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Pathways to assisted self-help housing: the evolution of Mexico's housing governability system

Assisted self-help housing is a process whereby people are actively involved in the decision-making of their homes' consolidation, receiving tools to better manage resources in building them. While such support is embedded within urban and regional systems, evolving forms of state intervention have received little attention in the literature. In this article, we focus on federal assisted self-help housing programmes in Mexico, where this approach became formalised by the early 2000s. Recent governments positioned assisted self-help housing – at least on paper – as key for Mexico's housing agenda. What we term Mexico's *housing governability system* has continuously evolved, yet its capacity to address housing needs is challenged. We show that policy and institutional change in Mexico reflect a continuing pathway over several decades to include assisted self-help policies in the housing governability system. We highlight the nonlinear nature of policy development and the paradoxes of formalising flexible self-help approaches.

Keywords: housing policy, peripheral urbanisation, governability, assisted self-help housing, Mexico

Introduction

Incremental housing is a process through which owner-builders gradually append buildings and associated infrastructures as funding, time and materials become available. When supported by governments or institutions, it is known as assisted self-help housing, a process whereby people receive information and tools to better manage their financial, material and network resources to build their homes (Bredenoord and van Lindert, 2010; Grubbauer, 2020). Recent academic debates alongside policy developments put this practice on the agenda, following considerable attention in the mid-twentieth century (van Noorloos et al., 2020). After focusing on large-scale newly built housing in cities' peripheries for decades (Sanga, 2022), some countries have supported incremental approaches through federal assisted self-help housing

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policies. In addition, new scholarly approaches to incremental housing have also emerged. In a previous article, we argued that understanding the opportunities and constraints of incremental housing requires acknowledging its embeddedness within urban and regional systems of finance, building materials, labour and infrastructure (van Noorloos et al., 2020). This requires supportive political institutions, especially those related to finance; without these, the efforts of millions of families to incrementally build are limited to the scarce resources and support they might access. Indeed, fifty years after John Turner (1972) coined the notion of 'housing as a verb', there is a renewed attention on the topic, yet institutions and governments at different scales are still slowly co-evolving in the field.

In this article, we explore government financial support for self-help housing through the case of Mexico. Notwithstanding state support, housing shortages in Mexico are persistent. A key characteristic of its housing shortage is the qualitative nature. In 2020, of the 9.4 million homes forming part of this shortage, 78 per cent needed major improvement or enlargement due to the use of precarious materials and overcrowding (SEDATU, 2020). Such shortages result from insufficient alternatives to secure housing. Formal market credit is accessible to people earning over five minimum wages (USD 759 per month) (HIC, 2017), excluding over half the population (CEPAL, 2018) while alternative subsidies targeting the poor are limited to reach for most of the population. Likewise, by 2020, 64 per cent of Mexico's housing stock had been built by self-production (*autoproducción*), an approach whereby families self-manage their economic, material and social network resources to solve their housing needs as they become available, a venture often taking a lifetime for low- to middle-income families (Cervera and Acuña, 2020; CEPAL, 2018). Government assistance for self-help housing has been available for decades, yet insufficient for low-income populations (Bredenoord and Verkoren, 2010; Connolly, 2009; Duhau, 2014).

Mexico's assisted self-help approach dates to the late twentieth century, when an 'economic miracle' brought by the encouragement of industrialisation fuelled large-scale rural-to-urban migration as people strove to be included in the economy, putting pressure on sites-and-services schemes (Garza, 2010).[1] As in other places, rapid population growth resulted in urban sprawl and the expulsion of low-income dwellers to urban peripheries as such groups were forced to solve their housing needs on their own. In this context, social movements like the Movimiento Urbano Popular and the Unión Popular Revolucionaria Emiliano Zapata began demanding land and housing rights for low-income dwellers. At the institutional scale, architects, urbanists and policymakers like José María Gutierrez, Roberto Eibenschutz and Enrique Ortiz were deeply convinced by Turner's ideas, helping to induce the creation of programmes by the

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1   Sites-and-services schemes, often implemented in global South cities in the 1970s and 1980s, are the provision of plots of land, by providing title or land lease tenure systems, and minimum essential infrastructure for habitation (UN-Habitat, 2012).

government. This school of thought was continuously challenged by broader political-economic pressures, including international organisations promoting open market rules, and in the 1990s, the turn to neoliberal policy as governments increasingly implemented market solutions to solve problems of housing provision. From this point on, the foundation of housing institutions, discussed further below, set a precedent for an assisted self-help housing framework. Moving forward, Mexico has gone through significant transformations and a reshaping of its housing governability system.

Alongside these developments, multiple crises including earthquakes in 2017 and 2018 and the COVID-19 pandemic suggest the need to rethink housing issues. These crises forefront housing due to its importance for providing safe and healthy living spaces, strong construction, access to water and sanitation, and adequate densities (Corburn et al., 2020). This suggests a need to focus on informal settlements and on solutions integrating 'informality' with planned and safe housing (Wilkinson, 2020). What is considered *adequate* housing has changed given that the impacts of COVID-19 on housing further deepen pre-existing injustices and inequalities (Accornero et al., 2020). This combined with the fact that housing shortages in Latin America are often qualitative rather than quantitative (Adler and Vera, 2018) highlights that housing and neighbourhood upgrading should go beyond building new housing. Thus, the right to 'build better' on families' own terms should be taken seriously.

Within this renewed focus, we argue that debates on incremental and self-help housing should engage with ideas of peripheral urbanisation (Caldeira, 2017), yet evolving forms of state intervention and policy have not been researched in-depth. This article contributes to this renewed understanding of institutional and policy change – and continuity – providing a fresh perspective on the role of state intervention. Analysing housing policy, we view institutions inclusively to understand gradual and nonlinear policy development. Drawing on Kooiman (2008, 172), we employ the notion of a *housing governability system*, where governability represents a conceptual model to understand 'the governance capacity of a societal sector', such as housing. The housing governability system is a politically contested domain highlighting interactions among governance actors, subject to change due to internal and external factors. As Mexican policies related to assisted self-help housing finance are centralised federally, we focus our analysis on the federal level, highlighting how governability systems evolve. We show that Mexico's assisted self-help housing finance policies – those recognising alternative forms of housing provision – developed as a pathway over several decades. These were gradually included within Mexico's formal strategies, resulting in financial support for this approach (Grubbauer, 2020). We analyse Mexico's approach to assisted self-help housing finance, federal policies on adequate housing, and the implementation of these policies since the 2000s. Current political agendas in Mexico, like the federal government's National Housing Program (2019–2024), are incorporating assisted self-help housing approaches as a way to do 'more

with less', providing alternatives for middle and low-income households to consolidate housing gradually. Yet an analysis of the evolution of these policies, including which factors explain this development, is lacking.

This article involves a case study of Mexico's assisted self-housing sector. Data collection included, first, interviews with three experts related to Mexico's assisted self-help housing sector, representing key moments in assisted self-help housing policy and the main actors and perspectives in the sector.[2] Second, we conducted an extensive analysis of policy documents (Dunn, 2012), including national laws and housing plans from three central government terms. Third, we critically analysed the government's direct communication with the general public in 2020 and 2021, known as *posicionamento politico* or 'public stances'. Daily briefings by the government and ministries presented an opportunity to understand the government's approach. Fourth, the first author's long-term professional experience in assisted self-help housing provided a positional space between insider and outsider informing our perspective on the policies (Mullings, 1999).

The subsequent sections are as follows. First, we draw on debates on peripheral urbanisation (Caldeira, 2017) to understand assisted self-help housing in Mexico, as the policies we explore refer to federal state funding support for what are sometimes misjudged as informal activities. Based on governability debates (Kooiman, 2008), we develop the idea of a housing governability system, a sphere in which assisted self-help housing evolves as a politically contested field, subject to policy change (Sorensen, 2015). Based on this analytical framework, in the following sections, we analyse the pathway developing towards Mexico's assisted self-help housing practices, delving into the 2006 National Housing Law as foundational for this approach. We explore the housing governability system's evolution since the early 2000s, and how it responded to a series of crises. We conclude by suggesting the need to rethink housing incrementality as a strategy practised worldwide.

The production of a housing governability system

Debates on the nexus between formal and informal processes are enduring, challenging discourses about informality as a spatial form associated with the urban poor (McFarlane, 2012; Roy 2005; 2009). For Roy (2005, 148), informality is 'a series of transactions that connect different economies and spaces to one another', and therefore, a *mode* of urbanisation. Rather than a distinct mode, informality is linked by articulations among informal and formal sectors, produced in and by the state. Alongside

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2   These included a former Lower Chamber member who participated in the elaboration and approval of the 2006 Housing Law, housing expert Enrique Ortiz, with over sixty years of experience in Mexico and globally, and a member of López Obrador's government at the housing coordination level providing insight about the government's position.

these debates, the notion of peripheral urbanisation helps to understand the mode through which cities are constructed by residents working with the state and outside, both planned and unplanned (Caldeira, 2017; Kolling, 2019; Streule et al., 2020).[3] Therefore, peripheral urbanisation is relevant to understand how self-help housing is supported in diverse and changing ways by states. As Kolling (2019, 415) notes, peripheral urbanisation includes 'the production of precarious urban spaces, focusing on the slow, uneven, and tedious endeavour of individuals transforming their homes and, in turn, the urban space around them'.

Employing this notion, the idea of peripheral urbanisation conceives of the instability of legality and regulation, and considerable 'improvisation, experimentation, and contestation shaping the relationships among all involved, from residents to agents of the state' (Caldeira, 2017, 16). Highlighting the role of legalisation and regulation, it forefronts the complexity of the planned–unplanned nexus rather than dualism. This helps to understand temporalities involved in policy processes around housing (Bengtsson and Kohl, 2020). Indeed, recent work shows how informal practices are embedded in the constitution of states worldwide (Boudreau, 2019; Haid and Hilbrandt, 2019; Varley and Salazar, 2021). This takes informality as an entry point to theorise states as contradictory, inconsistent and beyond rational. Similarly, Beier (2021) highlights the political practices of producing informality beyond state incapacity, analysing assisted self-help housing as producing 'splintering informalities' with heterogeneous actor constellations, opportunism and flexible regulatory practices, creating uncertainty beyond the control of a single actor.

Advancing these debates, we apply these concepts to attempts by federal government institutions to formalise flexible, incremental and self-help approaches, resulting in paradoxes, highlighting the political production of urban space at the heart of self-built urbanisation. Earlier research on self-help housing in Latin America also linked self-help housing and housing consolidation with urban politics (Perlman, 1979; Ward, 1982), leading to new policies including aided or assisted self-help housing. After decades of declining attention to this issue, incremental and adaptive housing solutions have been newly integrated into formal planning processes. Analysing Mexico's reshaping of its housing policies through the lens of peripheral urbanisation is thus appropriate, yet rarely explored.

Together with these debates, we employ the notion of a housing governability system, constituting the space where peripheral urbanisation develops. Governability is a subset of ideas about governance; the former develops an approach based on governing sociopolitical systems and interactions within such systems, and capacity to steer society (Bénit-Gbaffou, 2018). Therefore, governability represents a conceptual model to understand 'the governance capacity of a societal sector' (Kooiman,

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3   Caldeira's approach to peripheral urbanisation was influenced by sociologists within a global political economy perspective (Kentor, 1981; Walton, 1982).

2008, 172).[4] Although governability has diverse histories (Boudreau, 2019; Figuerdo, 2006), it has been coupled with the state as a guiding agency. As Kooiman (2008) suggests, governability entails three components: a system-to be-governed (here, the housing system); a governance system (state, market and civil society institutions governing this system); and interactions between these two components. Governability is not static, but subject to change due to external factors like natural disasters, and internal ones including changing government images, instruments or sociopolitical action (Kooiman, 2003). Thus, governability systems are characterised by the diversity, complexity and dynamics of primary processes, and by resilience, vulnerability and risk (Kooiman, 2008). We apply governability to a housing governability system, specifically the assisted self-help housing sector, a politically contested domain involving interactions among actors. By framing issues about state steering capacity, governability has considerable relevance for discussions about informality (Bénit-Gbaffou, 2018; Roy, 2009). While the housing governability system encompasses the governance capacity of housing as a societal sector, focusing on the governance of multiple actors interacting in the system, housing policy focuses more on legislation and programme development.

As the locale where peripheral urbanisation develops among diverse agents and planned and unplanned domains, the governability system develops in an inextricably politically contested field. Given that governability is not static, we engage with ideas of how policy and institutions change or remain constant over time. Planning scholars use concepts of path dependency and critical junctures to analyse change and continuity in institutions (Sorensen, 2015). The first concept points to institutions' continuity through positive feedback effects and vested interests of benefiting groups, while the second focuses on moments of rapid change due to exogenous forces. Both processes are highly political. However, scholars acknowledge the need to explore endogenous processes of institutional and policy change (Bengtsson and Kohl, 2020; Mahoney and Thelen, 2010). As Sorensen (2015, 28) notes, 'a majority of institutional change may in fact occur through gradual change processes which may nonetheless be transformative over time'. Therefore, we argue that the development of housing institutions should be analysed as processes of gradual and long-term change. As Bengtsson and Kohl (2020, 22) show, 'long-term change in national housing regimes is probably most fruitfully analysed as a reciprocal interaction between physical and social structures, between formal and social institutions, and between critical junctures and incremental change'.

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4   Bénit-Gbaffou (2018, 2139) distinguishes governability from governmentality, a Foucaudian concept understood as the ways 'governable subjects are produced through the internalisation of urban policies' dominant visions and norms'. Boudreau (2019, 599) coined governability as a Mexican way to analyse governance, noting that 'governance in Mexico is generally discussed through the prism of (un)governability'.

It is rarely studied how the Mexican state has incorporated assisted self-help housing in its broader housing policy, and how federal housing and finance institutions engage with assisted self-help housing under neoliberal policy crises. Bridging debates on peripheral urbanisation, governability and policy change to analyse federal assisted self-help housing, we contribute to understanding gradual and nonlinear policy development. Having established an analytical framework to understand the housing governability system, in the next section, we explore the case of Mexico's federal assisted self-help housing.

Assisted self-help housing and Mexico's housing governability system

For several decades, Mexico's housing policy has provided innovative examples globally, although not free from criticism (Bredenoord and Verkoren, 2010; Grubbauer, 2020). Examples of innovation include technical norms for resilient housing facing natural disasters and the creation of institutions like the National Fund for Social Housing (FONHAPO) allowing the development of social housing. While self-help housing practices are a reality for the majority of Mexico's urban poor – supported by state programmes like land regularisation since the 1960s[5] (Bredenoord and Verkoren, 2010; Connolly, 2009; Duhau, 2014) – between the 1980s and 2010s, policies took a different turn: large-scale supply-side approaches to housing in cities' peripheries without proper connections to regional centres proved a failure (Janoschka and Salinas Arreortua, 2017; Reyes, 2021). One result was that many inhabitants abandoned large-scale housing developments (Monkkonen, 2019). By the year 2000, after seventy years of the same governing party, Mexico experienced a federal government transition, moving decidedly to the right. Yet despite high expectations, little change occurred. Since the 1990s, Mexico had followed an open market approach, and in the subsequent two right-wing administrations under Vicente Fox (2000–2006) and Felipe Calderon (2006–2012), the approach favoured inaccessible mortgage credits and the development of large-scale peripheral housing developments and uninhabitable housing conglomerates that, as Mellado Hernández (2015, 62) suggests, resulted because 'developers built only small houses, but not cities'.

In this context, Mexican housing policy came to support assisted self-help housing formally in law, though not always aided by broader financial support. As we show in this article, the evolution of Mexico's housing governability system reflects a continuing pathway developing since the 1970s to include self-help housing in the housing govern-

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5   Land regularisation was key to recognising investments people made in building their homes incrementally by providing land tenure security to existing inhabitants developing self-help housing, and enhancing a feeling of security of future land occupations and self-help initiatives.

ability system, and a consistent coexistence with market-driven alternatives. Rather than focusing on all policies supporting self-help housing, we focus on formal federal housing policy, starting with the 2006 National Housing Law. We chose this focus because formal housing policy greatly drives finance and power around housing, with significant potential to steer forward self-help housing practices.

As Stolarski and Acuña (2015) explain, although the government's housing approach in the early 2000s was driven by financial and market criteria, efforts were made to strengthen alternative means of housing provision adjacent to the National Housing Law. For instance, between 2006 and 2012, Sociedad Hipotecaria Federal (SHF) developed two finance programmes catering to low-income families to address qualitative housing shortages. Likewise, the National Housing Commission (CONAVI), SHF, FONHAPO, the Treasury Ministry (SHCP), and the National Business Solidarity Fund (FONAES) developed the National Fund for Social Housing (FONGAVIT) to decrease the financial risk of providing affordable social credit for assisted self-help interventions. These social housing initiatives of the 2000s were inspired by ideas about assisted self-help housing of the 1970s related to Turner and the practices of social movements, which by this time had evolved and permeated, to some extent, in the institutional housing arena (Mier y Teran, 2015).

Nationally, strong institutions – both public or with mixed funds – provide housing finance for different income profiles, supported locally by state housing commissions and local actors composing the housing governability system, including developers, architects, material providers and dwellers. Over time, the organisation of this system has transformed due to national plans, changing legislation and political will. As Grubbauer (2020, 947) explains, housing provision for the urban poor in Mexico entails a 'multiplicity of operational logics and motivations and profoundly conflicting rationalities'.

The 2006 National Housing Law was not the first legal attempt to endorse assisted self-help housing. Previously, the 1984 Federal Housing Law acknowledged the need to support self-builders and housing cooperatives, an important milestone incorporating such practices.[6] Nevertheless, the vagueness of this law left considerable scope for differing interpretations. By contrast, the breakthrough of the 2006 Housing National Law was explicitly recognising assisted self-help housing processes, giving capacity to dwellers, builders and managers and consolidating a central commission guiding a national housing agenda. Thus, the national government of the time established the roots for a strategic approach addressing Mexico's qualitative housing shortage through assisted self-help housing, at least on paper.

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6   Ley de Vivienda, 2006; Ley Federal de Vivienda, 1984.

The 2006 National Housing Law

In 2006, two factors led to the emergence of a window of opportunity in Mexico's political arena, resulting in approving the National Housing Law. First, Mexico's demographic transition, in which 60 per cent of the population was young and in the process of marrying or starting a family (Flores and Ponce, 2006) put pressure on the development of housing.[7] Second, self-produced housing and the inability of the general population to enter the formal housing market were realities that could no longer be ignored by the government. As Connolly (2006) noted fifteen years ago, 'effective demand' was determined by people's payment capacity and access to formal credit, a condition not met in Mexico.[8] For Connolly (2006), 'formal' and 'informal' were labels based on people's capacity to access institutionalised financial alternatives. Formal models based on direct or indirect subsidies were offered through the Housing Fund from the Social Security Institute for State Employees (FOVISSSTE) and the Institute for the National Housing Fund for Formal Workers (INFONAVIT). Both are institutions with the infrastructure and resources to foster change within this system. INFONAVIT is one of the most influential institutions in Mexico's housing sector with the capacity to allocate over 295,000 housing credits yearly (INFONAVIT, 2021) and FOVISSSTE is a similar institution that manages a housing fund fed jointly by the state and its employees. These institutions cater to a stable population segment with formal employment. However, at the time, only a small proportion had access to formal financial alternatives attached to the procurement of new housing. In real terms, around 60 per cent of the housing stock in urban areas, and most rural homes, developed incrementally based on residents' access to financial and material resources.[9]

In this context, Mexico's National Housing Law emerged in 2006. According to the interviewees, the discrepancy between official strategies and the way the population was solving their housing needs created a void, leading policymakers to introduce legal innovations (P.I., 6 April 2021). In 2005, an opportunity for change emerged when the Secretary of Social Development (Secretaría de Desarrollo Social, SEDESOL) asked the Federal Higher House to create the National Housing Law, complementing the General Law of Human Settlements, Land Use Planning and Urban Development. This provided a context to integrate assisted self-help as key to larger housing

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7   In Mexico, the lack of access to housing finance, cost of land, economic instability and other factors push families to live in multi-generational homes as a coping mechanism. Often, dwellers cannot build or acquire a new house, forcing them to build within family plots or enlarge family homes. Such processes are not new in Mexico, especially among low-income families. What changed with the 2006 Housing Law was that it allowed support for a permanent avenue for such building.

8   Connolly (2006) refers to 'effective demand' as the number of people who are in the spectre of the housing shortage but that may or may not have access to the formal alternatives of housing provision.

9   This definition of informal housing refers to people's lack of access to formal financial alternatives.

development plans. Meanwhile, President Fox (2000–2006) and several higher and lower deputies were leaving office, providing a political moment, as these individuals were motivated to leave a mark on the political landscape by approving legislation. In this context, as a former member of the Lower House noted:

> There was a general ambition to accelerate key legislation. In the case of the Housing Law, this ambition motivated the Lower House to include the Universidad Iberoamericana, one of the most prestigious universities in Mexico, as a third party to design participatory workshops with housing experts nationwide, and to systematise the results to be included in the Law. By almost unanimous decision, the Housing Law was passed in June 2006 by agreement of all the House Parties. (P.I., 6 April 2021)

More recently, the National Housing Law has diversified the ways by which people build or acquire housing. While the law does not negate market supply alternatives, it builds upon the 1984 Law, going a step further in recognising an assisted self-help approach as a means to develop housing progressively and according to the financial means of low- and middle-income families. The 2006 Law evolved in providing clearer definitions for assisted self-help housing and self-production, and established the early stages to develop tools and budget allocations more permanently, independent from political or institutional will.

Table 1   Key innovations of Mexico's 2006 National Housing Law

No.	Innovation	Significance
1.	Creation of the National Housing Commission (CONAVI)	CONAVI was designated to lead the housing sector. While the housing governability system previously had different federal institutions with different sources of funding, CONAVI became the coordinator to develop a joint national housing policy.
2.	Creation of the National Housing Information and Indicators System	The National Housing Information and Indicators System is the first attempt to integrate, systematise and create information on housing in Mexico. This system helps to identify how families are building and financing their homes, to create more focused programmes.
3.	Innovations in housing finance	The 2006 law introduced mixed financial models applying resources from public, private, social banks (cooperatives) and families' savings.
4.	A recognition of assisted self-help housing	Recognition of the social process by which most Mexican households develop their housing allowed for measurement of the number of people who self-manage improvements or construction. The strengthening of this approach positions it as a viable alternative to address the housing challenge.
5.	Linkages between housing and land-use planning	Although not directly acknowledged in the 2006 Law, there is a recognition of the nexus between land use planning and housing. In the Mexican parliament, this was a major step as it integrated housing as part of a more complex discussion regarding accessibility and integration in urban plans and land regularisation.

Overall, five innovations from the 2006 Housing Law can be extracted, shaping Mexico's housing governability system and shown in Table 1. These include designating the National Housing Commission (CONAVI) as the lead institution; an attempt to integrate information on national housing; new financial models; recognising assisted self-help housing as a viable alternative; and acknowledging the link between housing and land use planning. With a new government in power in late 2006, political will and interpretations of this law shifted. Since that time, each successive government has attempted to put its own stamp on the housing sector. Such a context shows that creating a law is not enough to consolidate an approach to assisted self-help housing. Nevertheless, it provided a binding commitment to different societal actors to demand and oblige the government by law, regardless of political will.

The evolution of the housing governability system and the 'fourth transformation'

Since the introduction of the 2006 National Housing Law, new waves have been added to Mexico's policy and institutional landscape, rather than a paradigm shift. By 2006, Mexico's housing policy came under increased scrutiny and criticism due to the inhabitable sprawling metropolis it was producing (Mellado Hernández, 2015). The changes in the Housing Law, the transformation from the Social Development Ministry (SEDESOL) to the Ministry of Agrarian, Territorial and Urban Development (SEDATU), and later, the 2016 Human Settlements Law, aimed to respond directly to these problems and provide alternatives based on direct action in the field. One element emerging from the 2006 Law in consolidating Mexico's housing governability system was the creation of CONAVI, establishing a formal leader guiding national housing policy, independent from the ministries and reporting directly to the president.[10] Thus, CONAVI became the federal institution responsible for allocating housing subsidies. As a federal deputy noted:

> One of the greatest voids that the Housing Law left was CONAVI being the 'ruler' for decision making, and also an operative entity. It was appointed as the leader of the housing sector, but was also in charge of the federal subsidy allocations. In this sense, it was left to lead the housing policy, coordinate the involved actors, and to operate important amounts of subsidy. (P.I., 6 April 2021)

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10 Even before CONAVI's establishment, another housing commission known as CONAFOVI (National Commission for Housing Development, *Comisión Nacional de Fomento a la Vivienda*) had been in charge of Mexico's housing plans starting in 2001, yet had a market-driven approach. In 2006, the creation of CONAVI entailed clearer functions, becoming the housing sector driver. Alongside this, under an assisted self-help approach, it began delving into dwellers' participation, including them in the management of resources for some of its programmes.

Following the approval of the National Housing Law in 2006, CONAVI's dual role of being both a jury and part of the housing policy was misused, which shifted depending on the perspective of the governing party in power. For example, Felipe Calderon's right-wing government (2006–2012) focused on linking housing plans with economic development and employment generation, which fuelled mass housing construction, key in continuing the previous administrations' policies (CONAVI, 2007). As for Enrique Peña Nieto's (2012–2018) centre-right government, it promoted 'orderly' development and land use planning mostly in cities, limiting support to marginalised and underdeveloped areas. With time, CONAVI's position became a double-edged sword. While CONAVI had the legal power to drive the housing sector, traditionally one of the strongest strategies to move material and financial resources through value chains, its strength and direct links to the federal government became an attractive vehicle to further political agendas. Following CONAVI's formation and approval of the Housing Law, mass housing development was not off the table, and private development interests continued influencing the allocation of resources and subsidies. Nevertheless, 2006 brought expanded options for government and institutions to support the housing sector, impacting the overall housing governability system.

Moving forward, in December 2018, Andrés Manuel López Obrador (2018–2024) became the first leftist president in Mexico's contemporary history. Following two unsuccessful presidential elections, López Obrador founded the National Regeneration Movement (MORENA), a political movement with left-populist inclinations framed as Mexico's Fourth Transformation, meant to bring the fourth moment of change in Mexico's history.[11] As López Obrador assumed the presidency, he promised that his government would be guided by the 'people's will', undertaking substantial changes. One was modifying the Organic Statute of the National Housing Commission.[12] This amendment, further advanced by Peña Nieto's efforts to tie CONAVI and SEDATU (Secretary of Agrarian, Territorial and Urban Development), tacitly positioned SEDATU as the housing sector leader, shifting the balance of power in the housing governability system, shown in Figure 1.

Both CONAVI and SEDATU's changed positions had major implications for the housing governability system. First, although CONAVI remains hierarchically under SEDATU according to the Housing Law, it still responds directly to the president. Second, under the López Obrador administration, SEDATU has an operative vision in line with international adequate housing principles. This shapes Mexico's national housing plans by placing people at the centre of housing interventions within an assisted self-help approach to address housing shortages, and being attuned to devel-

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11   López Obrador has noted that his presidency would make substantial changes in Mexico, equated with three key moments in Mexico's history: independence, the proclamation of the Reform Laws, and revolution. López Obrador's government is known as the 4T, or the 'fourth transformation'.

12   Estatuto Orgánico de la Ley de la Comisión Nacional de Vivienda. 4 de mayo del 2020. *Diario Oficial de la Federación*.
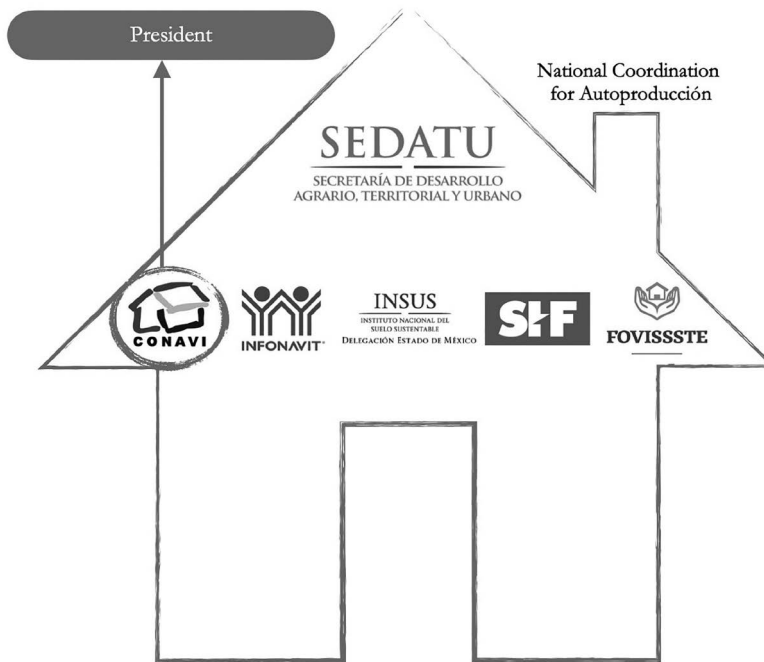
Figure 1   Mexico's housing governability system

oping coordination platforms rather than policymaking. Third, according to the interviewees, under the López Obrador administration, federal social programmes came to cater to the most marginalised and remote communities, overlooked under Peña Nieto and Calderón.

From 2006 to 2018, assisted self-help housing remained relatively constant in federal housing plans: there was a legal mandate acknowledging different means of housing production, so assisted self-help housing remained within social housing programmes. However, under the López Obrador government, the focus has been on vulnerable populations, and in most cases, providing beneficiaries directly with economic resources for them to manage. Alongside this approach, another characteristic under López Obrador is the effort for assisted self-help housing and *autoproducción* to transcend the government programmes arena, and for their principles to be included in institutions like INFONAVIT or FOVISSSTE, which provide housing credits to a wider range of income levels.

The deep understanding of the government under López Obrador of the political importance of housing programmes is rooted in his previous experience as governor of Mexico City (previously Distrito Federal) from 2000 to 2005. In that time, one of its signature programmes was the assisted self-help housing improve-

ment programme, capitalising on the reaches of social housing programmes. Though started under Cuauhtémoc Cardenas (1997–1999), the Programa de Mejoramiento Urbano del Distrito Federal was inspired by social organisations that created social housing alternatives based on assisted self-help experiences and technical assistance (Mier y Teran, 2015). This approach was ultimately internalised and implemented in López Obrador's presidential policy.

More recently, the National Development Program (2019–2024) and the National Housing Program (2019–2024) take into consideration previous experiences from the Programa de Mejoramiento Urbano, and evidence recognition of Mexico's qualitative housing shortage, and that addressing this shortage requires joint efforts of different stakeholders, creating synergies to support an assisted self-help housing approach (Cervera and Acuña, 2020). In this understanding, the National Coordination for Assisted Self-Help (Coordinación Nacional de Autoproducción) – created under López Obrador – took a practical approach, focusing on developing synergies between different housing institutions to align the housing system for an assisted self-help approach. As a National Coordination member explained:

> [The National Coordination] does not have a budget or operational power, but what we have to achieve and be very intelligent about it, is to have that persuasive power, generating knowledge so that assisted self-help is consolidated as an alternative for housing provision. By building little by little and creating agreements among the institutions involved in the housing sector, we aim that, suddenly, it becomes normal to talk about assisted self-help housing and that the agreements that are met from this coordination can consolidate an assisted self-help approach in the plans and operation of the national housing institutions. (P.I., 13 April 2021)

This operative approach results in focusing on five goals: coordinating housing institutions to create strategies facilitating assisted self-help housing; strengthening the system for assisted self-help housing; creating a permanent liaison between housing and land use plans; developing strategies to nurture communication channels with 'the people'; and creating knowledge of assisted self-help housing.

The National Coordination is an independent part of the housing system, managing the sector by building a collective consensus about assisted self-help housing and strategies to promote it. While it does not take a bottom-up or top-down approach, it is a response to the Mexican housing system's unique structure, governed by a mosaic of institutions, procuring funds in different ways supporting diverse income profiles. The innovation of Mexico's housing governability system is its evolution through the development of methodologies, tools and aligning priorities between the institutions, which are not dependent on government programmes or budget allocations.

As a member of the National Coordination explained in an interview, the López Obrador government has strengthened the possibility of creating institutional syner-

gies to move an assisted self-help housing agenda forward, including support by strong institutions that create the infrastructure and influence the housing market, and acceptance by members of the demand and supply components of the system (P.I, 13 April 2021). INFONAVIT stands out in developing a line of credit specialised in assisted self-help housing known as ConstruYO, which both provides credit and involves a holistic support system. In this approach, people can choose the type of housing intervention – new housing, enlargement or improvement – suiting their needs, receive tools to calculate costs, choose the amount of credit and number of instalments to pay back these funds, and are connected to a technical assistance professional or developer to ensure economic resources are used properly and that the dwelling is structurally sound and complies with housing indicators.

The opportunity to develop ConstruYO comes as a result of an evolving pathway. Since the 2006 approval of the National Housing Law, knowledge about assisted self-help housing evolved: the law internalised the idea that a holistic approach to assisted self-help housing goes beyond financial aid. This approach responds to the way in which most Mexicans build their housing and aims to build an environment in which architects, builders, suppliers and local authorities understand that assisted self-help housing has its own logic.[13] This includes understanding that professional help is essential to better use dwellers' resources and guarantee their safety, that housing is often built incrementally, that existent constructions should be considered in the design, and that land use takes a multi-family approach, involving different households within one plot. Likewise, as discussed above, in a country where over 50 per cent of the population is excluded from formal credit, ConstruYO's support of self-managers opens more options for a wider range of dwellers, including people remaining in limbo given that their level of vulnerability makes them ineligible for housing programmes or from the formal mortgages.

Despite significant innovations in Mexico's housing governability system, the consolidation of an assisted self-help housing approach is still under construction. The institutions with the infrastructure and resources to foster change within this system include INFONAVIT and FOVISSSTE. Both have mixed sources of finance and provide support to a stable population segment, including people with formal employment in the private sector or government, and have a credit fund as part of their work benefits. The progress of the system within the institutions forming the housing governability system occurs at different levels, often susceptible to the will, resources and capacity for manoeuvre by directors in these institutions. By contrast, CONAVI is dependent on the budget allocation for subsidies, and may be used as a vehicle for housing relief programmes and to advance political agendas. This fails to allow opportunities to create a mosaic of alternatives for low-income families without

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13   We focus on ConstruYO's support for self-producers. However, another innovation of ConstruYo is its accessibility, as it recognises the particularities of Mexican housing production, including different types of tenure and multi-family compositions in the same plot.

formal employment, or even a larger population segment not experiencing more severe poverty, which experience employment vulnerability or lack access to financial markets, left without clear options to consolidate their homes. To assess the government's commitment to assisted self-help housing, there is a need to assess the budget allocation for different housing programmes, particularly during crises such as the 2017 and 2018 earthquakes and COVID-19 pandemic, which we discuss next.

Mexico's housing governability system under stress

While the Housing Law made significant changes to the housing governability system, the supply-side approach for the housing sector still effectively worked as an exclusionary mechanism for the majority of the population who could not afford a mortgage or purchase a new home. This challenging context was worsened by major earthquakes in 2017 and 2018, and the COVID-19 pandemic, with profound implications for housing. Indeed, López Obrador's term has been decidedly bound to emergency relief. In January 2018, as López Obrador took office, one of the main subjects of his political agenda was humanitarian and housing relief following the 2017 earthquake. Two months later, a second earthquake in February 2018 added to this pressure. By 2020, Mexico was hit like the rest of the world by the COVID-19 pandemic. The economically active population decreased by 2.5 million people, representing a 5 per cent reduction of the total employed population in 2020 (INEGI, 2021), exacerbating poverty and housing inadequacy. By July 2021, Mexico experienced its third pandemic wave. While the mortality rate decreased compared to the first waves due to vaccination, by late August 2021, 257,150 people had died in Mexico due to COVID-19 (CONACYT, 2021).

Although the source of these crises differ, both placed considerable stress on the housing governability system and López Obrador's government in a short period of time. While the earthquakes left many families without housing and fearing subsequent tremors, during the pandemic, staying at home became difficult for vulnerable populations. This has been exacerbated by living in overcrowded and inadequate conditions, suggesting a relationship between overcrowding and death due to COVID-19 (Habitat for Humanity Mexico, 2020). On average, in Mexico, the death rate due to COVID-19 increased by 6.8 per cent for those living in overcrowded conditions, second to access to health services in terms of the death rate (Habitat for Humanity Mexico, 2020). This and other studies suggest the importance of housing for social resilience to face the pandemic (Nyashanu et al., 2020; Smit, 2021). Despite the effects of both crises being similar, the government's response to each was decidedly different. For instance, the response to the earthquakes was to launch the National Program for Reconstruction (NPR) (SEDATU, 2019), a programme aligned with assisted self-help housing. Given that the NPR dealt with humanitarian

relief, beneficiaries received a full subsidy to manage resources for housing reconstruction. This support arrived in instalments based on progress in the construction process, and its continuation required approval of CONAVI's technical assistants to guarantee the safety of new or rebuilt housing. The need for technical assistance in assisted self-help housing interventions outlined in the National Housing Law was respected. Moreover, providing professional support for housing construction addressed fear among the beneficiaries about their homes withstanding a subsequent earthquake.

By contrast, in 2020, the Programa Emergente was launched as a housing programme to 'contribute to the reactivation of local economies and the generation of employment in the housing construction industry' (CONAVI, 2020). Rather than following an assisted self-help housing approach aligned with the National Housing Law, it gave funds directly to families without an intermediate actor providing technical assistance to guarantee proper construction (SEDATU, 2020). In a country with considerable seismic activity, not coupling the Programa Emergente with the National Housing Law and the assisted self-help approach can be seen as a missed opportunity. Moreover, in a context where 78 per cent of the housing shortage is qualitative, the Programa Emergente strategy could have been more effective, had it taken the strength of the housing sector into consideration as a driving force to boost local economies. While the 2017 and 2018 earthquakes illustrated the importance of holistic support, especially technical assistance to guarantee safety and basic housing conditions, this was left outside the Programa Emergente launched in response to COVID-19.

Financially, Figure 2 shows a comparison of CONAVI's budget for housing programmes between 2019 and 2020, illustrating the relevance of relief programmes during the López Obrador government. In 2019, the NPR was a priority for the government, while other programmes like the social housing programme and the urban improvement programme were used to improve urban and housing conditions of low-income families based on the Housing Law approach. By 2020, these programmes merged and their combined budgets were reduced by almost 50 per cent. In terms of the budget, in 2019, the NPR received MXN 5,067 million (US\$255 million), enough to carry out 36,597 housing interventions, representing 56 per cent of the total budget (Espinoza, 2020). The remaining 44 per cent was allocated in the following way: the urban improvement programme received MXN 2,307 million (US\$116 million) and the social housing programme received MXN 475 million (US\$23 million) (Rosas, 2018). By 2020, during the COVID-19 pandemic, the Programa Emergente had nearly twice the budget as the 2019 NPR. With a budget of MXN 9,392 million (472 million USD), it provided multiple approaches of relief alleviation, both as housing programmes, but also as economic vehicles transferring funds towards vulnerable populations.
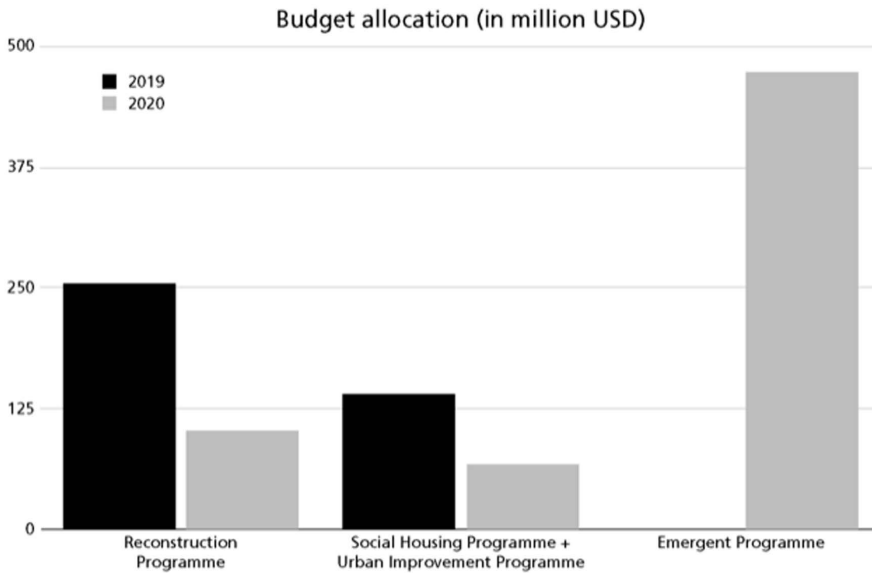
Figure 2   Comparison of CONAVI's budget allocation for housing programmes, 2019–2020

Many conclusions can be made regarding how the housing governability system has performed under the López Obrador government. Thus, there is a clear recognition that Mexico's housing shortage is primarily qualitative, and that an assisted self-help housing approach can advance efforts by providing 'adequate housing for all'. Indeed, the frameworks by which the national development plan and the national housing programmes are developed sustain an inclination towards adequate housing. More recently, in March 2021, an open parliament was carried out to reform the constitution and include the right to adequate housing, cementing an approach to recognise and implement strategies addressing this qualitative shortage. Alongside these trends, the creation of the National Coordination represents an understanding of the complexity of the housing governability system, the strength of each player and the need to build agreements incrementally sustaining the approach over time.

Overall, the management of the Programa Emergente suggests that the construction of this approach relies on the political will of the government in power, which requires further reflection about the relative powers of actors in the housing governability system. In Mexico, assisted self-help housing has been possible due to the support of strong institutions like INFONAVIT, which allocated the resources and infrastructure. However, whether this incipient approach is consolidated – or not – is unclear. Likewise, the Programa Emergente managed by CONAVI for vulner-

able populations during the COVID-19 pandemic represents a retreat in Mexico's assisted self-help housing pathway, instead moving towards allocating direct subsidies, yet missing sufficient support to guarantee the safety of housing, as occurs for other programmes like NPR and social housing. Rather than a contradiction, this shows that the changes within Mexico's housing governability system do not represent linear change, but move like ocean waves. With every wave, a new grain of sand is added in a process of collective construction towards adequate housing for all.

Rethinking assisted self-help housing in Mexico

In this article, by connecting peripheral urbanisation, governability and policy change, we explore the case of Mexico's assisted self-help housing, with particular attention to finance. Cumulative efforts by social movements, thinkers and urban professionals to position assisted self-help housing in practice date to the mid-twentieth century, when rural–urban migration brought new settlers who needed to solve their housing needs quickly, with the resources at hand in a context of scarcity. With time, federal government institutions began supporting self-help initiatives, though these were insufficient to deal with large, qualitative housing shortages. In this article, we focus on federal state formal housing practices amongst processes of institutional and policy change. These issues illustrate a paradox of formalisation of flexible, incremental, self-help approaches (Bhan, 2019; Grubbauer, 2020) and the complex ways whereby citizens' forms of city-making interrelate with state policies and practices (Beier, 2021; Haid and Hilbrandt, 2019; Varley and Salazar, 2021) through peripheral urbanisation (Caldeira, 2017). In this process, new types of politics generate new forms of citizens, claims, contestations and inequalities (Streule et al., 2020). In particular, we need to critically assess how states create 'organised and plannable' residents of assisted self-help housing, the ways assisted self-help housing is increasingly financialised (Grubbauer, 2020) and the inclusion and exclusion dynamics at play in policy implementation.

Our starting point is the 2006 Housing Law because it provided frameworks and tools to incorporate an assisted self-help approach as an official form of housing production. Over time, this standpoint provided the members of the housing governability system an avenue to demand a permanent budget for assisted self-help programmes, despite challenges and government transitions along the way. Our analysis illustrates that legal recognition is not enough, and that strengthening the housing governability system – and access to adequate housing – builds upon consensus, a practical perspective of trial and error in the field and empathy in creating benefits for the actors within the system. Although political will partly exists, the permanence of extending adequate assistance, finance and the housing budget to a wider range of income groups depends on appropriation by the actors in the housing governability system. The commitment of other players is also needed, and considerable effort to mainstream assisted

self-help housing is needed both as a pathway to support social programmes and as a cost-effective strategy in which more than 60 per cent of the population engages unconsciously. In this regard, a key advance under the López Obrador government is the creation of the National Coordination for Assisted Self-Help, as it strives to direct the housing governability system into a broader understanding from both supply and demand sides. Since 2006, the Housing Law and the incorporation of assisted self-help housing as a pathway to support CONAVI's housing programmes has played a steady role in developing tools to train, monitor and evaluate the performance of professionals under such an approach.

In this article, we use the NPR and the Programa Emergente to show that in the housing governability system, nothing is set in stone, and that operative frameworks for assisted self-help housing are still under construction. Further research into both could help to understand the conditions better supporting such efforts. The nature of the NPR called for the support of professionals under an assisted self-help housing approach. Likewise, in the Programa Emergente, the emergency during the COVID-19 pandemic appealed to an expeditious response whereby the aim was to improve liveable spaces quickly, with limitations due to the crisis. Further research regarding the budget criteria for both programmes could shed light on the guiding principles by which the government may implement assisted self-help housing. Furthermore, the maturity of the system is continuously tested by the other housing institutions shaping a complex housing arena. This suggests the need to reflect on the path ahead for assisted self-help housing, whereby Mexico's innovation is to go beyond an approach as a coping strategy for low-income dwellers by facilitating its application to a wider range of institutions, and consequently, of people.

In recent years, it is evident that institutions like INFONAVIT are in the early stages of capitalising on the knowledge acquired by steadily facilitating and formalising housing programmes within an assisted self-help approach. The new line of credit ConstruYO exemplifies the advances of the housing governability system in allowing alternative forms of housing provision targeted at populations thus far overlooked. While above the poverty line, this group cannot access government subsidies and is not financially stable enough to access a mortgage credit or choose to invest resources to improve existing housing conditions. Although this segment broadened due to changes within the housing governability system, a significant percentage of Mexicans remain excluded from housing programmes and credit, part of the massive informal economic sector.

In our findings, we concur with Varley and Salazar (2021) on paying attention to continuity rather than only radical transformations – such as neoliberalisation – in housing policy. As such, Mexico's corporatist state has an enduring legacy, also visible in the governance of assisted self-help housing. We have argued for attention to the nonlinear nature of policy development, and the paradoxes of formalising flexible,

incremental, self-help approaches. These aspects provide a new lens for scholarly work on peripheral urbanisation, and those of the state (Beier, 2021; Boudreau, 2019; Caldeira, 2017; Haid and Hilbrandt, 2019; Kolling, 2019; Streule et al., 2020).

To conclude, we recognise significant advances in Mexico to operationalise an assisted self-housing approach, and the value in acknowledging this pathway. As this road is still under construction, the discussion opens the possibility of going beyond formal–informal dichotomies to a more pragmatic approach. While much of Mexico's housing stock has been built beyond the formal spectrum, it is clear that the challenge relates to addressing precarious building development and incentivising housing development in safe, planned areas. In this sense, housing coexists in a larger environment, and national and local housing policy, land management and urban development strategies play a crucial role in providing a cohesive approach for assisted self-help housing. Likewise, mainstream housing provision driven by the market does not respond to the realities of a significant proportion of the population. Thus, further steps require incorporating a range of strategies adjacent to assisted self-help approaches, including diverse forms of land tenure, incremental construction, flexibility of financial housing schemes and attuning professional capacities to intervene and upgrade built homes. By doing so, there are substantial opportunities to adjust pathways based on reality, rather than hoping for such realities to adapt to narrow pathways.

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