

**Negotiating informality in self-help building practices:  
between adaption and transgression**

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This paper examines recent housing policies in Mexico in terms of their impact on informal building practices and discusses the consequences for wider debates about the articulations of formality versus informality. Over the past two decades forms of market-based housing finance have emerged which offer self-help builders in informal settlements opportunities for sourcing resources for construction work through non-mortgage micro-loans. In Mexico, national housing policies currently seek to incorporate these non-mortgage micro-credit schemes into programs which aim at the upgrading of the existing self-help housing stock. These programs of assisted self-help housing are implemented by the National Housing Commission and the Federal Mortgage Company and support improvement and remodeling of existing homes of low-income households through the combination of state subsidies, micro-credits and technical assistance. In this paper, I analyze how building practices of low-income households are regulated, disciplined and transformed through the requirements imposed by these programs. To do so, I draw on a case study of a housing upgrading program in Ecatepec, Mexico City, based on qualitative data. While policy instruments promoting assisted self-help housing are more responsive to the needs of informal households than earlier approaches, households are also forced to adapt to the programs' logic. They acquire new financial self-disciplines and perform various types of planning in deciding on futures which are usually difficult to foresee for households depending on informal sources of income. At the same time, the initiators of the project are constantly adapting their procedures to the lived realities of the households and their clients' needs. Informality is thus constantly produced and re-produced in the negotiation of regulations, policy instruments and project procedures between households and the institutions involved.

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