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# The Apparatus of Ownership

It is a well-known fact that Margaret Thatcher suggested the UK should renegotiate its EU membership and join NAFTA.<sup>1</sup> For her NAFTA was preferable, as it was neither a customs union, nor a political/administrative entity—it was simply free trade.<sup>2</sup> Yet, it is also well-known that free trade ideology and the whole neoliberal agenda is not a withdrawal of the state in favour of free-market individualism, but actually requires an intensification of governmental mediation.<sup>3</sup> Indeed, NAFTA goes far beyond trade. It is a complex plan for general economic restructuring, which, in order to facilitate the movement of capital and commodities, indirectly expands its domain of operations: from international relations to domestic ones, from foreign trade to local social services, from corporate protection to self-entrepreneurship, from the wider territory to the realm of private property.<sup>4</sup> What is more, the NAFTA world is one in which, more often than not, ties among individuals are loose; the identification of a society as an agglomeration of owners altogether changes the understanding of collective interest. No wonder Thatcher became a great sympathizer of such a world in which the free market and life become a single dynamic operation, where basic services, social institutions, and, at times, personal interests are treated as service commodities open to the dictates of the marketplace.

While the effects of the agreement are frequently discussed, the actual mechanisms that facilitate its reproduction have been less examined. In Mexico, NAFTA-like agreements tend to require an auxiliary site of intervention

in which the effects of economic restructuring are made attractive and thus embraced by large sectors of the population. This essay argues that one of the most crucial sites of intervention is the realm of private property, the most intimate of all domains, where a shift in consciousness can be promoted with far-reaching consequences. At the centre dwells the figure of the home-owner, the main subject of this piece, who plays a crucial role not only in reaffirming the neoliberal agenda through the process of individualization, but also by driving urban development.

If the ratification of NAFTA became the international signature of President Carlos Salinas de Gortari's administration (1988–1994), private property became his local strategy, as it facilitated the acceptance of the former. Since his presidency, the widespread desire across the entire population to possess private property has been heavily fuelled through a media campaign promoting the rights of property owners, and expedited by a set of economic mechanisms aimed at expanding the logic of capital accumulation to more spaces and human activities. Furthermore, since his administration, commercial real estate developers have mushroomed, mortgages for housing have become the norm, and property ownership is much more marketed than in previous decades. While housing shortages continue to be a real social concern in Mexico, with a deficit of about nine million homes according to recent government estimates,<sup>5</sup> it also provides a convenient excuse for drastic economic transformation. Twenty years down the line, a series of mortgage-driven modes of urbanization—very common characters of the contemporary Mexican landscape—have left a curious mark on several Mexican cities. Throughout this process, housing developers have contributed not only by constructing houses, but also by erecting a self-perpetuating ideological apparatus centred around the desire for property ownership.

In this context of mortgage-driven urbanization, ownership is not simply an economic or governmental tool useful in

microeconomic development. Rather, ownership should be seen as an “apparatus”<sup>6</sup> whose set of interrelated aesthetic, economic, social, and political strategies have the capacity to assist in the construction of public opinion, influence particular behaviours, and inculcate the desire to possess private property. In other words, ownership binds economic strategies to specific conduct through a set of visible, material cues mobilized through an architectural aesthetic. This structure traverses many scales, carried across not only architectural features and forms but also its media representations. While this apparatus might appear similar to the American suburban model of ownership promoted during the 1950s and 1960s, the historical conditions of the Mexican case are radically different. The American model was marked by the end of the war, the return to prosperity, and an ideological aversion towards city life. The Mexican case is not comparable in scale perhaps until the 1990s, during the first years of NAFTA when new financial systems were introduced to boost home ownership. And, unlike the American case, the move away from city centres was not a deliberate territorial tactic of distributing population to the suburbs following any specific ideology.<sup>7</sup> In the case of Mexico, most houses built en-masse were located on city outskirts as an ad-hoc strategy that ultimately failed to bring work and living together in a convenient spatial relation. In what follows, this apparatus will be unpacked through an analysis of the contemporary conditions of private property using two exemplary housing developments in Greater Mexico City. In this way, we can read the impact of the NAFTA regime not only as a collection of architectural styles, but in its impact on the urban scale through three actions: owning, possessing, and building.

Owning

The desire for home-ownership in Mexico is nothing new. In fact, it could be traced back to the revolutionary era, specifically with the Federal Constitution of 1917. Under article 123,

which forms the basis for Mexican labour and social security law,<sup>8</sup> housing was inscribed as a constitutional right, and provided by employers. However, in the original version there was no clear guidance for how housing was to be provided, only a suggestion that the employer could charge rent. It was not until the article was amended in 1972 that the true promotion of ownership took place; the National Fund for Housing was established, into which employers would make contributions to benefit individual workers and thus comply with their constitutional obligations. In the same year, INFONAVIT,<sup>9</sup> the institution that safeguards the fund, was created to establish a financial system to grant housing loans, followed by other funds such as FOVISSTE, the fund for state employers. Ever since, generations of institutions and financial bodies have been created to facilitate its provision.<sup>10</sup> From this point until the late 1980s, the social housing sector was marked by the direct intervention of the State, which oversaw the construction, financing, and allocation of housing. Yet, by the 1990s the story began to change, with the presidency of Carlos Salinas de Gortari.

Salinas’ presidency was marked by a remarkable optimism. He saw Mexico at the cusp of a new and prosperous era, and his task the promotion of greater market competition. His administration was marked by a series of reforms of the most distinctive articles of the Mexican Constitution,<sup>11</sup> and a strong belief that the massive expansion of credit would empower the population. Extending the “freedoms” of the neoliberal horizon, Salinas campaigned heavily for the right of workers to choose their property, which led to the opening of the housing market to more private contractors, and more importantly, to the separation of financial and construction sectors. This effort was concretized in 1992 when INFONAVIT—which had overseen the location, construction, design, pricing, and target group of its housing credit—was dedicated only to the administration of the fund.<sup>12</sup> In other words, the institution became entirely financial, investing funds in the stock exchange, and



Livia Corona Benjamin, image from Two Million Homes for Mexico, 2012.

retreating from its role in the construction, design, and planning of housing units. These changes promoted the conditions that not only led to the rise of private developers but also provided a mechanism by which to solidify a generalized desire for home ownership in Mexico. Along these lines, we must recall two paradigmatic cases envisioned under Salinas with direct implications for the domestic landscape of Greater Mexico City: ejidos and the development of Santa Fe. Ejidos are the traditional form of common agrarian land, originally separated from urban conglomerations and protected under Article 27 of the Federal Constitution. Curiously, around the same time of the NAFTA negotiations, the productivity of this system came into question, and in 1991 the article was reformed

allowing ejidatarios—those who hold shares in common lands—to sell, rent or mortgage their land parcels. For the first time in history, ejidos were open to the market. This reform stimulated a creeping privatization of ejido land, which consolidated large sections in the hands of a few owners. Despite their remote location and lack of social and infrastructural services, some ejidos have been used for mortgage-driven urbanization. This form of development—more often referred to as “Casas Geo”<sup>13</sup>, the name of the largest home builder in Mexico—has been used, for the most part, for the construction of low-income housing backed up by the large amount of credit granted by the federal government agency INFONAVIT. These projects consist of compounds comprising hundreds of identical, single-family



A housing development in Santa Fe, Mexico City.

houses with minimal social or infrastructural services. Despite their use of tropes like bright colours, ornamental motifs, and small recreational facilities, the overall appearance is disconcerting. Casas Geo's idea of a dignified home is materialized with the bare minimum standards. Most of these developments have been located on city outskirts and, unsurprisingly, a lot of them occupy previous ejido lands which were privatized at a very low cost. The presence of such compounds is ever more common, a typical sight dotting the outer edges of many Mexican cities. In just a few decades, the Casas Geo model has managed to significantly exacerbate the urban sprawl in Greater Mexico City. These "new towns" now host millions who, despite the lack of coherent planning, are able to take part in the practice of home ownership.

On the other side of the socio-economic spectrum is the large-scale restructuring of

entire districts of Mexico City—mega-projects such as Santa Fe. Previously a garbage dump, Santa Fe occupies a privileged site next to the most affluent area of Mexico City. Its location makes it the perfect site for a project aimed at providing a new "model" of development through public-private partnerships, and managed through a private trust. The project has provided around 900 hectares of high-end working and living space, comprising glassy corporate headquarters, luxurious housing towers, enormous shopping malls, international restaurants, private recreational facilities, and private universities—all equipped with private security. Santa Fe presents the standard of a well-to-do neighbourhood that could exist anywhere in the world today. While the history of the project well precedes NAFTA, dating back to the early 1980s, its final vision was concretized as "City Santa Fe" in the early 1990's under the guidance of Salinas and

Camacho Solís, the mayor of Mexico City at the time. Together, they envisioned a new urban centre that would render legible the economic phase that Mexico was about to enter because of NAFTA. In brief, Santa Fe provided a new model of private property at a scale rarely seen in Mexico City.

While independent analyses of these types of developments are indeed very important, what have been generally overlooked are the various relations between them. Both cases materialize territorial reforms and visions that were accelerated by NAFTA. Both were made possible through public partnerships. Both are strategies that bind urban development, private property, and credit into a single spatial process that cuts across all scales and socio-economic sectors in Mexico City. From the low-income Casas Geo to the exuberant housing developments of Santa Fe, neither of these projects could have been built, commercialized, or even imagined without a massive expansion of credit to the housing sector. As Maurizio Lazzarato has recently suggested, under the contemporary Western logic of capital accumulation, sooner or later, everybody will enter into a credit-debt relation.<sup>14</sup> In other words, most subjects that play a part in the process of home ownership, independently of the particularities of the transaction, will become debtors at some point. Moreover, it is his hypothesis that such a relation could become an instrument of government. And, if so, all debtors—from the developer, to the sub-contractor, to the buyer—could be subject to governmental control independent of amount, or particularities of the situation. As such, both forms of urbanization bear witness to a mode of governmental intervention that encourages home-ownership not only to encourage general economic restructuring, but also to exercise a very subtle form of integration and control.

In this context, one cannot help but recall George W. Bush's famous proclamation of the "ownership society."<sup>15</sup> Despite the infamy it acquired due to the subprime mortgage crisis in the US, and the bad reputation cheap, low-income credit is acquiring in Mexico with

Casas Geo and other large housing developers declaring insolvency,<sup>16</sup> the model is still at work today in many developments in greater Mexico City. Aside from the revenue that it generates, the emphasis on ownership has prompted a major shift in the collective consciousness,<sup>17</sup> transforming the idea of a constitutionally protected worker receiving common social services into that of an amateur investor who owns a home mortgage, a stock portfolio, a private pension, etc. This tendency draws citizens to prioritize their own desires, focusing only on their own conditions rather than access to social services, social security, collective goods, etc. Indeed, a "society" based on ownership is something of an aporia. Ideally, such a society would consist only of the figures of the owner and the enterprise, who see their world around them functioning also as enterprises, where basic services and social institutions become potential sites for accumulation and profit, and everything in society is measured economically.<sup>18</sup> As for the State, its role involves securing the right conditions for the market to expand from its former, limited domain into all aspects of life. Not only has the role of the market changed, but so too its focus. It is no longer the "natural" tendency for human beings to exchange, as Adam Smith postulated, but to compete, and unrestricted competition has become the organizing principle of the NAFTA marketplace. These drastic changes in consciousness and social formation, promoted in part through ownership, have played a crucial role in reaffirming the neoliberal agenda as a process of individualization, which regrettably tends to neutralize and make irrelevant any form of collective action.

As explained above, most housing developments of the last twenty years adhere to a single underlying logic of ownership (based in credit) central to the conceptualization, promotion, and materialization of their projects. This logic confirms that the developer's task is not only to build houses, but also to construct an edifice of desire around them by mobilizing an aesthetics of ownership through a common



visible lexicon. This in turn, reproduces an ethics of desire around private property, both through architecture and the media that advertize it.

Building

The owner provides a central figure for the neoliberal agenda, which Salinas capitalized on by promoting initiatives that gave momentum to another one: the developer. Under Salinas, the developer became a prominent intermediary figure, negotiating between financial systems, governmental organisms, and individual owners. This figure’s core task is to expand the realm of private property, securing the ground for the extension of economic plans into all aspects of life.

Several circumstances have facilitated this rise to prominence within the urban development of Greater Mexico City. To begin with, under Salinas, the housing market ceased to rely on local transactions, introducing instead a series of financial and banking systems that would transfer large sections of capital to developers. Secondly, as previously explained, Salinas promoted the privatization of large sections of land, either systematically, as with the ejidos, or prototypically, as in his vision for Santa Fe. Tellingly, Salinas seemed to have measured economic success by the number of mortgages granted, even if they were given with minimum solvency. With privatization, financing mechanisms, the release of large tracts of land, and loose urban regulations, developers increased their scale of operation, and equipped with all the required tools began expanding the city outwards. Since NAFTA, with precedents like Santa Fe, megaprojects have become a very common form of private development across Greater Mexico. Among them, the most prominent are: Campus Biometropolis, a medical and research centre in the southern part of the city, designed by Norman Foster; the Nuevo Polanco Masterplan, or the so-called “Mexican Manhattan,”<sup>19</sup> which contains around 24 developments including Plaza Carso designed by Fernando Romero, the Miyana Complex designed by Legorreta, and

other mixed-used developments; the renewal of the Alameda Central in the city centre; the Super Arena, an entertainment centre in Azcapotzalco; Ciudad Jardin Bicentenario, a mixed-used district at the site of a former garbage dump in Nezahualcoyotl; the renewal of the Financial Corridor in Reforma; Arcos Bosques’ Office District in Bosques de las Lomas; several residential complexes in Interlomas; and, of course, Santa Fe and the multiple Casas Geo developments. These are but just a few of the many developer-driven projects that have already begun to alter the fabric of Mexico City.

If Santa Fe’s residential high-rises provide a new typology of dwelling for Mexico City’s elite, Casas Geo developments, with their small repeating units of one or two storeys, are specifically designed to house low-income, working-class owners. At first glance it would seem as if these forms of development would be incomparable, each responding to a socio-economic extreme in Mexico. Yet, upon closer inspection their differences seem to be eclipsed as one analyzes how the diverse typologies relate back to the ideal of the single-family private home, which precedes and transcends both projects. In fact, the single-family house has marked generations of urban development in Mexico City, arguably since the colonial period, in which this basic unit is repeated endlessly across the entire valley.

This typology of the typical suburban house has come to act as an ideological device whose primary emphasis on the private sphere is marked by the ubiquitous property wall, which not only safeguards the fantastic interior world only possible inside its boundaries, but also renders material its most basic condition as private property. Most houses’ basic condition of existence is predicated on the extrusion of the legal boundaries, solidified in a continuous perimeter wall, which in turn, reproduces the desire for interiority. Enclosed by walls, a precious domestic space is delimited, a quasi-temple in which an interior fantasy vindicates itself in contrast to the uncertainties of the outside world. Beyond creating a limit that

marks off property, these walls are defensive, though everything possible is done to disguise this through the use of materials, colours, surrounding vegetation, etc. Despite this, these new developments are reminiscent of fortified villages where the protection of the inhabitants is of the utmost importance, dividing the evil from the good, the enemy from the friend. While the appearances of these defensive walls might change from one development to another, the main features remain the same: surrounding walls, some kind of security technology (from barbed wire to CCTV cameras), and the promise of retreat for those allowed to enter. This phenomenon is so engrained in the fabric of Mexico that the entrance into a development has become almost an act of celebration, designed as a quasi-triumphal arch.

Once inside the walls, a private space is carefully designed with the use of an extensive architectural palette of domesticity, which contains a familiar array of vegetation, spacious balconies, playful colours, recognizable materials, and recreational facilities that all coordinate to help conceal the many walls of the property. The palette marks the careful effort to declare in stone the respectful habitat where an economically integrated society could dwell. Curiously, while the palette has many architectural variations, the most popular by far is a sort of neo-colonial style, which is used with great pride to adorn large, well-off houses, but it is also used by aspirational projects by Casas Geo that aspire to the predefined middle and upper-middle class tastes—as if by applying the neo-colonial palette the promise of social mobility will be fulfilled. Both developments in question are located at the edge of the city, where they have carved out their plots with a total disregard to their immediate context; this is but an expression of the very same illusion of domestic success whose point of departure is always a separation from the outside world.

Furthermore, the luxurious high-rises of Santa Fe, typical of other affluent parts of Mexico City, create a landmark of domesticity in itself. With towers on average of 20 storeys, with

soft coloured stone panels, large windows, balconies, and resting on immaculately manicured, privately enclosed grounds, the development announces itself as the paterfamilias of all houses. On the other hand, Casas Geo’s tokenistic attempt to reclaim the single-family house aims to compensate for their otherwise minimal standards. The façade, only four metres in width, appears almost scenographic in its endless repetition. While the spaces are small, approximately 45 square metres, they can have up to three bedrooms. Their colourful and textured façades are built with a minimally camouflaged cinderblock developed specifically by Geo (the “Geo-block”) to conceal the ordinariness of the material from potential home owners. All these features are commonly accompanied by a shared promotional campaign that, comically, seems to have been inspired by soap opera scripts with proud slogans such as “live in a separate world,”<sup>20</sup> or “a place where life is rewarded,”<sup>21</sup> together with idyllic names that refer to a cove in a lake, forests, a royal setting, or an outlook.<sup>22</sup>

Both forms of development refer back to basic characteristics of the proverbial single-family house from which an ideological apparatus of ownership draws its reference. These are but a few of the common traits and tropes that expose a certain aesthetics of ownership, a visible order that operates across class divisions and exposes a homogenous set of desires through the careful cosmetics of private property.

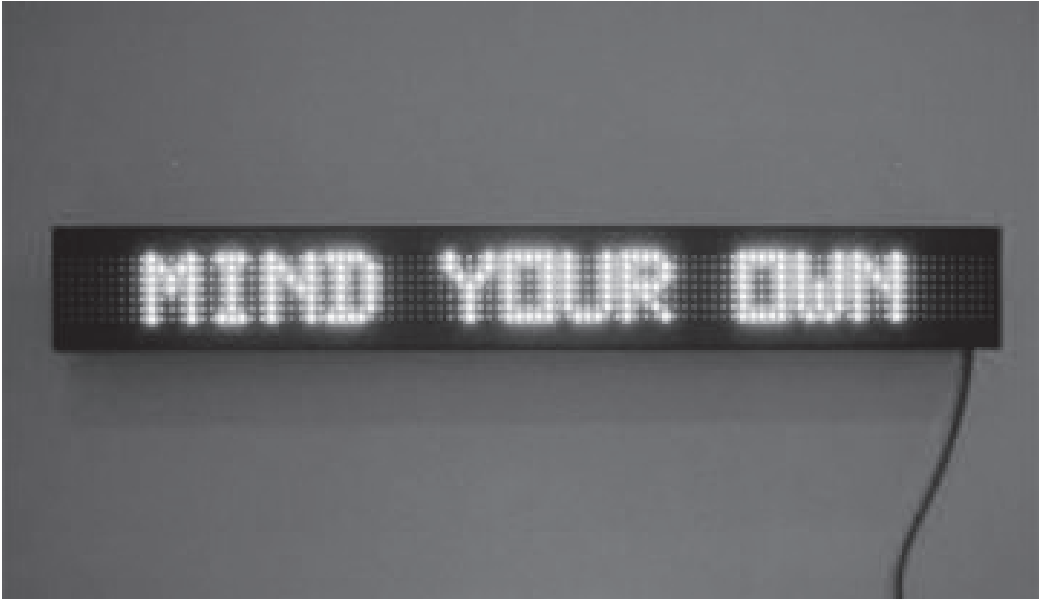
Possessing

The desire to posses a house continues to capture the imagination of many Chilangos. Yet it is here where a simple but important contradiction arises: to possess of course also means to be possessed or subjected to the conditions, behaviour or circumstances of a given object of desire. The possession of the house thus interrelates an ideological mechanism with a legal framework, a visible order, and an economic strategy into what I call an “apparatus of ownership.”

LA CASA QUE TE CAMBIA LA VIDA. EL CENTRO DE LA EXCLUSIVIDAD. EL MEJOR LUGAR PARA VIVIR. DONDE LA CIUDAD COBRA VIDA. AQUI SE CONSTRUYEN TUS SUEÑOS. VIVE EN UN MUNDO APARTE. LE FACILITAMOS EL CAMINO A CASA. SIEMPRE LO MEJOR. DATE VIDA DE DUEÑO. LA CIUDAD TIENE SUS PRIVILEGIOS. UN DESTINO UNICO, DONDE LA VIDA PUEDE VIVIRSE DE OTRA MANERA. UNA CASA QUE RESPETA LO QUE ERES Y LO QUE HAS LOGRADO. AHORA SÍ PUEDES. TODO A TU ALCANCE. UN ESPACIO RESERVADO PARA TU FAMILIA. TU CASA A TU ALCANCE. LA VIDA COMO TU LA QUIERES VER. UN LUGAR A TU ALTURA. QUE ESPERAS PARA VIVIR CONSENTIDO. AMA DONDE VIVES. EL LUGAR EN DONDE LA VIDA SE VE RECOMPENSADA. TU NUEVA DIRECCION. UN LUGAR EN DONDE SI SE PUEDE CAMINAR EN LA CALLE ... Y SENTIRSE SEGURO. HAZTE DUEÑO. CASAS QUE RESPONDEN A TODAS TUS NECESIDADES. MAS QUE UNA CASA. LA MEJOR INVERSION DE TU VIDA. MI MUNDO IDEAL. VIVE LA VIDA DE VERDAD. PONTE LA CAMISETA DE DUEÑO. VIVIR NO ES SOLO ESTAR EN TU CASA. SOLO BUENAS EXPERIENCIAS. LA LLAVE DE TUS SUEÑOS. EL LUGAR PERFECTO PARA VIVIR. CAMBIA TU FUTURO.

"Words that count." Slogan compilation by the author.

A HOME THAT WILL CHANGE YOUR LIFE. THE CENTRE OF EXCLUSIVITY. THE BEST PLACE IN WHICH TO LIVE. WHERE THE CITY COMES TO LIFE. YOUR DREAMS WILL BE BUILT HERE. LIVE IN A WORLD APART. WE EASE YOUR WAY HOME. ALWAYS THE BEST. LIVE LIKE AN OWNER. THE CITY HAS ITS PRIVILEGES. A UNIQUE DESTINY, WHERE YOU CAN LIVE YOUR LIFE DIFFERENTLY. A HOUSE THAT RESPECTS WHO YOU ARE AND WHAT YOU HAVE ACHIEVED. NOW YOU CAN. EVERYTHING WITHIN YOUR REACH. A SPACE RESERVED JUST FOR YOU. A HOME WITHIN YOUR REACH. LIFE AS YOU WANT TO SEE IT. A PLACE WORTHY OF YOU. WHAT ARE YOU WAITING FOR TO SPOIL YOURSELF? LOVE WHERE YOU LIVE. THE PLACE WHERE LIFE IS REWARDED. YOUR NEW ADDRESS. A PLACE WHERE YOU ACTUALLY CAN WALK ON THE STREETS...AND FEEL SAFE. BECOME AN OWNER. HOUSES THAT RESPOND TO YOUR NEEDS. MORE THAN A HOUSE. THE BEST INVESTMENT OF YOUR LIFE. MY IDEAL WORLD. LIVE LIFE TRULY. WEAR THE OWNER'S SHIRT. LIVING DOES NOT ONLY MEAN BEING AT HOME. ONLY GOOD EXPERIENCES. THE KEY TO YOUR DREAMS. THE PERFECT PLACE IN WHICH TO LIVE. CHANGE YOUR FUTURE.



Jenny Holzer, “Mind Your Own,” from Truisms, 1984.

This apparatus operates indistinctly throughout the population, but it is flexible enough to cater to the personal interests of each individual and his or her socio-economic expectations. This apparatus also entails a particular subjectivity, and a particular form of governance. It is a subjectivity anticipated by the Nobel laureate and influential American economist Gary S. Becker, which he referred to as the new Homo Economicus.<sup>23</sup> This version of Homo Economicus is, according to Becker, a subject that looks to his environment to satisfy his interests, unquestionably accepting “reality” and embracing it as the totality of his given circumstances. With this concept Becker took the ideas of people like Friedrich Hayek, Walter Eucken, and Milton Friedman to a whole new level, envisioning a world in which impediments to the pursuit of self-interest would be removed and individual freedom would find no obstructions. And for this, he constructed a new politico-economic model centred on “economic man.” At the core of his model is the suggestion that governments could benefit by placing their focus and centering their calculations on the individual’s personal interests. Becker went

even further, proposing that this could only be achieved if the government incorporated not only the rational behaviour, but also the irrational conduct of this ideal individual into its calculations. These forms of conduct would then be set in play against a new set of environmental factors, making a sophisticated new form of economic analysis that incorporates both spatial and psychological considerations into a single programme. He suggested that the task of government, in doing this, was to focus on providing stimuli to individuals through an environmental milieu—through the construction of “reality.” With this, he hinted that a government would not only help the individual achieve her interests, but in fact, by doing so, it would produce more of them. In other words, power could now be used to promote an economy of interests; a systematic way of placing the most individual of desires and behaviours (both rational and irrational)—and the complex, sensual environment in which they materialize—at the core of an economic model. Becker’s form of neoliberalism would go on to expand its domain to account for the mediation between personal interests and the composition of the

external, affective environment in which Homo Economicus dwells.

In the world of Homo Economicus, aesthetics has become a fundamental ground for the production and reproduction of individual desires, and the possession of private property has become its official vehicle. Private property thus transcends individual desires, connecting instead with a wider economic and governmental strategy where the charming aesthetic traits of developments are anything but innocent. In this post-NAFTA world, our interests have become part of double bind at once liberating us from and integrating us within a mechanism of great proportions. It is a new world, where living is constantly suspended between an economy of desires and their possible fulfillment via private property—yet it is not private property itself, but rather the environment of desires that private property puts in constant flux, motivating all our actions.

Notes		
1 Margaret Thatcher, Statecraft, (London: Harper Collins Publishers Limited, 2003)	Publico (SHCP), “El impulso al sector vivienda,” Informe Semanal del Vocero, 24–28 June 2013, <a href="http://www.shcp.gob.mx/SALAPRENSA/doc_informe_vocero/2013/vocero_26_2013.pdf">http://www.shcp.gob.mx/SALAPRENSA/doc_informe_vocero/2013/vocero_26_2013.pdf</a> .	no. 1 (March–April 2000): 8–12, <a href="http://www.diputados.gob.mx/cronica57/contenido/cont13/masalla3.htm#edi">http://www.diputados.gob.mx/cronica57/contenido/cont13/masalla3.htm#edi</a> .
2 Ibid., 404.		11 During Salinas’ administration, more than 34 articles of the constitution were modified. See Francisco Gil Villegas Montiel, “Cambio constitucional en México durante el sexenio de Carlos Salinas de Gortari,” Foro Internacional 36, no. 1/2 (January–June 1996): 158–187.
3 Along these lines, it must be remembered that in Mexico, the path towards neoliberal development began years earlier under the administration of President José López Portillo (1976–1982). However, neoliberal strategies dramatically took hold with the constitutional changes brought about by President Carlos Salinas de Gortari (1988–1994). For a critical analysis of the process towards neoliberalism in Mexico and its specific relation to NAFTA, refer to Irmgard Emmelhainz’s paper in this issue. Also, see David Harvey, A Brief History of Neoliberalism (Oxford: The Oxford University Press, 2005), 7.	6 For Agamben, an apparatus is “literally anything that has in some way the capacity to capture, orient, determine, intercept, model, control, or secure the gestures, behaviours, opinions, or discourses of living beings.” See Giorgio Agamben, What Is An Apparatus? And Other Essays, (Stanford: Stanford University Press, 2009), 1–25.	12 See Diario Oficial de la Federación Mexicana, 24 February 1992, The Decree regarding the INFONAVIT Law. Also see Beatriz García Peralta and Andreas Hofer, “Housing for the Working Class On the Periphery of Mexico City,” Social Justice 33, no. 3 (2006): 129–141.
4 Elaine Bernard, “What’s the matter with NAFTA,” Radical America, 1994, <a href="http://www.law.harvard.edu/programs/lwp/nafta.pdf">http://www.law.harvard.edu/programs/lwp/nafta.pdf</a> .	7 Robert A. Beauregard, When America Became Suburban, (Minneapolis: University of Minnesota Press, 2006), 1–39.	
5 According to the Ministry of Finance and Public Credit in Mexico, the housing shortage in Mexico of nine million homes represents 31% of the private inhabited houses in the country. See Secretaría de Hacienda y Crédito	8 See Federal Constitution of Mexico, Article 123, Fraction XII.	13 While Casas Geo is the largest home-builder in Mexico, other developers operating in the same manner are Desarrolladora Homex, Grupo Ara, Urbi, Sare, Sadasi, among others.
	9 INFONAVIT is the National Institute Fund for Workers’ Housing (Instituto del Fondo Nacional de la Vivienda para los Trabajadores). Its law was published in Diario Oficial de la Federación on 24 April 1972.	14 See Maurizio Lazzarato, The Making of the Indebted Man, (New York: Semiotext(e), 2012), 13–37.
	10 See Luis de Pablo Serna, “La política de vivienda en México,” Crónica Legislativa 13,	15 The concept of “ownership society” became President George

W. Bush's banner during his re-election campaign in 2004 to persuade the American people that privatising Social Security could open conditions in which individuals would be empowered and could become owners of their own destiny. His aim was to significantly supersede state-sponsored social services with a more profitable market strategy. For more on this refer to: Susanne Soederberg, "Freedom, Ownership, and Social (In-) Security in the United States," *Cultural Critique* 65 (Winter 2007): 92-114.

## 16

In the last few years, Casas Geo owners have abandoned a large number of homes on the outskirts of several Mexican cities after finding the long commutes unbearable and struggling with the lack of municipal services, such as running water. Parallel to this, in the second half of 2013, the shares of the largest home builders in Mexico—including Casas Geo, Grupo Ara, Sare, Ruba, Urbi and Desarrolladora Homex—plunged dramatically, their input reduced from previous years; they are currently moving towards a restructuring of their debt. The model seems to have hit a turning point. For more on this, see Iván Restrepo, "Burbuja inmobiliaria a la Mexicana," *La Jornada*, 15 July 2013, <http://www.jornada.unam.mx/2013/07/15/opinion/024a1pol>.

## 17

See Naomi Klein, "Disowned by the Ownership Society,"

*The Nation*, 18 February 2008.

## 18

See Michel Foucault, *Birth of Biopolitics: Lectures at the Collège De France 1978-79*, ed. Michel Senellart and François Ewald, trans. Graham Burchell (Basingstoke London: Palgrave Macmillan, 2010), 51-128.

## 19

Josefina Quintero, "El Manhattan mexicano, nuevo boom inmobiliario," *La Jornada*, 5 November 2012, <http://www.jornada.unam.mx/2012/11/05/capital/037n1cap>.

## 20

Real Estate Cumbres de Santa Fe's marketing slogan is "Vive en un mundo aparte," <http://www.cumbresdesantafe.com.mx>.

## 21

Grupo Loma's Mirador marketing slogan is "El lugar en donde la vida se ve recompensada," <http://www.grupoloma.com.mx/home.html>.

## 22

For example, Casas Geo has named some of its complexes "Rinconada de la Languna," "Real Santa Clara," "Provenzal del Bosque," among others. In Santa Fe, you find complexes with names like "Cumbres Santa Fe," "Mirador," etc.

## 23

See Michel Foucault, *Birth of Biopolitics*, 269.