Evictions and the Right to Housing

Experience from Canada, Chile, the Dominican Republic, South Africa, and South Korea

Edited by
Antonio Azuela, Emilio Duhau, and Enrique Ortiz

International Development Research Centre
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Chapter 2

CHILE

THE EVICTION OF LOW-INCOME RESIDENTS FROM CENTRAL SANTIAGO DE CHILE

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Introduction

The municipality of Santiago is one of the 34 administrative sectors that make up Greater Santiago: 32 municipalities of Santiago province, plus the municipality of Puente Alto of Cordillera province and the municipality of San Bernardo of Maipo province, both of which are physically and socioeconomically integrated parts of Santiago (CED 1990).

The municipality of Santiago, the administrative and financial centre of the city, saw a continuous loss of population in recent decades. In 1952, almost half of the population of the city of Santiago lived in the central municipality; in 1960, only one-third; and in 1970, one-fifth. This tendency followed the loss of population in the municipality of Santiago. People in the high- and middle-income sectors chose to reside in the communities in the eastern section of the city, near the cordillera. In contrast, the poor of the central area were slowly pushed out to the peripheral areas, with a corresponding negative impact on their access to urban goods and services.

The aims of this study were to (1) explain some of the processes of eviction of the poor sectors from the central to the peripheral areas; (2) analyze the impact of a relocation program on the affected families; (3) describe the obstacles to attempts to maintain population in the downtown area; and (4) sketch out some recommendations and proposals to help keep the poor sectors in the central area of the city, as well as to diminish the negative impacts of eviction in those cases in which it is inevitable.

1 With the collaboration of Iván Bonilla, Maritza Mayo, and Carmen Barrera.
**Historical background**

Studies done in the 1950s indicated that more than 80% of the poor sectors of the population of Santiago were concentrated in the central area of the city. Santiago was also experiencing its highest rates of growth, as a result of migration mostly from rural areas. Housing was found only in precarious settlements near the Mapocho river and comprised only *conventillos* or *cités*. (In Chile, *conventillos* are old houses in poor condition that have been subdivided and rented to many families. *Cités* are groups of one- or two-room houses, usually connected by a block-long interior passageway.)

In the late 1950s and during the 1960s, this panorama was radically modified. By the end of the 1960s, almost 80% of the poor population was living in the northern and southern peripheral areas of the city, not in the central area. Different government interventions influenced the movement of the poor sectors from a preferential-central location to a peripheral one. In the late 1950s, there were massive evictions, with strong government intervention; and on this occasion, more than 20,000 families living in *conventillos* and precarious settlements in or around the central area were moved to the southern peripheral area.

The 1960s marked the beginning of important renovation programs (again with strong government intervention) for the central area of the city. These programs sought to increase the density of some central areas, with the construction of highly subsidized housing units, destined for middle-class sectors. However, in time, most of these complexes came to be used for nonresidential purposes (offices).

In the 1970s, the government began to develop numerous social-housing programs for low-income sectors. These programs were located in peripheral areas, as a result of the low cost of land there. For low-income central-area residents, these programs represented practically their only way of having access to housing and their only solution in the face of eviction.

During the first half of the 1980s, state and municipal agencies intervened in all the *campamentos* that had been in the Santiago metropolitan area since the land invasions that occurred, mostly in 1969 and the early 1970s. (*Campamentos* are precarious settlements on vacant public or private lots. This type of housing is constructed of wood panels or scrap materials. There are no sanitary facilities, and the division of the lots is absolutely irregular, defined by the occupants themselves.) This intervention represented the transfer of families from these settlements to outlying areas, as well as the regularization of the *campamentos* through the delivery of property titles and the provision of services for those who remained. In the central area, this intervention resulted in the transfer of almost all the families residing in the *campamentos*. 
Relocation of poor families from the centre to the periphery had been a ongoing process, a result in great part of a lack of government regulations and of any means to rehabilitate deteriorated housing. This housing became practically uninhabitable, hence the eviction orders.

In general terms, these interventions fundamentally sought the modernization and redevelopment of the central area, with the purpose of attracting and retaining commercial activities (offsetting their tendency to locate in other municipalities) and creating conditions to make the central area more attractive as a place of residence for middle- and high-income sectors.

Nevertheless, a study conducted by Centro de Estudios Sociales y Educación in 1986 (Necochea and Icaza 1990) showed that as a result of factors such as status and the quality of environment, the high- and middle-income sectors did not favour the central area. For the poor sectors, on the other hand, the central area provided more services, the best access to sources of work, and increased capacity to satisfy their needs. They were close to the municipality and valued their contact with neighbours and the security the neighbourhood offered.

Despite their preference for living in the central area, the poor residents were greatly disadvantaged in achieving this goal because of their lack of ability to negotiate it. Traditionally, poor central-area residents had shown a low level of organization, compared with residents of other areas of the city. In a large part, this was due to their status: in most cases they rented, subleased, or maintained other noncontractual forms of occupation, and their diversity of interests made organization and, later, negotiation difficult.

In our opinion, the key factor was the compensation offered to evicted families. In the case of central Santiago, evictions were accompanied by the offer of home ownership, highly subsidized by the state. In principle, despite the disadvantages of the peripheral location and the loss of benefits inherent to the central location, the prospect of being a property owner outweighed the negative effects of eviction at the time of the negotiations.

The case studies

We analyzed three cases in this study: a program of eviction and relocation of precarious settlements; and two projects for social housing in the central area. Social housing is government-sponsored housing destined for low-income sectors. In Chile, during our research, there were four different types of social-housing programs: progressive, basic, a special program for workers, and rural subsidies.

The eviction and relocation program was carried out by the municipality of Santiago between 1981 and 1985 in the 14 campamentos in the municipality,
and the program affected a total of 2,400 families. This was part of a large eviction program that affected about 65,000 families in the Santiago metropolitan area. It was carried out by the military government between 1979 and 1985 and constituted the most important systematic and massive process of eviction and relocation of precarious settlements in the country’s history.

The obstacles to maintaining poor inhabitants in the central area were analyzed during the development of two projects: the construction of an apartment building on the site of the demolished Pedro Lagos cité and the construction of another apartment building on a vacant lot — in a process known as the Franklin Project — to relocate low-income families affected by eviction from central-area housing. In the case of the Pedro Lagos cité, 115 families were either moved and relocated in another municipality or left in the same area and provided with a different housing solution. This case was representative of the evictions that took place in central areas as a result of the deterioration of housing conditions there.

In addition to being representative of the housing situation in central Santiago, the Pedro Lagos project shows that given the conditions of operation of the real-estate market and the low level of government intervention in the central area, it became difficult to regularize housing situations without removing the poorest sectors of the population. Nevertheless, this case may provide important information for planning future housing programs to offer alternatives to eviction.

The Franklin Project showed the development of an organizational process in the search for a housing solution for lower-middle and lower-class sectors. The protagonists in this case were long-time residents of deteriorated collective housing, victims of eviction, who either had dubious titles, rented, or were “live-in friends or relatives” (allegados), that is, households or families without access to housing, who lived in a specific place or with family or friends, hoping to benefit from some government program.

In this framework, our study concentrated on showing

- That in different contexts, with different processes, poor sectors were eventually forced to leave the central area;

- That although they were given a housing solution that made them property owners, in most cases this positive aspect was minimized by the totality of negative factors affecting the families in different ways; and

- That despite the fact that this tendency reverts in the long run, part of the poor population would inexorably continue to be forced out of the central area.
Of the 2,304 families that lived in campamentos in the central area, only 144 managed to remain; of the 155 families that resided in the Pedro Lagos cité, only 30 became involved in the definitive program; and of the 110 families that began the Franklin Project, only 26 witnessed its realization.

The eviction and relocation program

General aspects

From 1979 to 1985, the military government implemented a program of eviction and relocation of campamentos involving all the settlements originating from land invasions that had taken place for the most part in the early 1970s.

The eviction aspect of the program consisted in relocating the families that lived in the campamentos to social-housing complexes in peripheral municipalities of the city. Ownership of this strongly subsidized housing was granted to the families. In general terms and in principle, the option of eviction took into account criteria such as the property situation of the site, potential risks, and incompatibility with plans to regularize, but in time other criteria became more important. These other criteria included the image of the municipality, especially in the case of the central municipality and municipalities where upper- and middle-income sectors resided, and the land value, especially with speculation about future commercial or residential urbanization, or both, for high- and middle-income sectors.

The relocation aspect of the program, which planned to let the inhabitants remain in campamentos in the same area, consisted basically of redrawing streets, regularization of boundaries, leveling of streets and sidewalks, construction of sanitary facilities for the site (bathroom and kitchen space), and regularization of the ownership of the land (granting of land titles).

Many of the characteristics of this program made it relevant in an analysis of eviction processes. In the first place, it was a massive program: it affected about 65,000 families in the metropolitan area of Santiago. Of this total, some 35,000 families were evicted, and another 30,000 remained in their sites of origin. Second, it was managed at a state level, with the involvement of numerous government agencies, especially the municipal government, and took into account various aspects that went beyond the housing solution, including occupational training for the affected parties and social-assistance programs.

The authoritarian context in which this program was carried out was a deciding factor: it would be difficult to imagine such a program outside of this context, because of its magnitude and the lack of participation of the affected parties. In addition, any type of opposition to the evictions from the affected parties could be suppressed. Out of this process came some important precedents for eviction measures on a national level. The most important was Act 18.138, of June 1982,
which temporarily allowed the municipalities to elaborate, develop, and carry out programs to build inexpensive housing and sanitary infrastructure. This Act provided the legal basis for the eviction and relocation of campamentos.

Another important factor in the processes of eviction was a set of urban-development policies that in 1979 abolished urban limits and allowed zoning to be controlled by the market, without state intervention. Zoning was determined by profit margins (Trivelli 1981). With the elimination of urban-limit norms, an additional 64,000 ha was added to the 38,000-ha area of Santiago at the time. This allowed the municipality to acquire at low cost large tracts of land to relocate the inhabitants of the campamentos.

Also, these aspects, the municipal law, and the new focus of urban policies were complemented by administrative reforms that allowed the creation of new municipalities. In May 1981, 16 new municipalities were created in Santiago province, and in 1992, the central municipality was divided into three municipalities. The main objective of this subdivision was to define homogeneous territorial areas according to the socioeconomic characteristics of the population. It was hoped that his homogeneity would result in more effective channeling of government resources for social programs (Morales and Rojas 1986). However, municipal subdivision increased the levels of urban segregation in the city of Santiago.

The eviction process in the campamentos of the municipality of Santiago

The program of razing and relocating campamentos in the municipality of Santiago began in June 1981. It affected the 14 existing campamentos in the municipality, which originated from land invasions that took place from 1969 to 1972. The municipality’s first acts were aimed at improving the living conditions of the campamento residents, relocating them to other areas in the same municipality. Later, in 1982, new municipal-level authorities changed the orientation, applying the program to razing the campamentos. That year marked the beginning of the destruction program, which affected 13 of the 14 campamentos in the municipality.

The destruction of the campamentos in the central municipalities, those with greater economic resources, was a decision made at a central-government level and carried out by the municipalities. Before the decision to evict the people in the campamentos was made, the municipality of Santiago took a series of administrative measures designed to regularize the campamentos, implementing a program of land improvement and improvement in housing conditions. These measures included the application of instruments for social stratification of the population and the creation in June 1981 of the Campamentos Unit of the Department of Social Development.
In the latter half of 1981, this program evaluated the physical conditions of the *campamentos* in the municipality, and a subprogram for education and training, run by the National Secretariat of Women, included the following subjects: the national situation today, human relations, consumer education, history of Chile, decorating of basic housing, and home vegetable gardens.

In June of 1982, once Act 18.138 was in effect, the decision was made to evict the people in 13 of the 14 *campamentos* in which the municipality had begun its program of basic improvements. Only the Patricio Mekis *campamento* was spared, although the same could have been done with at least four other *campamentos* located on land belonging to the Ministry of Housing and Urban Affairs (MINVU), thereby only evicting those *campamentos* located on privately owned land or those that interfered with municipal growth.

The first step in this process was a census of all the people living in the *campamentos*. The National Secretary of Women also visited each one of the families to be evicted, with the purpose of giving individual instruction to each family group. During 1982, families were instructed in the correct usage of definitive housing, decoration, cleaning, making use of interior space, rational use of the space, and group relations.

The families' reaction to eviction was negative. The major problems these people envisioned were distance (from the central area) and the possibility of losing various subsidies they received from the municipality of Santiago. Faced with this reaction, the municipality of Santiago promised to transfer the subsidies to the new municipalities, as well as school registrations for the children and medical records, for which it took the necessary actions and corresponding coordination, and to make other social contributions to their municipalities of destination. In conjunction with the administrative measures and the selection of the parties to benefit, an intense information campaign was carried out through talks in each *campamento* to let the people know about the different subsidies and assistance benefits they would receive.

Between June and August 1982, the *Campamentos* Unit organized the relocation of the families, distributing them by population and by town in each of the two municipalities of destination. The main criterion used for this assignation was the similarity of the social profiles of the evicted parties. In June and July of 1982, the Department of Public Works of the municipality of Santiago elaborated guidelines for bids on the construction of the new housing for the evicted parties. The guidelines considered the bids on the land, together with the construction of the new housing. The call for bids opened in July 1982, and in September 1982, 258 housing units were ready for construction in San Bernardo; and 1,500, in the
municipality of La Granja. In September 1982, the Campamentos Unit assigned housing and required that each of the beneficiaries sign a sworn statement to the effect that they owned no other property and accepted the relocation program offered by the municipality of Santiago.

The municipality purchased the rural property known as El Castillo for the new settlements, one of the best agricultural tracts in Santiago Metropolitan Area, located in the south in the municipality of La Granja. Housing construction began in October 1982 and finished in April 1983. (Because of the similarities in the processes in both cases of eradication studied, La Granja—La Pintana and San Bernardo, and in the interest of simplification, only the La Granja—La Pintana case will be discussed in discussing reconstruction.)

In late 1982, the municipality of Santiago started a study of the need for community services, elaborated guidelines for bids, called for and adjudicated proposals, and established these services in early 1983. Also in 1983, the municipalities of Santiago and La Granja signed an agreement: educational and recreational centres were to be built by the former, trees were to be planted by both, and the costs of paving the main and access roads were to be shared. During the housing-construction period, from July 1982 to March 1983, the municipality of Santiago did the necessary deed searches and loan collection, with the latter initiated in December 1982.

The organization of the relocation
Before the families' relocation, information meetings were held with the municipal personnel who would be participating in the process, with the purpose of planning each of the stages.

The Department of Social Development established a plan to relocate families by campamento, specifying site, date, schedule, system for moving household goods, shifts for the personnel who would intervene, and a system of relocation by truck convoys.

The eviction operation of was carried out with the following personnel and equipment:

- Personnel to aid in packing and loading (aid to those who needed it);

- Security personnel;

- Support personnel;

- Buses (to transport children, women, and senior citizens);
• Trucks (to transport family groups, as well as household goods, construction material, etc.);

• Water trucks;

• Heavy machinery (bulldozers, front loaders, hoppers, portable lighting equipment);

• Equipment to clear and level land and remove waste;

• Loudspeaker system;

• Radio-communications equipment;

• First-aid services;

• Food service (for support crews and for children of the evicted families between the ages of 1 and 12);

• Service for sanitary control and treatment (treatment of sources of infection, animal control, disinfection of household goods before transport, and sanitary-treatment facilities for transport vehicles); and

• Emergency services (for electricity, water), including firefighters.

The following agencies participated in the eviction:

• Carabineers of Chile;

• Chilean army;

• CEMA (mothers’ centre);

• National Secretary of Women;

• National Youth Secretariat;

• Municipality of Santiago;
The transport of the evicted parties took place between March and July 1983, ahead of schedule, owing to the heavy seasonal rains. The municipality of Santiago transported 1,492 families from its campamentos and financed 1,500 housing units. The families relocated in the municipality of La Granja were set up in villages within the limits of Santiago de Nueva Extremadura district specified in Table 1. At the moment of transfer, the organizers provided each head of family evicted with an identification card, stating the name of the person, his or her address in the campamento, and the address of the new house in the new municipality. This was to coordinate transportation.

After transport, the municipality of Santiago followed up with a 6-month (April–October 1983) study of the evicted families, which indicated

- Any defects detected in the new housing;

- Social attention;

- Verification of the transfer of the identification cards, including social stratification, health benefits, education, and employment;

- Proposals and confirmation of the settlers’ governing boards;

- Advisory to neighbours’ organizations;

- Health services; and

- Family education and vegetable gardens.
Table 1. Villages in Santiago de Nueva Extremadura.

<table>
<thead>
<tr>
<th>Village</th>
<th>Number of families</th>
<th>Campamento of origin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Villa la ciudad</td>
<td>260</td>
<td>Nueva Independencia</td>
</tr>
<tr>
<td>Villa El Cabildo</td>
<td>346</td>
<td>General Bonilla</td>
</tr>
<tr>
<td></td>
<td></td>
<td>General Amengual</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lo Valledor Norte</td>
</tr>
<tr>
<td>Villa Las Iglesias</td>
<td>295</td>
<td>Aeropuerto Cerillos</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Nueva Lo Vellador</td>
</tr>
<tr>
<td>Villa Los Fundadores</td>
<td>294</td>
<td>Lautaro</td>
</tr>
<tr>
<td></td>
<td></td>
<td>San Juan</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lo Ruiz</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Justicia</td>
</tr>
<tr>
<td>Villa Los Caciques</td>
<td>297</td>
<td>Santiago</td>
</tr>
</tbody>
</table>

The process of collecting fees for housing costs was initially the responsibility of the municipality of Santiago. However, with installation came countless problems with collection: tardiness, low collection rates, and attacks on collectors. This motivated the municipality of La Pintana (created in 1981 by a territorial division in the municipality of La Granja) to request a transfer of the collection docket. La Pintana was granted the docket and came to an agreement with the population that all monies would be used for municipal works. This improved recovery by 90%. The process of title-granting was carried out by the municipality of La Pintana. With this, the eviction process was complete.

The impact of eviction on families 10 years later

To discover the impact of the evictions on the affected families, we took a survey of families evicted from central area Santiago between 1983 and 1985. The questions were designed to gather the opinions and discover the perceptions of the evicted parties on different subjects, including work, location, housing, neighbourhood, services, infrastructure, and integration, 10 years after the eviction process had begun. We conducted the survey at three sites: two settlements of evicted parties, 152 of the 1500 families evicted to the La Pintana municipality, and to 102 of the 250 families relocated in the municipality of San Bernardo; and in the only original settlement that remained in the municipality, 80 of the 144 families. We selected San Bernardo because it involved a small number of families evicted to a more socioeconomically heterogeneous municipality, with access to sources of work and with a higher degree of consolidation.

The municipality of La Pintana began functioning as such in 1984. La Granja was one of the municipalities to receive the evicted population from the
Table 2. All things considered, would you say that you are better or worse off now than before the eviction and relocation?

<table>
<thead>
<tr>
<th>Proportion of respondents (%)</th>
<th>Villa Patricio Mekis</th>
<th>San Bernardo</th>
<th>La Pintana</th>
</tr>
</thead>
<tbody>
<tr>
<td>Better off</td>
<td>77.6</td>
<td>32.2</td>
<td>10.5</td>
</tr>
<tr>
<td>Better off and worse off</td>
<td>16.4</td>
<td>52.2</td>
<td>52.6</td>
</tr>
<tr>
<td>Worse off</td>
<td>3.0</td>
<td>12.2</td>
<td>36.0</td>
</tr>
<tr>
<td>Don’t know/no answer</td>
<td>3.0</td>
<td>3.4</td>
<td>0.9</td>
</tr>
</tbody>
</table>

metropolitan area, and it received the majority of its families from the municipality of Santiago. After the division of La Pintana from La Granja, a large part of the relocated population fell within the limits of the new municipality and, at the time, outside of the urbanized area.

Because of the evictions, the population of this area grew from 78,312 in 1982 to 148,710 in 1984. After the eviction, this area was classified as the poorest municipality of the metropolitan area. Also, there was a considerable deficit in services and attention to the community in different areas (health, education, communications, security, recreation, etc.). At the local level, it took 6 years before the new municipality could be considered equipped with such basic services. The lack of material goods in the municipality added to the emotional impact of the evictions on the evicted families. The municipality, in turn, tried to implement a series of measures to contribute to municipal identity, including support for social and sports activities.

San Bernardo is an older municipality. At the time of the evictions, it was a consolidated urban area. For this reason, the families relocated there had urban services from the start. Also, this municipality, unlike La Pintana, received a low percentage of families evicted from the metropolitan area. This also facilitated the process of settlement and identity for the families. In general terms, the responses reflecting a more negative judgement tended to correspond to the sample from La Pintana, although the housing solution in this case was similar to that in San Bernardo: small housing units (18 m²) in an urbanized lot measuring 120 m², with a bathroom, kitchen, living room, and bedroom.

In Table 2, the difference in the perception of those who were not evicted (Villa Mekis) and those who were is striking and obvious: although a great majority of those who remained in the central area consider themselves to be better off, markedly low percentages of those relocated in municipalities far away feel the same way. The table also shows a not-so-radical but significant difference between
the two relocated groups: the proportion of those relocated in a consolidated munici-
pality (San Bernardo) who considered themselves better off was three times
greater than that of people relocated in a poor peripheral municipality with very
low levels of consolidation (La Pintana). At the same time, the number of those
relocated in La Pintana who considered themselves worse off was three times
greater than those among the inhabitants of San Bernardo.

When asked why they considered themselves better off (Table 2) after relo-
cation to La Pintana, less than half (43%) mentioned owning their houses, and a
very low percentage (11%) mentioned an improvement in the quality of life. (The
category “quality of life” included answers such as good neighbourhood, better air,
safety, greenery, health and educational services, and tranquility.) The rest (36%)
considered themselves not better off. In San Bernardo, the respondents concen-
trated more on the housing units as the main reason for being better off (66%),
and less people there (12%) considered themselves not better off in any way.

In La Pintana, there were similar proportions (about 20%) of people who
mentioned negative factors such as loss of work relations, central location, social
relations, and quality of life. In San Bernardo, the same negative factors were
mentioned but with a higher concentration of responses (29%) in aspects related
to central location. The central-location category also included distance, remote-
ness, and isolation. A very low number of responses (6%) indicated negative im-
pact on quality of life. In San Bernardo, one-third of those surveyed indicated they
were in no way worse off, whereas only one-tenth of those surveyed in La Pintana
had the same opinion.

The group of those relocated in Villa Mekis obtained an improvement in
their housing conditions while remaining in the central area. A similar housing
solution was also offered to the other two groups who were relocated: a small
housing unit (with possibilities for enlargement) and basic services (potable water,
sewer system, electricity). From this point of view, the three groups improved
their housing situations, and the origins of the two relocated groups were the
same.

With time, the levels of satisfaction of the three groups were quite differ-
ent. Obviously, according to Table 2, and other responses to the survey analyzed
in previous paragraphs, the people in the group that remained in the central area,
with improved housing (Villa P. Mekis) were the most satisfied. On the other
hand, the two relocated groups received similar housing solutions but in locations
that presented and continued to present very distinct characteristics. In response
to these differences, there were marked differences in the repeated levels of
satisfaction.
Table 3. In general terms, after relocating to this site, you feel you are ...

<table>
<thead>
<tr>
<th></th>
<th>Proportion of respondents (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Isolated from rest of the city?</td>
<td>San Bernardo: 34.4, La Pintana: 79.8</td>
</tr>
<tr>
<td>Far away but not lacking for anything?</td>
<td>San Bernardo: 31.1, La Pintana: 7.0</td>
</tr>
<tr>
<td>Still living in the city?</td>
<td>San Bernardo: 34.4, La Pintana: 13.2</td>
</tr>
</tbody>
</table>

If we assume that the housing situation was not the most important factor in the satisfaction of those surveyed, then the location variable becomes a determining factor. This variable was apparently not linked to physical distance, as the distance was similar from San Bernardo and from La Pintana to central Santiago. It must instead have been linked to access to services, work sources, and the social-structure network. This is illustrated in Table 3, which describes the image the settlers had of their relocation and destination. Therefore, despite the similar distance between the two settlements and central Santiago, the perception that one was isolated from the rest of the city was markedly greater in La Pintana. In contrast to the situation of the relocated persons, in Villa Mekis, 94% of those surveyed felt they were in part of the city.

As can be seen in Table 4, those surveyed indicated a high level of satisfaction with the housing solution, even higher than expressed five years before in another survey (Aldunate et al. 1987). On the other hand, in San Bernardo and La Pintana, the majority responded that they made improvements in their housing units (94 and 89%, respectively), and about 60% in both cases planned to continue making improvements. Because the basic housing units were complete, these improvements were enlargements with light materials, mostly additional bedrooms, fences, interior divisions, and adaptation of outside areas.

Table 4. Do you consider this house to be better than, the same as, or worse than what you had before?

<table>
<thead>
<tr>
<th></th>
<th>Proportion of respondents (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>San Bernardo: 78.9, La Pintana: 69.3</td>
</tr>
<tr>
<td>Better</td>
<td>San Bernardo: 15.6, La Pintana: 17.5</td>
</tr>
<tr>
<td>Same</td>
<td>San Bernardo: 5.6, La Pintana: 13.2</td>
</tr>
</tbody>
</table>
Table 5. How would you rate the evolution of education and health services from the time of your arrival to the present?

<table>
<thead>
<tr>
<th></th>
<th>Proportion of respondents (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>San Bernardo</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
</tr>
<tr>
<td>Satisfactory</td>
<td>57.8</td>
</tr>
<tr>
<td>Unsatisfactory</td>
<td>15.6</td>
</tr>
<tr>
<td>Don't know/no answer</td>
<td>26.7</td>
</tr>
<tr>
<td><strong>Health</strong></td>
<td></td>
</tr>
<tr>
<td>Satisfactory</td>
<td>42.2</td>
</tr>
<tr>
<td>Unsatisfactory</td>
<td>38.8</td>
</tr>
<tr>
<td>Don't know/no answer</td>
<td>18.9</td>
</tr>
</tbody>
</table>

Complementing the evaluation of those surveyed about their housing, other associated indicators of satisfaction and dissatisfaction were taken into account, including access to educational and health services, transportation, commerce, infrastructure, and basic services, such as potable water, public lighting, pavement, garbage collection, and other services, including mail delivery, telephone, and police services. In the face of these variables, the survey registered the perception of those interviewed at their time of arrival on a scale of good, average, and bad; and currently, on a scale of whether each service had improved, stayed the same, or worsened. The responses are shown in Tables 5–8.

Table 6. How would you rate the evolution of financial and transportation services from the time of your arrival to the present?

<table>
<thead>
<tr>
<th></th>
<th>Proportion of respondents (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>San Bernardo</td>
</tr>
<tr>
<td><strong>Commerce</strong></td>
<td></td>
</tr>
<tr>
<td>Satisfactory</td>
<td>83.3</td>
</tr>
<tr>
<td>Unsatisfactory</td>
<td>16.6</td>
</tr>
<tr>
<td>Don't know/no answer</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
<td></td>
</tr>
<tr>
<td>Satisfactory</td>
<td>86.7</td>
</tr>
<tr>
<td>Unsatisfactory</td>
<td>12.2</td>
</tr>
<tr>
<td>Don't know/no answer</td>
<td>1.1</td>
</tr>
</tbody>
</table>
Table 7. How would you rate the evolution of potable-water supplies, street paving, street lights, and garbage collection from the time of your arrival to the present?

<table>
<thead>
<tr>
<th>Service</th>
<th>San Bernardo</th>
<th>La Pintana</th>
</tr>
</thead>
<tbody>
<tr>
<td>Potable water</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfactory</td>
<td>93.3</td>
<td>93.0</td>
</tr>
<tr>
<td>Unsatisfactory</td>
<td>5.5</td>
<td>6.2</td>
</tr>
<tr>
<td>Don't know/no answer</td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Street paving</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfactory</td>
<td>11.1</td>
<td>68.4</td>
</tr>
<tr>
<td>Unsatisfactory</td>
<td>12.3</td>
<td>30.7</td>
</tr>
<tr>
<td>Don't know/no answer</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Street lights</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfactory</td>
<td>86.8</td>
<td>84.4</td>
</tr>
<tr>
<td>Unsatisfactory</td>
<td>12.3</td>
<td>15.5</td>
</tr>
<tr>
<td>Don't know/no answer</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Garbage collection</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfactory</td>
<td>98.9</td>
<td>93.0</td>
</tr>
<tr>
<td>Unsatisfactory</td>
<td>0.0</td>
<td>6.1</td>
</tr>
<tr>
<td>Don't know/no answer</td>
<td>0.9</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Regarding the analysis of evolution of services, it is worth mentioning that both relocated groups came from the same original location (the municipality of Santiago). This municipality offered the families basic urban services (especially in education, health, commerce, and transport) superior to the average of those of the municipalities of the metropolitan area of Santiago and markedly superior to those of the destinations in the eviction and relocation program. This same territorial origin marks a common reference for both groups, and for this reason, the differences or similarities in the responses between San Bernardo and La Pintana are objective.

In education and health, there was no clear tendency among a majority of people to perceive a satisfactory level of evolution (Table 5), as in the case of other services. Nevertheless, a respectable percentage of those surveyed (30–40%) responded that the services were “poor” or “average” and “have improved.” It is necessary to qualify the finding of dissatisfaction regarding education and health services; it cannot be attributed directly to the relocation, as in Chile there is general discontent about these services, especially health services.
Table 8. How would you rate the evolution of mail delivery, telephone service, and police presence from the time of your arrival to the present?

<table>
<thead>
<tr>
<th></th>
<th>Proportion of respondents (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>San Bernardo</td>
</tr>
<tr>
<td>Mail delivery</td>
<td></td>
</tr>
<tr>
<td>Satisfactory</td>
<td>81.1</td>
</tr>
<tr>
<td>Unsatisfactory</td>
<td>10.0</td>
</tr>
<tr>
<td>Don't know/no answer</td>
<td>8.9</td>
</tr>
<tr>
<td>Telephone service</td>
<td></td>
</tr>
<tr>
<td>Satisfactory</td>
<td>86.7</td>
</tr>
<tr>
<td>Unsatisfactory</td>
<td>13.3</td>
</tr>
<tr>
<td>Don't know/no answer</td>
<td>0.0</td>
</tr>
<tr>
<td>Police presence</td>
<td></td>
</tr>
<tr>
<td>Satisfactory</td>
<td>31.1</td>
</tr>
<tr>
<td>Unsatisfactory</td>
<td>56.9</td>
</tr>
<tr>
<td>Don't know/no answer</td>
<td>10.0</td>
</tr>
</tbody>
</table>

Regarding commerce and transport, the opinion that the evolution of service was satisfactory (Table 6) referred to a notable improvement from initial average and poor levels. An important proportion of those surveyed (more than 60%) from both groups judged these services to be poor or average when they arrived.

Services for potable water, street paving, street lights, and garbage collection are analyzed in Table 7; in general terms, we might say that the initial situation for potable water and street lighting was satisfactory for the majority. With garbage collection and street paving, however, the initial situation was unsatisfactory for many in La Pintana but evolved to greater levels of satisfaction. Only with regard to street paving did those surveyed in San Bernardo judge the initial situation to be deficient and deem the current situation unchanged. There was no response with respect to these four services, and in neither of the two settlements did those surveyed express the opinion that the initially satisfactory services had deteriorated. In the case of drinking water, the initial positive response was maintained throughout and was directly related to the fact that the program provided housing units with complete basic domestic services.

Table 8 shows that a wide majority of people considered the initial telephone service deficient but saw a definite improvement. Regarding mail delivery, the people relocated in San Bernardo believed that the majority of the services were initially satisfactory and remained so. But those in La Pintana thought that the initially deficient services had improved. For many living in La Pintana, police...
presence had improved, but for many surveyed in San Bernardo, it was initially deficient and had remained so.

It is important to note that 57% of the people relocated in La Pintana and 40% of those in San Bernardo affirmed that their work situation was good or very good before relocation, whereas only 18% of those interviewed in Villa Mekis were of the same opinion. On the other hand, 35% of those relocated in La Pintana noted that they lost their jobs because of the move, and 18% in San Bernardo. In both cases, the distance was cited as the cause. At the same time, 57% of those still living in Villa Mekis believed their future work situation would improve, as did 41% in San Bernardo and 33% in La Pintana.

It is also interesting to view these data on the work situation in the context of the unemployment rate in both the metropolitan region and the municipalities in question. A 1990 survey indicated an unemployment rate of 8.1% in the metropolitan region, 5.6% in the municipality of Santiago, 13.3% in San Bernardo, and 14.9% in La Pintana. Therefore, the impact of living in municipalities with high unemployment rates was to create the perception that the previous work situation was better (when the unemployment rate in Chile rose to more than 30%), and, more recently, with a considerable decrease in national unemployment rates, work expectations for those who were relocated are actually quite lower than for those who remained in the central municipality.

The relationship of the general opinion of those surveyed to their evaluation of housing, services, and work situation

If those surveyed positively evaluated a wide variety of aspects related to housing and basic services, other than their work situation, what is the source of dissatisfaction shown in their general opinions? We found that in addition to the work situation, three factors were judged negatively: integration with the city, cleanliness of the neighbourhood, and general atmosphere. With respect to integration, the perception of the majority of those surveyed in La Pintana (almost 80%, Table 3) was due to isolation. That perception, nevertheless, seemed to contradict the high degree of satisfaction shown in aspects that at first glance might be considered directly related to the integration with the rest of the city: transportation, mail service, and telephone service. On the other hand, the sense of isolation cannot be related to the perception of a lack of services such as education, commerce, and health, which were also evaluated highly compared with the overall results.

Although the sense of isolation in La Pintana did not appear to be directly linked to services and infrastructure, the survey showed a significant loss in terms of social networks and family relationships. The number who indicated they had no friends in the neighbourhood, or if they had friends, didn’t visit them, reached
72%. Those who indicated that they had no relatives in the area, or didn’t visit them if they did have, reached 54%. Seventy-five percent of those interviewed in La Pintana responded that their friends in other parts of Santiago didn’t visit them, and 51% responded that they didn’t visit their friends in other parts of Santiago. Forty percent indicated that their relatives living in other parts of Santiago never visited them, and 55% never visited their relatives living in other parts of Santiago. Finally, 60% of those surveyed stated that their neighbours didn’t help one another, and 54% stated they wouldn’t turn to a neighbour in an emergency.

Another area judged unsatisfactory by those surveyed in La Pintana was the cleanliness of the neighbourhood. Only 25% thought the neighbourhood was clean. In this aspect, we found the same phenomenon as in the case of integration in the city: the low degree of satisfaction with regard to cleanliness contradicted the high degree of satisfaction (93%) with garbage collection. The opinion about the lack of cleanliness of the settlement again appeared from different survey questions directly related to characteristics of the neighbours, in this case, their “laziness and lack of caring.”

Another aspect that in different responses to the survey appeared to have a greater negative weight in the overall response of the residents of La Pintana was what they called “bad atmosphere,” referring to delinquency, drug addiction, alcoholism, prostitution, and conflicts with neighbours, which sometimes were referred to under “bad neighbourhood.” This factor could be related, especially in the case of San Bernardo, to the perception of deficiencies in the evolution of the service of police presence. In the case of La Pintana, where police presence was judged to be better, the perception of a bad atmosphere may have been related to the image the municipality projected in general, as the site of concentration of an extremely poor population, formed from marginal groups with no common history, relocated from different areas of the city. Those interviewed expressed this sentiment by commenting, “they just dumped us here” (Icaza et al. 1988). Coinciding with the overall results, it was found that those people relocated in San Bernardo had a markedly higher percentage answering “still haven’t gotten used to it” after 10 years than those relocated in La Pintana and had a much lower percentage saying that it was an easy move. Another indication of dissatisfaction and a low degree of getting used to living in La Pintana was the sentiment expressed by the majority of those interviewed that they would like to leave. Although 70% of those living in San Bernardo affirmed that they had never thought of leaving, the same percentage of people in La Pintana said they had considered it (Table 9).

One reason given by those relocated in La Pintana for this feeling of temporariness and lack of roots was that it seemed that their neighbours were moving
Table 9. Have you considered moving? Where to?

<table>
<thead>
<tr>
<th>Proportion of respondents (%)</th>
<th>Villa Patricio Mekis</th>
<th>San Bernardo</th>
<th>La Pintana</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, to central Santiago</td>
<td>4.5</td>
<td>11.1</td>
<td>31.6</td>
</tr>
<tr>
<td>Yes, to another municipality</td>
<td>26.8</td>
<td>14.4</td>
<td>36.9</td>
</tr>
<tr>
<td>Yes, within the same municipality</td>
<td>—</td>
<td>4.4</td>
<td>0.9</td>
</tr>
<tr>
<td>No</td>
<td>68.7</td>
<td>70.0</td>
<td>30.7</td>
</tr>
</tbody>
</table>

away. Almost all of those surveyed said they knew families that had moved away, and the majority (80%) also claimed to know “many” families that had done so. In their interpretation, it appeared they projected their own discontent with the general atmosphere to the other families that had chosen to leave.

As mentioned previously, in both San Bernardo and La Pintana, the majority stated that their new housing was better than what they had had before. The majority also claimed to have fixed up their housing units, and a high percentage of people planned to continue to do so. In both cases, people cited becoming owners of their houses as the most important benefit from the relocation. In San Bernardo, this is reflected in the clear desire of those surveyed to remain. Nevertheless, Table 10 illustrates to what degree owning their own housing in La Pintana failed to outweigh the negative factors causing dissatisfaction: half said that they would like to move to a more central location, even if they had to pay rent. Of that half, 15% stated that they would do so even if it would be easy for them to get used to living in La Pintana or already felt at home there. Of those stating they would remain in La Pintana, 18% said they still were not used to living there but that if faced with the alternative of renting, they would remain because of the advantage of owning their home (housing preference over location). In San Bernardo, of the 90% that would choose to remain, 25% said they hadn’t gotten used to living there yet, which reinforced the argument for the preference of housing over location.

Table 10. If you could choose between staying in this municipality, with a house you own, and moving to a more central location, where you would pay rent, which would you choose?

<table>
<thead>
<tr>
<th>Proportion of respondents (%)</th>
<th>San Bernardo</th>
<th>La Pintana</th>
</tr>
</thead>
<tbody>
<tr>
<td>I would stay here</td>
<td>90.0</td>
<td>49.1</td>
</tr>
<tr>
<td>I would leave</td>
<td>10.0</td>
<td>50.0</td>
</tr>
<tr>
<td>Don't know/no answer</td>
<td>—</td>
<td>0.9</td>
</tr>
</tbody>
</table>
Finally, despite their strong desire to move, the great majority of those who have considered leaving had taken no steps to move. Two factors might influence this: legislation that prohibits beneficiaries of a social-housing program from renting or selling their houses for a certain number of years and the rental-housing market for low-income sectors, which is much smaller than that for sectors financially better off.

One method used to verify the most important factors contributing to dissatisfaction was the question posed by interviewers about the first problems the settlers would solve had they the resources to do so. The data in Table 11 confirmed the most important factors of dissatisfaction already mentioned: for those in La Pintana, the first area they would improve was the bad atmosphere; and for those in San Bernardo, the streets, in need of paving.

The allocation of resources selected indicated that people had two very different points of view, those of the people in San Bernardo and those of the people in La Pintana. In San Bernardo, they would concentrate their energies on a concrete option. On the other hand, the people in La Pintana opted for the solution to a problem, bad atmosphere, which was directly related to the formation of the municipality. It was also related to the reputation the municipality had with the rest of the population of Santiago, which had stigmatized it as an area of concentrated poverty and danger, that is, with safety risks for its inhabitants as well as for those who might happen to be passing by.

The perception of the evolution of problems again confirmed the greater dissatisfaction of those surveyed in La Pintana than those in San Bernardo. Although only one-third of those in La Pintana believed these problems would be
Table 12. Considering what we have discussed to this point, you feel that living here is ...

<table>
<thead>
<tr>
<th>Good as you had expected</th>
<th>24.4</th>
<th>7.9</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not as bad as you had expected</td>
<td>62.2</td>
<td>39.9</td>
</tr>
<tr>
<td>Bad or worse than you had expected</td>
<td>11.1</td>
<td>45.6</td>
</tr>
<tr>
<td>Don’t know/no answer</td>
<td>2.2</td>
<td>7.0</td>
</tr>
</tbody>
</table>

solved in time, in San Bernardo, fully half of those surveyed had the same optimistic opinion. Another third of those surveyed in La Pintana believed these problems would tend to grow, but in San Bernardo, only a minority (8%) expressed this opinion.

The families relocated from the municipality of Santiago to either new municipality received the ownership of a house (constructions made of wood and scrap materials) with all the basic services as a solution to their precarious housing situation. This was their compensation for the losses incurred with eviction. This compensation apparently did not influence the expectations of the affected parties when the eviction process began. As shown in Table 12, we could deduce that only a minimal percentage of those relocated in La Pintana, and a low proportion of those relocated in San Bernardo, thought the change would be for the better. However, a large percentage had negative expectations, whether they were confirmed or not (“not as bad as I thought” or “bad or worse than I expected”).

Nevertheless, with time, their initial fears had lessened: of those who had low expectations in La Pintana (85.5%), only one-third considered themselves worse off than before; 44% believed they were better off in some aspects and worse off in others; and 7% believed they were better off. In San Bernardo, a large majority also had believed the change would be for the worse (73.3%). Of those, only a minimal percentage actually believed themselves to be worse off (10%); 42% believed they were better off in some ways and worse off in others; and 18% believed they were better off than before.

Analyzing the two initial expectations in the face of relocation and the overall balance 10 years after the relocation process, we were able to construct typical responses to sum up the different attitudes toward relocation in the distributions presented in Tables 13 and 14.
Table 13. La Pintana: typical responses to relocation.

<table>
<thead>
<tr>
<th>Initial expectations</th>
<th>Overall balance</th>
<th>Better off</th>
<th>Worse off</th>
<th>Better off and worse off</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good</td>
<td></td>
<td>Optimism confirmed (3.5%)</td>
<td>Optimism disproved (—)</td>
<td>Optimism relativized (4.4%)</td>
</tr>
<tr>
<td>Poor</td>
<td></td>
<td>Pessimism disproved (7%)</td>
<td>Pessimism confirmed (33%)</td>
<td>Pessimism relativized (44%)</td>
</tr>
</tbody>
</table>

Note: 8.9% of responses could not be characterized.

Table 14. San Bernardo: typical responses to relocation.

<table>
<thead>
<tr>
<th>Initial expectations</th>
<th>Overall balance</th>
<th>Better off</th>
<th>Worse off</th>
<th>Better off and worse off</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good</td>
<td></td>
<td>Optimism confirmed (13.3%)</td>
<td>Optimism disproved (2.2%)</td>
<td>Optimism relativized (8.9%)</td>
</tr>
<tr>
<td>Poor</td>
<td></td>
<td>Pessimism disproved (17.7%)</td>
<td>Pessimism confirmed (10%)</td>
<td>Pessimism relativized (42%)</td>
</tr>
</tbody>
</table>

Note: 5.9% of responses could not be characterized.

Two attempts to retain poor population in the central area

The Franklin Project

Between 1983 and 1984, the Housing Commission of the Central Zone Vicariate carried out an analysis of collective housing in the central area of Santiago. The analysis referred to the characteristics of the housing, as well as those of the inhabitants, and demonstrated the seriousness of the housing problem for low-income groups living in Santiago's central zone.

Following the study, the Vicariate began the job of organizing and educating groups of people about the problem — the program that had to be modified after the earthquake of 3 March 1985. In response to this catastrophe, the Vicariate elaborated a plan of action through which it developed its support work. The Archbishop of Santiago carried out the plan through five vicarages — Central, North, South, East, and West — according to the city’s zones. This plan consisted of organizing a technical office in charge of assessing the magnitude of damage to housing in the zone (census); the organization of, and education and support to, victims’ committees; and collection of material resources and housing repair. To this end, a card was filled out, and different census groups walked through the area to evaluate the earthquake’s effects.
Within the area of housing repair, two types of intervention were organized: loans of construction materials to victims (for them to make necessary repairs) and repair projects, which provided construction materials as well as qualified labour. The technical office of the Vicariate was in charge of presenting the most urgent repair projects, according to the resources received and the social situation of the victims. Funds for the repair program were provided by the Vicariate and by the Caritas Institute of Housing. The latter provided financing for loans of construction materials. The Vicariate’s plan of action also involved the organization of the victims, as well as individual attention, which included going to the Vicariate to ask for material resources or to solicit technical advice about their housing. As part of the organizational process, in April 1985 the Zone Committee was formed, with sector heads. Many of the members of these groups had no previous organizational experience.

During the program of assistance and housing repairs, the victims’ organization concentrated its efforts on obtaining financial resources and material, without broadening its objectives or including other types of activities. Because of this, as the loans and repair projects decreased, the organization got smaller, and with the exception of the governing board, its members participated passively or stopped working on their respective committees.

In 1986, the Housing Commission of the Vicariate evaluated the work done up to that time and agreed to continue providing a line of support to the organization. In addition to the fact that the victims’ committee had practically dissolved, the seriousness of the housing problem and the experience accumulated by the organization justified their continuing efforts to promote the organization of the inhabitants of the zone and the elaboration of a joint work plan. This plan involved education and support for the organization and providing it with material resources after its consolidation.

This led to the elaboration of a proposal geared to solving the housing problem (late 1986), which included two ideas. One was a housing program for people who rented or lived with friends or relatives. The other involved the elaboration of a plan to repair housing owned by the inhabitants, with the purpose of consolidating popular housing in the central sector of the city. The basic elements of the proposal were to promote the benefits of owning one’s home and of having permanent low-income sectors in central Santiago, to educate and organize groups to prepare them for negotiation, and to create a revolving fund for the purchase of land.

The Vicariate contacted the Norwegian agency, Popular Aid, and presented its housing project for the central zone of Santiago. It was approved, and special emphasis was placed on the organization and the development of the negotiating
capacity of the beneficiaries of any solution to their housing problem, including the deterioration of housing and overcrowding. In September 1987, the program had 110 families, which made up the Franklin Group.

In March 1988, the Welfare Commission of the same group assumed responsibility for elaboration and application of a survey and went door-to-door to determine the socioeconomic characteristics of possible beneficiaries. The survey showed 42% independent workers, and 58% service-sector workers; an average of four persons per family; 45% renters, 34% living with friends or family, and 21% usufructuaries of housing; and very low incomes, which meant a very low capacity for saving. The results of the survey, especially those related to income and savings capacity, demonstrated the priority of promoting the family savings and developing fund-raising activities to enable people to apply to state housing-subsidy programs.

Different alternatives were studied for obtaining legal representation. They included forming a building society, creating a closed housing cooperative, and becoming incorporated into an open housing cooperative. The option chosen, an open cooperative, was carried out through affiliation with the Cardinal Silva Henriquez Cooperative.

In April and July 1988, informative talks were given on the requirements and ways of accrediting income to qualify for bank loans and apply for state housing-subsidy programs. This information was needed because of the high percentage of independent workers and persons without labour contracts. Once financing was disbursed by the Norwegian agency, a fund was created for the purchase of land for housing construction in the zone. The monetary resources granted in the form of loans were to be paid back by the beneficiaries after they received their housing subsidy and mortgage loan; and these monies then constituted a revolving fund that would serve to replicate the Franklin Project in other similar programs.

A list of real property available in the zone was drawn up, taking into account the cost per square metre, area, location, and forms of payment. This instrument was the basis for the choice and purchase of the land for the project (780 m²) in September 1988, which was registered in the name of the Archdiocese of Santiago.

In August 1988, 82 families were still involved in the Franklin Project. They had previously reached an agreement with the Cardinal Silva Henriquez Cooperative that their project would be part of the official program. In addition, all technical, social, and legal assistance, as well as the drawing of the architectural projects, would be handled by the Central Zone Vicariate and by the North Workshop (a nongovernmental organization [NGO] dedicated to supporting
popular housing), with one representative from the cooperative forming part of the work team.

To finance the project, it was agreed that the beneficiaries would save a minimum of 1 “foment unit” (UF) per month for the time to gain access to a state housing-subsidy program (18 months). (The UF was a monetary unit created for indexing the national currency to inflation and economic fluctuations of the country [in 1993, a UF was worth about 25 United States dollars].) The total value of the housing unit (including land) was not to exceed 400 UF, to be amortized by the beneficiaries through their subsidy and mortgage loan.

During the first semester of 1989, the technical team in charge of the project elaborated different design proposals, without the participation of the beneficiaries. The accepted proposal was for duplex apartments of 44 m², with a kitchen, living room–dining room on the ground floor, and a top floor that included a bathroom with room for a washing machine and two bedrooms with space for a closet. For those families that needed more bedrooms, the option was open to partition the ground floor and reduce the living-room–dining-room area.

At the end of 1989, an exposition was prepared, in which the project was explained. After this presentation, various people deserted from the initial group, believing the project did not suit their needs. The selection of the beneficiary families was handled through a point system, approved by the assembly of members. The criteria considered were savings, work situation (steady work), active participation in the groups’ activities, attendance at the educational meetings organized by the Parish, attendance at general meetings, payment of fees, urgency of the family’s situation, and levels of participation in organizational activities or work commissions. Twenty-six families were selected as beneficiaries, and 4 alternate families were chosen.

The 27 families with low point scores were to be beneficiaries in the second stage made up of less urgent cases and those with difficulty maintaining the minimum savings stipulated by the cooperative. In response to this situation, a broadening of the time limit for saving was suggested. But this proposal was not accepted by those who were complying, as it would delay their progress even more. Alternatives included changing the program to extend the time limit for getting the required savings and joining the Pedro Lagos project in its initial stage, where the Vicariate had some leverage in selection of the beneficiaries of the program. To comply with the requirements to qualify for the housing subsidy, the cooperative compiled the necessary antecedents to appear before the Ministry of Housing and Urbanism in October 1989 to propose its candidates. Five families chose to join this project, and three were accepted. The rest either chose to join
a program in which they didn’t have to save as much money, or they abandoned the idea altogether.

Via a sales contract, the Archbishopric of Santiago transferred the land to the Cardinal Silva Henriquez Cooperative so that it could accredit the dominion of the land on which it planned to carry out the project for which the subsidy was requested. The subsidy program applied for was directed to persons over the age of majority, single or married; married minors who were employed in a nonprofessional, professional, industrial, or trade capacity, with or without family responsibilities, who did not own and whose spouse did not own property or housing; and persons who were organized in cooperatives or other groups with legal status who presented a new housing project that they wished to acquire or build and who demonstrated the availability of the land.

With the purpose of improving their prospects for requesting and gaining access to a larger mortgage loan, increasing savings, and solving the problem of those families who had fallen behind in their payments, the members of the group and the cooperative initially decided to increase the period for the required savings from 18 to 24 months, later increasing it to 30 months, and opening the option for each family to save more than the monthly amount of UF stipulated. At the time of the request, the majority of the families had already saved the amount of UF required, and some had even saved in excess of that amount.

For construction of the housing units, the cooperative called for closed bidding, inviting six companies with which they had worked previously. Two of the companies presented proposals. The others considered the project unprofitable.

Unforeseen expenses generated an increase of 48 UF to the initial cost per unit (400 UF). To solve this problem, an agreement was reached with the Norwegian agency that they would use part of the value of the land as a direct and non-refundable contribution. The Norwegian agency approved a contribution of 38 UF, and the other 10 UF was subtracted from the project’s administration costs and from other costs.

Before the project was completed, another increase in foreseen costs occurred that added 5 UF to the total value of the housing unit. This increase would be absorbed by the beneficiaries of the program. Finally, the real value for each housing unit reached 460 UF, including the cost of the architectural design, but without taking into consideration the adjudication costs (notary public fees, closing fees, etc.) of the apartments. The apartments were finished in December 1991, and the process of transferring ownership to beneficiaries started in the beginning of 1992. The grassy area inside the complex, the social centre, and sinks for washing clothes were left as pending projects.
Therefore, after five years of analysis, organization, education, and training, census, association with cooperatives, etc., of the 110 initial families, only the 26 with the highest incomes managed to overcome the different types of financial obstacles. In this respect, it should not be overlooked that part of the program was financed through international cooperation, and supported by national NGOs. This indicates the degree of difficulty implied in remaining in a central area.

**The Andalucia project**

Toward the end of 1988, the Vicariate assumed responsibility for repeating the Franklin Project, enabling, through organization, a low-income group to obtain housing in central Santiago. According to its plan, the Housing Committee’s objective was to promote and support the organization of the inhabitants of the central area to solve this problem, benefit the inhabitants, and more actively involve them in the search for a solution.

Publicity for the proposal was achieved through the creation of a network of groups based in the parishes, whose purpose was to regain possession of the right to live in the central municipality, and owning their own housing. To this end, the Vicariate presented an analysis of the situation in the municipality, exposing the housing problem and detailing the Franklin Project experience, with its successes and failures.

The following groups agreed to participate:

- Sacred Heart, a group from the parish of the same name, with 30–35 families;
- Saint Saturnino, with 30–35 families; and
- Heart of Mary, a group of 150 families that was divided into groups of 35 (this large group required organization that could not be provided at that time and was finally reduced to 35 families).

The families in these groups either lived with friends or relatives or rented housing in the central part of the city. The project began with a process of education and training for the groups to learn about housing subsidies, types of subsidies they could qualify for, and different housing solutions — almost all located outside the municipality of Santiago. To meet its goal, the Vicariate compiled information about the subsidies and held different forums.

In addition, the Vicariate held workshops to analyze the housing problems, with persons and institutions knowledgeable about the problems, to promote and
support the relationship between the housing groups and other associated groups and social organizations from the central zone. Organizational assistance was provided, especially for the leaders, who for the most part had no previous experience as group leaders.

After March 1990, with the beginning of a democratic regime in Chile, dialogue with the government became possible. The work carried out by the Vicariate was recognized by both the municipality and MINVU, which agreed to work together and not duplicate each other’s efforts. The new authorities of the municipality of Santiago presented the possibility of designing a program to repopulate central Santiago, and one of the first steps was the implementation of a MINVU program designed for workers who belonged to organizational entities (institutions, companies, unions, or committees) that negotiated on behalf of workers. The municipality’s proposal was to integrate the MINVU program into the vicariate programs that had already been organized for more than a year and had some savings.

The initial reaction of the groups was scepticism about the possibility of access to the program. In the first place, they thought it would be very difficult to manage the required savings. During 1.5 years, many had been unable to save even half the amount required. In the second place, they did not believe they would be able to consolidate a program of this type in the central zone of Santiago. In this respect, the presence of municipal authorities and public officials during meetings to disseminate information about the program was important to demonstrating the willingness of the municipality and of MINVU to solve the housing problem of the poor residents of the municipality of Santiago. Once the organized groups agreed to participate, the Vicariate intensified its organizational work with the population and focused on finding appropriate land through the parishes. Also, the municipality promised to review its census of real property, as well as that of the Ministry of National Property.

In July 1990, a municipally owned lot was located, used by the Department of Transit. This resulted in a new problem: there was within the municipality strong pressure from the municipal workers, who thought they should be the beneficiaries of the project. They reasoned that since this was a housing program supported by the municipality for workers and was to be built on municipal property, they should be the first beneficiaries of the program. By August, the project was paralyzed. The beneficiaries changed: they would be the municipal workers. The groups organized by the Vicariate were out of the project, and the mayor promised to continue the program if and only if the new lands were located within the municipality.

The negotiations led to the identification of a lot belonging to MINVU, occupied by the Pedro Lagos cité. The situation of the cité was precarious, as it had
been seriously affected by the earthquake of 1985. Many of its inhabitants had been forced to leave because of the poor conditions. However, the number of families living there did not decrease, as the vacant housing was immediately occupied by other families.

By this time, the Vicariate had had a long-standing relationship with those people who decided to remain in the cité after the earthquake. Through the Housing Commission, the Vicariate had procured loans and technical assistance for the inhabitants to fix up their homes. At the time of the initial contact, 115 families were living there. On the other hand, the Vicariate had continued working toward the formation of other groups interested in solving the housing problem, including the parishes of Sacred Heart, Saint Saturnino, and the Heart of Maria. In September 1990, a housing coordination was created for both organized groups.

Through MINVU, the Vicariate discovered that the Pedro Lagos cité was part of the property to be affected by an urban renovation program. This would be financed by the autonomous government of Andalucia, Spain, which had promised to finance the construction of 250 housing units in central Santiago. Both the residents of the cité and the organized groups of the Vicariate would have access to the units.

MINVU invited the Vicariate to participate in the program for the coordination of the social work, a proposal that was accepted. MINVU assumed technical responsibility for this project, as well as for the water, sewage, electricity, and gas projects. The architectural design began in October 1990. According to the building codes of central Santiago, only 178 housing units could be built, with two or three floors, and a ground-floor area of between 24 and 30 m², designed to be enlarged by the beneficiaries. MINVU granted 138 of the 178 housing units to the Vicariate and kept 40 for its own projects.

In December, the architectural project was completed and presented to the cité's inhabitants. At the same time, the different alternatives given by MINVU for the relocation of families were also made known. For its part, the Vicariate distributed information on the requirements needed to gain access to the various government housing programs and undertook a door-to-door campaign, evaluating savings capacity of each family to determine their eligibility for the Spanish project.

In January 1991, the 115 families who lived in the Pedro Lagos cité had to choose from among three options. The first was access to loaned housing for a temporary period in the municipality of La Pintana for those families that chose to remain in the central zone. Thirty-six families chose this option. The second was ownership of housing in the municipality of La Pintana. These housing units
had a surface area of 32 m² on lots of 100 m². Fifty-one families chose this option. The third was ownership of housing in a sector of the southern zone of Santiago (Lo Valledor). This would be in 41-m² apartments under construction at the time. Until the construction was completed, the families were to live in loaned housing in La Pintana. Twenty-eight families chose this option.

Also, at the same time, the bases for public bidding were set and the execution of the program was contracted. Three construction companies presented bids; the turnout was small because the private sector believed building affordable housing in central Santiago unprofitable.

In May 1991, the cité was vacated. The families were previously notified because their relocation would imply added costs, despite the fact they had the support of the municipality. It was necessary to organize the people, and this was accomplished with the help of the other organized groups within the program. Their support was given through the housing coordinator. Beginning in 1990, with the democratization of the country, the Vicariate suspended its efforts to solve housing problems. It believed the democratic government should attend to the community's housing problems. This decision resulted in the creation of the Roots Collective by former members of the Vicariate Housing Commission, to carry on the work started. It should be noted that the Church continued to support the Roots Collective, as well as other organized groups. The Roots Collective was responsible for the relocation of the families and their installation in La Pintana. The next day, the housing was demolished to prevent it from being occupied. Then the preliminary construction work began.

After the families were installed in La Pintana, the definitive election took place. Six of the families who had signed up for temporary housing in La Pintana decided to stay there permanently, partly because access to this type of housing required less savings. Another factor was the great difficulty in obtaining a mortgage loan, as many of the workers were independent and unable to substantiate their income.

The former residents of the Pedro Lagos cité were distributed as follows:

- Thirty families returned to live in the new housing built on the Pedro Lagos cité site, now called Andalucía I;²
- Two families relocated in Lo Valledor; and

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² This group had an average family size of 2.62 persons, an average monthly family income of 65 000 CLP, a reduced percentage of extended families, and a significant percentage of persons living alone (in 1998, 479.8 Chilean pesos [CLP] = 1 United States dollar [USD]).
Eighty-three families opted to reside definitively in La Pintana (this group was known as Andalucia II).³

To designate the beneficiaries, it was agreed that the former residents of the Pedro Lagos cité would be given first priority, followed by the groups from organized parishes, and then, the sector residents registered in the program. In August 1991, the final group of beneficiaries of the Andalucia I project was decided. This group had 138 families, distributed as follows:

- Thirty families of the former Pedro Lagos cité;
- One hundred and two families from the parish groups; and
- Six families from a waiting list (Los Adobes group).

Construction took place from September 1991 to May 1992, and the adjudication and relocation were carried out in May and July. This case demonstrated the difficulty of replicating the Franklin Project after 4 years: of 220 families in the parish groups, only 102 families saw the new program through; and of 115 families that resided in the Pedro Lagos cité, only 30 were able to remain, even with the support of MINVU, the municipality of Santiago, the Andalucia Council, the central Vicariate, and NGOs.

Conclusions and recommendations

The tendency to evict low-income sectors from central areas

Poor sectors have lost the right to live in the central area of the city. Through various mechanisms, they were evicted toward outlying areas. They were ousted through mass evictions at different times, evicted because of the deterioration of the housing they inhabited, the reason given to justify their eviction; and when incentives were established for housing or sector improvement, these incentives led to eviction because of the subsequent increases in land values and rents. The poor were also excluded because of public social-housing projects and policies that were not designed to build housing for poor sectors in the central area.

Despite the intervention of various groups supporting housing-construction projects for low-income sectors in the central area, only those families with larger incomes were able to remain there. Their greater saving capacities allowed them

³ In this group, 33.7% of the families had other family members living with them, and the average family size was nine.
to remain in the programs designed to retain poor people in the central area; and their better housing conditions allowed them to follow through during the long process of organization and realization of these programs; and their greater income allowed them to absorb the increase in the housing cost and ultimately obtain credit and make payments. The economic limitations on the poorest sectors' ability to remain in the central area suggested the need to rethink urban-development policies in general and the design of social-housing programs especially. These policies must be based on the right of the poorest sectors to remain in the places where they have always lived and based on a view of the city as a place where diverse socioeconomic sectors live as neighbours, and on the recognition that the central areas are perhaps the last resort for many socioeconomic sectors.

At the time of the study, few low-income inhabitants remained in Santiago's central zone. This tendency indicated that in the long run, they would all be ousted. What could be done?

First, there was a need for an urban-development policy to retain and attract low-income people to the areas surrounding the central zone. This could not be accomplished without a corresponding public policy.

Second, to minimize the negative effects, from previous experiences with evictions, one would have to learn which procedures and forms of settlement had produced positive effects. It would also have to be kept in mind that any urban remodeling policy for the central areas would necessarily imply evicting people.

This double strategy of establishing a way to retain low-income populations and learning from previous experience to avoid negative effects would seem to constitute a more realistic approach than one concentrating on avoiding evictions from the start. This seemed especially true of eviction processes that occurred in the central areas of Santiago.

**Suggestions to enable poor sectors to remain in central areas**

The following ideas, to be successfully implemented, would require concerted actions from the federal government, as well as the municipal government and the private sector, and the willingness of all to retain the low-income sector in the central area of the city:

- Special state subsidies should have been established to allow for the construction of new housing or the acquisition of low-cost housing in the central area. At the time of the study, MINVU offered a special subsidy for urban renovation, for acquiring new or repaired housing. But the cost of this housing greatly exceeded the capacity of the poorest sectors.
The municipality should have publicized a census of available real property, with building conditions, costs, etc., for low-income groups. At the time of the study, MINVU projects were under way, to be negotiated by groups providing land. Assistance to these groups, combined with a special subsidy, would help in carrying out a project of this kind for interstitial land in central areas.

There was a need for support from municipal and private organizations, NGOs, the formation of groups geared to the solution of the housing problems in central areas, and assistance for the materialization of housing projects. Nevertheless, these case studies of the Franklin Project and the Andalucia I project demonstrated that, although needed, this support was insufficient, and financial aspects ultimately determined who would remain and who would have to leave.

Flexibility was needed in the system of state subsidies to allow the dwellers to repair deteriorated housing.

Mechanisms should have been established to permit the transfer of property of repaired housing to tenants, thus preventing the reparations from increasing the rent and the likelihood of the subsequent eviction of the inhabitants.

Finally, at the state and municipal levels, conditions should have been created to economically motivate small construction companies to build social housing in central areas or repair deteriorated housing. This would create a supply and demand dynamic for the construction and repair of social housing in central areas.

Negative and positive effects on families relocated in outlying areas

After 10 years, what did the people who had been evicted from the central area of Santiago think about their relocation? At both La Pintana and San Bernardo, those surveyed indicated a similar, high degree of satisfaction with the housing they received. Nevertheless, when it came to measuring negative and positive effects, location was an important factor in each case. We must remember that during the survey, location not only meant physical distance from the central area of the city but also, in a marked way, a group of factors related to the quality of life in the new settlements. Thus, despite the similar physical distance between each relocation settlement and the central area, people's levels of satisfaction after 10
years showed important differences: those relocated in a consolidated urban area were more satisfied than those relocated in the periphery. For example, those surveyed in La Pintana considered themselves markedly more isolated than those in San Bernardo — with seriously affected working conditions and expectations, deteriorated social networks as they became immersed in a world of poverty and marginality, a high level of discontent that they identified as bad atmosphere, and difficulty getting used to living in the area.

The negative effects of relocation were obvious from the responses of many of the families in La Pintana, who, despite owning their own homes, expressed the desire to move. Many even said they would prefer to rent housing in a more central sector than have their own homes in La Pintana.

The evolution of the work situation from the moment of eviction also appeared related to the socioeconomic characteristics of the relocation sites. As an immediate effect of their eviction, many people, especially those relocated in La Pintana, indicated they had lost their jobs because of the distance of the new settlements. In time, this perception of the negative effect of the evictions was confirmed: those evicted felt that their prospects for improvement in their work situation were limited, in contrast to the opinion of those who remained in the central area. Relocation to municipalities with higher levels of poverty and higher rates of unemployment seemed to caused these people to have marked pessimism about improvements in work or the family income.

Despite all this, the survey found high levels of satisfaction regarding the provision of services and their evolution. No one’s responses indicated a perception of deterioration in this aspect. This allowed us to understand the relation of the relocated parties’ negative expectations to their overall opinion of their new situation. Of those who had low expectations, an important percentage (60% in La Pintana [Table 13] and 85% in San Bernardo [Table 14]) considered that they were definitely better off in their new locations or that they were better off in some ways and worse off in others.

In summary, distinct elements of the processes studied stand out as determinants of the quality of the effects of the evictions. Consideration of these factors might have contributed to the minimization of those negative effects.

In the first place, the size of the group is an important factor. The greater levels of satisfaction expressed by those relocated in San Bernardo indicated that a smaller size of this population permitted better integration with the original inhabitants of the area, maintained cohesion in the group, and helped to create new ties.

A second factor comprised the characteristics of the families in the group. The selection process for the families relocated in San Bernardo maintained the
constitution of a group already formed, residing in the same campamento, and this was reflected in increased integration in the new location and higher levels of getting used to the change. Consideration should have been given to the background of the group and the families in the formation of the groups to be relocated.

A third factor, which in our opinion influenced the impact of evictions was the concentration of extreme poverty in sectors of the city where the relocated families had been assigned. This was demonstrated by the responses of those relocated in La Pintana, who expressed a greater combination than those in San Bernardo of negative aspects related to the overall characteristics of the municipality, including bad atmosphere and quality of life. The relocation of evictees in areas of concentrated poverty made it difficult and in some cases impossible for the evicted families to become integrated; it contributed to their isolation from their friends and relatives.

The consolidation of the relocation sites lessened the negative effects at the beginning of the process of settlement. Improved levels of urban services and infrastructure, among others, made the installation process shorter and less painful. Nevertheless, it must be pointed out that neither having the basic urban services at the start, nor having the perception of their improvement, was enough to outweigh overall negative aspects.

The role of the municipality was also very important to the integration of relocated families. This controlled a combination of social services that facilitated the integration of the families. The problem lay in establishing the continuity of these services. Our case studies demonstrated that transferring these services from one municipality to another without resources could be a problem.

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