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Informal settlements in Valparaíso (Chile): mobilized knowledge of communities and political position of municipalities

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The housing deficit in Chile has led to an explosive growth of informal settlements. Although investment in housing subsidies has been a priority in public policy, informal settlements continue to grow, reflecting a multidimensional and dynamic problem. Using a qualitative approach that combines focus groups and interviews with residents of settlements in the Metropolitan Area of Valparaíso and municipal officials, the study analyzes the knowledge and strategies mobilized by communities, as well as the municipalities' perspectives on this process. Organized actions are observed for land subdivision, street layout, housing construction, infrastructure network connections, and public spaces. Additionally, mechanisms for conflict resolution and negotiation strategies with public and private actors are discussed. These knowledge and practices in the construction and management of habitat enable valuable community-public institutional articulations, which are key to advancing a new policy for settlement and community management. This self-management of habitat challenges the State's structure in ways that demonstrate participatory, mobilizing, and democratic management. Urban informality is not a homogeneous process but different assemblages between institutions and communities generating agreements, processes, and differentiated and dynamic spaces.

KEYWORDS

housing, informal settlements, Latin America, social exclusion, social production of habitat

Introduction

Latin America is one of the most urbanized regions in the world, with over 80% of its population living in cities and millions residing in precarious housing conditions (UN-Habitat, 2024). Many of these residents live in informal settlements that reflect structural inequalities in access to housing, services, and urban opportunities. Historically, around 70% of Latin American cities have developed through unplanned urbanization (Mertins, 2009), making informality a key dimension of the social production of space challenging formal planning frameworks (Elorza, 2023). For many households, informal settlements represent a response to an increasingly inaccessible formal housing market (López-Morales et al., 2018) and processes of exclusion from emerging spaces of economic, social, and territorial integration (Herzer, 2008).

Chile illustrates these dynamics. Between 2011 and 2024, the number of families living in informal settlements increased from 27,378 to 88,174 across 1,187 settlements (TECHO-Chile, 2025). This growth has been associated with rising housing costs, land scarcity for social

housing, labor precarity, and migration dynamics affecting young families in the metropolitan regions of Santiago, Valparaíso, and Concepción (TECHO-Chile, 2025). Recent studies examine these transformations from multiple perspectives, including regional analyses (Carroza-Athens, 2024), gender roles in habitat production (Ossul-Vermehren, 2018), water access (Ojeda et al., 2020), local knowledge and community strategies (Cáceres, 2025), relocation policies (Torreblanca and de Álvarez Andrés, 2024), and socio-spatial vulnerability during COVID-19 (Zenteno-Torres et al., 2022).

This study examines practices of popular management and their relationship with public institutions through housing committees in two settlements in the Metropolitan Area of Valparaíso. The area contains 20,288 families living in informal settlements, including 11,473 in Viña del Mar (TECHO-Chile, 2025). The research focuses on Felipe Camiroaga (852 families) and Manuel Bustos (1,680 families), the largest informal settlement in the country. The study aims to: (1) identify the knowledge and strategies developed by residents for housing construction, access to services, and the creation of public spaces; and (2) analyze municipal perspectives on informal settlement development, contributing to debates on urban governance that integrate planning frameworks, legal instruments, and popular knowledge.

Urban informality and territorial governance: rethinking the relationship between self-produced habitat and public management

Research on informal settlements has shifted from viewing these territories as expressions of marginality or housing deficit toward recognizing their role in the active production of the city. Turner (1976, 2018) was central to this shift by showing how residents mobilize technical, organizational, and territorial knowledge to produce housing environments adapted to their needs, challenging centralized planning models. Subsequent research emphasized social practices and collective knowledge in shaping urban space. Simone (2004) conceptualized everyday cooperation and social networks as forms of “social infrastructure” sustaining urban life where formal systems are limited, while Holston (2008) demonstrated that processes of self-construction and territorial organization can generate forms of urban citizenship through which residents negotiate recognition and rights with the state. Together, these perspectives reposition informal settlements as spaces of collective organization, urban production, and political agency rather than conditions of absence.

More recent debates incorporate the institutional and political dimensions of informality. Roy (2005) argues that informality operates as a mode of regulation within state legal frameworks that selectively tolerate, recognize, or criminalize urban practices. Ong (2006) shows how regimes of exception produce differentiated urban spatialities, while Caldeira (2017) highlights how peripheral urbanization in the Global South emerges through intertwined processes of self-construction and political negotiation with the state. These perspectives challenge the formal–informal dichotomy and suggest that informality constitutes a structural dimension of contemporary urbanization (Watson, 2009). In this line, Herrle and Fokdal (2011) argue that urban informality should be understood beyond a simple binary opposition with formality, emphasizing that urban development processes involve continuous negotiations of power, legitimacy, and access to resources among different actors. Research in Latin America further shows that informal

settlements are heterogeneous territories with complex relationships to the state (Perlman, 2010), closely linked to transformations in housing markets and the financialization of urban land (Rolnik, 2019).

From a governance perspective, informal settlement development can be understood as a relational process shaped by interactions among state institutions, markets, and social practices across scales. Studies on multilevel governance highlight redistributions of power between levels of government (Brenner, 2003; Peck, 2011), with local governments playing an increasingly central role in managing informal settlements (Le Galès, 2002; Pierre and Peters, 2020). Institutional approaches emphasize how institutions mediate between structural constraints and the agency of social actors through rules and norms shaping decision-making processes (Dekel, 2020). Rather than operating as coherent entities, institutions often function through fragmented arrangements shaped by interactions among multiple actors and governance arenas (Healey, 1999). From this perspective, informal settlement development emerges from the interaction between community-based knowledge in the self-production of habitat and institutional strategies of urban management.

Method

This exploratory qualitative study examines the experiences and perceptions of actors involved in informal settlement development (Creswell, 2014). Using the framework of social representations, the analysis explores the physical, symbolic, and political construction of informal settlements from the perspectives of residents and municipalities, comparing everyday practices with institutional interpretations (Merriam, 2009; Lindlof and Taylor, 2018). The research was conducted in Greater Valparaíso—Valparaíso, Viña del Mar, Quilpué, and Villa Alemana—one of the Chilean metropolitan areas with the highest concentration of informal settlements. The spatial distribution of settlements and the location of the selected cases are shown in Figure 1. The study focuses on the Felipe Camiroaga and Manuel Bustos settlements, representative of broader patterns of self-produced habitat interacting with municipal regulation, upgrading, and relocation.

Data were collected through two focus groups with 16 residents and semi-structured interviews with community leaders and municipal officials involved in informal settlement governance. Focus groups facilitated discussions of shared experiences and collective interpretations (Silveira Donaduzzi et al., 2015), while interviews addressed settlement transformations, housing conditions, and community relations. Table 1 summarizes the study participants.

The sample included residents of the Felipe Camiroaga and Manuel Bustos settlements who had lived in these communities for more than ten years, ensuring familiarity with consolidation processes and diversity in gender and age. Community leaders provided insights into organizational dynamics, while municipal officials from Valparaíso, Viña del Mar, Quilpué, and Villa Alemana contributed institutional perspectives on governance strategies. Fieldwork with residents occurred between April and December 2023, and interviews with municipal officials between June and July 2023. All materials were transcribed and analyzed using Atlas.ti through a

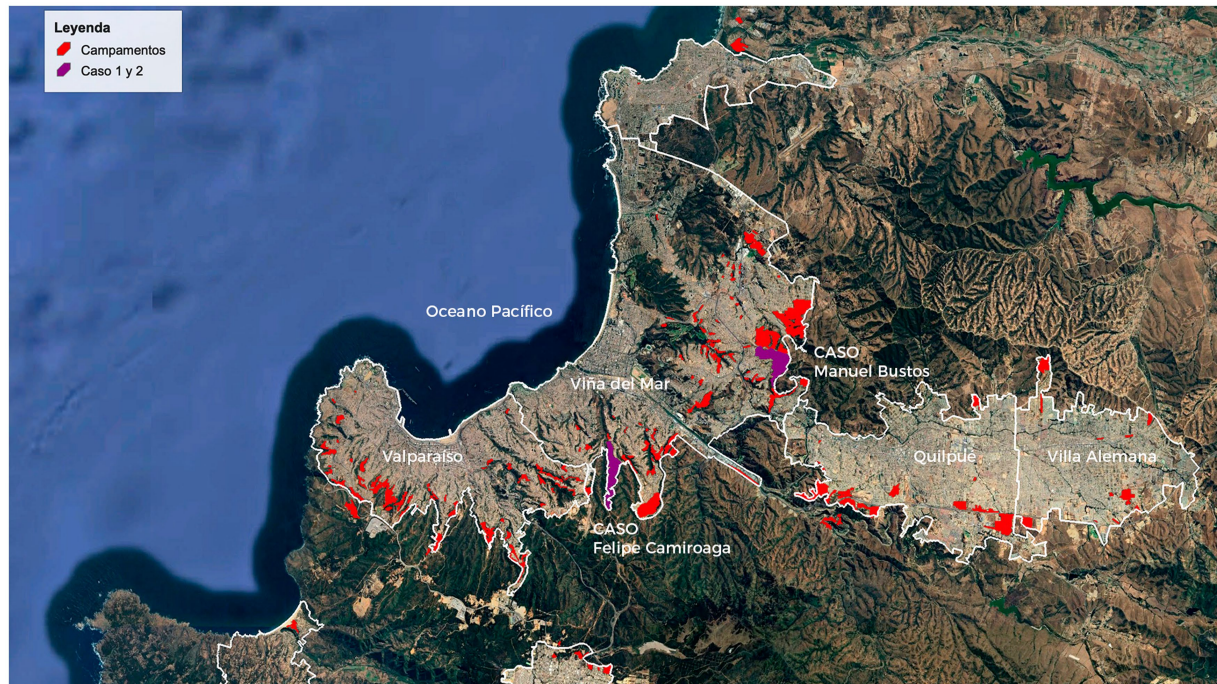


FIGURE 1 Informal settlements in Greater Valparaíso and location of Manuel Bustos and Felipe Camiroaga (Viña del Mar). Source: Authors' elaboration in Google Earth, based on TECHO-Chile survey (2024–2025).

TABLE 1 Overview of data collection methods and study participants.

Data collection method	Participants	Role/institution	N	Location
Focus groups	Residents of informal settlements	Household members living in the settlements	2 focus groups (16 participants)	Felipe Camiroaga and Manuel Bustos settlements
Semi-structured interviews	Community leaders	Leaders of neighbourhood organisations in informal settlements	6	Informal settlements in Greater Valparaíso
Semi-structured interviews	Municipal officials	Municipal departments involved in informal settlement management (e.g., housing, planning, social development)	5	Municipalities of Valparaíso, Viña del Mar, Quilpué and Villa Alemana

Source: Authors.

mixed coding strategy combining theory-driven and emergent codes.

Results

Community-based planning and spatial organization of the settlement

During the initial planning of informal settlements in Greater Valparaíso, pre-existing firebreak roads on upper slopes structured early urbanization (see Figure 2). From these axes, residents developed streets, alleys, and pedestrian paths adapted to steep hillside topography. Residents describe two phases: an initial linear phase in which plots were arranged along main roads on the flattest surfaces, followed

by organic expansion occupying interstitial spaces for housing, community facilities (neighborhood centers, multi-purpose courts), and public spaces (see Figure 2). A widely respected principle is to avoid building at the bottom of ravines or beneath high-voltage power lines; these areas are typically reserved for community facilities and public spaces.

“...this road was already marked, it has always been here. I'm talking about years ago when we were young (...) it's not that we made it, the main road has always existed, we just made the surrounding paths.” (Resident, focus group, Felipe Camiroaga settlement, Viña del Mar, 2024)

“It depends on the geography of the hill, in the back part, many houses can fit, but there comes a point where the terrain does not allow for building a house; because of the danger of collapse. We



FIGURE 2
Aerial view of the informal settlement Felipe Camiroaga, Viña del Mar. Source: Authors.

cannot allow a house to collapse, so that space is not allocated.” (Resident, focus group, Felipe Camiroaga settlement, Viña del Mar, 2024)

These accounts indicate that settlement urbanization follows a territorial logic grounded in residents’ environmental knowledge. The use of pre-existing roads as structuring axes and the adaptation of layouts to hillside topography reflect forms of incremental planning developed collectively in the absence of formal institutional planning.

Land subdivision and internal rules of territorial organization

Beyond the general spatial layout of the settlement, residents also establish internal rules that regulate land subdivision and plot distribution. These rules reflect collective agreements aimed at ensuring equitable access to land while maintaining a coherent spatial organization within the settlement.

“We decided that 10 x 20 meters was the best for everyone, any more than that is not possible (...) with a 10 x 20-meter plot you can build your house and have a yard. whoever has more must return the excess meters.” (Settlement resident Felipe Camiroaga, Viña del Mar, Chile).

Incremental housing construction and adaptive building strategies

Housing construction follows an incremental logic in which families progressively expand and adapt their dwellings according to economic capacity and household needs. The dominant typology consists of lightweight wooden structures of approximately 18 m², typically organized in two interior spaces and elevated on wooden stilts to

adapt to steep slopes and prevent moisture accumulation (see Figure 3). This initial structure provides a rapid, low-cost housing solution while allowing future expansion.

“People were advised to build lightweight wooden houses so they could be moved if the land was later regularized.” (Resident, focus group, Felipe Camiroaga settlement, Viña del Mar, 2024)

Over time, dwellings expand and transform according to household growth and economic capacity, incorporating internal divisions, windows, and structural modifications. This process reflects an incremental model of habitat production in which self-construction operates as a rational strategy for risk management and resource optimization, considering terrain slope, material availability, and potential mobility of the dwelling. In this sense, housing production embodies situated construction knowledge historically underestimated by public housing policies despite its capacity to respond flexibly to contexts of precarity and exclusion from the formal housing market.

Collective production of public space and community organization

Beyond housing construction, residents collectively organize the development and management of public spaces and community infrastructure. Public space plays a central role in settlement life, with committees prioritizing the creation of protected plazas for children and shared areas for community interaction (see Figure 4). Streets function as spaces of encounter and informal social oversight, while notice boards managed by committees disseminate information about assemblies and community activities. Residents also symbolically shape the territory through the collective naming of streets, strengthening local identity and a shared sense of belonging.



FIGURE 3
Construction typology of housing in the settlement Felipe Camiroaga, Viña del Mar. Source: Authors.



FIGURE 4
Public space built by the community in the settlement Felipe Camiroaga, Viña del Mar, Chile. Source: Authors.

Community strategies for accessing basic services

Access to basic services such as electricity and water constitutes a major challenge for residents of informal settlements. In response, communities develop strategies combining collective organization,

negotiation with authorities, and informal connections to existing urban infrastructure. As the settlement consolidates, residents organize into committees led by elected representatives who coordinate decision-making, conflict resolution, and interactions with public institutions. Living in the settlement therefore involves active participation in its everyday management. In early stages, electricity was

obtained through candles, gasoline-powered generators, or informal connections to the power grid, while water provision remained limited due to the absence of service expansion by utility companies.

“When we first arrived, we had no electricity and used candles for light, so children couldn’t do their homework. Later the community organized a project that finally brought electricity.” (Resident, focus group, Manuel Bustos settlement, Viña del Mar, 2024)

These dynamics illustrate a relational process in which community initiatives interact with institutional constraints, revealing the limited capacity of conventional planning frameworks to address the realities of informal settlements. Residents often associate this situation with bureaucratic barriers, stigma surrounding informality, and municipal priorities focused on central urban areas rather than hillside settlements.

“The municipality has no clear agenda for informal settlements and tends to offer emergency responses instead of supporting long-term urban integration.” (Resident, focus group, Felipe Camiroaga settlement, Viña del Mar, 2024)

Municipal perspectives and governance strategies toward informal settlements

Interviews with municipal officials reveal differing approaches to governing informal settlements across municipalities in Greater Valparaíso, reflecting institutional differences in how self-produced housing is addressed. In Valparaíso, the municipality promotes on-site upgrading on municipal land under the principle of “regularizing to integrate,” based on Law 20.234 on land subdivision sanitation and regularization. This strategy operates through guided self-regulation combining legal, social, and technical components, including socio-educational workshops, urbanization projects processed through the Municipal Works Directorate and environmental protection measures. As one official explains:

“The municipality’s strategy is on-site upgrading, recognizing the self-production of the city and valuing it, while also considering that Valparaíso is a UNESCO World Heritage city and a reservoir of biodiversity.”

In contrast, the municipality of Viña del Mar has historically prioritized relocation, although officials note a gradual shift toward recognizing informal settlements as part of the urban fabric and incorporating them into municipal planning.

“Until recently there was little strategy; we focused mainly on sanitation solutions. Now informal settlements must be incorporated into municipal planning.” (Municipal official, semi-structured interview, Viña del Mar Municipality, 2024)

In Quilpué, relocation remains the dominant approach, justified by urban planning considerations and the objective of relocating families to formally planned areas. These differences reveal institutional tensions and limited coordination between municipalities and national housing agencies (Ministry and SEREMI of Housing and Urbanism). At the same time, some local administrations show a

gradual shift toward more inclusive approaches, potentially supported by instruments such as assisted self-construction subsidies and participatory urban risk management strategies. As one municipal official notes:

“True integration will occur when residents of informal settlements are recognized as equals and their knowledge combined with institutional action.” (Municipal official, semi-structured interview, Valparaíso Municipality, 2023)

Overall, municipal strategies reflect different ways of institutionalizing the relationship between local governments and processes of self-produced habitat. Although Chile has a national program addressing informal settlements, municipalities interpret and implement these policies differently, prioritizing regularization or relocation. These variations suggest that urban integration trajectories emerge from the interaction between national policies, municipal approaches, and community organization.

Discussion

The findings of this study contribute to debates on urban informality by highlighting the interaction between community-based practices of habitat production and institutional governance frameworks. The organization of land subdivision, incremental housing construction, and the collective development of public spaces observed in the settlements reflects processes of self-produced urbanization described in the literature on the social production of habitat (Turner, 1976, 2018). These dynamics also illustrate forms of everyday cooperation that Simone (2004) conceptualizes as “social infrastructure,” through which communities sustain urban life where formal institutional systems are limited. Informal settlements therefore function not only as spaces of housing provision but also as arenas of collective urban production and political agency (Holston, 2008). Interactions between residents and public institutions reveal the relational character of urban informality, emerging through negotiations between state actors and community practices (Roy, 2005; Caldeira, 2017). From this perspective, informality constitutes a structural dimension of contemporary urbanization rather than a condition external to formal planning systems (Watson, 2009).

The institutional analytical framework focuses on how institutions mediate between structure and agency through rules and norms that promote or constrain actors’ capacity for agency (Dekel, 2020). Contrary to the prevailing notion that institutions are homogeneous and stable entities, they operate in fragmented ways, shaped by interactions with different actors (Healey, 1999). From this perspective, the municipality emerges as a relevant actor due to its capacity to support or inhibit community practices related to habitat construction and management. Given the absence of central-state policies addressing informal urbanization, the ideology and actions of municipal actors in coordination with communities become central to understanding this process in Chile. The article therefore contributes to understanding informality from an institutional perspective, arguing that it does not exist as a homogeneous urban space reproduced through similar processes and characteristics. Rather, negotiations between

residents and public and private institutions shape multiple forms of informality in the territory—social, political, and spatial assemblages responding to negotiations, community actions, private initiatives, state inaction, and contingent events. These processes produce highly diverse urbanizations in constant transformation.

Data availability statement

The original contributions presented in the study are included in the article/supplementary material, further inquiries can be directed to the corresponding author/s.

Author contributions

RT: Conceptualization, Data curation, Formal analysis, Funding acquisition, Investigation, Methodology, Project administration, Resources, Software, Supervision, Validation, Visualization, Writing – original draft, Writing – review & editing. CC-S: Conceptualization, Data curation, Formal analysis, Funding acquisition, Investigation, Methodology, Project administration, Resources, Software, Supervision, Validation, Visualization, Writing – original draft, Writing – review & editing.

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