Working Paper 5

Struggles for the right to the city: The politics and everyday practices of housing cooperatives in Uruguay and Switzerland

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Content

1. Abstract

[Neoliberalism, the commodification of housing, urban renewal policies, and gentrification are violating the right to the city of lower-income and vulnerable communities. Across the globe social movements, national and international civil society organisations are struggling for the right to the city, but only in few places there are substantive efforts to counter the commodification of housing through effective policies and practices. This paper focuses on the role of housing cooperatives in the provision of affordable decommodified housing in Uruguay and Switzerland, among the few countries globally where currently housing cooperatives play a crucial role in securing the right to the city through the provision of affordable decommodified housing to a large number of lower income people. Housing cooperatives in Uruguay and Switzerland have different traditions and are built upon different values and conditions. However in both cases we observe that housing cooperatives especially their formation and early development cannot be understood outside or without taking state actions and transformations in the housing market into account. The relations of housing cooperatives to public agencies and market forces might change over time but resides in the organizational form. This means that housing cooperatives are a "third-way" provider of affordable housing beyond state and markets. But they have to be considered at the same time as political and social organizations deeply enmeshed with other political and social forces of urbanization. The cases of Uruguay and Switzerland demonstrate that only when housing cooperatives are understood in this way they can maintain their important role in the struggle for the right to the city.

2. The (exacerbated) global housing crisis

[The impact of neoliberalism on housing policies: the withdrawal of the state from social housing, privatization, deregulation, etc. ⬚ We can show through literature review that these are global phenomena with context specific manifestations.]

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, governmental withdrawal from the housing sector, the inability of the private sector to cater to the needs of low-income people, financialization of housing, and the increasing gap between what millions of people can afford and the cost of formal housing (Rolnik 2013). 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 Adequate 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).

« Housing and commercial real estate have become the "commodity of choice" for corporate finance and the pace at which financial corporations and funds are taking over housing and real estate in many cities is staggering. […] Housing is at the centre of an historic structural transformation in global investment and the economies of the industrialized world with profound consequences for those in need of adequate housing.» (UN, 2017: 3)

The financialization of housing has turned homes into values that can be exchanged across the globe. By doing so, housing is increasingly disconnected from the social functions and meanings of dwelling. But housing plays a crucial role for the social fabric of the city, in terms of everyday life but also in terms of social organization.

Lancione (2019) insists exactly on this social dimension of housing, the use value of housing. The claim for decent housing is rarely just a struggle to seize housing as a sheer value that can be exchanged. Instead housing struggles are "about finding ways to enable what home can do for people in the widest possible sense" (Lancione, 2019: 3).

Amidst the COVID-19 crisis, the use-value of housing as shelter, safe place and nodes for collective engagements of support has become evident. "Housing came into immediate focus with shelter-in-place, self-isolation, stay-at-home, and quarantine as primary global responses to the COVID-19 pandemic" (Vilencia et al., 2020: 10).

Madden argues that "The housing crisis and the crisis of social reproduction are not identical, but they are firmly intertwined and co-constitutive" (Madden, 2020).

The Covid-19 pandemic has exacerbated the already tense post-2008 global housing crisis and it also reveals that public housing policies in most places do not help to curb. And the editorial collective of the Radical Housing Journals remind us that even the multiple initiatives to protect tenants from evictions and to house the unhoused will help to "maintain the basic infrastructure that allows for exchange value of housing to be a pivotal axis of capitalist circulations" (Vilenica et al., 2020: 12).

The housing crisis takes different forms and is supported by different mechanisms across the globe but it seems that the COVID-19 pandemic has and will increase housing precarity and inadequate housing for more people.

Bhan et al. (2020) describe from a southern perspective how the stay-at-home policies landed and altered everyday lives in Brazil, South Africa, Indonesia, and India. „Where the arrangements of collective life before the lockdown were not the basis of government planning, governments find themselves struggling with how to enter into these lifeworlds now" (Bhan et al., 2020).

These different perspectives demonstrated that not only the global housing crisis has different faces but also that struggles for housing take on different forms and make use of different instruments.

3. Struggles for the right to housing

[increasingly low-income people are pushed out from the city with major social, economic and environmental consequences ⬚ Gradually also governments and international organisations realize the negative consequences of cities accessible only to the rich!]

Housing is part of what Lefebvre has called the right to the city. To be sure, by the term *right* Lefebvre was not referring to a liberal understanding of rights deduced from abstract theory and that can be enforced in courts. Rather Lefebvre meant that rights have to be produced through political struggles and the claim for a right to the city (or the right to housing) should inspire these struggles rather than conclude them (Purcell, 2014; Kohn, 2016). By the right to the city, we understand the struggle for appropriating urbanized space and participating in the production of

that space (Purcell, 2014; Imbroscio, 2019). For housing we can translate this into the struggle to produce, control and self-govern housing in an urbanizing context.

The effects of neoliberalism and its diverse variants are sustained by the privatization of urban spaces. The social-urban and environmental movements have contributed to the deployment of a new political perspective called "right to the city", which implies the realization of collective forms of life and different modes of organization and relation. The construction of relationships that the processes of social and community organization involve show a series of changes in the ways of making decisions and mutually sustaining life based on shared work for access to land, housing and the collective construction and management of habitat. These aspects are constitutive of collective processes. Unraveling the relational fabric that sustains the links is key to being able to understand that the collective and/or cooperative experiences are not reduced to solving the housing needs of their members, but also enable the emergence of new collective projects together with other groups, organizations and networks.

In this sense housing struggles are a product of existing political conditions but they also transform urban politics and the political horizon of housing.

4. The role of housing cooperatives in securing the right to the city

[Maybe the main line of argument might be that housing cooperatives are not only a different provider of housing but also a political/social agent connecting what Bhan et al. have called urban collective life and public policies and urban politics. They provide resources and social infrastructures to establish forms of self-government and ways of coping with different processes of urbanization in everyday life; but they also constitute a form of collective organization instrumental for political/public agencies. Housing cooperatives need to be understood in this way and need to maintain this role in order to remain instrumental in the struggle for the right to the city.]

Definition of housing cooperative maybe also – in line with the Uruguayan paper some lines on the historical background of the cooperative movement and the local traditions of commoning/organizing common pool resources (> reference to Ostroms analysis of water

cooperatives in Switzerland?) / Historically HC had an important role in many countries. However, liberalization has much affected their role in the provision of decommodified housing: privatization, liberalization and deregulation in many countries presently allows HC in many countries to follow the rules of the market. In some countries HC continue to play an important role but their huge size and bureaucratic management hinders bottom up participation and innovation. Exception are Switzerland and Uruguay. We further explore what is unique about the housing cooperative movement in these two countries, and the contextual factors that determine their important role in securing the right to the city.

Forces us to reimagine the city (or rather urbanized space) as social property instead of a sheer aggregation of privately-owned plots of different sizes and shapes.

The cooperatives in this sense, as we will later discuss, seek to counter this trend by emphasizing the character of a fundamental right to guarantee a dignified life. The articulation of cooperatives in organizations and social movements allows them to integrate their struggle for housing into a broader fabric of struggles for the right to the city in all its aspects, material, symbolic and environmental. The consolidation of these collective alternatives and their relationships removes them from the market or from the "free" game of supply and demand, emphasizing the collective sense, sustainability and permanence in the social construction of habitat. There are several studies by Levy and Gianatelli (Org) (2008) that emphasize this contribution to the construction of neighborhoods, public spaces, strategies of upbringing and collective education, a network of socio-assistance services that the different collective modalities have been deploying in their territories that are not always integrated synergistically with the urban fabric and the set of services of the cities that become territories in dispute (Castro et al, 2013; Campotro and Navarro, 2014).

Analyzing the social and solidarity economy and cooperative housing processes from the field in dispute allows us to focus on the centrality of people and their collective relations. Housing cooperatives are a clear expression of all the dimensions involved in work in our societies and the profound relationship between productive and reproductive work. It is pertinent to overcome a dichotomous view of these aspects by relating the debates between solidarity economies, feminist economies and the production of the common (Osorio-Cabrera et al, 2019).

This debate contributes to the analysis of cooperatives not conceived as isolated entities but in relation to movements, institutional and socio-community networks.

Thinking about co-operative forms always requires reflection on the conditions that prompted people to associate their efforts with those of their fellow human beings to solve their fundamental needs. In the case under analysis, efforts are combined to solve housing and habitat. In this key, cooperativism is presented as one of these modes, which can have a multiplicity of forms, origins and meanings in accordance with the diversity and heterogeneity that characterize Latin America.

The development and evolution of what can be defined as modern cooperativism and its implantation in our latitudes must be analyzed as part of a broader process of the coloniality of power that capitalist development itself produced, not without fissures and resistances at a global level (Carello,L, 1973, Fals Borda 1984, Guimaraes,1988). What Aníbal Quijano (2014) defines as nets of exploitation/domination/conflict around the access and disposition of the means for the development of an effective and affective existence, for which the different aspects such as race, sex, work and political authority are key, evidencing different situations for those central and peripheral countries, with also differentiated conditions of dependence and autonomy in a process of growing and sustained mercantilization at a global level.

These proposals were often violently confronted with pre-existing community-based experiences and practices that people had been promoting in their various contexts throughout their histories. It is important to consider, in these confrontations, the multiple processes of enclosure, colonization, appropriation and concentration of land and practices of production, organization and use of the commons. The very development of urbanization is closely related to these processes and is expressed concretely in the land policies, housing and housing policies that were generated by action or omission of the different national states.

To consider the collective alternatives of housing and habitat, these aspects are relevant, consider the experiences of community self-construction, the practices of collectivization for the joint production of materials, roads, housing, the processes of increasing commodification but the strong presence of commensality and reciprocity in different communities is for some regions of Latin America fundamental. Also the role of political authority and redistribution, the

coexistence of different types of states and public policies by action or omission are, as we will see in the next section, very important.]

5. The politics of housing cooperatives in Montevideo

Current role & situation of housing cooperatives

The current situation is marked by the electoral success of the Frente Amplio in 2005. With the assumption of the government of the Frente Amplio (FA), there are important changes in housing policies linked to cooperatives and important tensions with respect to housing policies. In 2008 the General Law of Cooperatives (Law 18,407) was approved, which brought together all the legislation on cooperatives in the country, a chapter on housing cooperatives; and created the National Institute of Cooperatives (INACOOP), a public body for the promotion of cooperatives and their relationship with the State. Today, housing cooperatives are governed by both laws (Law 13,728 and Law 18,407) in a complementary manner. According to INACOOP data, by 2019 there will be some 2158 housing cooperatives[2] distributed throughout the country, almost 4 times more than in 2008 (the 2008 cooperative census identified 581 housing cooperatives). In terms of housing, during the last 15 years (2005-2019), about 20,000 homes were financed by the central government through the cooperative system[3].

According to the General Law on Cooperatives, cooperatives are defined as "autonomous associations of persons who voluntarily join together on the basis of their own efforts and mutual assistance, to meet their common economic, social and cultural needs, through a jointly owned and democratically managed enterprise" (Law 18,407). The purpose of the housing cooperative modality is to provide adequate and stable housing, as well as complementary services to its members, for which purpose it may build or reform a building or housing complex. Housing cooperatives provide housing to their members at cost for their own and their family's residence, and no speculative practice is allowed. They are required to pay monthly housing amortization fees, interest on the mortgage loan and an additional amount to cover administration, maintenance and other services provided by the cooperative to its members. The law also stipulates the existence of Technical Assistance Institutes (IATs), whose purpose is to provide "legal, cooperative education, financial, economic and social services at cost" (Law 18407). There

is a public registry of TAIs at the Ministry of Housing, Land Management and Environment. Housing cooperatives must submit, together with an IAT, to the tenders and calls for proposals made by the public housing system.

In the model of housing cooperativism in Uruguay there are two regimes: user housing cooperatives and owner housing cooperatives. Thus, users' cooperatives are collectively owned and housing is allocated to members in use and enjoyment, while owners' cooperatives are individually owned (horizontal property) but with limited powers of availability and use. According to Torrelli et. al. (2015), by 2014 the ANV recorded that 58% of housing cooperatives were user cooperatives and 42% of housing cooperatives were owner cooperatives. In turn, there are also two systems for housing cooperatives: housing cooperatives by mutual aid and housing cooperatives by prior savings. The pre-savings system implies that the members make a financial contribution to the cooperative, as a requirement for the granting of the loan for the construction of the homes. There are two modalities for the management of the work, both of which are advised by the IAT: contract of companies, when the work is outsourced to a construction company that will carry out the project, and direct administration, when it is the cooperative that manages the construction of the project. Because of the limits on financing and the relative growth of construction costs, many of the credit unions opt for this second option, which allows them to avoid costs by becoming directly involved in the management of the project.

The system of mutual aid implies that the partners devote working hours to the construction of the houses. Unlike self-construction, all members participate in the construction of all houses. The work on the site is directed by the cooperative through a regulation agreed at the assembly and with the advice of the IAT. The economic nature of the work contribution made by the member is a capital contribution (Cazeres, 1999). The vast majority of housing cooperatives are mutual aid: in 2014 91% of housing cooperatives were mutual aid and only 9% were previous savings (Torrelli et. al., 2015).

Formation of HC in Uruguay

The role of federations, their capacity to organize, bring together interests and mobilize, is fundamental to visualizing the dynamics of public policies and has special significance when considering housing policies. As it was considered of the group of federations, the role of

FUCVAM stands out, since its foundation it has managed to combine the union representation of its partner entities or base cooperatives and perhaps with emphasis on living at the beginning, with its horizontal action in terms of socio-political movement oriented to advocacy and mobilization in alliance with the group of organizations of the popular movement in Uruguay.

As stated in the historical periodization carried out previously, the role of the State at both national and departmental or municipal level is key both in its action and in its omission. In this sense. A panoramic view in historical perspective allows us to visualize the ups and downs of housing policies and the configuration of public institutions for regulation, promotion, financing and supervision.

In the first period of government presided over by Tabaré Vázquez, important tensions arose with the cooperative movement, which had been one of his historic allies in the broad front on the social plane. The difficulties of reorganizing the Ministry of Housing, together with the collapse of the Banco Hipotecario del Uruguay, led to a lack of dynamism in the promotion of social housing (Magri, 2016). A second period saw a return to a certain level of dynamism, combining promotion with the private sector and market incentive systems for the construction of social housing, while at the same time illustrating the ambiguities characteristic of progressivism by implementing the socio-housing integration plan (Plan Juntos) initiative for families at social risk because of their structural conditions of precarious housing (Magri, 2016).

The social basis of housing cooperativism, in particular that of mutual aid, has from its beginnings been the leading role of the union-based working classes. This composition has given FUCVAM a strong mark of politicization and collective organization (Menéndez y Sosa, 2016). However, the social, cultural and economic transformations that Uruguayan society has undergone have also impacted on housing cooperatives, affecting the ways of living, relating and coexisting (Del Castillo and Vallés, 2014). A first moment that poses challenges for the co-operative movement is expressed in the 1990s, when neoliberal policies fully impact on the composition of the movement. Unlike the initial groups with a strong trade union matrix, it is produced where the presence of formal workers, informal workers or precarious workers with little or no previous experience of participation is combined (Menéndez and Sosa, 2016). This change in social

composition includes changes in the organization of work, the original idea being based on a worker who worked 8 hours a day from Monday to Friday. This situation has changed; multi-employment, fragmented schedules, and weekend work make it impossible to meet the 9 p.m. deadline (Machado, 2014 in Del Castillo and Vallés, 2014). Also, the lack of politicization of broad sectors that make up the new cooperatives impacts on the organization's spaces for participation and decision-making.

At present, these changes are reinforced by the diversification of cohabitation arrangements, the dynamism of family processes, as well as the impact of individualistic logics and the weakening of trust in collective processes, affecting the cooperative model (Del Castillo y Vallés, 2014). The cultural change is very strong, the idea of family (nuclear, heterosexual) implicit in the housing law and the basis of the composition of the model has changed. The forms of sociality in recent times have also changed, the over-dimensioning of the issues of security and fear of others, have undermined the bonds of trust on which the construction of the model is based. (Machado, 2014 in Del Castillo y Vallés, 2014) These changes are a central challenge for the organization, and require deep reflection and flexibility in their proposals. We particularly highlight the difficulties that the model is experiencing in order to be deployed in the most precarious sectors, opening up the question of whether the model can be taken forward by these social sectors. On the other hand, the changes needed to modify the nuclear family base that makes up the model, some steps in this direction have been marked by the work of the gender area.

The political role of FUCVAM acquires particular intensity in the resistance to the dictatorship as could be seen in previous sections. A key milestone was the approval of the horizontal property law that transferred all collectively-owned cooperatives to the individual private property regime. This process was documented by González (2017), showing the ups and downs of the moment, the gathering of signatures and the social projection of FUCVAM in the framework of the confluence towards the end of the dictatorship in the construction of the intersocial and intersectoral (González, 2013).

It is important to visualize how it is established (Pérez, 2020) that during the dictatorship, when the political parties were disqualified and different militant people from union and social organizations were persecuted, the territorial spaces of the cooperatives were favorable environments for the reconstruction of the associative fabric, meetings and organization at

different levels that made the movement continue growing and building in the daily life and the spirit of struggle. At the level of mutual aid cooperativism, the existence of the Zones and Tables, as well as the cooperatives with territorial proximity, allowed the organization at the level of training, self-management, cultural and sports development. Also the expansion of diverse collective services: day-care centers, polyclinics, libraries, consumer cooperatives, theater groups, stages for popular singing and murga. The community halls played an important role in this, as they were open to the community and were spaces for the inclusion of non-cooperative neighbours who joined in the activities and made use of the services.

6. The politics of housing cooperatives in Zurich/Switzerland

Current role & situation of housing cooperatives

Switzerland, with its approximately 8.5 million inhabitants, is a country of tenants. Around 58 percent of all households live in a rented flat (sotomo, 2017) and 37 percent are at home in their own property (house or flat). The remaining five percent reside in cooperative housing schemes. Cooperatives own around 170'000 apartments, equivalent to roughly 4 percent of the total number of apartments.

The geographical distribution of tenancy, homeownership and housing cooperatives is uneven. Home ownership is widespread in rural areas. In large cities on the other hand tenancy is prevalent (76%) and housing cooperatives and home ownership make up roughly 12 percent each (sotomo, 2017). Of all apartments owned by housing cooperatives 55 percent are located in the ten largest Swiss cities; 25 percent (43'800) are situated in the city of Zurich alone.

Table 1: Number of co-op apartments in the ten largest Swiss cities (2015)

City	Total apartments	Total co-op apartments	Share
Zurich	223'000	43'800	19.6%
Geneva	108'200	5215	4.8%
Basel	98'700	9770	9.9%
Bern	78'700	6960	8.8%
Lausanne	77'500	5838	7.5%

Winterthur	54'500	5897	10.8%
St. Gallen	43'100	3240	7.5%
Luzern	45'800	5625	12.3%
Biel	30'700	4234	13.8%
Switzerland	**4'469'500**	**170'200**	**3.8%**

Source: BWO 2017

In sum, the role of housing cooperatives in the Swiss housing market is limited. They play an important role in large cities but apart from there housing cooperatives make up hardly more than 3-5 % of all apartments.

At the federal level the support of housing construction is codified in the Housing Support Act (HSA) passed in 2003 detailing direct and indirect means of support. In practice however the federal government only indirectly supports housing cooperatives and affordable housing in general through

- providing funds for the operating capital (*fonds de roulement*), second by guaranteeing bonds issued by the umbrella organization of all non-profit housing organizations (*Emissionszentral für gemeinnützige Wohnbauträger*) and third, by supporting mortgage bond cooperatives.
- Funding of research and support of best-practice housing projects.

In terms of *politics,* political struggles over the promotion and construction of housing has been absent at the federal level for a long time.[1] However, in 2016 the Swiss association of tenants (Schweizerischer Mieterinnen und Mieterverband), the WBG, the Swiss federation of trade unions (SBG), the social democratic party and the green party launched a popular initiative[2] and put non-profit affordable housing on the political agenda once again. The initiative demanded that (on average) 10 percent of all new-built apartments should be property of non-profit housing

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[1] See swissvotes.ch / Note however that tenancy matters have been salient for quite a while.

[2] Popular initiatives can be launched on all levels of government however based on different regulatory frameworks. On the federal level – where this particular initiative was put forward – the popular initiative is a way to request an amendment of the federal constitution. To launch a popular initiative, 100'000 signatures have to be collected from citizens entitled to vote within 18 months. By signing, people declare the support of the initiative. After parliament has decided that the initiative is valid (which it usually does), the initiative is put to the vote of the People and the cantons.

organizations. To attain this goal, cantons and municipalities should obtain a preemptive right to buy building land and property.

The Federal Council (Bundesrat) rejected the proposal arguing that in the domain of housing the involvement of the state should be marginal. At the same time, the Federal Council acknowledged that there is a lack of housing supply for certain segments of the population. To tackle this issue the Federal Council suggested to increase funding for housing. The national parliament rejected the popular initiative, too. The initiative was only supported by the left and green parties. But a majority of the national parliament supported the indirect counter-proposal issue by the Federal Council to increase funding of the *fonds de roulement* by another CHF250m for the next ten years.

The initiative came to the vote in February 2020. It was rejected by 57 percent of the voters (turnout 42%). Only in the cantons of Basel-Stadt, Geneva, Vaud, Neuchatel and Jura a majority supported the initiative. Further, the result indicate an important cleavage between cities and rural areas. So in the aftermath of the vote, the liberal newspaper Neue Zürcher Zeitung argued that the "cities should solve their housing problem on their own" (Stadler, 2020).

The politics of housing differ between layers of government; but on a general note, the promotion of housing construction has become turned into a widely supported political demand again mainly in cities in the last decade (Balmer and Gerber 2017). Political parties and organizations on the left rally for a more expansive promotion of affordable housing in cities but also in urban cantons. The proposals focus on the supply-side of housing pushing for more public and cooperative housing even in cities and cantons where subject-oriented policies (with demand-side subsidies) were in place.

What is also apparent is the urban-rural divide in housing politics. This divide can be interpreted in different ways; Economically, the housing shortage is (and always was) most salient in cities as is the increase in rents and land prices; in a more socio-structural perspective, urban and rural populations differ significantly when it comes to policy preferences such as the role of the state and the importance of equality. From a political agency perspective political organizations in cities – in contrast to rural but also suburban and periurban areas – are numerous, influential and capable to mobilize political support. What is more they often compete for the same members/voters with similar political platforms. Hence these - mostly green-leftist -

organizations act in a politically very competitive environment. This means in concrete terms that political organizations in cities have to campaign and remain visible in order to sustain.

Housing policy and the promotion of affordable housing is mainly a local task. So, there is a puzzling variation between municipalities and cities. To provide more detailed information, we look at the city of Zurich. The current housing policy has its legal and political foundation in a vote in 2011. In 2011, the electorate of Zurich approved in a counter-proposal of the city parliament which was itself as a response to three different initiatives in the domain of housing. The counter-proposal stated that the city government has to develop and implement policies to foster affordable housing. More precisely the proposal sets the target that as of 2050, one out of three apartments in the city of Zurich has to be owned by non-profit housing organizations (such as HC, public property, non-profit foundations). The proposal was supported by 76 percent of the voters (turnout 43%).

Based on this vote, the city government came up with an encompassing housing policy program based i.a. on the following means:

- The city buys land and/or houses either to expand public housing or to lease the land and/or houses to other non-profit housing organizations.

- The city (including the city-owned foundations) actively plans and develops public housing projects.

- The city captures increasing property values due to planning (*Mehrwertabschöpfung*) by defining – amongst other things – a share of non-profit or subsidized apartments on that land.

- The city supports non-profit housing through different financial means (direct financial support to housing projects, support to housing organizations, supportive calculations of land value when leased to non-profit housing organizations, support to individual apartments)

- In ground lease contracts between the city and non-profit housing providers, the city defines an appropriate share of subsidized apartments to be built and maintained.

- The city provides targeted housing support for asylum-seekers.

- The city government takes ecological, social and economic goals into consideration when it replaces or renovates its housing stock.

Types of cooperatives in Switzerland.

Cooperatives are membership-based legal corporations (Körperschaft). The main goal is to promote and to secure the economic (and social and cultural) interests of its members through collective self-help. In contrast to other corporations (such as public/private limited companies or public holding companies or public-sector companies) the voting power of its members does not depend on the amount of shares. The one-person-one-vote-principle of cooperatives induces a strong democratic imprint. In principle cooperates need to be open for new members and, if there are conditions to become a member, they should not be obstructive.

With regard to housing cooperatives we can distinguish between residential housing cooperatives (Wohnbaugenossenschaften / WBG) and housing construction cooperatives (Baugenossenschaften /BG). They differ in their membership-base: The members of the WBG are individual persons (or households). The members of the BG are building companies. The WBG build apartments to house its members, while the BG build houses (based on a cost-rent-model) to generate revenues for their members as they construct the houses.

In terms of residents, the BG are generally more open as tenancy is not conditioned on membership. Within the group of WBG, Pattaroni and Marmy (2016) suggest to make a further distinction between residential cooperatives (coopératives d'habitation) and cooperatives of residents (coopératives d'habitants). The difference is that the former are more detached from its members than the latter. The authors add an additional dimension which refers to the social and political goals of the cooperatives. Based on a survey in the canton of Vaud they show that the older cooperatives are, the more traditional are their values, while young cooperatives pursue often more innovative goals and are more participatory in their organizational practice.

Formation of HC in Switzerland

Housing cooperatives (HC) have a long and uneven history in Switzerland. Their role differs in time and space. This is due first to the federal structure of the Swiss national state where the local and cantonal political level was – and still is to a large extent – mainly responsible for housing policy. Second, the housing cooperatives' values, principles and strategies have changed in the course of the last, say, 150 years. This transformation cannot be understood only as

reactions to external developments (legal regulations, economic development, dramatic housing shortages and devastating housing conditions etc.) but also as an effect of organisational changes within housing cooperatives themselves.

In what follows we will focus mainly on the history of housing cooperatives in Zurich (Switzerland). Zurich is a frontrunner in the cooperative housing movement and has established a wide and expansive range of different policies. Further, the cooperative housing movement in Zurich is well established and also well documented.

Figure 3: Number of built apartments by type of builder (in Zurich)
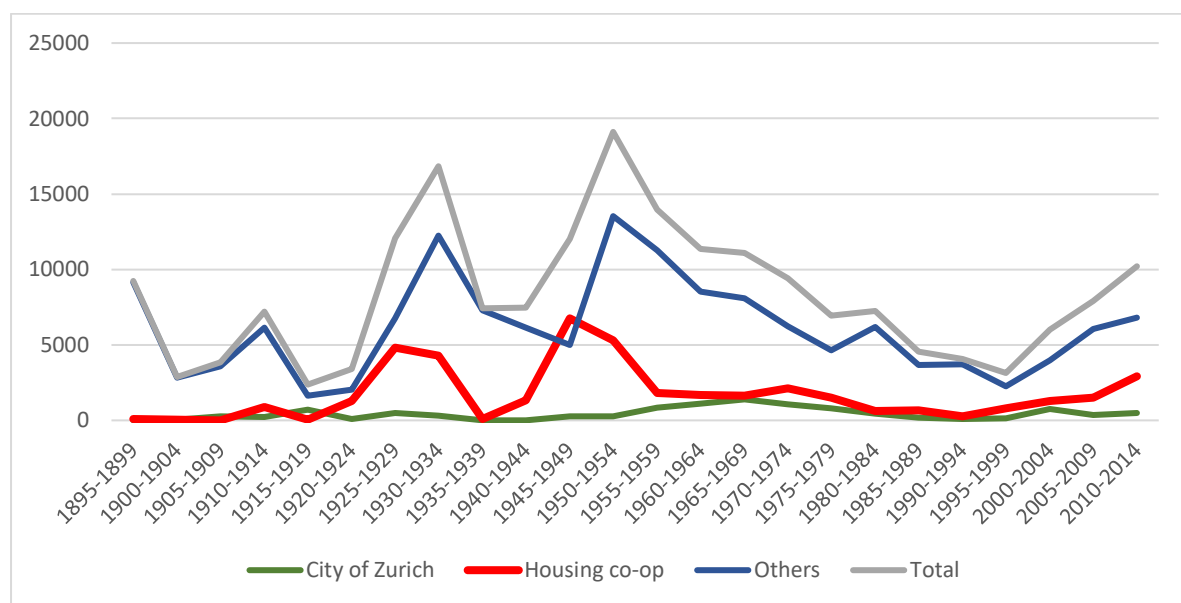
Source: Statistical office of the city of Zurich

Figure 1 displays the production of apartments by type of builders. On a general level, the figure shows that before WWII the production of housing was very volatile. For instance, between 1895-1899 more than 9000 apartments had been built and in the five years to follow that number decreased by more than 6000 to a total of less than 3000 built apartments. Such a rapid shift occurred in WWI and after the global financial crisis of the early 1930s again. After WWII the development of housing follows a more steady pattern. Until 1955 the number of built apartments increased rapidly. Between 1955-2000 the number of built apartments decreased slowly but steadily to reach a minimum with 404 newly built apartments in 1997. Since then the number of built apartments grows again at a steady pace.

The contribution of housing cooperatives changes over time. In the period between 1895 and 1919 housing cooperatives built around 1000 apartments which made up around 4 percent of the whole housing production and which is less than the public housing schemes construed by the municipality of Zurich. In the following thirty years however housing cooperatives built 1 out of 3 apartments in the city of Zurich reaching an all-time high in 1948 with 1800 apartments.

After that housing cooperatives never gained the same importance at least in quantitative terms. From the late 1970s up the mid-1990s, the cooperative production of apartments nearly sank into insignificance. In these two decades the number of apartments built by housing cooperatives rarely exceeded ten percent of the total production of apartments. This is in part due to the population decrease in cities (i.e. suburbanization) and the rather passive reaction of HC to this development. In the last twenty years, however, housing cooperatives regained traction. Housing cooperatives were responsible of 1 out of 4 newly built apartments since 1995.

Based on this strictly quantitative perspective on housing, we divide the history of HC in Zurich into four distinct phases:

- Before 1918: Housing cooperatives emerge as organizations in the housing market. Their contribution remains limited.

- 1919-1950: Housing cooperatives become a significant provider of homes.

- 1950-1990: Housing cooperatives consolidated as organizations and reduced their building activities.

- 1990-now: Housing cooperatives re-start to build new apartments and homes.

Our narrative on these four phases focuses on the HC's contribution to the supply of homes and the (external and internal) conditions explaining their contribution.

- *Agency*

Political parties; city governments; housing cooperatives as social movements in contest with other social and political movements.

- *Political embedding*

Federal structure; no national housing policy (except some financial support from the national level in times of crisis); development of local/cantonal housing policies and local policy means (loans, local pension funds etc.)

- *Context of urbanization*

The housing question as a reaction to massiv urbanization at the end of 19th century; re-emergence of the housing question in different conditions: suburbanization. The limitations of local housing policies and the local organization of housing cooperatives becomes obvious. Re-urbanization at the end of the 20st century reinforces the role of housing cooperatives.

Transformations

The political roles has changed after WWII with the nearly full integration of the labour movement into the Swiss consensus democracy. The political exclusion of migrants who work often in low-income jobs mirrored also in the cooperative movement which became dominated by middle-class people and values.

Nearly complete depoliticization of the cooperative movement; re-politicization from within as a reaction to professionalization; but also from outside through new social movements who used the cooperative model for their own purpose. Contestation from the outside also from other political actors – from the left (position of cooperatives with regard to migrants) and also from the right (questioning the benefit of housing cooperatives per se).

Summary and outlook

Housing cooperatives in Switzerland are primarily an urban phenomena. Not only in that they mainly emerged and thrived in cities (- geographically and politically bounded places). But their formation and their development, their goals and values are related to processes of urbanisation.[3]

The uneven distribution of housing cooperatives (and non-profit housing more generally) between cities points to the crucial role of the local political context in explaining the emergence

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[3] By urbanisation, we not only refer to dynamics of economic agglomeration and distinct relations between locations, land uses and human interactions (see Scott and Storper, 2015). But also to the process that transforms or uses the built environment of the city as investment space and a source of surplus (Walker, 2016) – a crucial aspect when we look at the development of housing and real estate markets in urban areas (Theurillat et al, 2015). Last but not least, urbanization is closely intertwined with powerful actors, struggles over power resources, and the emergence (and dissolution) of political agents (Ward et al. 2011; MacLeod, 2011; Brenner and Schmid, 2015; Beveridge and Koch, 2018; Hitz et al., 1995).

and establishment of HC (- especially in the absence of any meaningful housing policy at the cantonal or federal level). The historical evidence suggests that in order to thrive HC had to establish some forms of mutual relations with local governments. Local governments dominated by social democratic parties (especially in Zurich) used HC to foster de-commodified and affordable housing without having to rely on public funding entirely (Lawson, 2010). This was only possible through political leadership and innovative crafting of policy instruments especially in terms of financial support (ground leases, issue of bonds, securing of mortgages via state-owned pension funds etc.).

Further HC were also instrumental to establish and maintain political ties to the urban working class (in competition with the communist party) and the emerging middle-classes (in competition with the liberal political forces). HC were never formally incorporated into the local public administration, yet the influence of the local governments on their operation and strategy was significant. This claim is substantiated also when we look at the board of the housing association created in the mid-1920s which was dominated by public authorities.

The close ties to the public administration and their important role in the implementation of the city's policy contributed to a separation and depoliticization of the HC. From the 1950s onwards when the construction of homes by private companies outside the city centre soared and the social democratic party (and the (Swiss) working class) was politically incorporated into the Swiss political system (Linder & Mueller, 2017), the HC lost traction. Market-oriented housing became ever more attractive. And even as the federal government adopted the first Housing Support Act HC were not in position to gain a more significant role outside urban cores. Most HC settled for their existing housing stock and their existing residents. They became ever more self-enclosed and attached to relatively conservative values of family and community. HC turned into private clubs rather than political organizations. Nevertheless, most of them maintained their legal principles of collective property, democratic management and decommodification of homes.

A period of rejuvenation began when the urban and the housing question re-emerged in the 1980s. After 30 years of suburbanisation the urban cores became again the focal point of economic investment and political struggles. Deindustrialization introduced new opportunities for investment but also for experimenting with new forms of co-living. Squats popped up (not only) in Zurich. The lack of affordable homes – amongst other salient issues – as a result of the

conversion of apartments into offices unleashed political protest by new social/urban movements. Some of the movement actors re-discovered the organizational form of a housing cooperatives as a means to establish collective forms of living. They could rely on already established legal principles and means of financial support. New HC emerged with a far more progressive and political vision of the social and political purposes to which HC should contribute. The new HC redefined the content, values and practices of HC in the years to come and re-established HC as political agents not only at the city but also at the federal level.

Balmer and Gerber (2017) argue that housing cooperatives became an attractive policy instrument to tackle the lack of affordable housing in recent years. Their position as one removed from the state, shields them from direct confrontation from both political actors who demand more market-based housing policies, and political actors who demand budgetary cutbacks. Based on our analysis, we might add that HC are not only an instrument but also political subjects as well, developing new ideas of housing and engaging in housing struggles.

Despite the broad popular and political support of HC, there are challenges ahead for the existing design of housing policy and for HC as actors. Housing policy must focus now on the existing housing stock as there is hardly any undeveloped land left – not even outside the urban cores – and the new Federal Law on Spatial Planning forces densification. But the renewal of the existing housing stock comes with a sharp increase in rents even in the non-profit housing sector. The challenge for HC and the political struggle to preserve and expand affordable homes is to develop new organizational but also policy strategies directed towards the existing housing stock. Such strategies might contain, first, a rebalancing of ecological and cost targets in the approval procedures for renovation and renewal permits. Second, existing policies for new-built developments need to be adapted to renovation/renewal projects (i.e. introducing new zoning regulations). Third, there is a lack of knowledge and engagement on the side of planners, architects and HC to develop new maybe piece-meal approaches with regard to the existing housing stock. Last but not least, even though a lot of policies are increasingly framed as "metropolitan" and a range of organization, projects and also policies work on the metropolitan level, there is still a lack of any metropolitan housing policy and HC operating at the metropolitan level.

7. Comparative Analysis

Housing cooperatives as political instruments

Housing Cooperative is in a first instance a name for a specific type of organization with specific norms and ways of doing things. But they flourish and act differently depending on the institutional environment and also on their own traditions, beliefs and actions. Hence, our conclusion is not to say that cooperatives should be introduces as a new policy model. But rather we want to understand how housing cooperatives in very different settings and contexts thrive not as organizational model but as a political instrument or collective formations/institutions that can be repurposed. The two cases under scrutiny demonstrate in different forms that housing cooperatives in specific situations and context of urbanization seem to be adequate forms of organization for reconnecting modes of urban collective life to state and political institutions resonating one conclusion of Bhan et al. in their recent contribution.

„It instead affirms that policy measures, relief efforts, and response practices that will meaningfully sustain and enable the possibility of recovery will be those that are anchored on existing and emergent modes of collective life. Paying attention to these modes is then where we must begin, turning away from the lure of the monumental, and back to an urban realism of the majority" (Bhan et al., 2020).

What is more?

1. Housing cooperatives rather than being somehow autonomous entities are – in both cases and mostly in their foundation phase – political instruments for public agencies to extend their scope of action in order to make urbanization processes governable. New processes of urbanization however force housing cooperatives to adapt – with or without support of public agencies (post-industrialization; suburbanization/periurbanization) and the main features that lead to foundation in the first place might turn into a weakness instead (heavy reliance on labor unions in Uruguay and social democratic party in Zurich; localism in Zurich without any reach beyond the city boundaries).

2. Housing cooperatives change over time – as organizations do. But at the same time they stick to their traditions unless there is a severe political dilemma or contestation. This implies that housing cooperatives need to be re-assets in terms of their willingness, effectiveness and capability to

provide adequate housing for new vulnerable groups. There is a tendency to be socially selective (labor unions, party affiliations, but also social/national class., gender).

3. In both cases housing cooperatives were dependent on significant political support: to be recognized as legitimate agency and in terms of access to finance and land. Evidence, the lack of housing cooperatives outside the cities in Switzerland. This is key to understand the political opportunities for local governments but also international organizations. Because after the foundation it seems that housing cooperatives are fully capable of maintaining their operation. But the political support does not only come from public/state agencies.

4. Housing cooperatives can be reinvented form the inside but also from the outside – in good and bad ways (see Sweden, India). The organizational form of a cooperatives can be understood as a shell, which can be repurposed. This means an existing housing cooperative can be captured or new housing cooperatives can develop new practices and discover new territories. In this regard not political support is essentially but rather political challenge or provocation seems vital to maintain the political significance of housing cooperatives.

8. Conclusions

- Whether and how HC play a role in ensuring the right to the city is contingent upon political support and enabling mechanisms. Civil society/ social movements have a critical role in demanding raising awareness about housing problems and in demanding state intervention .

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