

## LA VIVIENDA POPULAR FINANCIADA MEDIANTE EL IMPUESTO PREDIAL

### LOW-INCOME HOUSING FINANCED BY PROPERTY TAXES

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#### Anexos

Tabla A1. Tasa de interés mensual del Ingreso medio (R), subsidios e intereses al financiamiento de las entidades federativas con menor ingreso.

Entidad Federativa y Deciles	R (plazo máximo)	R (plazo promedio)	Mensualidades (plazo máximo)	Mensualidades (plazo promedio)	Subsidio/Interés mensual al financiamiento (plazo máximo)	Subsidio/Interés mensual al financiamiento (plazo mínimo)	Subsidio/Interés al financiamiento (plazo máximo)	Subsidio/Interés al financiamiento (plazo mínimo)
Aguascalientes	20.74%	19.72%						
I	-0.84%	-1.86%	\$589	\$637	-\$177	-\$390	-\$63,692	-\$107,599
II	2.49%	1.47%	\$993	\$1,229	\$620	\$367	\$223,041	\$101,263
III	3.34%	2.33%	\$1,263	\$1,625	\$1,059	\$738	\$381,375	\$203,581
IV	4.90%	3.89%	\$1,266	\$1,756	\$1,641	\$1,301	\$590,674	\$359,105
V	5.31%	4.29%	\$1,458	\$2,063	\$2,090	\$1,690	\$752,454	\$466,570
VI	7.84%	6.83%	\$1,128	\$1,821	\$2,902	\$2,527	\$1,044,887	\$697,436
VII	5.94%	4.92%						
VIII	8.64%	7.63%						
IX	9.92%	8.90%						
X	11.20%	10.19%						
Baja California	5.41%	4.40%						
I	-0.39%	-1.41%	\$653	\$718	-\$82	-\$295	-\$29,595	-\$81,458
II	3.21%	2.20%	\$993	\$1,270	\$800	\$547	\$288,006	\$151,070
III	3.93%	2.92%	\$1,247	\$1,649	\$1,247	\$926	\$449,045	\$255,461
IV	5.51%	4.50%	\$1,224	\$1,750	\$1,846	\$1,507	\$664,670	\$415,836
V	5.95%	4.94%	\$1,400	\$2,047	\$2,344	\$1,944	\$843,829	\$536,624
VI	8.50%	7.49%	\$1,057	\$1,770	\$3,148	\$2,773	\$1,133,339	\$765,250
VII	6.44%	5.42%						
VIII	9.42%	8.40%						
IX	11.27%	10.25%						
X	10.79%	9.77%						

Entidad Federativa y Deciles	R (plazo máximo)	R (plazo promedio)	Mensualidades (plazo máximo)	Mensualidades (plazo promedio)	Subsidio/Interés mensual al financiamiento (plazo máximo)	Subsidio/Interés mensual al financiamiento (plazo mínimo)	Subsidio/Interés al financiamiento (plazo máximo)	Subsidio/Interés al financiamiento (plazo mínimo)
<b>Baja California Sur</b>								
I	0.43%	-0.58%	\$742	\$842	\$91	-\$122	\$32,594	-\$33,780
II	4.14%	3.12%	\$973	\$1,299	\$1,030	\$777	\$370,837	\$214,574
III	4.98%	3.97%	\$1,195	\$1,663	\$1,579	\$1,258	\$568,593	\$347,114
IV	6.77%	5.75%	\$1,120	\$1,708	\$2,265	\$1,926	\$815,516	\$531,484
V	7.33%	6.32%	\$1,257	\$1,975	\$2,889	\$2,489	\$1,040,100	\$687,099
VI	10.36%	9.35%	\$863	\$1,601	\$3,836	\$3,460	\$1,380,778	\$954,953
VII	7.88%	6.87%						
VIII	11.13%	10.12%						
IX	12.04%	11.03%						
X	13.14%	12.12%						
<b>Campeche</b>								
I	-1.50%	-2.51%	\$476	\$503	-\$317	-\$530	-\$113,127	-\$145,499
II	0.18%	-0.83%	\$853	\$959	\$368	\$115	\$16,534	-\$57,058
III	0.90%	-0.11%	\$1,176	\$1,360	\$933	\$611	\$103,276	-\$9,628
IV	2.04%	1.03%	\$1,322	\$1,605	\$1,467	\$1,128	\$246,326	\$95,105
V	2.47%	1.46%	\$1,570	\$1,941	\$1,880	\$1,480	\$350,329	\$158,274
VI	4.39%	3.37%	\$1,432	\$1,937	\$2,657	\$2,281	\$584,882	\$344,766
VII	3.33%	2.32%						
VIII	5.79%	4.77%						
IX	7.39%	6.38%						
X	9.51%	8.49%						
<b>Coahuila de Zaragoza</b>								
I	-1.51%	-2.52%	\$473	\$500	-\$317	-\$530	-\$114,099	-\$146,244
II	1.48%	0.46%	\$961	\$1,138	\$368	\$115	\$132,526	\$31,869
III	2.94%	1.93%	\$1,267	\$1,600	\$933	\$611	\$335,885	\$168,705
IV	4.38%	3.37%	\$1,296	\$1,752	\$1,467	\$1,128	\$528,203	\$311,211
V	4.77%	3.76%	\$1,499	\$2,066	\$1,880	\$1,480	\$676,634	\$408,441
VI	7.18%	6.16%	\$1,197	\$1,865	\$2,657	\$2,281	\$956,458	\$629,641
VII	5.40%	4.39%						
VIII	8.01%	7.00%						
IX	9.41%	8.39%						
X	9.67%	8.66%						

Entidad Federativa y Deciles	R (plazo máximo)	R (plazo promedio)	Mensualidades (plazo máximo)	Mensualidades (plazo promedio)	Subsidio/Interés mensual al financiamiento (plazo máximo)	Subsidio/Interés mensual al financiamiento (plazo mínimo)	Subsidio/Interés al financiamiento (plazo máximo)	Subsidio/Interés al financiamiento (plazo mínimo)
Colima	4.29%	3.28%						
I	-1.42%	-2.44%	\$490	\$519	-\$299	-\$512	-\$107,548	-\$141,222
II	1.10%	0.08%	\$938	\$1,093	\$273	\$20	\$98,304	\$5,632
III	2.11%	1.10%	\$1,255	\$1,528	\$670	\$348	\$241,059	\$96,005
IV	3.51%	2.50%	\$1,329	\$1,724	\$1,177	\$837	\$423,556	\$230,982
V	3.97%	2.96%	\$1,547	\$2,050	\$1,565	\$1,165	\$563,428	\$321,650
VI	6.26%	5.25%	\$1,287	\$1,912	\$2,317	\$1,942	\$834,288	\$535,977
VII	4.83%	3.81%						
VIII	7.24%	6.23%						
IX	8.43%	7.42%						
X	8.57%	7.56%						
Chiapas	-0.17%	-1.18%						
I	-2.22%	-3.23%	\$318	\$328	-\$466	-\$679	-\$167,700	-\$187,338
II	-1.35%	-2.36%	\$598	\$635	-\$335	-\$588	-\$120,748	-\$162,308
III	-1.04%	-2.05%	\$843	\$906	-\$330	-\$651	-\$118,643	-\$179,767
IV	-0.49%	-1.51%	\$1,020	\$1,118	-\$165	-\$505	-\$59,541	-\$139,393
V	-0.24%	-1.26%	\$1,261	\$1,394	-\$96	-\$496	-\$34,577	-\$136,821
VI	0.83%	-0.19%	\$1,363	\$1,572	\$306	-\$70	\$110,094	-\$19,239
VII	0.42%	-0.60%	\$1,911	\$2,168	\$225	-\$324	\$81,022	-\$89,547
VIII	1.83%	0.81%	\$2,030	\$2,441	\$946	\$421	\$340,640	\$116,153
IX	2.79%	1.78%	\$2,468	\$3,097	\$1,727	\$1,100	\$621,683	\$303,595
X	3.52%	2.50%	\$4,510	\$5,851	\$3,995	\$2,843	\$1,438,254	\$784,542
Durango	17.23%	16.21%						
I	0.12%	-0.90%	\$712	\$798	\$25	-\$188	\$8,910	-\$51,938
II	5.05%	4.04%	\$935	\$1,306	\$1,258	\$1,005	\$452,912	\$277,498
III	9.55%	8.54%	\$811	\$1,438	\$3,030	\$2,708	\$1,090,787	\$747,463
IV	12.99%	11.98%	\$560	\$1,206	\$4,350	\$4,010	\$1,565,916	\$1,106,791
V	14.17%	13.16%	\$561	\$1,291	\$5,583	\$5,183	\$2,009,763	\$1,430,507
VI	20.32%	19.30%	\$209	\$683	\$7,520	\$7,144	\$2,707,151	\$1,971,839
VII	16.88%	15.86%						
VIII	23.56%	22.54%						
IX	26.66%	25.65%						
X	27.22%	26.21%						

Entidad Federativa y Deciles	R (plazo máximo)	R (plazo promedio)	Mensualidades (plazo máximo)	Mensualidades (plazo promedio)	Subsidio/Interés mensual al financiamiento (plazo máximo)	Subsidio/Interés mensual al financiamiento (plazo mínimo)	Subsidio/Interés al financiamiento (plazo máximo)	Subsidio/Interés al financiamiento (plazo mínimo)
Guerrero	7.31%	6.30%						
I	-0.83%	-1.85%	\$591	\$640	-\$175	-\$387	-\$62,835	-\$106,942
II	1.30%	0.29%	\$951	\$1,119	\$325	\$72	\$116,981	\$19,952
III	2.37%	1.36%	\$1,262	\$1,554	\$753	\$431	\$271,088	\$119,027
IV	4.91%	3.89%	\$1,266	\$1,756	\$1,643	\$1,304	\$591,554	\$359,780
V	6.73%	5.71%	\$1,322	\$2,012	\$2,650	\$2,251	\$954,162	\$621,213
VI	10.85%	9.84%	\$814	\$1,552	\$4,017	\$3,641	\$1,446,057	\$1,005,000
VII	9.08%	8.06%	\$1,458	\$2,518	\$4,917	\$4,368	\$1,770,136	\$1,205,440
VIII	14.12%	13.11%	\$742	\$1,704	\$7,312	\$6,787	\$2,632,372	\$1,873,148
IX	17.14%	16.13%	\$570	\$1,557	\$10,592	\$9,965	\$3,813,155	\$2,750,390
X	19.56%	18.55%	\$721	\$2,262	\$22,223	\$21,070	\$8,000,275	\$5,815,424
Hidalgo	12.82%	11.80%						
I	0.23%	-0.79%	\$723	\$814	\$48	-\$165	\$17,221	-\$45,566
II	4.58%	3.56%	\$956	\$1,305	\$1,140	\$888	\$410,534	\$245,009
III	7.65%	6.63%	\$984	\$1,572	\$2,425	\$2,104	\$873,169	\$580,623
IV	11.05%	10.04%	\$719	\$1,386	\$3,700	\$3,360	\$1,331,890	\$927,371
V	12.18%	11.16%	\$734	\$1,508	\$4,797	\$4,398	\$1,727,045	\$1,213,756
VI	16.94%	15.92%	\$352	\$950	\$6,270	\$5,894	\$2,257,081	\$1,626,785
VII	14.10%	13.09%						
VIII	19.41%	18.40%						
IX	21.92%	20.90%						
X	24.41%	23.40%						
Michoacán de Ocampo								
I	0.56%	-0.46%	\$753	\$858	\$117	-\$96	\$42,126	-\$26,472
II	6.48%	5.46%	\$852	\$1,280	\$1,613	\$1,361	\$580,743	\$375,502
III	9.88%	8.86%	\$782	\$1,412	\$3,133	\$2,811	\$1,127,909	\$775,923
IV	13.55%	12.53%	\$520	\$1,154	\$4,535	\$4,195	\$1,632,645	\$1,157,950
V	14.53%	13.52%	\$533	\$1,253	\$5,724	\$5,325	\$2,060,718	\$1,469,573
VI	19.55%	18.53%	\$235	\$738	\$7,235	\$6,860	\$2,604,750	\$1,893,331
VII	15.63%	14.61%						
VIII	21.45%	20.44%						
IX	24.45%	23.44%						
X	28.38%	27.37%						

Entidad Federativa y Deciles	R (plazo máximo)	R (plazo promedio)	Mensualidades (plazo máximo)	Mensualidades (plazo promedio)	Subsidio/Interés mensual al financiamiento (plazo máximo)	Subsidio/Interés mensual al financiamiento (plazo mínimo)	Subsidio/Interés al financiamiento (plazo máximo)	Subsidio/Interés al financiamiento (plazo mínimo)
Oaxaca	7.00%	5.99%						
I	-0.99%	-2.00%	\$567	\$610	-\$207	-\$420	-\$74,496	-\$115,882
II	1.22%	0.20%	\$946	\$1,108	\$303	\$51	\$109,204	\$13,989
III	2.83%	1.81%	\$1,267	\$1,592	\$897	\$575	\$322,934	\$158,776
IV	5.66%	4.65%	\$1,212	\$1,747	\$1,897	\$1,557	\$682,775	\$429,716
V	7.33%	6.32%	\$1,257	\$1,975	\$2,888	\$2,488	\$1,039,552	\$686,679
VI	11.44%	10.43%	\$757	\$1,493	\$4,234	\$3,859	\$1,524,414	\$1,065,074
VII	9.80%	8.78%	\$1,348	\$2,422	\$5,306	\$4,757	\$1,910,179	\$1,312,806
VIII	15.18%	14.16%	\$638	\$1,558	\$7,861	\$7,336	\$2,829,950	\$2,024,624
IX	18.60%	17.58%	\$456	\$1,354	\$11,491	\$10,864	\$4,136,871	\$2,998,573
X	22.56%	21.54%	\$447	\$1,659	\$25,626	\$24,474	\$9,225,531	\$6,754,788
San Luis Potosí	11.10%	10.08%						
I	0.20%	-0.81%	\$720	\$810	\$42	-\$171	\$15,123	-\$47,174
II	4.39%	3.38%	\$964	\$1,303	\$1,094	\$841	\$393,659	\$232,071
III	7.61%	6.59%	\$987	\$1,574	\$2,412	\$2,090	\$868,386	\$576,955
IV	12.12%	11.11%	\$628	\$1,287	\$4,059	\$3,719	\$1,461,095	\$1,026,428
V	14.34%	13.33%	\$547	\$1,273	\$5,650	\$5,251	\$2,034,169	\$1,449,219
VI	20.95%	19.94%	\$188	\$639	\$7,756	\$7,380	\$2,792,165	\$2,037,016
VII	17.69%	16.68%						
VIII	25.40%	23.38%						
IX	28.37%	27.35%						
X	30.31%	29.29%						
Tamaulipas	20.76%	19.75%						
I	0.90%	-0.12%	\$778	\$899	\$188	-\$25	\$67,714	-\$6,855
II	7.01%	5.99%	\$817	\$1,262	\$1,745	\$1,492	\$628,138	\$411,838
III	10.44%	9.42%	\$733	\$1,365	\$3,310	\$2,988	\$1,191,668	\$824,805
IV	14.33%	13.31%	\$466	\$1,083	\$4,797	\$4,457	\$1,726,775	\$1,230,116
V	15.53%	14.51%	\$462	\$1,150	\$6,117	\$5,717	\$2,202,062	\$1,577,936
VI	22.04%	21.02%	\$158	\$571	\$8,158	\$7,782	\$2,936,773	\$2,147,882
VII	17.91%	16.90%						
VIII	24.07%	23.06%						
IX	27.56%	26.54%						
X	35.38%	34.37%						

Entidad Federativa y Deciles	R (plazo máximo)	R (plazo promedio)	Mensualidades (plazo máximo)	Mensualidades (plazo promedio)	Subsidio/Interés mensual al financiamiento (plazo máximo)	Subsidio/Interés mensual al financiamiento (plazo mínimo)	Subsidio/Interés al financiamiento (plazo máximo)	Subsidio/Interés al financiamiento (plazo mínimo)
Veracruz de Ignacio de la Llave	8.69%	7.67%						
I	0.16%	-0.85%	\$716	\$804	\$33	-\$179	\$12,054	-\$49,527
II	3.59%	2.57%	\$987	\$1,285	\$893	\$641	\$321,639	\$176,856
III	5.46%	4.44%	\$1,163	\$1,659	\$1,730	\$1,409	\$622,937	\$388,778
IV	8.42%	7.41%	\$964	\$1,607	\$2,820	\$2,480	\$1,015,250	\$684,614
V	9.51%	8.49%	\$1,012	\$1,790	\$3,746	\$3,346	\$1,348,440	\$923,493
VI	13.85%	12.84%	\$551	\$1,245	\$5,127	\$4,752	\$1,845,800	\$1,311,470
VII	11.21%	10.20%						
VIII	15.90%	14.89%						
IX	18.73%	17.72%						
X	19.85%	18.84%						
Zacatecas	12.31%	11.29%						
I	-0.12%	-1.13%	\$687	\$763	-\$24	-\$237	-\$8,723	-\$65,456
II	3.31%	2.30%	\$992	\$1,275	\$825	\$572	\$296,838	\$157,842
III	6.79%	5.78%	\$1,059	\$1,617	\$2,154	\$1,832	\$775,305	\$505,594
IV	10.05%	9.04%	\$809	\$1,475	\$3,366	\$3,026	\$1,211,584	\$835,137
V	10.97%	9.95%	\$855	\$1,640	\$4,321	\$3,921	\$1,555,489	\$1,082,230
VI	16.19%	15.18%	\$393	\$1,018	\$5,994	\$5,618	\$2,157,814	\$1,550,680
VII	13.17%	12.15%						
VIII	18.36%	17.35%						
IX	21.42%	20.40%						
X	23.93%	22.92%						

Fuente: datos de la Encuesta Nacional de Ingresos y Gastos de los Hogares, ENIGH 2018 y estimaciones propias. \*Se muestra la ponderación de las tasas de todos los deciles, sin embargo, se propone enfocar el financiamiento en los deciles de bajos ingresos, resaltados por entidad con color gris.

Tabla A2 Estimación de tasa de interés de ingreso medio (R) por entidad federativa, plazo máximo y promedio de las entidades federativas de mayor ingreso.

Entidad federativa y deciles	R (plazo máximo)	R (plazo promedio)
Ciudad de México	13.46%	12.44%
I	7.13%	6.11%
II	18.07%	17.06%
III	20.33%	19.32%
IV	24.77%	23.75%
V	26.08%	25.07%
VI	35.53%	34.52%
VII	29.09%	28.07%
VIII	40.22%	39.21%
IX	47.56%	46.55%
X	71.49%	70.47%
Chihuahua	19.90%	18.88%
I	1.72%	0.71%
II	9.47%	8.45%
III	13.85%	12.84%
IV	18.67%	17.66%
V	20.11%	19.10%
VI	27.17%	25.15%
VII	22.10%	21.09%
VIII	29.77%	28.75%
IX	33.64%	32.63%
X	39.92%	38.91%
Guanajuato	13.92%	12.91%
I	1.47%	0.45%
II	9.36%	8.35%
III	12.72%	11.70%
IV	16.51%	15.49%
V	17.70%	16.69%
VI	24.10%	23.08%
VII	19.44%	18.43%
VIII	26.45%	25.44%
IX	29.94%	28.92%
X	28.71%	27.69%

Entidad federativa y deciles	R (plazo máximo)	R (plazo promedio)
Jalisco	19.09%	18.08%
I	2.63%	1.62%
II	12.53%	11.51%
III	16.36%	15.35%
IV	21.19%	20.18%
V	22.25%	21.23%
VI	30.02%	29.01%
VII	24.25%	23.24%
VIII	32.59%	31.58%
IX	36.31%	35.29%
X	41.82%	40.80%
México	12.99%	11.97%
I	5.29%	4.27%
II	13.78%	12.77%
III	15.33%	14.31%
IV	18.94%	17.93%
V	19.35%	18.34%
VI	23.34%	24.33%
VII	20.22%	19.10%
VIII	26.10%	25.09%
IX	29.05%	28.03%
X	31.42%	30.40%
Morelos	8.25%	7.23%
I	1.98%	0.96%
II	8.14%	7.13%
III	10.65%	9.64%
IV	13.80%	12.79%
V	14.46%	13.45%
VI	19.70%	18.68%
VII	15.83%	14.82%
VIII	21.10%	20.09%
IX	23.47%	22.45%
X	28.51%	27.50%



Entidad federativa y deciles	R (plazo máximo)	R (plazo promedio)
Nayarit	14.79%	13.78%
I	1.08%	0.07%
II	6.67%	5.65%
III	10.19%	9.17%
IV	14.18%	13.17%
V	15.65%	14.64%
VI	22.02%	21.00%
VII	18.29%	17.28%
VIII	25.12%	24.10%
IX	28.85%	27.84%
X	32.09%	31.08%
Nuevo León	26.09%	25.08%
I	6.04%	5.03%
II	17.68%	16.66%
III	20.88%	19.86%
IV	23.37%	24.35%
V	26.64%	25.63%
VI	34.95%	33.94%
VII	28.08%	27.07%
VIII	36.21%	35.20%
IX	39.63%	38.62%
X	57.93%	56.91%
Puebla	9.17%	8.15%
I	1.61%	0.60%
II	7.84%	6.83%
III	10.17%	9.15%
IV	12.94%	11.92%
V	13.87%	12.86%
VI	18.88%	17.86%
VII	15.11%	14.10%
VIII	20.43%	19.42%
IX	22.84%	21.82%
X	23.87%	22.86%

Entidad federativa y deciles	R (plazo máximo)	R (plazo promedio)
Querétaro	12.38%	11.36%
I	4.36%	3.35%
II	14.40%	13.39%
III	17.13%	16.11%
IV	21.99%	20.97%
V	23.24%	22.23%
VI	31.82%	30.80%
VII	26.16%	25.14%
VIII	35.18%	34.16%
IX	39.81%	38.80%
X	42.86%	41.85%
Quintana Roo	21.99%	20.98%
I	5.72%	4.70%
II	15.94%	14.93%
III	17.99%	16.98%
IV	22.77%	21.76%
V	24.17%	23.15%
VI	32.15%	31.14%
VII	26.07%	25.06%
VIII	34.76%	33.75%
IX	38.26%	32.24%
X	36.55%	35.54%
Sinaloa	16.62%	15.61%
I	1.72%	0.70%
II	8.49%	7.47%
III	12.64%	11.63%
IV	16.81%	15.79%
V	18.37%	17.36%
VI	24.69%	23.68%
VII	19.88%	18.87%
VIII	27.24%	26.23%
IX	31.15%	30.14%
X	39.67%	38.65%

Entidad federativa y deciles	R (plazo máximo)	R (plazo promedio)
Sonora	21.78%	20.76%
I	2.08%	1.06%
II	11.70%	10.68%
III	14.98%	13.96%
IV	19.54%	18.52%
V	21.05%	20.04%
VI	28.78%	27.77%
VII	23.79%	22.77%
VIII	32.47%	31.46%
IX	37.68%	36.66%
X	42.22%	41.20%
Tabasco	9.62%	8.60%
I	1.41%	0.40%
II	5.95%	4.94%
III	7.89%	6.87%
IV	10.89%	9.88%
V	11.91%	10.90%
VI	17.01%	15.99%
VII	14.02%	13.01%
VIII	20.43%	19.41%
IX	24.72%	23.71%
X	26.57%	25.55%
Tlaxcala	15.34%	14.33%
I	2.50%	1.49%
II	10.33%	9.32%
III	12.30%	11.28%
IV	15.05%	14.04%
V	15.40%	14.39%
VI	20.51%	19.49%
VII	16.44%	15.43%
VIII	21.81%	20.80%
IX	24.68%	23.67%
X	23.46%	22.44%

Entidad federativa y deciles	R (plazo máximo)	R (plazo promedio)
Yucatán	16.06%	15.05%
I	2.04%	1.03%
II	8.87%	7.86%
III	11.83%	10.82%
IV	15.66%	14.65%
V	16.37%	15.36%
VI	22.36%	21.34%
VII	18.10%	17.08%
VIII	24.87%	23.85%
IX	28.56%	27.54%
X	36.56%	35.55%
Nacional	15.45%	14.43%
I	1.46%	0.44%
II	7.81%	6.79%
III	11.14%	10.12%
IV	15.28%	14.26%
V	16.76%	15.75%
VI	23.20%	22.19%
VII	19.16%	18.14%
VIII	26.40%	25.38%
IX	30.27%	29.26%
X	36.50%	35.49%

Fuente: datos de la Encuesta Nacional de Ingresos y Gastos de los Hogares, ENIGH 2018 y estimaciones propias. \*Se muestra la ponderación de las tasas de todos los deciles, sin embargo, se propone enfocar el financiamiento en los deciles de bajos ingresos, resaltados por entidad con color gris.