



Twenty years of 'Los con techo': A conversation on the unpaid debts of Chile's housing policy

Alfredo Rodríguez

SUR Estudios Sociales y Educación

Ana Sugranyes

Housing and Land Rights Network - Habitat International Coalition, and Comité Hábitat, Colegio de Arquitectos, Chile

in conversation with

Camila Cociña

International Institute for Environment and Development (IIED), and Radical Housing Journal editorial collective

Alfredo Rodríguez is an architect with a master's degree in urban planning. He is the founder and collaborator of SUR Estudios Sociales y Educación. **Ana Sugranyes** is an architect and PhD in housing policy, with extensive experience in international cooperation, supporting the coordination of social actors, professionals, and academics in defence of housing rights. Both have published extensively on urban issues and housing driven by its inhabitants. **Camila Cociña** is a senior researcher on the housing justice team at the International Institute for Environment and Development (IIED) and is part of the editorial collective of Radical Housing Journal. The **three of them** are part of the Human Rights and Evictions Network in Chile. **Contact: camila.cocina@iied.org**

Abstract

Two decades after the publication of the book *Los con techo* (*Those with a roof*), its authors Alfredo Rodríguez and Ana Sugranyes reflect on how this emblematic study of Chile's social housing model implemented between 1980 and 2002 was conceived, and how the publication of the book impacted a model that, though successful in numbers, generated an enormous stock of inadequate housing. In this Conversation, the authors recall the political context that motivated their research, questioning the housing model based on subsidies and oriented toward quantity rather than quality. They also share details about the process of producing the book, including their efforts to disseminate its findings, which turned the publication into a critical reference in Chile and Latin America. Today, the challenges persist: the problem is not only one of housing but of the city itself. The authors call for rethinking the role of society as a whole in building fairer cities.

Keywords

Housing policy, Chile, publications, city

Introduction

Twenty years ago, the book *“Los con techo: Un desafío para la política de vivienda social”* (*Those with a roof: A challenge for social housing policy*) was published in Chile (Ediciones SUR) in 2005, edited by Alfredo Rodríguez and Ana Sugranyes. This book marked a turning point in the discussion about the production of social housing. Chile had constructed a narrative of ‘success’ regarding the quantitative achievements of its housing policies, based until then on a model of individual savings, credit, and subsidies provided to private developers. In response to the discourse on the success of Chile’s social housing financing policy, the book’s authors compiled empirical evidence on the lives of those who lived in estates built under this policy between 1980 and 2002. Although much had been built, ‘the successful housing financing policy had ended up creating a new housing and urban problem: an enormous stock of inadequate social housing that required attention; ... *the great social housing problem is that of families “with a roof”*’ (Rodríguez and Sugranyes, 2005, p. 60).

In the years following its publication, *Los con techo* became a hegemonic reference for critiquing the Chilean social housing model. It needed no introduction other than its name: the mention of *Los con techo* in any discussion in Chile and much of Latin America became a shortcut to recognising the urban and social costs of quantitative housing finance policies, which on paper were celebrated as a success and used as a model in other countries.

Two decades after its appearance, in this Conversation with those who conceived this book, we discuss and delve into the processes, work, and reflections that led to its publication, as well as how the hypotheses raised by the book in 2005 provide clues to the challenges facing housing policies today.¹

The story behind the story

Camila: When I was at my first year at university, the journal ‘EURE’ published an article titled “The Housing Problem of those ‘with a roof’”, a preview of what would become the book published a year later, which we are discussing today (Rodríguez and Sugranyes, 2004; 2005). For my generation, it’s absolutely impossible to imagine our professional and political trajectory without that seminal text. The claims and hypothesis it presented were always the ‘starting point’ for examining with resentment and a critical eye the stories of ‘success’ that flooded Chile during its transition to democracy. A narrative that ignored the fact that the policy of massively distributing individually owned housing had created a segregated city, relegating the poor to terrible living standards, lacking amenities, and showing little concern for the city’s social fabric. For us, this book was always more than a book: it was a hypothesis, a way of thinking, that gave meaning to an entire generation

¹ This text has been produced based on the transcription of an in-depth interview conducted in February 2025 in Santiago de Chile, and complemented by exchanges during the session “A 20 años del problema de los con techo: legado y vigencia para comprender la crisis” (20 years of the problem of the *con techo*: legacy and relevance for understanding the crisis) that took place within the Seminar “Beyond Housing: Interdisciplinary Approaches to Understanding the Social Repercussions of the Housing Crisis in Chile” in March 2025, organized by Nelson Carroza Athens at the Universidad de Playa Ancha, Valparaíso, Chile.

interested in housing as a complex urban, political, and social issue. What is the story behind its publication?

Alfredo: We started with a doubt. We had always heard that governments in the 1990s built a lot of housing because it meant secure votes—in a positive *popular* sense, based on the good memories of the housing built during the times of Frei Montalva and Allende, in the 1960s and early 1970s. When the first round of the 1999 presidential election took place, between Lagos (socialist, incumbent) and Lavín (right-wing, opposition), we had several friends working on Lagos’s campaign in the southern part of Santiago. And they, who had visited all the new housing estates and seen the neighbourhoods daily, told us that, in social housing projects built by the *Concertación* governments, people didn't vote for Lagos. Meanwhile, the success stories of international consultants from ECLAC, UN-Habitat, and the World Bank continued. That was a first clue — something strange was happening — and that’s when we began to wonder.

Ana: That was toward the end of 1999. Between the first and second rounds of the presidential election, there were two or three frantic months. We did a sort of rapid-fire data collection, using what we had from the campaign or the municipalities to try to understand where the problem lay; more or less, we sensed it, but we had to document it.

Alfredo: And María Elena Ducci (1997) had already sensed it, having written a very good article, with the apt title “The dark side of a successful housing policy.”

Ana: Yes, there was María Elena’s work and also our observations on the ground. With Alfredo, on our regular tours of the outskirts of Santiago, back in 1997, in the southwest corner of Santiago, at the intersection of Américo Vespucio and the Central Highway, we wanted to see a large social housing complex. A friend who was an official from the Ministry of Housing and Urban Development (MINVU) told us no, that it was too dangerous to walk around these social housing projects.

Alfredo: We began fieldwork without resources. But, thanks to the support of Eduardo Dockendorff, we had access to UNDP funding, which allowed us to conduct a cadastre of social housing projects and, later, 1,600 surveys in social housing distributed across four cities. From a cross-analysis of the results, we were left with a key fact: the families benefiting from social housing wanted to leave the estates and neighbourhoods where they lived; but they had nowhere else to go.

Ana: So, what we ultimately confirmed is that this successful product of Chilean housing policy had neither use value nor exchange value; just a statistical value. The quantitative goal became the criterion of excellence for the housing minister in power, and there, commercial and political criteria coincided: the best minister was the one who built the most houses; quality, location, and surroundings didn’t count in the political arena.

Alfredo: I think the book’s charm is that it was an intuition. Problems are usually written about after they occur. The analysis of the homeless was ‘a problem in full development,’ as journalists say. The institutional world — government, parliamentarians, political

parties, universities, and the Chilean Chamber of Construction — was satisfied; and we had doubts, because on-the-ground observations didn't match the narrative of success.

Camila: And where did the idea for *Los con techo* come from? It is such a simple and brilliant idea for capturing, as you say, 'what was happening'. Twenty years later, we are still using it as a shortcut to capture a complex problem. At what point in the process did this very particular observation emerge?

Ana: We spent hours and hours, around this very table, arguing over the name of the concept; Alfredo invented *Los con techo*. There was also another idea, which appears in the text, in which we used the metaphor of the 'emperor's clothes' — which was important to highlight the idea that all this success was just a 'fairy tale'.

Alfredo: A group of people who were working on the same topic came together. The book is not just a collection of articles; it was a collective adventure. We selected, discussed, edited, and linked each text to build the argument.² The truth is, we spent almost two years just writing it. With Paulina Matta from SUR, we edited and worked on each article with its authors. All of them starting from Ana's thesis, which was the empirical basis and the study of the history of the subsidy; in addition to the data collection we conducted through the cadastre and the survey.

Ana: With Manuel Tironi³ and a team, we spent an entire year on the ground, visiting each and every social housing project in four different urban settings.⁴ Before we could define an information and survey mechanism, we had to find out where the developments were located, which construction company had built them, and the details of the product.

Alfredo: There was no information. We scoured the records of the Ministry and the Chilean Chamber of Construction, only to discover that only the communes and the number of homes were recorded. So, to construct the survey we wanted to conduct, we had to conduct a cadastre. We first had to scour what we might call the Serviu map library; we found discrepancies in names between the Ministry and municipal building permits. Our main fieldwork tool was the maps that existed in old telephone directories.

In an appendix to the book, Pía Olivera, the survey manager, explains how the interviewers reported their impressions and findings in the field. This is another advantage of *Los con techo*, which reports on the findings of the first land registry team and the interviewers.

² Among the authors of the book were: Susana Aravena, Teresa Cáceres, Andrea Carrión, Ana María de la Jara, Francisca Marquéz, María Pía Olivera, Alejandra Sandoval, Olga Segovia, Juan Carlos Skewes and Manuel Tironi.

³ See: Tironi, 2003.

⁴ There were three teams led by Alfredo and Ana: one in Concepción, coordinated by architect Magda Peña of the University of Biobío; another in the north, for Coquimbo, La Serena, and Ovalle, coordinated by architect Paz Walker of the University of La Serena; and in Santiago, Manuel Tironi, Manuel Morales, Eva Tarrida, and Francisc de Casacuberta participated.

'Missionaries': the book as a transformative project

Ana: We must understand that five years passed between the doubt, the intuition, the research, and the publication of the book. During this long period of management, many very interesting things happened. We both became 'missionaries'. How many talks did we give to explain the issue to relevant groups and stakeholders! In some cases, the dialogue was charged with emotion, due to the anguish we were causing. For example, when we presented the images and data to a senior official at the Ministry of Housing, she told us: 'It's true; in 1984, when we had built 5,000 homes in La Pintana, we realised, oh! We don't have a single school.' It was the early 2000s, and this person, who had been the operator of the model, was beginning to explain the problems created by mass production.

Alfredo: And they were problems they hadn't seen. The housing policy actors couldn't understand that each new housing unit didn't reduce the deficit but rather increased it. With one new poor-quality house, the deficit increases quantitatively and qualitatively. One of the most difficult presentations was with about thirty officials from the Ministry of Housing, where everyone ended up crestfallen and saying, 'What are we doing here? How can we continue doing this?'

Ana: We were at the Architects Association (*Colegio de Arquitectos*), and the number of architects present at that talk was impressive; they were speechless, incredulous, and, at the same time, assuming the union's responsibility for having allowed such terrible neighbourhoods to be planned and built. It was brutal to be able to reveal these levels of neglect — or stupidity? — that can lead to social, political, and public processes, and that we let slide.

Alfredo: We had the support of more than 1,600 extensive surveys administered to families living in four cities: Santiago, Concepción, Coquimbo-La Serena, and Ovalle. There was also a wonderful moment, at a talk in the amphitheatre of the Catholic University of Chile, where Ana presented the book, and the massive audience was enraptured. There was a standing ovation.

Ana: We also presented at the Chilean Chamber of Construction. There must have been about 40 business owners, and they all agreed that the extensions on the facades of the buildings (like the one featured on the book's cover) should be demolished. They argued that the extensions were outside the norm and represented 'a danger to the family'. We know that several business owners read us; some even mentioned having the book on their nightstand. We also participated in dozens of international seminars and conferences.

Camila: It is clear that the book, in addition to presenting a very solid empirical basis, was accompanied by an explicit effort to disseminate it. And the book also tells that story — of the reactions of academics and officials when they realised what they were doing — the story of the dissemination of ideas as part of a research and critique project.

Alfredo: Exactly. We wanted it not to be just a history book, but a contribution to changing housing policy.

Figure 1

Photo used for the
Cover of the book.
Source: Photography
by Eva Tarrida



Ana: By elevating the reflection on the role of housing professionals, with the book, we called for the responsibility we have to analyse and write about each of the events in which we are involved. For me, this is the greatest challenge of research; it is moving from action to writing. Alfredo convinced me to make the effort to study the whys and wherefores of housing subsidies and to write about my fieldwork experience. I enrolled in a doctorate; I abandoned it for two or three years because I took over the secretariat of the Habitat International Coalition (HIC). But by understanding the role of ‘missionaries’ and the effects of these messages, as well as the progress of Alfredo’s work bringing together different perspectives on the same topic, I was able to return to and defend the thesis. The exercise then consisted of combining analytical, documentary, and communicative functions. From my identity as an ‘activist’, the lesson was that you need that triangle to move forward: empirical data, the work of socialising it, and the task of writing it down.

In the same way we do it now, with you, Camila, to place the issues of forced evictions and the human rights violations they imply in the housing policy debate.⁵

Alfredo: We also produced maps — for example, the map that explicitly shows the intersection between cases of domestic violence and the location of social housing built according to the Chilean model. And this was a shock, seeing how a social housing policy related to other social problems. It was part of the beginnings of gender studies at SUR; Olga Segovia was already working on these issues and has continued to develop them to this day.

Of course, we also wanted to see what the social effects of the housing financing policy had been. We used data from the Ministry of the Interior on domestic violence, and we looked at the map of this violence on top of the map of housing estates; both figures matched exactly (Figure 2). Hence our main doubt and question: how can a social policy cause new social problems?

Camila: Beyond the work of missionaries during the book’s production, once it is published and becomes a canonical work, I imagine the argument and ideas take on a life of their own. It became, in some ways, the dominant argument for critiquing the model. How did you experience that period?

Ana: A few months after the book’s publication, we enthusiastically witnessed the creation of the ‘I love my neighborhood’ (*Quiero mi barrio*) program, which recognised the need to re-intervene in the urban spaces created by housing subsidies. The critique remains

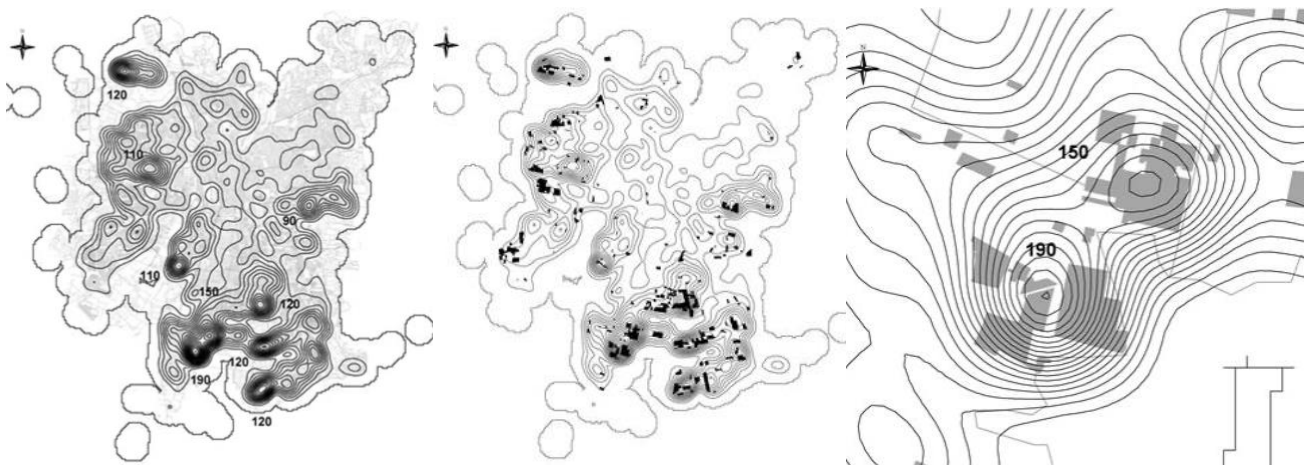


Figure 2

Map overlapping data from the Ministry of the Interior (2002) on domestic violence and comparison with the cadastral map of 600 housing complexes. Figure a and b: Report of domestic violence in social housing estates in the city of Santiago. Figure c: Report of domestic violence in social housing estates in the commune of San Bernardo. Source: “Los con techo”, 2010 edition, page 75.

⁵ Learn more about the work of the Chilean Human Rights and Evictions Network at <https://ddhhydesalojos.cl>

because the model persists, and social and urban problems persist and become more complex.

Alfredo: During the period analysed by *Los con techo*, the late 1980s, 1990s, and early 2000s, the construction sector was concentrated in the productive sector, not the real estate sector. Later, a large portion of construction companies transformed into real estate companies and entered the logic of financialisation. This significantly changed the scenario described in the book.

We realised another situation: There was a housing policy from the 1980s to the early 2000s. Starting in 2004, the state decided to free itself from the administration of small loans; more than 200,000 debts from the Special Workers' Housing Program (PET) were forgiven; and more than 400,000 debts from the basic housing program were forgiven. That ended the model. Since then, houses have been given away. Now the state is providing access to social housing with subsidies of 1,500 to 2,000 UF.⁶ For better or worse, this housing system based on the savings-subsidy-credit triangle had its logic; now it's harder to understand it.

Ana: This connection, called the 'virtuous circle', was at the forefront of international cooperation. Representatives of the German state reconstruction and cooperation bank, the KfW, for example, when talking about housing policy in Chile, always said: the basis is the savings-subsidy-credit relationship. And that broke down in those years. And it ended. There was a recognition from the KfW that Chile's advantage was the combination of state intervention, the private sector's flexibility, and the recognition of the population as part of the model. But the neoliberal model swallowed it all up: state initiative and the social solidarity function.

At that time, from the HIC general secretariat, we continued to play the role of missionaries around the world, explaining the inconsistencies of housing subsidies, which were sold throughout Latin America and Africa, through the World Bank. Everywhere, we tried to explain the deception of the discourse of 'building housing' as a solution to the housing problem. I think the essential point is this: when formulating alternative development proposals, you realise that housing, seen as a financial solution, doesn't work. It's a city and a society problem; housing is as complex as education or healthcare, and we are not going to solve it with subsidies or individual care.

After 2005, we embarked on work on the human right to housing, and we connected with the work that would lead us to a second book, called "*Con subsidio, sin derecho*" (*With subsidy, without rights*, Rodríguez et al., 2016, Ediciones SUR), which looks at the problem of *Los con techo* from a human rights perspective. It is another exercise in analysis and documentation to understand the role of the state and society. We didn't have the success of *Los con techo* because we embarked on a weightier institutional critique.

⁶ The UF, *Unidad de Fomento*, is a unit of account used in Chile that is adjusted daily according to inflation. Currently, 1 UF is equivalent to approximately CLP \$39,500 (US \$41.40). This means the state's contribution for each home could reach more than 60,000 euros

Alfredo: *Los con techo* is a critique focused on the incongruity of a subsidy system. The challenge is greater when it intersects with more complex issues such as territory, migration, the incapacity of the market, or the incapacity of the state.

When mass housing production was defined to reduce the housing deficit, there was enthusiasm, which no longer exists, neither in the state, nor in companies, nor among the people. That space no longer exists. That is why we say it was a missed opportunity. There was enthusiasm; later we discovered that it could be done. But not in the way it was done.

Los con techo, the state and the city

Camila: The book discusses several topics and agendas that are relevant today, and others that have changed considerably: the role of the state, gender violence, the transition from informal settlements to social housing, community networks, etc. What agendas and reflections do you think we should revisit, 20 years on, as debts of housing policies?

Ana: It seems to me that the main theme of the book is that *Los con techo* is a city issue, not a housing issue. Of course, we must understand the impact of housing on the neighbourhood, but it is a city issue that is absolutely unsustainable. And this remains a pending task. We saw this most clearly at an event we attended last year (2024) in Lima, on the occasion of the 100th anniversary of the *barriadas*. The only person in three days of events who referred to informal settlements issues from the city perspective was Alfredo. The rest remains at the community, neighbourhood level. With the type of social housing we describe in the book, you produce a monster, one that is incorrigible, that impedes all connectivity, that opposes any idea of social and urban integration, and that makes life impossible in some neighbourhoods. The central themes of the book are not housing.

Alfredo: I agree. It seems to me that the great debt lies with the city; generally speaking, the city that housing policies have shaped. Fragmented cities, with large peripheral concentrations of social housing, a model of exclusion, based on and financed by housing subsidies, relegating the poor to the periphery. And in some extreme cases, satellite neighbourhoods that are now new cities built on housing subsidies. A social and urban debt that is difficult to resolve.

Camila: There is another point that I think is central to the book's argument: the role of the state. We know that the neoliberal project contributed to shrinking the state, but what does that mean for housing in Chile? It is not enough to say that the state has withdrawn. As Alfredo rightly points out, in Chile we have a state that directly subsidises thousands of UF for housing construction. It seems to me that the discussion is more complex than simply saying that we need 'more' or 'less' state; in reality, there are many *states* within it, and as a society, we interact and shape those many *states* in different ways. In *Los con techo*, there is a sharp scrutiny of what the role of the state was in producing, financing, and promoting a certain type of city—and I think it can shed light on current challenges.

Ana: For me, thinking about or criticising the state won't get us much further. Rather, let's assume there is a problem with society and what it expects from the state. Ultimately, the possibility of creating neighbourhoods with a better quality of life is a community issue. I have been the president of my building for ten years; we have improved some things and worsened others. Sometimes we are in crisis, in fights, and sometimes we make progress. Something I learned from Enrique Ortiz of HIC is that the quality of life in the neighbourhood depends on the recognition of the stakeholders and the organisation of the residents; and that the social process determines the quality of the product. This complex relationship was never considered in the practice of housing subsidies described in *Los con techo*. Twenty years have passed, and we are still in the same boat. We can clearly recognise some experiences, such as the Master Plan in Los Arenales in Antofagasta (Andrade and Sugranyes, 2022) or the technical commission in San Antonio (Andrade et al., 2025), where the role of residents is gradually being recognised. There is something, yes, but it is a problem for us, for professionals, for leaders, for residents, and if we don't have the capacity to be part of this transformation, nothing will be resolved.

Regarding the anecdote with the Chilean Chamber of Construction and its call to demolish non-compliant expansions, there is a central issue we haven't addressed: regulations. This is a very complex and political issue. During the time of Housing Minister Ravinet (2000-2004), there was a housing improvement programme that consisted of removing illegal expansions and stacking buildings; after two months, the expansions would reappear. Evidently!

It is crazy to think that housing and the city are made according to regulations. We argue and don't make progress: how difficult it is for architects to engage in dialogue to look at the city that people make; it is not just the regulations that make it.

Alfredo: It seems to me that the discussion about more or less statehood hides the problem. What we need is a state different from the current one, which has been reduced to a subsidiary role. It is not enough to list what the state 'should' do, because it won't do it on its own. The state is not an alien entity, separate from society. The state is all of us. We are the ones who make it up, and for that very reason, we are the ones who must transform it.

Ana: In short: enthusiasm, dialogue, the right (and also the obligation) of all of us to transform the city, and let's continue.

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