

PRP Executive Summary: Monterrey

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In Latin America, the 'first' suburbs no longer make up the peripheries of large cities' urban footprints. These first suburbs or 'innerburbs,' which 30 or 40 years ago were constructed largely through spontaneous and irregular settlements, today face unique conditions and unique challenges, an important one of which is outmoded housing. Nevertheless, the innerburbs find themselves in a policy blind spot; little is being said –and less is being done– in regards to their unique circumstances.

Formed illegal, these settlements develop as residents self-built and improved their homes. During their development and consolidation government policies concentrated on aiding self-help and upgrading, as well as the regularization of land title and the provision of basic infrastructure. By the late 1970's these areas became fully integrated into the city fabric as working-class, consolidated settlements.

Today, there is an urgent need to refocus attention on innerburbs. After decades of intensive use the dwellings and infrastructure in these settlements are heavily deteriorated; the settlements also have particularly high population and lot densities; and are the nexus of intense social pressure born of "new poverty" embedded within these communities. Nonetheless, governments prioritize more recently forming suburbs that continue to capture un-serviced land at the ever-expanding periphery.

A review of the literature on innerburbs shows that there has not been extensive research or a consensus on the definition of innerburbs. Moreover, the literature on Latin American 'first suburbs' reveals that in most cases the original nuclear family structure has been replaced with extended and "compound" households; that intensive use of the home over 30 years means that the dwelling is no longer suited to multiple-independent household occupancy; and that there is little understanding of the social dynamics occurring within these areas. A policy gap exists when approaching in-situ reconfiguration and renovation of dwellings to contemporary needs, as well as for retrofitting services and utilities at the lot and settlement levels.

This study forms part of a larger umbrella project titled *Rehabilitation of Consolidated Irregular Settlements in Latin American Cities: Towards a Third Generation of Public Policy Development* project. The purpose of the research project for which this document was prepared is to develop a working definition of the innerburbs and apply these definitions in analyses of housing trends in the innerburbs of Latin American cities, with a focus on Monterrey, Mexico. There is a deficit of knowledge about the state of these areas; without analyzing basic characteristics of the innerburbs, research toward effective policy measures will not be possible.

This document comprises four sections. The first will be a historic overview of Monterrey's economic, social and demographic evolution with emphasis on the past 30 years. This will serve to contextualize both the city and its innerburbs. Second, we

define our methodology for defining and beginning to study the innerburbs. Third, we present a detailed analysis of the two study settlements as well as findings from our survey data. Finally, we conclude with a short discussion of the urgent need for innerburb-specific policy and policy recommendations at which we have arrived through our fieldwork and survey data.

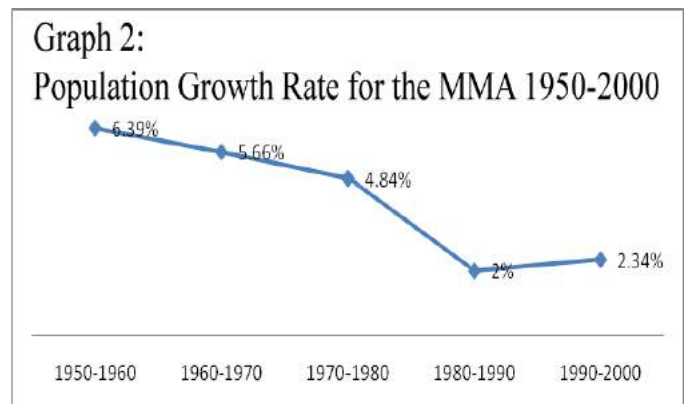
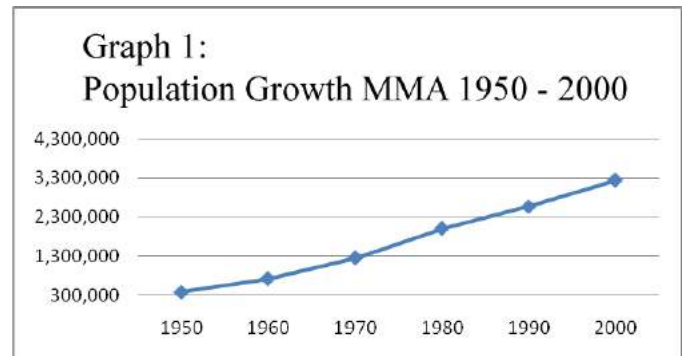
Monterrey, Nuevo León, México

Historical Background, Growth and Economic Development

In 1950 Monterrey's population was 339,282 inhabitants, representing 45.8% of the total state population of Nuevo Leon (see Graph 1). With more than 750 industries, twelve percent of the urban area was dedicated to industrial activity. In the same 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.

Between 1950 and 1979 Monterrey's population more than doubled (see Graph 2). Rapid population growth produced a housing demand that the state and market were not able or willing to supply for. In 1965, 52.1 % of the total population was considered to be living in poverty. It is commonly the case that when people are unable to tap into the formal housing market they proceed to build their own housing through a process dubbed 'self-help.' This manner of building allowed for flexibility. The owner is able to add rooms based on his personal economic status, family size, investment priorities and his own "perceived security of tenure" (Ward, 6). It is estimated that approximately 70% of the current urban footprint of Monterrey was originally illegal; a large portion of this built through self-help (Villarreal, 549).

By 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 urban social movement was to appropriate lands (illegally if necessary) as to provide housing for the city's poor. Irregular settlements such as Mártires de San Cosme, Mártires de Tlatelolco and Genaro Vázquez Rojas resulted from these invasions. 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 government responded to these demands by creating FOMERREY, Metropolitan Monterrey's Foment, in order to support land legalization. Though in many cases of illegal subdivisions the land was purchased, the vendor did not have legal title to the land or failed to provide services. 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).

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

Population Growth and Demography

The rapid population growth experienced by Monterrey brought substantial change to the region. Many municipalities that previously had an important rural component were soon urbanized. From 1970s to 1990s the MMA became almost completely urban (Table 1). Municipalities such as Escobedo and Apocada, which had been 30% urbanized in the 1970's, were considered 98.7% and 98.1% urban by the late 1990s.

As a consequence of this urbanization, in 1995 less than 5% of the MMA population lived in rural areas, considerably less than the national level (25%). Poverty levels have historically been higher in rural than in urban areas. In 2002 for example, the extreme poverty rate was 35.23% in rural areas, while it was 7.5% in urban areas.

Table 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 Nicolás	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

Finally, changes in the population show a trend towards a demographic transition. The MMA faces a relative aging of the population. There are fewer children under 14 years old from and an increase in the population of age 65 and over. 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, influences the tendency toward aging.

This demographic transition has spurred women's integration into the labor markets, because it has expanded the need for working aged population. Changes in the population have also increased the diversity of household compositions (i.e. female-headed households).

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 produces 50% of the country's steel.

Manufacturing in the region makes up 30% of Mexico's exports. The city's proximity to the United States has benefitted the export industry. 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.

Methodology of the Innerburbs of Monterrey

This section explains the methodology behind our definition of the 'innerburbs,' the process of defining and drawing the innerburb boundaries, and discusses some characteristics of the innerburbs. The goal is to answer the 'so what?' statement in regards to the development issues and challenges as well as the key issues in regards to the innerburbs.

Study Plan

The study entails several levels of methodological analysis including contextual analysis of the chosen settlements, survey questionnaires and intensive unstructured interviews of "interesting" case studies. It will comprise part of the analysis for one city (Monterrey) as part of the wider research network led by Dr. Ward.

For the contextual analysis, we used Census data and GIS software to obtain a detail socio-spatial diagnostic of the characteristics of informal settlements established in the 1970-1980s. This enabled us to identify specific neighborhoods for analysis and informed us on the socio-economic characteristics of the study area.

The survey questionnaires was randomly administered to 60-100 residents of two settlements in Monterrey, Valle de Santa Lucia and Francisco 'Pancho' Villa. The survey collected information on: lot acquisition, household structures, dwelling units on the lot relationships to the owner, lot title, inheritance/succession plans and dwelling characteristics. Participants were asked to answer a questionnaire survey in their own homes. The survey takes from 20-30 minutes to complete. From the information obtained through the survey, "interesting cases" will be chosen for more in-depth analysis. Participants will be asked to participate in intensive interviews that will last about half a day.

Finally, from the survey questionnaire we will identify 4-6 "interesting" case studies that will be analyzed in more detail. The criteria for choosing these case studies were those

lots that offered significant insights into a particular aspect of the research question (for example lots that are successful in renovating their dwelling to their own particular needs, dwellings that show great deterioration or seem to pose substantial hazards to residents, cases where household arrangements create intra-household conflict, etc.). The techniques for analysis will include participant observation and one-on-one interviews.

The study seeks to analyze the housing situation of consolidated irregular settlements in Monterrey. These settlements are those established between the early 1970s and the 1980s and are located in the "innerburbs" or intermediate ring area of the city.

Defining the Innerburbs

When defining innerburbs as a new geographic frame of reference for a policy-driven purpose, it is easier to first identify those spaces that are *not* innerburbs rather than those which are. Therefore, when drawing the borders of innerburbs, the project turned first to defining other distinct geographic areas in the cities: historic cores and outer suburbs. The definition of a city core comes from urban historic narratives connected to contemporary space. Generally, residents know where the "*centro historico*" is located because of the historic significance attributed to this space. Compounding this local knowledge, we drew detailed borders with historic city maps with consideration for current commercial and civic activities that have expanded the core over time. The next step, then, would be to determine which area it is that lays beyond the innerburbs, that is, the suburbs. The inner boundary of the suburbs is the outer boundary of the innerburbs. This boundary does not hold the same significance in urban historical narratives, and therefore the project drew the boundaries of the suburbs strictly using historic maps. Mainly for the sake of consistency with the current literature on suburbia, the project considered all development after 1980 as current suburbs.

After examining the space left between the core and the suburbs, a geographic distinction arose between pre-World War II residences surrounding the core and post-World War II residences further out. Generally, the project dubbed pre-World War II residential districts as "inurbas" (inner-urban areas) and post-World War II residential districts as "innerburbs." This would mean then that we would consider the innerburbs to be the area built-up between 1950 and 1980. While this works for some Latin American cities this is not necessarily always the case. Given each country's different timelines for industrialization, urban expansion, and the ensuing spurt of irregular settlements, 1960 serves as a more useful innerburbs starting-point for those cases that began major industrialization processes later than others. Although many of the figures presented here use the 1950 mark to define the innerburbs, this is in fact the case for Monterrey.

These spatial definitions prompted the first set of boundary maps. Using GIS to access census-defined tract/AGEB data, the maps delineated the borders of the core, inurbas, innerburbs, and suburbs.

Method Specifics: Monterrey, Mexico

The historical core in Monterrey contains 31 AGEBS, a geographic unit developed by the Instituto Nacional de Estadística y Geografía (INEGI) for the national Mexican census. The historic core, we determined, is the built-up area developed by the year 1922. A shape file was created using GIS with the historical core AGEBS and a corresponding boundary line. The next shape file created was AGEBS developed

between 1923 and 1950. This area is the inurbas and was made up of 181 AGEBs. These areas were located immediately following the historical core in the second ring. The areas developed between 1951 and 1980 were defined as the innerburbs. The innerburb ring is not homogenous, and contains an array of social, demographic and economic diversity.

The 'Core'

The historic core includes 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. By 1922 these characteristics of the core were well-established.

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.

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. The new industries attracted hundreds of thousands of migrants from other regions in Mexico, more than the market (housing as well as labour) could incorporate. Nor the state or the market, however, had the will or capacity to supply for the exploding demand in working class housing. In Monterrey, many workers took the housing problem into their own hands through so-called 'self-help' processes.

Monterrey's historic Core (1922)



Inner Urban Area (1923 - 1950)



Innerburbs (1951 - 1980)



The first traditional 'slums' established 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 "squatter settlements" 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.

Determining Key Analysis Variables

Determining which variables would best describe key innerburb characteristics was required for setting more detailed goals for the study. Since the overarching project is to find policy gaps and needs in the innerburbs, the characteristics selected mostly concerned population and housing characteristics, as well as quality of life. For the maps presented here, all data was gathered from either the U.S. Census (1990 and 2000) or the *Instituto Nacional de Estadística y Geografía* (INEGI) at the AGEB level.

Importing the data into GIS, each variable was run as a separate layer. The distributions of the different variables use either natural or equal breaks. Often time, natural breaks show more variety, while equal breaks are useful when comparing related maps to each other. For example, maps that show the distribution of different races are best understood in relation to each other and thus equal breaks are used. Other maps that do not require similarly direct comparison utilize natural breaks because that method most effectively highlights the "hot spots" we are attempting to identify. The research team opted for natural breaks when the distribution of the data was strongly uneven or skewed.

The Innerburbs in Close-up and Findings from fieldwork

The Colonias: Francisco villa and Valle de Santa Lucia

In the following section, we bring together data gathered through interviews with residents of Colonias as well as secondary literature on the history of land invasions and uses in Monterrey to weave a rough portrait of both settlements' history.

Francisco 'Pancho' Villa

The story of land invasions in northern Mexico begins in the late sixties and early seventies when urban residents lacking the means for entry into the formal land market invade then peri-urban *ejidal* or communal lands. From the outsiders perspective the resulting communities were usually characterized as perilous mini-city where even the police dread entering. In 1971 the skirts of the *Topo Chico* Mountain range in the northwestern corner of Monterrey became the site of one of the city's foremost land invasions. This invasion was quickly followed by the creation of the *Colonia "Tierra y Libertad."* In line with the standard 'model' for land invasions at the time, student activists -many of whom had been involved in the 1968 student movements and imbued with Maoist ideology- led the invasion and subsequent sociopolitical organization of the *Colonia*. These movements were characterized by their choosing to remain autonomous from the "*estructuras oficiales*" and highlighting the dangers the new residents faced of being co-opted by the state (Vellinga, 1986). Thus, the *colonias* commonly constructed and managed their own schools, radio stations, medical care centers, and police force.

Shortly after the formation of the *Colonia Tierra y Libertad* the organizers established the *Frente Popular Tierra y Libertad* (FPTyL), an organization that would soon become the political center of a larger urban social movement. Leading the way in land invasions or "*territorios liberados,*" as the ideology of the time would identify them, FPTyL established the *Colonia Francisco Villa* on a plot of land less than 2 Km northwest of the *Colonia Tierra y Libertad*. Interviews with long time residents of the *Colonia Francisco Villa* resulted in conflicting and at times contradictory statements as to what was on the land prior to their arrival. Most interviewees agreed that a large portion (if not all) of the land was formally a landfill while others sustain that the arroyo that cuts through the *Colonia* served as its boundaries: to the east was the landfill and a *granja* to the west.

The leaders of *Tierra y Libertad* who organized the invasions followed strict guidelines as to who could live in the *Colonia* and what their responsibilities would be. Non-negotiable was the prerequisite that no single males were allowed to live in the *Colonia*; our interviews confirmed that original residents were predominantly traditional –usually young- families, as well as single mothers. Given the difficult living conditions

within the recently invaded *Colonia*, many of the original families left during the first years. The newly arrived residents lived in precarious shacks that they feared leaving unattended given the possibility of property theft or, worse, having their plots taken over by other families. In addition, the lack of essential services, as well as the constant dangers of snakes and rodents living among the rubbish posed a constant challenge for the residents (the garbage from the sections of the *Colonia* that had served as a landfill were either cleared by the residents over time or simply built or paved over). Moreover, the demands placed on the residents by the organization (attending several meetings per week, guard duties, etc), deemed excessive or pointless by many, also contributed to the high turnover of residents during the initial years.

A turning point in the colonias history came in 1976. During a heated meeting between Monterrey's police and the FPTyL held in 'Pancho' Villa's central plaza (which at the time served as a plaza and local jail and today is the site of a school), six residents were shot and killed by the police, many more were injured. This resulted in an important shuffle within the organization's hierarchy as well as to the flight of many residents. Fearing further police or military repression, many families left the *Colonia*. In response to this emigration, the FPTyL called on the remaining residents to invite friends and family to occupy the vacant lots; while successful in bringing new residents this strategy also resulted in a cultural and political shift within the *Colonia*. Culturally, the new residents did not share in the political and ideological experiences of the long-time residents and took a less favorable attitude towards the demands made on them by the FPTyL. The attitude of many of these newer residents was not that of preparing and organizing the *territorios liberados* for the imminent proletarian revolution, it was one of desiring to own a home – legally if possible. This change in attitude assisted in bringing about a political change within the *Colonia*.

Héctor Camero, one of the original FPTyL leaders, recalls sensing what would soon become irreconcilable cleavages within the movement as early as 1981. As he recalls, while a competing sector of the FPTyL sought to maintain their autonomist position in relation to the state, "*yo buscaba que la tierra se legalizara; que cada quien pagara por su pedazo de terreno [...] buscaba la regularización.*" Alfonso Martínez Domínguez, governor of Nuevo León between 1979 and 1985, saw this as an opportunity. Martínez Domínguez astutely and simultaneously proposed the regularization of the plots in the colonia and jailed Alberto Anaya Martínez, the foremost leader of the autonomist sector within the FPTyL. Martínez Domínguez's plan proved successful; the residents of the *Colonia* Francisco Villa, having acquired a legal status over their homes and plots, began a 'regularization' process which was in large part completed within a couple of years. Having largely 'regularized' not only in terms of essential services but consequently in political and civic participation, the colonia

today faces housing, economic and social problems very similar to those of the city's other working class innerburb neighborhoods.

Valle de Santa Lucia

La historia de la consolidación de la colonia "Valle de Santa Lucía" podría calificarse como una evolución ecléctica. En su proceso inicial de formación, el origen del suelo no tuvo una sola fuente. Es decir, la tenencia original del suelo de la colonia de Valle de Santa Lucía fue en parte ejidal, en parte propiedad privada, y copropiedad entre particular y ejidatario, copropiedad entre particular y organización sindical. Finalmente este suelo, de tan distintos orígenes, las organizaciones sindicales y/o sociales se lo apropiaban y posteriormente lo repartían entre sus agremiados, asociados o entre particulares, siendo estos los que se proclamaban como poseionarios.

Esta diversidad primigenia lleva a percibir la historia de este asentamiento de manera diferente. Valle de Santa Lucia no puede considerarse como ejemplo de consolidación de asentamiento de origen ejidal, o como ejemplo de invasión a propiedad privada. En esta colonia se conjugaron factores que la colocan como un ejemplo de tenencia múltiple del suelo. Además se debe considerar la situación de marginalidad y/o relativo alejamiento que expresaron los colonos con respecto al movimiento social de "Tierra y Libertad".

Ante estas condicionantes, al parecer únicamente fueron dos, los organismos gubernamentales encargados de realizar el proceso de regularización de este asentamiento. Por parte de las autoridades federales, estas acciones fueron realizadas por "Corett". Por parte del gobierno estatal dicha regularización tuvo lugar a través de "Fomerrey".

Así, por un lado, tenemos que en una sección de Valle de Santa Lucia, el Sindicato de la CROC (Confederación Revolucionaria de Obreros y Campesinos) inicio el proceso de compra-venta en asociación con un propietario particular, conformando un fideicomiso llamado 9 de Agosto. De esta forma la CROC vendió los lotes, previa realización del plan general de lotificación. El acuerdo con los poseionarios fue depositar en el banco mensualmente al fideicomiso para después de un plazo determinado, tener la posesión completa del lote, pero el último paso de la transacción nunca se realizo, en parte porque jurídicamente era imposible. Es así como "Corett" interviene asumiendo el control del fideicomiso y respetando el trato pactado, al finalizar el pago de 12,500 pesos en un plazo no mayor a dos años, fue "Corett" quien entregó las escrituras en ese sector.

Al respetar la lotificación inicial propuesta por las organizaciones (sindicales o sociales) se presentaron casos donde la mitad del lote tenia procedencia ejidal y la otra mitad procedencia privada, en este tipo de casos se tuvo que proceder de manera jurídica con los juicios respectivos de expropiación para poder determinar finalmente el

traspaso de propiedad, pero bajo estas circunstancias, tan especiales, el proceso de regularización se alargó, teniendo una duración hasta de 20 años.

Para los casos menos complicados podemos identificar dos vertientes más claras para el proceso de regularización. Cuando se trataba de suelo ejidal fue "Corett" quien realizó el proceso de expropiación y otorgamiento de escrituras, y en los casos de propiedad privada fue FOMERREY quien realizó el mismo procedimiento y entregó finalmente los títulos de propiedad.

Es importante resaltar que la obtención de los títulos de propiedad fue uno de los objetivos principales para la organización de colonos de este asentamiento, siempre declarándose al margen de otras organizaciones (sociales o sindicales). Una vez terminado el proceso de regularización en la mayor parte de la colonia, iniciaron la encomienda de la obtención de servicios e infraestructura. Este segundo proceso de organización se vio interrumpido por los conflictos por el control político del asentamiento que tuvieron con la organización de "Tierra y Libertad". Cuando al parecer se inició una persecución y ataque directo contra los líderes de la organización vecinal de la colonia de "Valle de Santa Lucía". "Tierra y Libertad" cumple finalmente con el objetivo de debilitar a la organización y toma el control social (vecinal) para solicitar a las autoridades los servicios correspondientes.

Lograr la obtención de los servicios e infraestructura les llevó aproximadamente 10 años, según la referencia de algunos pobladores, para principios de los años ochentas ya contaban con todos los servicios y tenían acceso a transporte público: "ya había calles y avenidas, aunque solo las avenidas principales estaban pavimentadas, las calles solo las empedraron pero fue suficiente para que hubiera camiones".

El último periodo de pavimentación ocurrió a principios de los noventa donde se pavimentaron finalmente todas las calles con concreto hidráulico y se realizó el proyecto de entubar el escurrimiento principal de la colonia. Esta última acción fue y ha sido uno de los mayores desastres por parte de las autoridades, pues con ello se resolvió solo la demanda de tener todas las calles pavimentadas, pero no se realizó un proyecto urbano a mayor escala donde se hubiera podido identificar y solucionar los conflictos de inundaciones que se presentaban en aquel entonces. Este problema de inundaciones persiste hasta la actualidad durante la temporada de lluvias, debido a que los escurrimientos naturales y arroyos del sector no fueron entubados o canalizados, sino que fueron convertidos en calles con función de canales pluviales en temporada de lluvias, cuyos casos más críticos son las avenidas Raúl Caballero" y, su prolongación, "Luis Echeverría", las cuales en temporada de lluvias se transforman en verdaderos ríos y dividen la colonia "Valle de Santa Lucía" en sus sectores norte y sur.

En la actualidad en "Valle de Santa Lucía" todavía existe un grupo reducido de colonos que conforman una organización social dedicada a identificar problemáticas de la colonia para posteriormente solicitar a las autoridades correspondientes su posible

solución. A través de las entrevistas realizadas estos colonos reconocen dos grandes problemas: las inundaciones y la falta de organización social, ya que solo son unos cuantos los que se involucran en el trabajo a favor de su comunidad.

Settlement Characteristics: Data Overview

Settlement Origins

Data on origins and demographics revealed remarkable consistency in owner status, age of original owner, and length of ownership. Moreover, our survey findings in terms of the origins of the two neighborhoods confirm more general housing trends in the state of Nuevo Leon and the MMA. The average participant in our survey was 51 years of age while the average age of the original owner of the lot was between 59-60 years of age. Of our survey participants 50% were the property owner, 22% the children of the owner, and 17% the spouse; participants ranged from 17 to 88 years of age.

Some interesting findings emerged regarding property characteristics at the time of purchase. Most respondents obtained the property without housing or construction (75% in Valle de Santa Lucia vs. 69% Francisco Villa), although 28% of respondents of Francisco Villa obtained a house "more or less consolidated" compared to 9.9% of VSL residents. The relatively high percentage of respondents in Francisco Villa who bought a "more or less consolidated" house can be accounted for by the waves of abandonment and re-occupation that have taken place at different moments in the settlement's history.

Data analysis revealed that property ownership was generally static. The mean for the year that the property was purchased was 1979 (6% of respondents) while the modal year of purchase was 1975 (16.4% of respondents). We see greater range of purchase years in Pancho Villa whereas Valle de Santa Lucia is more concentrated. In keeping with the general findings of consistent and long-term ownership, participants reported having lived on the property an average of 28 years. Moreover, we were interested in learning of how residents obtained their property. This question revealed a split between the two neighborhoods; residents of Valle de Santa Lucia were more likely to have obtained the property from *ejidatarios* or previous homeowners, whereas residents of Francisco

Table 2: Number of rooms at the time of purchase (Mean = 2.97)

Number of rooms	Frequency	Percent	Valid Percent	Cumulative Percent
1	11	8.5	36.7	36.7
2	6	4.7	20.0	56.7
3	4	3.1	13.3	70.0
4	3	2.3	10.0	80.0
5	2	1.6	6.7	86.7
7	1	.8	3.3	90.0
8	2	1.6	6.7	96.7
9	1	.8	3.3	100.0
Total (Valid)	30	23.3	100.0	
System	99	76.7		
Total	129	100.0		

Villa obtained the property from previous homeowners or, primarily, through land invasion. Before moving into the property, the vast majority (89%) of the residents lived in the same or another *colonia* of Monterrey. Of the remaining 11%, 6.3% of the respondents in Francisco Villa and 3.8% of the respondents in Valle de Santa Lucia lived in the same state, region or province, while 6.6% of respondents in Valle de Santa Lucia and 2.1% of the respondents in Francisco Villa lived in a different state, region or province. The low proportion of respondents in Francisco Villa who lived in a different state, region or province before moving the colonia is in keeping with long held understandings of intra-urban migration and land invasion patterns.

Despite the variety of property characteristics at the point of purchase, most participants reported a uniform lot size of 125-150 square meters in Valle de Santa Lucia, and 100-125 square meters in Francisco Villa. We expected to find a great deal of home renovations and construction, with additions to the property made on an ad-hoc basis as money became available and as needed. However, among our respondents there were not a great deal of horizontal changes after the lot was purchased. We learned that 84% in VSL and 91% in FV had not changed the size of their lot since moving in.

Table 3: Number of Bedrooms (*recámaras*) in the Original House, first year of occupancy

	Frequency	Percent	Valid Percent	Cumulative Percent
0	5	3.9	4.5	4.5
1	77	59.7	70.0	74.5
2	15	11.6	13.6	88.2
3	11	8.5	10.0	98.2
4	2	1.6	1.8	100.0
Total (Valid)	110	85.3	100.0	
missing	19	14.7		
Total	129	100.0		

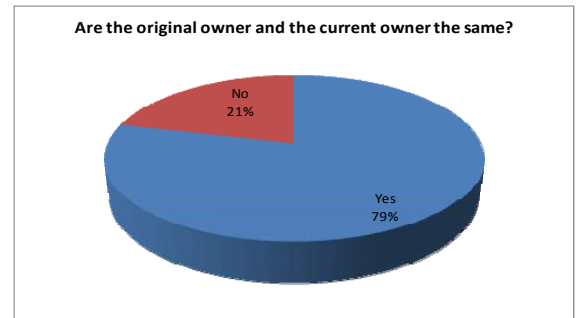
We also inquired as to the number of rooms respondent's homes contained at the time of purchase. We were able to compare this data with data regarding the current number of rooms (see Table 2 and Table 3). Most of the houses began with either one or two rooms, and become consolidated and sub-divided as inhabitants' needs grew. We also asked participants about the solid waste situation in their homes at the time of purchase. Most participants reported provisional solid waste service, consisting of latrine and/or septic tank connection (see Table 4).

Table 4: Presence of latrine, septic tank, or bathroom facilities with indoor plumbing

	Frequency	Percent	Valid Percent	Cumulative Percent
Latrine, provisional septic tank	77	59.7	70.6	74.3
Bathroom with interior plumbing connection	27	20.9	24.8	99.1
Doesn't know	1	.8	.9	100.0
Total (Valid)	109	84.5	100.0	
Missing	20	15.5		
Total	129	100.0		

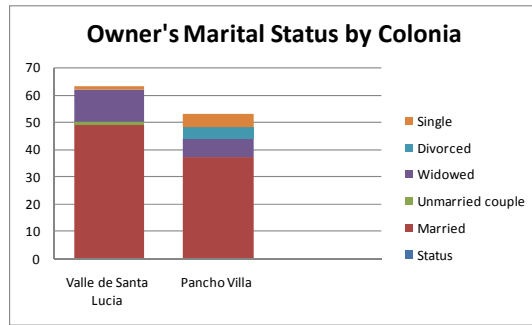
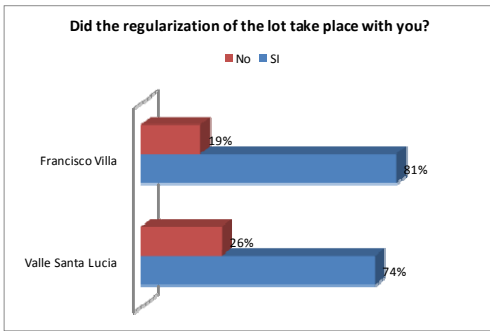
Regularization, Title and Property

We found noticeably high proportion of owner-occupied housing along with very few renter units. Therefore, in this section we will focus exclusively on owner-occupied housing. We begin by describing owner's characteristics. Following this, we analyze the regularization process and finally describe data regarding the current titling status.



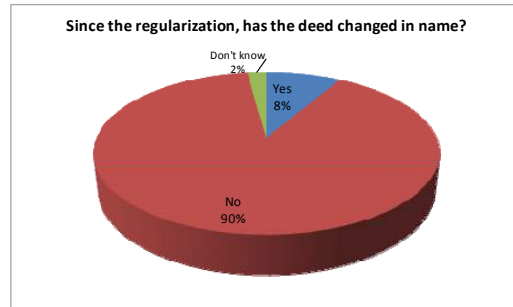
On average, owners are 60 years old and have been living on the lot for 28 years. While our survey results show that 55% of the total owners are men and 42% are women (and only 3% of the 125 households interviewed claim to have shared title), laws concerning property ownership within a marriage complicate these numbers. In Nuevo Leon, unless otherwise stated when a couple enters into a heterosexual marriage all of their property legally belongs to each in equal parts. To further complicate the situation, our survey results indicate that while 74% of owners are married only 60% of them identified that they and their partner hold joint possessions. These results are

important because even when they are not legally binding they do speak to the perceptions family members have regarding property ownership.²



Most of the owners (81%) claimed to be either married or living together when they bought their property. Currently, 74% of the owners are married. This change is most likely due to younger and often unmarried child inheriting the property and an increase in the widowed category as the original owners' age. Comparisons of owner's marital status show little difference among the colonias (Figure 3). However, Pancho Villa is more diverse in terms of owners' marital status.

There are relatively low rates of changes on ownership; 79% of the original owners are still the current owners of the lot (Figure 1). The permanence of households in the same lot confirms that residents in innerburbs have low levels of mobility. Comparing, the two settlements, a higher percentage of residents in Pancho Villa claimed to have been through the regularization.



This is probably because Pancho Villa has a slightly more informal character compared to Valle de Santa Lucia. In 90% of the households the owners were the same before and after the regularization process, which indicates low levels of mobility, but also that in case of changes in the deed owners have not updated their legal titling.

Household Arrangements and Size

Household arrangement and size are important indicators that have an impact on how space is organized. In the two study settlements, we can observe

Table 5: Lot densities

Average number of people who initially moved to the lot	4.76
Average number of people living on the lot today	5.09

² 50% of the respondents were actual owners and the other 50% were close relatives. For future analysis, it would be interesting to analyze whether there is any relationship between the gender of the respondent and the one who claims to be the owner.

that relatively low densities have seemed to not have increased dramatically over the years remaining somewhat low.

As seen in Table 5, the average number of people living per lot is 5.09. The small increase in lot densities since residents initially moved into the “colonias” (from 4.76), seem to suggest that original owners’ children have had some opportunities to acquire their own homes and have not remained with their parents on the lots. It also suggests that while the densities are quite similar today, at an earlier point in the owner’s life cycle the lot would have been considerably denser. This points to an important shift in functional *use* for the home; for many of the interview families the home in question served no longer as the place to permanently house family but as an important meeting place for the family during weekends, holidays, and or other important events.

This is further supported by the number of houses per lot (see Table 6). The average number of houses per lot is 1.24 houses. Moreover, 78.6% of our cases indicate that there is only one house per lot. In addition, our study indicates that in the majority of our cases (73.8%), there is only one family living in one lot. This suggests that there is little internal subdivision and lot sharing among parents and adult children (see Table 7).

In regards to household composition (Table 8), 67.9% of the families living in the study settlements are nuclear families while 30.2% are some kind of extended families.

The evidence from our study seems to suggest that there is little internal subdivision and lot sharing present in these irregular settlements. Adult children of original owners seem to have some alternative housing options and not all of them stay with their parents on the lot.

Estado de vivienda y percepciones

En la parte correspondiente del cuestionario, donde se buscaba indagar sobre las condiciones actuales de las viviendas; las preguntas fueron dirigidas en torno a la percepción de los propietarios – si era el caso- o de las personas que estaban contestando el cuestionario.

Esta circunstancia se convierte en una condicionante básica, porque el análisis del estado de la vivienda, en realidad, se tiene que entender como el análisis de la percepción que los propietarios (y/o entrevistados) poseen sobre la calidad (en términos

Table 6: Houses per lot

	number	percentage
One house per lot	99	78.60%
Two houses per lot	24	19%
Three houses per lot	3	2.40%

Table 7: Families per lot

	number	percentage
One family per lot	93	73.80%
Two families per lot	26	20.60%
Three families per lot	7	5.60%

Table 8: Household composition

	number	percentage
Nuclear	106	67.90%
Extended 1	43	27.60%
Extended 2	4	2.60%
Only 1 resident	3	1.90%

constructivos y de mantenimiento) de su casa, aunque en ocasiones, podríamos determinar que, estas percepciones no coinciden con la realidad.

Básicamente se plantearon tres interrogantes en este aspecto. La primera dirigida a indagar específicamente problemáticas en los aspectos constructivos, como: grietas, goteras, humedades. La segunda se concentra en los problemas relacionados con las instalaciones de su casa, como: instalación eléctrica, instalación de gas e instalaciones de agua. Finalmente la se les pregunto sobre los problemas que percibían en el diseño de su casa, en torno a: distribución espacial, tamaño de espacios, iluminación y ventilación de cada cuarto.

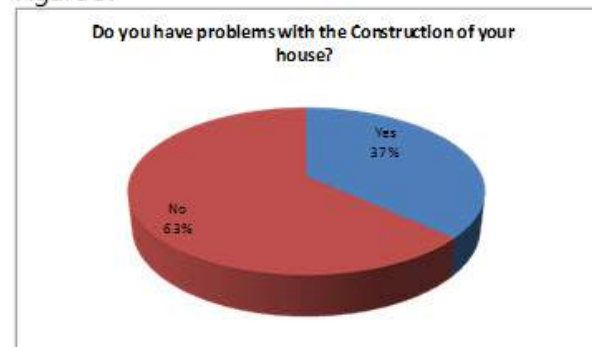
La hipótesis inicial fue que sí encontraríamos bastantes problemas relacionados con la construcción de la vivienda, puesto que son casas que fueron construidas hace más de treinta años sin el soporte estructural básico indispensable. Aunado a esto, teníamos el supuesto de encontrar ampliaciones. En primera instancia, en la planta baja con el incorporamiento de nuevos espacios conforme iba creciendo la familia. En segundo lugar con el añadido de nuevos niveles para seguir ampliando espacios, y en caso de ser necesario crear casas independientes por nivel. Todas estas ampliaciones, como se menciono con anterioridad, se relazarían sin ningún respaldo estructural, lo que representaría una situación de riesgo para los habitantes de éstas viviendas.

Solo cerca del 40% (Figura 3.4.1.) de los encuestados percibieron que su vivienda tenía problemas constructivos. Este dato no confirma nuestra hipótesis inicial. Aunque si bien, es cierto, como explicamos con anterioridad, que al momento de realizar la encuesta, el propio encuestador percibía que la situación era distinta. Se vuelve indispensable realizar un cruce de datos entre la percepción del encuestado con la percepción del encuestador. De esta manera se podría tener una visión más real de los problemas constructivos de estos asentamientos.

Si únicamente nos concentramos en los datos de los encuestados, tendríamos que concluir que los problemas constructivos en estos hogares no representan una prioridad a solucionar, si bien el número de casas con problemas es más de la tercera parte de la población, los problemas que se reportaron no son de mayor importancia; no representaban una urgencia para ellos. El problema más recurrente que expresaron, fueron las grietas en paredes y techos; seguido por humedades y goteras producto de la falta de impermeabilización en azoteas.

En lo que respecta a las instalaciones la percepción del problema disminuye notablemente, pasamos de un 40% en construcción a un 14% en instalaciones (Figura 3.4.2.). Resultado que también viene a

Figure 5:



contradecir nuestra hipótesis inicial, dado que se estaba partiendo del supuesto en la falla de instalaciones, por ser viviendas que recurrieron a la autoconstrucción. Aun cuando en la fase inicial de la construcción se hubiera recurrido a las autoridades correspondientes para realizar todo el proceso de instalaciones, al momento de hacer las ampliaciones, todo el nuevo procedimiento de adecuar las instalaciones primarias a la nueva forma de la casa, se realizaría de forma arcaica.

Es importante resaltar que en México, se puede establecer como práctica recurrente, el tener cualquier tipo de instalación expuesta, esto significa, que todos los conductos de cualquier tipo de material se encuentran sobre la superficie de paredes y pisos; incluyendo, en ocasiones, hasta las instalaciones hidráulicas. Es mucho más frecuente en los estratos sociales de menores ingresos, pero no descartable en el resto.

Si tener las instalaciones expuestas resulta una cotidianidad para estos habitantes, los problemas que asumen como tal, se concentran en fallas en el funcionamiento de las mismas. En el caso de las instalaciones eléctricas, el panorama si se percibe ligeramente más alarmante, por que las fallas estas asociadas a cortos circuitos por tener el cableado sin ninguna protección.

El último aspecto en relación al estado de la vivienda desde la perspectiva de sus habitantes, fue la problemática del diseño de la misma. Al igual que en los casos anteriores los datos obtenidos no coinciden con nuestra hipótesis. Es quizá este aspecto en el que se va a notar más claramente el distanciamiento entre la percepción y la realidad.

Solo el 18% de los entrevistados apreciaron problemas relacionados con este rubro (Figura 3.4.3.), el de mayor incidencia fue con respecto a la ubicación de los espacios, como por ejemplo, la ubicación del baño. El tener que compartir la casa con los demás miembros de la familia, no represento una problemática significativa. Quizá el descubrimiento más importante, que se antepone de manera contundente con la hipótesis inicial, fue el descartar al hacinamiento como un problema predominante. Contrario a esto se pudieron identificar un gran número de casas que contaban con muy baja densidad.

State of the Colonia

Al igual que como ocurrió con el estado de la vivienda, los datos para analizar el estado de la colonia se obtuvieron desde una visión subjetiva. Reiteramos, es una

Figure 6:

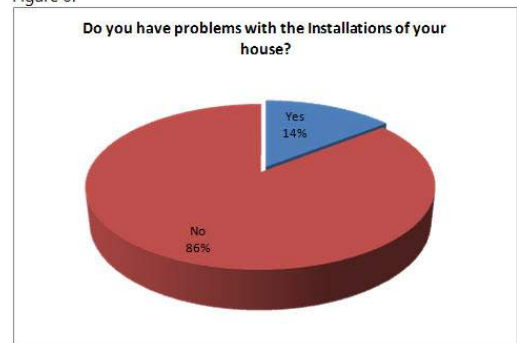
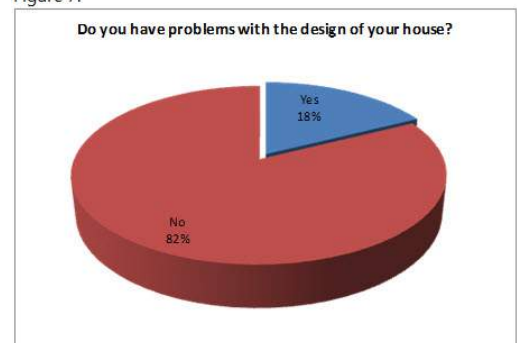


Figure 7:



realidad sobre la percepción de los propietarios sobre el estado de su colonia y las apreciaciones que tengan sobre ella, tanto en los aspectos positivos como negativos.

Cuando se les preguntó sobre qué era lo que más les gustaba de su colonia la respuesta más concurrente fue un buen ambiente social, esta respuesta aunada a las respuestas específicas del rubro otro (Figure 8) constituye un 75% de respuestas positivas. Esto puede interpretarse como una apreciación favorable en general. Sin embargo, esta apreciación tiende a modificarse cuando se puntualiza en análisis; si tomas los datos por separado de cada una de las colonias estudiadas, las cifras cambian, y encontramos una percepción más equilibrada entre los aspectos positivos y negativos.

Esta relación de equilibrio se aprecia mejor cuando comparamos la respuesta obtenida de la pregunta sobre lo que menos le gusta de su colonia. Encontramos nuevamente un 75% de respuestas, donde la apreciación es negativa (Figure 10). Podríamos suponer, en un análisis de primera mano con tintes de superficialidad, una tendencia esquizofrénica de “me gusta, pero no me gusta”. Sin embargo, al profundizar, encontramos que la percepción va a variar de una colonia a otra, que los problemas particulares, como el pandillerismo, tiene más repercusión en una colonia que en la otra.

Finalmente debe realizarse una interpretación de niveles de apreciación o de identidad. La mayoría de las personas percibe que su vecindario inmediato –sus vecinos, su cuadra- no tiene problemas de inseguridad o de mal ambiente social. No obstante, cuando se cambia la escala de percepción –cuando ya no identifica a sus vecinos o a sus conocidos- las cosas cambian, la colonia se vuelve insegura y con mal ambiente social.

Renovations

En cuestiones de renovación se indagaron respuestas, por un lado, haciendo alusión a las renovaciones que se habían hecho o se tenían planeadas hacer en su casa, incluyendo una pregunta sobre de donde obtendrían los recursos para realizar estas renovaciones. Puntualmente la mayoría de las personas contestaron que la fuente de los recursos para renovaciones provenía de ellos mismos (Figure 12), de igual manera, en la pregunta sobre de donde obtendrían el dinero para futuras renovaciones, la respuesta más concurrente fue de ahorros o de su trabajo.

Por otro lado, se concreto a preguntar sobre de donde se conseguía el financiamiento para realizar las renovaciones en la colonia. No

Figure 8: Specific Responses to '¿Que es lo que más le gusta de vivir en esta colonia?'

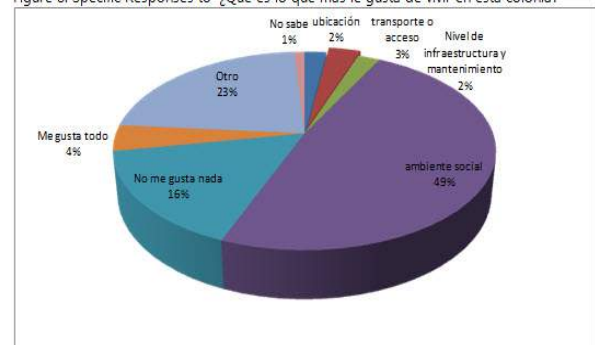
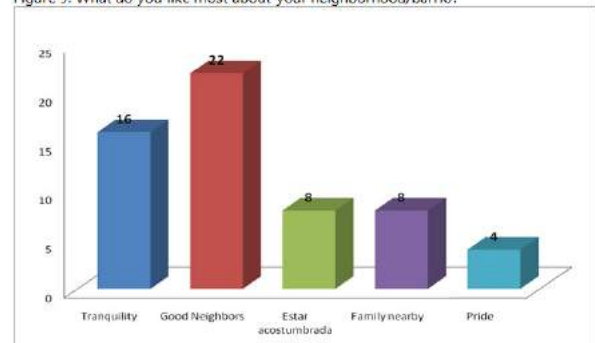
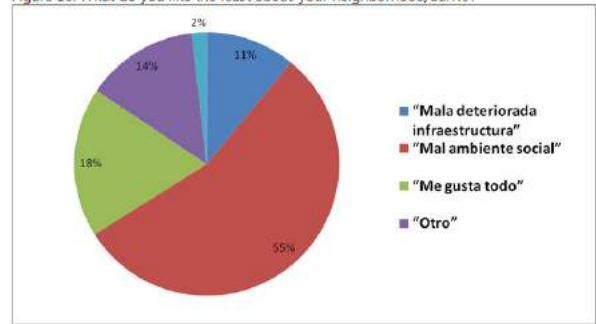


Figure 9: What do you like most about your neighborhood/barrio?



se preguntó sobre las renovaciones ya hechas o si tenían conocimiento sobre futuras renovaciones. Esta circunstancia no te plantea una visión general sobre lo que está pasando en la colonia con respecto a las renovaciones, si es que se percibe que se están haciendo o si se percibe que están planeadas en un futuro próximo. A pesar de no contar con estos datos, con la respuesta obtenida respecto a quien recurren para hacer mejoras en su colonia, las autoridades municipales aparecen como la segunda opción después de ellos mismos (Figure 13)

Figure 10: What do you like the least about your neighborhood/barrio?



Estas diferencias entre el auspicio para las renovaciones de la casa y el de las renovaciones de la colonia nos conducen a la conclusión, de que sí existe una percepción de que las autoridades tienden a cumplir con su responsabilidad en cuestión de renovación urbana. Sin embargo, esta percepción no es muy alta, solo el 31%, si lo sumamos a las respuestas de: No sabe, el numero tiende a ser casi igual que el de: Nosotros mismos (Figura 13).

Todos los datos obtenidos en este rubro de renovaciones coinciden más con nuestras hipótesis iniciales. Se partió del supuesto de que efectivamente serían autosuficientes para construir y hacer renovaciones a sus viviendas. También se estableció como presupuesto que en las renovaciones de la colonia tendría que ser un organismo de gobierno o alguna organización social quien aportara el financiamiento.

Figure 11: Specific Responses

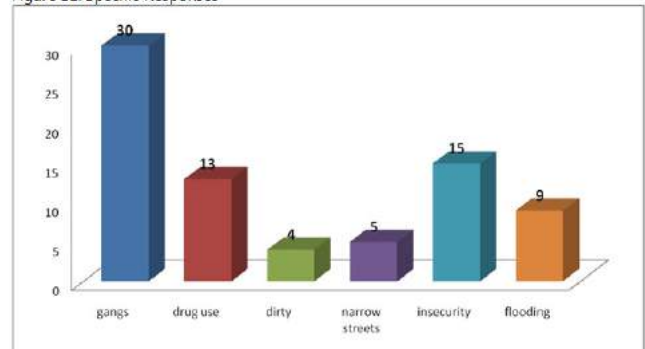


Figure 12: Who Supports the Renovation/Improvement of your House?

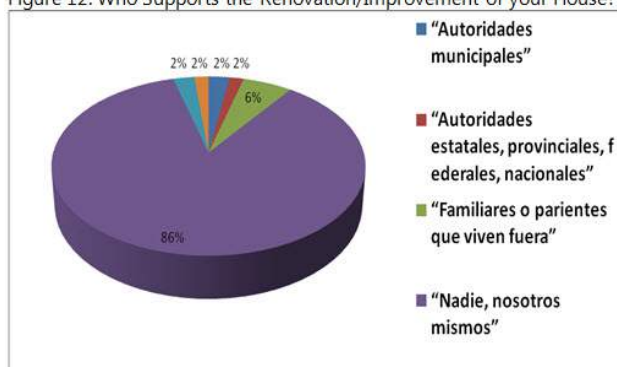
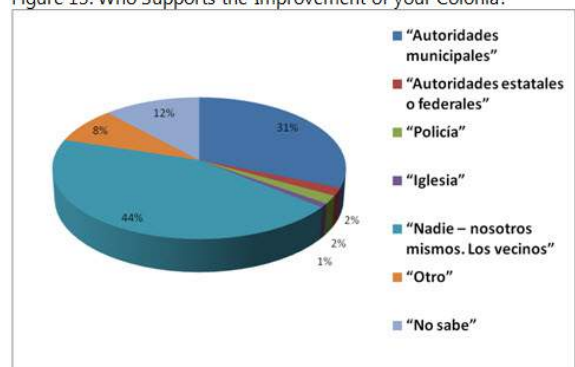


Figure 13: Who Supports the Improvement of your Colonia?



Inheritance Issues

As we have seen, a large portion of Monterrey -like many other Latin American cities- was originally irregular. In many cases, community land was subdivided and sold outside of the legal framework. Still in other cases the land was simply invaded. The irregular settlements that form on these lands often lacked services. Since the 1980s, the Mexican government made an effort to recognize and "regularize" these settlements by providing services and transferring titles. These programs have been highly effective, and the vast majority of these once irregular settlements have now been regularized (Grajeda, 3).

Despite the success of these programs, the problems of informal housing in Mexico persist. Much of low cost formal-sector housing by public and private sectors remains unaffordable for the poor and very poor. Many of these people, consequently, subdivide existing family property. Most of the time, the title does not change hands and remains in the hands of the original owner (even if the owner dies). With this subdivision and with the title in the name of a deceased property owner, many of the problems of illegal settlement and land ownership once again arise (Grajeda, 4-5).

Mexican laws are at the forefront in terms of recognizing rights of often underrepresented groups such as women, common law spouses, illegitimate children, and same-sex partners. Consequently, all of the aforementioned will stand to inherit a property owner's property. Usually the property is first divided among children, followed by parents and spouses, and finally any collaterals. However, the laws are often somewhat ambiguous, and there have been many disputes as to who will inherit the land. Consequently, not having the title in the name of the current property owner or not having a will can cause serious problems with inheritance (Grajeda, 12-15).

Policies in Mexico

A series of property regularization and will-making programs have been launched since 2000. Certain programs have designated the months of September and November as a window within which people can establish wills at large discounts. The number of wills written during these months has increased; however, the total number of wills written yearly has seen little change. Part of the problem is that these discounts only help to reduce the costs of acquiring the will while the cost of providing the will does not change (Grajeda, 20-21).

In regards to our surveyed settlements, several patterns seem consistent with findings in other cities. Only a small portion of population surveyed have wills. Of those 111 cases where the original property owner is still living, only nine have a will. In most cases where there is no will present, the owner person has not indicated to whom he will leave his property. When asked why people did not write a will, almost half replied that it was cultural. Interestingly, nevertheless, many people expressed fears of 'causing

problems' among the family while still alive and preferred to leave those seemingly inevitable inheritance disputes until after they had passed.

Conclusion and Policy making for the Innerburbs

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 came a major increase in demand for housing; a demand which most people found themselves depending on self-help strategies to meet.

While the construction of formal low-middle income housing has increased in recent years, rates of self-help housing construction and consolidation 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). What is clear is that the state and market remain deficient in providing for the housing needs of the city's poor. Moreover, there is a particularly acute dilemma for those low-income *colonias* that fall within the city's innerburbs. While their once irregular-now-consolidated homes are in great need of regeneration due to decades of overuse and deteriorating infrastructure, the state and market's housing policy and resources continue to be focused on the revival of the central downtown district and the newly emerging peripheral settlements, leaving the innerburbs in a policy 'blind spot.'

Therefore, given the urgent need to begin thinking about the specific policy problems and needs of the innerburbs of Monterrey, we conclude this paper with a series of preliminary policy recommendations.

Policy Recommendations

In terms of policy oriented towards legal ownership and titling much can be said. First, public policy should aim at regularizing land before giving access to residents. Access to residents in informal settlements can be cheaper, but it generates problems that are a consequence of lack of planning. Since for 77% of the households the regularization process took place when they were already living in the lot, problems such as lack of public spaces and narrow streets can be explained in both settlements by the absence of land development and neighborhood organization previous to residents' establishment.

More importantly, however, there is a need for a second wave of regularizations. While the state was largely successful in their first wave of regularizations, many of the people on the titles have either passed the property on to family or sold it without following the appropriate legal procedures for transferring property. Therefore, what is needed in order to avoid lengthy and expensive inheritance disputes, as well as to facilitate the entrance into the formal housing market for those who wish to do so, is a second wave of regularization in these settlements.

Also, there is a need for equal access to ownership. Ownership represents a main asset for families, which not only represents an economic good but it also means intergenerational security for households. In this sense, is particularly important for policy to enhance women ownership, since they tend to give priority to the family. It is important to make sure that women are part of the legal titling and they feel able to execute their power in order to decrease their vulnerability.

Based on the changes of owner's characteristics and aging population, it is important to develop policies that ensure old populations, such as female widows, to be able to keep their property, even when they have less ability to work.

Finally, policy must address the low levels of mobility and demand for second hand homes. When analyzing low levels of mobility, it is important to take into consideration cultural differences in the concept of ownership. For example, in Latin America in general there is a preference toward ownership, and the renting market has relatively low demand compared to other regions such as Europe and the United States. Also, while in other countries and among high- income residents, a house van mean investments, for low-income populations a house means security, and for that reason people tend to have lower mobility levels. Moreover, policy should be aimed at increasing the demand for secondhand-homes, because this would give residents the possibility of accessing to affordable housing according to their needs.

Policy with housing rehabilitation in mind will be especially vital for the wellbeing of the innerburbs. La propuesta para posibles políticas públicas en los aspectos de estados de la vivienda, la colonia y las renovaciones están todas englobadas en la dimensión de financiamiento y rehabilitación.

Aunque en la actualidad existen algunos programas de renovación de vivienda por parte de algunas instituciones de gobierno (Comisión Nacional de Vivienda), estas iniciativas están enfocadas exclusivamente a los asentamientos de reciente aparición, los ubicados en la periferia actual de la ciudad de Monterrey. La propuesta puntual iría a la ampliación de estos programas a cualquier parte de la ciudad.

Las limitaciones de estos programas existentes, es su enfoque puntual y específico en la vivienda, no se está proponiendo un programa en conjunto para renovación de secciones completas, es decir, iniciar con las viviendas seguir con las manzanas completas, para concluir con la renovación de banquetas, calles y espacios públicos cercanos a estas viviendas, así se está creando un plan de renovación incluyente y con implicaciones mucho más amplias.

Con una política de mayores alcances el financiamiento se podría dar de manera más fluida, al no percibirse como solo el otorgamiento a los propietarios particulares, sino como una inversión a favor de la ciudad y de toda la comunidad.

Esta propuesta de política debe ir acompañada de un eficaz plan de implementación. Es aquí donde se pueden incluir eficientemente, los programas puntuales de renovación de vivienda, pero únicamente como la fase inicial de todo el proyecto en conjunto. Es decir, la política tiene que abarcar desde los acabados (enjarre, pintura) de la casa habitación, hasta la solución de los mayores problemas de la colonia.

Finally, we have observed that the innerburbs are in need of policy directed at making formal methods of property inheritance and exchange available. These juridical policy issues should address the fact that many of the lots have been subdivided illegally and cannot simply be regularized as separate properties. Therefore, a new titling arrangement such as "family condominium" might be developed. Also, the writing of wills and the formal transfer of property among these second and third generations should be encouraged. Providing these titles to *de facto* is important not necessarily to provide them with a sense of security but more to integrate them within the formal land and housing market (Grajeda 22-23).

If the Mexican government wants to increase the number of wills written, they will have to work on programs to reduce all costs of writing a will and make a serious effort to inform the people of the benefits of having a will.

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