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# From Paris to Delhi via Mexico City: Major Home Ownership Programmes for the Middle Classes in Metropolitan Suburbs

*De Paris à Delhi en passant par Mexico : les grands programmes d'accèsion à la propriété pour les classes moyennes en périphéries métropolitaines*

*Desde París hasta Delhi vía la Zona Metropolitana de la Ciudad de México: grandes programas de vivienda de interés social para las clases medias en las periferias metropolitanas*

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## Introduction

- 1 Similar urban forms are emerging across the world with the standardised production of neoliberal cities. From Paris to Delhi, via Mexico City<sup>1</sup>, a relatively new supply of housing is being built on the metropolitan fringes. It is intended for the middle and lower middle classes, which we define as heterogenous population groups that are

economically precarious, but whose income is sufficient to access standardised modes of consumption, credit and formal entry-level housing. The development of new residential complexes lies between the two extremes of social housing and luxury real-estate. It reconfigures the urban production process and socio-spatial divisions, sometimes in a spectacular way. We examine three sites where this trend has predominated for over two decades. We seek to grasp the international urban programmes' goals regarding social inclusion, in a context where national governments are withdrawing from the financing and financialisation of affordable housing (Clerc, Deboulet, 2018; Marot *et al.*, 2022a and 2022b). The issues linked to the trajectories of the new residential complexes, for example, their construction, their integration into the city or their populating, tend to be overlooked by public authorities at both local and metropolitan levels. This applies to different issues, ranging from the most technical to the most social. By comparing three metropolises, Delhi, Mexico City and Paris, the local dynamics specific to a particular territorial situation can be contextualised more generally. Our analysis reveals the cross-sectoral mechanisms that characterise this type of residential production.

- 2 Massive national and international investments are being made in the real estate sector, which reflects the general trend of financialising economies and urban societies (Aveline, 2008; David and Halbert, 2013; Halbert and Attuyer, 2016; Le Goix, 2016; de Mattos, 2016). Today, these investments are visible far beyond urban centres and real estate projects for the upper classes. It is interesting to note that there is growing interest among developers in sectors previously excluded from the market, for example: in the working-class municipalities of the old Red Belt around Paris (Trouillard, 2014); in rural areas in Mexico that were formerly protected by their public or community status (Pírez, 2014; Paquette, 2015); and in agricultural and village land on the fringes of Indian metropolises (Gururani and Kennedy 2021). In all three contexts, the fact that the new housing supply allows the middle or lower middle classes to own property is striking.
- 3 Rather than simply conducting a final comparison of the three case studies, we apply a common method, by combining systematic approaches that draw on available statistical databases, as well as field studies and surveys carried out in 2018 and 2019. By using a similar framework, we seek to shed light on the specific sociological and political dimensions of these areas (see Methodology Box and Figure 1 below).

#### **Methodology Box**

Public statistical databases were used in the three case studies, including: data from the census conducted by the National Institute for Statistics and Economic Studies (INSEE), covering the last decade for Paris; the 2010 and 2020 censuses; the 2015 intercensal survey conducted by the National Institute of Statistics and Geography (INEGI); data from the National Housing Institute for Mexico; and the 2011 census for Delhi (Census of India, 2011).

“Housing” surveys, involving residents’ biographical information, were conducted jointly for Paris (n = 15), Mexico City (n = 12) and Delhi (n = 12). “Land and Real Estate” surveys were conducted in Delhi, Mexico City and Paris with the different actors involved in land conversion, including contractors, developers and estate agents. We also conducted interviews with elected representatives, civil servants

and state representatives at various levels in the three case studies (n = 39 in Delhi; n = 30 in Mexico City; n = 9 in Paris).

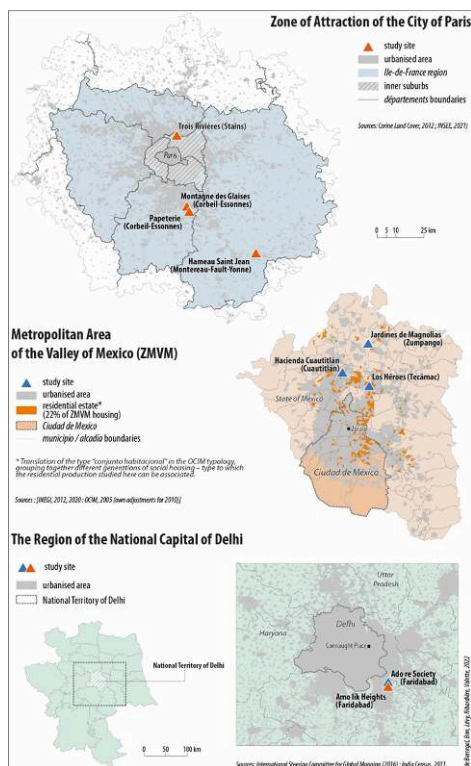
The case studies include (Figure 1):

**Paris:** 3 municipalities from Île-de-France in the inner and outer Parisian suburbs, where 4 sites were studied: in Stains, Trois Rivières (where some 600 houses have been up for sale since 2013); in Corbeil-Essonnes, there are still houses on the market at the Papeterie site (around 1 400 houses) and Montagne des Glaises (around 500 houses); in Montereau-Fault-Yonne, in the Hameau Saint-Jean, 66 plots of land have been sold since 2005 (single family houses).

**Dehli:** 2 areas of Farīdābād (areas 86 and 88) in the southern suburbs. Farīdābād is a satellite town approximately 40 kilometres from the capital city, in the State of Haryana. Both sites include blocks of flats of 10 to 12 storeys, which are part of the national Affordable Housing Programme in areas under urbanisation: Adore Society with 1 370 flats and Amolik Heights with 620 flats. These programmes were advertised for sale between 2015 and 2020.

**Mexico City:** 3 municipalities in the northern suburbs in the State of Mexico, Cuautitlán, Zumpango and Tecámac, where the study focused on 3 housing estates: Hacienda Cuautitlán built in 2005 with 4 400 houses; Jardines de Magnolias, built in 2017 with 1 900 houses, and Los Héroes Tecámac, where construction began in 2004 for over 120 000 houses.

Fig. 1. Three case studies in perspective



- 4 We propose analysing these new residential complexes in terms of their trajectories, which made their construction and integration into the city possible. The issue of integration is multidimensional. It is also intrinsically social and political (Rhein, 2002). Here, we analyse the genesis of these complexes and how they operate at local and metropolitan levels. The idea is to examine how they are integrated into i) the home ownership system, ii) the urban production systems, iii) the urban access systems and iv) the process of social division pertaining to residential spaces. For each of these points, our combined analysis of the three metropolises led to a preliminary cross-sectoral approach. We will describe our approach in more detail later, by drawing on an example from one area of research and comparing it to other examples. This approach is applied at different levels: the buyers (first-time home buyers targeted by the recent public housing policies); the plot (how land use regulations were changed to favour residential land use); and lastly, the city (to understand how these complexes fit in terms of the socio-spatial dynamics in building a metropolitan scale).
- 5 By analysing how the new residential complexes are integrated into the metropolitan housing market, we examine the strategies for access and residential mobility used to encourage populations to settle in the suburbs in all three cities. What patterns can be observed? How do you become a buyer? How are housing policies, real estate and banking products presented? What are the selling points?
- 6 Furthermore, how do we go from soil to concrete? The financial arrangements involved, the land markets and links to other segments of (social or affordable) residential real estate require a specific understanding.
- 7 Lastly, we discuss issues that have not yet been resolved, for example: the new interactions resulting from residential proximity, which cause tension and issues of social mix; the material and economic trajectory of residential complexes. Integrating new residential complexes and resident populations into the different urban networks and services raises socio-technical issues. Numerous actors are involved, which goes far beyond the residential complex.

## 1. Becoming a Buyer

- 8 By analysing the home buyers, we were able to examine the mechanisms that allow a vast number of households (whose solvency is conventionally subject to guarantee) to become buyers. Two contextual inputs are required to understand the makeup of a buyer. First, the development of banking services and credit facilities to buy a house has led to the emergence of real estate products and marketing networks with globalised standards (Le Goix *et al.*, 2020). Second, housing with modern comforts and basic services has become a product of mass consumption. How is it made accessible? And how are these products integrated into household strategies? Is there a filtering process or marked porosity between these new complexes and social housing in France, and between the well-established precarious intra urban settlements and new housing estates in India and Mexico?

## 1.1. A Barely Solvent Middle Class Aspires to Ownership

- 9 Cross-sectoral analysis involves examining the notion of middle class in the three contexts. Nonetheless, caution is required when it comes to extending the concept to include population groups at the bottom of the social ladder.

### 1.1.1. Modest Households with Access to Bank Credit

- 10 Defining the extent and uniqueness of the middle class in France is challenging (Bosc 2008; Damon, 2013; Peugny, 2014; Amossé, 2019). The main approaches adopt a relative definition, e.g. the middle classes include 60% of households between the poorest 20% and the wealthiest 20% (Bigot, 2009). Some approaches are based on professional position, which includes intermediate occupations, artisans and shopkeepers, as well as farmers, but excludes employees and workers, as well as executives (Amossé, 2019). Some of the home owners we met during the surveys are definitely middle class or upper middle class (young professionals with a bachelor's or master's degree in engineering), while some are more working class (bus drivers, child minders). It is important to note that some of the more modest households were forced to consider the new housing market because of how public aid is directed and the difficulties they face in other housing sectors (unregulated leases and social housing). Over the last 50 years, in addition to very low interest rates and the extension of loan terms, access to the new housing market has been facilitated by: interest free loans (IFL) since 1995; and tax rebates, which favour suburbs that have been part of an urban renovation agreement since 2005 (VAT reduced from 20% to 5.5%, provided that buyers' resources do not exceed a certain level threshold)<sup>2</sup>. In other words, some funding for the new property market specifically targets working-class suburbs, where social housing construction boomed between 1965 and 1975. This is a feature of the situation in France.
- 11 In Mexico, the definition of the lower middle classes affected by residential production is, unsurprisingly, more restrictive than in France, although less so than in India. In Mexico, most public actions and measures were traditionally geared to reducing poverty. According to the National Council for the Evaluation of Social Development Policy (CONEVAL), the poor in Mexico account for 43% of the population. The National Institute of Statistics and Geography (INEGI) attempted to define the middle classes on the basis of household incomes and expenditure, access to essential resources (health, employment) and socio-demographic structure. Using this definition, it emerged that in the 2010s, 39% of the population could be considered middle class (Negrete, Romo, 2014). Overall, only families with a mortgage obtained through formal and declared employment<sup>3</sup> could access "social" housing, i.e. a home purchased with a grant through a public mortgage scheme (Boils, 2004; Paquette, Yescas, 2009; Jacquin, 2012; Sánchez Corral, 2012; Monkkonen, 2011, 2012; Montejano *et al.*, 2018). Historically, this home ownership system is based on the principle of a "social right" for salaried employees, guaranteed by the Constitution<sup>4</sup>. Employers must pay 5% of the salary into a specific fund. The employee can release this fund to obtain a mortgage from the institute to which they are attached - INFONAVIT (the National Fund Institute for Workers' Housing) is the main body for employees in the private sector with standard social security. The impact of the social housing policy remains limited. The majority of Mexicans have informal employment - 57% of the working population work in the

informal sector (ENOE – INEGI, 2019). In addition, the criteria for credit allocation is based on salary scales, which means that the most modest households are excluded (Ribardière and Valette, 2021).

- 12 Defining the middle classes in India is no easy task, given that anything from 50 to 350 million individuals may be included, depending on the criteria (for a population estimated at 1.4 billion inhabitants in 2021). This explains why “authors [who are interested in the middle classes] have always preferred to speak about them in the plural, to insist on their high heterogeneousness” (Rault, 2017). Here, we look at populations targeted by public “affordable” housing policies implemented on a regional scale<sup>5</sup>, which aim to increase the number of home owners from the lower social categories. The beneficiaries of these programmes are identified on the basis of declared income, family status and property ownership (in theory the scheme targets first-time buyers). As in Mexico and Paris, these programmes do not target the poorest groups, but are geared to an economically fragile category, who depend on government support. Potential buyers apply to commercial banks to obtain a subsidised loan, which allows them to apply for affordable housing. The housing is built by the private sector in the framework of state planned operations. The initial selling price, well below market prices, is set by the regional government. In Faridābād, so many buyers apply that demand exceeds supply. Consequently, lottery systems have been set up to separate buyers, like the those found in other first-time home buyers’ networks (Dupont, 2003). This affordable housing is considered to be social housing. Therefore, it has artificially reduced the number of social housing units. This type of scheme does not benefit the poorest in terms of home ownership.

### 1.1.2. Standardised Real Estate Products Tailored to the Upper Classes

- 13 Recent programmes schemes to open up the home ownership market to include the lower middle classes has reshaped the peripheries of major cities in various ways, particularly, with the increase in standardised real estate products (Figure 2).
- 14 The new entry-level homes built in the Greater Paris area include various types of houses: standardised suburban houses on the urban fringe; small blocks of flats, which may be similar to the garden city model; group housing in four- to five-storey buildings<sup>6</sup>. Generally, housing blocks are uniform, although the duplication of units may be toned down by altering building size and cladding materials. Door-entry systems and cameras provide secure access to residences. Developers tend to advertise properties to increase their value, by highlighting prestigious architectural elements, which differ from the stereotypes associated with functional social housing. For example, the Nexity programme in la Montagne des Glaises (Corbeil-Essonnes) promises “large two to five room apartments, with double height living rooms and mezzanines. Most of our apartments have a loggia, balcony or large terrace with amazing views of the surrounding countryside”<sup>7</sup>. Yet, new owners are often disappointed by the defects or the poor quality construction. While some accept the limitations of these “low-cost” products, others have jointly taken legal action against developers to obtain compensation.
- 15 In Faridābād, entry-level real estate products are available in the form of residential towers, symbolic of Mumbai’s new upmarket housing. The closer the building projects are to urban centres, the greater the density of occupation authorised. Standards encourage developers to increase profits, by maximising the number of flats built per

plot: ten-storey blocks of flats, minimum distance between towers and reduced parking space; residential parking is not obligatory, which means underground parking is not provided, etc. The flats are very small, 30 m<sup>2</sup> generally, as recommended by regional directives. They fulfil the promise of a certain level of modern and luxury services. Occupation is immediate and there are no water or power cuts thanks to generators and underground wells. Private developers and public authorities have made these vertical suburbs into a sign of urban renewal primarily intended for the middle classes. However, these luxury blocks are likely to deteriorate fast, given the poor-quality materials used. As a result, they may become stigmatised and associated with social housing. But for the time being, residents are still generally satisfied with their new status of homeowners and are not worried about the future degradation of their homes.

- 16 The Mexican case also illustrates how housing production has been standardised. The entire production line is managed by developers. They buy land, change land use, build houses and networks, advertise and sell houses, and even manage mortgages by acting as intermediaries between buyers and credit institutions. As a result of the industrialisation and standardisation of the construction sector, mass produced housing is highly profitable (Geneste *et al.*, 2019). In Mexico, unlike the Indian and French cases, production is largely made up of individual housing and, to a lesser extent, small apartment blocks. Only a few prototypes are reproduced across huge areas of land in order to minimise costs; factories use pre-fabricated moulds to build houses at an impressive rate (up to 70 a day). Street closure is an important feature of daily life in Mexican complexes (Jacquin and Capron, 2010). As in India with the motto “security first”, security is one of the residents’ leitmotifs. It is a response to the growing violence over the past 15 years. It also reflects the fact that there is less depreciation and the value of property is protected (Le Goix, 2003). Streets may be closed in some residential cul-de-sacs; in others, gates may remain unlocked with no more than a boom barrier for security.

Fig. 2 : Standardised Real Estate Products: the case of the National Capital Region of Delhi



**2A** : Sector 88, Farīdābād, on the outskirts of Delhi, some 40 km from the metropolis. This city is undergoing massive changes. Most of the available land for strategic building plots is agricultural. Since the mid-2000s, the municipality has sought to attract major developers to construct dense residential complexes.

**2B** : Farīdābād. As real estate opportunities emerge, new forms of urbanisation are being developed and agricultural land is increasingly being used to build residential complexes. The mass construction of housing causes soil artificialisation and depletes water resources. The lack of wastewater treatment causes soil pollution. The proximity of these new residential areas inevitably affects agricultural activities – less farmland and lower yields - which are essential for the food security of urban dwellers and the food-processing industry.

**2C** : Savana residential complex. This real estate project of over 16 hectares has more than 3 200 units in the form of residential blocks and towers of up to 13 floors. The real estate group RPS, which is behind the Savana residential complex, is headed by Mr S. P. Gupta, a businessman from Farīdābād. He bought the land in the early 2000s when prices in Farīdābād were still low. Local amenities and the public roads and networks are the council's responsibility. It is struggling to keep pace with the constructions.



Fig. 3. Standardised Real Estate Products: the case of the Paris metropolitan area

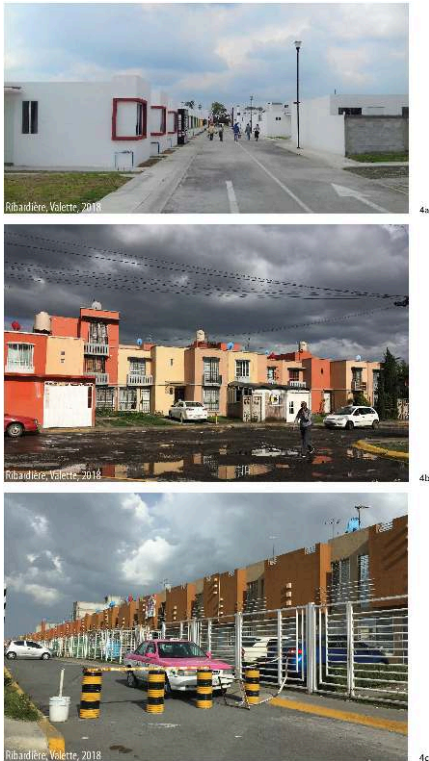


**3A** : A suburban house in the Hameau Saint-Jean housing estate, built on the former allotments in the municipality of Montereau-Fault-Yonne. The cheap plots enabled modest households to fulfil their dream of owning an individual house, despite the disillusionment that came with high monthly mortgage repayments and the remote location. At the local level, the estate encouraged social mix, by promoting the school in particular. The estate is in the same area as Surville's large social housing complex.

**3B** : Apartments built for purchase in the Montagne des Glaises, in Corbeil-Essonnes. Expenses were underestimated at the time of purchase. This has led to a high number of outstanding payments, which make co-owners vulnerable. Homeowners are being forced to sell at a loss because they are competing with new housing projects that benefit from tax breaks. In the background, we can see the towers of the social housing suburb of Tarterêts. This historical site illustrates the municipality's former housing policy, which has been revised after urban demolition and renovation operations.

**3C** : On the site of the Darblay paper mill, which closed at the end of the 1990s, apartments were put on the market in 2018. It is interesting to note the secure entrances (door-entry systems and videophones). It is a symbolic council site managed by the industrialist, Serge Dassault (1995-2009). This suburb was at the heart of the municipal campaign in 2020: the local press promoted the rental property investors, which has caused problems in relation to the management of blocks of flats and the saturation of public amenities (« Municipales 2020 à Corbeil-Essonnes : la Papeterie, un nouveau quartier à 1 600 logements » *Le Parisien*, 28 november 2019).

Fig. 4. Standardised Real Estate Products: the case of the Mexico Valley metropolitan area



**4A** : Jardines de Magnolias housing estate in Zumpango. The construction of this residential complex of 1 900 houses began in 2017. It is 45 km from the nearest metro station, which is 3 hours by public transport from the centre of Mexico City. The nearest grocery shop is over 2.5 km away. Most of these small houses on the periphery target a category of homeowners that are barely solvent.

**4B** : The Hacienda Cuautitián housing estate in Cuautitián. This complex was built in 2005 by one of the biggest Mexican property developers (Casas Geo) on formerly private land enclosed within an *ejido*. It has over 4 000 homes and is organised into cul-de-sacs. Its population is heterogeneous, but largely middle class. It is relatively close to an efficient public transport network, which links residents to the centre of Mexico (suburban train service).

**4C** : The Los Héroes housing estate, Tecámac, is the largest “social” housing estate in Latin America. This complex was developed in several stages. It has a total of 120 000 houses, which were built by a local developer (Sadasi). Various luxury options are offered, ranging from the “social progressive” house (designed for modest families) to houses for the upper middle class, which are linked to a good metropolitan road network.

## 1.2. Buying on the Outskirts of Paris

- 17 Surveys conducted in the metropolis of Paris made it possible to reconstruct the buying trajectories of 15 households (Le Corre and Ribardi re, 2022). Despite the diverse residential trajectories, life cycle stages and economic provisions, these households all share the experience of having purchased a product of mass consumption. Buyers’ trajectories are closely mapped out by the well-oiled marketing techniques that are used by the property developers, who also build and sell houses.
- 18 To begin with, the choice of location for the new house often depends on where the property is advertised. Future home buyers become aware of a real estate campaign by walking past a satellite office, a show home or by reading a pamphlet. If the property advertised is not within the client’s budget – assessing whether a client can afford a property is the seller’s first task – the potential buyer will be directed towards a different housing project. Bouygues’ satellite office in Corbeil-Essonnes welcomes

visitors from Paris' inner suburbs: “we have housing projects in Seine-Saint-Denis, those who can't afford them are redirected here” (Interview with Bouygues, 2018). The brand's reputation benefits major real estate campaigns, especially since real estate groups build and market prestigious properties.

- 19 Furthermore, the timing of the purchase can be orchestrated entirely by the developers' sales techniques. Our interviews made it possible to reconstruct several scenarios. To benefit from the discounts offered to first-time buyers (15 000 euros the first weekend, 25 000 euros for the first 60 buyers at the Montagne des Glaises site, as advertised by Nexity), people have to get up at 5 am and take turns to keep their place in the queue – in the hope that a particular house will not have been sold by the time they reach the front. If there is no promotional discount when purchasing a plot on an estate, the constructor's salesman organises site visits using a proven method. Neighbours in the Hameau Saint-Jean later realised that they had played the same role in the same movie. The salesman used the effect of contrast. First, couples, who lived or worked in Paris' inner suburbs were taken to the villages in Seine-et-Marne, where “there used to be just fields”. They were shown the plots available in the small town of Montereau-Fault-Yonne, along with its shopping centre and suburban train station. The salesman carefully avoided Surville's urban development zone, a social housing suburb, which is one of the poorest in Île-de-France and is located only a few hundred metres away from the demonstration plot. With this effective technique, visitors sign the contract on the same day.
- 20 The salesman's job often involves turning mere visitors into future buyers, even if they had not considered themselves able to own a home. We tried discussing the clients' perception of housing prices, but a salesman explained: “It doesn't work like that. They [the clients] realise that they can buy”. His colleague went further by pointing to the surrounding council housing estates and complaining that: “people don't bother to come and see because they don't know that they can buy”. The salesman shapes the buyer's solvency, by calculating borrowing capacities, advising clients to “clean up” their bank statements for the three months prior to purchase (“no consumer credit, no tontine, no betting”), and points them in the direction of a banking institution or broker.
- 21 Lastly, not all of the first-time homeowners we met lacked the financial capacity or the expertise with regard to the property market at the time of purchase. However, they have to go through the developer's salesman in order to benefit from all the offers and discounts, which make the new property market accessible to first-time home buyers.

### 1.3. Demand for New Housing

- 22 The surveys conducted in the suburbs of Delhi, Paris and Mexico substantiate what Pierre Bourdieu demonstrated in the late 1990s. Using the example of the suburban market in the Val d'Oise, Bourdieu showed that the demand for new housing is based on two factors: the existence of state aid directed towards the sector; and the difficulty households have when it comes to finding accommodation (Bourdieu, 2000). It is important to recall that in the largest cities in India, such as Delhi or Mumbai, more than half the population (54% of households) cannot afford to buy a house at market price (Sankhe *et al.* 2010). In our three case studies, buying a house is possible because of state funded credit schemes, which may involve private actors (banks, developers, brokers). In Delhi and Paris, credit schemes are supported by tax relief measures.

Entry-level housing projects, which are central to this paper, must be examined in the broader context of: the trajectories pertaining to the financialisation of the property market; the banking services for mortgages; and the state's failure to meet the demand for affordable housing.

- 23 Indeed, public home ownership policies and the delegation of construction/marketing to private actors are central to the transformations of metropolitan peripheries. But in practical terms, at the plot level, how do we go from soil to concrete?

## 2. From Soil to Concrete

- 24 Let us now leave the home buyer and turn to the physical production of entry-level housing. This second level of analysis examines: the plots earmarked for development in once extensive agricultural or natural areas and industrial wasteland; the processes involved in changing land use; and how land on city fringes is transformed into residential complexes. Three crucial factors shed light on the situation: the financial arrangements involved in purchasing land and building houses; the diverse actors; and the variety of buildings that are developed. These factors help identify common mechanisms and differences on a detailed geographical scale. This, in turn, reveals the local arrangements behind the residential production.

### 2.1. Urban Fringes Coveted for Private Real Estate Capitalisation

- 25 On the periphery of major cities, available real estate is becoming strategic building land. Indeed, it is less expensive and less congested than denser areas. Therefore, there is a great deal of pressure to convert land use, attract investors and accelerate housing construction. In our three cities, what impetus is given to the peri-urban land market and the production of entry-level housing?

#### 2.1.1. Government Incentives for Land Use Conversion

- 26 Initially, a common set of mechanisms is involved when it comes to: organising financial arrangements to purchase land for construction; mobilising a system of public and private actors; and constructing different housing units. In the three cities, private economic actors use legal mechanisms to facilitate the conversion of vast areas of peripheral land. They also use financial instruments (mortgage credit) to ensure that the construction of entry-level housing is possible. Land status is also an issue.
- 27 In Mexico, some housing projects can only be developed when formerly blocked real estate has been put on the market. This constitutes a new form of wealth creation, away from city centres. Indeed, since 1992<sup>8</sup>, in some communities on the outskirts of Mexico City, the deregulation of "social" property, which in theory could not be sold or transferred, aroused the interest of real estate groups. The social housing reform, combined with that of peripheral agricultural land, encouraged the development of a financialised system for mass produced housing on land with a low market value. It targeted the lower middle class. More generally, the system depends on buying up cheap land, farmland and/or land that is part of the social system, which initially has no value for urban development. Theoretically, land that is social property has no market value, nor does abandoned farmland on the outskirts of the city. Land is

acquired through a trusteeship of associated banks and developers: the banks own most of the land and make it available to developers in several stages. A land development agreement stipulates the roles played by each party. During the first stage, real estate products are sold, land is acquired and plots are serviced for the next stages of urbanisation.

- 28 In the Delhi region, affordable housing policies depend on: selecting the areas designated by the political authorities as capable of accommodating high population densities; and the availability of undeveloped land that is away from city centres, but not too far from regional transport networks. In the district of Farīdābād, although the designated areas fall outside the municipal boundaries, they are still earmarked for development in the master plan. This operation is supervised by the regional authorities' decentralised services<sup>9</sup>. These areas are a long way from Farīdābād's historic centre. Since the end of the 1980s, they have been sought after by regional public agencies and private economic actors for the construction of large residential complexes. The majority of these private actors negotiate directly with the owners of abandoned farmland with a view to the economic redevelopment of these plots. Indeed, the decline of farming in these territories is accelerating. The proximity of urban populations and industry is detrimental to farming as a result of soil artificialisation, soil pollution, high competition for water resources, rising irrigation costs and the discharge of urban wastewater into the natural environment. However, agricultural land may be a potential source of income for farmers, should their plots be affected by urbanisation. Since the mid-2000s, the rise in the monetary value of land and increasing building costs have encouraged economic actors with the financial and technical capacity to invest, i.e. they can mobilise large areas of land and significant amounts of finance (Searle 2016). The objective of the Affordable Housing programme is to facilitate the conversion of certain available land into real estate projects, reserved for a clientele that developers did not target initially.
- 29 In Paris, there are similar incentives to change land use. Available plots of land are being developed on the outskirts of the city. The issue of financialisation is particularly significant throughout the housing supply chain. The urbanisation of these formerly abandoned areas is intensifying, as can be seen with the construction of new housing. Since the 2000s, new housing developments are being encouraged in working-class municipalities, particularly in the formerly Communist-controlled suburbs (Trouillard, 2014), not previously targeted. In Montereau-Fault-Yonne, the "builder-mayor" moved the former allotments to make small plots of land available for building (Ribardière, 2016). The neighbouring urban renovation projects follow the same logic, involving tax rebates for developers and the conversion of industrial wasteland in Corbeil-Essonnes on the Papeterie site and in Stains, Trois Rivières<sup>10</sup>. When a housing project involves public land being granted to a property developer, the financial arrangements can be complex, particularly when several levels of local government are involved: the municipality and intermunicipal links; an authority operating at the national and regional scales; project managers and contracting authorities. This can be illustrated with the example of Nexity and the Urban Development Zone in Trois Rivières. Developing and constructing a housing project is far simpler when the municipality entrusts the project to a single operator. For example, the Corbeil-Essonnes town council, led by the mayor Serge Dassault, sold 14 hectares of the old Papeterie to

Bouygues Construction SA in 2007, despite strong objection from opposition councillors.

### 2.1.2. Property Income that Benefits Certain Public and Private Actors

- 30 The Mexican case illustrates the weight of clientelist and even fraudulent practices (Gilbert and de Jong, 2015). At the local level alone, electioneering and financial collusion between developers and municipal teams is widespread. Similarly, political influence is a feature of the relationships between landowners, local communities and the municipal council. In 2019 in Mexico City, for example, a municipal employee revealed that the competition between municipalities and within local councils was such that councillors in office authorised developers to build a maximum number of housing units to pre-empt a neighbouring municipality or the future council from doing so. In the process, they benefited from the rewards inherent to the authorisations (Geneste *et al.* 2019; Ribardi re and Valette, 2021). Over and above potential acts of fraud, this type of behaviour is a reminder that where land is concerned, raising capital is always central for financing the construction of housing. This applies to authorities and developers. Although there are similar dynamics in India, income from property now benefits new entrants, encouraging other more local financing systems. Here again, the use of banking services and products and the opportunities provided by new regulatory measures are indispensable.

### 2.2. Indian Farmers Become Developers and Build Residential Towers

- 31 On the outskirts of Delhi, owners of small farms have embarked on property development projects. They build the constructions themselves, thanks to the project financing system launched by the Haryana government's Affordable Housing Scheme in 2013. The programme offers incentives to businessmen with real estate at their disposal. For example, farmers are encouraged to launch their first housing project without having to bear the direct financial burden: the capital required for construction is raised from the off-plan sale of flats at prices set by the government. In addition, banks provide mortgage loans to solvent households/buyers (from the small middle class), who qualify for the government scheme. Twenty percent of the loan is paid to the developer/builders on signature of the purchase agreement, then every six months for two and a half years. The developers/builders receive the full amount over a period of two and a half years, which means they do not have to advance the capital. To encourage the development of affordable housing projects, the authorities also offer several incentives to developers, such as: an exemption from development charges (the government finances the links to public infrastructure), cheaper building materials, tax relief on GST<sup>11</sup>, as well as standards with minimum restrictions to maximise constructions and profitability. Given the high demand for housing, these rapid sales involve minimal risks for developers. In fact, one of the major features of this urbanisation is that the banks' and developers' interests converge. The former provide state-guaranteed loans to households and the latter can sell off-plan property without resorting to external capital from investors.

- 32 The ADORE project, in Sector 86 of Farīdābād, is a typical example of how new entrants become involved in the real estate development sector intended for the lower middle classes. Thanks to the government's Affordable Housing programme, these farmers-turned-developers are building residential towers on their own land, where their grandparents once cultivated wheat, pearl millet or vegetables. K., who is the youngest sibling in a large family, began a successful family conversion from farming to housing. He applied the knowledge he gained while working as middleman for a private developer (BPTP Group), who set up in Farīdābād in the 2000s. From 2011 to 2014, K. managed the negotiations with farmers to help his employer acquire building sites. In 2014, when his employer expressed interest in his family's land, K. convinced his brothers to refuse the attractive offer of some 7 million euros for their land. K. was aware that the family estate was in a strategic location on the master plan for New Farīdābād<sup>12</sup>. Being well connected in the building sector and familiar with the Affordable Housing programme that was making its debut in Haryana, he knew that he could develop the plots himself. In 2019, the plots were estimated to be worth 14 000 euros per acre (i.e. almost double the land value in only 4 years). He called on architects, labour recruiters and building suppliers in Farīdābād. He completed the legal procedures to convert his farmland and obtained building permits. All 1 370 flats in the nine 12- to 14-storey buildings in the Adore residential complex were bought off-plan with the support of banks, which allocated loans to buyers. Each flat generated an estimated 30% profit margin, thanks to cost optimisation: the number of housing units produced was based on guaranteed off-plan sales; the banks advanced the capital, which speeded up construction; the costs of materials, labour and equipment rental were lower; and there was no underground parking.
- 33 In 2020, these farmers-turned-developers earned a small fortune, which meant they could reinvest in other real estate and agricultural projects. They purchased several plots, 30 kilometres away, with a view to securing their newly acquired financial capital in the form of landed property.
- 34 Our surveys brought similar stories to light. Other new entrants in the real estate business – mainly farmers' sons and local businessmen – told us how they inherited landed property and were able to make the most of their understanding of current land ownership issues and a sound network of key players (local estate agents, employees in the town planning services, etc.). These practices outline the bases of “vernacular capitalism” that focuses on real estate and financial capital (Upadhya, 2020). It has a major impact on the size of the urban projects that are developed in the framework of public policy mechanisms for social housing (de Bercegol *et al.*, 2020).

### 2.3. Delegating to the Private Sector and the (Relative) Withdrawal of Authorities

- 35 In Paris, Delhi and Mexico, the types of housing produced vary, ranging from residential towers in Delhi to suburban houses or residences in Paris and Mexico. However, on analysis, similar dynamics emerge with regard to: the land use conversion for building on the outskirts of large cities; the banking system to finance developments; the increasing share of the housing construction projects allocated to the private sector. We observe the same type of tax incentives for developers, as well as similar methods of low-cost construction, with architectural reproducibility and high

profitability for the stakeholders involved. However, more detailed analyses have given us a better grasp of the diverse short-term opportunities, which depend on financial arrangements and the institutional context. For example, housing complexes have emerged in Farīdābād because the new developers are deeply rooted in the areas that they develop (they originate from there, own land, are fully integrated into the local environment and have local support). Their development projects are facilitated by their close relationships with specific government programmes. While local dynamics do play a role in the suburbs of Paris and the State of Mexico, the situation is not quite the same because the mechanisms differ: fewer actors are involved in mortgage provision and, in general, the major property developers are connected to national or international investment funds.

- 36 Comparing the recent production of housing for the middle classes is complicated by the ever-changing scales, which oscillate between global investment strategies and locally rooted opportunities. As far as town planning is concerned in the Indian and Mexican cases, the relative withdrawal of the local authorities is also a response to the structural shortages affecting public service provision: developers often replace the public authorities (at all levels), by delivering infrastructure to newcomers (water networks, electricity, roads, drainage and public buildings, such as schools). These services also benefit the local population as a whole. How does this affect urban integration?

### 3. From Building to City?

- 37 Following our analysis of the different actors in the housing development sector and the various financial arrangements involved, we must examine the issue of integration into the city<sup>13</sup>. Which cities are emerging and developing by constructing these housing units? It is difficult to determine how these residential complexes are evolving because they were built recently. However, some questions can be answered if we look at building maintenance, public service provision and how socio-residential differences have evolved spatially. By comparing the three cities, we seek to go beyond a critique of urban development in order to examine whether the dynamics in the different sites are identical.

#### 3.1. Few Ascending Trajectories

- 38 In our three examples, to analyse issues of integration, we put forward the question of scales of apprehension, from that of the building to that of the urban public authorities, through the local context in which these housing projects take place.

##### 3.1.1. Problems of Maintenance Costs

- 39 The various issues relating to the management of private or semi-private amenities all refer to the internal governance of residential complexes. They highlight the tricky problem of paying for maintenance. The governance of essential services is particularly important, for example, access to water and drainage. Finance is required for maintenance, for example: lifts in Farīdābād and Paris; shared amenities in common spaces (parks, playgrounds, security gates); infrastructure and networks (water pumps, recycling used water, electricity, roads, waste) in Mexico and Farīdābād. These costs are



not covered by the sale of the original housing product. Buyers are bound to pay regular charges. This is essential if living in a residential complex is to be durable. It is an inherent feature of mass residential production.

- 40 It can be difficult to identify actors and their respective responsibilities with regard to local services. Paying charges can be problematic, especially because some owner-occupiers may be barely solvent. These difficulties reveal shortcomings, which influence the trajectories of places on a hyper-local scale. In Mexico, for example, at La Hacienda Cuautitlán, surveys of a co-owned housing complex in a cul-de-sac revealed monthly charges of around 50 pesos per household (2.50 €). This modest sum is a clear indicator that the area is relatively “popular”. The fees may not be systematically charged to all 30 resident households. A few metres away, households in a new residential complex with a better record of paying bills pay monthly charges of 500 pesos. The sales representative claims that this guarantees a “better neighbourhood”. In Farīdābād, in the new vertical complexes, developers have agreed to maintain the residential infrastructure for a five-year period. The long-term responsibility will then be transferred to the residents, which means that the question of how to pay for the high maintenance costs in future remains unresolved. On a neighbourhood level, the uncertainty regarding the maintenance of adequate housing conditions raises questions about current developments. Parallels can be drawn in terms of the insecurity experienced by large co-owned residential complexes particularly in France (Fourcaut, 2000; Vieillard-Baron, 2013; Epstein, 2013), and other similar countries, like Chili (Rojas, 2017; Fuster Farfán, 2019).

### 3.1.2. The Difficulty of Handing Over Public Services and Transferring Management to the Authorities

- 41 Once the excavators have left, the cranes and scaffolding have been dismantled, and the last flats have been sold, the developer withdraws from the scene. While some responsibility for managing services and infrastructure falls into the residents’ hands, it is largely transferred to the public authorities in charge of town planning and the maintenance of basic services. The “handing-over-to-the-public-authorities” stage is crucial for integrating residential complexes into the city. It raises governance issues at the city level. For example, in the Capital Region of Delhi, there are regional planning schemes. In France, there is a specific framework for town planning coherence: local planning has to comply with legal standards, territorial coherence schemes and the Town Planning Code. In all cases, the transfer of residential complexes to the state services (at all levels) is a determining factor when it comes to the acceptance (or rejection) of new neighbourhoods in urban management.
- 42 The question is approached differently depending on public service sector. For example, in education, different principles determine how the development and management of school infrastructure passes from the private to the public sector, depending on the context. For example: in Mexico, developers are obliged to build schools; in India, this service is delegated to the private sector; in France, there is no prior anticipation, but the administration steps in when a situation needs to be resolved. In the Parisian examples, the matter of schooling generates tensions linked to the arrival of new households, as well as to the new neighbourhoods’ physical and social integration into the city. When the issue of school transport was raised, the new residents in the Hameau Saint-Jean in Montereau realised that the estate had no public

transport: a bus line was eventually developed, but residents interviewed explained how they had had to fight for it. Another issue was how to accommodate new children in the school: the number of classes opened in Corbeil did not keep up with the pace of construction and, at the time of the survey, the infant school in the Papeterie district was full.

- 43 Urban networks are central to the physical integration of residents and their connection to the rest of the city. We identified two principles. In Paris, networks are governed by standards (roads, calibration of “pipes”, etc.). These are actually built into municipal practices because the councils are the authorities that can supply essential public services. However, centrally managed public services do not always anticipate the difficulty of deploying services on site: for example, in Stains, waste collection is under the council’s jurisdiction, but collection is compromised in some of the new estates because the trucks are incompatible with the roads. In Mexico or India, servicing a new neighbourhood is organised once the project is completed. In Farīdābād, after the property developer leaves, the local residents’ Welfare Association is responsible for the maintenance of non-networked systems (drilling wells, pumps, septic tanks, etc.). Theoretically, in the case of the Affordable Housing projects, where the developer is exempt from financing the provision of certain services, the various state governments eventually take over. In 2018, in Los Héroes in the Mexican municipality of Tecámac, 115 deep wells pumped water from the aquifer, while the estate’s wastewater was pumped deep into the soil. There was no plan to connect it to the municipal network and no physical connections to metropolitan networks either. In general, this illustrates the lack of harmony with regard to neighbouring suburbs. In France, housing projects are built on a territorial substratum layered with adequate networks. The onus is on the property developer to extend the networks and connect them to the new residential complexes. In contrast and despite injunctions, which require developers to be autonomous, the Indian and Mexican approach is based on an understanding that housing production drives the development of infrastructure and networks. However, urban expansion is riddled with structural shortcomings.
- 44 In all three cases, the complex relations between public urban management and private urban production reveal the limitations of privatised production. The viability of these urban models is called into question because of the possibility of local political crises, social fragmentation, inequalities in terms of the management and use of infrastructure, and environmental risks (managing sludge, water, etc.). The development of negative feedback loops in local contexts is also possible, when the payment and collection of taxes fall short of the new resident populations’ needs and expectations.

### 3.2. Heterogeneous Trajectories and the Weight of Geographical Contexts in Mexico City

- 45 How municipalities integrate residential complexes into the urban development plan and manage services is becoming as critical in Mexico City as it is anywhere else. Once developers have left, it can be problematic to integrate building developments into the portfolio of basic urban services (waste, water, drainage, electricity, public security, education), which are publicly managed. In the space of a few years, municipal housing complexes and populations have grown steadily. Between 2000 and 2020, the Tecámac

municipality had over 375 000 additional residents, i.e. an average annual growth rate of 6%. In Zumpango and Cuautitlán over the same period, growth was close to 180 000 and 100 000 additional residents, respectively, i.e. rates exceeding 4.4% per year (INEGI, 2020). Despite the predicted influx of many new tax payers, municipal budgets fall desperately short, which means they cannot manage new networks or meet new residents' requirements. The municipality does not automatically take over all responsibilities. In some cases, they abandon service management. Residents may be unable to pay their taxes or co-ownership charges and municipalities may refuse to supply water or open a school until the estate's integration has been validated<sup>14</sup>.

- 46 Residential complexes are integrated into municipal management in various ways. It is a major source of disparity. For example, despite the standardised nature of housing construction, there is no unique development model for residential complexes in the suburbs of Mexico City (Janoschka, Salinas, 2018). Residential complexes are diverse. For example, they may be impacted by the threshold effects of remoteness and problems with public services (water, schools). These factors may thwart the residents' plans and ultimately impact the integration or relegation of the residential complexes. There are different levels of social division in the residential space, which are often highlighted by the distribution of housing according to social category. This reflects the metropolitan social geography and corresponds to the fragmentation that can be seen on the intra-municipal – or even intra-estate – scale. The quality of the residential complexes generally follows an east/west direction across the metropolis, with a centre-outskirts gradient: the further you go from the centre towards the periphery, to the north and east, the more working class estates there are. Forcing people to move away from central areas to become homeowners leads to the relegation of the most fragile populations (Figure 5 and 6). When household budgets and quality of life are seriously strained by remoteness, as well as local authority failings, the vacancy rates or even abandonment skyrocket. Mexico is an almost caricatural example. The vacancy rate in some housing projects is so high that, since the beginning of the 2010s, it has been denounced by the media as being a fiasco that is the result of massive fraud<sup>15</sup>. The political crisis is so deep that the Institute Infonavit published an *Atlas of the Abandonment of Housing* (INFONAVIT, 2015), and various alarming public diagnoses (INFONAVIT, 2018). According to UN-Habitat, 37% of the social housing built in Mexico between 2011 and 2014 is now vacant (UN-Habitat, 2018). In 2020, 18% of the housing in Tecámac and more than 37% in Zumpango became vacant (INEGI, 2020). Conversely, evidence suggests that when the city centre is closer and public services do work, the estate becomes a neighbourhood, the commercial fabric densifies rapidly and the resale and rental markets develop.
- 47 On a very local level, the residents' growing heterogeneity – which may fuel segregation – is linked to the new housing projects. This gives us a clearer understanding of the residential complexes, which were designed for the middle class in all its diversity. Far from representing monolithic housing blocks *created out of nothing*, these blocks attract newcomers. In demographic terms, they are fluid and dynamic, with social and generational turn-overs. This indicates a changing social presence on urban fringes. The dynamics underlying the filtering process and renewal of resident populations are motivated by residential mobility (as shown by the occupation status of housing). This provides useful information on how the trajectories of individuals, households and places are interconnected.

Fig. 5. la division sociale de l'espace résidentiel en 2020 de la métropole de Mexico The social division of residential space in 2020 in the Mexico Valley metropolitan area

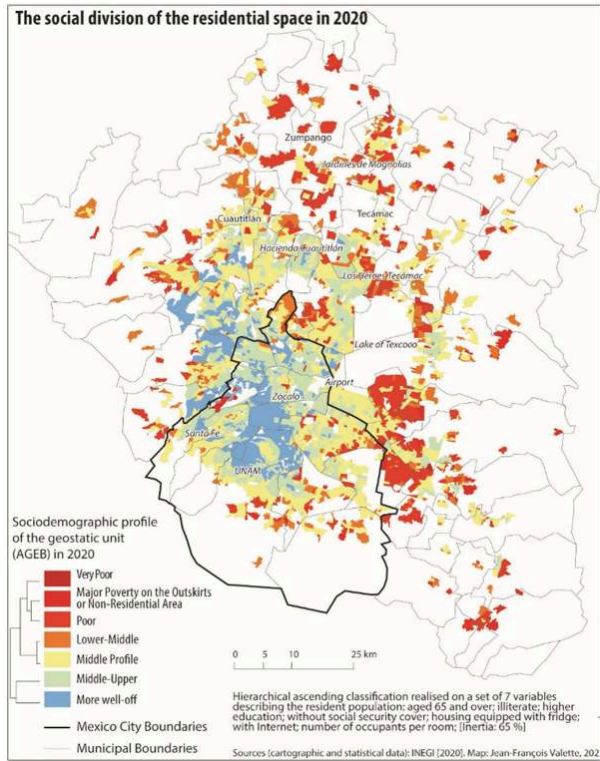
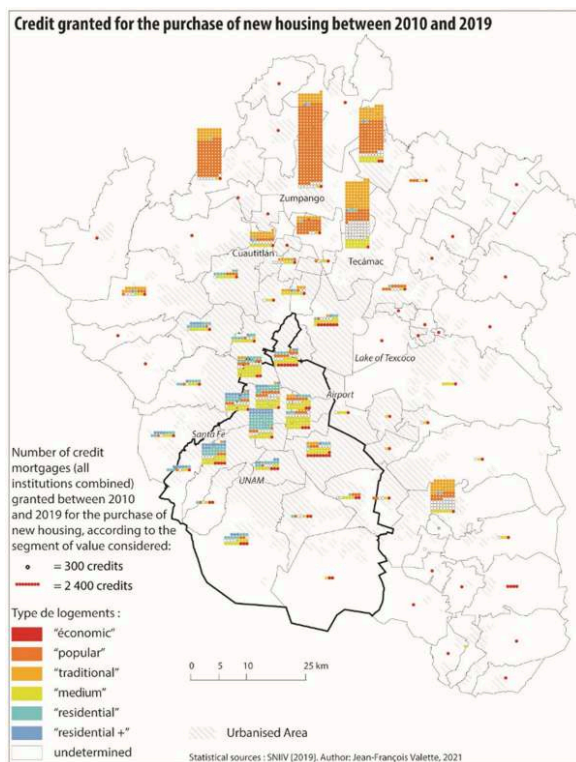


Fig. 6. Credits granted for purchases of new housing between 2010 and 2019 in the Mexico Valley metropolitan area



### 3.3. Time is of the Essence

48 Time is crucial for understanding the housing constructions examined in these three cities. In Delhi, housing production is too recent and too many questions remain unanswered. Consequently, our general understanding of the possible long-term consequences and risks involved with this type of urban development is limited. Conversely, in Mexico City, mass housing construction has been developed over twenty years. Thus, it is possible to grasp the diversity of local configurations, the arrangements between property developers, public authorities and residents when it comes to constructing, populating and consolidating these “pieces of town” (Duhau, 2004; Monkkonen, 2011; Salinas, 2016; Libertun, 2018; Salinas and Cordero, 2019). The case of Paris follows a similar trajectory to that of the large complexes built in the 1960s and 1970s: the impoverishment of tenants in social housing; the degradation of jointly-owned property. Paradoxically, parts of the large new residential complexes on sale aim to encourage social mixing, but their occupation reveals the precariousness of first-time buyers.

## Conclusion

49 In major cities, from Delhi to Mexico via Paris, the small middle classes are becoming the modest owners of so-called entry-level housing, which is usually located on the urban fringes. Whether we are referring to a small block of flats in the Paris suburbs, a duplex in Mexico City or a residential tower in Delhi, this type of housing offers residents the chance to fulfil their aspirations of home ownership and a better standard of living with a bathroom, kitchen, living room, secure entrance, parks, etc. The comparative cross-sectoral approach discussed in this paper sheds light on the standardisation of residential buildings intended for the middle and/or lower-middle classes. These developments involve the conversion of land on the peripheries of large cities, a banking system to finance the projects and a private sector to create housing. However, the comparative case study highlights the diversity of housing production in differing local, metropolitan and national contexts. The housing policies and financial arrangements negotiated between actors reveal that there are considerable differences between the three sites.

50 In all three case studies, the development of this type of housing has occurred primarily because of credit facilities, which encourage residents to secure loans to finance their purchase. In India, this is one of the key features of the Affordable Housing programme, which makes modest households eligible to apply for state-backed bank loans. Likewise, in Mexico, the “social right” of first-time homeowners is similar to a “banking right”: a right to a mortgage (repayable over 20 to 30 years, with average annual interest rates of 10 to 12%) or a grant for purchasing a home. In France, first-time home ownership has been facilitated by historically low interest rates. Sales representatives argue that owning a house is a way for households to secure their financial situation, as opposed to rentals, which equate to “pouring money down the drain”.

51 However, this system of housing on credit can be a trap. In France, for example, interviews conducted at the Hameau Saint-Jean housing estate in Montereau-Fault-

Yonne often revealed the difficulties facing suburban homeowners. As already mentioned in the literature (Lambert, 2015), problems include: high level of debt, abandoning or changing jobs and, specifically, resale when new houses are still being built. Homeowners are being forced to sell at a loss because they have to compete with new housing projects that benefit from all the tax breaks (interest free loans, tax exemptions, etc.).

- 52 These aids, loans and mortgages are granted on a massive scale, which has artificially boosted the demand for housing. This demand was met by a powerful system of property developers linked to the world of finance. It was supported by public policies linked to housing benefits and by policies to change the financial system with a view to stimulating the construction sector (Ribardi re and Valette, 2021). The construction of residential complexes sometimes involves new actors, for example, the farmers-turned-developers in India, who play an important role in transforming land on the outskirts of large metropolises.
- 53 Many developments are built quickly and sold at affordable prices. This reflects their poor-quality construction and the lack of guarantees for medium-term maintenance. In addition, co-ownership charges are systematically undervalued at the time of the sale. The failings with regard to structural quality and maintenance exacerbate the trajectories of insecurity, which have already been observed in Paris and Mexico. Remoteness is a feature of these residential complexes. Although it may reduce purchase prices, it increases their marginalisation, particularly when connections to public services are poor or non-existent, as in the case of water in Mexico City and Delhi or schools in Paris
- 54 Despite these problems, these new residential complexes around the world now offer millions of city dwellers a place to live. In the three metropolises under review, we observed all kinds of situations. The living conditions of some households had clearly improved, with much positive feedback in India and some in Mexico. In contrast, some households considered that they had been relegated to the outskirts of Paris and Mexico City, a feeling that was exacerbated by heavy debt and a sense of a downward social trajectory. Ultimately, this diversity will determine whether or not this type of housing becomes more widespread. A critical reading of current socio-spatial dynamics reveals significant issues: residential mobility and turnover, particularly with regard to occupation status and housing vacancies. The construction of this type of housing is neither a great success, nor a terrible tragedy. Understanding the urban history of these residential complexes, especially the more recent housing developments, calls for a careful analysis on multiple scales over a longer period of time.

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## NOTES

1. By Paris, we refer to Paris’ zone of attraction, as defined by INSEE in 2020, which includes the Île-de-France region and extends widely to include neighbouring departments. There are 13 million residents. By Mexico City, we refer to the Metropolitan Area of the Valley of Mexico (ZMVM), which includes 76 administrative units – distributed between Mexico City (CDMX), Mexico State and Hidalgo State (SEGOB *et al.*, 2018) – and 22 million residents in 2020. By Delhi, we mean the Region of the National Capital which, apart from the territory of Delhi *per se* (with 16.8 million residents in 2011), covers a vast territory with 46 million residents and includes outlying towns in adjoining states, such as Faridābād.
2. Another set of tax measures also specifically targets rental property investment.
3. The National Trust Fund for Working-Class Housing (FONHAPO) is an exception. It is intended to provide non-salaried low-income populations with credit. Since 2011, the

federal mortgage company SHF (*Sociedad Hipotecaria Federal*) has provided mortgages to salaried employees, who do not contribute to a social security fund, with a view to facilitating ownership in social housing projects (Goulet *et al.*, 2011, p. 32).

4. Housing is a worker's right, as stated in Article 123 of the Constitution. The employer's contribution is also specified to help workers obtain "adequate housing". This has gradually been institutionalised since the 1970s. Generally, adequate housing has been considered a basic right recognised by the Constitution (Article 4) since 1983.

5. This is the State of Haryana's Affordable Housing Scheme 2013, where Faridābād is located.

6. Higher buildings are constructed in denser or more central areas.

7. <https://www.nexity.fr>, consulted on 4 June 2021.

8. Mexico is characterised by a tripartite land system: private, public and social. Social property (in the form of *ejido* or *comunidad*), the majority of which is on the outskirts of Mexico City, is collectively owned and emanates from the land reform adopted after the Revolution in 1910 and inscribed in Article 27 of the Constitution. In theory, this land cannot be sold, divided or transferred. In 1992, amendments to this Article opened up land for potential privatisation, especially on urban fringes, where reserved areas of land are under the most pressure (Salazar, 2011).

9. In India, unlike in Mexico and France, municipalities do not systematically constitute a network covering the entire territory. New Faridābād, a territory located outside the area administered by the local authority, is a case in point. It was integrated at a later stage.

10. Here, it is important to note that environmental and heritage issues in the last two sites were taken into account. The developer was obliged to clean up polluted soils and keep some of the original architectural heritage – an old industrial brick chimney in Stains and a few of the paper mill's façades beside the Essonne River – these considerations are less important in India and Mexico.

11. Acronym for 'Goods and Services Tax', the equivalent of VAT.

12. These are areas that have been earmarked for urbanisation outside the municipal boundaries of Faridābād (see note 10).

13. We consider integration here as "the overall links of interdependence and solidarity that contribute to the running of a city as a unit and, therefore, to the commoning of the city" (Coutard, 2006, p. 22). Fragmentation "accounts for non-regulated and regulated processes of dislocation and atomisation on scales that are very/too small: the fragmentation of community groups, residential affinities or isolated groups" (Coutard, 2006, p. 22).

14. The difficulty of delegating infrastructure to public management has also sparked conflicts between developers, municipal teams and estate residents, which also involve members of the surrounding farming communities, who see their resources (e.g. underground water) as being threatened by the infrastructure needed for the residential complexes.

15. Cf. Marosi, R. (2017), "La vivienda económica para las masas en México, se convirtió en un fiasco en cámara lenta", *Los Angeles Times*; Medina, S. (2018), "La vivienda social en México, la crisis social y el fraude invisibilizado", *Nexos*.

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## ABSTRACTS

The aim of this article is to understand the sociospatial changes in process in the peripheral areas of large metropolises, in the North and in the South, as a result of the emergence of a new and relatively uniform housing supply for the lower middle classes. Partly neglected by the public authorities, the question of the trajectories of these new residential complexes, from their construction to their integration into the city through their settlement, arises at different scales, from the local to the metropolitan scale, and with different focuses, from the most technical to the most social. By regarding to the cases of Mexico City, Delhi and Paris, through statistical databases on the one hand and field observations and surveys collected with a common grid on the other, we can question the integration of new residential complexes into the system of access to housing and access to the city, into urban production systems, and into the processes of social division of metropolitan space.

L'objectif de cet article est d'appréhender les changements sociospatiaux à l'œuvre dans les espaces périphériques de grandes métropoles, au Nord comme au Sud, à l'occasion de la sortie de terre d'une offre immobilière parfois massive et relativement uniformisée de logements destinés aux classes moyennes inférieures. En partie négligée par les pouvoirs publics, la question des trajectoires de ces nouveaux ensembles résidentiels, de leur construction à leur intégration à la ville en passant par leur peuplement, se pose à différentes échelles, de l'environnement local à la métropole, et sous différents angles, du plus technique au plus social. Une mise en perspective des cas de Mexico, Delhi et Paris, à travers des bases de données statistiques, d'une part, des observations et enquêtes de terrain sur une grille commune, d'autre part, permet de questionner l'insertion des nouveaux ensembles résidentiels dans le système d'accès au logement et d'accès à la ville, dans les systèmes de production urbaine, et dans les processus de division sociale de l'espace métropolitain.

El objetivo de este artículo es comprender los cambios socioespaciales que toman lugar en las zonas periféricas de las grandes metrópolis, tanto en los países del Norte como en el Sur, cuando surge una oferta nueva y relativamente uniforme de viviendas para las clases medias bajas. La cuestión de las trayectorias de estos nuevos conjuntos habitacionales, que sea en cuanto a su construcción, su integración en la ciudad, o su poblamiento, ha sido en parte descuidada por las autoridades públicas y se plantea a diferentes escalas, desde el entorno local hasta la metrópoli, y desde diferentes ángulos, desde el más técnico hasta el más social. Al poner en perspectiva los casos de la Zona Metropolitana de la Ciudad de México, Delhi y París, a través de bases de datos estadísticos, por un lado, y de observaciones de campo y encuestas con herramientas metodológicas comunes, por otro, podemos cuestionar la inserción de los nuevos complejos residenciales en el sistema de acceso a la vivienda y de acceso a la ciudad, en los sistemas de producción urbana y en los procesos de división social del espacio metropolitano.

## INDEX

**Mots-clés:** logement, classes moyennes, périphéries métropolitaines, intégration urbaine, trajectoires des lieux

**Keywords:** housing, middle classe, metropolitan periphery, urban integration, trajectories of places

**Palabras claves:** vivienda, clases medias, periferias metropolitanas, integración urbana, trayectorias de lugares

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