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## Housing Across Borders: Mexican and U.S. Housing in Perspective

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San Diego, California

Recent crises in the U.S. and Mexican housing sectors have laid bare the interconnected economic, political, and cultural significance of housing. The 2007 crash of the U.S. housing market resulted from an increased entanglement of the home with complex financial products. In Mexico, the 1992 reform of the state housing fund for workers into a mortgage finance institution fueled the rapid expansion of a market in so-called “social interest” housing, but it also strained municipal infrastructures, placed borrowers at risk of being underwater, and led to a home abandonment crisis. Though they differ in detail, both crises are indicative of a narrow policy focus on housing as a financialized commodity and both have had far-reaching effects in the global economy, local communities, and the lives of homeowners.

Mexican and U.S. housing markets are traditionally understood to operate as discrete units, but as these recent crises highlight, housing markets are intertwined with people and processes beyond local geographies. We hold that the U.S. and Mexican housing sectors in particular are connected by the movement of people, money, policies, and ideas. Taking into consideration their shared histories, we propose thinking about the United States and Mexico together, in order to extract lessons from looking at the experiences of both countries against each other, and as a provocation that can lead us to testing our ideas about what housing and city mean. How have housing models originating in the U.S. shaped assumptions about and policy implementation in Mexico? How are the two markets linked through the movement of people and investments? Most of all, we ask the question of what can be learned by considering the connectedness of these housing markets, and through the experiences of planners, politicians, and residents in each country?

This conference explores these connections by putting practitioners and interdisciplinary scholars of the U.S. and Mexico into conversation. To this end, the conference will be composed of: two traditional panels in which scholars share their work in presentation form, two roundtable discussions dealing with the panel themes, and one roundtable discussion among planners, developers, and practitioners from the San Diego-Tijuana region. The potential for connections and comparisons will be drawn out in roundtables and in informal discussions during the conference.

The conference will take place on Friday, May 26, 2017 at the Center for U.S.-Mexican Studies at the University of California, San Diego. Please email [Georgia Hartman ghartman@uci.edu](mailto:Georgia.Hartman@uci.edu) and [Emilio de Antuñano emilio1@uchicago.edu](mailto:Emilio.deAntuñano@uchicago.edu) with inquiries.

### **Session 1 - Home and Patrimony: Housing and Belonging in the U.S. and Mexico**

The home is central to the economic and affective well being of those that dwell within it. It is the material space from which household members construct personal meaning, where kin and gender relations are articulated, and it provides the foundation from which household economic activities are structured. Recognizing the home’s multiple meanings and functions, this panel turns on two key issues. First, we seek to understand how cultural ideas about family, home, economy, and community imbue a sense of belonging and meaning associated with the home. In short, how is the cultural significance of home, family and community constructed, and in what ways does it vary across U.S. and Mexican contexts? Second, we ask how changes to the legal and financial relationship of people to their home (i.e. zoning, legal entitlement, mortgaging, etc.) shape their ability to feel “at home” and develop a sense of belonging in an abode and a community. How might changes in affective relations associated with the home in turn shape broader geographic and community trends (i.e. security, infrastructure, urban growth, etc.)? This panel interrogates the often neglected affective and cultural dimensions of legal and economic reforms and considers their implications for the broader communities in which they arise.



## **Session 2 - Designing the City: Housing Policy, Urban Planning, and Rights**

Housing policies are embedded with normative ideas about what cities are, how they ought to work, and residents' rights to home and city. These ideas change continuously. The direct provision of housing as a social good or constitutional right, prominent in the 1960s and 70s, was replaced in the 1980s and 90s by thinking about the home as a commodity regulated by the market. This paradigmatic shift is reflected in the cessation of direct state building activities and the emergence of government policies aimed at harnessing market forces in the provision of housing. Thinking about housing as a right, as a "social good," or as a commodity shapes government policy, impacting patterns of urban development and influencing the lives of urban residents. How do understandings of housing—as a right or as a commodity—shape cities, communities, and the homes themselves? These ways of thinking about housing are both indicative of and instrumental to broader narratives structuring national belonging and political rights. In Mexico, for example, housing was traditionally understood as a right descended from the country's revolutionary struggle. In the United States, homeownership is a central component of the American Dream, itself embedded with liberal values of individualism and private property. We therefore ask, how does the idea of homeownership—as private property, as dream, as patrimony, as right—play into ideas of the nation and civil belonging? By analyzing the relationship between housing, broader urban policies, and citizenship, this panel interrogates how ideas of housing and rights to housing materialize in the built environment and shape the lives of people dwelling within it.

## **Session 3 - Housing in Practice: The Everyday Realities of Housing in the U.S. and Mexico**

Scholars analyze, debate, and theorize housing policies and housing markets. But their idealized notions are often a far cry from the cumbersome realities encountered by those administering and implementing policy on the ground. In keeping with renewed interest in the day-to-day realities of administrators and the everyday workings of government, this panel aims to open dialogue with those involved in the quotidian realities of mortgage processing, housing regulation, planning, and urban development. How does the housing market actually function for its participants in everyday practice? What are the obstacles faced by the people actively enforcing and navigating federal, state, and municipal housing policies? And how do these housing practitioners make sense of the constraints and opportunities of their work? This panel brings together housing practitioners from Mexico and the United States to discuss the challenges they face and the small victories they achieve on a daily basis. What kinds of debates, analysis, and theorizations are rendered by those most intimately involved with the daily realities of the housing market?