

Lima, 29 de mayo de 2026

Oficio N.º 186-2025-2026/EBD-CR

Señor Congresista

Fernando Rospigliosi Capurro

Primer Vicepresidente encargado de la Presidencia del Congreso de la República

Presente.

Asunto: Informe de viaje oficial a la ciudad de Bakú, Azerbaiyán, sobre mi participación en la Mesa redonda de Parlamentarios del XIII Foro Urbano Mundial (WUF 13).

Referencia: Acuerdo de Mesa N° 152-2025-2026/MESA-CR

De mi consideración,

Tengo el agrado de dirigirme a usted, en atención a lo dispuesto en el literal h) del artículo 23° del Reglamento del Congreso y en el documento de la referencia, a fin de hacerle llegar el informe de las actividades realizadas en mi visita oficial a la Ciudad de Bakú, Azerbaiyán, con ocasión de la “Mesa Redonda de Parlamentarios del XIII Foro Urbano Mundial (WUF 13)”.

Aprovecho la oportunidad para expresar a usted los sentimientos de mi consideración más distinguida.

Atentamente,



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Ernesto Bustamante Donayre

Congresista de la República

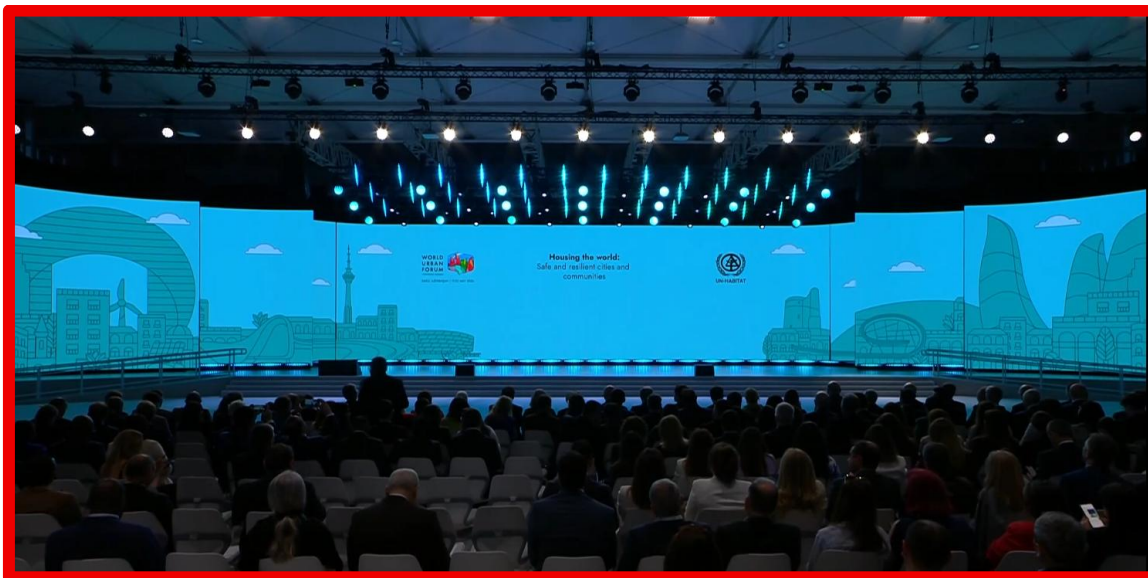
- . Presidente de la Comisión Especial de Seguimiento de la Incorporación del Perú a la Organización para la Cooperación y el Desarrollo Económicos OCDE*
- . Miembro de la Junta Directiva de la Comisión Permanente para Asuntos de la ONU de la Unión Interparlamentaria UIP*

INFORME DEL CONGRESISTA ERNESTO BUSTAMANTE DONAYRE SOBRE SU PARTICIPACIÓN EN LA MESA REDONDA DE PARLAMENTARIOS DEL XIII FORO URBANO MUNDIAL (WUF 13), DESARROLLADA DEL 17 AL 22 DE MAYO, EN BAKÚ, AZERBAIYÁN

1. INFORMACIÓN GENERAL

La XIII sesión del Foro Urbano Mundial (WUF13) fue un encuentro global de alto nivel sobre urbanización sostenible celebrado en Bakú, Azerbaiyán, del 17 al 22 de mayo de 2026, bajo el lema “Housing the world: Safe and resilient cities and communities”. Su eje central fue la crisis mundial de la vivienda y la búsqueda de soluciones para vincular la vivienda con la tierra, la infraestructura, el transporte, los servicios y la resiliencia climática.

El WUF13 fue organizado por ONU-Hábitat junto con el Gobierno de Azerbaiyán y reunió a una audiencia récord de más de 57.000 participantes de 176 países, convirtiéndose en la mayor edición del Foro Urbano Mundial registrada.¹ El foro se presentó como una plataforma para alinear compromisos internacionales con acciones concretas en vivienda, planificación urbana, gobernanza, financiación y adaptación climática.



1.1. Sustento normativo

El presente informe se fundamenta en el literal h) del artículo 23 del Reglamento del Congreso de la República, cuyo tenor establece el deber de los congresistas de

¹ NACIONES UNIDAS. Ver: <https://www.ungeneva.org/es/news-media/news/2026/05/118987/el-foro-urbano-mundial-respalda-el-llamado-la-accion-de-baku-sobre>

“Decenio de la Igualdad de Oportunidades para mujeres y hombres”
“Año de la Esperanza y el Fortalecimiento de la Democracia”

presentar al consejo directivo un informe detallado al concluir un viaje oficial. Este informe debe abordar aspectos que puedan aportar valor tanto al Congreso como al país.

En este contexto, remito el presente informe sobre las actividades desarrolladas durante la “Mesa Redonda de Parlamentarios del XIII Foro Urbano Mundial (WUF 13)”, las cuales se llevaron a cabo del 17 al 22 de mayo de 2026 en la ciudad de Bakú, Azerbaiyán. Mi participación en estas sesiones se desarrolló conforme a lo estipulado en el Acuerdo N° 152-2025-2026/MESA-CR.

El propósito de este informe es proporcionar una visión exhaustiva de las discusiones y acuerdos alcanzados, así como su potencial impacto y relevancia para las estrategias legislativas y diplomáticas de nuestro país.



1.2. Contexto y relevancia

La edición de Bakú se desarrolló en un momento en que la vivienda se ha consolidado como uno de los mayores desafíos urbanos del mundo: aumento de precios, escasez de oferta, expansión de asentamientos informales y mayor exposición de las ciudades a impactos climáticos.² ONU-Hábitat señaló que casi 3.000 millones de personas enfrentan alguna forma de insuficiencia habitacional, que más de 1.100 millones viven en asentamientos informales o barrios precarios y que más de 300 millones experimentan sinhogarismo.³

La CEPAL subrayó además que esta edición puso el foco en el nexo entre cambio climático y pobreza en asentamientos informales, donde más de 1.100 millones de personas viven en condiciones habitacionales precarias y de alta vulnerabilidad climática.



2. TEMA CENTRAL Y ENFOQUE POLÍTICO

El tema del foro fue la vivienda como base de ciudades seguras, inclusivas y resilientes. La discusión no se limitó a la construcción de viviendas, sino que abordó la vivienda como un sistema conectado con políticas de suelo, infraestructura, servicios básicos, movilidad y oportunidades económicas.⁴

² CEPAL en el Foro Urbano Mundial 2026. Ver: <https://www.cepal.org/es/eventos/cepal-foro-urbano-mundial-2026-wuf13>

³ WORLD URBAN FORUM. Ver: <https://wuf.unhabitat.org/wuf13>

⁴ El Foro Urbano Mundial respalda el "Llamamiento a la acción de Bakú" sobre la crisis mundial de la vivienda. Ver: <https://news.un.org/en/story/2026/05/1167577>

Por su parte, Stefan Priesner, Coordinador Residente de la ONU en la India, subrayó la magnitud de la transformación urbana que está ocurriendo en el país. Según precisó, “la transformación urbana de la India es uno de los procesos de desarrollo más significativos y relevantes de nuestra época”, enfatizando el respaldo de la ONU en diversas áreas que abarcan desde la vivienda asequible y la construcción resiliente al clima, hasta el transporte y la planificación urbana basada en datos.

Durante todo el Foro, se logró un amplio acuerdo en que los compromisos políticos deben ir de la mano con soluciones concretas.

Entre los asuntos más destacados estuvieron⁵:

- La asequibilidad de la vivienda y la presión sobre los mercados inmobiliarios.
- La regularización y mejora de asentamientos informales.
- La seguridad de la tenencia y la gobernanza de la tierra.
- La financiación para vivienda a gran escala.
- La resiliencia climática, incluyendo rehabilitación, soluciones basadas en la naturaleza y preparación ante desastres.



2.1 El Llamado a la Acción de Bakú

Uno de los principales resultados del foro fue el “Baku Call to Action” / “Llamado a la Acción de Bakú”, una hoja de ruta elaborada a partir de aportes de 176 países para orientar la respuesta global a la crisis habitacional.

⁵ Alojando al mundo: Ciudades y comunidades seguras y resilientes. Ver: <https://wuf13.az/en/>

Sus puntos clave fueron⁶:

- **Replantear la vivienda como un sistema**, no como un componente aislado.
- **Abordar presiones interconectadas** como el aumento de costos, la especulación inmobiliaria, el desplazamiento, la mala gobernanza y los impactos climáticos.
- **Reconocer que vivienda y justicia climática son inseparables**, porque las poblaciones más vulnerables son también las más expuestas a inundaciones, calor extremo y otros riesgos ambientales.
- **Ampliar la vivienda resiliente al clima**, incluyendo rehabilitación, mejora de asentamientos y preparación ante desastres.
- **Pasar del compromiso a la acción** mediante mejor gobernanza multinivel, más financiación, mejores datos y apoyo a soluciones locales y comunitarias.



2.2 Dimensión parlamentaria y gubernamental

Los parlamentos fueron presentados como actores clave para convertir compromisos globales en **leyes, presupuestos y marcos regulatorios nacionales** en materia de vivienda, tierra y resiliencia urbana. Esa orientación encaja con el enfoque del WUF13 sobre gobernanza multinivel y acción legislativa para implementar la **Nueva Agenda Urbana** y el **ODS 11**.

⁶ El Foro Urbano Mundial respalda el "Llamamiento a la acción de Bakú" sobre la crisis mundial de la vivienda. Ver: <https://www.un Geneva.org/es/news-media/news/2026/05/118987/el-foro-urbano-mundial-respalda-el-llamado-la-accion-de-baku-sobre>

En la práctica, el foro permitió:

- fortalecer el aprendizaje entre pares, entre legisladores y responsables públicos.
- visibilizar innovaciones normativas y de financiación.
- impulsar el seguimiento político para traducir acuerdos internacionales en resultados medibles sobre el terreno.

2.3 Importancia del foro

El WUF13 fue importante por tres razones principales:

- Magnitud: fue la mayor edición del Foro Urbano Mundial hasta la fecha.
- Momento político: se celebró en el punto medio de implementación de la Nueva Agenda Urbana.
- Contenido sustantivo: colocó la vivienda en el centro de la conversación mundial sobre desarrollo sostenible, clima, desigualdad y gobernanza urbana.

2.4 Intervención de representantes peruanos

La participación de los representantes peruanos en la XIII edición del Foro Urbano Mundial (WUF13) fue significativa y se centró en abordar los desafíos urbanos que enfrenta el país.

2.4.1 Intervención de Blanca Mujica Acuña⁷

La intervención de Blanca Mujica Acuña en el World Urban Forum 13 (WUF13) fue un momento destacado que subrayó la importancia de visibilizar las realidades de las comunidades vulnerables en América Latina y el Sur Global. Como ponente internacional en el panel sobre el papel efectivo de los medios en la construcción de la resiliencia urbana, Mujica Acuña, en representación de Perú, compartió su valiosa perspectiva desde su experiencia en el Institute of Public Policy and Diplomacy Research y Ikua4Change.

Su discurso resonó con fuerza al enfatizar que “los medios tienen el poder no solo de informar sobre la realidad, sino también de decidir a qué realidades el mundo presta atención”, lo que pone de manifiesto la influencia crucial que tienen los medios en la

⁷ CARETAS. Foro Urbano Mundial 13: activista peruana Blanca Mujica destaca rol de los medios en el Sur Global. Ver: <https://caretas.pe/nacional/foro-urbano-mundial-13-activista-peruana-blanca-mujica-destaca-rol-de-los-medios-en-el-sur-global/>

configuración de la agenda pública. Esta afirmación es especialmente relevante en un contexto donde las emergencias climáticas afectan gravemente a comunidades como las de Loreto, donde el acceso a servicios básicos es un desafío constante.

Además, su reconocimiento del papel de las redes sociales y los reportes comunitarios como herramientas para dar visibilidad a situaciones históricamente ignoradas destaca su compromiso con la justicia social y climática. Al resaltar el liderazgo juvenil en estas luchas, Mujica Acuña no solo aboga por un cambio necesario, sino que también inspira a otros a unirse en la construcción de ciudades más inclusivas y resilientes.

Su participación en el WUF13 reafirma la vital presencia de la juventud peruana en foros internacionales, contribuyendo a posicionar a Perú en el escenario global de desarrollo urbano y acción climática, y resaltando la importancia de la cooperación entre gobiernos, medios y sociedad civil.



Blanca Mujica Acuña asistió en representación de la plataforma Global South NGO Platform, además de desempeñarse como directora en Perú del Institute of Public Policy and Diplomacy Research y cofundadora de Ikua4Change, organización enfocada en el trabajo con comunidades rurales de la Amazonía peruana.

2.4.2 Intervención del parlamentario Ernesto Bustamante Donayre

En un contexto peruano marcado por un rápido crecimiento demográfico y carencias significativas en el acceso a vivienda digna, resultó necesario dar a conocer las dinámicas sociales y económicas que afectan a una gran parte de nuestra población.

Así, inicié mi intervención indicando lo siguiente:



“Land Invasions” and the Expansion of the 1960s

Between 1940 and 1980, Lima grew from 600,000 inhabitants to more than 4.5 million. ²⁹ In the absence of affordable housing supply, migrants resorted to “invasions”: organized collective occupations of vacant public or private land. ²⁹

The 1960s marked Lima’s major peripheral expansion:

The State responded with a “two-faced policy”: officially prohibiting invasions while simultaneously institutionalizing them through the Barriadas Law (Law 13517 of 1961), effectively accepting informal settlements as the housing solution for the urban poor. ²⁹ This produced chaotic urban growth in which roads and water infrastructure often arrived decades after residents themselves.



The Scale of Recent Growth

- *Between 2001 and 2018, Lima generated more new urban land than any other city in Peru, totaling 25,000 additional hectares. The alarming aspect is that the pace of expansion continues to accelerate:*
- *93% of urban expansion over the last two decades has been informal.*
- *Nationally, urban land expands at a rate of 4,700 hectares per year, significantly higher than the Latin American average.*
- *The State indirectly subsidizes this growth through ex-post investment in basic services for irregularly occupied areas, incentivizing further informal expansion due to the lack of affordable social housing.*



3. INFORMACIÓN SOBRE LA VIVIENDA EN PERÚ

En mi calidad de representante del Parlamento del Perú presenté la siguiente información a la Mesa Redonda de Parlamentarios: Peru WUF 13, Key identified Urban Problems in Lima, Peru; and Brief.

3.1. Peru WUF 13

From “Land Invasion” to “Land Trafficking”

Unlike the invasions of the previous century, new occupations on Lima’s periphery—particularly in Southern Lima and Northern Lima hillsides—are now characterized by commodification and violence:



- Organized criminal networks linked to extortion and contract killings illegally parcel and sell occupied land.
- Land speculation has replaced pure housing necessity.
- Vulnerable families often incur debt to purchase informal lots, as traditional invasions are now rare.

Densification and Vertical Self-Construction

Lima is not only expanding outward but also upward in a fragmented manner:

- 7 out of every 10 homes in Peru are self-built. Lima and Callao, 69% of homes are self-constructed.
- Families take an average of 16 years to complete the first floor and up to 22 years to complete upper floors.
- 94% of these projects are managed without professional technical supervision, making 70% of homes highly vulnerable to major earthquakes.

Current Housing Deficit (2024 Data)

According to the latest INEI figures for 2024:

- Lima Metropolitan Area accounts for 24% of the national housing deficit.
- While the quantitative deficit remains significant, the predominant problem is qualitative: precarious materials, overcrowding, and lack of services.
- Only 2% of self-building families access mortgage credit; most rely on high-interest consumer loans.

Legal Figures of Informal Property in Peru

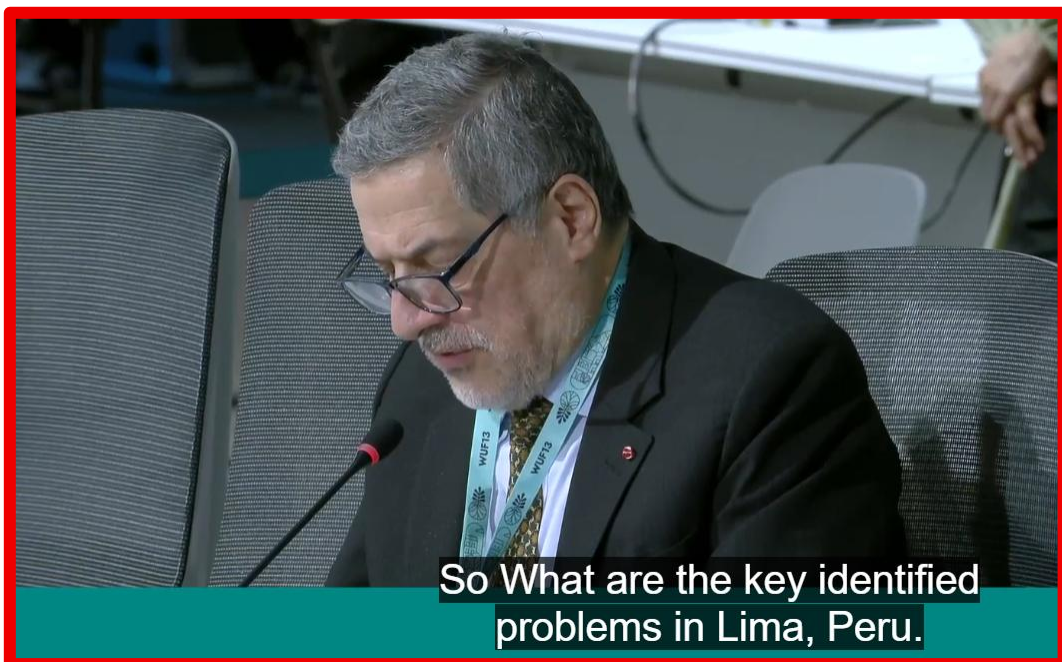
The central legal mechanism for formalizing these occupations is Acquisitive Prescription (Adverse Possession). Under Article 950 of the Peruvian Civil Code, ownership is acquired through continuous, peaceful, and public possession for 10 years (or 5 years with just title and good faith).

Formalization Pathways

PATHWAY	AUTHORITY	CONTEXT
Judicial	Judiciary	Used when disputes exist or the property is complex

Notarial	Public Notary	For registered urban properties without opposition
Administrative	COFOPRI / Municipalities	Mass formalization of informal settlements

3.2. Key identified problems in Lima, Peru:



- a) **Migration and Lack of State Planning:** Since the 1950s, Lima has grown due to massive migration from rural areas to the city. The state has been unable to provide social housing or designated lots, leaving the demand to be met by the citizens themselves through informal settlements.
- b) **"Squatting" as a Method of Urbanization:** Unlike other countries where construction comes first, followed by habitation, in Lima the process is reversed: first, land is occupied (squatting), then self-construction takes place, and decades later, asphalt, water, and property titles arrive. This creates disconnected neighborhoods in high-risk areas.
- c) **The Labyrinth of Informality and Titling:** Obtaining a property title is a slow, costly, and bureaucratic process. Many property owners prefer to remain in the informal sector because the registration system (COFOPRI) is



overwhelmed or because of overlapping legal boundaries on state and private land.

- d) **Land Trafficking:** What began as a social necessity has become a criminal enterprise. Land mafias organize invasions in outlying areas to sell undeveloped and illegally owned lots to desperate families, fueling a cycle of fraud and violence.
- e) **Vulnerability and progressive construction:** Lacking legal titles, families cannot access bank loans to build better homes. The result is self-construction without technical assistance, making much of Lima's housing highly vulnerable to the region's seismic risk.

Proposed Practical Solutions:

- a) **Proactive Urban Planning and the Provision of Serviced Land:** Shifting from reactive regularization to proactive management involves identifying and preparing serviced land (plots with pre-installed utilities like water and electricity) before settlement occurs. This prevents the high costs of retrofitting infrastructure in established informal neighborhoods.
- b) **Subsidized Credit for Assisted Self-Construction:** Recognizing that the majority of housing is built incrementally, the state should expand programs like Techo Propio to offer targeted grants for assisted self-construction. This provides families with the technical oversight and financial resources needed to ensure structural safety and seismic resilience.
- c) **Modernization of Land Administration and Multi-purpose Cadastres:** Implementing a digital, multi-purpose comprehensive land record system can streamline the land tenure formalization process. Secure titles act as economic catalysts, allowing citizens to use property as collateral for formal credit while enabling municipalities to fund local services through equitable property taxation.
- d) **Incentivizing Social Rental Housing and Urban Densification:** To curb urban sprawl, policies should encourage social rental housing and urban densification in consolidated areas. This involves repurposing underutilized central land for affordable housing, ensuring that low-income families remain close to jobs and transport hubs.
- e) **Comprehensive Urban Regeneration and Public Space Development:** Moving beyond individual housing units, the Ministry of Housing can lead urban regeneration projects that prioritize high-quality public spaces and social

infrastructure. These investments serve as "neighborhood anchors" that foster community cohesion and long-term sustainable development

3.3. Brief: The Right to Inhabit: Global Housing Crisis, Financial Reconfigurations, and the Informal Foundations of Urban Peru

3.3.1. The Ontological Evolution of Housing as a Human Right: From Shelter to Sovereignty

The conceptualization of housing has undergone a profound transformation over the last century, evolving from a private commodity governed by market forces into a fundamental pillar of international human rights law. This evolution recognizes that a home is not merely a physical structure, but a sanctuary that provides the stability, security, and dignity necessary for the realization of all other human rights. ¹ The formal recognition of this right began after the Second World War, a period marked by global reconstruction and an increasing commitment to social welfare.

In 1944, President Franklin Roosevelt's "Second Bill of Rights" speech explicitly included the "right of every family to a decent home," signaling a shift in political discourse toward social security as a prerequisite for freedom. ² This vision was globally codified in 1948 when nations signed the Universal Declaration of Human Rights (UDHR). Article 25 of the UDHR recognized adequate housing as a critical component of an adequate standard of living necessary for the health and well-being of individuals and their families. ² Although the UDHR is a non-binding declaration, it established the moral framework for the subsequent 1966 International Covenant on Economic, Social and Cultural Rights (ICESCR).

Through Article 11(1), the ICESCR transformed this aspiration into a binding treaty obligation. States parties are legally required to recognize the right to an adequate standard of living and to take "appropriate steps" toward its progressive realization. ¹ This obligation imposes a duty on States to allocate the maximum possible resources to continuously improve living conditions.⁶ However, the definition of "adequacy" remained subject to interpretation until the UN Committee on Economic, Social and Cultural Rights issued General Comment No. 4 in 1991. This document clarified that "adequate housing" consists of seven core elements, elevating the legal threshold toward a holistic understanding of human dignity.⁶

Core Elements of Adequate Housing

The framework provided by the United Nations remains the gold standard for assessing national housing policies. It emphasizes that housing must be secure, affordable, and culturally appropriate.

Element of Adequacy	Legal Requirement and Context
Security of tenure	Legal protection against forced eviction, harassment, and other threats. Ensures occupants can live without fear of losing their homes or land. ¹
Availability of services	Access to potable water, sanitation, energy (for cooking and lighting), heating, and waste disposal. ⁶
Affordability	Housing costs must not compromise the fulfillment of other basic needs such as food or healthcare. ¹
Habitability	Guarantees physical safety, adequate space, and protection from cold, humidity, heat, rain, and structural hazards. ⁶
Accesibility	Housing must consider the specific needs of disadvantaged and marginalized groups, including persons with disabilities and older adults. ¹
Location	Housing must provide access to employment, healthcare, schools, and social services, and should not be located in polluted or dangerous areas. ⁶
Cultural adequacy	Design and construction materials must allow the expression of cultural identity and diversity. ¹

Subsequent General Comment No. 7 (1997) specifically addressed forced evictions, characterizing them as grave human rights violations and outlining strict procedural safeguards.⁶

The Social and Economic Power of Housing

Housing is not merely an endpoint; it is a catalyst. UN-Habitat emphasizes that housing is central to achieving the Sustainable Development Goals (SDGs), particularly those related to poverty eradication and gender equality.⁷ However, a conflicting trend has emerged: the growing transformation of housing into a financial asset. In this paradigm,

housing is increasingly viewed as a commodity for global capital markets and speculative investment rather than as a human right. ⁶

3.3.2. The Global Housing Crisis: Statistical and Structural Overview

The global housing crisis is one of the most urgent challenges of the 21st century. It is estimated that 2.8 billion people, more than one-third of the world’s population, currently lack access to adequate housing. ⁷

According to UN-Habitat, the world must build approximately 96,000 new housing units every day to meet demand by 2030.⁷ This is equivalent to constructing one home every second. The crisis is particularly severe in rapidly urbanizing regions where rural migration overwhelms existing infrastructure. ⁹

Global Housing Metric	Current Estimate (2024/2025)
People lacking adequate housing	2.8 billion ⁷
People living in informal settlements/slums	1.1 billion ⁷
New housing units required daily	96,000 ⁷
Forcibly displaced people globally	123.2 million ¹¹

3.3.3. Transformation of Informal Settlements and Slums

The new approach contained in the 2023 UN-Habitat resolution advocates for the inclusive and participatory transformation of informal settlements. ¹² Upgrading projects implemented in 27 cities across 19 countries focus on providing basic services and securing land tenure.⁷ Successful experiences in Brazil (Heliópolis) and Uganda (Namuwongo) demonstrate that when communities lead the process, projects become more sustainable.¹³

3.3.4. Displacement: Conflict, Refuge, and the Urbanization of Crisis

Forced displacement reached record levels, with 123.2 million displaced persons by the end of 2024. ¹¹ Although displacement is commonly associated with refugee camps, it has increasingly become an urban phenomenon: most internally displaced people seek refuge in cities due to better access to services and anonymity.¹⁴

However, this generates enormous pressure on housing supply and basic services. A critical concept is “second exile,” which describes the perpetual limbo experienced by displaced populations due to unresolved property rights and resettlement challenges. ¹⁵

The Climate-Housing Nexus: Multiplied Displacement

Climate change acts as a “threat multiplier.” Climate-related disasters internally displace approximately 20 million people every year. ¹⁶ The concept of “multiplied displacement” describes how people migrate to cities escaping climate impacts only to end up in high-risk urban areas where they face renewed housing insecurity and displacement. ¹⁷

There is also the risk of “green gentrification”: adaptation projects such as resilient infrastructure or urban parks that increase land values and ultimately displace the low-income populations they were intended to protect. ¹⁸

3.3.5. New Housing Finance Initiatives

In response to the insufficiency of traditional models, new financial “Pacts” have emerged:

a) Revolving Loan Funds (RLFs): These operate as “evergreen” capital systems. An initial fund provides low-cost loans; as repayments are made, the capital is recycled into new projects. ²⁰ The Montgomery County Housing Production Fund (Maryland, 2021) is considered a global benchmark. ²⁰

b) Social Impact Bonds (SIBs): Private investors provide upfront capital, and governments reimburse them only if specific housing and social outcomes are achieved. ²³

c) Technology and Regulatory Reform: The use of AI and alternative data (such as rent and utility payment histories) expands mortgage eligibility for self-employed and informal workers.

3.3.6 Housing Data and the Reality of the Housing Deficit in Peru

In Peru, the housing challenge is primarily defined by a massive “qualitative deficit.” According to the National Household Budget Programs Survey (ENAPRES) conducted by the National Institute of Statistics and Informatics (INEI) in 2024, 10.1% of Peruvian households experience some form of housing deficit. ²⁴

INEI divides the issue into two categories:

- **Quantitative Deficit (2.1%):** Households living in inadequate dwellings (shacks, improvised constructions) or experiencing critical overcrowding. ²⁴
- **Qualitative Deficit (8.0%):** Housing with permanent structures but lacking adequate materials, basic services (water/sewerage), or suffering from overcrowding. ²⁴

Infraestructure/Services (2024)	Percentage of Households (National)
Electricity through public network	92.6% ²⁶
Water through public network (inside dwelling)	83.5% ²⁶
Sewerage services	79.9% ²⁶

3.3.6.1 The History of Informality and the “Popular Overflow” in Lima

Lima’s urban landscape is the product of a social phenomenon known as “Desborde Popular” (“Popular Overflow”), a term coined by José Matos Mar in 1984 to describe how migrant populations overwhelmed a State incapable of integrating them. ²⁷

3.3.6.2 “Land Invasions” and the Expansion of the 1960s

Between 1940 and 1980, Lima grew from 600,000 inhabitants to more than 4.5 million. ²⁹ In the absence of affordable housing supply, migrants resorted to “invasions”: organized collective occupations of vacant public or private land. ²⁹

The 1960s marked Lima’s major peripheral expansion:

- **Northern Cone:** formation of districts such as Comas (1961) and Independencia (1964).
- **Southern Cone:** accelerated growth in Villa María del Triunfo and San Juan de Miraflores. ²⁹

The State responded with a “two-faced policy”: officially prohibiting invasions while simultaneously institutionalizing them through the Barriadas Law (Law 13517 of 1961), effectively accepting informal settlements as the housing solution for the urban poor. ²⁹ This produced chaotic urban growth in which roads and water infrastructure often arrived decades after residents themselves.

3.3.6.3 The Scale of Recent Growth

- Between 2001 and 2018, Lima generated more new urban land than any other city in Peru, totaling 25,000 additional hectares. The alarming aspect is that the pace of expansion continues to accelerate:
- 93% of urban expansion over the last two decades has been informal.
- Nationally, urban land expands at a rate of 4,700 hectares per year, significantly higher than the Latin American average.
- The State indirectly subsidizes this growth through *ex-post* investment in basic services for irregularly occupied areas, incentivizing further informal expansion due to the lack of affordable social housing.

3.3.6.4 From “Land Invasion” to “Land Trafficking”

Unlike the invasions of the previous century, new occupations on Lima’s periphery—particularly in Southern Lima and Northern Lima hillsides—are now characterized by commodification and violence:

- Organized criminal networks linked to extortion and contract killings illegally parcel and sell occupied land.
- Land speculation has replaced pure housing necessity.
- Vulnerable families often incur debt to purchase informal lots, as traditional invasions are now rare.

3.3.6.5 Hillside Urbanization and Risk Zones

Current urban growth largely occurs on hillsides and hazardous areas:

- Approximately 1,200 km² of Lima and Callao are located in moderate, high, or very high disaster-risk zones.
- Around 39% of housing occupies high-risk areas such as dry ravines or unstable slopes.
- Land trafficking severely affects fragile ecosystems such as the Lomas ecosystems of Amancaes, Ancón, and Villa María.

3.3.6.6 Densification and Vertical Self-Construction

Lima is not only expanding outward but also upward in a fragmented manner:

- 7 out of every 10 homes in Peru are self-built.
- In Lima and Callao, 69% of homes are self-constructed.
- Families take an average of 16 years to complete the first floor and up to 22 years to complete upper floors.

- 94% of these projects are managed without professional technical supervision, making 70% of homes highly vulnerable to major earthquakes.

3.3.6.7 Current Housing Deficit (2024 Data)

According to the latest INEI figures for 2024:

- Lima Metropolitan Area accounts for 24% of the national housing deficit.
- While the quantitative deficit remains significant, the predominant problem is qualitative: precarious materials, overcrowding, and lack of services.
- Only 2% of self-building families access mortgage credit; most rely on high-interest consumer loans.

3.3.6.8 Legal Figures of Informal Property in Peru

The central legal mechanism for formalizing these occupations is Acquisitive Prescription (Adverse Possession). Under Article 950 of the Peruvian Civil Code, ownership is acquired through continuous, peaceful, and public possession for 10 years (or 5 years with just title and good faith).

3.3.6.9 Formalization Pathways

Pathway	Authority	Context
Judicial	Judiciary	Used when disputes exist or the property is complex
Notarial	Public Notary	For registered urban properties without opposition
Administrative	COFOPRI / Municipalities	Mass formalization of informal settlements

COFOPRI is the key institution in this process. Recent reforms have accelerated procedures by reducing opposition periods from 20 to 10 days. However, Law 29618 (2010) declared State-owned land imprescriptible, complicating the regularization of occupations occurring after November 2010.³⁰

3.3.7. Success Stories: Public Policies and State-Led Housing Initiatives in Peru

Despite the structural limitations of Peru’s housing market and the persistence of urban informality, the Peruvian State has developed significant experiences aimed at expanding access to formal housing and strengthening legal security of property tenure. Among the most relevant initiatives are the Fondo MIVIVIENDA and the Organismo de Formalización de la Propiedad Informal (COFOPRI), both designed to reduce housing exclusion and improve access to adequate housing for low- and middle-income families.

3.3.7.1. Fondo MIVIVIENDA and the Expansion of Access to Formal Housing

The Fondo MIVIVIENDA constitutes one of the most important public housing policies in Peru. Attached to the Ministry of Housing, Construction and Sanitation, it operates as a second-tier financial institution aimed at facilitating access to mortgage credit through authorized financial entities.

Its significance lies in enabling thousands of low- and middle-income families to access formal housing for the first time, with legal security and access to basic services. Through programs such as:

- Techo Propio,
- Bono Familiar Habitacional,
- Bono del Buen Pagador,

the State has sought to reduce the economic barriers preventing access to the formal housing market.

The program has generated important social, economic, and urban impacts. Its main contributions include:

- Expansion of the mortgage market;
- Promotion of social housing projects;
- Stimulation of the construction sector and job creation;
- Formalization of properties and legal land regularization processes;
- Financial inclusion of historically excluded sectors.

Likewise, Fondo MIVIVIENDA has partially contributed to reducing the urban housing deficit, especially in Metropolitan Lima and intermediate cities such as Arequipa, Trujillo, Chiclayo, Piura, Cusco, and Huancayo.

Another relevant aspect is that access to these programs requires properties to be formally registered, thereby encouraging urban formalization and strengthening legal property security. Formal homeownership not only improves access to infrastructure and public services, but also increases household assets and facilitates integration into the formal financial system.

Nevertheless, the program continues to face major challenges:

- Urban growth outpaces the production of formal housing;

- High land prices limit social housing development;
- Labor informality restricts access to mortgage credit;
- Administrative and titling procedures remain slow in several regions.

As of 2025, Fondo MIVIVIENDA continues strengthening social housing policies through expanded subsidies, the promotion of sustainable housing projects, and programs focused on vulnerable populations and rural areas.

3.3.7.2. COFOPRI and the Formalization of Informal Property

The Organismo de Formalización de la Propiedad Informal (COFOPRI) represents one of the most significant State efforts to address the historical consequences of informal urban growth in Peru.

Since its creation, COFOPRI has benefited more than 12 million people through the issuance of approximately 2.879 million property titles. During its first decade, the institution formalized more than 1.5 million families, an experience recognized by the World Bank as one of the most successful internationally financed land formalization programs.

The policy has achieved broad territorial and decentralized reach. Lima concentrates the highest number of registered titles, exceeding 848,000, followed by regions such as Arequipa, La Libertad, Lambayeque, and Ica. Likewise, historically marginalized regions such as Piura, Junín, and Ayacucho have also experienced significant progress.

Property formalization has multidimensional effects on household well-being:

- It provides legal security over possession;
- Increases the economic value of properties;
- Facilitates access to credit;
- Enhances integration into public services and State programs.

Additionally, COFOPRI formalizes not only individual homes, but also urban infrastructure and public facilities. During 2025, titles were granted for schools, healthcare centers, police stations, parks, and public spaces, contributing to territorial organization and access to essential services.

However, the institution continues to face structural challenges:

- Persistence of informal settlements;
- Property disputes;
- Administrative bureaucracy;
- Limited institutional resources;
- Lack of citizen awareness regarding formalization procedures.

These challenges are compounded by the effects of Law 29618, which declared State-owned property imprescriptible, limiting the possibility of formalization through acquisitive prescription for occupations occurring after November 2010.

3.3.7.3. State Response: PlanMET 2040

In 2022, the Metropolitan Development Plan for Lima (PlanMET 2040) was approved, becoming the first comprehensive urban planning instrument adopted in decades. The plan proposes:

- Organizing the city into five polycentric territorial units (“the five Limas”) in order to decentralize services and employment opportunities.
- Promoting social housing (Vivienda de Interés Social – VIS) and urban regeneration to curb urban expansion over hillside areas.

However, specialists have noted that little progress has been made so far due to budget constraints and political instability.

3.3.7.4. Strategic Lessons for Peruvian Housing Policy

The experiences of Fondo MIVIVIENDA and COFOPRI demonstrate that housing policy in Peru cannot be limited solely to the construction of new housing units. The Peruvian experience shows that effective access to housing requires the integration of three fundamental dimensions:

1. Access to financing and formal mortgage systems;
2. Legal security of tenure and territorial formalization;
3. Urban integration through infrastructure and basic services.

Likewise, both initiatives reflect a central characteristic of Peru’s urban development: the need to adapt public policy to a reality historically shaped by informality and self-construction.

In this context, the combination of social housing finance, progressive formalization, and urban upgrading emerges as one of the most viable strategies for advancing toward a more inclusive, sustainable housing policy aligned with international standards regarding the right to adequate housing.

3.3.7.5. Synthesis and Strategic Outlook

The global struggle to recognize housing as a human right is reflected in the tension between international standards and the informal urban reality of Lima. Peru’s 2024 data demonstrates that the problem is not merely the lack of housing units, but also their precarious quality.

For urban planning professionals, the key lesson is that the right to housing requires:

1. **Legal flexibility:** Using acquisitive prescription and administrative regularization as foundations for investment and formalization.
2. **Financial innovation:** Moving away from regressive subsidies toward revolving funds that support the improvement of existing housing stock.
3. **Inclusive Urban Planning:** Integrate informal settlements into sustainable city development

The commitment to housing as a human right must evolve from a normative ideal into a financed and protected reality for the billions of people who still live under precarious conditions.

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