

Expanding Social Housing Condominiums units in Metropolitan Santiago de Chile



Problem and Context:

During the 1980s, Chile's housing policy implemented social housing programs and a neoliberal approach to address the housing deficit. The national government encouraged the development of multifamily social housing structures known as "Social Housing Condominiums" (SHC) in urban and peri-urban regions to optimize land use.

The policy implementation prioritized economic efficiency over quality and sustainability. Cost reductions and accelerated housing delivery resulted in inadequate construction, overcrowding, and precarious living conditions. Today, the repercussions are still being experienced.

According to the National Registry of Social Condominiums, Chile has 1,555 high-rise housing complexes classified as SHC, totaling 344,402 apartments. Of these, 39.43% are smaller than 50 m², highlighting a significant shortage of adequate housing options for families.



Solution Developed:

The SHC expansion project addressed the challenge of overcrowding in social housing estates through a series of strategic interventions. A pilot was launched in 2016 to increase the size of 105 apartments from 38 m² to 55 m². The pilot was conducted in Los Quillayes neighborhood, located in La Florida district (Metropolitan Region). Built in 1985, this housing complex - the largest of its time - houses around 15,000 residents across 3,200 apartments, distributed among seven three-story blocks. The interventions aimed to

1. Reduce overcrowding by increasing living spaces.
2. Build stronger social connections and empower local leaders.
3. Incorporate families into the design process.
4. Adjust technical and legal regulations.

After this pilot, 820 units were developed, increasing the project's direct impact to a total of 925 households impacted. The participatory approach was a relevant action to adapt solutions to family's needs. The regulatory adjustments allowed its replication to other Chilean communities confronting similar issues. This not only resolved an immediate issue but established the foundation for a more profound transformation in housing policy.

Implementation:

HFH Chile led the project, providing technical and social expertise, contributing to design, overall management, and supervision. Families contributed time in design and key activities. Central Government provided subsidies covering costs and ensuring sustainability. Local Government

issued permits. Community leaders supported organizations. Construction firms contributed expertise.

1999: Institute of Housing, University of Chile identified overcrowding issue in Los Quillayes.

2009: First expansion attempt failed due to incompatibilities.

2015: HFHC facilitated workshops, built trust, created a new expansion design, and began planning with central government to modify regulations. Construction began.

2016: Supreme Decree No. 27 formalized approval under the Housing and Neighborhood Improvement

Program, establishing a legal framework for subsidy expansion projects. Construction of first pilot.

2018 to 2025: Construction expanded to 925 solutions.

2025 HFH Chile identified Resolution No. 620 lacked sufficient funding for expansions. HFH submitted analysis that led to revising the subsidy formula under Resolution No. 799, improving conditions for Metropolitan Region projects and potentially benefiting over 1.7 million people. This enabled the Ministry of Housing to approve Special Conditions Application, supporting neighborhood improvement projects under DS No. 27.

Enablers & Obstacles:

1) Key Drivers and Enablers

The central government played a key role by financing the project and enabling adjustments to housing regulations. Community participation actively engaged families during the project's design, fostering a strong sense of ownership. The availability of trustworthy data on household requirements was highly valuable.

2) Challenges Encountered

Challenges: Homeowners' resistance. Construction permit delays brought on by unclear municipal procedures. Corrective measures: Workshops emphasizing the project advantages and encouraging community participation. Clear communication with local authorities, leading to agreed processes for submission, review, and approval of projects under existing regulations.

Results & Impact:

1) Quantitative and Qualitative Results

In 122 social housing condominiums, 925 apartments were expanded with a utility area and master bedroom. Average living space increased by 44.7%, from 38 m² to 55 m². Overcrowding dropped by 30%, and families reported greater satisfaction, highlighting the value of added space for daily life and privacy.



2) Impacts on Low-Income and Marginalized Households

Most beneficiaries were families from informal settlements who accessed housing subsidies. Many faced severe overcrowding. The expansions created healthier environments for children, improved safety by replacing informal additions, and promoted inclusion by involving families in the design process.

3) Broader and Long-Term Impacts

The project strengthened community cohesion and may increase property values. Fire- and noise-resistant materials were used to improve environmental quality. HFH Chile is the only organization implementing this model nationwide, with 925 expansions completed and three subsidy programs launched for future projects.

A total of 925 expansion solutions benefited 4625 people, across 122 social housing condominiums to date.

Replication & Scale up

The successful replication of the housing expansion model was executed in 13 communities from La Florida, Metropolitan Region, upgrading 122 housing blocks. HFH Chile is applying for the 2026 call to expand 20 housing blocks, benefiting 195 families in the communes of Peñalolén and La Florida.

To scale up this housing practice, increase central government funding through subsidies and budget allocations. Streamline local permit processes to accelerate construction. Use adaptable models tailored to diverse community needs. Ensure community participation in planning. Integrate technology to improve construction and management efficiency.

Policy Uptake

Since 2016, housing expansion improvements were included in Subsidy Decree No. 27, adding a specific provision for SHCs. In 2025, the Ministry of Housing and Urban Development approved the “Special Conditions Application” for improvement projects. HFH Chile identified that Resolution No. 620, allocated insufficient funds for housing expansions affecting standards. The legal framework was adjusted through Resolution No. 799, potentially benefiting 1,722,010 individuals.

Lessons & Takeaways

- Engage the community early to ensure broad participation.
- Build leadership capacity to support family's involvement.
- Develop a communication strategy targeting community leaders and families.
- Provide financial training to help families meet government savings requirements, manage maintenance costs, and avoid debt.
- Conduct a post-project evaluation to assess its long-term impact.

Links

<https://www.youtube.com/watch?v=20zIZWFEwmE>

