An Ethnography of Urban Change: Conflicting Notions of Home Among First-time Homeowners of Commodified, Peripheral Social Housing in Colombia[1]

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Ethnographic work in urban settings has the potential to advance our understanding of contemporary urban conditions, particularly by generating theoretical insights into processes of urban change. Changes and crises are crucial moments in which the implicit becomes explicit, making the ethnographic encounter a sphere that helps urban dwellers make sense of their conditions. In this article, we explore a crucial moment of urban change drawing from ethnographic work with lower-income urban households that achieve their "dream of homeownership" in a peripheral social housing megaproject outside Bogotá (Colombia), after facing long-term tenure insecurity. We argue that the processes of formalization, access to property and commodification of social housing have effects on what a home means to first-time homeowners. Living in commodified housing requires residents to reconcile contradictory values of homeownership; tensions between houses as homes and houses as commodities shape their daily lives and practices. Generating ethnographic accounts in moments of residential change allowed residents to make explicit their previously implicit ideas, values and aspirations regarding housing, neighbourhoods and the city. These insights "from the ground" become crucial to understanding residential satisfaction, urban sociality and forms of citizenship in the mass-produced, formal peripheries of southern cities.
Keywords: Housing values; social housing; homeownership; residential satisfaction; urban change.

Introduction

Urban change involves both macro processes of urban transformation and micro processes tied to subjective residential trajectories. These two dimensions are intertwined and should be understood in relation to one another. Ethnography allows us to explore urban change from a privileged point of view, understanding both the drivers of macro processes (policies, power dynamics, markets) and the subjective perspectives, as it captures the lived experiences of individuals navigating these transformations.

A significant process of urban change, especially in Colombian and Latin American cities, is the accelerated urban expansion generated by privately developed social housing[4] megaprojects located in the urban peripheries. These urban and metropolitan peripheries constitute the spatial results of market-oriented housing policies and private construction companies aiming to lower the costs of social housing projects by searching for the cheapest land, standardizing designs and building in mass (Beuf 2012).

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[4] In Colombia, *vivienda de interés social* or "social interest housing" refers to housing units developed by private companies, sold to households with a price top of 135 monthly minimum wages (approximately 41.500 USD). Lower-income households (with incomes between 1 and 4 monthly minimum wages) can apply for a partial public subsidy to buy these homes, almost always combined with a mortgage credit from a bank and personal savings.

The commodification of social housing is rooted in the assumption that access to homeownership would solve the housing problem (Rolnik 2013, 2019). This widespread perspective has deep implications for households' residential and financial decisions (Aalbers 2017). In Colombia, achieving the "dream of homeownership" is conceived as the most important goal in middle- and lower-income households' residential trajectories, and it is framed as the end of poverty and informality. Thus, analysing how people experience a crucial moment of residential change — becoming first-time homeowners — which at the same time is part of broader processes of urban change — commodification of social housing and peripheral urbanization — constitutes a window for exploring ideas, values and meanings that tend to remain implicit in stable conditions.

This article analyses how residents of commodified social housing in Colombia deal with contradictory notions and meanings of home in their daily lives. It inscribes to a project similar to Povinelli's (2011), aimed at understanding the nature of life in late liberalism and grasping what means to dwell in these contexts. The analysis draws from one of the author's broader ethnographic fieldwork on dwelling practices with residents of Ciudad Verde, a privately developed social housing megaproject with 50,000 homes that has been under construction since 2010 on the outskirts of Bogota. Although the project was aimed at middle- and low-income households, it was designed and promoted under a logic similar to that of high-income gated communities comprising modern, enclosed housing complexes with ample green spaces, private security, amenities and communal services. The development replicates middle-class housing in a peripheral location to cater to those growing out of poverty and enable them to achieve the "dream of homeownership". In the mass-produced, peripheral urbanization of southern cities, the processes of formalization, access to property and commodification of social housing have profound implications for how residents construe the meanings of home.

To understand the shifting values and meanings of home for residents in these processes of residential changes, we dialogue with anthropological notions of value, broadly understood as the importance that people attribute to actions (Graeber 2013, Skeggs 2011), and with conceptualization of values associated with housing and homes found in academic disciplines such as urban anthropology, economy and human geography, which acknowledge the material, economic, social and cultural elements that shape housing values and meanings.

Capturing residents' ethnographical accounts in a moment of residential change, we demonstrate how conflicting notions of home permeate the values, subjective experiences and dwelling practices of first-time homeowners in commodified social housing. Specifically, these tensions in the values of home manifest in three key ways: 1) influencing the choices made in home finishing and interior decorating, 2) limiting the opportunities for socializing, and 3) restricting civic engagement. This study contributes to a nuanced and locally grounded perspective that aims to enrich the understanding of the macro processes of urban change through their consequences for specific groups of people in their daily lives.

Analysing Values of Home Ethnographically

In housing theory, the meanings and values associated with housing are often presented in terms of the tension between use value and exchange value. Housing, applying the notions posed by

Marx for commodities in general, has use value (its capacity to provide a suitable environment for living, raising a family, etc.), as well as exchange value, usually understood as the market price of the property if it were to be sold or rented (Ward 2012). Deeply rooted in Marxist theory, scholarly debate frames the struggle over housing rights and the right to the city as a battle between preserving the use-value of housing, and its role as a home, and resisting the commodification of housing, mainly concentrated in exchange-value (Madden and Marcuse 2019).

Adding to these two categories of housing values, there is ample literature conceptualizing "home" as more than the physical structure of houses or apartments. Pardo's (1992) work highlights several key themes and methodologies that have emerged in this field, focusing on how homes are not merely physical structures but are imbued with emotional, cultural and symbolic significance. For instance, emotional and sentimental values are often tied to the way individuals form deep attachments to their homes, which can manifest in practices such as maintaining connections to previous residences or revisiting them. These behaviours reflect a sentimental bond that transcends the physical structure of the house, imbuing it with meaning that is both personal and enduring. Therefore, the meanings of home are related to personal and collective meanings (Kaika 2004) and carry deep symbolic significance, serving as a repository of personal and collective identities.

Some recent perspectives critique not only the use value/exchange value as a reductive dichotomy (Kuletskaya 2023), but also the house/home distinction, arguing that the binary views often neglect the diverse and sometimes conflicting values that individuals and social groups attach to housing. While it is common to associate housing with economic value and home with social values, such a reductionist perspective fails to capture the intricate ways in which these values intersect and influence one another (Rogers and McAuliffe 2023). We argue the need to capture the complex ways in which housing values and meanings take form and how they change and conflict in people's daily lives. To this end, an ethnographical lens, which can generate theorization from the ground, and specifically an ethnographic encounter in moments of crucial change, can offer an understanding of the complexities and nuances of housing values and meanings.

Urban anthropology has long demonstrated that a dwelling can hold various meanings for different social groups in different moments, such as refuge, commodity, or expression of identity (Birdwell-Pheasant & Lawrence-Zúñiga1999, Clarke 2001, Douglas 1991, Hartman 2021, Kopper 2021, Wilk 1989). To dwell is at the same time to find refuge from the world and to relate to the world, so a home exceeds its material function and becomes a point of reference in an individual or group's socio-spatial coordinates (Giglia 2012). Understanding what a home means to specific people in a particular moment and place can illuminate not only their subjective experiences but also the macro-social, political and economic processes that produce specific residential environments.

Drawing from Lefebvre's concept of "moments of crisis" as significant moments in time when things have the potential to overturn the construction of urban time (Zaban 2023), and from the notion of "social positioning" as pivotal moments in which social and psychological

phenomena intersect, constructing and producing historically specific people as socially, culturally and psychologically complex beings (Holland and Leander 2004), we theorize residential and urban change as moments of crisis, crucial moments in which the implicit becomes explicit, and productive moments for understanding the links between macro processes and subjective experiences.

The significance of exploring these moments through an ethnographic lens lies in their ability to reveal hidden processes (Verloo et al. 2020). From very early on, urban anthropology explored the macro and micro dimensions of societal interactions (Prato and Pardo 2013), showing how street-level accounts are crucial for understanding broader social, economic and political dynamics. Understanding ethnographically one of the most salient residential changes in Latin American cities (processes of formalization, peripheralization of and commodification of social housing) aims at comprehending how broader urban transformations and values associated with housing policies intersect with individual residential trajectories and preferences.

In processes of residential change, individuals re-evaluate and assign value to different aspects of their homes and surroundings based on what these elements signify. The ethnographic encounter is a sphere that allows residents to make sense of their reality, making explicit what in moments of stability remains implicit (Hurtado-Tarazona and Rinaudo Velandia 2022). By focusing on the lived experiences of residents and on specific moments of change, we unveil the nuances and often contradictory values associated with housing.

This article builds on ethnographic research conducted by Hurtado-Tarazona between 2013 and 2017 — with short-term visits in 2019 and 2021 — in the social housing megaproject Ciudad Verde. The fieldwork included observation in private, common and public spaces, interviews and informal conversations with residents and developers, documentary revision and observation of online interactions between residents on social media. This research examines a pivotal moment in the residential trajectories of lower-income households, as they accomplish the "dream of homeownership". During these moments of change, when they are confronted with the reality of inhabiting and adapting to a new space, their implicit values about housing, often unnoticed, become explicit. These values are not only central to how they navigate their new realities but also serve as determinants for decision-making in how they inhabit these new spaces.

Ethnographers such as Pardo (1992) and Christodoulou (2019) have demonstrated that theory can serve as a guiding framework for inductively exploring social processes and contexts rather than being applied deductively. In this direction, we articulate theoretical debates on housing and home values and meanings with an ethnographical exploration, offering a deeper understanding of the economic and social dimensions of housing and uncovering the complex interplay between values and housing preferences that, during stable periods, may remain unnoticed or taken for granted.

Home Values in Tension and Residential Satisfaction in Peripheral Social Housing

> "I had a huge terrace; the change was a little bit abrupt for all of us (...) We had to leave many things behind, throw away many things, I had a dining room on the terrace on the third floor, I had a closet where I kept many things, like a room of *San Alejo* [an attic], and had some shelves to keep things that one does not use, such as Christmas decorations. I had some hammocks hanging; that is, the change was... [laughs]. Where am I going to hang a hammock in this apartment? You can't! I would hang them in the park, in the bike racks [laughs]."

> "(...) I lived a block and a half away from my mother, in a central, popular neighbourhood, she still lives there. This has been a total estrangement (...). My mother-in-law said, 'why did you move to that place? Why did you move so far away, I cannot even go visit; it is a whole trip to get there' … and it is, but the truth is... I say, and my husband also says it, we are very well adapted here. He says 'Ah, to get to one's own place', and besides, it is so quiet here, so nice. I think it is nice to live here in Ciudad Verde." (Marta)

Many residents like Marta come from living in rental housing subdivisions in central or pericentral areas of Bogotá, which were originally informal, peripheral settlements, but are now part of the consolidated city — *inner burbs* or ancient peripheries (Di Virgilio et al. 2024, Ward et al. 2015). Buying a home in Ciudad Verde for the first time has been a radical change for them, as for Marta, in many ways: in location, as they now have to make longer trips to and from work, study, or recreation, and also had to move away from family and friends; in type of housing, as they moved from a "neighbourhood house" to an apartment in a gated community, and sometimes also in housing size, as the apartments are smaller than many of the residents' previous dwellings. But like Marta, many of those who bought homes in Ciudad Verde experience their move positively in terms of the advantages of homeownership and the freedom it brings them (in contrast to living in rented housing in neighbourhoods of informal origin). So says Yolanda:

> "We are finally settled in, mainly because it is already your own place, so it is your space. You do your things when you can, the way you want, everything! It is no longer like sharing the same space with other people who get annoyed by your schedule, why were you late, why did you leave a mess… it is now your space; you manage it as you wish."

Being homeowners, in addition to having a place to live which is also planned, formal and orderly implies stability and security for them, something to pass on to their children.

> "I like the apartment because it is my own, no one else's but Edwin's and mine, and when God takes me to his presence, it will be all his, when he gets his wife and his children, he will already own a home. I like knowing that my son will be stable, that they are not going to harass him for rent... I did not like that. But here, I like it because we know that we have arrived, we have the peace of mind that we are our

> own apartment (...) that we are no longer making money for someone else, but already... ok, yes, for the banks, but it will still be for us later." (Estela)

However, for the inhabitants of Ciudad Verde, it is not only the use value of the house that is important but also its exchange value: their new apartments are not only homes; they are commodities, investments that in a few years can be capitalized to achieve new personal goals. For many residents of Ciudad Verde, one of the attractive attributes of the macro-project was the "high appreciation" or *valorización* of the homes, explicitly advertised in the publicity of the housing projects. Residents of Ciudad Verde count on the appreciation of their properties as what will make it possible, together with savings, to accumulate the necessary money to materialize a future change of residence, as Edwin relates when discussing his plans for the future:

> "The main project is to finish the apartment, maybe buy a house somewhere else, leave this one rented, and buy a car. This is what we envision for the future. Well, as to be able to, not to get rich or be more than others or anything like that, but for a better quality of life for us, that we deserve. I mean, who does not want a better quality of life?" (Edwin)

Since investment in real estate is common in the Colombian context, it is not uncommon for people entering the "formal" housing market to try to obtain wealth in this way. Therefore, the idea of homeownership transcends the materiality of a specific dwelling and sometimes outweighs the possible limitations of the apartments they have bought. Conceiving housing as a physical asset as well as a financial asset (Atkinson and Blandy 2017) is not exclusive to middle- and high-income sectors in cities, although the risk and cost of accessing the dream of homeownership are unequally distributed and may deepen socioeconomic inequalities.

Many residents of Ciudad Verde did not conceive their homes as definitive. For them, living in Ciudad Verde was just a moment in their residential trajectory, and they contemplated the possibility that, in the future, the apartments they bought would be occupied by other people, either tenants or second owners, and they would move on to other spaces. In the short and medium terms, most plan to stay in their apartments while saving money to invest in another project. In most cases, the future plans of the residents coincide with what Beuf states about peripheral urbanization in Bogotá; for certain families, as well as for large investment groups, peripheries have become spaces for financial investment: they buy an apartment with a mortgage loan in the hope that it will increase in value to buy another one later in a "better" area of the city (Beuf 2012).

This suggests that buying a home in Ciudad Verde offers stability to its residents, not necessarily tied to the physical home itself but to the prospect of homeownership and the opportunities it presents in the future. Residents hope that the value of their investment will increase owing to the appreciation of the macro-project. The dream of homeownership holds the promise of residential mobility through participation in real estate and financial markets, aligning to create a middle class through consumption and credit (Heiman et al. 2012, Kopper

2015). For residents, the dream of homeownership is not only the desire to have a place to live, but also a dream of inclusion.

The tensions between different value regimes — houses as homes and houses as commodities — affect residents' ways of living and permeate how they decide to engage (or not) with their home spaces, neighbours and institutions in their new residential contexts. Below, we discuss three instances of these tensions.

"We would like to keep it neutral": Dwelling Dilemmas

One Wednesday morning in April 2015, I chatted with Marta in the living room of her apartment. I asked her what she liked at her home.

> "Everything! because it is my home and because my husband decorated it the way I wanted. I wanted black floors and white walls because when you rent, it's whatever the owners want, and in our previous home, the owners had painted the walls in really bright colours, which I did not like. By contrast, white looks nice. This is the first time I have been able to decorate. For example, last Christmas, I was able to put up my tree there in the corner, it looked beautiful with the white walls in the background!"

Accessing homeownership allows residents of Ciudad Verde to experience a sense of freedom (as opposed to renting) and to create a living space that aligns with their aesthetic preferences. However, the potential of contemporary commodified homes as a sphere of freedom and self-expression is limited. In contexts in which housing is produced mostly outside the social sphere, in which residential environments are completely pre-made by agents other than the inhabitants, dwelling is a process with certain constraints that must be analysed as a practice of consumption (Miller 1998, 2001; Wilk 1989). Practices such as home decoration are projections of relations — real and imagined — with an external world, intersecting with categories such as class, gender and ethnicity. Thus, residential decisions exist within dense webs of meaningful relationships (Zelizer 2011), and are intimately linked with personal decisions in other social fields.

The title of the section, "We want to keep it neutral", originates from a statement made by a couple during a conversation about their plans for finishing their house (homes are sold unfinished, in shell construction). When describing the desired style, they portrayed it as a clean, quiet space and referred to the model apartments on display at Ciudad Verde's showroom. They also mentioned that they were unsure whether they would relocate in a couple of years, should their economic situation improve, and whether an apartment with basic fittings would be easier to let or sell.

In their responses, these residents invoked two different value scales, both within the framework of commodified housing. In wanting clean and quiet spaces, or high-quality finishes, they refer to the value of the home as a consumption good, and in a very specific way, following modern aesthetic dictates, with their principles of order, separation of environments and "harmony" (Ariztia 2012, Salazar Arenas 2012) but it is still a home to live in; while thinking

about the potential "sellability" of the home alludes to exchange value, as monetary investment[5]. Both value regimes reinforced their "neutral" decorating choices.

Another instance of values in tension, but in which different value regimes work against each other, is the hesitancy of Bernardo, a 42-year-old man who lived alone in his unfinished apartment. Bernardo had uncertainty about the standard of the finishes he planned to install in his home when he had money:

> "That's why I refrain from putting fine things into the apartment, because if I'm going to live in it myself, then I would like something very exclusive, to make it the best apartment of the tower. But if I am going to rent it out instead, how am I going to make a big investment so that other people destroy it?"

With these doubts, Bernardo ponders the scale of value to go by to determine his actions in his residential space. In both Bernardo and the couple's experiences, the home is not only a place to live, so building and decorating styles and the general aesthetics of the home are not only the expression of personal preferences. If any, these tensions make people refrain from inhabiting their home in this intimate, expressive sense, trying to "keep it neutral" or to keep it cheap for a potential buyer or renter.

"Each parrot on its stick"

The second instance of values of home in tension refers to the possibilities for sociability, or "neighbouring", which is crucial in these contexts given that most residents lost their proximity to networks of social support. When I asked Fidel, an older resident who moved to Ciudad Verde from an informal settlement with his spouse, grown-up children and grandson, to share his thoughts about his relationship with his new neighbours, he answered: *cada lora en su estaca* (each parrot on its stick). With this saying, he referred to the idea of what good neighbour relations should be like in these residential environments: nonintrusive coexistence. Fidel lived in a settlement high in the mountains, where he participated in the self-construction of his home and in the collective building of the neighbourhood. He, his family and neighbours lost their homes after the flooding in 2010, so they were relocated to Ciudad Verde. In his previous residence, he had strong ties with his neighbours, but now he prefers to be more private to avoid intrusion and conflicts, and for the new urbanization not to "be like a slum".

Like Fidel, many residents of Ciudad Verde had to adjust to a new material environment, with a design that limited socialization by providing only minimal collective spaces for

[5] Other analyses have found similar relationships between the notion of housing as commodity and environment design decisions, such as Young's (2004, cited in Buchli 2013) on how in the London housing market the colour white on walls began to be used to produce neutrality and create value through its ability to produce detachment, allowing potential buyers to project themselves into the space. Young argues that this is central to the logic of the late capitalist real estate market. A newspaper article addressing the same issue but in the United States shows how, through the influence of decorating magazines and reality television shows about home improvement, the colour beige "took over" homes in the country, with the intention of increasing their potential market value (Wagner 2016).

circulation, small playgrounds and parking, as well as a new set of rules and regulations governing behaviour and aesthetics within the complex, the horizontal property regime, which imposes strict regulations on noise and aesthetics, as well as on when, where and how residents can interact with their neighbours (some complexes even have curfews for minors after 9 pm). Both the spatial layout and regulations signal a new way of living, more akin to a middle-class urban life than to a popular neighbourhood (Hurtado-Tarazona 2018, 2019).

Many residents embrace this restrictive spatial and normative environment, arguing that any excessive socialization (which they call *compinchería*) would devalue Ciudad Verde, as it shows a "lack of culture" and makes it look like an informal neighbourhood. The priority in Ciudad Verde is to maintain its distinction from its surroundings, the city's popular "south", composed mostly of informal housing developments. For instance, the management of the macro-project reminds its residents to pay the monthly maintenance fee for public spaces in a local newspaper: "It is enough to observe the public spaces in the neighbourhoods surrounding Ciudad Verde to corroborate that the investment of this small amount is vital to preserve the beauty of the mega-project, in addition to providing a better quality of life for the owners and their families and to add value to the homes" (CV Noticias 10 March 2013).

Other residents emphasize that order and cleanliness increase the value of the apartments: "The environment becomes much more pleasant for all residents and that generates a higher value for the apartments, in addition, you can charge a higher rent because the quality of life is better" (Girasol resident comment on Ciudad Verde Facebook Page, April 2015). On the contrary, certain behaviours — the same ones that many residents classify as "lack of culture" — devalue: hanging clothes out of the windows, letting young people socialize in groups in the street, making noise, drinking liquor in communal spaces, street vending, graffiti on the walls. For many residents, certain "type" of people also devalue their properties, particularly renters and the lack of sense of belonging that some attribute to them: "for this reason [very cheap rents] some people are arriving who leave nothing to be desired, how sad for our Ciudad Verde, instead of valuing our properties it is becoming another slum" (comment on Ciudad Verde Facebook page, November 2013).

In Ciudad Verde, the good neighbour is the one who does not interfere in the lives of others, "every parrot on its stick", because *compinchería* and certain forms of socializing belong to another social order, that of the popular neighbourhood. For them, resembling a working-class neighbourhood threatens to undermine the value of their investment. This contrasts with people's daily needs: their peripheral location and disconnection from the city makes them need to recur to the people they have nearby to solve economic needs, such as selling and buying goods and services and for social support, such as childcare and favour exchanges, but they often refrain. Residents express normative ideals of how middle-class housing ought to look and how residents ought to behave in terms of preventing neighbourhood decay and depreciation. Although housing as a home requires a relationship with neighbours — to make up for the social support functions that were broken by moving to this peripheral location — housing as a commodity requires maintaining a middle-class aesthetic order that makes it attractive in the real estate market.

The fact that residents decide, individually and collectively, what has value and what adds value (Graeber 2001) in their residential environment is a way to ensure that the new social position of both people and place in Ciudad Verde can be maintained. This is crucial for them because through their behaviour, their visions and their values they aim to subvert the associations between class and space that the structure of socio-spatial segregation has naturalized in Bogotá: it is difficult for the "emerging" middle class to effectively emerge in a place like the border between Bogota and Soacha, but if residents work to make Ciudad Verde valuable — monetarily and symbolically — it is not impossible. However, value describes and prescribes that people are creators but also subjects of the values that guide human actions (Gregory 1997). In the case of Ciudad Verde, the fact that many inhabitants evaluate their social experience according to the impact of certain actions on the monetary value of the houses ends up prescribing and restricting the possible ways of relating to the material environment and neighbours.

"No one forced you to buy here": Restrictions for Civic Engagement

The third instance of values in tension refers to the possibilities and constraints of civic engagement in the Ciudad Verde. There are many problems and unfulfilled promises in the development of the project, such as construction deficiencies, lack of access to public transport, insufficient slots in schools, and a hospital that has not been built.

For some, even the type of public facilities and services provided by the neighbourhood could affect the value of Ciudad Verde. Although the yet-to-be-built hospital is for many an essential and long-awaited health service, Damián, a resident of a housing complex next to the future hospital, points out that it could devalue the value of nearby homes: "Is it good to have a public hospital in front of your apartment? I have my doubts". Similarly, although many residents express their dissatisfaction with the failure to reach an agreement with the Bogotá transportation system to extend its BRT feeder routes to Ciudad Verde, Gabriela says:

> "I would not like them to bring bus feeders here. First, they damage the streets, and for them to fix them and make them beautiful again, it will take many years, and they are not going to do so. They should put them in the most distant projects, for the massive population, who cannot pay for private transportation, because here, the majority can pay for private transportation."

As with tensions between the need for socialization and valorisation, the need for infrastructure also clashes with the ideas of *valorización.* This could be why, when residents complain publicly about lack of urban services, in the project's social networks or to the media, other residents considering the complains harmful to the reputation or "good name" of the project.

In February 2015, someone reported a "plague" of mosquitoes in Ciudad Verde, and a national TV channel even broadcast it live. A resident commented on the Facebook page of Ciudad Verde, "if they only talk trash about the neighbourhood where they live, the only thing they are going to achieve is that the neighbourhood will never go up and that real estate will

never have a higher price" (Sandy, 10 February 2015). Two years later, a resident posted on Facebook her frustration with low attendance at a protest demanding access to public transit. Some residents reacted negatively to his post: "And the media, apart from coming here and making a fuss, what do they do? All they do is talk bad about the sector and if you want to sell or rent, would it be easy to do so because of the bad image of the sector? or if you want to enrol or register your child in a good educational institution, or if you are looking for a good job, will they take you into account because of the bad reputation of the sector in which we live?" (Irma, 21 September 2017). Other residents added that nobody was forced to buy and live in Ciudad Verde and that if he did not like it, he could perfectly sell his home and leave.

In Ciudad Verde, the idea of free choice in the consumption of housing helps residents assimilate the deficiencies of the project and delegitimize the protests and disagreements of other residents. We could say that the potentiality of "choosing" as the ultimate end of liberal ideology (Kleine 2013 in Jaramillo 2016) operates successfully in this housing megaproject. Here, new homeowners have a lot to lose if they decide to resist — the largest investment of their lives and one of the only available alternatives for social and spatial inclusion in the city. Thus, residents feel responsible for "protecting the value" of Ciudad Verde, despite its structural limitations, in hopes for homes to retain their quality as commodities.

Conclusions

Having examined how residents of Ciudad Verde experienced a pivotal moment on their residential trajectories — becoming first-time homeowners in a peripheral, massive social housing project — we found that in their ethnographic accounts, residents make explicit their previously implicit ideas, values, preferences and aspirations regarding housing, neighbourhoods and the city. For them, living in commodified social housing means having to reconcile the promise of freedom and security of the "dream of homeownership", which alludes to the use value of homes, with the restrictions that the quality of commodity of the homes pose.

What from a dichotomic perspective could be understood as the overtaking of use value by exchange value in a commodified or financialized housing market, in the daily lives of residents of commodified, peripheral social housing it is experienced more as an interpenetration of two value regimes, that become entangled in people's notion of *valorización* and that has consequences for people's dwelling practices, forms of sociality and citizenship. Homeowners are free to design and decorate their spaces, but not in any style or according to their particular taste because they could become hard to sell in the future. They live close to a diversity of people who could become their new social network of support, but it is better not to socialize much because the project could look like a slum and lose its value. They have needs and demands to be met by the developers and the government, but they are not vocal about this to protect Ciudad Verde's good name. And many residents embrace this restrictive way of living in commodified housing, as it is one of the only housing alternatives available to urban households "growing out" of poverty and transitioning from informal settlements into formal, middle-class urbanizations of the neoliberal city.

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Comments on the Paper Given at the Seminar **on** Thursday, 8 February 2024
(in alphabetical order)

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I really liked this paper. It was very rich ethnographically. There are many topics that the authors could explore and discuss. For me, the key issue, as mentioned in the Q&A, is that there is a wealth of ethnographic data and they have attempted to discuss all of them. I believe that this doesn't allow the article to delve deeper. If I were to summarize the topics that interest me the most, they are: the debate on house as home versus house as commodity; the discussion on infrastructure and the discussion on temporality. Each could be the focus of a separate article. It would be great if the authors would write separate articles for each key topic, focusing on the related theories.

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This paper makes a very interesting contribution to the ethnographic literature on urban change by connecting the transformation of public spaces and neighbourhoods (the broader context of urban change) to domestic spaces and people's desire for home ownership (more intimate experiences of urban change). I am particularly struck by the contrast the authors draw between the manufactured ideal of home ownership in Colombian society (as a marker of security and

stability) and the tendency to treat property as an investment, or a temporary step on the property ladder (and, therefore, as a transitional space which homeowners may not feel able to truly make their own). For example, the authors note that many homeowners abide by the maxim to "keep it neutral" (in decorating the interiors of their home) because of the extent to which the notion of houses as commodities has permeated dwelling practices in Colombia. For example, the authors related how one of their participants felt paralyzed by indecision regarding how to finish and furnish his house — either for resale, or for living in it (each of which would have different aesthetic implications). I would be interested to hear more about the lived experience of this tension between notions of houses for selling vs. houses for dwelling, or the contrast between ideas of ownership on paper vs. ownership as the ability to make a place feel like home (and change it to your heart's desire). This tension seems to speak to the authors' broader points regarding the way that idealized views of housing as stability are framed within an overarching ethos of mobility in a rapidly changing city.

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This paper offers a rich ethnography on the changes generated by housing policies in two Colombian cities; in particular, about transitioning from informal to formal housing, and from urban poor to middle-class residents. The comparison between the two case studies seems to show that Colombian public policies have been applied differently in the two cities. I feel that there is potential for two separate articles, each addressing one specific city, and for a longer comparative publication (a book?). An aspect of this paper on which I would like to know more is how different social groups are affected in these two cities (the urban poor are, of course, not a homogeneous category). It would be interesting to know who are those most affected in each reality; are they specific ethnic groups, internal migrants, and how/why? Another interesting part of the paper is the distinction between use value and exchange value. The authors might wish to expand on this, looking also at the (non-Marxist) anthropological literature on the difference between "goods" and "commodities". Finally, I found stimulating the discussion on the meanings of "home" and "house". Given their approach, they would find useful Italo Pardo's essay on "'feeling' the house, 'living' the house" published in 1992, where he analyses the cultural, social, individual and economic dimensions that link the meaning of "house" (as a material asset, a commodity) and the meaning of "home" (as a place of identity) and how the two interlink with neighbourhood dynamics.