

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

Final Scientific Report

Executive Summary

In the aftermath of the Global Financial Crisis, activists and scholars have increasingly turned to collective forms of housing as a strategy for the de-commodification of housing. With reference to Switzerland and Uruguay, we argue that housing cooperatives – as a collective form of housing – are potentially powerful instruments to expand the use-value of housing. The fact that they continue playing a marginal role, however, raises questions about the conditions for their emergence, growth and survival. By bringing the trajectories of housing cooperatives in Switzerland and Uruguay in dialogue, we capture different paths towards housing policies conducive for cooperatives to thrive. In both countries, housing cooperatives are a relevant policy instrument to make urbanization processes governable. Far from being autonomous entities their mutual relations with governments are crucial to understand their development. The paper shows that the organizational form of a cooperative can be understood as a shell, which can be repurposed from the inside and the outside. In their ambiguous position between self-organization and being entangled with state practices, the situated stories of housing cooperatives in Switzerland and Uruguay help to re-describe current struggles to live and dwell in urbanizing spaces around the globe.

1. Problem statement, literature discussion, research questions and methods

In a global context characterised by governmental withdrawal from the housing sector, the commodification of housing, and the 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 (ILO 2018, COPAC 2018, UN Habitat 2015b). Their potentially promising role is supported by a significant number of publications emphasizing their benefits and advantages. Several authors found that cooperatives have the capacity to provide housing at a cost below similar homes in the open market, limit speculation and lower prices of the private rental housing in general (ICA 2012; Saegert and Benítez 2005, Kemeny et al 2005; Thalmann 2019). 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 and 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, foster social cohesion and wellbeing through active engagement of members, and can act as crucial intermediaries between citizens and municipal authorities (Lang et al 2018, Tummers 2016, Lang and Novy 2014). Cooperatives have also become important contributors to architectural innovation in both design for a diversified lifestyles and in the promotion of energy efficient and environmentally friendly building technologies, liveable neighbourhoods, and cities (Novy et al 2009, Tummers 2016). Furthermore, the positive socio-economic impact of cooperatives may not only benefit cooperative tenants but the whole community (Lang and Roessl 2013, Brandsen and Helderma 2012). The multiple societal benefits of housing cooperatives mentioned above tend to disguise a number of critical issues. First of all, housing cooperatives are a very heterogeneous category of housing providers hence, their advantages may only apply to some of them (Duyne Barenstein and Sanjinés 2018). In fact, most studies highlighting their positive features are based on a limited number of single country case studies and are not necessarily representative. Democratic management is considered one of the core values and principles of housing cooperatives (ICA 2012), however in a wide range of they are characterised by a top-down bureaucratic management that provides little scope for participation (Duyne Barenstein and Widmer 2019). Another core principle of housing cooperatives is collective ownership but in several liberalisation of housing regulations and changing market

conditions led to a hollowing of this principle (Sørvoll and Bengtsson 2018, Vogel et al 2016, ICA 2012). Finally, the fact that despite their numerous advantages housing cooperatives presently do not play a major role in the global housing supply raises questions about the factors determining their emergence, growth, and survival. The question raised by Elster (1989) thus remains pertinent: if cooperative ownership is so desirable, why are there so few cooperatives. Divergent views on the advantages of housing cooperatives show that their re-emergence as an alternative model entails potentials, limits and contradictions that are not yet fully understood (Vidal 2019). The heterogeneous nature and role of cooperative housing in different historical and national contexts calls for the need to analyse the factors determining their emergence, growth, and transformation over time.

Switzerland and Uruguay are internationally recognised as world leaders in cooperative housing. They emerged as bottom-up social movements with strong connections to trade unions; umbrella organisations and state support in both countries play a crucial role. In both countries, there are different types of cooperatives, but the vast majority continue to adhere to core values and principles, such as collective ownership of non-commodifiable housing, participation, and democracy, which is a requirement for accessing government support in the form of subsidized loans and land. However, despite having gained significant international recognition for their quantitative and qualitative achievements there is a paucity of scientific research on the specificity of their approaches and outcomes and on the role played by the overall socio-economic, cultural, and institutional context in which they are embedded. Gaining a better understanding of the conditions under which non-profit cooperatives housing can emerge and sustain is particularly relevant in relation to the diffused assumption that this approach may contribute to overcome the global housing crisis. This raises several interlinked questions: What are the specific characteristics of housing cooperatives in Switzerland and Uruguay and what factors determine their success? What is the global relevance and replicability of their approaches? What are their international cooperation strategies? And finally, what are the socio-economic, cultural, and institutional conditions for housing cooperatives to play a role in the provision of adequate and affordable housing? The project provides answers to these questions through an interdisciplinary approach. We researched contextual factors by focusing on the dynamic historical, socio-economic and cultural context in which housing cooperatives emerged and evolved and on the national and municipal policy frameworks and enabling instruments in which they are embedded. Beyond analysing the institutional context and dynamic processes that determine the emergence of housing cooperatives, through a selection of case studies the project also focused on their outcomes, i.e. the architectural, urban and social characteristics of the housing and neighbourhoods they produced. Their characteristics were analysed by focusing on their history, organization, values and principles, spatial characteristics, and on the socio-demographic profile of their inhabitants. Finally, to understand the global relevance and replicability of housing cooperative models, we conducted case studies in both El Salvador and Colombia, two countries where the Uruguayan Federation of Mutual Aid Housing Cooperatives (FUCVAM) has engaged in the dissemination of their housing cooperative model. Primary and secondary data was collected from scientific literature, policy documents, media reports and relevant and semi-structured interviews were conducted with key informants from relevant housing cooperatives and their associations, policy makers at national and municipal level and other relevant stakeholders in Switzerland, Uruguay, El Salvador and Colombia.

2. Data gathered and analytical summary

The research project was structured in three components. The first one is a review of the global relevance of housing cooperatives in the 21st century, the second was an analysis of housing cooperative models in Switzerland and Uruguay, and the third focused on the transnational influence and replicability of housing cooperative approaches.

2.1. Review of the global relevance of housing cooperatives in the 21st century in Latin America

A review of the state of the art regarding the relevance of cooperative housing in Latin America was conducted, considering the diversity of its trajectories and the heterogeneity that characterize these experiences. Through a critical urban studies perspective, this review aimed at understanding the struggles for housing and habitat in relation to collective processes of housing production in various contexts. It proposed a historicization of cooperativism to trace its different origins including, on the one hand, those linked to the processes of colonization and modernization from the global north, and on the other hand, identifying socio-historical contexts where a diversity of cooperation and mutual aid practices emerged and could be traced back to indigenous practices. Within this framework, a brief genealogy of housing cooperatives as well as a literature review on housing cooperatives in Latin America was conducted. In addition, in-depth case studies were conducted in El Salvador and Colombia. Our findings point to an absence of literature that documents the diverse and dispersed level of development of the mostly marginal and atomized housing cooperative experiences we identified in our review. However, we found that in recent years there has been a growing interest in these experiences, both from grassroots movements and social organizations and international development organizations. In sum, the extensive review of housing cooperative experiences in Argentina, Chile, Bolivia, Peru, Ecuador, Colombia, El Salvador, Honduras, Costa Rica and Uruguay, points to key elements for the development of cooperatives in Latin America such as the importance of institutional and policy frameworks, state support through public financing, the inclusion of a diverse group of social actors, organizations and movements, and access to urban land. It also identifies challenges for the survival of cooperative initiatives such as communities' resistance to collective property and the prevalence of private ownership ideology, the failure to adapt cooperative housing models to rural contexts where productive cooperatives appear to succeed, while collectively owned housing cooperatives don't, and finally the invisibility of women's prominent role in cooperative housing movements both within cooperative organisational and production structures as well as in cooperative housing studies (see Working Paper 1 and 2¹)

2.2. Analysis of housing cooperative models in Switzerland and Uruguay²

For the analysis of housing cooperative models, a long-term institutional analysis of national and municipal housing policy processes and outcomes was conducted followed by an analysis of their role in the provision of affordable housing. To this aim, we carried out an historical review of housing cooperatives and of the policy instruments enabling and regulating them. We further conducted interviews with representatives of housing cooperatives and their federations. In the case of Uruguay we focused on the prevailing mutual aid housing cooperatives located in Montevideo and on the prominent role of FUCVAM. In the case of Switzerland, we conducted fieldwork in a range of cities including Bern, Basel, Geneva, Zurich, and Winterthur.

In summary, we found that housing cooperatives both in Switzerland and Uruguay remain primarily an urban phenomenon and in both cases are historically closely associated to strongly unionized and politicized working classes who valued mutual aid and self-help and strived for the decommodification of housing in general. Hence the purpose of action of housing cooperatives in both countries are very similar. In both countries, rather than being strictly autonomous entities, housing cooperatives are policy instruments for the State to expand their reach of government and to make urbanization

¹ Working Paper 1: Research Plan

Working Paper 2: Review of the global relevance of housing cooperatives in the 21st century in Latin America

² This section summarizes the results of the following Working Papers:

Working Paper 3: Long-term institutional analysis of national and municipal housing processes and outcomes in Switzerland

Working Paper 4: Struggling for the right to the city: The politics and everyday practices of bottom-up housing cooperatives in Uruguay

Working Paper 5: Struggles for the decommodification of housing: the politics of housing cooperatives in Uruguay and Switzerland

Working Paper 6: How accessible and affordable are Swiss housing cooperatives? Insights and reflections on housing policies in Switzerland

Working Paper 7: Dialogues between Collective Management and "Sustainability of Life" (*Sostenibilidad de la Vida*) in Mutual Aid Housing Cooperatives in Uruguay

processes governable. Municipal governments dominated by social democratic parties in Zurich and the Frente Amplio in Montevideo, rely on housing cooperatives to foster decommodified and affordable housing without having to rely on public funding entirely. This was only possible through the crafting of innovative policy instruments, in particular to enable access to land and financial support. Hence, in both cases housing cooperatives depend on being recognized as legitimate actors in the housing market (Mullins, 2018).

The relations between municipal governments and housing cooperatives in both cases points to the crucial role of the political context in explaining the emergence and establishment of cooperative housing. However, housing cooperatives should not be confined to their instrumental role for public policy. They are organizations with the power to act upon and to adapt to changes in their environment. In Uruguay the housing cooperative movement is a vital political agent influencing electoral politics and public policies that provided crucial support for progressive governments to get elected. The history of the Uruguayan case also highlights an interesting conceptual point. Facing a hostile political environment, the cooperative movement reinforced their political purpose and expended their commitment towards their members and towards the wider public. Thus, the case of Uruguay is an interesting and rare example of resistance against state-led coercive isomorphism. The political role of Swiss housing cooperatives is less impressive as members of housing cooperatives are first and foremost reliable constituencies for social democratic parties and instrumental to establish and maintain ties between governments, political parties and working and middle-class residents.

In contrast to the highly politicized housing cooperative movement in Uruguay, the Swiss case shows that housing cooperatives are not political actors per se. Over time, their close ties to the public administration and their important role in the implementation of the city's housing and urban development policy contributed to a depoliticization of many housing cooperatives. In fact, most housing cooperatives settle for their existing housing stock and residents and don't consider it their mission to contribute to the provision of decommodified and affordable housing in general. This can be interpreted as a form of state co-optation (see also Sørvoll & Bengtsson, 2020; Coudroy de Lille, 2015) leading to depoliticization and a refusal of broader political ambitions.

Regarding affordability, our research has shown that housing cooperatives in Switzerland historically played and continue to play an important role in the provision of affordable housing, particularly in main cities that are more severely confronted with housing shortages. However, even though Swiss housing policies are well-designed to protect a certain portion of the housing stock from commodification, the financial and other enabling instruments are currently not sufficient to generate sufficient affordable non-profit housing. As a result, the cost of housing and percentage of households facing housing affordability problems over the last two decades have been rapidly increasing. In fact, the success of Swiss housing cooperatives should not overshadow the fact that "Housing policy in Switzerland is couched within a system dominated by private players in a commodified rental market" (Lawson 2009: 61), a reality that is unlikely to change in the near future.

2.3. Analysis of Uruguay's housing cooperatives' influence and dissemination strategies in Latin America³

The last component of this research assessed the internationalization of the housing cooperative movements, focusing on the experience of FUCVAM. To this aim, we conducted a review of secondary literature on international experiences and seven in-depth interviews with key informants. Initiatives attempting to replicate the so-called "FUCVAM model" throughout Latin America emerge through a diverse range of motivations and circumstances that reflect the political life and fluctuating international cooperation efforts in different contexts. A key component was from its origins, the

³ This section summarizes the results of the following Working Papers:

Working Paper 7. Conference Report - Tackling the global housing challenges: relevance and replicability housing cooperatives approaches and strategies.

Working Paper 8. Rebuilding a Model: Analysis of FUCVAM's experience in Latin America

Working Paper 9. Negotiating Space for Cooperative Housing in post-conflict Colombia

Working Paper 10. Is there a space for Housing Cooperatives in Latin America's Housing Systems? The case of Colombia and El Salvador.

international vocation of the founders of FUCVAM and the experience of the Uruguayan Cooperative Centre (CCU) in the promotion of international meetings for training and debate, nourished within the workers' organizations - the foundational basis of the movement. Furthermore, the effects of the Uruguayan civic-military dictatorship (1973-1984) played an important role as it generated the diaspora and exile of some of the militant promoters of housing cooperatives to countries of the region (Brazil, Argentina and Mexico), where they made the Uruguayan experience known. Finally, and perhaps most importantly was the strategic alliance with the Swedish Cooperative Centre – We Effect, which has supported and financed the work of FUCVAM in different countries, as well as promoted the construction of an agenda on popular housing and social production of habitat in Latin America. A detailed look at experiences throughout Latin America revealed that the ways of sustaining the pilot experiences were driven and concretized by the intervention of the technical-political actors deployed by FUCVAM in the territories through international cooperation. However, replicating the model has been met with multiple challenges: long periods of waiting until the housing projects were built, lack of organisational culture, long-term unaffordability of subsidised credits, and high amounts of time and effort dedication. This is especially burdensome for members performing leadership or administrative roles in cooperatives, which are often taken on by women who are already overwhelmed by care taking activities at home. New housing cooperative members are required not only to address the lack of adequate housing, but also to embrace principles that view housing as a human right, instead of a commodity, which implies a level of detachment from the widespread ideal of individual homeownership as a means of social mobility, heightened reputation, a higher quality of life, or a long-term investment where a house is considered a patrimonial asset. Most housing cooperatives, as a matter of fact, are small in size, as people are reluctant to embrace collective ownership. The degrees of autonomy that cooperative organisations have with limited flexibility to develop their own means of economic and political stability are in strong dependence on their households' capacity to collect savings, to dedicate time and effort to establish alliances with other organisations, to extend their strategic network and cooperation linkages with key actors who contribute with other kinds of support. These areas of organisational autonomy remain a field for improvements where international cooperation and local NGOs cannot continue to be the only driving forces of their processes. Even if several steps have been taken in the struggle to consolidate a housing cooperative model in different countries these have been met with inflexible housing systems, making it more difficult to obtain a level of progress in terms of the model's institutionalisation, as it has occurred in the cases of Uruguay and Switzerland.

3. Main research results

The project confirmed the global re-emergence of a scientific and policy interest in housing cooperative's role as a potentially viable approach to tackle the global housing crisis. The literature review and exchanges with the international scientific community revealed, however, that housing cooperatives are a very heterogeneous organisational model, making a comparative analysis and generalisations almost impossible. Nevertheless, it confirmed that despite the contextual differences, housing cooperatives in Uruguay and Switzerland have in common that, thanks to the policy frameworks in which they are embedded, they continue to play an important role in the provision of affordable, non-commodifiable housing. As such cooperatives in these two countries stand in contrast with those in many other European and Latin American countries where neoliberal policies led to a deregulation, privatisation and financialization of the cooperative housing sector. These aspects make the case of Switzerland and Uruguay particularly interesting and of global relevance. Indeed, their housing cooperatives and related policy framework are currently gaining much international attention. In this context our project is making an active contribution in answering the questions that are emerging both in the scientific community as well as among policy makers.

Beyond north-south dichotomies, in both Switzerland and Uruguay, housing cooperatives continue to be important actors in the provision of de-commodifiable housing. While housing cooperative movements in these two countries may at the first glance appear to be very different, they have more

in common than with those of several of their neighbouring countries, where neoliberal policies led to hollowing their core value of non-profit collective ownership or where they never came to play a significant role. The two cases demonstrate that housing cooperatives in specific contexts continue to represent viable forms of organization for the decommodification of housing through their specific way of connecting modes of urban collective life to state policies and political institutions. The comparison of the histories and struggles of housing cooperatives in Switzerland and Uruguay thus points to the complex relations between housing cooperatives and the State. To thrive and maintain a meaningful position in the provision of de-commodified housing, they need to find an appropriate distance to the State. If they are too close, they might be jeopardized by political turmoil or they become an extension of the local administration. But if they are too distant their everyday operations might be in danger.

We argue that there is not one single condition for housing cooperatives to flourish. However, an established policy framework defining the guidelines for state support and the relations between the public administration and housing cooperatives is conducive. It serves as a normative principle to which housing cooperatives can refer to in their everyday operations and which installs barriers to the commodification of housing. Further it is the political foundation for struggles when the political environment turns more hostile or when new more ambitious political goals are formulated. However as other cases have shown, the policy framework is not enough. Another crucial condition, it seems, is the recurrent actualization and negotiation of the very purpose of housing cooperatives either induced by external or internal developments. This insight is also crucial when we look for challenges ahead. In both cases there is a threat for housing cooperatives in terms of their accessibility. Housing cooperatives have a social base on which they were built. This social selectivity can have detrimental effects with regard to the openness and willingness to provide adequate housing for new, emerging vulnerable groups. We observe similar dynamics in Uruguay and Switzerland, where socioeconomic and political transformations call for the need of housing cooperatives to respond to new challenges, such as changing sociodemographic structures in Switzerland, and a growing informal economy and increasing urban poverty in Uruguay.

Housing cooperatives are also bearers of specific social values and traditions. In both countries, traditional family ideals influence the projects they were and are developing, but also the members who eventually benefitted from these projects. In Switzerland, these enshrined social values are an object of recurrent struggle and triggered an ongoing process of re-politicization. Urban social movements have been starting to re-conceptualize housing as a right to live in the city, but also as a place for new forms and modes of social reproduction and community organization. Housing cooperatives have been rediscovered as an established organizational shell to experiment with new forms of living. Through this re-politicization and appropriation of the organizational model housing cooperatives are currently re-emerging as political actors and a form of collective urban life.

4. Conclusions and outlook for further exploration

For the Universidad de la República de Uruguay, the work carried out in this project has opened a new line of research and further strengthened the interdisciplinary academic networks that work on related domains. This achievement will ensure continuity to the research, for example through the follow-up research project which has been presented and approved for funding from the *Comisión Sectorial de Investigación Científica, Uruguay*: "Housing cooperatives and non-traditional construction systems: strengths, difficulties, determining factors and tensions (2011-2021). This project represents a concrete possibility to give continuity to the work done, directly contributing guidelines to public policy at the national level. Regarding internationalization, its challenges, and limits, it is necessary to continue the analysis of emerging models throughout Latin America from a critical perspective that considers the complexities and opportunities of proposing forms of housing and collective life in contexts that are often not very favourable to the pillars of the FUCVAM model: collective ownership, mutual aid and self-management. These are elements that need to be redefined and reconceptualized in each context. For the ETH Zurich, this research project has impacted several areas of work at the ETH Wohnforum. First of all, it has influenced the thematic focus and the curriculum of the ETH Master of Advanced

Studies (MAS) in Housing, which since the start of the project in 2019 included an entire module exploring the role of cooperative housing in the provision of affordable housing. This has resulted in several master theses on related topics in a range of contexts including, Argentina, Mexico, Switzerland, Slovenia, and the UK. Furthermore, as a result of this research we established contact with a community of ex-combatants in Colombia in the process of developing a mutual aid housing cooperative as part of their reincorporation process. Together with the Universidad Nacional de Colombia and the above-mentioned community we developed the School of Architecture for Reconciliation, which brings together architecture students, policy makers, ex-combatants, victims, and scholars to reflect upon the potential role of housing cooperatives in post-conflict contexts. Thanks to the financial support of the solidarity fund of the housing cooperative ABZ, which we obtained through a competitive process, the school was able to provide technical support to the cooperatives' projects. Finally, as a continuation of this research we have been awarded an SNSF-SPIRIT grant for the project "Negotiating space for Housing Cooperatives in Latin America. The case of post-conflict Colombia and El Salvador". Within this four-year project which we developed jointly with the Universidad Nacional de Colombia and that started in July 2022 three researchers will complete their doctoral studies.

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