nuevo Leon. This urbanization of the state population was mainly based on the displacement of immigrants who were seeking better living conditions in the city. The urban growth spread approximately in 6,467 hectares including municipalities such as San Pedro, San Nicolas, Guadalupe, Escobedo, Santa Catarina and Apodaca. Twelve percent of the urban area was dedicated to industrial activities and there were more than 750 industries. In that year, 46% of Monterrey's economically active population was employed in the manufacturing sector. Currently, the manufacturing sector employs only 26.9 % of the economically active population.

Figure 1.1



Source: INEGI

Figure 1.2



Source: INEGI

Between 1950 and 1979 Monterrey's population more than doubled (Figure 1.2). This accelerated expansion, produced housing and land demands that the city was not able to face. Monterrey's expansion represented economic development for some, but poverty for others. In 1965 52.1 % of the total population was considered poor. In 1970 social movements arose inspired by the population's difficult economic conditions and by the governments' limitations in resolving the situation. The most important of those movements was "Tierra y Libertad". The goal of this group was to illegally appropriate lands. Irregular settlements such as Mártires de San Cosme, Mártires de Tlatelolco and Genaro Vázquez Rojas resulted from these invasions. The government responded to these demands by creating FOMERREY, Metropolitan Monterrey's Foment, in order to support land legalization.

In 1984 the Monterrey Metropolitan Area- MMA was created. MMA initially included the municipalities of Monterrey, Guadalupe, San Nicolás, San Pedro, Santa Catarina, Escobedo, Apodaca; García and Juárez were more recently included. The total MMA population was 2,011,936 inhabitants, which corresponded to 80% of the total State of Nuevo Leon population.

By 1990s Monterrey's metropolization was a fact. With a population of 2,573,527 inhabitants, the automobile became the main transportation mode. By 2000 MMA population was more than 3 million. Currently MMA provides a high standard of living to its residents and is considered one of the most developed regions within the country.

2. POPULATION GROWTH AND DEMOGRAPHY

Since the end of 1970s, the metropolization of Monterrey city brought about important changes. One of them was the urbanization of the population in municipalities that previously had an important rural component. From 1970s to 1990s the Monterrey Metropolitan Area (MMA) becomes almost completely urban (Table 2.1). This urbanization process is important especially in municipalities such as Escobedo and Apocada, where in 30 years, the areas considered as urban conformed only 30%, while at the end of 1990s these municipalities became almost entirely urbanized, with 98, 7 and 98.1% respectively of urban population. However, in the mid-1990s municipalities such as Garcia and Juarez still had a relatively significant rural population (14.2% and 21.4% respectively) that based on the urbanization trends, these percentages will tend to shrink. As a consequence of this urbanization, in 1995 less than 5 percent of the MMA population lived in rural areas compared with 25 percent in the national level. This is an important trend when consider that poverty levels have historically been higher in rural than in urban areas. In 2002 for example, the extreme poverty line was 35.23% in rural areas, while it was 7.5% in urban areas; in the national level 14.4 of households were in extreme poverty.

Table 2.1
Urban Population in the Monterrey Metropolitan Area

	1950	1960	1970	1980	1990	1995
MMA	32.8	46.1	58.2	86.4	94.8	95.6
Apocada			30.5	69.2	94.8	98.1
Escobedo			27.6	72.8	98.8	98.7
Garcia			49.7	73	74.8	85.8
Guadalupe	82.4	85	71.9	100	100	100
Juarez				64.8	86.1	78.6
Monterrey	98.3	99.3	100	99.5	100	100
San Nicolas	63.2	74.8	79.9	100	100	100
San Pedro	50.9	75.9	82.3	100	99.8	99.6
Santa Catarina	0	80.3	81.5	98	99.3	99.5

Source: INEGI. Prepared by CADSE

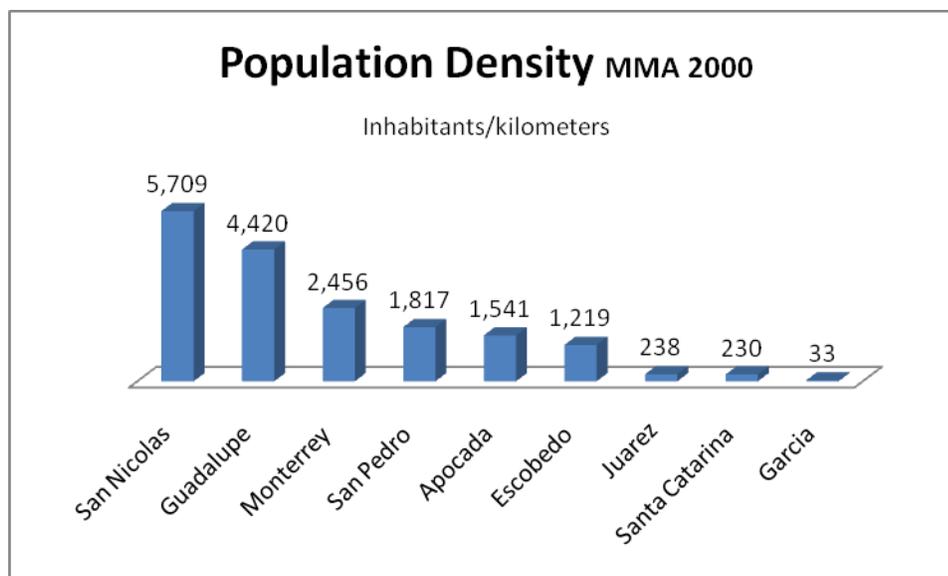
The urbanization process has resulted in a higher concentration of Nuevo Leon population in the MMA. While the MMA inhabitants represented 52.6% of the total state in 1950s, in 2000s this percentage increased to 84.6% (Table 2.2). In this regard, the majority of

the municipalities increased its participation in the total population of the state. Guadalupe has the highest increase, augmenting from 3.2% in 1950s to 20.7% in 2000s; however, this growing process started to slightly decline since the mid-1990s. A relevant change is the de-concentration of the state population in Monterrey city. While in 1950s this city represented 87.1% of the state population, this share declined to 34.3% in 2000s. This trend shows that Monterrey city is growing more slowly compared to the other municipalities. San Nicolas and San Pedro are other municipalities where growth has slightly decreased. As a consequence of the decrease in importance of some municipalities, in 2000s MMA shows a relatively well distributed population. However, according to density levels (Figure 2.1), there are higher levels of population concentrated in San Nicolas (5,709) and Guadalupe (4,420), and very low ones in Juarez (238), Santa Catarina (230), and Garcia (33). As a consequence of this high density, currently 70.2% of the total MMA population is concentrated in Monterrey (34.2%) Guadalupe (20.7%) and San Nicolas (15.3%)

Table 2.2
Share of the Population Compared with the State Level

	1950	1960	1970	1980	1990	1995	2000
Total Nueva Leon/ MMA	52.6%	67.1%	74.0%	80.1%	83.1%	84.2%	84.6%
Apocada	1.3%	0.9%	1.5%	1.8%	4.5%	7.3%	8.7%
Escobedo	0.5%	0.3%	0.8%	1.9%	3.8%	5.9%	7.2%
Garcia	1.2%	0.6%	0.5%	0.5%	0.5%	0.8%	0.9%
Guadalupe	3.2%	5.3%	12.7%	18.4%	20.8%	20.7%	20.7%
Juarez	0.7%	0.4%	0.5%	0.7%	1.1%	1.7%	2.1%
Monterrey	87.1%	83.1%	68.4%	54.2%	41.5%	36.4%	34.3%
San Nicolas	2.7%	5.7%	9.0%	14.0%	17.0%	16.3%	15.3%
San Pedro	1.3%	2.1%	3.7%	4.1%	4.4%	4.0%	3.9%
Santa Catarina	1.9%	1.8%	2.9%	4.4%	6.4%	6.8%	7.0%
Total AMM	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Figure 2.1



Prepared by CADSE and CEDEM

Density levels are somehow related to economic trends; that is, people tend to concentrate in the municipalities that offer better life conditions and more employment opportunities. In this sense, Garcia, Apocada and Escobedo, municipalities with relative medium or low population density (Table 2.3), present the highest percentage of the population who earn either popular or low income (70.4%, 69.7 and 68.4% respectively). On the other hand, San Pedro and San Nicolas cluster the population with the highest income; thus 50,2% and 49,4 of the population earn either medium or high income. Monterrey is the third municipality with the highest income, with 42% of the population earning medium or high income.

Table 2.3
Income Distribution MMA -2000

Municipality	Popular		Low		Medium		High
	Less 2 MW	2 to 5.5 MW	5.6 to 8 MW	8 to 26 MW	27 to 65 MW	More 65 MW	
MMA	3.7	39.9	18.4	16.5	11.1	10.6	
Apodaca	5.3	44.4	20	16.3	9.5	4.6	
Escobedo	2.4	45.7	20.3	17.2	10	4.4	
García	5	46.2	19.2	18.5	7.6	3.5	
Guadalupe	3.2	40.9	17.5	16.7	12.4	9.8	
Juárez	-	-	-	-	-	-	
Monterrey	3.7	38	16.2	16	12.6	13.4	
San Nicolás	2.1	31.6	16.9	18.8	16.2	14.4	
San Pedro	2.4	31	16.4	11.2	9.6	29.4	
Santa Catarina	5.1	41.6	20.4	17.2	10.5	5.2	

The distribution of the population according to socio-economic strata depicts a clearer picture of the differences between municipalities. Apodaca, Escobedo and Juárez are the municipalities that concentrate the population within the lowest socio-economic strata (Table 2.4). In Juárez, for example, almost 90% of the population is concentrated within the low strata. On the other hand, almost 50% of the population in San Pedro belongs to high strata. This concentration of low income and socio-economic strata has resulted in an increase of the Gini coefficient from 0.41 in 1965 to 0.4846 in 1994, which means that income inequality is becoming progressively higher in the MMA

Table 2.4
Distribution of the population according to socio-economic strata

	Total Population	Marginal	Low	Medium low	Medium high	High
Total MMA	100	2.37	37.38	48.96	8.05	2.61
Apodaca	100	0.06	64.06	35.88	0	0
Escobedo	100	4.55	41.5	53.95	0	0
García	100	0.28	19.35	80.37	0	0
Guadalupe	100	5.34	36.94	51.38	6.27	0.07
Juárez	100	0.07	85.24	14.7	0	0
Monterrey	100	2.23	7.71	64.31	23.81	1.94
San Nicolas	100	0	14.5	81.65	3.85	0
San Pedro	100	0	16.74	29.46	5.58	48.22
Santa Catarina	100	8.45	38.9	52.65	0	0

Finally changes in the population

show a trend toward the demographic transition. The MMA faces a relative aging of the population, which is expressed in the reduction of children under 14 years old from 41,4% in 1980 to 29,8% in 2000, there is also an increase in the populations that are 65 years old or over from 3.3% to 4.4% in the same decades. In addition, the drop of the fecundity rate from 47.3 in 1960 to 26.2 in 1990, the reduction in the reproduction rate from 1.064 to 1.058, and the increase on the average age of mothers at first birth from 26.64 to 27.04, influenced the tendency toward aging. Also, the median age of the population in the MMA is 24, 2 years old, two years more than the national median age. This demographic transition has spurred women's integration into the labor markets, because it has expanded the working population. Changes in the population have also increased the diversity of household compositions (i.e. female headed households), increasing the economic vulnerability of families.

3. ECONOMIC VARIABLES

Principal Economic Activities

Monterrey is one of the most important cities in Mexico in terms of business and industrial growth and income. Important sectors in Monterrey include iron and steel manufacturing, cement, glass, and auto parts. Mexico's steel industry is centered in Monterrey, where it began over a century ago and still makes 50% of the country's steel. The city has also benefited from its position close to the border with the United States, and manufacturing in the region makes up 30% of Mexico's exports. Global corporations such as Coca-Cola and Cemex have located in Monterrey over other Mexican or Latin American cities because of the quality of life, ease of conducting business, and access to an educated population with a relatively high standard of living. The Área Metropolitana de Monterrey (made up by the municipalities of Apodaca, Escobedo, García, Guadalupe, Juárez, Monterrey, San Nicolás, San Pedro and Santa Catarina) accounts for 95% of the state of Nuevo Leon's GDP. The prominence of Monterrey in the region is shown clearly in the GDP of Nuevo Leon, where the manufacturing, financial and banking, and tourism sectors are the largest contributors to the total product. (<http://www.inegi.gob.mx>)

Labor Markets and Employment

I was unable to find current data on employment rates in the AMM, but data available from INEGI shows the state of Nuevo Leon with an unemployment rate of the economically active population (age 14 years and older) varying between 4.15% and 6.2% between 2005-2008. This is higher than the national unemployment rate, which has fluctuated between 2.55% and 4.25% from 2006-2008 (<http://www.inegi.gob.mx>).

Figure 3.1 Unemployment by trimester, Nuevo Leon

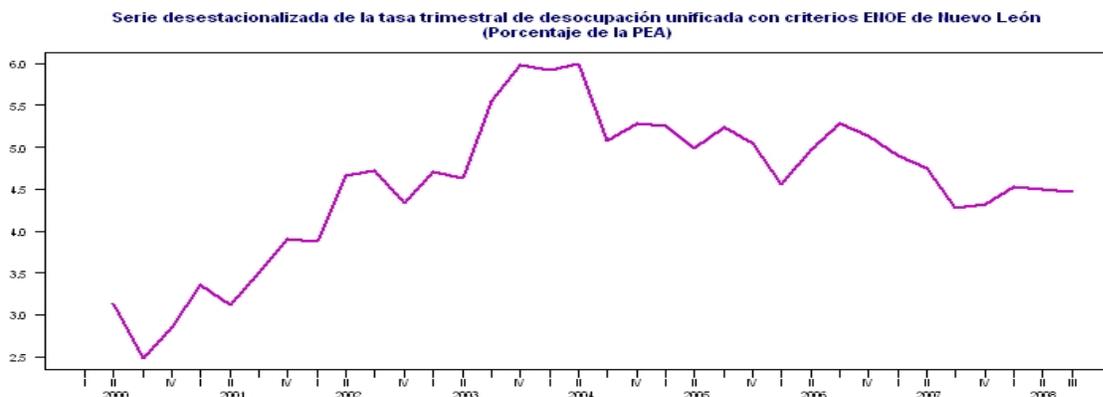


Figure 3.2

Percentage Distribution of Income by Type in Mexico and AMM, 1994

Economic Inequality and Sources of Income

Tabla 3-24
Distribución porcentual del ingreso según su tipo en México y en el AMM, 1994.

Deciles de hogares	Ingreso total		Ingreso corriente (total)		Ingreso corriente monetario		Ingreso corriente no monetario		Percepciones de capital (totales)	
	Nacional	AMM	Nacional	AMM	Nacional	AMM	Nacional	AMM	Nacional	AMM
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
I	1.6	1.7	1.6	1.9	1.0	1.5	0.3	0.4	0.6	0.1
II	2.7	2.4	2.8	2.8	2.3	2.4	1.8	2.8	1.0	0.0
III	3.6	3.1	3.7	3.5	3.3	3.0	2.8	4.0	2.1	0.0
IV	4.6	3.7	4.6	4.2	4.3	3.8	4.0	5.3	1.9	0.2
V	5.6	4.5	5.7	5.2	5.4	4.9	5.2	6.3	2.7	0.0
VI	7.0	5.8	7.1	6.7	6.7	6.4	6.9	7.5	4.5	0.1
VII	8.6	7.5	8.7	8.6	8.4	8.5	8.9	9.3	6.1	0.4
VIII	11.2	10.0	11.3	11.4	11.2	11.4	12.2	11.7	7.1	1.1
IX	16.1	15.0	16.1	16.8	16.3	16.8	17.7	18.6	11.6	2.9
X	39.1	46.2	38.4	38.9	41.2	41.2	40.2	34.1	62.4	95.2
Coefficiente de Gini	0.4938	0.5187	0.4770	0.4846	0.5137	0.5164	0.5335	0.4642	0.6701	0.8824

Fuente: Instituto Nacional de Estadística, Geografía e Informática (INEGI), 1996; Martínez, 1995.
Nota: el ingreso en México se obtuvo de acuerdo a su ingreso total trimestral, mientras que el del AMM de acuerdo a su ingreso mensual.

While Monterrey is considered one of the best cities in Mexico for doing business, the benefits generated by this designation have not been uniformly distributed across the city. Enormous growth and improvements in standard of living have been combined with increasing inequality and poverty rates. According to the Encuesta de Ingresos y Gastos de los Hogares Área Metropolitana de Monterrey (ENIGH-MTY), conducted in 1995, the total combined income of the lowest-earning 80% of the population of the metropolitan area of Monterrey is less than the combined earnings of the top 10%. Divided into deciles, the top decile earns 27 times the income of the bottom decile. However, Monterrey's Gini Coefficient of 0.4938 demonstrates that the city is less unequal than Mexico overall, which has a Coefficient of 0.5187.

Wage Levels

Income is measured in Mexico in number of minimum wages. Using data from 1994, 40.9% of households in Monterrey received more than 8 minimum wages, a percentage that represents 79.3% of total income in the city. 36.3 % of households received 2-5 minimum wages which totals 10.3% of total income in the city, while 3.4% of households earned less than 2 minimum salaries, making up 0.5% of the city's total income.

Residents report income from a variety of sources: The average resident's income does not just come from a wage; only 86.4% of residents' income comes from wages and of that, on average only 70% is a monetary wage (those in the upper deciles tend to earn a greater percentage of their wage in monetary form than those in lower deciles). The rest is made up from non-monetary employment benefits. Total income also includes sales of goods, rents collected on properties, gifts, and sources of capital such as loans.

Figure 3.3
Percentage of total income by type in AMM, 1994

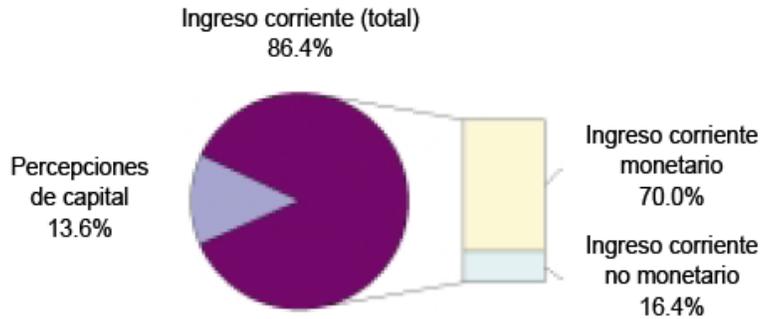


Figura 3-24
 Composición porcentual del ingreso total del AMM, 1994.
 Fuente: Martínez, 1995.
 Elaborado por CEDEM.

According to the census, residents of Monterrey are more likely to make up the difference between income and wage by collecting rent on properties, making small business transactions, and earning remunerations from work such as taking on extra hours (Aviles, 7). These decisions are made based on level of income- those in the three lowest-earning deciles tend to primarily supplement their wages with remunerations, while those in the middle and upper deciles collect rent and engage in small business transactions

Figure 3.4
Percentage of each type of income by household decile AMM, 1994

4. GOVERNMENT STRUCTURE FOR THE METROPOLITAN AREA OF MONTERREY (AMM)

The city of Monterrey, like other Mexican cities, is divided into three levels of jurisdiction and government; Federal, State,¹ and Municipal.²

Tabla 3-26
 Composición porcentual de las principales fuentes del ingreso corriente (total) según deciles de hogares del AMM, 1994.

	Deciles de hogares									
	I	II	III	IV	V	VI	VII	VIII	IX	X
Ingreso corriente (total)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ingreso corriente monetario	71.4	70.1	71.1	72.0	75.5	79.4	81.0	79.7	81.5	85.2
Remuneraciones al trabajo	54.6	55.6	62.0	62.6	61.9	62.8	63.0	62.5	50.1	41.6
Renta empresarial	2.5	6.1	4.0	4.7	6.6	10.9	11.5	12.5	22.4	38.5
Renta de la propiedad	0.2	0.3	0.0	0.4	0.9	0.0	0.8	2.1	1.5	3.2
Transferencias	13.8	7.7	5.7	4.1	5.7	5.2	5.3	2.6	4.6	1.4
Otros ingresos	0.3	0.4	0.0	0.3	0.4	0.6	0.3	0.0	2.9	0.4
Ingreso corriente no monetario	28.6	29.9	28.2	28.0	24.5	20.6	19.0	20.4	18.5	14.9

Fuente: Martínez, 1995.

The municipal constitutes the lowest level of government, there does not exist another level below the municipal, and that above it is that of the state.

The central purpose of this section is to briefly analyze the main characteristics, origins, and structures of the federal, state, and municipal governments, as well as the form in which they influence the socio-political context of the AMM.

The Structure of the Federal Government

The political Constitution of Mexico indicates in Article 40 that the government is to be representative, democratic, and federal. The form of democracy is representative, meaning that the people do not directly exert government powers, but elect representatives to do so. The Constitution calls for a direct election of the members of Congress and the President of the Republic. At the state level, diverse positions such as Governors, Municipal Presidents and Local Deputies, are also elected directly. The same occurs in the Federal District to designate assembly members and head of government (Art. 40 y 122 of the Constitución Política de los Estados Unidos Mexicanos, 1997).

The first paragraph of Article 49 of the Constitution of Mexico establishes that the Supreme Power of the Federation is divided among the Legislative Power, Executive Power, and Judicial Power. The first, the Legislative Power, is exerted in the Congress of the Union, composed of the House of Senators and House of Deputies. The President of the Republic, who has at his charge 18 Secretaries of State as well as the District Attorney General of the Republic, holds the Executive Power. The Juridical Power is the exerted by the Supreme Court of Justice of the Nation, the Associated Courts of Circuit, the Unitary Courts of Circuit, the Courts of District, and the Electoral Court.

State Government of Nuevo Leon

The Nuevo Leon State, divided in 51 municipalities, is acknowledged by the National Mexican Constitution as a state- member of the Mexican confederation. This acknowledgement gives faculties and obligations to the state. The state has legislative and judicial powers. Congress, formed by 26 deputies who are elected every three years has the legislative power of the state. The legislative power is executed by the Supreme Court of Justice. The magistrates of the Court can legislate up to 20 years; on the other hand, the President of the Court is elected every two years.

The State's Executive Branch

The executive power is held by the citizen who holds the title of Governor of the State. The position of Governor lasts for the duration of the 6-year term beginning on October 4 of the election year without the possibility of reelection. The Governor is in charge and responsible for the centralized Public Administration of the State of Nuevo León. As stated in the local Constitution as well as the *Ley Orgánica* of the State's Public Administration, the administrative

tasks are distributed amongst the Secretariats and *Procuraduría General de Justicia* which define the basis for and creation of parastatal entities and define what role the executive will have in these. The public administration of Nuevo León is comprised of the General Secretariat of the State, of Finances and Accountability, of the Comptroller, of Education, of Health, of Economic Development, and of Urban Development and Public Works. The Secretariat of Human Development and Employment emerged as a fusion between the Secretariats of Social Development and the Secretariat of Employment. Under the administration of Fernando Canales Clariond, the *Jefatura de la Oficina del Gobernador*, which is involved in the staffing functions of the consultation and social communication personnel, was established.

Moreover, six separate decentralized or parastatal public organisms function within the sphere of the executive. The Fideicomiso for the Development of the North (FIDENOR) is the entity in charge of the promotion and development of the northern municipalities; what is more, FIDENOR administers Nuevo Leon's only international bridge, the *Puente Internacional Colombia*. An entity of fundamental importance is the Water and Drainage Services of Monterrey, which administers sewage services in the state as well as develops the water utility infrastructure. Moreover, Fomento Metropolitano de Monterrey (FOMERREY) is in charge of urban social housing planning for low income families. The System for the Integral Development of the Family (DIF) is a decentralized entity that provides social services to the youth, elderly, and disabled. Other parastatal entities are Verde-Simeprodeso and Monterrey. The former administers solid waste processing plants while the latter is in charge of administering the public transportation system "Metro" for the Monterrey metropolitan area.

Municipal Government

As we previously mentioned, the AMM is made up of nine municipalities, each with its own separate administrative structure in charge of urban issues such as public transportation, roads, safety and police, waste management and other local services. Coordination between municipalities is limited and primarily administered by the State Government of Nuevo Leon. The State Government coordinates policies between municipalities in narrow and specific areas resulting in a lack of effective coordinated policy between municipalities.

The lack of coordinated governance between the municipalities is rooted in the Federal Mexican Constitution. Article 115 of the Federal Constitution states that "each municipality shall be governed by a directly elected body; the powers of the elected body extended by the Constitution are exclusively delegated to that body and there will be no intermediary governing body between municipality and the State." There is an explicit prohibition that eliminates the possibility of a governing body made up of several municipalities. Some examples of such intermediary bodies in other countries are County level government in the United States. Although a coordinated governing body cannot exist, article 115 does allow the municipalities to create agreements for more efficient administration of their respective subunits.

Article 132 of the State Constitution of Nuevo Leon, in accordance with Article 115 of the Federal Constitution, states that the municipal governments have the responsibility of providing potable water, drainage, public fencing, central markets, public parks and trails, cemeteries and guarding public safety. The State Article also states that the State may if necessary become responsible for these services directly or in conjunction with the municipal government.

In the area of urban development, the municipality has important responsibilities.

Article 132 of the State Constitution of Nuevo Leon establishes that the municipalities can formulate, approve and administer zoning and municipal urban development planning. Likewise the municipalities can create and administer land use planning on a regional level in coordination with the State and the Federal Government. In the same matter, the municipality can regulate land use and intervene in the regularization of land entitlement as well as authorizing construction and development permits. The municipality also administers ecological reserves, historic preservation and public transit planning.

These important responsibilities call for more coordination between the nine municipalities that govern the Monterrey Metropolitan region. This is one of the major challenges in local government that curtails coordinated plans between closely tied municipalities.

Organization of the Municipal Public Administration

The Municipal Public Administration Law of Nuevo León regulates taxes and tasks that concern the municipalities of the State. It also establishes the integration, organization, and roles of the City Council and the Municipal Public Administration. The City Council, which is established by this ordinance according to the population of each municipality, is composed of a Municipal President, *regidores*, and *síndicos* (representatives).

Article 18 of this ordinance sets forth that the Municipal President be responsible for the Administrative direction, management and the execution of agreements or resolutions made by the City Council. The Municipal Representatives oversees the collection and use of public funds and executes the municipality's justice system. The Council Members deliberate, analyze, resolve, control and oversee the actions of the Municipal Administration.

Both the municipal government and the Council are elected by the population of a municipality, applying proportional representation to give proper representation to minor political parties. The number of representatives (*síndicos*) and councilors depends on the population of the municipality. A town with fewer than twelve thousand people has only one representative (*síndico*), four councilors and an additional number of *regidores* corresponding to the population. In those municipalities with a population between twelve and fifty thousand, there are two representatives, six councilors, and additional *regidores* corresponding to the population. In municipalities with a population greater than fifty thousand, there are two

representatives, six *regidores*, an additional member for every additional 100,000 habitants, and additional *regidores* corresponding to proportions indicated in the State Electoral Law.

In this manner, the government house, including both the *regidores* and *síndicos* is organized in the AMM. As previously mentioned, the number of *cabildos* vary based on the population. The municipality with the greatest number of *regidores* is Monterrey, with 17 majority representatives and 6 proportional representatives. The government house with the fewest number of *regidores* are García and Juárez, which have 6 majority representatives and 2 proportional representatives.

In regard to the public administration in particular, the municipalities of the AMM have established a place for secretaries. The City Council Secretary and Municipal Treasurer are, by law, the most important and participate in the City Council. The rest are directly dependent subordinates to the municipal president and supervise the fundamental administrative areas like urban development, public works, social development, and police, transit and other primary services. The roles of the secretaries vary depending on the needs and financial capacities of the City Councils.

One criticism of the organizational structure of the municipalities of the AMM is that each of them establishes separate secretaries and areas of work. Each has separate needs and priorities, which vary depending on the current administration. However, this has repercussions in that disjointed organizations impede good coordination in the pooling of ideas to deal with metropolitan and other problems.

During the first three months of every administration, the City Hall is obligated to write a Municipal Development Plan, which it will use during the remainder of its administration. This document specifies municipal development objectives, strategies, and priorities. It deals with the regulation of resources that will be used towards the Development Plans and establishes the instruments, administrative units and those responsible for the Plan's execution. The plan and its programs is to be revised periodically determined by the City Council even if the administration is satisfied with the progress of the Plan, the administration is responsible to promote, execute, update, control, and evaluate it.

5. SOCIAL & COMMUNITY DEVELOPMENT ISSUES

Policing & Public Security

While crime rates and other concerns for public security generally are not as severe in Nuevo León as in other areas of Mexico, the issues are nevertheless pertinent to any discussion of the AMM. The delinquency rate (relation between number of sentenced delinquents and general population, expressed by every 10,000 people) for the state is low at 7.99 for the year 2000. (It is the sixth lowest rate of the 31 Mexican states and 1 federal district). The national rate for 2000 is 12.15 (Calderón Rendón, p. 429).

Residents' perceptions of crime and security are also another appropriate indication to take into account. A study carried out in 1999 by the Centro de Estudios Estratégicos measured the degree of confidence individuals held in the protection of their person and property. The study ranked Nuevo León in fifth place (Calderón Rendón, p. 429).

The delinquency rate referred to above grew from 5.7 to 12.6 between the years 1990 and 1995 but since then has been decreasing, evident that the policies and programs are targeting the reduction of crime. The year 1999 saw 2,573 sentenced delinquents in the AMM (84% of Nuevo León's total). The majority of these (1,282) were from within the *municipio* of Monterrey, while the least (26) were from the *municipio* of García. This is likely due to the fact that Monterrey holds the highest concentration of population and is home to much of the city's commercial and service activities. Of these 2,573 delinquents sentenced in Monterrey in 1999, 35% committed robbery; 22% committed physical attacks; 10% smuggled illegal arms; 9% committed vandalism; and 4% committed homicide (Calderón Rendón, p. 438).

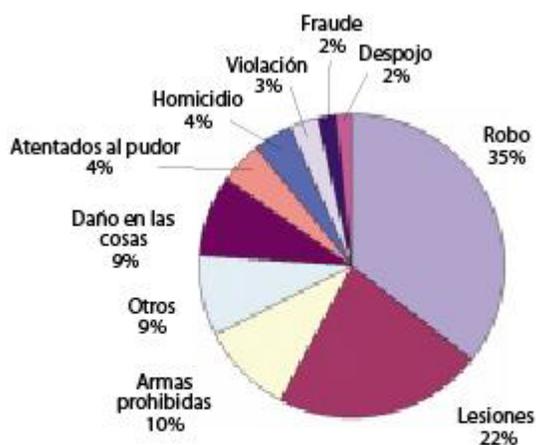


Figura 3-89
Porcentaje de delincuentes sentenciados según tipo de delito en el AMM, 1999.
Fuente: Instituto Nacional de Estadística, Geografía e Informática (INEGI), 2000a.
Elaborado por CEDEM.

Delincuentes sentenciados y participación en México, Nuevo León y el AMM, 1999.

	Delincuentes sentenciados	Participación (%)
México	118,292	-
Nuevo León	3,057	2.58
AMM	2,573	84.16
Apodaca	115	4.46
Escobedo	185	7.19
García	26	1.01
Guadalupe	378	14.69
Juárez	41	1.59
Monterrey	1,282	49.82
San Nicolás	212	8.23
San Pedro	115	4.46
Santa Catarina	219	8.51

Fuente: Instituto Nacional de Estadística, Geografía e Informática (INEGI), 2000a y 2000d.
Elaborado por CEDEM.

Figure 5.1

Figure 5.2

The following map indicates the areas of the AMM with higher incidences of delinquency. The map shows no clear pattern of relation between delinquency and the innerburbs. While there are AGEBS with high delinquency within the innerburbs, there are also many outside the innerburb area (both within the core and on the periphery). Additionally, there are plenty of AGEBS within the innerburbs that do not have high levels of delinquency.

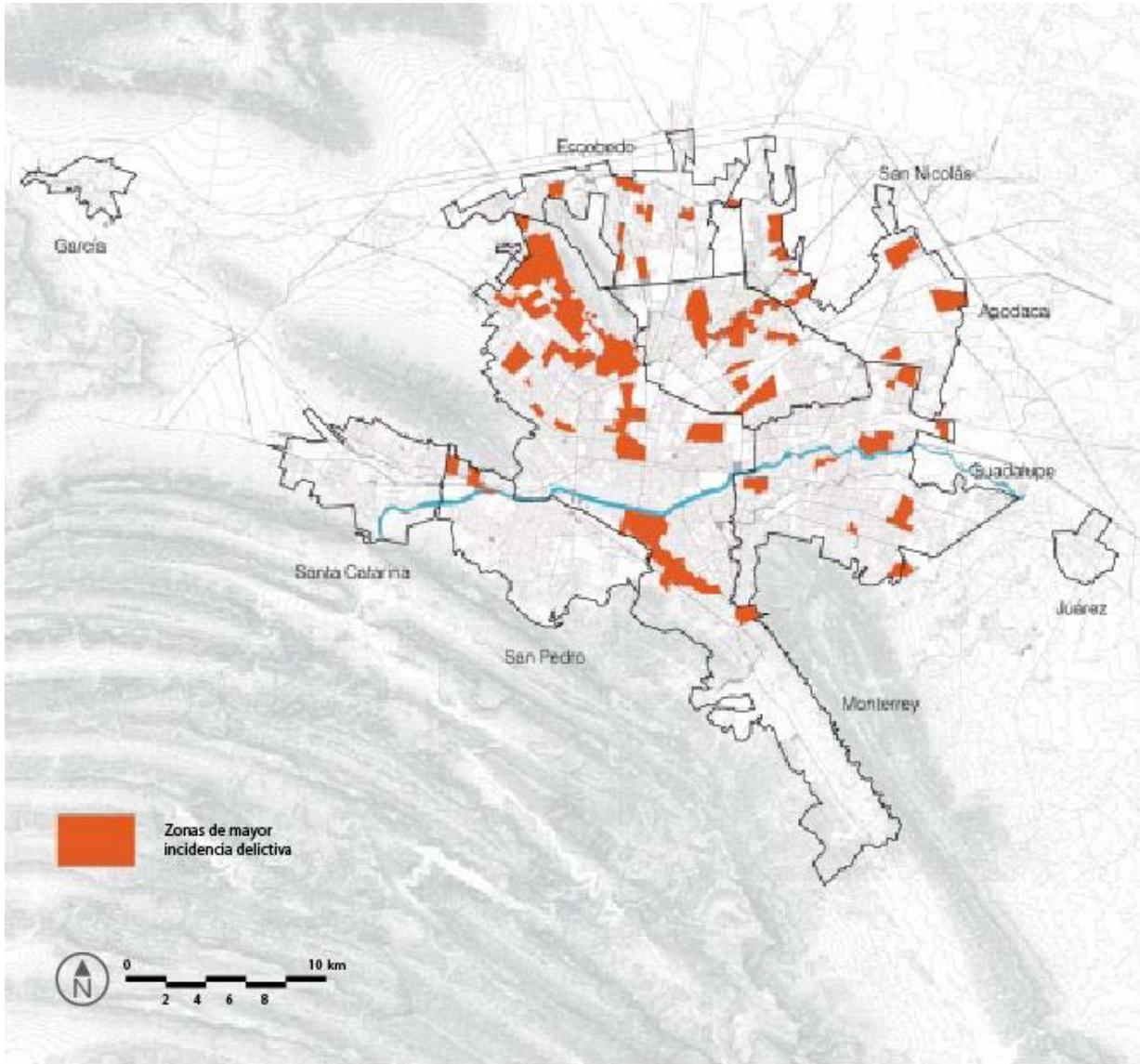


Figura 3-93

Zonas de mayor incidencia delictiva del AMM, 2001.

Fuente: Dirección de Seguridad Pública del Estado, 2001b; Dirección de Seguridad Pública de García, N.L., 2001; Dirección de Seguridad Pública de Benito Juárez, N.L., 2001; Secretaría de Policía Preventiva Municipal de Monterrey, N.L., 2001; Secretaría de Seguridad Pública y Vialidad de San Nicolás, N.L., 2001; Secretaría de Seguridad Pública y Vialidad de Guadalupe, N.L., 2001; Secretaría de Seguridad Pública y Vialidad de San Pedro, N.L., 2001. Elaborado por CEDEM.

Nota: no se muestra ninguna colonia con alto grado de incidencia delictiva en el Municipio de Santa Catarina debido a que no se obtuvieron datos de dicho municipio.

Secretaría de Seguridad Pública y Vialidad de Apodaca, N.L., 2001; Secretaría de Seguridad Pública y Vialidad de Escobedo, N.L., 2001; Secretaría de Seguridad Pública y Vialidad de Juárez, N.L., 2001.

obtuvieron datos de dicho municipio.

Funding from both the national and state levels supports public security efforts in Mexico. Within the AMM, the *municipios* which designated the highest percentages of their budget for public security in the year 2000 were: Guadalupe (12.5%), San Pedro (12.34%), and Garcia (11.16%). Those with the lowest percentages were Juárez (0.41%), and Santa Catarina (1.67%) (Calderón Rendón, p. 431).

The *Sistema Nacional de Protección Civil* is the body in charge of emergency prevention and relief. The *Dirección de Protección Civil del Estado de Nuevo* attempts to catalog and integrate the work of all institutions working in public security, as well as educates the public on security issues. This group is composed of 14 voluntary groups who conduct various activities such as firefighting and radio operation (Calderón Rendón, p. 432).

There are various bodies of law enforcement operating within the AMM. The *Policía Ministerial* is under direction of the *Ministerio Público* and investigates crimes, persecutes those responsible, and executes orders of detention. The *Policía Preventiva* have the following responsibilities: prevent acts against that disturb the peace; maintain order in public ceremonies and events; insure that animals will not harm people or property; patrol public sites, with the purpose of preventing potential robberies, assaults, or any other threat to people and their property; prevent protests; prevent all types of crime (Calderón Rendón, p. 433).

The administration of the police duties falls to each *municipio* within the AMM. The two main categories under this umbrella of administration are ‘public security’ and ‘transit safety;’ some *municipios* manage both under one *Dirección de Seguridad Pública y Vialidad*, while others separate the two functions. The AMM is home to the highest rate of vehicular accidents in the country (even surpassing the much larger Mexico City), with a daily average of 148.3 accidents (Calderón Rendón, p. 437).

As seen in the graph below, Monterrey, San Pedro, and Garcia have the best ratio of police to inhabitants. According to the *Asociación de Policía Latinoamericana*, the recommended number of inhabitants per police is 500; Monterrey and San Pedro are the only *municipios* in the AMM with less than 500 inhabitants per police officer. One reason the *municipio* of Monterrey is the highest in number of police is because the *Dirección de Seguridad Pública* for the state is located there (Calderón Rendón, p. 436).

Figure 5.3

Número de elementos y vehículos de policía
y tránsito en el AMM, 2001.

Municipio	Policía		Tránsito	
	Bementos	Vehículos	Elementos	Vehículos
AMM	4,274	812	1,653	387
Apodaca	184	46	91	48
Escobedo	115	40	50	30
García	53	9	24	8
Guadalupe	650	140	400	60
Juárez	56	8	21	6
Monterrey	2,339	335	700	90
San Nicolás	380	120	177	83
San Pedro	287	69	125	40
Santa Catarina	210	45	65	22

Fuente: Dirección de Seguridad Pública del Estado, 2001b; Dirección de Seguridad Pública de García, 2001; Dirección de Seguridad Pública de Santa Catarina, 2001; Dirección de Seguridad Pública y Vialidad de Benito Juárez, 2001; Dirección de Vialidad y Tránsito de Santa Catarina, 2001; Secretaría de Policía Preventiva Municipal de Monterrey, 2001; Secretaría de Seguridad Pública y Vialidad de Apodaca, 2001; Secretaría de Seguridad, Vialidad y Tránsito de San Nicolás, 2001; Secretaría de Seguridad Pública y Vialidad de Escobedo, 2001; Secretaría de Seguridad Pública y Vialidad de Guadalupe, 2001; Secretaría de Seguridad Pública y Vialidad de San Pedro, 2001; Secretaría de Vialidad y Tránsito de Monterrey, 2001.
Elaborado por CEDEM.

Nota: los datos fueron proporcionados entre diciembre de 2000 y noviembre de 2001. La policía de Monterrey comprende los elementos de la Dirección de Seguridad Pública del Estado y de la Policía Preventiva Municipal.

Housing Department

Legislation targeting housing, along with the programs and departments it creates, is vast and complicated. Most notably, efforts for regularizing, providing, and improving housing are carried out at different levels of government (national, state, municipal); meaning there is no one specific 'Housing Department' that applies to the entire scope of the AMM. This section will provide a brief look at the legislation and organization of housing issues, but any detailed analysis would need to be carried out at the level of the *municipio* that one wishes to focus on within the AMM.

The *Ley Federal de Vivienda* (LFV) was passed in 1984 to establish and regulate programs and support to ensure that every family can enjoy dignified and decent housing (Art 1, *Capítulo 1 Disposiciones Generales*, LFV). The programs that are targeted at the production, financing, and improvement of housing are coordinated under the Secretaría de Desarrollo Social (SEDESOL), a federal division (Villarreal González, p. 577).

The SEDESOL created the *Comisión Nacional de Fomento y Vivienda* (CONAFOVI), a decentralized commission in charge of coordinating the activities of the various agents involved in the production of housing. CONAFOVI works in conjunction with the executive consultant on housing, the *Consejo Nacional de Vivienda* (CONAVI). In addition, SEDESOL consults and evaluates the work of the *Programa Sectorial de Vivienda* (PSV). The PSV, with a plan developed for year 2025, has as its goal to generate a housing market that can provide access to housing to the majority of the population. Numerous laws have followed to establish programs in pursuit of this goal, such as the Instituto del Fondo Nacional de la Vivienda para los Trabajadores (INFONAVIT) (Villarreal González, p. 578).

These are all federal approaches to housing. State-level legislation is also in place, such as the *Ley de Ordenamiento Territorial de los Asentamientos Humanos de Desarrollo Urbano* (LOTAHDU), which is regulatory law concerning the state's role in the planning of housing (Villarreal González, p. 578). At the city level, each *municipio* in the AMM has its own analysis of the housing sector along with its own laws, classifications of housing, density regulations, etc. This inconsistency makes it extremely difficult to pursue any sort of inclusive planning for the city of Monterrey as a whole.

Social Services Department & Sub-programs

The federal government manages numerous programs targeted at servicing the poor, many managed under SEDESOL. One widely recognized program is PROGRESA (*Programa de Educación, Salud y Alimentación*). PROGRESA focuses on meeting the basic needs of the

extremely impoverished families of Mexico. For the purposes of this summary, it is worth noting that PROGRESA is only operable in two of the *municipios* of the AMM, García and Juárez (Montes Avilés, p. 303).

At the state level, the *Sistema para el Desarrollo Integral de la Familia de Nuevo León* (DIF Nuevo León) carries out many of the social programs that operate in the AMM. The programs fall under the general categories of Nutrition, Wellbeing, Rehabilitation & Special Education, Social Integration, and Family & Child Protection.

Programs carried out by the DIF Nuevo León are vast. Many are concentrated on the AMM, but not all. Any further study of social programs could start by providing deeper analysis into individual programs, based on the research interest. The programs (as listed on the DIF Nuevo León website) are as follows:

Asistencia Alimentaria

- Albergues Juveniles
- Comedores Mixtos
- Huertos Familiares
- Modelo de Intervención Nutriológica Integral e Interinstitucional (MINII)
- Papilla Maíz Infantil
- Prevención de la Obesidad Infantil (PROBI)
- Programa de Apoyo Alimentario para Adultos Mayores (PAAAM)
- Programa de Asistencia Alimentaria a Sujetos Vulnerables (PAASV)
- Programa de Desayunos Escolares y Desayunos Infantiles
- Programa de Orientación Alimentaria en Centros Educativos (POA)

Bienestar Social

- Asistencia Social
 - Asistencia Médica
 - Asistencia Hospitalaria y Material Quirúrgico
 - Atención Oftalmológica
 - Asistencia a personas con discapacidad
 - Banco de Aparatos para Enfermos en Situación Crítica
 - Servicios funerales
 - Pasajes
 - Apoyos escolares
 - Campañas Asistenciales
- Asistencia Alimentaria
 - Dispensas
 - Productos complementarios
- AlertaRoja
 - Contingencias
 - Albergues y Refugios
- Brigadas Asistenciales
 - Brigadas
- Investigación Social
 - Trabajo Social de Campo
- Eventos Especiales
 - Día del niño y navidad
 - Giras

CREE Centro de Rehabilitación y Educación Especial

Atención

Área Médica, Consulta Paramédica, Terapias Física, Ocupacional y del Lenguaje, Cirugías, Estudios de Diagnóstico, Pláticas de Orientación, Centro de Tecnología Adaptada, Placas de Automóvil para pacientes con discapacidad motora, Permisos de Estacionamiento Temporal. Credencial Nacional para Personas con Discapacidad.

Detección

Integración de Personas con Discapacidad

Accesibilidad Total

Integración Deportiva

Integración Escolar

Integración Laboral

Integración Cultural y Recreativa

Rehabilitación Integral

Telerehabilitación

UBR Unidad Básica de Rehabilitación

UMR Unidad Móvil de Rehabilitación

CRI Centro de Rehabilitación Integral

CREE Centro de Rehabilitación y Educación Especial

Horarios de transporte adaptado para personas con discapacidad que acuden al CREE

Integración Social

Adulto Mayor

Coordinación de Centros Familiares

Desarrollo Comunitario Rural

Desarrollo Integral de Adolescentes (DIA)

Guarderías Infantiles

Jóvenes Jóvenes

Mejores Menores

Orientación Familiar

Prevención de Adicciones

Prevención y Atención Integral del Embarazo en Adolescentes (PAIDEA)

Prevención del Maltrato Infantil

Red Móvil Urbana

Talleres Formativos Infantiles

Cruzada Estatal por una Vida sin Violencia

Protección al Menor y a la Familia CAPULLOS

Adopciones

Internado

Procuraduría de la Defensa del Menor y la Familia

Línea de Emergencia 075

Centro de Atención Familiar

Centro Escolar Multigrado De Transición

Programa Familias Solidarias

Departamento de Psicología en Atención al Maltrato Infantil

Departamento de Trabajo Social en Atención al Maltrato Infantil

Unidad de Evaluación y Diagnóstico

Villa de Expresión Artística

Coordinación de Voluntariado

Procuraduría de la Defensa del Adulto Mayor

The *Consejo De Desarrollo Social*, also operating in the AMM, is a public organization that encourages citizen involvement in the creation and development of social programs.

Transportation

The transportation division in Nuevo Leon—as in every other state in Mexico—is divided into federal and state departments. The principle federal department is the *Secretaría de Comunicaciones y Transporte*(SCT), which has a division for the state of Nuevo Leon located in Monterrey. This department manages federal territories such as federal highways, including the Monterrey-Saltillo and Monterrey-Laredo highways, railroads, and airports. While not applicable in the AMM, in states that have ocean access the SCT also manages the ports.

The state level department for transportation issues is the *Consejo Estatal de Transporte y Vialidad* (CETyV). The CETyV manages state and city territories, such as urban streets, rural roads, and public transportation within the state (i.e. buses, metro). It also oversees the issue of private and public driving licenses, for both commercial (i.e. taxi cabs) and individual use. While CETyV does not issue the licenses itself, it works with the *Instituto de Control Vehicular* to do so.

6. HOUSING STRUCTURE AND PATTERNS OF LAND & HOUSING DEVELOPMENT IN THE CITY

Principal Housing Types and Dynamics

Housing conditions and materials as well as available utilities and services greatly impact the quality of life of residents. Several minimum standards have been set to determine whether housing is adequate. The Índice de Calidad de los Materiales de la Vivienda says that walls and roofs should be made of brick, stone, cement; floors should be made of wood, tile, or other covering using cement.

As seen in Table 5-140, the quality of housing overall has improved overall. A higher percentage of houses in 2000 had solid roofs, walls, and floors than in 1960. The same is true about the number of houses with water services. However, from 1990 to 2000, there was a decrease in the number of households that use gas or electrical energy and in the average size of rooms per household. Also, there was a slight decrease in the number of homes with a separate kitchen. In 2000, 93.3% of homes in Nuevo León had solid walls and 83.2% had solid “losas.” The majority of houses that did not meet these standards were located in the central and peripheral municipalities such as Monterrey and Santa Catarina (Villarreal 553-554).

In terms of construction materials and services, housing in Nevo León is in better condition than housing in other parts of Mexico. In 2000, 90.9% of residents in Nuevo León had “drenaje sanitario.” Only about 4% had problems with contaminated water due to lack of or inadequate “drenaje sanitario.” In Nuevo León, 93.7% of residents had “agua entubada.” In the AMM, the percentage was 99.59%. There were relatively high levels of homes without “agua entubada” in the municipality of Juárez and Escobedo. Many of those without “agua entubada” had septic tanks. The vast majority or 99.26% of AMM residents also have electricity. San Pedro, Escobedo, and Juárez have the highest rates of homes without electricity (Villarreal 550).

Figure 6.1

LA VIVIENDA EN EL AMM

Tabla 5-140
Principales características de los tipos de vivienda en el AMM.

Año	1960	1970	1980	1990	2000
Total de vivienda del AMM	126,918	209,468	359,476	526,025	731,813
Tipo de vivienda	Porcentaje				
Duradera					
Materiales en muros:					
Tabique	32.0	68.4	84.5	93.9	95.8
Adobe	63.5	1.3	0.6	0.2	0.2
Materiales en techo:					
Losa de concreto		50.8	61.7	80.3	89.7
Materiales en piso:					
Cemento, mosaico, madera y otros		88.0	93.5	95.5	96.6
Cuarto de baño con agua corriente	51.1	60.4	68.8	79.6	85.0
Tiene cocina aparte		77.8	76.2	82.0	76.3
Tiene cuatro cuartos y más	17.3	25.3	33.2	63.7	46.5
Servicios disponibles:					
Agua entubada dentro de la vivienda	56.4	61.9	72.4	91.3	91.3
Drenaje público	62.6	69.9	72.0	83.4	93.0
Usan gas o energía eléctrica	56.0	77.6	85.5	97.7	89.5
Energía eléctrica		88.3	94.1	98.6	98.4
Semi-duradera					
Materiales en muros:					
En barro, madera, etc.	3.2	24.8	10.4	4.9	2.3
Materiales en techo:					
Lámina de cartón y asbesto			34.9	17.4	8.5
Servicios disponibles:					
Agua entubada fuera de la vivienda	16.5	20.9		10.8	6.5
Baño sin agua corriente	49.0		9.3	16.1	10.9
Fosa séptica				4.6	2.0
Tiene dos o tres cuartos	40.2	44.0	43.9	30.3	42.4
Precaria					
Materiales en muros:					
Vara, carrizo, etc.			1.1	0.5	0.4
Materiales en techo:					
Teja y madera		8.4	0.2	1.2	0.4
Palma			0.7	0.5	
Materiales en piso:					
Tierra		12.0	5.5	4.0	2.0
No tienen baño				3.6	2.7
No tienen cocina aparte			9.1	3.6	23.7
Tienen un solo cuarto	42.5	30.8	22.8	5.8	10.0
Cocina se usa como dormitorio				9.5	6.4
Servicios disponibles:					
Agua llave pública	0.0	10.8	8.2	5.6	1.6
No tiene agua	27.3	6.4	4.6	2.8	1.7
No tienen drenaje	37.4	30.1	21.0	10.8	3.5
Baño desague al suelo				0.4	0.2

Fuente: Instituto Nacional de Estadística, Geografía e Informática (INEGI), 2001b; Villarreal, 1992.

In Mexico, 41.3% of housing is 10 years old or less, 40.5% is between 11 and 30 years old, 12.9% is older than 30 years. The average age of housing in México is 16 years (Puig, 2002). In Nuevo León, 31.25% of houses are between 11 and 20 years old and 21.87% of housing is between 6 and 10 years old. Although there is no specific data on the AMM, it is estimated that the housing in the AMM is newer than that in the remainder of the state (Villarreal 556).

As seen in Table 5-133, the majority of homes in the AMM are detached independent homes. The municipality of Monterrey, where the majority of the innerburbs are located, also has the largest number of houses.

In the Monterrey Metropolitan Area, approximately 81.2 % of housing was owner-occupied in 2000. This number represents a slight decrease from 82.4% in 1990. This is also partially associated with an increase in rental housing. Older more influential municipalities such as San Pedro Garza García and Monterrey have the highest rates of ownership whereas newer less influential municipalities such as Apodaca, Escobedo, García, and Juárez have the lowest ownership rates (and highest number of irregular settlements) (Villarreal 548). In 2000, Escobedo, Santa Catarina, and San Nicolás had the highest percentages of owner-occupied housing. Guadalupe, Juárez, and Apodaca also had high percentages of owner-occupied housing (547).

Although rental housing constitutes a small portion of housing in all areas, a larger portion of housing is rental housing in Monterrey than in almost any other municipality. Irregular settlements, which are included in the “no especificado” category in Table 5-133 are also not highly prevalent. According to information collected by URBIDATA, 47% of houses are considered “viviendas progresivas,” even though 24% of this housing has been consolidated and has all services (Villarreal).

Figure 6.2

Tabla 5-133
Tipo y clase de vivienda particular en los municipios del AMM, 2000.

Concepto	Apodaca	Escobedo	García	Guadalupe	Juárez	Monterrey	San Nicolás	San Pedro	Santa Catarina
Casa independiente	61,087	50,081	6,447	138,866	14,625	224,982	105,268	24,299	45,785
Departamento en edificio	491	431	4	2,833	3	12,759	3,543	1,586	729
Vivienda en vecindad	517	541	94	2,105	94	7,367	925	178	592
Cuarto de azotea	47	36	6	204	9	409	69	15	59
Local no construido para habitación	41	66	7	111	41	378	67	13	22
Vivienda móvil	10	6	0	18	8	27	0	0	1
Refugio	1	0	0	5	3	31	2	0	0
No especificado	2,804	2,538	250	5,632	705	9,920	4,034	2,096	2,389
Vivienda colectiva	10	6	4	26	4	200	27	36	8
Total vivienda habitada	65,008	53,705	6,812	149,800	15,492	256,073	113,935	28,223	48,585

Fuente: Instituto Nacional de Estadística, Geografía e Informática (INEGI), 2001b.
Elaborado por CEDEM.

Density

High density can sometimes be indicative of over-crowding and poor living conditions. However, low density can mean sprawl and waste of land. Therefore, it is important to consider in looking at the state of housing. In 2000, the AMM had a much lower density than Mexico City. In comparison with 130.28 people per hectare in Mexico City, 57 people live per hectare in the AMM. García, Juárez, and Apadaca have the lowest densities. Santa Catarina has the highest density of housing with 66.37 houses per hectare. Juárez has the highest percentage of urbanized land dedicated to housing with 48%. There are few commercial or industrial buildings, and residents have to commute long distances to get to work, school, or to buy goods and services. Transportation costs are high for residents. However, people living in this municipality only represent 2% of the total population of AMM (542). The density of the Central Zone has decreased dramatically from 164 habitants per hectare in 1980 to 28 in 2000.

Due to this emigration of people, much of its infrastructure is now underutilized (Villarreal 539). Table 5-132 shows the density of housing-

The number of rooms in a house, the number of people living in that house, and the number of people living in each room can be telling of a household's economic status. COPLAMAR (La Coordinación del Plan Nacional de Zonas Deprimidas y Grupos Marginados) recommends that no more than 2 or 2.5 people live in a room. In the AMM, 96,897 houses or approximately 11% of homes have more than 2 occupants per room (Villarreal 542). Numbers are especially high in the municipality of Monterrey.

Figure 6.3

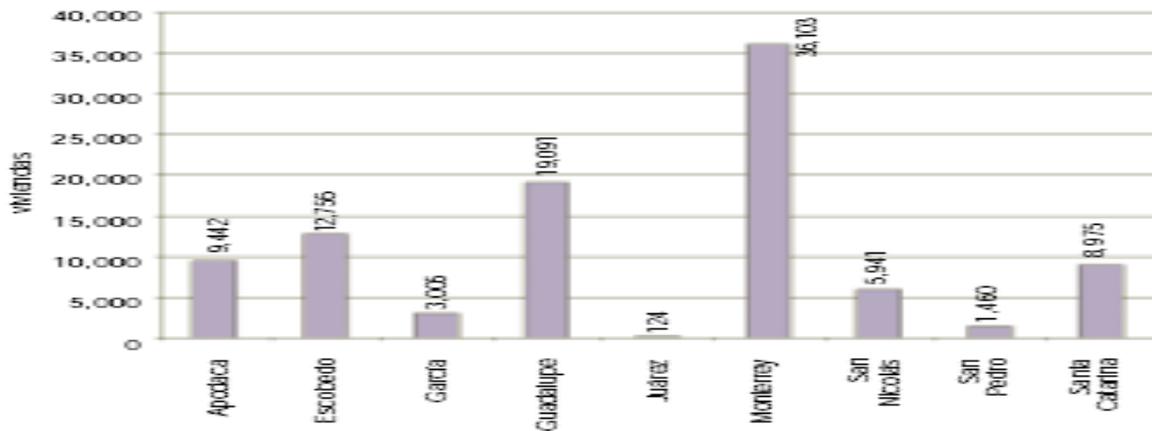


Figura 5-258
Viviendas con más de dos ocupantes por cuarto en el AMM, 2000.
Fuente: Instituto Nacional de Estadística, Geografía e Informática (INEGI), 2001b. Elaborado por CEDEM.

A little less telling of overcrowding is the number of occupants per household. According to the 2000 Census, the average number of occupants per household in Mexico is 4.42. In Nuevo Leon, it is 4.3. Almost 60% of homes have more than five members (540). Approximately one third of homes have three rooms (542). There has been a decrease in average number of people per home. Santa Catarina, San Pedro, and Guadalupe have the highest number of people per home with 4.57, 4.45, and 4.46 respectively (Villarreal 557).

Principal Housing Issues

Lack of Formal Housing Options

Some of the issues concerning housing involve a lack of affordable housing. The population of Monterrey has increased dramatically and will continue to increase. From 1950 to 2000, the population in the metropolitan area has increased from 339,282 to 3,243,466. With this large

increase in population has come an increase in demand for housing. However, the formal housing sector has only built a small portion of housing needed.

According to SEDESOL, from 1925-1955, all housing institutions including “viviendistas” organizations, banks, the Instituto Mexicano del Seguro Social (IMSS), Petróleos Mexicanos (PEMEX), and reconstruction programs constructed 5,352,982 or 27.85% of all housing in the country (Rodríguez, 2000). Historically, the majority of the housing demand has been met through mechanisms outside the market such as self-help housing, land invasion, and the construction of precarious housing (561). The construction of formal housing has increased in recent years; however, rates of self-help housing construction remain much higher. For example, from 1995-2000, INFONAVIT was responsible for the construction of 856,255 houses throughout Mexico. Self-help housing during the first three years of this program amounted to 845,023 (Villarreal 561).

Lack of Rental

Another housing issue in Monterrey concerns rental housing, which is limited in various parts of the AMM. In addition to being scarce, rental housing has also historically been inferior to owner-occupied housing with the exception of Mexico City (544). Rental prices varied throughout the AMM, with the highest rates in Valle. Because it is a fairly new market, rental prices have also seen great fluctuations in various areas (560). The largest amount of rental housing is located in the municipality of Monterrey.

Figure 6.4

Tabla 5-141
Renta mensual promedio de vivienda en el AMM (pesos corrientes).

	Mitras	Centro	Cumbres	San Nicolás	Escobedo	Contry	Santa Catarina	Guadalupe	Apodaca	Valle
Renta casas										
Tres recámaras										
1996-1997	\$3,466	\$3,308	\$4,557	\$1,556	SO	\$4,906	\$1,500	\$3,483	SO	\$14,000
1998-1999	\$6,200	\$4,625	\$8,978	\$5,680	\$1,200	\$9,314	SO	\$3,500	SO	\$18,305
2000-2001	\$6,043	\$8,559	\$10,794	\$6,722	\$3,725	\$9,583	\$5,100	\$4,988	\$3,710	\$25,821
Dos recámaras										
1996-1997	\$1,875	\$1,300	\$3,644	\$1,977	SO	\$2,876	SO	\$ 800	SO	SO
1998-1999	\$5,160	\$2,600	\$6,250	\$2,487	\$6,660	\$2,940	SO	\$2,940	\$1,750	\$ 9,406
2000-2001	\$4,760	Sin promedio	\$6,723	\$4,673	\$2,050	\$6,688	\$4,100	\$3,633	\$2,840	\$14,815
Renta departamentos										
Tres recámaras										
1996-1997	\$1,200	SO	\$2,360	SO	SO	\$1,500	SO	SO	SO	\$ 6,500
1998-1999	\$2,500	\$10,000	\$5,050	\$3,750	SO	Sin promedio	SO	SO	SO	\$12,018
2000-2001	\$7,050	Sin promedio	Sin promedio	\$7,166	SO	\$7,746	SO	\$5,500	SO	\$16,168
Dos recámaras										
1996-1997	\$1,733	\$1,300	\$2,800	SO	SO	\$2,581	SO	\$3,300	SO	\$ 3,000
1998-1999	\$3,433	\$5,125	\$7,380	\$2,500	SO	\$5,857	SO	\$6,000	SO	\$ 8,875
2000-2001	\$6,350	\$3,827	Sin promedio	\$4,246	SO	\$6,713	SO	\$4,059	SO	\$10,997

Fuente: Investigación hemerográfica en El Norte. Sección Avisos de Ocasión correspondiente a los viernes de cada mes durante 1996-2001.

Elaborado por CEDEM.

Nota: SO significa que no hubo oferta de ese tipo de vivienda. Sin Promedio significa que hubo demasiada disparidad en los datos y el promedio no era significativo.

Lack of Financing

Many people in the AMM face economic challenges, and some would argue this situation is getting worse. In 1990, 55% of the economically active population earned 1 to 3 times the minimum salary and 73.96% between 1 and 5 times. In 2000, these numbers had increased to 56.27% and 74.55% (Villarreal 563). In part, formally built houses are often unaffordable not only due to a general lack of money but also partially due to lack of access to loans and credit. It is estimated that for 60% of the economically active population credit for housing is inaccessible.

The sum of mortgages in relation to GDP is fairly low. It only represents 8% of the GDP as opposed to other countries like Spain, where it is 29%, and the United States, where it is 59% (Agudo, 2001). This is partially because confidence in banking systems is higher in Spain and the United States. More people put money into savings accounts, mortgage rates are lower and more stable, and loans are easier to obtain (Villarreal 563). Interest rates vary substantially from one source to another. The interest rates of the Fideicomiso Fondo Nacional de Habitaciones Populares (FONAHPO) have been the lowest and those from banks have been the highest (563).

Figure 6.5

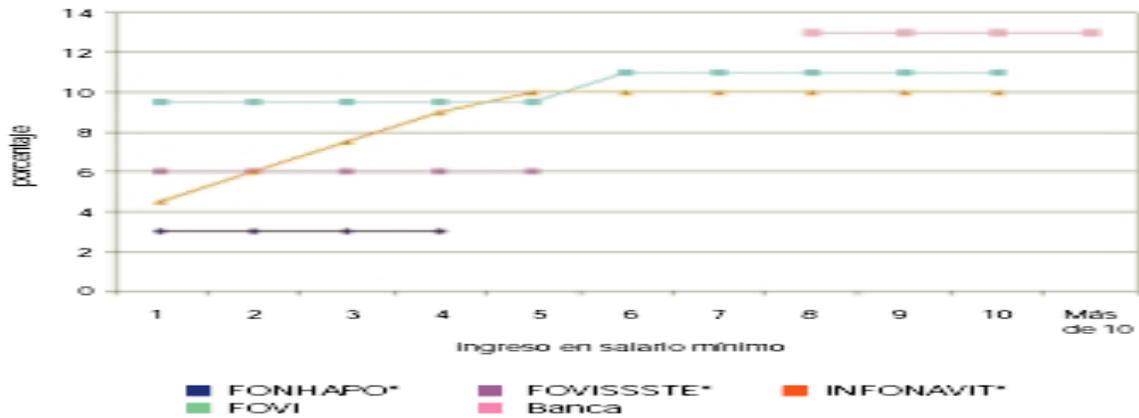


Figura 5-282
 Tasas de interés de créditos para vivienda según diversos organismos, 2000.
 Fuente: Gutiérrez, 2001
 Elaborado por CEDEM.
 * Tasa sobre un saldo en salarios mínimos.

It is not just the lower class who cannot get loans. The upper classes also sometimes have trouble. The upper-class once relied on banks for loans. However, after the financial crisis of 1995, they became unreliable. In response to this deficiency, “non bank banks” such as the Sociedades Financieras de Objeto Limitado (SOFOL) were formed (Villarreal 565). Overall, the majority of loans in Nuevo León are given to people earning around 3 times the minimum salary, who have economic dependents and who are approximately 30 years old (564).

Characterization of Housing Types and Processes in the Innerburbs

Irregular Settlements and Legalization of Land

As previously mentioned, people often build their own self-help housing when they are unable to tap into the formal housing market. In fact, it is estimated that approximately 70% of the current urban footprint of Monterrey was originally illegal. Even today, for every house constructed legally, there are three constructed illegally (IMCYC, 2000) (Villarreal 549).

Much of this land was invaded illegally beginning in the 1970s. Many of these settlements which once were irregular have since been legalized and services have been provided. In order to regularize settlements, the federal government created the Fideicomiso Fomento Metropolitano de Monterrey (FOMERREY) in 1973. FOMERREY legalized settlements through sales agreements between the settlers and land owners. Between 1974 to 1995, FOMERREY legalized 126,676 lots located mainly in Apodaca, Guadalupe, and Escobedo. Other parcels of land were located in Monterrey, Santa Catarina, and San Nicolás (Villarreal 549).

In many cases of illegal subdivisions, the land was purchased. However, the vendor did not have legal title to the land or he failed to provide services. Often, houses were built a little at a time. This manner of building allowed for flexibility. The owner was able to add rooms based

on his personal economic status, family size, investment priorities and his own “perceived security of tenure” (Ward 6). Although densities were often first low, they increased over time as people had children and those children had families. Extended families were able to live on the same piece of property and merely build their own housing additions.

The AMM has a relatively high rate of home-ownership in part because access to land has historically been high. Although this land was often bought, the price of this land was fairly inexpensive compared to the cost of a fully constructed home. These people, who could not afford to buy a new house or to construct one of the size they desire, were able to build their houses progressively (Villarreal 567).

As seen table 5-134, the majority of housing in the AMM is either completely paid off or being paid off. Only a small portion of housing is considered “en otra situacion,” in which those whose houses are still irregular are placed. Houses are being regularized while illegal housing settlements are continually being formed. Currently, as seen in table 5-135, the largest number of houses in the process of regularization are located in the municipality of Monterrey.

Figure 6.6

Tabla 5-134
Viviendas propias y no propias en los municipios del AMM, 2000.

Municipio	Pagándose	Totalmente pagada	En otra situación	Rentadas	Prestadas	Total
Apodaca	27,850	22,560	769	8,126	4,089	64,306
Escobedo	21,307	20,195	2,967	4,953	2,874	53,008
García	2,527	2,937	249	329	582	6,723
Guadalupe	29,268	89,319	2,421	16,664	9,003	148,712
Juárez	3,890	7,171	1,385	1,037	1,494	15,162
Monterrey	25,029	163,934	6,845	39,648	14,553	254,284
San Nicolás	23,614	69,845	781	13,367	4,187	113,240
San Pedro	2,322	18,856	435	4,016	824	27,083
Santa Catarina	12,530	27,105	1,286	5,020	2,673	49,295

Fuente: Instituto Nacional de Estadística, Geografía e Informática (INEGI), 2001.
Elaborado por CEDEM.

Figure 6.7

Tabla 5-135
 Número de lotes en los asentamientos humanos irregulares y en proceso por municipio, 1995.

Municipio	Dados de baja	Integración del expediente	En trámite	En proceso de escrituración	En regularización
Apodaca	375	1,317	8,525	910	10,752
Escobedo	151	5,367	145	7,333	12,845
García	2,074	N.d.	348	316	664
Guadalupe	1,852	1,354	810	11,217	13,381
Juárez	256	1,484	0	975	2,459
Monterrey	2,568	1,769	1,789	23,596	27,154
San Nicolás	0	154	24	283	461
San Pedro	585	71	0	143	214
Santa Catarina	187	412	1,435	1,737	3,584
Total AMM	8,048	11,928	13,076	46,510	71,514

Fuente: Fomento Metropolitano Monterrey (FOMERREY), 1996.

Over time, this type of housing development has also proven to be problematic. As families have expanded, the amount of available space on which to expand housing has decreased. In many cases, families have now run out of room to expand, leading to disputes among family members as to who will reside on the property. In many cases, wills were never written, so when the original owner of the property dies, it is difficult to determine the new owner or owners of the land. Government programs have been implemented in order to encourage people to write wills. Great discounts are provided on certain days or to certain groups.

In addition to problems with land ownership, there are problems in the liquidity of the market. Because property owners build houses with their own specific needs in mind, these houses often meet their specific needs and would need major remodeling in order to meet the needs of future residents. Consequently, families rarely tend to move.

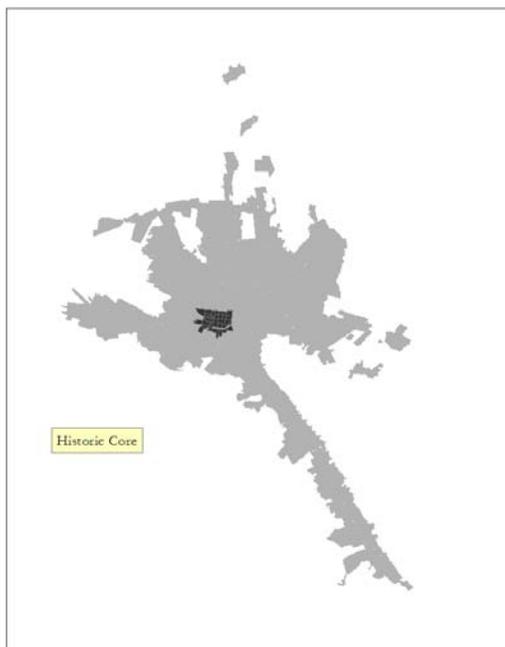
The data presented for two housing sub-systems in Mexico City suggest that their dynamics are in large part related to tenure, environmental security of the local dwelling environment, government attitudes and the needs and aspirations of the population concerned (Ward 17).

7. URBAN EXPANSION

Historic Core

Mexican cities typically developed around a historic core. The historic core of Mexican cities included government offices and civic buildings, a transportation network centering in the core, several historic churches and a plaza or gathering space all placed over a tight grid street system. The historic core in Monterrey was defined by the development of the built environment up until 1922. By 1922 these characteristics of the core were well-established. The area is made up of 31 AGEBS, a geographic unit similar to a Census Tract in the US developed by the Instituto Nacional de Estadística y Geografía (INEGI) for the national Mexican census.

Figure 7.1
Monterrey Historic Core 1922

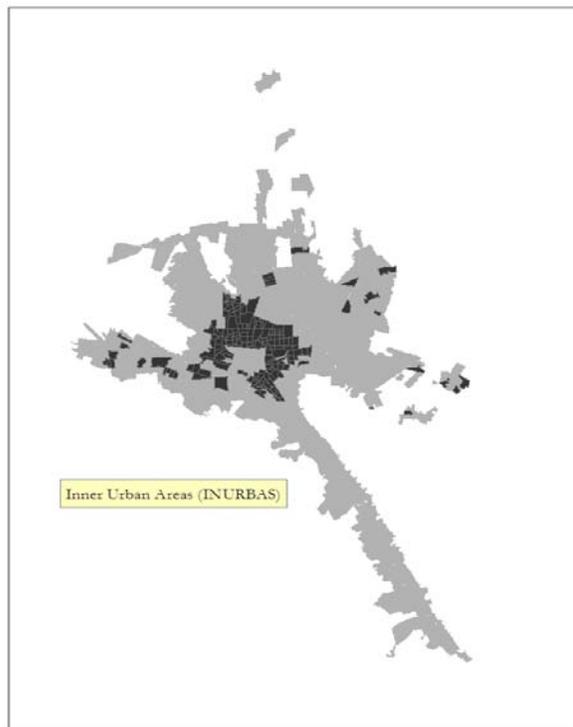


Inner Urban Areas (INURBAS)

Following the development of the historic core was the expansion of what would become the Inner Urban Areas (INURBAS). Development beyond the core began in 1923 and continued through 1950. This period was selected because it was after 1922 that the historic core was well-established and the city began to grow outward. The INURBAS were made up of 181 AGEBS. These areas were located immediately following the historical core in the second ring.

Figure 7.3

Monterrey Inner Urban Areas (INURBAS) 1923-1950



Innerburbs

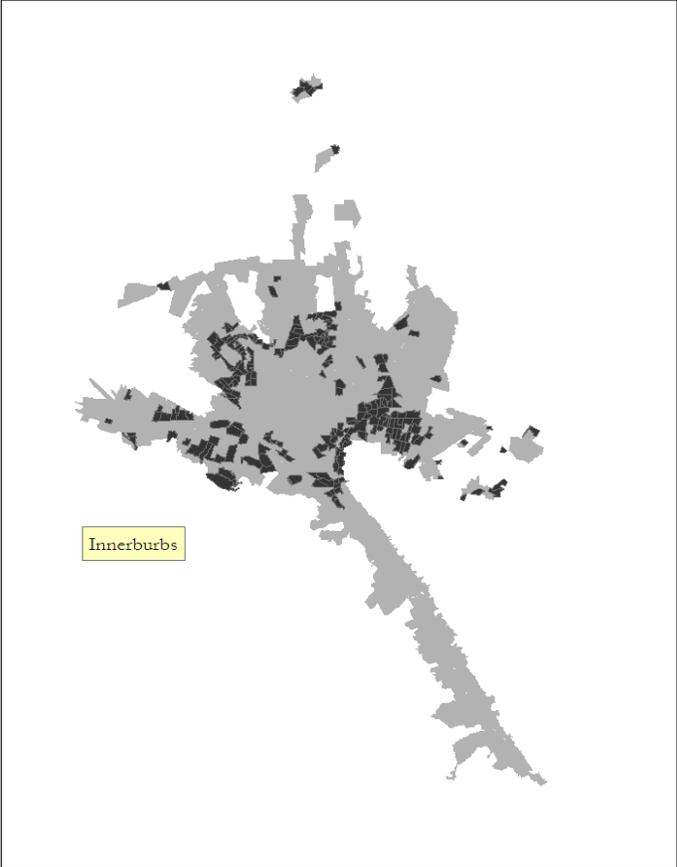
Monterrey grew rapidly between 1950 and 1980. The city was a center of economic activity and population growth. As the population and economy grew from the 1950's through 1980, the city's physical structure also expanded. Although much was being built throughout this period, one area that lagged relative to the rate of population growth was residential housing for the working class. Much of the new industries described in previous sections of this report attracted thousands of migrants from other regions in Mexico. In Monterrey many workers took the housing problem into their own hands.

The first traditional slums that were located just outside the INURBAS began to appear in the 1950s. They share the common characteristic of being an unplanned solution to the housing problems of the poor. Unplanned means they were created without the authority of government or private developer. These settlements were often known as "squatters" because poor families who could not afford to buy land or homes found empty lots outside the city and began to build self-help housing. The phenomena occurred widely in Latin American cities throughout the 1970s.

Over the years, many squatter settlements were consolidated into working class neighborhoods and have experienced a certain level of economic growth. Local governments have extended land titles to the original squatters who then became owners of the land. These households

were defined as the Innerburbs. The Innerburb ring is not homogenous, and contains an array of social, demographic and economic diversity. The initial boundary delimiting the Innerburbs was based on development of the built environment and was the first step to specifying the study area.

Figure 7.4
Monterrey Innerburbs 1951-1980



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The Squatter Settlement as Slum or Housing Solution: Evidence from Mexico City Author(s): Peter M. Ward Source: Land Economics, Vol. 52, No. 3 (Aug., 1976), pp. 330-346 Published by: University of Wisconsin Press

APPENDIX

Policing & Public Security

Dirección de Protección Civil del Estado de Nuevo**

http://www.nl.gob.mx/?P=d_p_civil

C. Jorge Camacho Rincón, Director de Protección Civil

Tepeyacponiente 1666 Pte, entre Castelar A y B, Col Pío X, Monterrey, Nuevo León.

Teléfonos: 8343-1116, 8343-4929 y 8343-9530

Emergencias: 8342-8555

Lada sin costo: 01800-833-5500

Fax: 8344-0170

Correoelectrónico: jorge.camacho@mail.nl.gob.mx

***Note: The number of policing bodies is vast for the entire AMM—this group is suggested because they should have a good understanding of how all groups are incorporated into public security issues for the AMM.*

Housing Department

Note: Since there is no consistent housing department for the entire AMM, it is recommended that research be conducted at the *municipio* level. The websites for each *municipio* are listed at: <http://www.monterrey.gob.mx/enlaces/index.html>

Social Services Department & Sub-programs

Consejo de Desarrollo Social

http://www.nl.gob.mx/?P=desarrollo_social

Director General: M.C. Alejandra Rangel Hinojosa

PresidentaEjecutiva del Consejo de Desarrollo Social

Av. Churubusco 495 Nte., Col. Fierro, C.P.64590,

Monterrey, N.L.

Teléfonos: 2020-2020, 2020-2012

CorreoElectrónico: alejandra.rangel@nuevoleon.gob.mx

DIF Nuevo León

<http://www.nl.gob.mx/?P=dif>

OFICINAS GENERALES

DIF Nuevo León

Ave. MoronesPrieto No. 600 Ote.,

Col. Independencia,

C.P. 64720

Monterrey, N.L., México.
(81) 2020-8400
(81) 2020-8484
(9:00 a 19:00 horas).
difnl@nuevoleon.gob.mx

Transportation

CETyV

http://www.nl.gob.mx/?P=cons_transporte

Av. Fundidora y Adolfo Prieto s/n
Interior ParqueFundidora, Pabellón SINTRAM
Colonia Obrera
C.P. 64020
Monterrey, Nuevo León, México
Teléfonos: (81) 8191 0539 al 43
CorreoElectrónico :admin@cetyv.gob.mx

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- Coordinacion de Participacion ciudadana
- Unidad de Asuntos Internacionales
- Contraloría Interna
- Coordinacion de la Secretaria particular y Agenda
- Consejeria Jurídica
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 Tribunal de Arbitraje
 Tribunal de lo Contencioso Administrativo
 Unidades Administrativas
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 Coordinación de Ciencia y Tecnología de Nuevo León
 Organismos Descentralizados de Participación Ciudadana
 Agencia para la Protección del Medio Ambiente y Recursos Naturales
 Agencia para la Planeación del Desarrollo Urbano de Nuevo León
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Fideicomiso de Administración y Pago
Fideicomiso de Distribución de Fondos para Seguridad Pública del Estado de Nuevo Leon
Fideicomiso de Inversión y Fuente de Pago 1976 FONDEN
Fideicomiso de Vida Silvestre
Fideicomiso Festival Internacional Santa Lucía
Fideicomiso FIDENORTE Nuevo Leon
Fideicomiso Fomento Metropolitano de Monterrey FOMERREY
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<http://www.pjenl.gob.mx/>

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<http://www.uanl.mx/>

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 - XIII. Dirección General del Desarrollo Integral de la Familia
-

San Pedro Garza Garcia

Para el estudio, planeación y despacho de los diversos asuntos de la Administración Pública Municipal, el C. Presidente Municipal se asistirá de Dependencias Administrativas y de Órganos Auxiliares.

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Ing. Carlos A. De La Fuente Flores
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Lic. Mónica Agredano Ramírez

Secretaría de Administración
Lic. Víctor Oswaldo Fuentes Solís

Secretaría Técnica
C. Jorge Rodríguez Chapa

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Ing. Jaime Antonio Bazaldúa Robledo

Dirección General de Salud
Dr. Jesús Ubaldo Hernández Sánchez

Oficina del Alcalde
C. Oswaldo Cervantes Rodríguez

Apodaca

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Oficina del C. Presidente Municipal

DIF Municipal

Tesorería Municipal

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Secretaría de Desarrollo Social

Secretaría de Administración

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Secretaría de Servicios Públicos

Secretaría de Obras Públicas y Transporte

Secretaría de Desarrollo Urbano y Ecología

Contraloría Municipal

General Escobedo

Presidencia Municipal

Teléfono 82206100

Dirección Juárez #100 Col. Centro

Unidad Administrativa

Teléfono 82206100

Dirección Francisco I. Madero #201 Norte Col. Centro

Presidencia Municipal

Margarita Martínez López

Ext: 1128

Secretaría del H. Ayuntamiento

C.P. José Antonio Quiroga Chapa

Ext: 1153

Secretaría de Seguridad Pública y Vialidad

Lic. Fernando José Torre y Cuevas

Tel: 83844630 y 83844690

Secretaría de Desarrollo Social y Humano

Prof. Alberto Gómez Villegas

Ext: 1306

Secretaría de Planeación y Desarrollo Económico

Jorge Luis Treviño Guerra

desarrollo.economico@escobedo.gob.mx

Ext: 1400

Secretaría de Contraloría Municipal

C.P. Rolando Rodríguez Aceves

Ext: 1423

Tesorero Municipal

C.P. Angel Javier Martínez Pérez

Ext: 1139

Secretaría de Desarrollo Urbano y Ecología

Arq. Rolando García Quintana

Ext: 1202 y 1203

Secretaría de Servicios Públicos

C. Sergio de la Fuente Valadez

Tel: 83849000

Secretaría de Obras Públicas

Arq. Fredy Roberto Albores Gordillo

Ext: 1332

Secretaría de Servicios Administrativos

Ext: 1219

Titular de Oficina Ejecutiva

C. Jorge de León Fernández

Ext: 1126

Delegación de Relaciones Exteriores (Pasaportes)

C. Carlos Armando Toledano García

relaciones.exteriores@escobedo.gob.mx

Tel: 80-58-92-11

Presidencia D.I.F. Municipal

C. Marybe Ibarra Martínez

marybe@escobedo.gob.mx

Tel: 83-84-45-10 y 83-84-45-70

Dirección DIF Municipal

C. Francisca Elizabeth Gonzalez Villarreal

dif@escobedo.gob.mx

Tel: 83-84-45-10 y 83-84-45-70

Comunicación Social

Lic. Micheli Viviana Sánchez Trejo

comunicacion.social@escobedo.gob.mx

Ext: 1416

Dirección de Ingresos

C. José Rafael Cardenas Hernández

ingresos@escobedo.gob.mx

Ext: 1220

Dirección de Egresos

Lic. Dulce Amelia Cuevas Aguirre

Ext: 1139

Dirección de Patrimonio

Lic. Ramon Palacios Vázquez

Dirección de Adquisiciones

Lic. César Gilberto Palomares Turrubiartes

Ext: 1232

Dirección de Concertación Social y Gestoría

C. Daniel Morales Garza

Ext: 1416

Dirección de Tránsito

Lic. Ignacio de León

Tel: 83-84-46-30 / 90

Dirección Jurídica

C. Eleazar Hernandez Castañon

Ext: 1157

Dirección de Vocalía Ejecutiva y Tenencia de la Tierra

Lic. Verónica Sánchez Medina

Ext: 1323

Dirección de Recursos Humanos

C. Francisco Lorenzo Espinoza Leza

recursos.humanos@escobedo.gob.mx

Ext: 1219

Dirección de Protección Civil

Cmdte. Jesús Alberto Pedraza Gonzalez

Tel: 83972911

Dirección de Jueces Auxiliares

Lic. Pablo Francisco Lucio Estrada

Tel: 83844646 Ext: 177

Tel: 83-84-49-49 Ext: 186, 187

Dirección de Comercio

C. Carlos Hugo Ortega Vázquez

Ext: 1152

Dirección de Deportes

C. Ramon Enrique Treviño Ponce

Tel: 83-84-33-33

Dirección de Derechos del Ciudadano

Angel Eusebio Morales Alcocer

Ext: 1313

Dirección de Sistemas y Modernización Administrativa

Ignacio Israel Rodríguez Zamora

sistemas@escobedo.gob.mx

Ext: 1135

Dirección de Cultura y Recreación Popular

Lic. Armando Leal Ríos

cultura@escobedo.gob.mx

Ext: 1307

Dirección de Ecología

Ing. José Guadalupe Villareal Gutierrez

Ext: 1212

Dirección de Construcción

Lic. Raúl Vargas Cura

Ext: 1332

Juarez

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