

Qualitative evaluation

Expanding spaces, transforming lives:

The human impact of social housing complexes

**High-Rise Social Housing
Improvement and
Expansion Program**





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High-Rise Social Housing Improvement and Expansion Program

Habitat for Humanity Chile
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Executive summary

Habitat for Humanity Chile (HFH Chile) has implemented a program to improve and expand high-rise social housing, positioning itself as a key player in implementing effective housing policies that reduce the qualitative deficit without displacing families from their communities.

To understand the real impact of these interventions, this qualitative evaluation was designed to assess the overall improvement in the living conditions of beneficiary families. With a purely formative approach, the study aimed to measure outcomes and generate useful knowledge to refine and strengthen future strategies. **The program's implicit theory of change was tested, which proposes that physically expanding housing leads to improved livability and enhanced human and social well-being.**

To capture the emotional and relational dimensions of this change, **the study used a state-of-the-art qualitative methodology.** Through intentional sampling, the study achieved valuable participation from 50 beneficiaries who shared their experiences during semi-structured interviews conducted by an artificial intelligence avatar. This tool, carefully designed to generate empathy and cultural affinity, enabled the secure collection of audio testimonies, which were transcribed and processed using a large language model (LLM). Human experts then reviewed and refined the analysis to ensure the accuracy and authenticity of each account.

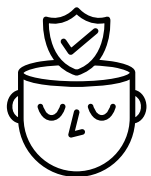


Through this data collection, the testimonies revealed a profound transformation in multiple dimensions, highlighting the following key findings of the evaluation:



Livability and family dynamics:

Physically, families went from “surviving” in overcrowded spaces to enjoying functional homes with clear separation between common and private areas. Having their own bedrooms reduced friction caused by noise and cramped conditions, which generated greater closeness and emotional harmony among household members.



Health and safety:

There was a significant improvement in thermal comfort and ventilation, which reduced long-standing issues of cold and dampness that affected respiratory health. However, installing large, unprotected windows, especially on the first floors, raised new safety concerns.

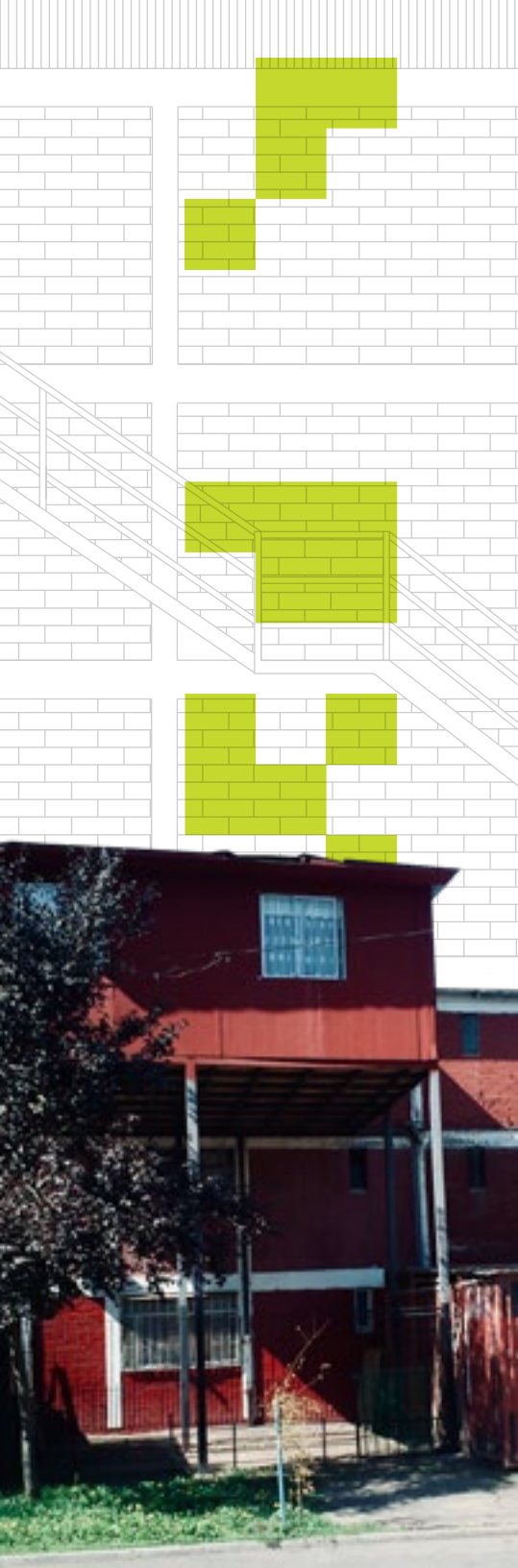


Self-esteem and community:

The psychological impact has been restorative. Families reported dramatic increases in self-esteem and dignity from living in their renovated spaces. Externally, beautifying the facades reactivated the community's social life, fostering neighborhood pride and neighborly cordiality.

Based on these results, we conclude that the program's impact does not stem from a numerical change in household composition, which remained remarkably stable, but rather from a complete transformation in the way people inhabit, experience, and share space. This intervention goes far beyond structural design, altering the life trajectories of families and restoring their ability to plan their long-term future with security, dignity, and pride.

Alongside these achievements, the evaluation revealed a significant challenge: families often confuse HFH Chile's role with that of an independent construction company. This misconception obscures the organization's efforts to optimize a government subsidy—originally intended only for “**habitable structural work**”—to deliver extensions with higher-quality finishes. To maintain trust in the process, it is recommended to clearly communicate the program's regulatory and financial limits from the outset, delineate responsibilities, and remind the community that they are the ones who choose the construction company. This ensures proper management of expectations.



Background

Chile's housing policy has evolved from building new housing to a more comprehensive approach that includes regenerating existing housing complexes.

The Housing and Neighborhood Improvement Program, established under **Supreme Decree No. 27 (D.S. 27)** of the Ministry of Housing and Urban Development (MINVU), is a vital tool for restoring family assets and strengthening communities, especially in high-rise social housing complexes that are facing progressive deterioration.

Enacted in 2016, D.S. 27, updated and unified previous policies, establishing a robust framework for allocating subsidies to improve the quality of life for families in urban areas (MINVU, 2016). The program seeks to solve infrastructure problems and address social and coexistence challenges in densely populated communities.

The program is divided into several sections, with the “Projects for Condominiums” section specifically addressing the needs of high-rise buildings under co-ownership. These projects fall into two main categories:

1 Improvements to common areas: These range from repairing roofs, facades, and common spaces to upgrading electrical and plumbing systems, installing elevators, or improving the buildings' energy efficiency (MINVU, n.d.-b).

2 Housing expansion: Aimed at reducing overcrowding, these projects are highly technical, as they involve adding new bedrooms or spaces to existing apartments. This is often done by constructing new floors attached to the original

structure, **a process known as “vertical expansion.”**

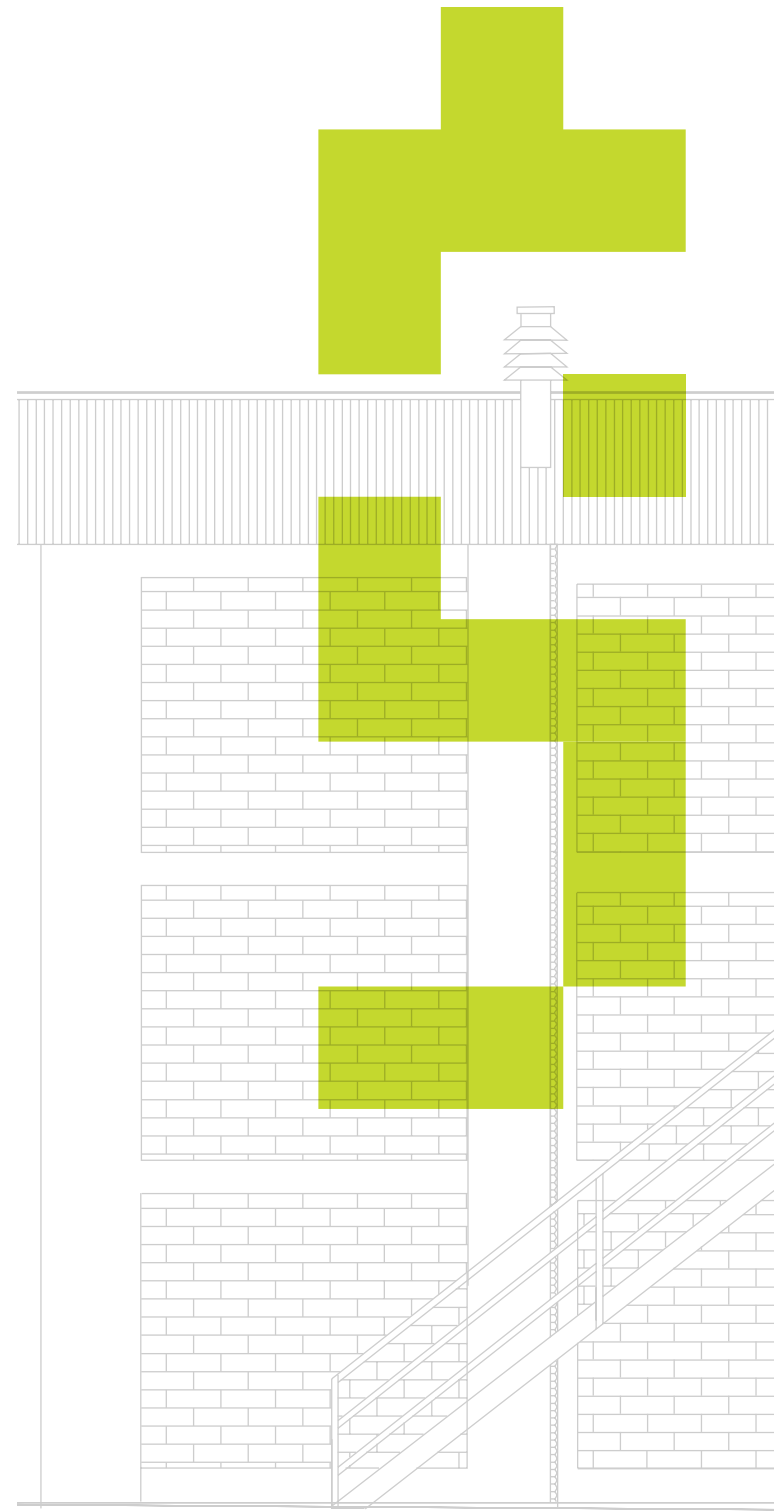
The program's central objective is to substantially improve the habitability safety, and efficiency of housing units and community spaces. The expected outcomes go beyond mere physical construction and aim to:

- **Recovery of family wealth:** Increase the value and useful life of homes to protect families' most significant investment.
- **Safety and health:** Mitigate structural, electrical, and health risks and remove harmful materials, such as asbestos.
- **Energy efficiency:** Reduce families' heating costs and improve thermal comfort by upgrading the building insulation, a line of action strongly promoted by MINVU.
- **Social cohesion:** Strengthen the organizational and management capacities of co-owner communities, which are essential requirements for project applications and success (MINVU, 2022).

The implementation of D.S. 27 is based on a collaborative model where communities do not act alone. To apply, they must be guided by a sponsoring entity. These entities are the driving force behind the program, acting as the technical and social link between families and the government.

Sponsoring entities have extensive responsibilities that require a multidisciplinary team of architects, engineers, and social workers. Their functions range from assessing the housing complex and developing the technical project to managing permits, applying for family subsidies through the Housing and Urban Development Service (SERVIU), and providing social support throughout the design and construction process (MINVU, 2022).

The selection process for these entities is rigorous. They must sign a regional agreement with the Regional Ministerial Secretariat (SEREMI) for Housing and Urban Development to demonstrate their technical and financial capacity. Construction companies hired to perform the work must also be registered with MINVU to ensure quality standards. This model fosters an ecosystem of private and civil society actors who work with the government toward urban regeneration.



Habitat for Humanity Chile:

Implementation with a people-centered approach

Habitat for Humanity Chile (HFH Chile) has established itself as a leading player among sponsoring organizations, particularly through its commitment to complex projects and focus on community development.

Founded in Chile in 2002 and legally incorporated in 2005 to manage state subsidies, HFH Chile has dedicated over two decades to the cause of adequate housing (Habitat for Humanity Chile, n.d.). Its work under D.S. 27 is both technical and deeply social. Academic research documents show that nonprofit sponsoring entities, such as HFH Chile, often undertake projects that the for-profit private sector considers high-risk or low-profit due to the social complexity and level of deterioration of the housing complexes (Vergara et al., 2019).

HFH Chile's model focuses on community empowerment. Its work extends beyond construction to include training families, strengthening housing boards, and mediating conflicts, ensuring that physical improvements to the environment are accompanied by improved social cohesion. This work is essential because community organization is one of the most significant barriers to successfully applying for these subsidies (Vergara et al., 2019).

As of 2025, the organization continues to develop new projects and strengthen its model, which seeks not only to repair buildings but also to rebuild the social fabric and offer families a dignified, sustainable path to housing

HFH Chile's work has generated a measurable and significant impact. From July 2014 to December 2025, the organization provided housing solutions to 23,636 people, representing 4,727 families. In fiscal year 2025 alone (July 2024 to June 2025), the impact reached 2,240 individuals and 448 families.

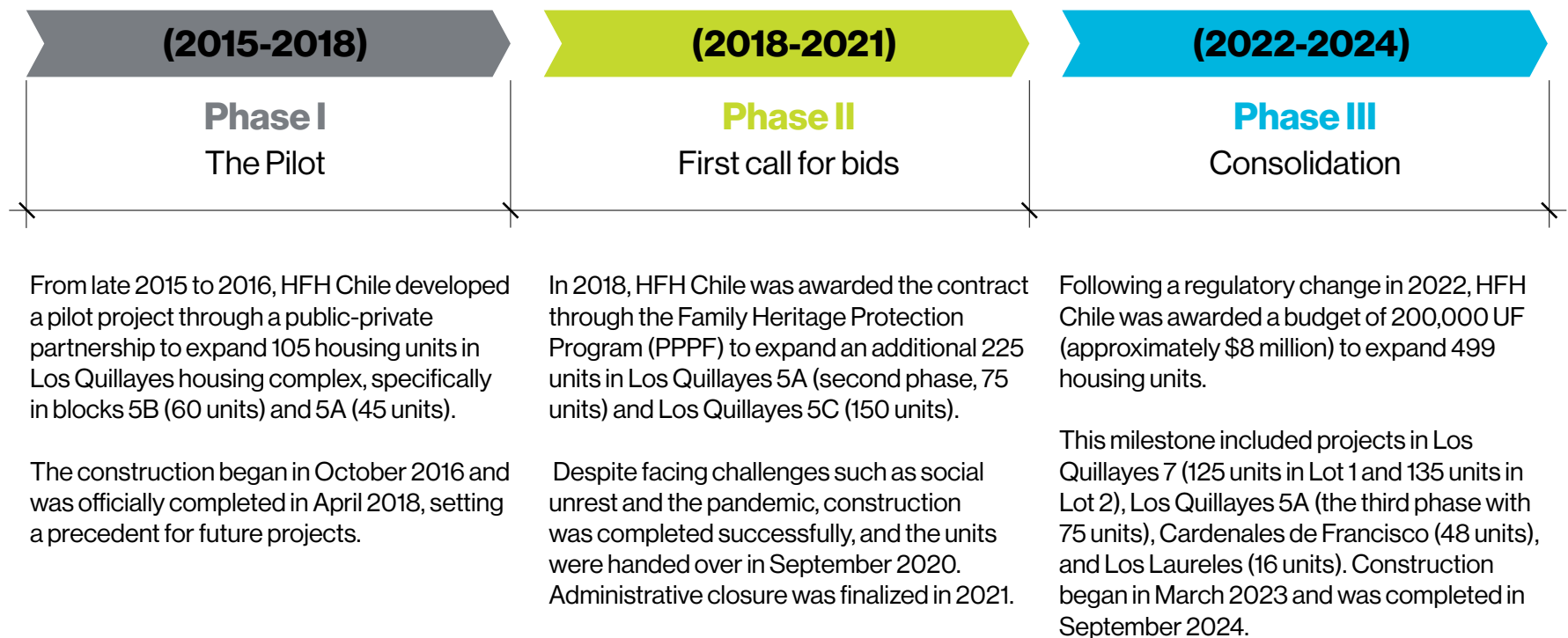


Habitat for Humanity Chile's work in the High- Rise Social Housing Improvement and Expansion Program

HFH Chile has implemented a program to improve and expand high-rise social housing, primarily in the district of La Florida in Chile's capital Santiago.

Phases and evolution of the projects

The program has developed through several key phases, demonstrating progressive growth and consolidation.



Impact and current projects

HFH Chile's experience has been instrumental in shaping housing policies, including the amendment to Decree No. 27, which now facilitates financing for these types of projects nationwide.

Throughout its history as a sponsoring entity, HFH Chile has focused its efforts on two main categories:

1

High-rise extensions (social housing complexes): This involves building structures attached to existing condominium buildings (typically three- to four-story buildings) to increase living space. Typical interventions include:

- **New bedrooms:** to solve critical overcrowding and give families privacy.
- **Expansion of common areas:** extending the living-dining room.
- **Loggias and balconies:** added to improve ventilation, drying clothes, and recreation (HFH Chile, n.d.-a).

2

Improvement of common areas and infrastructure: Within the framework of co-ownership, HFH Chile renovates building exteriors that have deteriorated over the years, thus improving the environment's aesthetics and structural safety. These improvements include:

- **Roof repairs and asbestos removal** to prevent leaks during the winter.
- **Thermal retrofitting of facades:** installation of insulation to protect apartments from extreme cold and humidity and prevent respiratory illnesses.
- **Improvement of circulation areas:** repairs to staircases, hallways, and shared lighting (Vergara et al., 2019; MINVU, 2016).

Currently, the organization is conducting 96 expansion projects in the Santa Teresa sector (Phase 4). These projects were rescheduled due to the pandemic and received new funding in August 2024.

The success of these projects has attracted new actors to the field, and established vertical expansion as an effective housing policy. HFH Chile continues to play a leading role in this area thanks to its experience.

The intervention model as a sponsoring entity

As a sponsoring entity, HFH Chile does more than build. It acts as a technical, social, and administrative bridge between the government and families, ensuring that vertical expansion positively transforms community life.

Its intervention can be summarized in the following phases (MINVU, 2016; n.d.-a; n.d.-b):

1

Assessment and organization of demand (the social and legal bridge):

HFH Chile engages with the community to assess physical deterioration and understand social issues. During this phase, the organization manages the legal aspects of housing, helps families organize, collects their prior savings, and certifies the condominiums so they qualify for the subsidy.

2

Technical design and resource optimization (the technical bridge):

Work teams design the additions while addressing the challenges posed by strict regulations and a fixed budget determined by the amount of the subsidy. It is important to note that the subsidy was originally intended only for “habitable structural work.” However, HFH Chile intervenes by developing new construction solutions to reallocate this budget, successfully delivering extensions with finished interiors while adding value to the design within regulatory constraints.

3

Application (the administrative bridge):

HFH Chile compiles all the requirements and represents the families before SERVIU to apply for the subsidy (which has a pre-determined amount).

4

Bidding and selection of the construction company (community empowerment):

Once the subsidy is approved, HFH Chile evaluates independent construction companies that meet the required standards. These options are presented to the housing committee, and the community selects the construction company with which it wishes to work.

5

Execution and supervision (on-site support):

Construction begins and is executed exclusively by the selected independent construction company. During this phase, HFH Chile assumes a mediating and technical supervisory role in the project, implementing a social support plan to prepare families for the stress of construction.

6

Closure and post-delivery:

Once construction is complete, HFH Chile proceeds with the administrative and technical closure of the project with the construction company and also with government agencies.

Purpose of the evaluation

This qualitative evaluation assesses how specific interventions carried out by HFH Chile as part of the High-Rise Social Housing Improvement and Expansion Program have improved the living conditions of beneficiary families.

Beyond quantifying physical housing improvements, this evaluation explores the human, social, and emotional dimensions of change.

The goal is to capture participants' perceptions, experiences, and narratives to understand how changes in their physical environment have affected their daily lives, family dynamics, well-being, and aspirations.

The specific objectives of the evaluation are:

- **To explore families' perceived changes** in their overall quality of life following the housing intervention.
- **Identify the specific benefits** derived from the program in areas such as health, safety, family cohesion, privacy, and dignity.
- **Discover unexpected or unplanned outcomes,** both positive and negative, that have emerged as a result of the project.
- **Generate lessons learned and recommendations** to inform and strengthen future program implementations by HFH Chile and other relevant stakeholders.



Evaluation theory and approach

The primary focus of this evaluation is formative, as its main objective is to generate useful knowledge for Habitat for Humanity Chile.

Rather than making a final judgment on the program’s “success” or “failure,” the findings aim to provide a detailed overview of how the program operates in practice. This information will be used to refine strategies, improve communication with families, and maximize the program’s positive impact in the future. In addition, the evaluation measures the program’s contribution to improving families’ living conditions by applying the OECD’s evaluation criteria (2021).

Furthermore, the evaluation aims to validate and explore the program’s “implicit theory.” The hypothesis is that home expansion leads to improved living conditions, which generate greater well-being and quality of life.

Qualitative questions will help us understand the links in that causal chain from the perspective of those experiencing it and identify which mechanisms worked (or did not work) to produce the desired change.

Finally, the design of this evaluation, as defined in its general guidelines, maintains a practical approach: The report containing the findings is specifically designed to be directly useful to the HFH Chile team. It will answer their questions and provide qualitative evidence for their future implementations and planning.

Ethical considerations

This evaluation was conducted within a strict ethical framework to ensure the dignity, safety, and well-being of all participants.

The nature of the methodology, which combines human interaction with artificial intelligence, required special attention to the following principles:



Informed consent and transparency:

The avatar was presented unequivocally as an artificial intelligence assistant and not as a human being, and the process was explained in simple language. Participants were informed about the purpose of the evaluation, who was conducting it, and how the responses would be used. Participants were explicitly informed that their voices would be recorded solely for transcribing and analyzing their responses, and they were asked to provide specific consent for this. A phone number for Habitat for Humanity Chile was provided so that participants could contact a human to express concerns or ask questions before, during, or after the interview.



Confidentiality and anonymity:

It was ensured that participants' identities (names and phone numbers) would not be revealed to anyone outside the main assessment team. The connection between personal data and responses was protected and stored securely. During the analysis phase and in the drafting of the report, all data were fully anonymized.



“Do no harm” principle:

The evaluation was designed to avoid causing any harm, stress, or negative consequences to participants. Since questions could touch on sensitive aspects of family life or past precarious conditions, the interview script was designed to be respectful and non-invasive.



Voluntary participation and right to withdraw:

Participation was 100% voluntary. Each person was informed from the outset that they had the right to decline participation without providing an explanation, to interrupt the interview at any time, and to request that their data be removed from the study after participating.



Digital data security and management:

Using artificial intelligence (AI) entailed specific responsibilities regarding data. For example, voice recordings and transcripts were stored on secure servers with restricted access for authorized evaluation staff only. The AI platform used for transcription and analysis complied with privacy standards and did not use evaluation data for other purposes (such as training its public models). A deadline was established to destroy the original identifiable data (voice recordings) once the analysis was completed and verified. Only the anonymized transcripts were retained.



Equity and accessibility:

The methodology of collecting data through digital means can create barriers to participation. This limitation must be acknowledged and mitigated to the extent possible. It is recognized that this method excludes families who do not own a phone capable of receiving the link or who are not comfortable with this technology. The avatar's language must be clear, simple, and culturally relevant to the target population.

Evaluation methodology

The applied methodology was qualitative and employed state-of-the-art technology for data collection and analysis, while ensuring the richness of the information and the efficiency of the process.



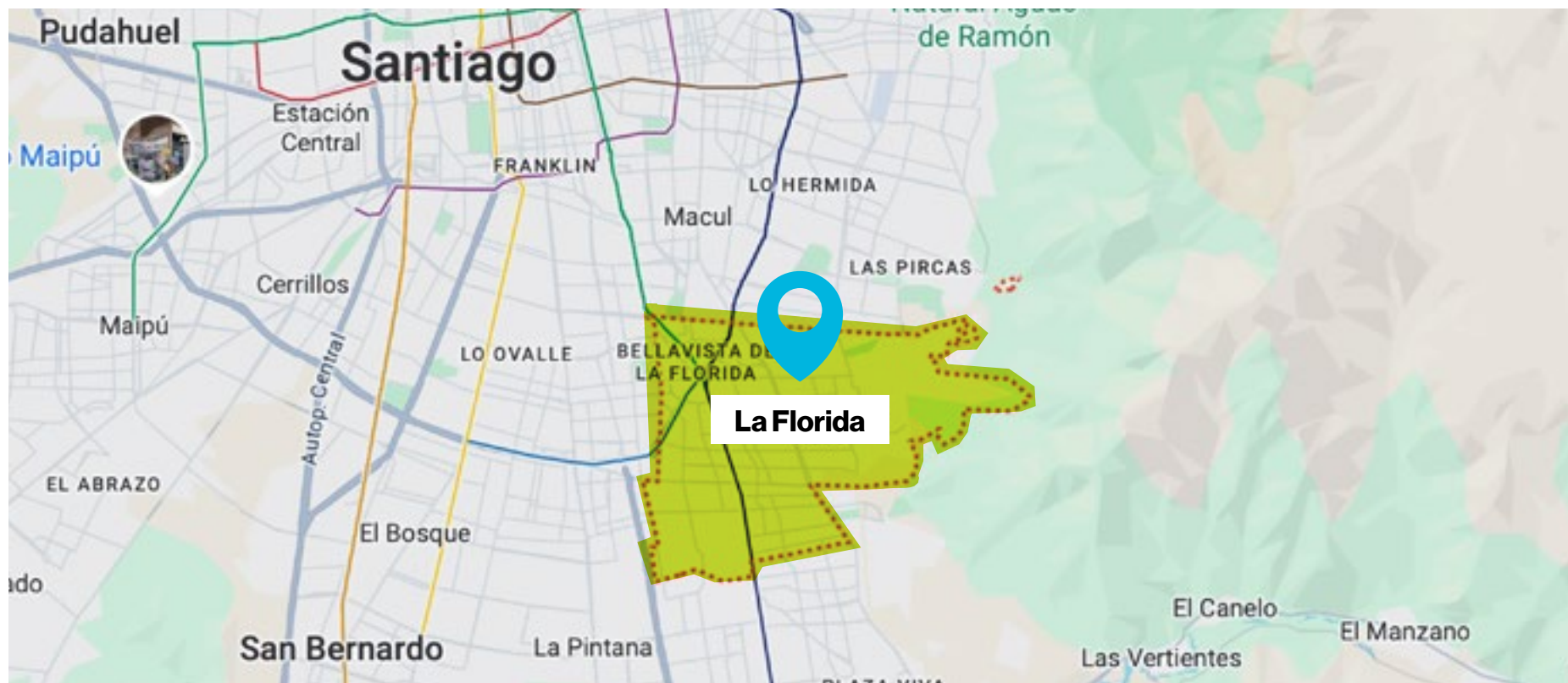
Instrument design

A semi-structured qualitative interview guide was designed

(see Appendix 1) Rather than a rigid questionnaire, it was a set of open-ended questions intended to initiate and guide a conversation. The thematic areas on which the questions were based include:

- 1. Habitability** and use of space.
- 2. Family dynamics** and privacy.
- 3. Perceived health** and safety.
- 4. Self-esteem, dignity,** and emotional well-being.
- 5. Community relations** and external perception.
- 6. Future projections** and aspirations

Focus area and sample selection



Purposive sampling was used. The focus area was Los Quillayes (**La Florida district, Santiago Metropolitan Region**) because the majority of HFH Chile's interventions are concentrated there, and at least four years have passed since the last expansion or improvement. A total of 100 family representatives were selected from the program's beneficiary families and were contacted based on the head of household's gender and age group. This number enabled significant diversity in the collected testimonies and achieved thematic saturation, ensuring the robustness of the qualitative findings.

Data collection, processing, and analysis: AI avatar-assisted interviewing

This is the most innovative component of the methodology:

1

Initial contact : An SMS or WhatsApp text message was sent to the registered phone number of each of the 100 selected participants from an institutional phone number. The message briefly explained the evaluation's purpose and provided a secure link.

2

Avatar-based interview management: The primary data collection tool was managed by an AI avatar designed to generate empathy and trust. Named Catalina, the avatar presented herself as a young woman with a Chilean accent, which facilitated understanding, fostered cultural rapport, and reduced the cognitive load on the interviewees.

3

Final sample: The evaluation was successfully completed by 50 beneficiaries (1) who received home improvements or expansions from HFH Chile.

4

Secure data management: Interactions allowed for selectable or spoken responses. Audio responses were stored securely for subsequent automatic transcription to protect the families' confidentiality at all times.

5

Automatic transcription: The 50 audio recordings were automatically transcribed into text using AI tools.

6

LLM-assisted processing: The transcriptions were initially processed using a large language model (LLM). Following specific instructions, the AI evaluated and categorized narratives using a coding manual, successfully extracting key themes from a large volume of qualitative data. Fortell (2) conducted this process and designed the avatar for the interview.

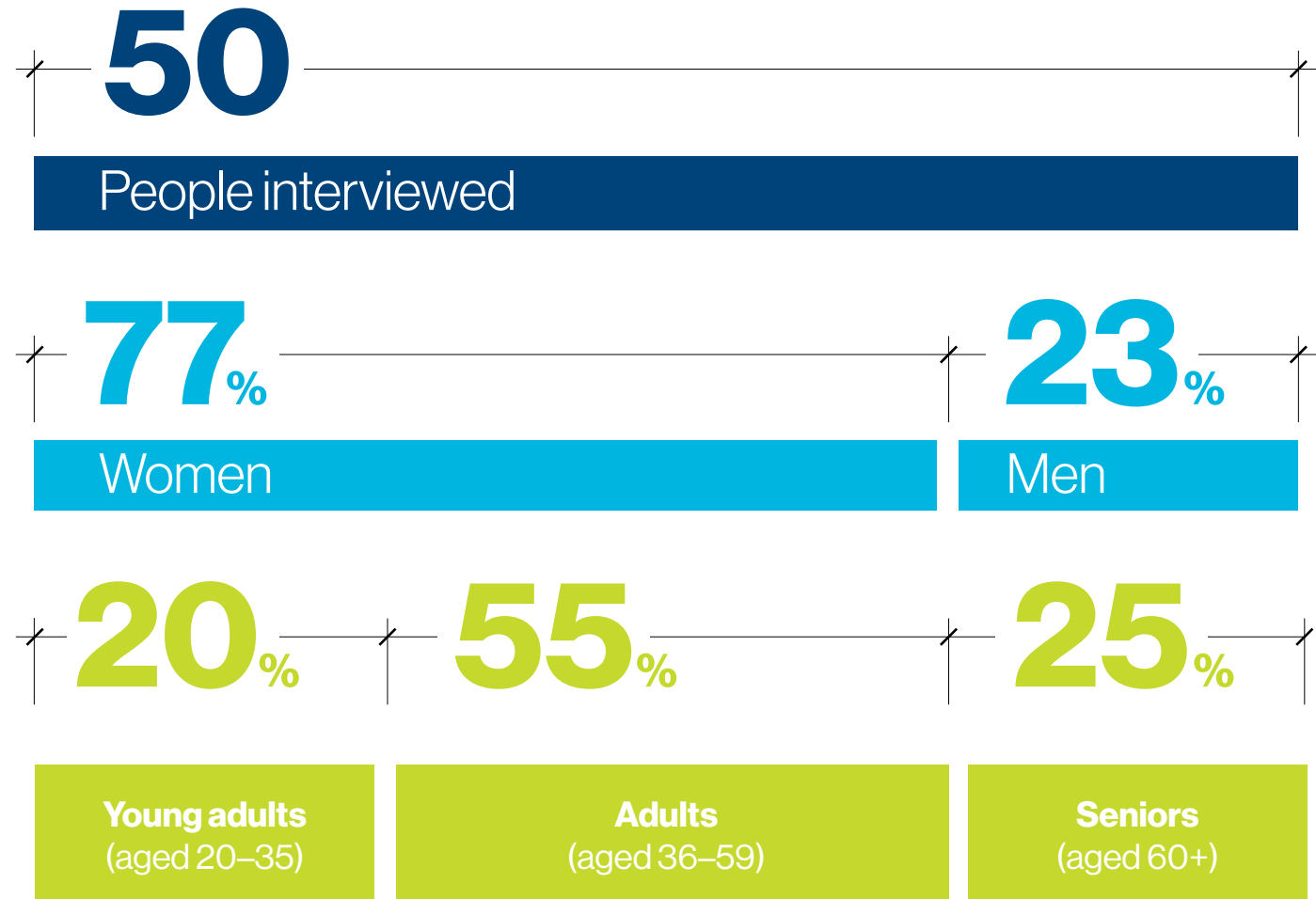
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Human supervision and refinement: To ensure the sensitivity and accuracy of the report, a human expert in qualitative research reviewed the results of the automated analysis. This expert adjusted the structure and content and also selected the most representative direct quotes while safeguarding the authenticity of the testimonies. Fortell presented a preliminary report that was used as input for the final analysis conducted by the Habitat for Humanity Latin America and the Caribbean evaluator.

1 The interview link was sent to 120 representatives of beneficiary families; however, after three weeks of daily follow-up (by telephone and in person), only 50 finally responded.
2 Fortell.ai Limited is a British technology company specializing in the development of AI-powered voice agents.

Evaluation findings

Demographic profile of respondents and households



The sample of 50 people interviewed reveals distinctly female leadership (77%) in household management and community improvement processes. This is not a coincidence; it reflects the reality of many female heads of households who take charge to ensure a better future and well-being for their families. **Although male participation accounted for only the remaining 23%,** their contributions provided valuable insights into the diversity of family life.

A melting pot of life stages was observed in the age distribution. The predominant group, **comprising 55% of the sample, consists of adults between the ages of 36 and 59.**

These are established families, many with teenage or young adult children, where the need for space becomes critical as the children get older.

As one of the interviewed mothers said: *"We have three children. They're teenagers, and each of them has had a growth spurt, so the space has become very small for us."*

Conversely, 25% of the testimonials came from older adults (ages 60 and older). For them, expanding their living space is not just about space but also about dignity, comfort, and safety at a stage in life when the tranquility of home is their greatest refuge.

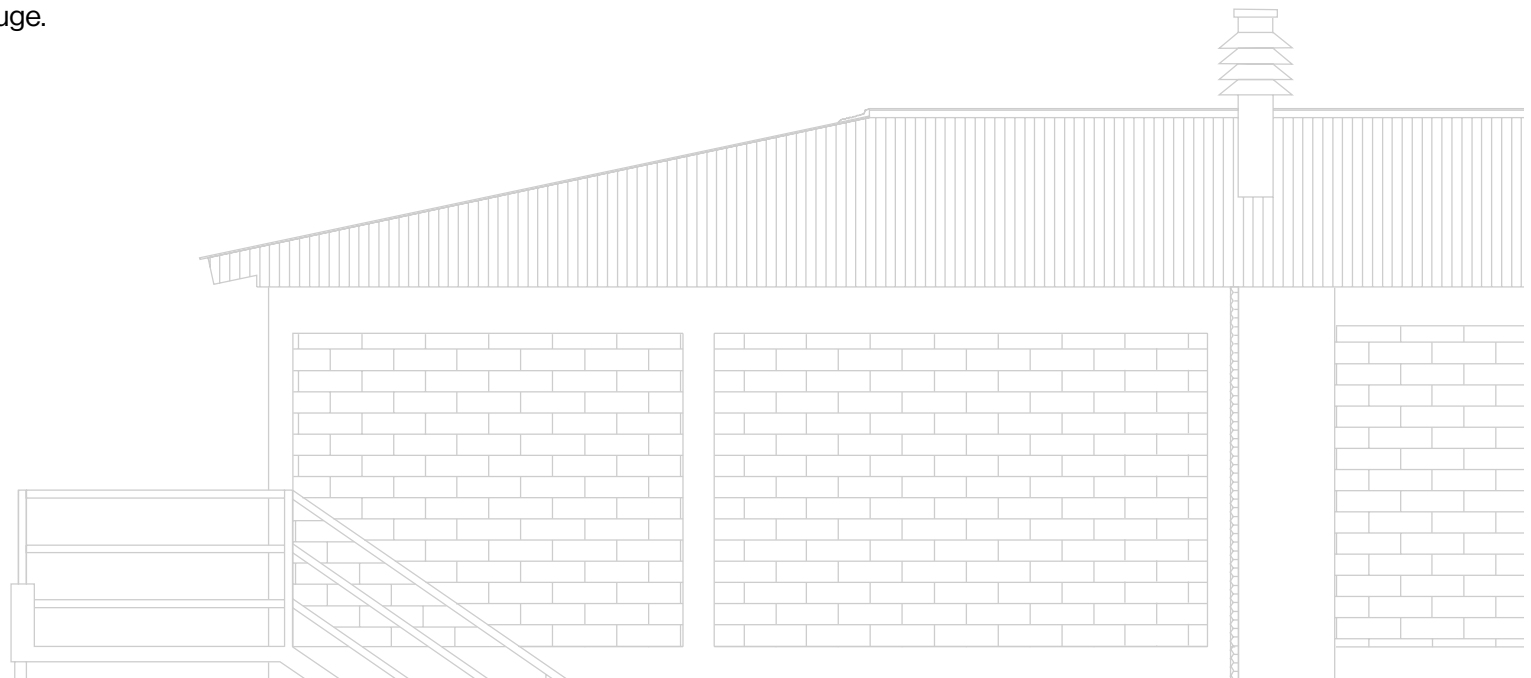
One of the older interviewees, aged 73, joked with great vitality: *"Seventy-three years old, but I'm a lola" (3)*, suggesting that the energy and desire to improve one's home knows no age limit.

Finally, 20% of those interviewed were young adults aged 20 to 35, who are often starting their own families and see the expansion as an opportunity to put down roots.

One of the most striking revelations of these data is the stability of the nuclear family. When we compared household size before and after renovations, we found that the average household size remained almost unchanged, rising from 3.5 to 3.6 residents.

This suggests that the expansion was not an excuse to bring more people to live there and return to overcrowding. **Rather, it was a genuine relief** for families who were already established but living with space constraints.

These are homes full of life, where grandparents, parents, children, and pets live together, forming an invaluable support network. Thanks to the renovation, they now have a dignified setting in which to continue their story.

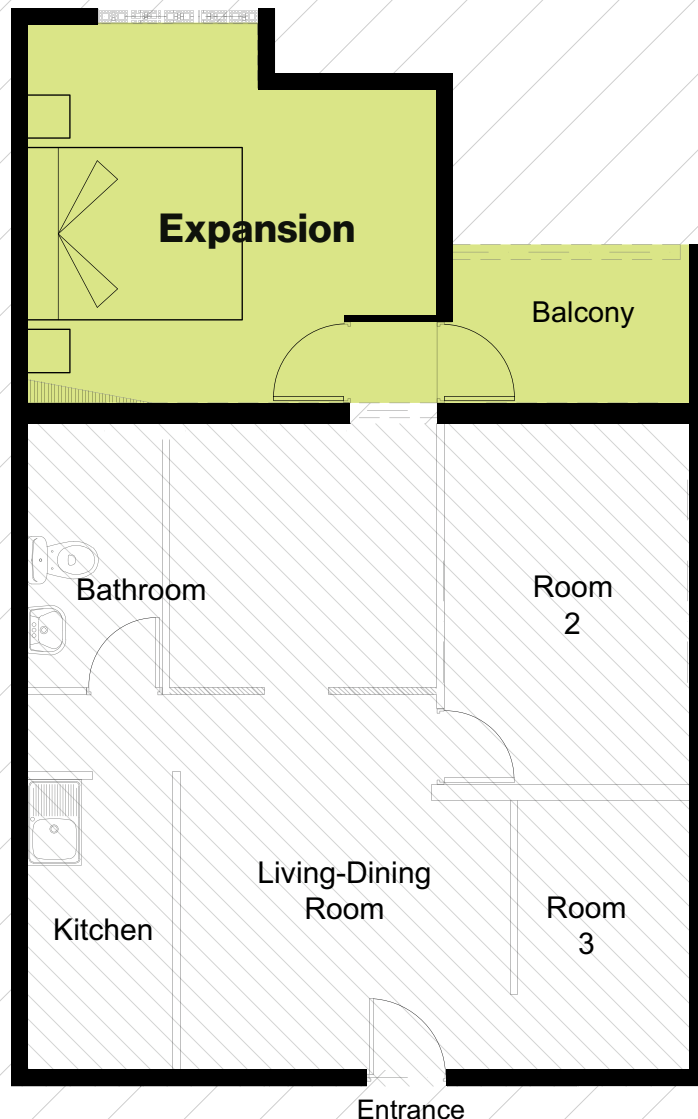


Key findings



Habitability and use of space

“For me, it’s no longer just my room—it’s my suite, because it completely changed my life.”



To understand the changes families experienced, it is important to consider their previous living conditions. They lived in spaces of just **36 to 38 m²**, which is less than the 20 m² per person recommended by the World Health Organization (WHO) to prevent illness and stress, and to ensure sufficient space and cross-ventilation for quality rest.

Before the expansions, families relied on their ingenuity to combat overcrowding. Stories are full of spatial sacrifices, with common areas often ceasing to exist and becoming makeshift bedrooms instead. As one participant starkly recounts: *“We partitioned off the living room to make another bedroom.”*

Daily life was described as a constant obstacle course. *“Everything was cramped and packed together. There wasn’t any space to share or do anything because we were too crowded.”* This reality was dramatically exacerbated in larger households: *“It was very tight because there were eight of us at the time. We lived in very cramped conditions.”* **Under these circumstances,** performing daily activities such as hanging laundry, studying, or receiving relatives became a significant challenge.

Following the expansion, however, the layout of these homes was radically transformed, as was the way families lived their daily lives. The redesign allowed for a clear separation between public and private spaces within the home. The common areas, which had previously served as makeshift sleeping quarters, were restored to their intended use. *“Now we have a living room, a space we didn’t have before,”* said one interviewee. Another commented that *“the space that was vacated—which used to be a bedroom—is now used as a living-dining room.”*

The change in the bedrooms was of great importance. Going from sharing beds or rooms to having one’s own space transformed the very concept of rest. Pride and emotion are palpable in the voices of those who say *“For me, it’s no longer just my room—it’s my suite, because it completely changed my life.”* **Children and teenagers have undoubtedly** been among the biggest beneficiaries, gaining a dedicated space to play or study without interruptions. One parent said, *“Now my daughter has her own room and can play and keep her things without anyone bothering her.”*

Moreover, **the addition of terraces and balconies introduced a new dynamic** of fresh air and relaxation. *“The balcony turned out spectacularly. I love it.”* These new spaces allow for discreetly hanging laundry, placing plants, or simply stepping out to breathe fresh air. **However, it’s important to note that the process also** brought changes that weren’t always easy. Some families miss the small first-floor patios that were given up for construction. **Nevertheless, the overall outcome is a profound sense** of relief regarding living conditions: *“It’s nice to have a bed. I have a closet. I have everything. The addition is very nice.”*

Key findings



Family dynamics and privacy

Physical space is more than just a set of walls. It is where human relationships unfold. When that space is too cramped, friction is inevitable. Accounts from before the renovation reveal a situation where privacy seemed like an unattainable luxury. Thin walls and extreme proximity caused family privacy to disappear. One of the beneficiaries put it very clearly: *“There was practically no privacy at all before the expansion.”*

This lack of separation directly affected the dynamics of couples and parent-child relationships: *“There was little intimacy between parents and children.”* Sharing rooms was not a choice, but a necessity imposed by limited square footage. *“The rooms were too close together. They were right next to each other. I’d open a door, and immediately be in my daughter’s room.”* The constant noise, lack of quiet spaces, and frequent encounters created emotional strain that many families endured patiently, but which weighed heavily on their daily lives.

With the arrival of the expansion, families experienced a profound sense of relief in their relationships. The simple possibility of closing a door and isolating oneself from the noise became synonymous with peace. *“It has helped us a lot because now everyone has their own space, and friction is much less frequent. Our coexistence has improved significantly.”* Harmony blossomed where chaos once reigned. *“Things have improved in terms of order. There are no longer any conflicts among those of us who live here.”*

It is fascinating to observe how, paradoxically, physical distancing and separate rooms led to greater emotional and familial closeness. No longer feeling invaded, family members began enjoying the time they chose to spend together in the new common areas. *“With this expansion, I believe we’ve grown closer as a family.”* For families who already got along well, the improvement simply amplified the positive energy. One family member said, *“We have good family communication, and it has had a big impact on us because we’ve always gotten along well.”*

It is important to recognize, from both empathetic and critical perspectives, that the privacy challenge was not resolved in all cases. Due to prior structural conditions or homeowners’ specific layout decisions, some families continued to experience uncomfortable interconnections. One participant described her frustration at having to walk through her daughter’s room due to the layout of the doors. (4)

This lesson underscores the importance of customization whenever possible. However, for the vast majority, the change has meant “less stress” and the immense benefit of *“everyone having their own space and not constantly clashing.”*

“With this expansion, I believe we’ve grown closer as a family.”



4. It is important to note that the ministerial architectural program governing these projects prohibits the design of homes with mandatory passage between bedrooms. The situation described here is an exceptional case in which the family, of its own volition, decided not to adopt the spatial reconfiguration proposed by Habitat for Humanity Chile, which would have ensured privacy with a final design featuring three separate bedrooms. By prioritizing the addition of a fourth bedroom, the family chose to maintain the interconnectedness of the rooms. Because this decision differs from the original technical design approved by the community at a special meeting, the organization asked the homeowners to sign an affidavit assuming full responsibility for maintaining this spatial layout.

Key findings

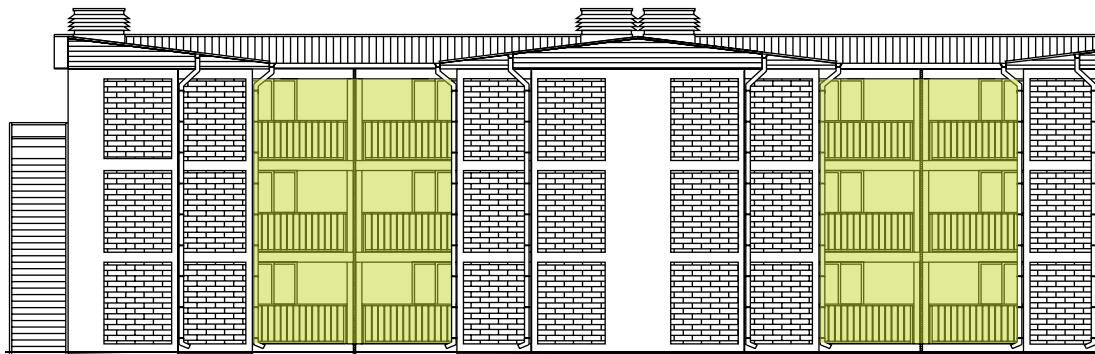


Perceived health and safety



When we talk about home, we also mean shelter. However, prior to the intervention, many of these families' homes failed to adequately protect them from the elements, which directly affected their physical well-being and sense of security. **Two of the most commonly mentioned housing issues** in testimonies before the intervention were dampness (cited by 29.2% of participants) and cold (22.7%).

Accounts describe harsh winters marked by damp walls and a persistent, moldy smell. *"We had mold, so I kept the window closed. That made it much more humid."* Another beneficiary vividly recalls the leaks and seepage: *"There were always problems with humidity. There was too much moisture in the walls."*



The balconies built during the expansion increase the living space and allow for air circulation, creating thermal and environmental comfort for the families.

Overcrowding, combined with poor ventilation and biting cold – *"The cold, it was very cold"* – created an environment conducive to seasonal respiratory illnesses, causing constant concern for the health of the youngest children.

After the renovations, many families celebrated the improvement in thermal and environmental comfort. The new finishes, better windows, and, especially, the balconies allow for air circulation that was previously unthinkable. *"I don't have leaks. I don't have any of that, and the dampness doesn't linger either."* This new ventilation translates into healthier homes, according to the interviewees: *"Fewer respiratory problems"* and *"My children haven't gotten sick as much."* The ability to ventilate without sacrificing indoor warmth has been a vital change.

In terms of safety, there are some interesting nuances in perception. While many say they feel safer in a solid, spacious home, concerns have arisen about the building's finishes. It is essential to listen to these constructive voices. For example, the large windows on the first floor that let in so much light also make the homes vulnerable to break-ins. One resident said *"There is a very large window facing the outside, and it has no protection whatsoever."* Some residents reported having to spend their own money unexpectedly to secure these windows.

Additionally, some infrastructure issues were not fully resolved, and new problems arose. For example, the floors swelled up, and the roofs of the third-floor balconies leaked when it rained. *"When it rains, everything gets wet."* These situations caused stress and demonstrated that perceived safety is closely linked to confidence in the quality of the materials. Nevertheless, overall peace of mind has improved significantly. *"More than safety, it's the reassurance that everything is going well."*

Key findings



**Self-esteem,
dignity, and
emotional
well-being**

A home is more than just bricks and mortar. It is a reflection of a family and the place from which they project themselves to the world.

One of the most significant findings was the positive impact on families' emotional well-being and self-perception. **A home is more than just bricks and mortar.** It is a reflection of a family and the place from which they project themselves to the world. Living in conditions of prolonged overcrowding often erodes self-esteem and leads to silent exhaustion. However, when space expands, dignity grows impressively.

The words of those interviewed demonstrate this. Hearing someone say, *"Oh, I'm happy and content. I feel like I'm in a different social class. I think it's something we also deserve as citizens,"* is clear evidence that the housing intervention resonates with a sense of human dignity. **The expansion has restored the pride of many families** in their place in the world. The mental relief is immense when prying eyes and discomfort are no longer present. As one female head of household shares, *"I'm happy and content to be able to turn around and not have anyone looking. I'm happy and at peace in my home."*

The impact on mental and emotional health has been restorative. Many parents now feel satisfied knowing they can provide their children with a suitable environment in which to grow up. *"I'm happy. I'm very joyful. I'm happy to see my house differently. I'm happy to have a space for my daughter, too."* Seeing their children have a bedroom, a desk, and a place to thrive fills them with pride.

This emotional well-being has translated into more laughter, peaceful family dinners, and a drastic reduction in stress.

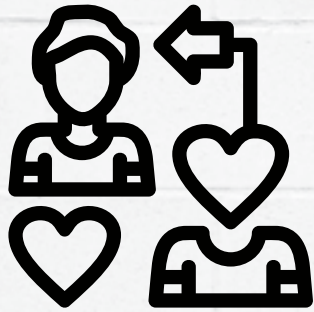


Previous building condition before the improvement and expansion.

"Oh, I'm happy and content. I feel like I'm in a different social class. I think it's something we also deserve as citizens"

While this sense of well-being has not been without the wear and tear inherent in living through a construction project (*"It caused a bit of depression due to the noise and intrusion"*), seeing the results erases past tensions and leaves a feeling of success. *"We're super happy with the addition to our home. We've welcomed it with great joy and pride."* For these families, looking at the new walls, opening the balcony windows, and walking down an uncluttered hallway represents a victory over instability. *"It's like a whole new perspective. It's like a whole new status. It feels wonderful. It has changed my life so much."*

Key findings



Community relations and external perception

A home extends beyond the front door to include hallways, stairwells, courtyards, and the surrounding neighborhood. By renovating social housing complexes, HFH Chile improves infrastructure and rebuilds community ties eroded by overcrowding. Before the expansion, many families were embarrassed or lacked the physical space to open their doors to the outside world.

Today, the story is different. One of the unexpected changes most celebrated by participants has been the revival of their social lives. The new space has given them the freedom and confidence to host again. *“Being able to share, bring more people into your home, and hold celebrations.”* Celebrating a birthday, inviting relatives to visit, or simply having a neighbor over is no longer a cause for concern. One participant enthusiastically describes it: *“I have enough space to host family lunches, get-togethers, and dance parties.”*

Externally, the expansion has brought clear aesthetic and structural renewal to the entire neighborhood. **The renovated facades and uniformity of** the new structures have fostered a renewed sense of belonging and community pride. Residents have noticed the **“beautification of the neighborhood,”**

Before the expansion, many families were embarrassed or lacked the physical space to open their doors to the outside world.

commenting that it *“looks much nicer and more presentable.”* **This beautification creates a domino effect:** when the environment looks better cared for, neighbors tend to take better care of common spaces and interpersonal relationships.

Of course, working as a community involves major challenges. The diversity of personalities and expectations sometimes led to friction during construction. *“People think differently, so it's harder for some to understand certain types of repairs.”* **Some residents suggested improving communication** channels to avoid conflicts during construction. Ultimately, however, the result strengthened the social fabric. Knowing that everyone went through the same experience and now enjoys an improved neighborhood brings residents together *“The fact that all the neighbors have benefited fosters a lot of warmth.”* **Today, those balconies aren't just for ventilation;** they're new vantage points from which neighbors greet one another and rebuild their sense of community.

“I have enough space to host family lunches, get-togethers, and dance parties.”



Key findings



Future projections and aspirations

Once the urgency of overcrowding and discomfort disappears, people are free to dream again.

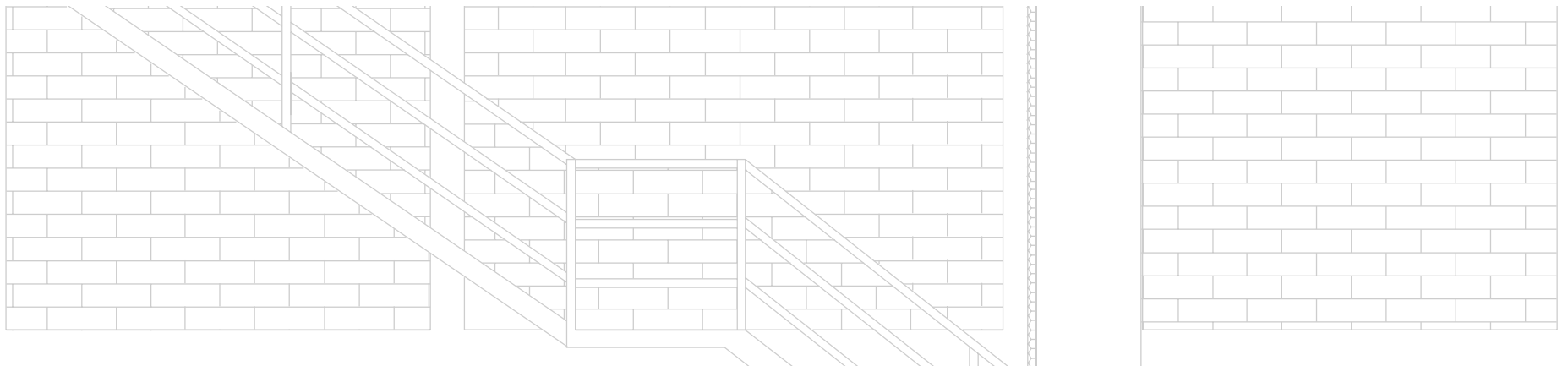
The evaluation shows that improvements in housing have served as a powerful catalyst for hope and long-term planning among these families. The home, which was once a source of stress, has now become a springboard to the future.

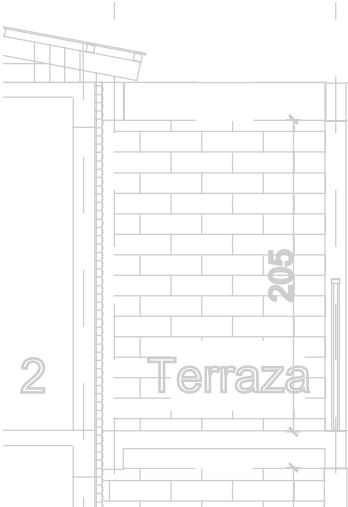
One of the most common aspirations among young families or those in the process of restructuring is the ability to grow and support their families with dignity. The expansion allows them to envision adding new family members without worrying about having enough space. As one interviewee reflects, *“It improves the idea of being able to have children and knowing they will have space to move around.”* It provides peace of mind, knowing the nest is big and strong enough.

From an economic perspective, the expansion has provided families with a much more solid asset. There is a clear and satisfying awareness of the “added value” gained. Many participants view this improvement as a source of future financial security: *“It increases the value of the property.”*

This doesn't necessarily mean they want to leave. Rather, they feel secure owning an asset that has increased in status and market value. **For others, this appreciation opens the door to more distant dreams:** *“Of course, capital gains are part of the plan—they're very important—and in the future, we'll most likely emigrate.”*

However, the most emotional and frequently mentioned aspect is perhaps the one related to legacy. For many seniors or parents, this expanded apartment is the inheritance they will leave their loved ones. Ensuring that they leave behind a beautiful, safe, and spacious place is a life mission fulfilled *“I'm leaving the home to my daughter because she's my only child,”* shares a mother.





Conclusions



The qualitative evaluation of HFH Chile's High-Rise Social Housing Improvement and Expansion Program has provided a glimpse into the private lives of 50 households.

Beyond the blueprints, budgets, and square meters built, the collected testimonies reveal that this initiative has profoundly transformed daily life.

The evaluation's conclusions demonstrate that the real impact is not explained by a change in family size, which remained stable, but rather by a complete transformation in how people inhabit, experience, and share space.

The following are the key conclusions, organized by the six evaluation areas:

1 Habitability and use of space: from survival to functionality

The most evident conclusion on the physical level is that the expansion alleviated critical situations of cramped living conditions. Homes evolved from being spaces where families “survived” overcrowding by rearranging furniture daily to becoming functional environments. Having individual bedrooms, separate public and private spaces, and reclaimed common areas, such as living and dining rooms, allowed homes to regain their original purpose as places of rest, peace, and gathering, adapted to the needs of established families.

3 Perceived health and safety: the respite of a renewed environment with lessons to be learned

In terms of physical well-being, the intervention improved ventilation, thermal comfort, and lighting and, in many cases, reduced long-standing leaks. Families perceived this as a healthier environment with fewer respiratory illnesses, especially for children. However, critical areas for improvement were also identified. The persistence or emergence of new moisture issues in the extensions, as well as vulnerability to theft due to a lack of security measures for large windows and first-floor balconies, demonstrate that structural and thermal safety must be prioritized in future interventions to prevent families from incurring unexpected expenses.

2 Family dynamics and privacy: physical boundaries that bring people closer emotionally

One of the great paradoxes and successes of this project is that family cohesion was strengthened by granting greater independence and physical separation among household members. The conclusion in this area is clear: a lack of privacy, overcrowding, disorder, and constant noise were sources of exhaustion, stress, and friction. By ensuring private spaces, especially for children, teenagers, and couples, families were able to significantly reduce daily tensions and foster a much more harmonious, respectful, and peaceful coexistence.

4 Self-esteem, dignity, and emotional well-being: rebuilding pride

One of the program’s most significant and transformative impacts is improving beneficiaries’ psychological well-being. The increase in physical space directly correlates with feelings of happiness, relief, and peace of mind, as well as reduced exhaustion and daily stress. By leaving overcrowding behind, families experienced increased self-esteem and dignity. The feeling that they live in a “decent,” beautiful home of their own, where they can ensure adequate conditions for their children’s development, has restored their pride and satisfaction. This result demonstrates that adequate housing is fundamental to mental health, including the recognition of people’s value as individuals and neighbors in a community.

5 **Community relations and external perception: open doors and revitalized neighborhoods**

The transformation of individual homes has had a ripple effect on the community. The end of overcrowding broke the social isolation of many families, who now have the confidence and pride to open their doors, invite relatives to visit, celebrate birthdays, and resume their social lives. At the neighborhood level, the uniformity and beautification of facades, along with the addition of new balconies, have fostered a renewed sense of belonging among condominium residents. This has improved external perception and encouraged a greater sense of neighborly cordiality and commitment to caring for common spaces.

6 **Future projections and aspirations: from urgency to long-term planning**

In conclusion, the expansion acts as a catalyst for hope. By resolving the current housing crisis, families have regained the ability to plan for the future. Recognizing capital gains and increases in property value provides them with greater economic security. Beyond monetary value, the program has enabled families to establish a solid legacy, solidifying their dream of leaving their children and grandchildren not only with a roof over their heads but also with a dignified home full of possibilities and greater opportunities for social mobility.

In summary, the results confirm that HFH Chile's High-Rise Social Housing Improvement and Expansion Program has immense social and symbolic value. Though technical and management challenges persist and require attention, such as communication during construction, the intervention is undeniably transformative. It has the power to alter the life trajectories of families and restore their right to dream and live with dignity.

Perception of roles and expectations in the construction process: the invisible line between design and execution

The evaluation reveals that, from the families' perspective, there is no clear distinction between the entities involved in executing the project. Interviewees often conflate the sponsoring entity with the construction company. Consequently, they assume that HFH Chile is exclusively responsible for all aspects of the process, including the behavior of on-site workers, noise, and specific details regarding the project's finishes. It is also concluded that families are not fully aware of the limitations imposed by current regulations or that the design is tailored to a subsidy budget originally intended only for "habitable structural work." This lack of distinction obscures the organization's additional efforts to optimize resources to deliver finished, functional spaces.



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Appendix 1

Interview guide

I. Introduction and informed consent (script for the avatar)

(The avatar initiates the call.)

Hello. My name is XXX. I am an artificial intelligence virtual assistant, not a human being. I am calling on behalf of Habitat for Humanity Chile.

The purpose of this call is to conduct a very important study. We would like to speak with you about your experience with the High-Rise Social Housing Improvement and Expansion Program. Your perspective will help us understand what works well and how we can improve our support for other families in the future.

I want to assure you that this conversation is completely confidential. All information shared will be used solely for the purpose of analyzing this study, and your responses will remain anonymous.

This call will be recorded solely for the purpose of transcribing your voice in order to analyze your valuable responses. This conversation will take no more than 20 minutes.

*Continuing this conversation implies that you consent to your voice being recorded for this purpose. Please remember that your participation is entirely voluntary, and you may end the call at any time.
Is it OK if we begin?*

(The avatar waits for an affirmative response to continue. If there is silence, hesitation, or refusal, the avatar will say: "I understand. I sincerely appreciate your time. Have a great day," and end the call.)

II. Warm-up

(The avatar will speak in a friendly and respectful tone)

Great! Thank you so much for your willingness and trust!

I completely understand that talking to a voice assistant like me might feel new or different. If you'd like, we can start with a couple of general questions to 'break the ice' and get used to talking.

1. *First, thinking about where you live, what do you like most about your community or neighborhood?*
2. *Now, thinking about life at home, what do you enjoy most about a typical day with your family?"*

(The avatar pauses for a response, then continues.)

"Thank you so much for sharing that with me! It's very valuable for us to hear.

Before we continue with the questions about your housing experience, we'd like to ask you four brief questions to help us better understand your home situation. Please remember that this information, like everything else, is completely confidential.

3. *First, for statistical purposes, could you please tell me your gender?*

(The avatar waits for the answer)

4. *What is your age?*

(The avatar waits for the answer.)

5. *How many people lived in the household before the improvement or expansion was completed?*

(The avatar waits for the answer.)

6. Understood. How many people currently live in the household?

(The avatar waits for the answer.)

Perfect, thank you very much! This information is very useful for our analysis.

Now, if you'd like, we'll begin with the questions about your experience with the home improvement program

III. Thematic focus: livability and use of space

Let's begin by discussing space and how you utilize it.

1. First, let's briefly look back at the past. Before the expansion or renovation, how did your family organize your daily life within the available space? Tell me about the main space-related challenges you faced.

2. Now, thinking about your current home, how has your family's use of the different spaces in the house changed? For example, which new areas have become more important for family life?

IV. Thematic focus: family dynamics, privacy, and well-being

Thank you for sharing that. Now, I'd like us to talk about family life.

3. Thinking back to before the expansion or renovation, how would you describe daily life together and privacy opportunities for your family members in your previous home?

4. Now that the renovations are complete, what changes have you noticed in your relationships and overall harmony? How has the new space influenced your family's peace of mind and emotional well-being?

V. Thematic focus: perceived health and safety

I understand. Now, let's talk about a fundamental issue: safety and health.

5. Before the expansion or renovation of your home, what concerns did you have about your family's safety or issues such as cold, dampness, and physical well-being inside the house?

6. After the improvements were made, how has your perception of safety, as well as that of your family, changed?

7. And in terms of health, what changes have you noticed?

VI. Thematic focus: summary, overall impact, and aspirations

We're almost done. These questions are meant to provide a broader picture.

8. If you had to summarize in one or two ideas what this change in your home has meant for you and your family, what would you tell me?

9. Sometimes, along with the expected changes, other things happen. What benefits or positive changes have you and your family experienced that surprised you — things you perhaps didn't expect to happen?

10. Finally, looking toward the future, how do you think this home expansion or renovation will influence your plans and dreams for your family?"

VII. Feedback and recommendations for Habitat for Humanity Chile

Thank you very much for the valuable information. Now, in closing, we'd really like to hear your direct feedback on our work.

11. Thinking about the entire process you went through with us, from the first contact until now, what can you tell us about the support and work performed by the Habitat for Humanity Chile team? How would you evaluate it?

12. To help us continue improving, what advice or recommendations would you give us? Think about how things could be done differently or better to help future families.

VIII. Closing and thanks (avatar script)

We have reached the end of our questions.

On behalf of the entire Habitat for Humanity Chile team, I would like to thank you sincerely for your time and for your tremendous generosity in sharing your experiences with us. Your perspective gives our work meaning.

I want to reiterate that everything discussed is confidential and will be used anonymously.

We hope you have a wonderful day. Thank you very much, and goodbye.

(The avatar ends the call.)

Together, we're making a difference in Latin America and the Caribbean.

Habitat for Humanity has conducted studies and research to analyze other programs in Latin America and the Caribbean.
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A floor equals resilience

The impact of concrete floors on the lives of families in Latin America and the Caribbean



A floor equals resilience

The impact of concrete floors in the lives of families in Honduras



A floor equals resilience

The impact of concrete floors in the lives of families in Guatemala



Cheers to water

The impact of bathrooms in the lives of families in Paraguay

