

Tackling the global housing challenges: Relevance and replicability of Switzerland's and Uruguay's housing cooperatives' policies and strategies

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Negotiating Space for Cooperative Housing in post-conflict Colombia

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Abstract

In a global context characterised by governmental withdrawal from the housing sector and inability of the private sector to cater to the needs of low-income people, housing cooperatives are being rediscovered as a third way in the provision of affordable housing. This paper presents ongoing endeavours of a community of former combatants to establish a mutual aid housing cooperative in Colombia following the peace agreement of 2016. It analyses their efforts to attain affordable and adequate housing in a context characterised by a fragile peace process and unfavourable housing policies. It focuses on the interlinkages between micro-level visions, aspirations and strategies of the communities involved in the establishment of housing cooperatives and macro-level political and institutional factors enabling or constraining their emergence in post-conflict Colombia. Finally, it pays attention to opportunities emerging in unstable contexts such as this one, to contest existing housing systems and advocate for other forms of housing.

Keywords: cooperative housing, mutual aid, post-conflict Colombia, peacebuilding

Introduction

Post-conflict reconstruction poses many challenges, but it is also an opportunity to build back better. Innovative housing strategies that are inclusive, sustainable, affordable, replicable, scalable, and that create livelihood opportunities are needed not only in Colombia for the victims of over fifty years of violent conflict, but also for the close to one billion people who currently lack access to adequate housing globally. In an international context characterised by governmental withdrawal from the housing sector and the inability of the private sector to cater to the needs of low-income people, housing cooperatives are globally being rediscovered as a potentially viable strategy to tackle the global housing challenges. Yet, their role in peacebuilding, reconciliation and post-conflict reconstruction, however, is yet to be explored. *Ciudadelas de Paz*, a cooperative housing initiative led by 350 ex-combatants following the signing of the peace agreement in 2016, provides a unique opportunity to study the dynamic process through which a divided society is seeking reconciliation and, in the process, innovating its housing sector. In this paper we examine the factors supporting or limiting current housing cooperative initiatives in Colombia and their ability to emerge and succeed in a post-conflict context. The preliminary findings presented in this paper are a product of an ongoing research conducted by the ETH Wohnforum and the Universidad Nacional de Colombia within the framework of a training and capacity building project titled “School for Architecture and Reconciliation” bringing together architecture students (from ETH, UNAL and ENSAV), local and international housing scholars, ex-combatants and representatives of victims. At the national level we reviewed the interlinkages between Colombia’s peacebuilding, housing and cooperative policies based on an analysis of primary and secondary sources, and on interviews with key informants. At a micro-level we conducted an in-depth case study of *Ciudadelas de Paz* through observations, individual and group interviews, and analysis of the proposed cooperative model, institutional organization, and architectural and settlement plans.

The paper first presents an overview on the global re-emergence of research and policy interest in housing cooperatives and their role in peacebuilding, reconstruction and reconciliation at a global scale highlighting the seemingly marginal role they have in post-conflict settings. Then by presenting the case of *Ciudadelas de Paz*, a cooperative housing project by ex-combatants in Colombia, it outlines housing cooperatives challenges and opportunities within the framework of the overall peacebuilding process, its institutional embeddedness, organisational and technical capacity, and space within the national housing system. The paper shows that the lack of policies and institutional structures that promote housing cooperatives and a constrictive housing system frame the uphill battle faced by *Ciudadelas de Paz* to start a housing cooperative. However, Colombia’s post-conflict scenario opens the door to promoting regulatory reforms and creating an institutional framework for housing cooperatives not only as a mechanism for addressing ex-combatants housing needs but as an alternative affordable housing solution for the poor.

The global re-emergence of research and policy interest in housing cooperatives and their role of housing cooperatives in peacebuilding, reconstruction and reconciliation

Housing may be considered one of the most daunting challenges globally. It is estimated that currently close to 1.8 billion people lack adequate housing (UNHR 2019). This is the result of decades of failed policies, the governmental withdrawal from the housing sector, the inability of the private sector to cater to the needs of low-income people, the financialization of housing, and the increasing gap between what millions of people can afford and the cost of formal housing (Rolnik 2013). The unaffordability of housing has severe consequences not only on people's wellbeing but on sustainable development in general (King et al 2017). Housing deficits are compounded by disasters and violent conflicts, which every year displace and render homeless millions of people. The dramatic consequences of the global housing crisis have recently led the UN Special Rapporteur on the Right to Housing to call for an urgent shift in the way housing is currently conceived, valued, produced and regulated and for the need for innovative housing solutions (UNHR 2019).

In this context housing cooperatives are globally being rediscovered as a third way in the provision of affordable housing (Duyne Barenstein et al., forthcoming, ILO 2018, COPAC 2018, UN Habitat 2015a, UN Habitat 2015b). Cooperatives have the capacity to provide housing at a cost significantly below the open market and are considered a useful instrument to limit speculation (ICA 2012, Balmer & Bennett 2015, Balmer & Gerber 2018, Lawson 2009). In several developing countries, where low-income groups have no access to formal credit, membership in cooperatives helps pool resources and may be a stepping stone towards community development (Duyne & Pfister 2019, Bredenoord 2017, Ganapati 2014). The democratic values of cooperatives lend themselves to mutual self-help approaches and for bringing together state subsidies and individual responsibility through equity participation, and may offer an innovative alternative to property rental (Lang & Roessl 2013). Housing cooperatives are further considered particularly appropriate to achieve additional social goals, such as reaching out to different categories of people with special needs, including the elderly, single parents, migrants and refugees (Lang et al 2018). They have the potential to foster social cohesion by engaging in community initiatives and projects and may contribute to enhance their members' personal skills and confidence through their active engagement in administrative issues, finances, building, and maintenance (Tummers 2016). Cooperative initiatives in the field of housing can trigger important social innovation which is found to be closely related to architectural innovation (Boudet 2017, Novy et al 2009). Through the creation of strong social bonds and shared place identity among their members, they can make a major contribution to communities' wellbeing (Czischke 2017). Further, cooperatives represent crucial intermediaries between citizens and the government by providing opportunity structures for participation and for leveraging resources for the community (Lang & Novy 2014).

In Emmanuel and MacPherson seminal book on cooperatives and peacebuilding published in 2007 the authors explore how precisely these principles by which cooperatives put their values in practice are considered to be particularly well suited for the "vital, and sometimes daunting, task of being agents of peace" (Emmanuel and MacPherson 2007, 6). Several publications emphasize the role of cooperatives in peacebuilding and post-conflict reconstruction, reconciliation and political stabilization reminding us that in Europe they played a pivotal role in the creation of solid democratic institutions and housing reconstruction after the World Wars (Parnell 2001, Paz 2007, Emmanuel and MacPherson 2007). Even today millions of people continue to enjoy decent and affordable housing that cooperatives built in those years (Duyne & Sanjinés 2018, ICA 2012). With reference to examples from over twenty countries, a recent study underlines that cooperatives have an inherent capacity to mobilise people, provide services to local communities, foster a dialogue between different ethnic groups and to integrate both victims and former perpetrators (Cooperative Europe 2019). However, none of the presented case studies, nor any other recent publication on cooperative's role in peace building and reconciliation, refer to housing. This may be explained by the fact that most post-conflict projects built upon the existing cooperative infrastructure, which did

not include housing, or on the lack of housing experience of their international partners (Muhammed 2007; Kiriwandeniya 2007a). This seems to be the case in Colombia, where cooperatives have a long history but housing cooperatives are scarce. Given the potential importance of cooperatives to address both the global housing crisis and to promote peace, a recently started housing cooperative in Colombia may be considered as particularly relevant nationally, regionally, and globally.

Housing challenges, peacebuilding and the role of cooperatives in Colombia

Colombia is a country with a highly multi-ethnic population of 48 million people of which over 77% live in urban areas (DANE 2018). Over the last decades the country has witnessed substantive economic growth reaching the status of an upper middle-income country (World Bank 2020). However, Colombia is also characterised by one of the world's highest degrees of inequality, third in Latin America only after Honduras and Brazil (World Bank 2018). Furthermore, Colombia has one of the lowest Human Development Indexes (HDI) of the Latin American sub-continent (UNDP 2019). About 27% of Colombia's inhabitants live in poverty, a figure that rises to 38% in rural areas. According to the latest census 18.2 million Colombians lack adequate housing. The country's housing deficit is estimated to be over 36% and reaches the staggering figure of 81% in rural areas (DANE 2018). From the 1990s onwards Colombia has embraced a neoliberal housing policy by relying on the private market to provide cheaper and diverse housing options for the poor (Gilbert, 2014). The country follows the renowned Chilean ABC housing policy model based on individual savings (*Ahorro*), mortgage loans (*Crédito*), and government subsidies (*Bono*) (Murray and Clapham 2015). This approach reflects Colombia's long-standing pursuit to expand homeownership through the construction of new homes, which is understood as a way to stimulate the economy and as a means to promote politically and civically engaged citizens (Gilbert 2014). Colombia also relies on the private market to provide cheaper housing options for the poor (Gilbert 2014). These however are often located in peripheral areas with no access to infrastructure, services, or public transportation, thus further marginalising the poor. Moreover, this approach has also failed to reach the poorest families who earn irregular incomes from the informal sector and are illegible for loans from the formal credit market (Acosta 2016; Maldonado 2008, 2016; Acosta Restrepo and Henao Padilla 2011; Hurtado-Tarazona et al. 2020). In light of a persistent failure to meet the demand for affordable housing there is an urgent call for a change in paradigm that explores housing alternatives that can cater to the lowest income groups through exploring different forms of tenure apart from ownership driven models, such as cooperatives (Adler et al. 2019, Blanco et al. 2016, Acosta, 2016).

In fact, the existing framework for solidarity economy organizations in Colombia is promising. In 2018, there were 24,095 solidarity economy organizations with active registration, of which 91 % were cooperatives (DNP 2018, 29). In 2017 cooperative financial entities reached assets of 8.49 trillion COP (XX Dollars) and have equity of 1.3 trillion COP (xx Dollars). These solidarity organizations generate 279,481 jobs and associate more than 6 million Colombians; they are present in all states and participate in the financial, commercial, agricultural, transportation, health, and social and community services sectors (DNP 2018, 29). However, in a context characterized by the withdrawal of the state from the housing sector and the lack of institutional support, it is not surprising that non-profit housing cooperatives have been unable to emerge as relevant actors in the housing market. In fact, although cooperatives have existed in Colombia since the 1930s (Jimenez 1990), almost all may be classified as credit and savings cooperatives, which in recent years have adopted a profile similar to that of a private financial institution (Pardo-Martinez and Huertas de Mora 2014). Furthermore, housing cooperative experiences have focused mainly on individual ownership models even though a legal framework for collectively-owned cooperative housing exists (Ley 79 de 1988, Art. 77; Rodriguez et al. 2006). The absence of collectively owned housing cooperatives is attributed by several authors to the lack of knowledge and communication of the law, the absence of a clearly defined national cooperative housing policy, lack of instruments that incentivise this type of housing but most importantly a national housing system focused on individual home-ownership (Paredes Revelo 1972; Rodriguez et al 2006; Pardo-Martinez and

Huertas de Mora 2014). In fact, there is no government body specifically responsible for support housing cooperatives: The Solidarity Economy Superintendency, which is in charge of coordinating and supporting the country's cooperative organizations does not have a specific entity focused on housing, nor does the Ministry of Housing have a unit dedicated to the promotion of cooperative housing. Nevertheless, the existence of a legal framework that allows collective homeownership, the fact that currently the government of Colombia recognises its housing crisis and the increasing number of bottom-up collaborative housing initiatives, not only associated with ex-combatants but also with other societal segments, may be considered an opportunity for a new generation of housing cooperatives to emerge.

Ciudades de Paz: testing a housing cooperative initiative in post-conflict Colombia

After more than 50 years of armed conflict, in 2016, Colombia's government and the largest guerrilla group in the country –the Revolutionary Armed Forces of Colombia (FARC)– signed a peace agreement and initiated efforts to reintegrate over ten thousand ex-combatants into civil society. To this aim the peace agreement included the foundation of the cooperative umbrella organization ECOMUN with the specific objective to build peace, social justice and reconciliation, to support the reincorporation of ex-combatants, and to promote a social and solidarity economy in Colombia. ECOMUN's endeavour to support the reincorporation of ex-combatants so far has already led to the formation of 260 productive cooperatives engaged in activities such as agriculture, carpentry, fish farming, and the production of eco-friendly building materials. ECOMUN has gained significant international support, among others from UNDP, from the European Union. This reflects the international support to peace in Colombia and an understanding that without giving a chance to ex-combatants to reintegrate in society, this process is unlikely to succeed (DNP 2018, UN Verification Mission in Colombia 2019).

As part of the peace negotiation, it was agreed that the government of Colombia would provide to ex-combatants the option to reintegrate collectively as a means to maintain their identity and social cohesion. To meet this obligation the government set up across the country 24 temporary camps, referred to as “Territorial Spaces for Capacity Building and Reincorporation” (ETCR) where currently approximately 3000 ex-combatants and their families are living and attempting socioeconomic reincorporation (See Figure 1). The ETCRs were intended to be spaces of transition and lost their legal status in August 2020 marking an urgent need to find durable livelihood and housing solutions for the communities still living in camps. To support this process the government agreed to provide a one-time grant of approximately 2000 USD to each ex-combatant, which may be used either for individual or for collective productive or housing projects. In both cases the projects have to be approved by the National Reincorporation Council (CNR), an institution that was created in the framework of the peace agreement and that is chaired by a Board including two representatives from each the government and the FARC. The financial support to approved projects is channelled through ECOMUN. The most innovative element of this peace agreement is perhaps the opportunity given to ex-combatant to reintegrate collectively and the formal recognition given to cooperatives in this process.



Figure 1: ETCRs are made up of prefabricated temporary shelters where families are assigned a 6-meter x 4 meter sleeping quarter inside a cluster unit. After five years of the signing of the peace agreement, thousands of ex-combatants continue to live in ETCRs waiting for a permanent housing solution. Photo: Daniela Sanjinés

Housing is a crucial need for the reincorporation of ex-combatants. However, until recently it had been hardly addressed. Indeed, according to a study carried out by the National University of Colombia, 77% of the ex-combatants aspiring collective reincorporation and still residing in one of the country's ETCRs did not have access to adequate housing and considered this their most urgent need for starting a new life (UNAL 2017). Until recently the Colombian governments strategy to provide housing for ex-combatants was limited to offering access to existing housing programs. These however are considered by ex-combatants as inadequate because they neither recognise their specific situation, nor those of the housing and livelihood and needs of poor rural families in Colombia in general (Ospina 2019).

To address ex-combatants' aspiration of a durable collective reincorporation two community-based cooperatives associated to ECOMUN recently started *Ciudadelas de Paz*, a cooperative housing project involving 350 male and female ex-combatants and their families currently living in two ETCRs. ETCR Tierra Grata is located in the Department of Cesar and ETCR Pondores, is located in the Department of La Guajira, both in the north of Colombia, close to the border with Venezuela (See Figure 2).

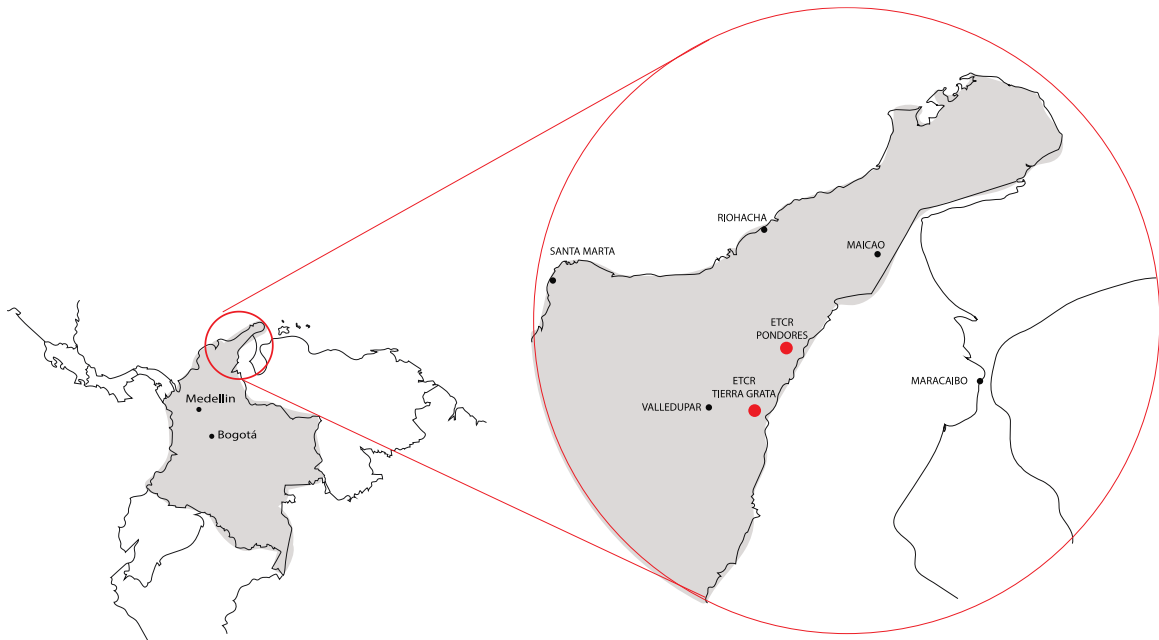


Figure 2: *Ciudadelas de Paz* brings together two housing cooperatives comprised of ex-combatants from the ETCRs Pondores and Tierra Grata located on the north-east of Colombia close to the border with Venezuela.

The project is inspired by the Uruguayan housing cooperative model and started with a training provided by the Uruguayan Federation of Mutual Aid Housing Cooperatives (FUCVAM)¹. The project pursues a self-help mutual aid approach and has developed four production cooperatives consisting of stabilized earth block production, carpentry, metal welding and transportation machinery, and a capacity building workshops in sustainable building techniques (Ospina Parra 2020) (See Figure 3). With the support of international cooperation funding, the production and housing cooperatives combine employment generation with the construction of a settlement that reflects their aspiration of a peaceful reincorporation and includes collective infrastructure and services. In addition, *Ciudadelas de Paz* has established partnerships with regional universities who have provided technical studies and assistance as well as support in the participatory design of architectural and settlement plans as well as construction skills. This provides an important reference to future cooperative models and the potential role of universities and technical institutes can play in their development. Finally, with a mutual aid approach, *Ciudadelas de Paz* is able to offer a house at a significantly lower cost than the average social housing provided by the state (See Figure 4).

Although the communities of ETCR Tierra Grata (150 ex-combatants) and Pondores (200 ex-combatants) have been working together in structuring the housing project, it is to be developed on two separate sites. In the case of Tierra Grata, ex-combatants have procured a plot of land adjacent to the ETCR where they currently live. In the case of Pondores, they are in the process of negotiating with the Colombian government the purchase of a plot of land, a few kilometres away from the existing ETCR, and closer to the nearby town of Conejo. However, the collective vision of the community has been met with challenges. Despite conceiving the housing project as a cooperative of collective ownership, the Colombian government has demanded individual land titles for ex-combatants to receive the 2000 USD financial support for their reincorporation. The inability of the government to recognise *Ciudadelas de Paz* as a cooperative of collective ownership, has created uncertainty amongst community members. In response, they are in the process of designing norms and regulations to ensure a collective control over the housing project. In interviews with ex-combatants, they mentioned strategies such as restrictions on selling of houses and vetting processes of future tenants. However, many fear that collective ownership restrictions jeopardize the long-term

¹ For over 15 years FUCVAM, with the support of Swedish NGO We Effect, has been directly involved in the transfer of their model in many Latin American countries, including Bolivia, Nicaragua, El Salvador, Guatemala, Honduras and Costa Rica and more recently Colombia.

sustainability of their collective reincorporation project.



Figure 3: Productive unit and hydraulic press to produce Compressed Earth Blocks in Tierra Grata. Photo: Daniela Sanjinés



Figure 4: The community of Tierra Grata and Pandores have built two model houses where they have tested the productive units and different construction elements. Photo: Ramón Bermúdez

In summary, despite the promising role housing cooperatives could have in post-conflict Colombia and the support from international cooperation and other local actors, they are confronted with multiple challenges: first of all, this initiative takes place in a fragile context in which the peace agreement no longer enjoys the required political support and where the desire of ex-combatants to reintegrate collectively is viewed with suspicion; secondly while Colombia has a strong cooperative movement housing cooperatives and specially those of collective ownership are almost non-existent; and last but not least, housing cooperatives are absent in Colombia's national housing policy (Fique Pinto 2008). Nevertheless, with an increased pressure on the government to support the reincorporation of ex-combatants and emerging actions to address the poor living conditions of historically neglected communities, the context of post conflict could present an opportunity to bring housing cooperatives to the foreground.

National housing and reincorporation strategies and the mismatch of micro-level visions and macro scale approaches

The rolling out of the Colombian government housing strategy to comply with the peace agreement and support the reincorporation process of ex-combatants has been slow and deficient. On the one hand, until recently the government response has been limited to providing access to existing government programmes that provide subsidies for individual home ownership. This not only undermines collective reincorporation processes but also disregards ex-combatants' precarious economic situation and individual limited saving capabilities. Furthermore, this strategy ignores the fact that 77% of FARC ex-combatants are of rural origin which requires housing solutions that cater to the specific needs of these communities including access to livelihood opportunities. However, these are not issues that are exclusive to former FARC members but highlights national social housing policies' systematic failure to address the needs of marginalized communities especially in rural Colombia. It is precisely this point that is at the centre of the peace agreements as for the first time the territorial dimension of the protracted armed conflict in Colombia is addressed. Territorial peace recognises that peace will only be achieved with the transformation of the regions most affected by the conflict through strengthening institutions as well as practices and norms that regulate public life with the active participation of local communities (Jaramillo 2013).

Faced with the pressure to address the housing crisis of ex-combatants living in temporary shelters after five years since the signing of the peace agreement, Colombia is in the process of introducing legislature that allows for planning instruments, programmes and policies to address these issues marking an opportunity for a paradigm shift for affordable housing programmes in the country. Perhaps the most concrete action towards achieving territorial peace is the development of the Territorially Focused Development Programme (PDET), targeting municipalities most affected by the armed conflict. Through an unprecedented participatory process more than 200,000 people from rural communities prioritized 900 initiatives collected in regional Action Plans that take into account specific local characteristics and needs (ART 2021). These have included communities living in ETCRs which for the most part happen to be in territories subject to PDETs. Another important step towards addressing the rural-urban divide identified in the peace agreement include the design of the first rural social housing policy in Colombia aimed at improving the living conditions of people in rural areas and reducing the housing deficit (Decreto 1341 2020). Finally, recent legislature facilitates access to land for productive and housing projects for communities living in ETCRs marking an important step forward for housing initiatives delayed by government provision of land and licensing procedures. In summary, addressing territorial peace has opened concrete possibility to contest existing structures and to propose community led, culturally appropriate and context specific housing solutions for historically marginalized communities across the country. This includes housing cooperatives which so far have been absent in Colombia's adequate and affordable housing strategies, but could potentially play an important role in post conflict reconstruction.

Cooperative's participation in peacebuilding in Colombia

Colombia has a long history of peace agreements with armed groups since the 1980s. This has meant that there has been an advancement in the conceptual and institutional framing of demobilization processes evolving from short term assistance to long term strategies to support the socioeconomic reincorporation of ex-combatants. Significant innovations in the recent peace process with the FARC, include an emphasis on the collective reincorporation of ex-combatants. This demands a differentiated design of policies that supports and promotes community-led initiatives of ex-combatants currently living in ETCRs, which to date have been mainly driven by cooperatives. In fact, the national policy for the reincorporation of FARC ex-combatants identifies the crucial role cooperatives can play as collective alternatives for the generation of livelihood opportunities, and strengthening of social cohesion, participation, and collective action in communities and territories where they operate (DNP 2018, 29). The role of cooperatives in the peacebuilding process has been

strongly promoted by the Colombian cooperative movement and was officially recognised in the Peace Agreement (Cooperatives Europe 2019, 50). In 2016, the National Congress of Colombian Cooperatives focused on cooperative's contribution to peace and concluded with an official declaration expressing their commitment to work together to promote "socioeconomic development, reconciliation and reconstruction of the social fabric of the country" and "to continue cultivating a culture of solidarity and cooperation" (Cooperatives Europe 2019, 51). In its 2016 Annual Report the Confederation of Colombian Cooperatives (Confecoop) underlined the need to strengthen the role of cooperatives in rural areas as a mechanism to reach territorial peace. It is argued that "the signing of the peace agreements with the FARC represents, in economic terms, a great opportunity for cooperatives, not only because the model can serve for the organization of diverse population groups that will face multiple needs, but also because the existing cooperatives, due to their experience, can actively participate in processes of construction of the social fabric in the territories" (Confecoop 2017, 103)².

Following the peace agreements, approximately 70 cooperatives of former FARC-EP members have been formed within ECOMUN, however they have faced several challenges. Despite ECOMUNs efforts to strengthen their organization it continues struggling to provide adequate coordination between regional and local organizations. In addition, administrative and management weaknesses within cooperatives themselves has meant that many do not have the appropriate registration in the chamber of commerce. As the government has failed in providing timely financial assistance many cooperatives have struggled to access capital. For the most part, international cooperation has been financially supporting these initiatives, but even then, banks have in many instances, refused to open bank accounts for them to allow them to receive funds (Ospina 2020, DNP 2018, 30). Finally, one of the most crucial elements affecting the success of cooperative initiatives by ex-combatants is linked to perhaps the biggest flaw in the peace agreement as it did not expressly establish mechanisms for the provision of land in a preferential manner for former FARC members and their associations or organizations. Thus, the need for land for the development of productive and housing projects by cooperatives has become one of the biggest bottlenecks in the reincorporation process.

Discussion

While the re-discovery of housing cooperatives in Colombia and the international support for the development of a housing cooperative of mutual aid is encouraging, its establishment is also confronted with multiple challenges: first of all, although there is a clear legal framework that mandate the promotion not only of housing cooperatives, but housing cooperatives of collective ownership, the absence of policies, strategies programs and institutions as well as lack of information on the advantages of these type of initiatives is reflected in the scarcity of these types of experiences in Colombia. Second, the existing Colombian housing system disregards housing cooperatives and mutual aid approaches as well as collective ownership housing models. Third, although collective reincorporation is at the heart of the peace agreement and productive cooperatives have played an important role in the economic reincorporation of ex-combatants, cooperative housing alternatives have not been considered.

This is due in large part to two conflicting approaches related to housing and reincorporation strategies. On the one hand, the national governments approach has been limited to providing individual access to existing subsidies and savings and loans programs and contractor led development of housing projects, reproducing a conventional housing model that does not adjust to the conditions of the ex-combatants, nor the reality of rural communities for that matter. On the other hand, community led initiatives propose self-managed mutual aid housing projects leveraging ex-combatants experience in collective living, use of local materials, and regional actors' knowledge and ability to provide technical assistance.

² Translation from Spanish by the authors

In this manner they are proposing a change in paradigm with an alternative solidarity-based model at a notably lower cost. However, despite the many challenges the peace process is facing, Colombia is slowly entering a post conflict context that seems to present a unique opportunity to address the abysmal inequality between urban and rural areas and the national housing affordability crisis. Within this framework of territorial peace, new legislation is being enacted to enable planning instruments, policies and programs which allow for a reconceptualization of housing policies and therefore a chance to finally include effective mechanisms to promote housing cooperatives in Colombia.

Finally, Colombia's current peace process innovative approach to territorial peace and collective reintegration presents not only a key contribution to future peace processes and post conflict strategies but could enable the role of housing cooperatives in post-conflict reconstruction in general.

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