

HOUSING AND RECONSTRUCTION IN CHILE (2010-2012): Institutional and social transformation in post-disaster contexts

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Abstract

Stemming from the assumption that disasters present unique conditions to rethink the associations and relationships among different actors, while acknowledging post disaster reconstruction as a political process that may generate momentum for institutional transformation; this article discusses the institutional responses to housing in such a transformative moment. Grounding the empirical terrain into the 2010 Chilean earthquake, the article is concerned with how the institutional response to housing needs has been influenced by the neoliberal context and civil society in the aftermath of the event. Its objective is to review the changes in housing policy over this period, and to what extent these changes are proposing a new social order, or consolidating the existing one; to what extent civil society claims can challenge contexts of exclusion; and to what extent the actors' roles change or remain static. To do so, it develops a series of criteria to apply to the reconstruction process and housing policy transformation that took place after the earthquake. The main findings show that the institutional responses have promoted the consolidation of a model rather than a transformative process. By contrast, social organisations have embraced elements of transformation towards collective capability strengthening that are not necessarily recognised by formal institutions.

Keywords: housing policy; reconstruction; Chile; institutional transformation; right to the city; neoliberalism.

INTRODUCTION

"I propose to consider the construction of reciprocal actions and, particularly, the reciprocal determination of subjects at the core of political practice" (Lechner, 2006:162 [author's translation]).

The process of production of a social order based on a reciprocal determination of different actors is difficult to achieve. There are moments, however, that give rise to exceptional conditions that may trigger such processes. Disasters affect both human and non-human agents, presenting unique conditions to rethink the associations that are linking them. A disaster can imply the strengthening or reordering of those relationships and the roles that they play. Reconstruction is a political process that may generate momentum for institutional transformation, challenging the position and capabilities of State, private sector and civil society alike. Due to its central role in reconstruction, institutional responses to housing needs can play a critical role in such transformations (Boano and Hunter, 2012).

In 2010 a devastating earthquake affected Chile's most populous area. Its timing coincided with the beginning of the first right-wing government in 20 years, and with the emergence of emboldened social movements. This article is concerned with how the institutional response to housing needs has been influenced by the neoliberal context and civil society claims since the earthquake in 2010. Its aim is to review the changes in housing policy over this period, and determine to what extent these changes are proposing a new social order, or consolidating

the existing one; to what extent civil society claims can challenge contexts of exclusion; and to what extent the actors' roles change or remain static.

It is organised in two parts. The first, frames the discussion around the meaning of transformation in a context in which, as described by Latour (2005), actors cannot be grasped, misunderstanding their relations and asymmetries. Post-disaster contexts, as political processes facing the reshuffling caused by the catastrophe, offer an exceptional opportunity to think about a new order of associations. This work argues that such reordering can be shaped both by the neoliberal context, consolidating exclusion structures, as it can by the *right to the city* claims that, insofar they are collective, can be transformative. The first part concludes generating a list of variables worthy of discussion regarding such transformations. The second section describes the case for analysis: housing policy transformation after the 2010 earthquake in Chile. Following the historical and socio-political context, we will analyse the institutional transformations of responses to housing needs and social process between 2010-2012. This analysis will take place through normative documents, official and non-official speeches, as well as other available data.⁶

This paper uses secondary data as a source for inquiry into the changes in housing policy over the reconstruction period. Methodologically, it looks to apply conceptual categories to understand the transformative potential of the process so far. It seeks to specifically assess to what extend changes in housing policy over the 2010-2012 period are proposing a new social order, or consolidating the existing one. The implications expected from such analysis are to open a discussion about the distance between transformations led by civil society and the institutional responses led by the government. This dialogue points towards identifying the main opportunities for housing policy, in the task of reconfiguring the social order from a reciprocal determination perspective.

PART 1: TRANSFORMATION IN POST-DISASTER PROCESSES: RIGHT TO THE CITY CLAIMS IN A NEOLIBERAL CONTEXT

Institutionalisation, transformation and disasters: some definitions

In every dimension, collective and individual actions transform relations and shapes. We will define a framework to analyse transformation processes in a post-disaster context in circumstances in which, as defined by Latour (2005), any object or event is embedded in a set of associations among actors. As Young (1990) notes, a transformation process towards justice requires both distributional and institutional components. We will focus on institutional components, for their politically recognised transformation processes, likewise for their ability to influence distributional order. In this section, we will define some of the key concepts that will inform such a framework.

What does institutionalisation mean? According to Abercrombie, it is “the process whereby social practices become sufficiently regular and continuous to be described as institutions”, that is, ‘social practices that are regularly and continuously repeated, are sanctioned and maintained by social norms, and have a major significance in the social structure’ (in Levy, 1997:254). Institutionalisation implies the political and cultural recognition of transformation processes.

A transformation process implies a setting of new social orders through the redefinition of the roles of different actors -State, private sector and citizens-, and the nature of their relationships. The difficulty of such a redefinition of roles is that “to use the word ‘actor’ means that it is never clear who and what is acting when we act since an actor on stage is never alone in acting” (Latour, 2005:46). Any actor is within networks that place its agency among others. In such networking, elements can have a different nature, or, as defined by Latour, *not all actors look like humans*, and changes in any dimension of the environment can trigger processes of transformation.

⁶ Most of the data was obtained by direct request to governmental departments, under the Law 20,285 for Access to Public Information, Chile.

In other words, the actions of individual actors cannot be grasped without understanding the associations in which they are embedded. These associations involve asymmetries related to information, resources and power, which are impossible to ignore. Exchange, collaboration and even participation are already forms of conflict (Miessen 2010), occurring in spaces that are not neutral but are themselves shaped by power relations (Cornwall, 2003). In these spaces of collaboration and conflict, such asymmetries appear in the capability of actors who use their agency to influence the world around them.

Can a process of transformation and institutionalisation challenge such asymmetries, on a process of reordering relationships towards reciprocal determination? Changes in the environment may imply a reshuffling of associations: "a new planetary system is discovered, a new law is voted, a new catastrophe occurs. In each instance, we have to reshuffle our conceptions of what was associated together because the previous definition has been made somewhat irrelevant" (Latour, 2005:6). There are events that shift relations among human and non-human actors, triggering the possibility to reshape the social order, representing an opportunity for reducing asymmetries through a political process.

A catastrophe produces a reshuffling that requires different actors to reorder associations. The nature of such reordering will be eminently political, considering Rancière's definition in which "politics implies a disruption of the order of the police (...) [that] refers to an established social order of governance with everybody in their 'proper' place in the seemingly natural order of things" (Dikeç, 2005:174). The process of reconstruction, insofar as it implies a reordering of actors' roles, is a political process (Zetter and Boano, 2010; Boano, 2009; Lyon, Schinderman and Boano. 2010).

This process of reshaping connections can trigger the institutionalisation of new orders. As in science, in which a paradigm shift "is seldom or never just an increment to what is already known" (Kuhn, 1962:7), those unique reactions may present the opportunity to reframe institutions: to trigger radical transformation challenging structures.

Often, the magnitude of a "natural disaster" is reached partly due to "unnatural" causes: either by lack of foresight, previous destructive actions, or inadequate responses (Rodríguez, 1990). Natural disasters can become social catastrophes due to the associations shaping their effects: they don't affect everybody in the same way, and may reproduce inequality and power asymmetries. It implies that the opportunity to reframe institutions may be dominated by certain actors reproducing spaces of "tyranny" (Cooke & Kothari, 2001).

Can a disaster trigger radical institutional transformation that challenges structures, despite the pressures of a context of exclusion sustained by a neoliberal structure? It may be important here to introduce Sen's concept of "development as freedom"; Sen introduced the idea of people perceived as agents of change rather than mere recipients of it, and the concept of freedom as the *opportunity to achieve* rather than the *autonomy of decision* (Frediani, 2009; Frediani and Boano, 2012). If freedom is the opportunity to achieve, then the increased capabilities are central in the achievement of freedom. Accordingly, it is possible to view a disaster as a progressive opportunity providing the possibility of reordering use associations to improve capabilities.

The main obstacle takes place given the problematic definition of freedom and capability, considering that neoliberalism is based on the idea of championing individual freedom. Understood as individual values, they may reinforce and "support the development and expansion of the neo-liberal approach" (Frediani, 2009:11), rather than challenging existing paradigms. The question of freedom and capabilities, therefore, should be accompanied by the question about collectiveness. As was discussed, actors have to be understood within networks that place their agencies among others. In the political processes of the post-disaster context, actions should be shaped from communal agencies to be truly transformative.

This idea of collectiveness can be framed within the discourses of *Right to the City* (RTC hereinafter). In the next two sections, we will review how reconstruction can transform the current context of neoliberalism and exclusions; first, defining the neoliberal context, and then such collective RTC claims.

Transformation in a neoliberal context

Neoliberalism can be defined as a “theory of political economic practice that proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterised by strong private property rights, free market and free trade” (Harvey, 2005:2).

Most of the social catastrophes triggered by natural disasters can be explained by the political-economic context in which they occur. In neoliberal contexts, the close relationship between financial dynamics and urbanisation acts as a strong force. As Harvey explains, the *politics of capitalism* are mainly shaped by the “perpetual need to find profitable terrains for capital-surplus production and absorption” (2008:24). The intimate connection between capitalism and city production comes out “since urbanization depends on the mobilization of a surplus product” (*op.cit*).

Urbanisation is influenced by its dependency on surplus absorption, but actors are affected differently according to their asymmetric social positions. The consequences of these dynamics lead to exclusionary processes on the economic, political and cultural arena (Madanipour, 2000).

How does the relationship of surplus absorption/urbanisation affect a post-disaster scenario? In neoliberal contexts, a few actors often control both the means of production and the decision power, and therefore have a strong capacity to use their agency to shape the process. In practice, it implies that in the course of reordering associations after a disaster, exclusionary processes can be exacerbated.

Even though some neoliberal economists put poverty reduction as a core challenge, since “satisfying the needs of the poor (...) will directly affect economic growth” (Edwards, 1995:252), these attempts to face poverty from an individual standpoint have not successfully challenged power structures nor decreased inequalities⁷. The consolidation and reproduction of exclusionary dynamics should be at the centre of questions about what powers can be challenged in a post-disaster context. Looking at capability and freedom from a collective standpoint is key to challenge not neoliberalism itself, but its consequences on exclusion. How can those collective capabilities be built and moved to the political arena in order to transform institutions?

Collective Right to the city claims

The question about collective RTC claims being made by social movements emerges to understand how reconstruction acts as a catalyst within a context of neoliberalism, and their influence in radical institutional transformation.

What does RTC mean? Harvey defines it as “a right to change ourselves by changing the city” (2008:23), based on the Lefebvrian conception of *creation* of rights through political action. In a contemporary context, RTC has become a slogan that “seek[s] to influence public policy and legislation in a way that combines urban development with social equity and justice” (Mayer, 2009:368).

What is the role of RTC claims in the context of neoliberalism? Because it “focuses on the question of who commands the necessary connection between urbanisation and surplus production and use” (Harvey, 2008:40), it should be understood as an ideal whose first mechanism is to increase democratic control over the production of such surplus. Along with increasing democratic control over surplus, a transformation coming from civil society can imply reshaping capabilities, and therefore challenging power asymmetries.

If empowerment is “where people, organizations and communities have control over their affairs” (Rapoport in Sanoff, 2008:62), then a process of transformation in a post-disaster context led by people’s claims, is also a process of empowerment, one that increases their freedom to act and have agency over their associations. How can this be developed collectively? Empowerment

⁷ Chile belongs to the OECD, where the after-tax income Gini Index average is 0.31. Chile has an after-tax income Gini Index of 0.49.

can also be understood as the strengthening of citizenship, defined as a practice rather than a legal status (Hickey & Mohan, 2005); and as the reinforcement of collective intelligence, by which “the outcome is more insightful and powerful than the sum of individual perspectives” (Sanoff, 2008:60).

Civil society organisations have the potential to trigger deep transformation, but at the same time face difficulties in the process of institutional recognition, given the aforementioned concentration of power. It requires the generation of a civil society with the capabilities to organize themselves and to design (Dong, 2008; Boano and Garcia, 2011; Boano, 2013; Boano, García La Marca and Hunter, 2013)

Framework for analysis: transformation of institutional responses to housing needs

An approach has been presented of how institutional transformation may be shaped in a context of multiple actors with different power relationships. There has been a focus on two elements that may have agency: neoliberalism and exclusion, and collective RTC claims. Focused on these two aspects, we will concentrate on transformation in terms of institutional responses to housing needs.

Why housing? “Housing reconstruction is pivotal for the overall social and economic recovery of war- or disaster-affected countries and communities” (Barakat, 2003:37). After a disaster there is an extraordinary demand for housing, which, as a multidimensional city-builder (Fiori *et al*, 2001), has implications in economic and social associations.

Responses to housing needs are also particularly important for the two spheres mentioned: in neoliberal contexts, its production is a main driver of economy, and in terms of civil society, it is one of the main assets that mobilises people’s organisation. The political significance of housing is undeniable.

The case study will be the on-going reconstruction process in Chile after the 8.8° Richter (M_w) earthquake in 2010, which will be used to review how the reconstruction has acted as catalyst for change. It will seek to determine how the institutional transformation concerning responses to housing needs has been influenced by the context of a neoliberal agenda, whether the social movements emerged with RTC claims, or both. Additionally it will help to understand if there has been any transformation in terms of increased collective capacities.

A matrix based on the main variables that define the consolidation or transformation of a social order will be used as a framework for analysis. Based on the definition of neoliberalism and collective RTC claims discussed, the variables and criteria are (figure 1):

1. Transformation process led by top-down decisions or participatory processes, in order to understand the level of decentralisation of decision-making, facing asymmetries and opening space to improve capabilities.
2. Promotion of housing production led by individuals or collectiveness; on the understanding that it is through collectiveness that exclusion structures can be challenged.
3. Incentives for a concentrated or democratically controlled absorption of urban surplus generated through housing production.
4. Promotion of urban patterns of segregation or inclusion.
5. Consolidation (through strengthening current hegemonic structures), or transformation (through deep reforms in actors’ associations) of political and economic dynamics.

PROCESSES		
1 Processes of transformation led by:	Top-down decisions	Participatory processes
2 Promotion of housing production led by:	Individuals	Collectives
3 Incentive of absorption of urban surplus:	Concentrated	Democratically controlled
4 Promotion of urban patterns:	Segregation and exclusion	Inclusion
5 Political and economical dynamics are:	Consolidated [improvement]	Transformed [reform]
IMPLICATIONS		
	neoliberal consolidation	collective transformation ensuring RTC

Figure 1: Variables and criteria for a transformation process (Source: Authors).

The focus will be in the transformations of housing production, but also in its implications for actors' roles. There will also be focus on how, after disaster, collective RTC claims can emerge, transforming citizens power and reciprocal determination capacities.

PART 2: HOUSING POLICY IN CHILE: POST-DISASTER TRANSFORMATIONS (2010-2012)

To examine the institutional transformation concerning housing needs responses in Chile after 2010, it is necessary to introduce the context. We will first present a historical review, both in terms of reconstructions and housing policy; and then, the specific socio-political context in the 2010-2012 period.

Chile, a country of reconstructions

In the last 100 years more than 30 earthquakes with a magnitude over $7.0M_W$ have hit the Chilean territory. It could be defined as a periodic *pulsation* that has shaped the development of society and cities, influenced by diverse ideological agendas at different moments of history (Cociña, 2010). These pulsations have also implied institutional changes after disasters.

In 1939, the $7.8M_W$ earthquake near Chillán coincided with the government that implemented a first modern State with a developmental agenda⁸. The main institutional transformation that followed the catastrophe was the creation of CORFO (Corporation to Promote Production). Its creation was triggered by a conviction regarding the key role that economic reactivation plays on reconstruction. It was intimately related with the productive development of the following decades, and even today plays a key role in terms of promotion of innovation and enterprises.

Another example is what happened after the $9.5M_W$ earthquake and tsunami in 1960 in Valdivia, which is hitherto the most powerful earthquake ever recorded. There are many institutional changes that followed it: the promotion of the first seismic construction laws; the

⁸ The governments of the Radical Party were in the period 1939-1952.

creation of financial incentives to the construction of low middle-class housing (DFL2), that still operates; and the creation of ENTEL, the National Telecommunications Company that replaced the original network damaged by the earthquake.

In a different political context, a 7.8M_W earthquake hit Santiago and Valparaíso in 1985. After 12 years of military dictatorship led by Pinochet, the economic reforms implemented by the *Chicago Boys* following Milton Friedman's ideas, had built the base of the neoliberal model. In this context, some institutional changes happened: the implementation of an improved seismic construction regulation (NCh-433); and following the government macroeconomic agenda, the promotion of private action in construction through tax exemptions that exist even today.

During the 20th century, State and private sector roles in city production have been reshaped after disasters. As we will see, after 2010 it appears to be an appropriate juncture to ask about the role of civil society.

A century of housing policy

The history of institutional responses to housing needs in Chile extends back more than 100 years, with the "workers housing law" of 1906. During the first half of the century the urban population increased so fast that any official effort was insufficient⁹. It was in the 1950s, when housing deficit became a real State problem: urban growth led to the organisation of informal settlement dwellers, called *pobladores*, occupying land, negotiating collectively and increasing the social pressure for appropriate solutions. By 1957, in Santiago alone there were more than 40 informal settlements where more than 35,000 people lived (Garcés, 2002).

New subsidy strategies and a bigger social pressure characterised the 1960s (Hidalgo, 1999). There were different approaches to low cost housing production, from massive modern estates, to *marking land operations*. The ever-growing demand for housing of the poor and a highly polarised political context characterised the ages at the end of a modernist era.

After 1973's coup and subsequent 17 years dictatorship, the implementation of neoliberalism and subsidiary State completely shifted every sectorial policy. Housing policy reforms left in private hands, the design, construction and capitalisation of profits of social housing production, while residents became owners of the houses through State subsidies. This scheme, running from the 1980s, allowed the building of thousands of units, reducing dramatically the housing deficit (figure 2).

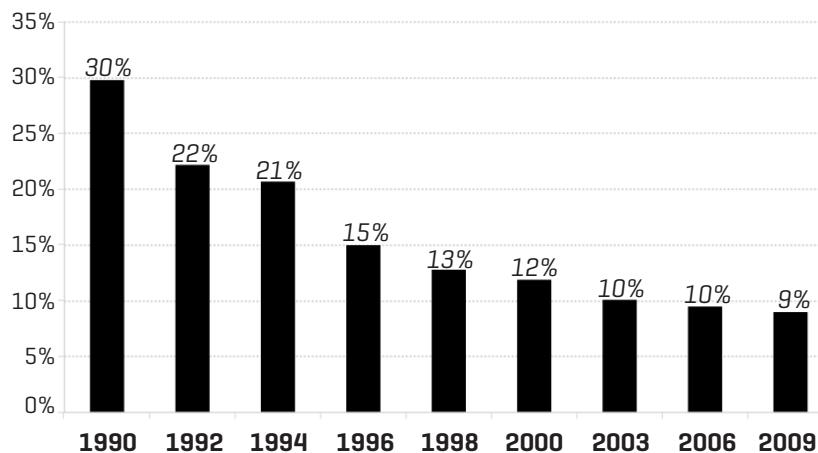


Figure 2: Households with housing needs (%) 1990-2009
(Source: Authors, based on data from Datavos (2009)).

The scenario after three decades of such a model has different faces. The positive numbers contrast with massive displacement, the production of segregated cities, the decline of social

⁹ In the 1930s decade urban population in Chile was more than 50%. Currently, almost 90% of population is urban.

cohesion, and the failure in the attempts to decrease inequality. The product was the construction of extensive areas of housing on cheap land to increase private profits, socially and functionally homogenous, in which the houses are understood as commodities (Rebolledo, 2011), and citizens as customers whose purchasing power is subsided by the State. It has implied the emergence of the problem of those with roof (Rodríguez & Sugranyes, 2004), who have access to formal houses but live in stigmatised territories, with social and economic consequences, as the diminished value of State and family housing investment.

During the past two democratic decades, housing institutions have changed partially. As in other sectors, changes after the dictatorship have been processes of "improvement" but not deep "reform", as defined by Atria (2012): there have been corrections to the system, but not a process of re-ask what should be the role of the State in providing responses. In terms of housing, such improvements of the system included a progressive increase of the size and quality of housing solutions delivered, as well as changes in financial mechanisms, but not to fundamentally question roles and definitions. In 2002, the "Dynamic social housing without debt" programme was implemented, whereupon the poorest groups receive a house without a loan, facing one of the main socio-political conflicts at that moment with the "housing debtors". The same year, the "competitive funds for solidary housing projects" programme was introduced, promoting the organisation of people to develop alternative projects to what the traditional sector offered.

After 2007 reform of National Housing Policy, institutional attempts emerged to face some of the shortcomings described above. With the creation of the "Housing Solidary Fund" (FSV), any application of poor people for new housing had to be done collectively, with groups of families organised in collaboration with a "Social-Estate Management Body" (EGIS). Additionally, the subsidies system introduced new variables, such as the creation of special subsidies for Socially Integrated Projects (PIS); for densification projects; and for well-located projects. Further, the "Family assets' protection programme" (PPPF) started promoting the improvement of houses and public spaces. Supreme Decree-40 (DS40) was passed in 2007 as a subsidy for the construction of middle-class housing. A main effort in order to face problems of vulnerability and ghettoisation of neighbourhoods was made creating the programme "I love my neighbourhood" (PQMB), with focus in participatory processes and social and physical improvements.

These efforts, however, have been insufficient to tackle the problems of urban inequality. The location subsidies, for instance, were in practice absorbed by the increasing land prices; the social-integration subsidy has been used only in a few exceptions; and the PQMB and its 200 pilot neighbourhoods have had different levels of success.

There have been improvements to a system that needs to ask itself what the role should be for the State, private sector and citizens in the construction of the built environment. The earthquake and 2010 social context has appeared to be a great opportunity to re-ask such a question. Part of that context is what we will review in the next section.

Table 1: Acronyms used in this paper (Source: Authors).

CORFO	Corporación de Fomento a la Producción <i>Corporation to Promote Production</i>
DFL2	Decreto con Fuerza de Ley 2 <i>Decree with legal force 2</i>
DS1	Decreto Supremo-1 <i>Supreme Decree-1 for middle classes</i>
DS40	Decreto Supremo-40 <i>Supreme Decree-40 for middle classes</i>
DS49	Decreto Supremo-49 <i>Supreme Decree-49 for poor groups</i>
EGIS	Entidad de Gestión Inmobiliaria Social <i>Social-Estate Management Body</i>
FNR	Fondo Nacional de la Reconstrucción <i>National reconstruction fund</i>
FSV	Fondo Solidario de Vivienda <i>Housing Solidary Fund</i>
LRC	Ley Reservada del Cobre <i>Restricted law on copper</i>
MINVU	Ministerio de Vivienda y Urbanismo <i>Ministry of Housing and Urbanism</i>
MNRJ	Movimiento Nacional por la Reconstrucción Justa <i>National Movement for the just reconstruction</i>
PIS	Proyectos de Integración Social <i>Socially Integrated Projects</i>
PPPF	Programa de Protección del Patrimonio Familiar <i>Family assets' protection programme</i>
PQMB	Programa Quiero mi Barrio <i>Programme: "I love my neighbourhood"</i>
PRES	Planes Reconstrucción Estratégico-Sustentable <i>Strategic-sustainable reconstruction plans</i>
PRU	Planes Regeneración Urbana <i>Regeneration Urban Plans</i>
RTC	Righ to the City

The political magnitude of 2010 shocks: 2010-2012 context

After the earthquake on the 27th of February, people considered that Chile was facing two big shocks: one tectonic, the other political. One month before the earthquake, the first right-wing president since the end of dictatorship was elected. Twelve days after the earthquake, the millionaire businessman Sebastián Piñera assumed power. The diverse natures of the associations among actors were completely shifted in a few months, and the task of reordering such links appeared to be a challenge full of uncertainties.

Piñera's election was considered the iconic end of 20 years of "democratic transition" of social-democratic governments. After a few months, it had to face the emergence of social discontent. From April 2011, a well-articulated student movement took action through huge street

protests, asking for good quality and public education. The education system, like housing, was partially privatised during the 1980s, increasing the enrolment rate to universities under an expensive and under-regulated system. This system reproduces a segregated structure in which the quality of education is directly related to how much someone can pay, and from which profits stay in private hands. The student movement grew with increased citizens support (over 80% at the end of 2011), while public support for the government dropped (under 30% at the end of 2011).

The question inevitably arising is why the social discontent appeared on the streets in 2011 and not before, when inequalities and education injustices were the same. The arrival of Piñera to the presidency symbolised the inauguration of a businessman government. Historically, there has been a positive evaluation of Chilean institutions. In 2011, confidence in institutions fell, leaving Chileans without a reference framework; but the social movements initiated the building of such a framework from its citizenry. It is within this socio-political context that reconstruction has occurred.

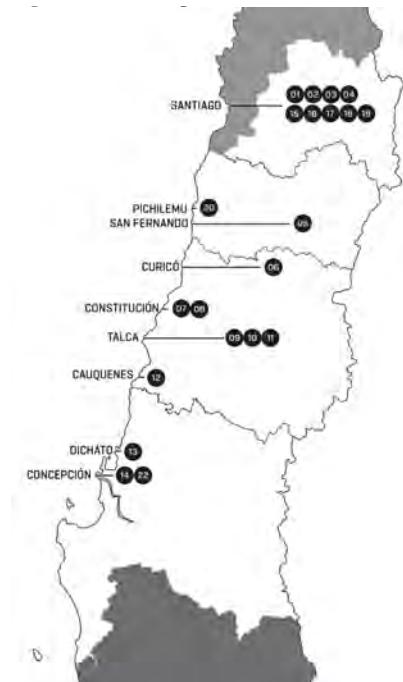
In terms of housing policy, Piñera's programme represented basically a continuity option. Notwithstanding, there were some changes proposed by Piñera during the period prior to the presidential election. The main divergence was in the management of subsidies; while the last years' reforms had focused in the diversification of subsidies according to different urban and social situations, Piñera's programme proposed a "simplification" of the system, alluding to the over-complicating procedures, and return to individual application for housing (Amaral, 2010).

But twelve days before Piñera took office, the 8.8M_W earthquake and tsunami affected around 900 small towns, 45 cities, 4 local capitals, and 1 metropolitan area (Bresciani, 2010), with hundreds of fatalities; just in terms of housing, the investment needed in the three most affected regions represented 557% of the 2009 Ministry of Housing budget for the same regions (Cociña, 2010). The government promised free solutions to every person affected in the short-term, with announcements from the President about an *historic process* of a complete reconstruction in 2.5 to 4 years, while experts spoke about at least 10 years (Poduje in Valenzuela, 2012).

This mismanagement of people's expectations had consequences in the social perception of the process. The climate of social unrest led by the students' movement, also influenced the reaction. Even if thousands of people have used subsidies to rebuild their houses or move to new ones, some groups of people with more complex situations were excluded from the standard responses: people who rented in central areas where the land value is too high; people whose source of income disappeared or changed radically; people who used to live in areas that after the tsunami are considered risky; etc.

This triggered the organisation of people in some emblematic places such as Dichato (a touristic and fishing village devastated by the tsunami), Barrio Yungay (a central heritage-neighbourhood in Santiago), or the neighbourhoods' organisations in central Talca, a medium-sized city where over 60% of the central area was damaged, and where most of the people were renting.

These small organisations started with locally conducted activities. In January 2011, the "National Movement for the just reconstruction" (MNRJ) was constituted, bringing together NGOs and CBOs from different regions (figure 3). The claims of MNRJ are real participation and transparency in the process of reconstruction, and the right to stay in neighbourhoods on well-situated land (MNRJ, 2012).



PARTICIPATING ORGANISATIONS

- 01 Asamblea de Vecinos por la Reconstrucción de Villa Olímpica
- 02 Vecinos por la defensa del barrio Yungay
- 03 Escuela Taller Fermín Vivaceta
- 04 Comité de Vivienda Integración Latinoamericana
- 05 La mirada de San Hernán
- 06 Consejo Vecinal de Desarrollo Santos Martínez
- 07 Agrupación de Damnificados de Constitución
- 08 Concejo de Organizaciones Sociales de Constitución
- 09 Movimiento Ciudadano Talca con Tod@s
- 10 Unión Comunal de Juntas de Vecinos Sur Poniente
- 11 Agrupación de Comités por una Vivienda en mi Barrio
- 12 Unión Comunal Juntas de Vecinos Cauquenes
- 13 Campamento el Molino
- 14 Red Construyamos

SUPPORT ORGANISATIONS

- 15 Observatorio de la Reconstrucción
- 16 HIC
- 17 SUR Corporación de Estudios
- 18 ONG Reconstruye
- 19 Org. Ancho Camino
- 20 CEDESUS
- 21 ONG Surmaule
- 22 CET Sur

Figure 3: MNRJ Organisations
(Source: Sentidos Comunes (2011)).

Institutional transformations to respond to housing needs analysis

To deal with the challenges that the reconstruction involved, the recently instated government developed different responses:

1. **Resources:** it was necessary for Parliament to approve significant additional funding. The government proposed two mechanisms: a Reconstruction Financing Act, that included reallocation of several taxes, including US\$ 300 million from the "Restricted law on copper" (LRC), that is usually used by the army¹⁰; and a "National reconstruction fund" (FNC), that was supposed to collect US\$300 million in two years through donations (Echenique & Ramírez, 2011).
2. **Governability:** authorities of reconstruction were defined: a national coordinator of housing reconstruction, and a national coordinator of urban reconstruction. Additionally, an inter-ministry committee was created to coordinate different initiatives.
3. **Planning:** "Strategic-sustainable reconstruction plans" (PRES) were proposed for the 13 main urban areas affected; the scheme was that a private company signed an agreement with the municipality, paying to a consultant office (selected by the private company), to develop in 90 days a plan for the city. Then, a new model of Urban Regeneration Plans (PRU) was implemented for medium- and small-size cities, this time publicly bidding to consultant offices.
4. **Housing:** once the emergency had been overcome, the government decided to face reconstruction with basically the same institutional tools that existed before, hence the State subsidises, the demand and the private sector produces the solutions.

The success of such mechanisms has been highly disputed. The allocation of resources has not been as efficient as was expected; after the first year of reconstruction, the funds of the LRC

¹⁰ Another US\$300 million was going to be designated to reconstruction of military dependencies, so the final amount from the "Restricted Law on Copper" was US\$600 million.

were invested in the capital market and not spent in reconstruction (Echenique & Remírez, 2011). The FNC was supposed to receive US\$150 million per year, and after two years it had collected little more than US\$26 million, 8.7% of what was expected¹¹.

In terms of governability, both “authorities of reconstruction” were defined as “advisors”, without political responsibility. So much so, that even though the authority in housing had played an important coordination role, the authority of urban reconstruction abandoned the position, leaving it vacant since August 2011. The inter-ministry committee worked for a limited period, with no institutional long-term projection. By February 2012, for example, the Housing Ministry declared not having in its possession the “Reconstruction and Emergency Plan”, developed by that committee¹².

The strategic-sustainable reconstruction plans (PRES) were developed just partially, and, because they were based on agreements between private companies without public definitions for investment priorities, most are just on paper, despite their quality (Bresciani, 2010). The instrument created for small and medium-size towns (PRU), however, has grown beyond the towns affected by the earthquake, covering almost the whole national territory. It can be explained by the public nature and administration of the PRU, unlike the PRES, that has allowed it to remain as an institutionalised tool.

In terms of housing, there was an extraordinary demand faced with an ordinary answer. There was an assumption about the capacity and will of the market to answer. The extraordinary demand was massive, urgent and diverse, but the private sector’s response was conservative; the complex and diverse demand has been beyond its response capacity.

The question is, if the institutional changes in response to housing needs after the 2010 earthquake have been transformative in terms of collective RTC claims, or whether they have simply reproduced exclusionary structures. We will review three processes: housing reconstruction; the changes in housing policy; and social transformations.

Housing reconstruction programme

Housing reconstruction was implemented with the same instruments existing before the earthquake, to maximise efficiency. The main instruments used were the FSV, DS40 and PPPF, with small variations such as the elimination of the saving requirement. By June 2012 (MINVU, 2012), the 222,418 subsidies for housing that the government was supposed to provide were already allocated to families¹³, 102,324 of which were finished, 70,677 were under construction and 49,414 were just allocated (figure 4).

¹¹ Information provided by the Treasury Department (*Ministerio de Hacienda*) as an answer to the request made by the author through the web <https://www.accesointeligente.org>, in July 2012.

¹² Information given as an answer to the request made by Nicolás Valenzuela for the “Plan de Emergencia y Reconstrucción” through the web www.minvu.cl, under the Law 20,285 of Access to Public Information, in February 2012.

¹³ This means that the subsidies have been designed for a person, but not necessarily have been used or assigned to a property.

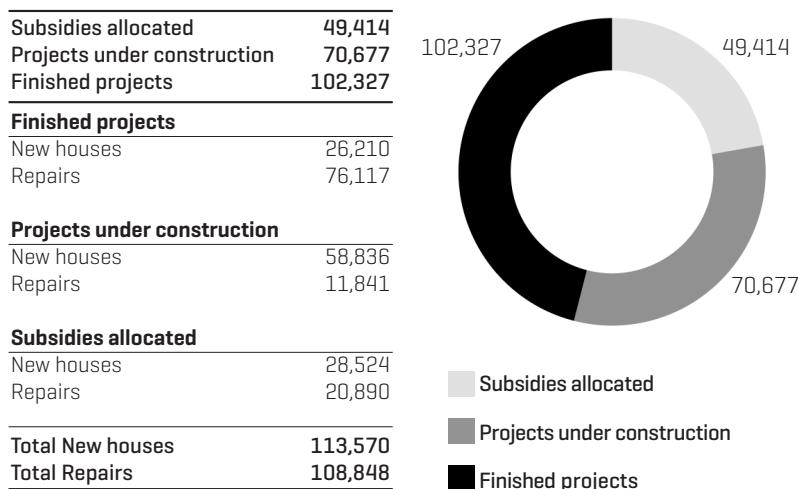


Figure 4: Subsidies allocated, projects under construction and projects finished by 30th June 2012
(Source: Authors, based on data from MINVU (2012)).

In order to analyse the consequences of such a programme, we should return to the initial five conceptual criteria to measure the level of transformation this policy has triggered (presented in figure 1). Using policy documents and information about the process of the past 2 years, each criteria will be assessed positioning the policy analysed as a means of structural consolidation or transformation, according to the conceptual framework presented.

First, has the transformation process been led by **top-down decisions or participatory processes?** The mechanism was a public call to construction companies to develop *standardised projects*, where participation was limited to the process of *choosing* among the solutions presented. In the words of the national coordinator for housing reconstruction, “the families choose the housing solution that they want. The fantastic thing is the competition among companies, because the construction firms are looking to differentiate themselves to be chosen. (...) we could ask the families to choose the *winning* company (...) and the process was beautiful” (Ivelic, 2010). The kind of participation here assumes the citizens as customers, whose liberty is in the possibility to choose among market options.

This is linked with the second criterion, the question about **individualism or collectiveness**. Because of the conceptualisation of beneficiaries as customers, most of the developments were done for individual families. Apart from few exceptions in which communities became organized of their own volition, the reconstruction has promoted an individual approach to housing, eliminating the requirement of a Social-Estate Management Body (EGIS) coordinating groups. For cases in which the demand was too dispersed on the territory and there was not profitability for the construction companies, the authorities organized groups of families that voted among a set of proposals (Ivelic, 2010), but even if the decision here was collective, it did not encourage organisation.

The third point is about the incentives for a **concentrated or democratically controlled absorption of urban surplus**. This is closely connected with the other two: the decision was to promote the competitiveness among existing construction companies to generate standardised solutions, generally avoiding process of self-construction or management. The promotion of external agents managing reconstruction surplus was evident not just in the construction of the houses, but also in the other activities such as the purchase of construction materials: one month after the earthquake the government, without public tender, designed the three main hardware retailers as the suppliers of reconstruction materials (Biobío Chile, 2010).

The fourth point is about the promotion of **urban patterns of segregation and exclusion or inclusion**. The government made big efforts to promote the construction of “standardised

projects on residents' plots" for families who owned land, and "tsunami-resistant" houses for the coast. However, a large number of families were renting, subletting or sharing in areas where the land value is too high for the profit aims of construction companies. These families have faced the threat of evictions from their original neighbourhood to more peripheral ones. Did it affect the location of reconstruction projects? To answer this we will review the information for houses built in different districts. We will concentrate in the regions in which the number of projects for new houses is significantly more than for those of repairs: O'Higgins, Maule and Biobío¹⁴. The main urban areas of each region are Rancagua, Talca and Concepción, respectively. To evaluate how the reconstruction has affected territorial distribution, the number of subsidies allocated in the three cities is compared with the average of each region, differentiating between subsidies in central and peripheral districts. The indicator used is the number of subsidies allocated per 100 inhabitants, taking as a base the population of each district. The objective is to review if housing reconstruction for affected families has focused on the regeneration of centres or expansion of the periphery (figures 5-6-7).

The data shows that in the three regions the rate of subsidies allocated in the central districts of the urban area are below the regional average. In the region of O'Higgins, the average rate is 3.07 subsidies allocated per 100 persons; in Rancagua central district this rate is 2.72, while in peripheral districts as Graneros it is 3.90. One could argue that, without the information about the housing damaged by district, this information doesn't necessarily imply displacements. In the case of Talca, however, it is clearer. While the regional rate is 4.96 subsidies allocated per 100 inhabitants, the rate in central Talca is 3.04, and in peripheral districts such as Pencahue, Maule and San Rafael it is over 7, 10 and 11 respectively. This contrasts with the information about the damages in the city of Talca, which were mainly concentrated in the central area, where 63.2% of houses were damaged (figure 8).

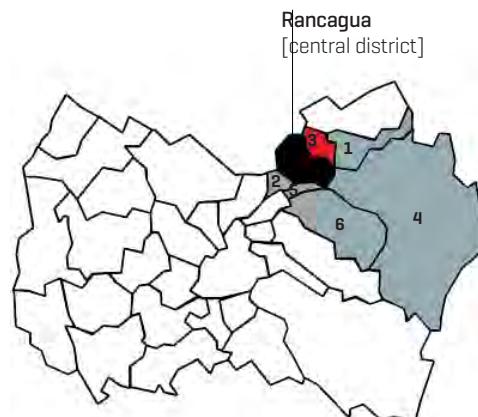
The Concepción-Talcahuano-San Pedro conurbation presents a similar scenario: the regional average was 4.56 subsidies per 100 families, while the rate in the central area is 2.77. Even if we cannot conclude that it necessarily implies a process of displacements, it presents the consolidation of patterns of exclusion and peripheral development for poor groups. Additionally, by July 2012, there were no projects using the social integration subsidy (PIS) on reconstruction¹⁵. Even though there were *Guidelines of densification* for central areas in Talca developed by the PRES, which promote integration and densification, they have not been extensively used.

¹⁴ In the Regions of Valparaíso, Metropolitana and Araucanía, there were more repairs than new houses, so the data is useless to measure possible displacements.

¹⁵ Information provided as an answer to the request made by the author to the Ministry of Housing (MINVU) through the web www.minvu.cl, under the Law 20,285 for Access to Public Information, in July 2012.

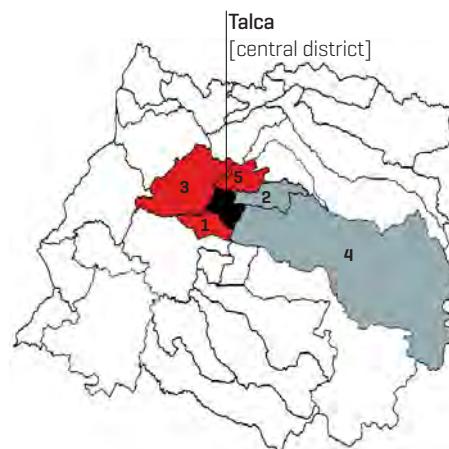
O'HIGGINS

District	Subsidies allocated	Population	Rate
Rancagua	5,832	214,344	2.72
[central district]			
1. Codegua	306	10,796	2.83
2. Doñihue	222	16,916	1.31
3. Graneros	1,108	28,428	3.90
4. Machalí	526	28,628	1.84
5. Olivar	163	12,335	1.32
6. Requínoa	333	22,161	1.50
Total periphery	2,658	119,264	2.23
New houses	19,493		
Repairs	7,619		
TOTAL REGION	27,112	883,368	3.07



MAULE

District	Subsidies allocated	Population	Rate
Talca	8,514	279,978	3.04
[central district]			
1. Maule	2,750	27,000	10.19
2. Pelarco	262	7,266	3.61
3. Pencahue	612	8,315	7.36
4. San Clemente	1,400	42,000	3.33
5. San Rafael	869	7,674	11.32
Total periphery	5,893	92,255	6.39
New houses	32,472		
Repairs	17,490		
TOTAL REGION	49,962	1,007,831	4.96



BIOBÍO

District	Subsidies allocated	Population	Rate
Concepción, Talcahuano & Sn Pedro [central district]	20,428	738,523	2.77
[central district]			
1. Chiguayante	4,527	81,302	5.57
2. Coronel	6,285	95,527	6.58
3. Florida	114	10,017	1.14
4. Hualpén	3,654	88,046	4.15
5. Hualqui	763	20,660	3.69
6. Penco	2,643	53,000	4.99
Total periphery	17,986	348,552	5.16
New houses	48,881		
Repairs	44,138		
TOTAL REGION	93,019	2,038,443	4.56



Figures 5-6-7: Subsidies allocated in Rancagua, Talca and Concepción central and peripheral district. Rate: subsidies allocated per 100 inhabitants. Districts with rates above the regional average are in red.

(Source: Authors, based on data from MINVU (2012) for reconstruction data, and INECL for population data).

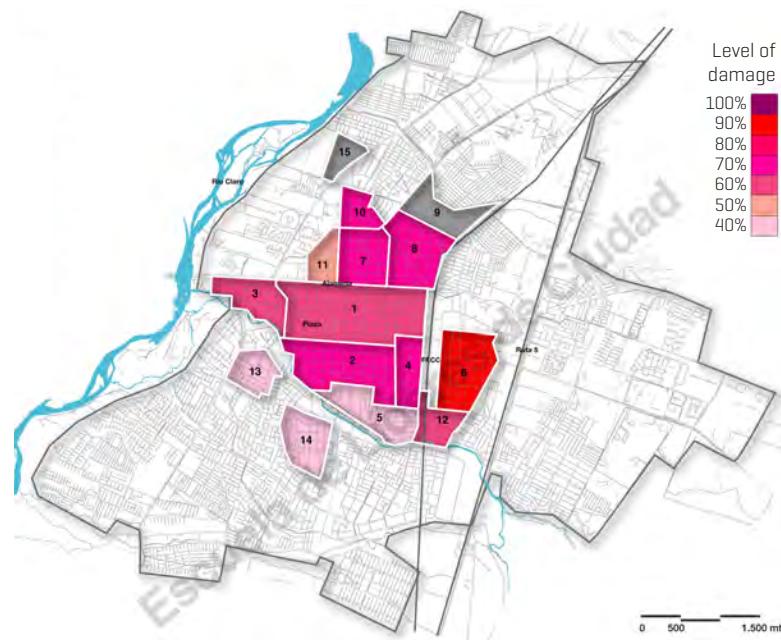


Figure 8: Housing damaged by neighbourhood in Talca district
(Source: Escuela de líderes de ciudad (2010)).

The final criterion of the matrix should be clear at this point: whether housing reconstruction dynamics are consolidating or transforming actors' associations and their agencies. Participation has been understood as *customers' decision*, promoting individual action over collective, concentrating surplus in external actors and, even if there have been attempts to build most of the solutions in the previously owned land, for many people it has reproduced urban patterns of exclusion (figure 9). As the coordinator of housing reconstruction says, "the Housing Ministry works with demand subsidies, and ultimately what we do is to run the market (...), and the market operates under the legitimate desires of profit of companies" (Ivelic, 2010). The housing reconstruction process has not challenged such a principle.



Figure 9: Variables and criteria for a transformation process: Housing reconstruction programme
(Source: Authors).

Housing policy changes

The political situation since 2010 has been especially apt for policy changes, given the disaster and the change of a political cycle. Since 2010, there have been two main policy changes in housing, beyond the reconstruction: the FSV-title 1 (for poor groups) changed in April 2012 to a new regulation called Supreme Decree-49 (DS49); and the FSV-title 2 and DS40 (for emerging and middle-class groups) changed in June 2011 to Supreme Decree-1 (DS1) (table 2).

Table 2: New housing regulations (Source: Authors, based on data from www.ninvu.cl, accessed on 27th July 2012).

Name of regulation	Former regulation replaced	Target
DS1 - title 1	FSV - title 2	Emerging groups with savings and optional credit. - To build houses in owned plot or in densification schemes. Houses price up to UF1000 or UF1200*, with a subsidy up to UF450, UFS00 or UF600*. Minimum savings of UF30. - To buy new or used houses. Houses price up to UF1000 or UF1200*, with a subsidy up to UF500, UF600 or UF600*. Minimum savings of UF30.
DS1 - title 2	DS40	Middle-class groups with savings and optional credit. - To build houses in owned plot or in densification schemes. Houses price up to UF1400, UF1600 or UF2000*, with a subsidy up to UF300 or UF350*. Minimum savings of UF50. - To buy new or used houses. Houses price up to UF1400, UF1600, UF1800 or UF2000*, with a subsidy up to UF100, UF300, UF350 or UF400*. Minimum savings of UF50.
DS49	FSV - title 1	Poor groups with savings and not credit. - To buy new or used houses and to build houses in owned plot or in densification schemes. Base subsidy up to UF380 to UF700* [detailed amounts in DS49] including allocation subsidy for urban areas or feasibility subsidy for rural areas. Special subsidies can complement these amounts. Minimum savings of UF10.

Notes: All amounts are in UF. UF means "unit of foment", and is a Chilean re-adjustable unit of account. For this document UF 1=\$22,587, and £1=\$762, so 1UF=£29.62 [at 27/07/2012].

* Difference of prices and subsidies according to the region of location

Even though there are no radical transformations, both the DS49 and DS1 do introduce some changes. The most substantial are:

- The unification of a subsidy for middle-class and emerging groups (DS1), because of the deficient applications to some sections of the previous subsidies. The DS1 proposes continuity in order to be more targeted.
- The incorporation of individual applications for poor groups (DS49), and the elimination of the requirement of a Social-Estate Management Body (EGIS) to be eligible to apply.

Again, now we should return to the initial criteria to analyse the level of transformation these policy changes have triggered.

In terms of **who led the process of the policy change**, it was, as in almost any legal initiative in Chile, led completely by the government. In terms of the promotion of participatory processes, both the former FSV as the new DS49, incorporated the requirement of an "enabling social plan" for collective applications made by management bodies (former EGIS, now "sponsoring bodies"). In such a requirement, however, the word "participation" is not mentioned in the new normative text, while it was repeated several times in the former one. Nonetheless, the

main implication in the participation process of the new regulation is the incorporation of individual applications to purchasing new houses, which are not affected by the requirement of an “enabling social plan”.

In terms of the second criterion, the promotion of housing production by **individuals or collectiveness**, the new policy promotes the first one. The former normative required the presence of EGIS for the construction of new houses, which implied the development of projects collectively. With the introduction of individual or collective applications, with or without “sponsoring bodies”, the condition of families as customers is deepened.

The third criterion looks at the **incentives for a concentrated or democratically controlled absorption of urban surplus**. The promotion of individual applications discourages the organisation of people and, therefore, the creation of business models in which families themselves can manage their resources and use them to improve solutions, and not to generate others’ profits. Despite such disincentive, the new regulation includes the possibility for organised people to act themselves as a “sponsoring body”. The question is, in a framework of individual action promotion, with no instruments generating design capabilities in organised citizens, how many groups will assume such role?¹⁶

The fourth point is about the kind of **urban patterns** promoted. Contrary to what was announced in the first drafts in 2010, most of the incentives to offer integration to the urban fabric are still on-going: subsidies to socially integrated (PIS), well allocated or densification projects. Even if these instruments are not necessarily well used, or are absorbed by market prices, their existence is still a contribution. While the neighbourhood improvement programme (PQMB) continues, other instruments, such as the special subsidy to community facilities, were eliminated. However, the approach of private housing production implies the imperative of cost reduction, and land costs are at the centre of such a principle. The patterns of urban expulsion, therefore, are not necessarily faced and challenged simply by conserving these subsidies.

Again, the question of whether new housing policies are **consolidating or transforming actors’ associations** is easy to answer at this point. Participation and collective action have been discouraged. The transformations towards a more democratic control of surplus have been timid, as have the possibility for organised groups to act as a “sponsoring entity”. Segregation patterns are therefore faced with the same tools that have not been completely successful (figure 10).

¹⁶ Question by the author to the Ministry of Housing (MINVU) through the web www.minvu.cl, under the Law 20,285 for Access to Public Information, in July 2012, the answer was: “The registration of Sponsoring Bodies does not distinguish among the different types of legal organisations that they comprise, so it is not possible to have the number of neighbours’ organisations that have acted as Sponsoring Bodies”.

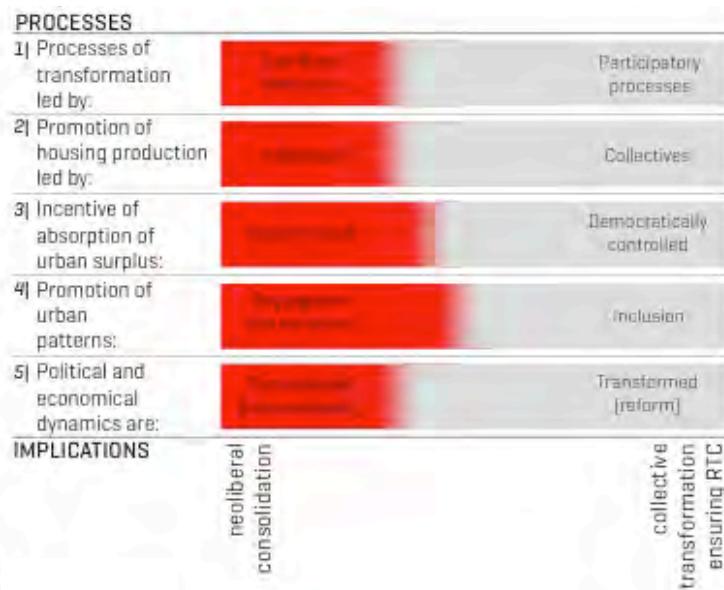


Figure 10: Variables and criteria for a transformation process: Housing policy changes (Source: Authors).

Collective right to the city claims: where are they being manifested?

The natural disaster and its social consequences, in addition to the climate of social unrest, could imply a movement towards transformation of institutional responses to housing needs. As we have seen, it has not happened, or at least government institutions and their policies have not recognised it.

The collective RTC claims emerged, nonetheless, through organised movements. The National Movement MNRJ presented its demands through slogans such as “the earthquake was for the poor, the reconstruction for the rich”; “right to the city”; or “the right to stay in our neighbourhoods” (MNRJ, 2012). Thereby, as Mayer proposes, “the Right to the City slogan has become a live wire material practice today” (2009:367). The MNRJ had the opportunity to present their ideas to the parliament, with support from academia and NGOs, but the institutional transformations have not recognised such claims.

So, where have the collective RTC claims been manifested? The MNRJ slogans are closely connected with our matrix variables, asking for more participation, more collective organisation, to avoid a “reconstruction for [only] the rich”, to stay in their neighbourhoods, and for substantial changes. The misrecognition of such claims in the institutional policy changes does not imply that such transformations are not happening within civil society, which, as an institution, recognises the need of change towards social justice. Because of the awareness of their role within reconstruction, affected people are shifting their own perception of their position in relation to other actors.

In practice, it has implied two phenomena in the approach to housing: on one hand, despite such rhetoric, most of the housing reconstruction process was led by individual families acting as customers, with few exceptions: the urgency, *standardised projects* programme and conservative responses of private sector may be the main explanations. But on the other hand, the response to ordinary housing production has presented a different scenario: by July 2012 all the applications made since the implementation of the new normative for poor groups (DS49), have been made collectively¹⁷. Even if the policy change promotes an individual approach to housing, people have continued applying collectively in 100% of the cases. Even if it promotes

¹⁷ Answer to the request made by the author to the Ministry of Housing (MINVU) through the web <http://www.minvu.cl>, under the Law 20,285 for Access to Public Information, in July 2012. The DS49 was implemented in April 2012.

the consolidation of a model of individual freedoms, pushing toward individual actions, collectiveness is present as in the historical movements of *pobladores*.

This is clearly illustrated in one community leader's words, which represents one of the few groups building an alternative solution during the reconstruction¹⁸. During a public speech, she presented the distance between official responses and their process of organisation:

"The government doesn't have a real will and commitment to solve our problems with dignity, and the reconstruction was handed over to the market". But she also recognises the richness that the process has implied in their own organisations: "As we have suffered and fought, we have also learned a lot during these two years. (...) These two years have shown us that nothing can be achieved without struggle. Nothing is achieved without a collective effort. Nothing is achieved without active male and female citizens. We hope our experience may encourage others to claim for the rights that we have to live in a better city, with more justice, equality and without social discrimination" (SurMaule, 2012).

CONCLUSION

Disasters force us to reorder associations because, as Latour argues, previous definitions become *somewhat irrelevant* after such reshuffling. This work has argued that in neoliberal societies reconstruction can act to consolidate that context; collective RTC claims could challenge such a scenario and influence institutional transformation reordering associations; reconstruction is a political process that, as Rancière says, *implies a disruption of the order of the police*.

Chilean history shows how constant earthquakes have triggered important institutional changes, transforming the roles that the State and private sector have in building the city. The time period 2010-2012, because of the global and local context of social mobilisation, looked like an appropriate time to re-ask 'what is the role of civil society?'

In terms of housing, two main institutional responses have been reviewed: the housing reconstruction and changes in housing policy. Both of them promote the consolidation of a model rather than a transformative process: even some changes such as the promotion of individual housing production, could foster exclusion.

But the disaster and social mobilisation have also implied the construction of resilience. Elements of transformation towards collective capability strengthening are part of social movement discourses, and low-income citizens continue approaching housing collectively, with no individual applications since the promulgation of the new regulation.

This scenario presents opportunities and challenges to policy, recognising societal transformation, re-asking the roles of actors in housing production: is the role of the State just to be a provider of subsidies? Is the private sector the only appropriate actor to produce housing, if it has demonstrated its incapacity to innovate facing extraordinary scenarios and consolidating patterns of segregation? Are citizens just individual customers buying a commodity called a house? Answering this last question with a "NO", civil society has started re-considering its own position. By doing so it is also re-considering the role of the remaining actors embedded in housing production and opening spaces for reciprocal determination.

There exists opportunity, consequently, to institutionalise changes that promote a new social order, recognising such claims have emerged from citizens through solid organisations. This work has shown that there is a trend in citizens to act collectively, even if institutions promote the contrary. The task of civil society is, therefore, to turn this trend into a force of radical transformation, through the organisation and creation of collective intelligence, in reciprocity and self-determination. As the community leader said in her speech, their claims are far from over; and housing policy must recognise this.

¹⁸ To know more about this project visit: <http://www.reconstruye.org/projects/modelo-de-vivienda-integrada-para-recuperacion-de-barrios-centrales/>

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