

DWELLING DECAY: HOUSING CRISIS, URBAN INSTITUTIONALISM, AND ITS UNDERSTANDING OF THE QUALITATIVE SHORTAGE

PAST, PRESENT, AND FUTURE OF CHILE'S URBAN HOUSING POLICY FOR THE IMPROVEMENT OF QUALITY AND SOCIAL INTEGRATION (2006 - 2021)

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INTRODUCTION

Since 2006, Chilean housing policy has undergone a paradigm shift by focusing its attention on improving the quality of the urban housing stock. At that time, it was considered that the quantitative housing shortage had a certain degree of control from the state and institutions, with a sustained decrease compared to the Latin American context. However, since 2017, the housing shortage has shown a worrying increase, currently reaching its highest point since the return to democracy in the 1990s.

With a current housing shortage of 739,603 dwellings, representing almost 12% of the total national housing shortage and affecting almost 2.2 million people, 12% of the national population, there is talk of a new housing crisis in Chile.

Migratory and economic crises and the current COVID-19 pandemic add to the various factors that attempt to explain this increase in the housing shortage. However, this crisis is not only a housing shortage crisis, but also a crisis of quality and the persistence of housing and urban environment decay, which, despite an institutional policy to improve urban and housing quality that has been in existence for two decades, has not managed to reduce the gap. In this sense, the current housing shortage can be understood not only from the perspective of the quantity of missing housing, but also as a crisis exacerbated by the quality of the housing and urban stock built. In this sense, institutional factors have not been particularly highlighted as possible causes or aggravators of the housing conflict, in the sense of understanding how the institutional framework has perceived the urban decay and housing shortages.

This article seeks to analyse how the Chilean urban-housing institutional framework has been modelling, through plans and programmes, its *Urban Housing Policy of Improving the Quality and Social Integration of Chile*, in the period between 2006, the year of the paradigmatic shift from housing quantity to housing quality, and 2021, when the housing shortage crisis was declared, as a way of understanding from where the institutions have epistemologically positioned themselves to generate the response to the housing shortage, with special emphasis on the quality shortage.

It is hypothesised that Chilean urban and housing institutions, through their policy of quality improvement, have shifted the focus from subsidiarity to the understanding of housing deterioration,

reflecting in interventions that, although they have a narrative in line with the search for quality, are based on proposals of extreme social targeting and lack of territorial relevance, the same principle under which the model of mass housing construction was developed in previous decades. Through documentary and bibliographic analysis, the history of Chile's **Urban Housing Policy of Improving Quality and Social Integration** is reconstructed, under which a series of programmes and plans have been organised to address the qualitative urban-housing shortage. This historiographic analysis allows us to understand where the Chilean institutional framework has been situated to address the quality shortage of its existing urban-housing stock, through various milestones of the national housing policy that reveal conflicts, rigidity, and institutional centralism, which in turn hinder the recognition of cultural and territorial diversity in the interventions.

This article, as part of an ongoing doctoral research, hopes to be a contribution to the critical review of the policy of qualitative housing shortage, given that Chile has been a reference at the international level with its subsidised policy of access to social housing in previous times and that today, in the context of a new global housing crisis, the institutional responses address the crisis not only as a matter of quantity, but also in a comprehensive manner.

I. CONTEXT

CHILEAN HOUSING POLICY: Housing subsidies and the urban expansion model

After the civil-military dictatorship in the 1970s, a neoliberal development model was established which restructured the state, assigning the market the role of provider of goods and services, including urban development and housing, relegating state activity to a subsidiary and indirect role (Rosas Vera, 2008). The market became the driving force behind public management, the spatial manifestation of which materialised in the implementation of a model of urban expansion and massive housing construction on land devoid of services and facilities.

With the enactment of the National Urban Development Policy of 1979, the urban boundary, established by planning policies prior to the 1973 coup d'état, was declared to have ended, declaring urban land to be a non-scarce good. (Valencia, 2008). In this way the new role of the state, defined merely as a facilitator, set the fundamental principles within the framework of privatisation of state enterprises to provide social rights. Socio-economic reforms that replaced the idea of housing as a "social right" with the concept of a "service", which is attributed a price in the market and can be delivered by both public and private agents (Raposo, 2008).

The *housing subsidy* was consolidated as a predominant mechanism for the financing of housing that would allow access and provision of housing on demand, a redistributive (compensatory) mechanism of wealth for the population that cannot access the real estate market.

According to MINVU's Housing Observatory, the implementation of the subsidy model accelerated production and coverage, with more than 2.3 million housing subsidies executed between 1990 and 2014, 56% of which corresponded to the poorest 20% of the most vulnerable population, considerably reversing the quantitative housing shortage in that period. Mass-produced housing was located on the outskirts of cities, leaving the private market to act in the central housing areas, concentrating a minority demand corresponding to the middle class or those with greater purchasing power and debt capacity (Valencia, 2008).

The new residential landscape resulting from the *urban extension model* was mainly sustained by the so-called "Fondo Solidario de Elección de Vivienda", a social housing programme for low-income sectors without the capacity to borrow on the financial market. This housing programme became the predominant policy for the creation of housing supply, inhibiting a diversified housing policy that respected the different territories and social actors in the country. Homogeneity was imposed: large-

scale housing typologies and peripheral locations, without facilities or services, created a new type of shortage, as the "successful model" did not foresee the problem of the accelerated deterioration of the housing stock and its surroundings.

For Rodríguez and Sugranyes (2005), the supposed success in reducing the quantitative housing shortage was possible at the cost of lowering quality standards and, above all, locating the vulnerable population in peripheral and extra-urban areas, generating a series of new vulnerabilities (p.165).



Figure 2: Sector Bajos de Mena, Comuna de Puente Alto, Santiago de Chile. Mass housing production characteristic of the 1990s - 2000s in Chile.

Source: <https://www.uchile.cl/noticias/115045/el-derecho-a-la-vivienda-en-chile-deuda-que-heredamos-de-la-dictadura>

CHANGE IN INSTITUTIONAL PERSPECTIVE: from quantitative shortage to qualitative shortage
Although in absolute terms the housing shortage in terms of the amount of housing required decreased in the early 1990s, in the following decades a series of negative externalities became evident because of this massive construction of housing, mainly due to its low quality, concentrated in homogeneous, peripheral contexts and without the provision of sufficient equipment and services (Imilan et al., 2016).

In 1997, the inauguration of a new social housing complex on the outskirts of the city of Santiago, built with subsidies for vulnerable sectors, represented the event that caused media and institutional tension in the housing policy that Chile had been developing with "success" until then. The recently inaugurated complex, and during the rainy winter storms, suffered serious leaks that damaged the houses, rendering them uninhabitable. The case known as the "Copeva case", the name of the construction company responsible for the project, forced an institutional shift towards the quality of the housing stock built, thus conceiving not only the lack of housing as part of the shortage, but also the quality of both new and existing housing.

In this way, the new institutional shift focused efforts on the construction of a policy that, while recognising the massive construction of housing as a phenomenon that allowed the provision of housing for vulnerable sectors of the population, deepened the problem of inequality due to the low quality of construction, the deterioration of the urban environment and the absence of services. This institutional shift from quantity to quality showed its first efforts in the early 2000s, when for the first time as part of a government plan it showed interest in the issue of citizen security and the recovery of public spaces. But it was not until 2004 when the triad "housing, neighbourhood and city" was established as the three areas in which sectoral public policy would be developed in the following decade, until the present day, with the inauguration in 2006 of the Neighbourhood Recovery Programme "Quiero mi Barrio" (I want my Neighbourhood), realising that public policies should also address, with citizen participation, those urban environments that suffered abandonment and deterioration, thus moving from quantitative shortage to qualitative shortage. (MINVU, 2009).

Thus, between 2006 and 2010, the new "Urban Housing Policy for the Improvement of Quality and Social Integration in Chile" (MINVU, 2009) was created, which placed the reduction of the qualitative housing shortage of the built city at the centre of the discussion, both in the field of housing and public space, giving way to the creation of different public initiatives in the urban/housing field, with the aim of addressing the shortage in a comprehensive manner. These lines of action would later become part of what, as of 2014, would become Chile's new National Urban Development Policy (PNDU).

NEW HOUSING CRISIS IN CHILE: an opportunity for a comprehensive approach

The indicators for measuring the housing shortage had been showing a constant decrease until 2015, with a record of 391,546 units^{6%} approx. of housing shortages. However, from 2017 onwards, an increase began to be perceived, which explodes in 2021 in the context of the COVID - 19 pandemic. Generating a broad consensus among institutions and civil society that Chile is going through a housing crisis, the most serious in 25 years.

Currently, the housing shortage in Chile is 739,603 dwellings (12% of the total housing stock at the national level), affecting a total of about 2.2 million people². Of this shortage, 58% corresponds to housing deprivation, mainly due to a situation of being in a situation of "allegamiento" or overcrowding, and 42% corresponds to housing with some type of quality requirement, affecting 23.5% of the total housing stock in Chile³, deprivations that are particularly prevalent in the Metropolitan, Valparaíso, Biobío, Antofagasta, Tarapacá, and Maule regions.

Some of the causes identified by the studies for this increase in the housing shortage are the economic crisis resulting from the pandemic, the rise in mortgage loans, the high cost of materials and the increase in rent prices. In this last item, around 400,000 families spend more than 30% of their income on this item, well above OECD standards. On the other hand, precarious settlements, understood as illegal land occupations, have increased. Currently, 81,643 families have been registered as living in "camps" or informal settlements⁴, which aggravates the context of crisis in terms of habitability and pressure on the land market.

All these contextual variables have been combined with the recognised Chilean housing policy model, within the framework of a subsidiary state and a deepened neoliberal system, which relies on the market for the provision of goods and services, the housing market being one of its pillars.

This crisis is in turn an opportunity to review housing policy, so as not to base solution strategies on tried and tested formulas that have already failed. It is relevant to understand the epistemological positions and the epistemological positions for the analysis of the policy of qualitative housing

² Estudio Cámara Chilena de la Construcción - CChC, 2019 based on CASEN 2017.

³ CASEN 2017

⁴ Estudio Déficit Cero, 2021.

shortage that Chilean urban institutions carried out. The old and new crises can be approached with a new, critical viewpoint and with a view to the construction of a new constitution in Chile.

II. THEORETICAL AND CONCEPTUAL FRAMEWORK

DWELLING DECAY: the urban-housing shortage in Chile

The urban and housing problem of the deterioration resulting from the policy of massive housing construction under a model of urban expansion made it clear that the problem no longer fell only on those people without housing, but also on those who had been granted one by urban and housing policies, but of poor quality, lacking services and equipment, thus configuring the problem of "*those with roofs*" (Sugranyes & Rodríguez, 2005). In this way, those who had managed to opt for home ownership were now suffering the consequences of their accelerated deterioration and were dealing in their daily lives with problems of habitability and a lack of services and facilities, and with them outside of employment and economic networks.

The existence of a predominant *qualitative shortage* leads us to explore what happens to this deterioration that is being inhabited daily, where conservation strategies are used by the inhabitants to reverse it and allow them to develop their daily lives in their homes and neighbourhoods.

To understand the shaping of the *Quality Improvement and Social Integration Policy*, it is important to define what we mean by qualitative urban and housing shortage in the Chilean context.

At the end of the 1980s, a study carried out by the Chilean researcher Joan Mac Donald, defined for the first time the qualitative shortage as the difference between the total number of dwellings and those that are considered adequate (Mac Donald, 1986, p.19). It represents those families that have a dwelling for their exclusive use, but it does not meet the conditions to be considered an acceptable dwelling; this would require its improvement or replacement by a better dwelling.

For Sepúlveda et al. (2005), the qualitative housing shortage focused on the housing unit or dwelling corresponds to those households whose dwellings do not have appropriate materials according to the "minimum standards established for the protection of family life" (materiality of walls, roof and floor and state of conservation of the buildings) as well as dwellings that do not have basic services (drinking water, sewage, electricity).

According to Arriagada (2003) it should be stressed that the qualitative shortage is distinct from the component of dwellings to be replaced, since it concerns dwellings that can reach a fully satisfactory standard by being improved through repairs, changes of materials, extensions of surface area, connection to drinking water and sewerage services. Despite the broad definition, there are cases where the qualitative requirements are not explicitly or in detail established by the housing needs studies or, in other cases, the estimation of dwellings with quality problems is not completely isolated from the quantitative shortage.

Institutionally, the housing shortage in Chile is analysed from three main dimensions: the quantitative shortage, the qualitative shortage, related to the adequate quality and maintenance of housing, and from the point of view of access to services and public spaces that meet the needs of the inhabitants (MINVU, 2009).

However, the qualitative shortage is not only related to the adequate quality and maintenance of housing, but also to the quality of access to services and public spaces that meet the needs of the inhabitants (MINVU, 2009).

SUBSIDIARITY: an epistemological and institutional approach to urban-housing policies in Chile

In the Chilean case, the principle of subsidiarity must be understood in the context of an extensive process of political and social transformation that began in the 1970s.

Harvey (2007) argues that the Chilean case was the first experiment in the orthodox application of neoliberal criteria and one of the first experiences of neoliberal governance in the world. This process of restructuring the state under this economic system was conducted abruptly between 1973 and 1989, by a military government that did not tolerate dissent, thus achieving an orthodox application of its criteria in the early years, only to be made more flexible in the later phase with the return to democracy, but which, nevertheless, have remained essentially in force and continue to be applied in Chile to this day (De Mattos, 2016).

In this context, it is understood that the shaping of urban housing policy to improve the quality and integration of Chile and the influences on the institutional context as a background against which public policies in general and housing and urban policies in particular are developed.

In this sense, Chilean urban-housing policy is often analysed in detail as a paradigmatic case in the Latin American context with respect to its access and provision mechanisms from a subsidiary approach and its unrestricted relationship with the implementation of the neoliberal system (Raposo, 2008; Rolnik, 2017). However, it is also essential to understand the consequences of the use of this *principle of subsidiarity* in the context of the urban-housing policies that shaped the *Urban Housing Policy for the Improvement of Urban Quality and Integration*, the object of study of this article, which allows us to approach the perspective from which the urban institutional framework in Chile has been situated in order to understand the urban-housing deterioration.

In the Chilean context, subsidiarity was established as a fundamental part of the type of state set up by the civil-military dictatorship in Chile in 1973 and as an implicit principle in the 1980 Political Constitution of Chile, establishing that the state should only take charge of those functions that the private sector could not carry out⁵. This principle allows us to understand the approach to the various social problems in Chile, as well as the lack of strategies on the part of the state to guarantee a series of social rights, including the right to adequate housing.

From the philosophical field it is defined as a "principle to develop the autonomy of individuals and intermediate bodies of society so that, from the different social fabrics, an integral development of its members is achieved through solidarity cooperation and the help of higher institutions when it is justly necessary" (Arqueros, 2016. p. 78).

The state must also refrain from intervening in areas where individuals or groups in society are self-sufficient. Thus, the Subsidiary State is not only characterised by reducing the state's involvement in economic and social life, but also by encouraging private participation in all spheres of everyday life (health, education, food, housing).

Subsidiarity underpins the logic of targeting as opposed to the universal notion of access to housing, and only guides the consolidation of the private market (Imilan et al. 2016).

It is important to emphasise that despite the innovation in the focus of urban and housing policy to improve quality and social integration by moving from quality to quantity, its financing and targeting logic continues to be present in each of its component elements, so that the subsidiarity approach is a fundamental part of its design and its understanding of urban and housing deterioration.

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III. CHILE'S SOCIAL INTEGRATION AND QUALITY IMPROVEMENT POLICY: MILESTONES, PLANS AND PROGRAMMES

The start of quality measurement

The quality of the housing stock began to be measured in 1990, as a result of a study by the Chilean researcher Joan McDonald. In this study, for the first time, the qualitative and quantitative housing shortage was made explicit. This study was based on the 1992 CENSUS and CELADE-ECLAC estimates from 1996 (MacDonald, 2003). During the first half of the 1990s, public investment efforts in urban projects were resumed through the Urban Parks, Participative Pavements, and Community Equipment and Improvement programmes.

The quality crisis

In 1997, as a result of the winter storms, the first case of social housing, which had recently been inaugurated by the authorities at the time, became known, presented important leaks, which triggered a conflict known as Caso Casas Copeva de la Población El Volcán in the peripheral commune of Puente Alto in the city of Santiago and which marked the institutional turning point to review the construction quality of both the houses and the urban environment under which these houses had been built.

The city as a focus of Government Programmes

The quality conflict became more acute, which is why in 2000, for the first time, the government made city issues one of its political priorities, paying special attention to citizen security and the recovery of public spaces for citizen use. Thus, programmes for the rehabilitation of historic centres and the recovery of public spaces were initiated.

The integrated urban-housing approach

In 2004, urban issues formed an important part of the Government Programme and the three areas in which the sectoral public policy was developed were categorised: housing, neighbourhoods, and the city. As a result, the "Quiero mi Barrio" programme was created and the institutionalisation of a permanent neighbourhood recovery policy was proposed, in addition to coining the concept of *Urban-Housing Policy for Improving Quality and Social Integration*.

This gives way to a critical review and adjustment of the methodology used so far to conceptualise and quantify the country's urban-housing shortage circumstances. It is determined that this concept cannot be understood in a unitary way, as it overlaps the multiplicity of components of the urban apparatus.

Participation in neighbourhood recovery

The year 2006 saw the inauguration of the Neighbourhood Recovery Programme, "Quiero mi Barrio", which introduces the participatory component for the recovery of public space and the provision of equipment on a neighbourhood scale.

Housing improvement

The “Programa de protección del Patrimonio Familiar” (Family Heritage Protection Programme) was also created, focusing on the improvement of social housing, marking a milestone in the policy by adapting the subsidy mechanism that was normally used for the acquisition of housing, this time to improve existing housing that had been built by the state. Social condominiums (high-rise collective social housing) are identified as a special focus of attention in housing improvement.

Comprehensiveness in shortage measurement

In this context, at the beginning of 2009, the effort to rethink the shortage issue from an *integral perspective* began, giving way to the concept of Urban-Housing Shortage,

Post-earthquake reconstruction

In 2010, and because of the 8.8 magnitude earthquake that hit the central and most populated area of the country, an institutional turning point was generated because of the urban and housing emergency resulting from the destruction of the earthquake. In this context, the institutional framework underwent tensions that allowed it to expeditiously manage the thousands of requirements for the improvement and reconstruction of homes that had become uninhabitable because of the catastrophe. This year saw the creation of the rental subsidy, which sought to provide temporary housing for families who needed to improve their homes because of the emergency. This would later become a permanent policy that continues to be implemented to this day, as part of the housing offer for both low-income and middle-class families.

Regeneration of Housing Estates

The year 2012 saw the start of the first demolition of a housing complex corresponding to the “Las Viñitas” complex in the district of Cerro Navia in the city of Santiago. This housing complex was built between 1984 and 1985 and had 1,029 flats of 36 m², organised in 67 three-storey blocks. It was a milestone, since it was the beginning of a policy that has lasted until the present day on the regeneration of housing complexes whose deterioration was irreversible. The action symbolically took over from the state the deficient quality of social housing that had only been in existence for 20 years.

Chile's New Urban Development Policy

In 2014, and because of a broad consensus, the New National Urban Development Policy was created, which provides new institutional guidelines for improving the quality of housing and the urban environment, as well as introducing concepts such as social and urban integration and encouraging new methodologies for measuring the shortage and urban development indicators. However, the implementation of this policy has not been easy, as many of the proposed instruments require profound transformations in the functioning of the state, which so far have not been resolved.

New approach to land management for public housing

In 2018, with the creation of the Central Areas Regeneration Programme, public housing in central areas of large and medium-sized cities was sought to diversify the housing supply. In this way, the purchase of land by the state to build new housing for low-income and middle-class socio-economic sectors is promoted. The purchase of existing buildings is also being explored, which, under rehabilitation processes, are expected to generate more housing units for the supply of protected rental housing.

Socio-political conflict: struggle for Chile's new political constitution

In 2019, in the context of massive social mobilisations, Chile begins a process of constitutional change, and with it the debate on the territory and the guarantee by the State of social rights that allows leaving behind the notion of the Subsidiary State for a Social State of rights. In this context, housing and the city are considered in the draft of the new constitution as social rights.

This opens a new political and social cycle in the country, facing the challenge of generating new public policies that comply with these new guaranteed rights.

New housing crisis

In the period between 2020 and 2021 and because of the pandemic and the socio-political crisis in Chile and an intensive migratory process, the housing shortage deepens, and the Housing Crisis is declared. Recently, the law of social and urban integration was enacted, which among other things seeks, through an Emergency Housing Plan, to address the current housing shortage crisis, but this time posing the challenge of integrating the qualitative and quantitative shortage.

Description of programmes for addressing the qualitative shortage

The policy of quality improvement and social integration is made up of a series of programmes and plans that address different scales, both urban and housing, with the aim of reversing processes of deterioration.

The following table defines the objectives, focus of attention, as well as financing and governance mechanisms, areas that facilitate the analysis of the policy as a whole, in order to reveal the emphasis that urban institutions in Chile have placed on reversing the subsidiarity approach, but which institutional rigidity, as well as the political and regulatory framework, have not facilitated.

PROGRAMME NAME	YEAR OF CREATION	SUBJECT OF ATTENTION	AREA OF ACTION	SELECTION MODEL	FUNDING MODEL	INSTITUTIONAL MANAGEMENT MODEL	SOCIAL MANAGEMENT MODEL	TYPOLOGY OF PROJECTS
Programme Public Spaces	2002	Public goods	Urban areas	Call for tenders	investment	Central government + local government	Not applicable	New construction or rehabilitation of public space, and green areas
Neighbourhood Recovery "Quiero mi Barrio" (I love my neighbourhood)	2006	Public goods	Vulnerable urban areas	Call for tenders	investment	Central government + local government + private agencies	Neighbourhood Development Council	New construction or rehabilitation of public space, green areas, infrastructure and urban equipment
Programme Housing and Neighbourhood Improvement	2006	Housing and community equipment	Urban areas	Call for tenders	housing subsidy	Central government + public or private technical assistance agencies	Housing committees	Rehabilitation or improvement of housing, public space, urban equipment
Regeneration Of Collective social housing	2014	Housing and common property under private law	Vulnerable urban areas	Call for tenders	investment + housing subsidy	Central government + local government	Housing committees	Demolition, construction, Housing and common goods
Regeneration Central Areas	2018	Public goods and housing	Central urban areas	Direct	investment + housing subsidy	Central government + local government	Resident communities, management committees.	New construction or rehabilitation of housing, public space, green areas, infrastructure and urban equipment.

Figure 2: State programme for addressing the qualitative shortage

Source: own elaboration

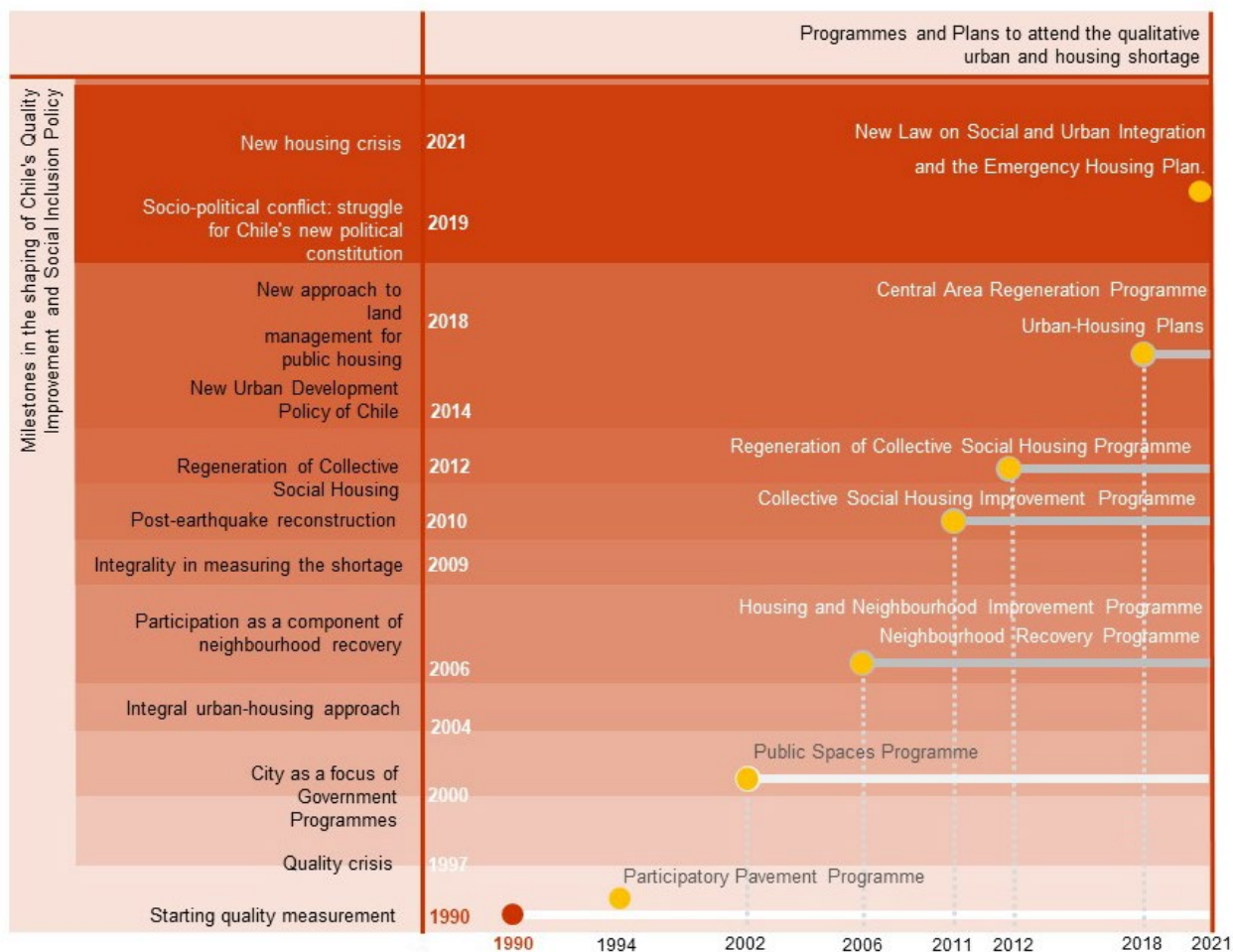


Figure 3: State programmes to address the qualitative shortage and milestones in the shaping of Chile's Urban Housing Policy for the Improvement of Social Quality and Integration

Source: own elaboration

IV.- CONCLUSIONS

- 1) The historiographical review of urban and housing policy revealed agreements, tensions and debates that shaped different institutional responses to the shortage.
- 2) It is observed that despite the existence and recognition of typological recognition of the territorial scales and of the elements in which deterioration is perceived (housing, public spaces, equipment, etc.), whether urban or housing, the financing mechanisms used are based on the subsidy instrument or on direct state investment, both under mechanisms of targeting and competitive bidding.

- 3) Therefore, the policy of quality improvement is based, as well as the policy of housing provision, on the principle of subsidiarity in conjunction with private markets. The use of housing subsidies in the provision of housing and urban upgrading strategies is an extension of this principle.
- 4) The principle of subsidiarity as an epistemological pillar of Chilean housing policy has mainly influenced the individualisation of actors and benefits, thus reducing the territoriality of the instruments.
- 5) The article opens the debate on the qualitative urban housing shortage and its relation to inhabited deterioration, which allows us to understand that deterioration and the strategies of attention have a socio-institutional construction,
- 6) In this sense, the policy of improving the quality and social integration of the current urban housing stock must understand that the deterioration that it seeks to reverse is inhabited, whose daily strategies must be identified and considered in the institutional responses in order to reverse the shortage in a comprehensive manner.

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