

Struggles for the decommodification of housing: The politics of housing cooperatives in Uruguay and Switzerland

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Abstract

After the Global Financial Crisis, activists and scholars have turned to collective forms of housing as a strategy to decommodify housing. We argue that housing cooperatives might take a crucial role in this strategy. The fact that they are still marginal, 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. In both countries, housing cooperatives are meaningful policy instruments to make urbanization governable. To understand their development, their mutual relations with governments are crucial. We argue that the organizational form of a cooperative resembles 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 struggles to live and dwell in urbanizing spaces around the globe.

Introduction

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 globally being rediscovered as a potentially viable strategy to counter the increasing commodification of housing (Baiges *et al.*, 2020, Madden & Marcuse, 2016).

Housing cooperatives exist in many countries, but are deeply embedded into specific historic, political and institutional contexts, which makes them an extremely heterogeneous sector. As a result of neoliberalism, in several countries they increasingly follow the rules of the market. In Switzerland and Uruguay, however, housing cooperatives continue to remain key actors in the provision of affordable and non-commodifiable housing. The international attention that cooperatives gained in these two countries for their important role in the provision of affordable housing, architectural innovation, and the development of socially inclusive and sustainable neighbourhoods makes them instructive cases to study conducive conditions for housing cooperatives to flourish. In this paper, we study the histories of housing cooperatives in Switzerland and Uruguay to understand the conditions under which they are capable of providing decommodified housing.

This paper is based on a review of scientific literature, policy documents, and empirical research: interviews were held with representatives of housing cooperatives and their associations and cooperative inhabitants both in Uruguay as well as in Switzerland. Furthermore we actively participated in some housing cooperatives' general assembly meetings and other educational, cultural, political and social events they regularly organise. Finally the paper is the result of an intensive exchange of knowledge and experience among the authors in the framework of an ongoing comparative research project¹.

The (exacerbating) global housing crisis

In 2017, the Special Rapporteur on adequate housing of the UN Human Rights Council shed a devastating light on the global housing crisis: "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, p. 3). Indeed, globally an increasing share of the housing stock is owned by corporate finance and subject to quantified return targets. In other words, the financialization of housing has turned homes into commodities that are being traded for profit. As a result, housing is increasingly disconnected from its social functions and meanings.

The current COVID-19 pandemic has and will increase housing precarity and inadequate housing for more people. Yet, the COVID-19 crisis also makes the use-value of housing as shelter, safe place and nodes for collective engagements of support ever more evident (Rogers & Power, 2020). Indeed, "[h]ousing 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, p. 10). In this crisis, nobody could neglect the crucial role of housing in mitigating the risks of the pandemic, for the social fabric of the city, for the rhythms of everyday life and for the organization of sociability and urban collectives. The struggle for decent housing is and was never just about shelter but "about finding ways to enable what home can do for people in the widest possible sense" (Lancione, 2020, p. 276). Thus, the coronavirus not only exacerbated the global housing crisis but revealed its multiple effects. First, the crisis makes it more difficult to find a decent home; second, the lack of affordable housing disrupts the conditions for social reproduction that rely on having a stable and adequate home (Madden, 2020); and third, having a specific place to live in the city - which includes a home - is a precondition for the organization of communities and to establish social infrastructures sustaining collective life (Bhan *et al.*, 2020).

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Against this backdrop we reflect on whether housing cooperatives may be agents of de-commodified alternatives and based on two in-depth case studies we examine the conditions under which housing cooperatives can maintain this role.

The role of housing cooperatives in tackling the housing crisis

The International Cooperative Alliance defines housing cooperatives as a housing model of mutual ownership and democratic control by a group of members, pooling resources and lowering individual costs of all services related to the provision of housing (ICA, 2012). The housing cooperative movements in Europe emerged in the mid-nineteenth century as a response to the desperate housing conditions of the working classes in a context of rapid industrialisation and urbanisation. Their role in the provision of decent and affordable housing gradually expanded and by the early 20th century they became common throughout Europe. In particular after World War I and World War II, they assumed a key role in rebuilding the damaged housing stock. About the same period housing cooperatives also emerged in the United States, South Asia and Latin America (Duyne & Sanjinés, 2018).

The recent rediscovery of housing cooperatives is supported by several publications emphasizing that they have the capacity to provide housing at a cost below similar homes in the open market, that they are a useful instrument to limit speculation, and also to lower the prices of the private rental housing in general (Saegert & Benítez, 2005, Kemeny *et al.*, 2005; Thalmann, 2019). Wijburg (2020) sees housing cooperatives as both potential policy instrument and as preferred partners for an alternative mode of urban governance in the domain of housing. In several European countries housing cooperatives also gained recognition for their bottom-up culture and for their innovative housing projects (Czischke, 2018).

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.*, 2020). While they have the potential to foster social cohesion and wellbeing by engaging in community initiatives and make a major contribution to the production of socially cohesive neighbourhoods, empirical evidence in this regard is still scarce (Tummers, 2016). Nevertheless, housing cooperatives may have a positive socio-economic impact not only on their tenants but on the whole community (Brandsen & Helderman, 2012).

In developing countries, where low-income groups often have no access to formal credit, membership in cooperatives helps pool resources and may be a stepping stone towards community development (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).

However, housing cooperatives are a heterogeneous category of housing providers and are embedded in institutional contexts that influence their scope of action (Ganapati, 2010). Most studies

on the subject are based on a limited number of single country case studies and are not necessarily representative. For example, a core value of housing cooperatives is collective ownership but in several countries liberalisation of housing regulations and changing market conditions led to hollowing this value. This is the case of Sweden and Norway, two countries that stand out for their significant share of cooperatives housing, but where they gradually changed from being civil society organizations committed to the values of self-help, democracy, non-profit and solidarity, towards becoming more market oriented (Sørvoll & Bengtsson, 2018).

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. Indeed, globally only in few countries, or more precisely in a few cities, could housing cooperatives keep their important role and, in some cases, without any longer adhering to some of their core values and principles. The question raised by Elster (1989) thus remains pertinent: if cooperative ownership is so desirable, why are there so few cooperatives? In what follows we address Elster's question from a slightly different angle, by focusing on the conditions and struggles that foster housing cooperatives as agents and/or policy instrument to provide for de-commodified housing: if housing cooperatives are such an attractive and desirable policy instrument for the provision of affordable and decommodified housing under what conditions do they emerge and maintain their importance?

Before we delve into our case studies we need to address a few conceptual issues. Based on recent research in the field, we understand housing cooperatives as hybrid organizational forms (Mullins et al. 2018; Blessing 2012) blending features of different organizational fields such as the state, the market and civil society. As such, hybrid organizations blur the state/market dualism as they are being subject to often conflicting institutional contexts. Housing cooperatives are thus entangled in complex stakeholder relations which make them prone for adaptive change (Czischke, 2018). Transformation of housing cooperatives means a change in their scope of action, that is their ability to realize their purpose and interests or in their purpose of action, that is the collectively shared core values of the housing cooperation (Sørvoll and Bengtsson, 2018; 2020) – or both. To be sure, a transformation of housing cooperatives might derive from within the organisation or from changes in their institutional environment (Mullins and Moore, 2018). For instance, Sørvoll and Bengtsson (2018; 2020) show that conflicting interests among members of housing cooperatives (i.e. from within the organisation) can lead to a change in the core values of the cooperatives. Mullins (2018) on the other hand demonstrates the enabling effect of policy recognition on the scope of action for community-based housing solutions. As organisations housing cooperatives depend in part on their environment but at the same time they are actors capable of influencing their intra-organizational life as well as their organizational environment in which they are positioned.

In the next sections we trace the organisational changes (or the resistance to such changes) of housing cooperatives in Switzerland and Uruguay, two countries where they are renowned for their

important role in the provision decommodified housing and their commitment to ensure lower-income people's right to the city. Decommodification of housing means the withdrawal of housing supply from market-based modes of exchange and, thus, an emphasis on the use-value of housing and its importance in the field of social reproduction and community development (Holm 2011). The housing cooperatives we study can be defined as collaborative civil society housing (Sørvoll and Bengtsson 2020), i.e. the members are not only committed to their own community and individual interests but aim at contributing to the wider civil society. Our focus is on one of their core value, namely the cooperatives commitment to the de-commodification of housing supply. We describe how shifts in the environments and in the internal functioning of housing cooperatives are related and how they play out with a focus on their purpose of action. Even though the two cases we study differ in many respects, housing cooperative share some important similarities. Hence, we propose to understand housing cooperatives as organisational shells which provide a form for deliberate collective action. But this form can be repurposed from within or from the outside.

The case of Switzerland

In Switzerland, a country with a population of approximately 8.5 million, housing and related policies are geographically uneven due to the country's federal structure (Cuennet *et al.*, 2002). Close to 60% of households are living in rented housing, but tenure patterns differ across the country. Home ownership is widespread in rural areas, while rental housing and cooperatives are more prominent in cities (Sotomo, 2017). Out of the approximately 170'200 apartments owned by housing cooperatives 55% are located in the ten largest Swiss cities and 25% in Zurich alone (FOH, 2018). Hence, housing cooperatives, while playing an important role in cities, at a national level only account for 8% of the total rental housing stock.

The emergence of housing cooperatives in Switzerland is associated with the rapid urbanization in the late 19th century, when industrialization led to a massive influx of labourers. Highly speculative tenement housing entailed dramatic living conditions for the impoverished working classes. In the late 19th century, these became the core of political struggles (Fritzsche & Lemmenmeier, 1997; Thalmann, Kurz & Maurer, 2015). In this political juncture, housing cooperatives emerged as an heterogeneous group of organizations aiming to provide housing for the working class and the poor. Their shared goal was to counter the speculative housing market by producing dignified homes for communities based on solidarity and mutual help. The first housing cooperatives were experimenting mostly unsuccessfully with different modes of financing, forms of organization and relations to the local government due to the absence of a reliable and supportive legal, financial and political framework (Ruf, 1930).

As shown in Figure 1, over the years the development and role of housing cooperatives has been unsteady. With reference to Zurich, in the period between 1895 and 1919 housing cooperatives built around 1000 apartments which made up around 4% percent of the whole housing production. In the

following thirty years housing cooperatives built one out of three apartments, reaching an all-time record in 1948 with the construction of 1800 apartments. From the late 1970s up the mid-1990s, however, the cooperative production of apartments rarely exceeded 10% of the total apartment production. Over the last 25 years they regained traction and currently account for the construction of 1 out of 4 new apartments.

[Insert approx. here Fig. 1: Historical overview of housing cooperatives in Zurich (1900-2015)]

When we look at the present landscape of housing cooperatives in Zurich, we find a great variety of organisation with different sizes (ranging from less than ten dwelling to over 5000) historical and political backgrounds, organizational practices, social bases, values, and ways of collective living. A distinction may be made between residential housing cooperatives (*Wohnbaugenossenschaften*) and housing construction cooperatives (*Baugenossenschaften*). These two models differ in their membership base; in the case of residential housing cooperatives, their members are people who build apartments for themselves, whereas housing construction cooperatives are building houses to generate revenues for their members.

The vast majority of the housing cooperatives adhere to the principles of decommodification and democratic self-government by subscribing to the “Charter of Non-Profit Housing Providers”². Article one of the Charter stats that non-profit housing providers have to withdraw their housing from financial speculation, refrain from seeking profits and rent out their apartments based on a cost-rent-model (i.e. rent covers housing costs calculated based on the rate of interest on the borrowed capital, the costs of maintenance and administration and the accrual of reserves for renovations). Through their membership in one of the two umbrella organisations, housing cooperatives have to act according to these values as they are mandatory conditions to access state support (Lawson, 2009; Balmer & Gerber, 2018).

Housing cooperatives and their associations constitute an integral part of the housing policy in Zurich and operate in close association with the city government. Their legitimacy is strong and confirmed by numerous regulations and direct-democratic votes.

Building blocks of a conducive policy framework

Support to housing is codified in the 2003 Federal Housing Support Act, which provides details on the direct and indirect means of support. The federal government, however, supports housing cooperatives only indirectly by granting loans and advantageous mortgages. The lack of a strong national housing policy may be attributed to the federal nature of Switzerland. Hence, to understand

² Charta der gemeinnützigen Wohnbauträger der Schweiz (https://www.wbg-schweiz.ch/data/gemeinsame_Charta_oi_oi_13_d_2877.pdf; accessed 4 September 2020) by the Wohnbaugenossenschaften Schweiz (association of the residential housing cooperatives) and Wohnen Schweiz (association of the housing construction cooperatives).

housing policies in Switzerland, we need to focus on local policies, where cities and municipalities have a great leeway on how to address housing issues.

In Zurich, the current housing policy has its legal and political foundation in a resolution approved in 2011, when 76% of the voters supported the initiative that the city government would have to develop and implement policies to foster affordable housing and that by 2050 one third of the apartments in the city would be owned by non-profit housing organizations. Housing cooperatives play a crucial role in the implementation of this policy and became one of the city's key instruments in the provision of decommunified housing.

In the aftermath of the vote, the city government presented an encompassing housing policy program, established new instruments and codified practices already in place that would encourage existing or newly established housing cooperatives to build new housing, make their housing stock available to low-income residents and, most importantly, ensure that it would sustain as an alternative model for the provision of decommunified housing.

To promote new housing projects the city is leasing land to cooperatives for 60 to 100 years. This practice is made possible by the fact that the city of Zurich owns more than one third of all the building land on its territory. It established in the 1920s and has hardly changed over the last century. The city further supports housing cooperatives financially; while the level of self-financing through the market is generally high (up to 75%), municipalities and other public agencies invest their pension funds in second mortgages to housing cooperatives. Furthermore, in many cases, the city of Zurich buys 10% of the cooperatives' shares. There are no direct or indirect subsidies for housing cooperatives except that they do not have to follow the same accounting standards as for-profit housing companies; in times of rising market prices this results in lower tax burdens for housing cooperatives.

Housing cooperatives should not be confused with social housing. In general, they manage the allocation of their apartments autonomously, without interference from the city government. Accordingly, the composition of residents depends on the norms and values of the specific housing cooperative. However, if the city provides the land, housing cooperatives usually have to reserve a specific share of apartments for social housing subsidized by the city. In such cases housing cooperatives often collaborate with organizations that provide housing support to specific socially disadvantaged groups of people, such as large families with low incomes and as refugees.

Cooperative members pay a rent that only covers the housing costs and that is calculated based on the rate of interest on the borrowed capital, the costs of maintenance and administration and the accrual of reserves for renovations. Accordingly, in average rents in housing cooperatives are 20-30% lower than in the private rental market. The financial operations and the accounts of the housing cooperatives are reviewed by the city government and in most large housing cooperatives a member of the city has a seat in the managing board. Further, there are various hurdles for housing

cooperatives to sell their properties and to ensure their durable withdrawal from speculation; the majority of the members have to agree and the municipality or the canton has a pre-emption right. Hence the policies in place preserve the decommmodification of cooperative housing.

The case of Zurich shows that there is a tight and interdependent relation between the city government and housing cooperatives, which are considered a key policy instrument to maintain and expand the affordable housing sector.

Between progression and stagnation: the politics of housing cooperatives

Understanding the still significant role of housing cooperatives in Zurich, requires a focus on the political and socio-spatial dynamics shaping the city's local housing policies and politics. Zurich's enabling policy framework has its origin in the years after WWI. At that time, all levels of governments were committed to establish the political, legal and financial framework that would support housing cooperatives to assume an important role in the provision of housing for the lower middle- and working classes. While the city of Zurich built public dwellings from 1907 onwards, partly subsidized by the cantonal and the federal government, the public housing effort was never sufficient to meet the housing shortage (Kurz, 2008; König *et al.*, 1997). Federal subsidies were cut entirely in 1924. At the same time, Zurich adopted the Guidelines to support the supply of non-profit housing (*Richtlinien zur Förderung des gemeinnützigen Wohnungsbaus*), through which the city facilitates access to land and finances for housing cooperatives to build new apartments and which remain valid up to date. From this point onwards cooperatives made a major contribution to the production of housing. In fact, between 1924 and 1932, they completed the construction of over one third of all new apartments built in the city. Meanwhile housing cooperatives developed very close ties to the city government and its ruling social democratic party. Indeed, Emil Klöti, the then council member responsible for housing policy made it clear that "cooperative housing can only become a steady activity ... if it is connected tightly to the municipality and the state" (Lindig, 1980, p. 109). The strong ties to the municipality and the ruling social democratic party, however, also disconnected the housing cooperatives from more radical forces within the workers movement, increasingly congregated around the communist party that was founded in 1921 (König *et al.*, 1997). Hence the city government established a conducive policy framework for housing cooperatives while at the same time demanded political loyalty to the ruling social democratic party.

After WWII housing construction shifted from the urban centre to a mode of suburbanization and eventually peri-urbanization. The private sector started to dominate housing production as profits from real-estate markets began to hike. In the city of Zurich the number of newly built dwellings decreases rapidly from 3000 in 1950 to less than 600 in 1990. Thus, the growing demand for new housing was mainly met outside the core cities. As housing cooperatives and supportive housing policies were absent in suburban municipalities, the housing boom after WWII took place by and large without the participation of housing cooperatives.

The declining role of the housing cooperatives, however, cannot be fully understood in strictly structural terms. Housing cooperatives as organizations, and as social and political agents, changed in the aftermath of WWII when they increasingly detached themselves from political processes and from their foundational aim and core common value to increase the number of affordable and decommodified flats. This was partly related to the integration of the (Swiss) working class into the political consensus dominating Swiss politics until the 1970s/1980s, which was underscored economically by the (seasonal) employment of migrants for industrial and other low-income jobs (Linder & Mueller, 2017). Hence, while the working class became increasingly non-Swiss and excluded from political rights and organizational ties, housing cooperatives remained by and large profoundly Swiss. Insider solidarity increased at the expense of broader external political solidarity (see also Sørvoll and Bengtsson, 2020). This bias was reflected in the composition of the residents living in cooperative apartments. In the canton of Zurich, for example, in the 1970s only 4% of the housing cooperatives' inhabitants were non-Swiss compared to 16% of all households. As a result, housing cooperatives have been criticized for their restrictive membership and rental rules following WWII. The objective of most housing cooperatives at that time was to provide homes for "average" Swiss families from which non-swiss residents (but also single mothers/fathers or other non-conventional households) were often excluded (Banz *et al.*, 2016).

As a result numerous housing cooperatives slowly turned into private clubs more concerned with maintaining their (perceived) homogenous community than with including new members and engaging in new housing projects (Banz *et al.*, 2016; Thalmann, Kunz & Maurer, 2015). In this inward-looking and depoliticizing development, the umbrella associations confined themselves to the implementation of policies, the provision of support to their members, and hardly ever engaged in politics. This means that in the formative years of a federal housing policy, the umbrella associations of housing cooperatives played a minor role in the political struggles. Initiatives or referendums focusing on housing mainly came from labour unions or other associations directly connected to tenant protection.

A rejuvenation of the cooperative movement began when the urban housing question re-emerged in the 1980s. After 30 years of suburbanization cities became again the focal point of economic investment and political struggles (Hitz *et al.*, 1995). Deindustrialization led to new investment opportunities but also to experimenting with new forms of co-living. The lack of affordable housing resulting -among others- from the conversion of apartments into offices unleashed political protest by new social/urban movements. Squatting emerged as a new phenomenon in Zurich and several other cities (Stahel, 2006). In this context housing cooperatives were rediscovered as a viable organisational form to establish collective ways of living, new forms of family life and social reproduction. The opportunity to rely on already established legal frameworks for financial support facilitated the emergence of a new generation of housing cooperatives with progressive political values in relation to everyday urban life and to the broader socio-political horizon to which

cooperatives should contribute (Kurz, 2017). These new cooperatives redefined their content, values and practices and re-established themselves as political agents struggling for the right the city and the right to housing became once again part of the political agenda. The new housing cooperatives furthermore challenged the established, older housing cooperatives and their umbrella associations. As a response, many of the older cooperatives introduced new venues for member participation and more open rental policies. In fact, the new housing cooperatives initiated a process of transformation in the whole cooperative housing sector. In the wake of these social movements, housing cooperatives re-gained importance also for their qualitative contribution to housing and neighbourhoods in the city.

The case of Uruguay

Uruguay, with a population of approximately 3.5 million people is a highly urbanized country with over 50% of the inhabitants residing in its capital Montevideo. 57% of households own the dwelling in which they reside, making home ownership the prevalent form of tenure. About 20% are formal renters and the remaining 22% rely on other forms of tenure, including permitted or illegal squatting of land and properties (INE Uruguay, 2018). While the average proportion of people living in informal settlements in Latin America is about 20% the percentage in Uruguay is only five (Duyne & Pfister, 2019). Uruguay's housing policies, which include several instruments to foster housing cooperatives played a significant role in achieving these results.

The first housing cooperatives in Uruguay emerged in the late 1960s. They were initiated in the framework of a large-scale national housing programme funded by the Inter-American Development Bank. The program aimed at addressing the country's housing deficit with the construction of 4100 housing units through various projects involving both the private and the public sector. In this context the *Centro Cooperativista Uruguayo* (CCU) was able to start the first three self-help mutual aid housing cooperatives that jointly built ninety-five dwellings. These stood out for their superior quality, lower cost, and most rapid completion (González, 2013). Their success had a strong influence on the *Ley de Vivienda*, the Housing Act, which was approved by the Uruguayan parliament in December 1968. Experts from the CCU and other representatives from civil society organisations were actively involved in drafting the Act, which paved the ground for the rapid expansion of housing cooperatives (Grande & de Melo, 2018).

There are different types of housing cooperatives in Uruguay. A distinction can be made between 'owners cooperatives' (*cooperativas de propietarios*) in which the dwellings upon completion become their members' private property, and 'users cooperatives' (*cooperativas de usuarios*) in which the land and housing complex are collectively owned by their members. In both cases the Act foresees measures and restrictions to prevent their commodification. A further important distinction can be made between cooperatives whose members contribute to the project with their own savings, the so-called 'previous savings cooperatives' (*ahorro previo*) and those who adopt a mutual aid (*ayuda*

mutua) approach. Currently about 30,000 households reside in one of the country's 2,158 housing cooperatives, of which 963 are located in Montevideo (INE Uruguay, 2018; INACOOP, 2017). The majority of the cooperatives are collectively owned and more specifically belong to the *ayuda mutua* type. At a national level only about 3% of the housing stock belongs to housing cooperatives, but their high concentration in urban areas underlines their importance to ensure the right to housing in cities.

The institutional framework of housing cooperatives

Housing cooperatives in Uruguay are regulated by the Housing Act, which recognises them as legal entities, defines their organisational structure, and their role as providers of non-profit housing. The Act recognising that their role is contingent on financial, material and technical support. Accordingly, it sanctioned the creation of the *Fondo Nacional de Vivienda*, a fund to provide loans to the different type of housing cooperatives. Currently these loans have a duration of 25 years and a 5% interest rate, as opposed to the 9.25% interest rate charged by commercial banks (BCU, 2018). To access loans from this fund previous savings cooperatives have to come up with an equity equivalent to 15% of the total capital investment required to purchase the land and which by law should never cost more. Mutual aid cooperatives can access loans without contributing with their own labour as a form of equity by working as labourers on the construction site for an average of 21 hours a week until the project is completed. This allows to reduce significantly the construction costs, making this type of cooperatives particularly attractive to low-income people. Moreover, closely working together leads to a high level of social cohesion, which may be one of the reasons why mutual aid cooperatives are socially and politically much more active than the *ahorro previo* cooperatives (Nahoum, 2013a).

The Housing Act recognised access to affordable and centrally located land as a challenge, in particular for mutual aid cooperatives. To address this issue, and in particular to ensure that also low-income people can access cooperative housing, the Act sanctioned the establishment of a Public Land Bank consisting of plots of land earmarked for housing development that are allotted to cooperatives on a leasehold or grant basis. The Land Bank was not only conceived as an effective instrument to overcome the country's housing deficit, but also a crucial tool for urban planning (Mendive, 2013).

Technical support was identified as a further requirement to enable people with no previous building and construction management capacity to cooperatively engage in the construction of their houses. To this aim the Act sanctioned the creation of the *Institutos de Asistencia Técnica* (IAT), which were conceived as interdisciplinary, independent, non-profit private organisations. The IATs role is clearly defined by the National Housing Act and covers four crucial domains: social organisation, accounting, legal assistance, and architectural and technical planning. IATs have to be staffed with an interdisciplinary team of at least four professionals pertaining to the above-mentioned domains.

The IATs support cooperatives in the development of their entire housing project. For their mandatory services IATs receive a fixed payment calculated as a ratio of the total investment. (Duyne & Pfister, 2019).

With the aim of planning, promoting, financing, monitoring and evaluating all public and private actors involved in the implementation of its housing policy, the government founded the *Dirección Nacional de Vivienda* (DINAVI/National Housing Department). The DINAVI plays a key role in ensuring the quality of housing produced by cooperatives. It is responsible for the detailed analysis of the proposed projects from a technical, financial and legal points of view, for overseeing the granting of loans, and monitoring the quality of construction. Further, it is in charge of monitoring the internal operation of cooperatives to ensure their compliance with the regulations, regarding, for example, democratic decision-making, the regular holding of meetings and elections for crucial positions such as the director or the accountant. Formal registration and compliance with all rules and regulations are imperatives to be eligible for a loan. Before obtaining a loan they also have to take a training course in all management and building tasks involved in construction. The institutions that the government of Uruguay set in place to enable housing cooperatives to flourish reflect a deep understanding that housing cooperatives cannot emerge without state support (Nahoum, 2013b).

The ups and downs of housing cooperatives in Uruguay

The institutional framework that enabled housing cooperatives to emerge in Uruguay was established in a fragile political context as a response to the housing deficit and to a deep economic crisis. Similar to what happened in Europe in the 1930s, the government's housing policy aimed not only at addressing the housing deficit, but also at reactivating the economy by giving a boost to the building industry. In fact, in less than three years after the approval of the Act over 200 housing cooperatives were founded and engaged in the construction of 6,700 dwellings (Moreno, 2018).

[Insert approx. here Fig. 2: Historical overview of housing cooperatives in Uruguay (1968-2019)]

In 1973, however, following a military coup and the establishment of a right-wing dictatorship, the institutions created to foster housing cooperatives were dismantled and, as shown in Figure 2, their activities came to an almost complete halt. The military regime was particularly hostile towards the mutual aid cooperatives which mobilised, politicized and unionised the working classes and were thus subjected to all sorts of harassments (González, 2013). In 1980 the military regime was about to abolish the legal basis of collective ownership, a step that would have led to the demise of non-commodifiable housing. Although the already ongoing political transition prevented this from happening, the neoliberal government that came into power upon the return to democracy was not supportive to cooperative housing either.

The situation changed when the progressive *Frente Amplio* came into power in 1990 in the capital city Montevideo and in 2005 nationally. The *Frente Amplio* municipal government of Montevideo

officially recognised poor people's right to the city. With the aim of making land available for low-income housing, it created the *Cartera Municipal de Tierras para Vivienda* (CMTV), the Municipal Land Portfolio for Housing. This instrument was also intended to legalise and upgrade informal settlements. Between 1990 and 2012, out of 263 CMTV plots 212 were allotted to mutual aid housing cooperatives, which indicates the important role of this instrument for their re-emergence (Mendive, 2013). The *Frente Amplio* government further reintroduced cooperative housing finance mechanisms. Loans are given to eligible cooperatives through an official lottery that is held twice a year, in which the available loans are allocated to the winners. If a cooperative does not succeed for three consecutive times, it is given the loan directly. Thus, provided enough government funding is available, all applying cooperatives eventually obtain a loan. The budget allocated by the government to housing cooperatives is approved in its five-year plans. Since the first *Frente Amplio* government came into power in 2005, it enabled cooperatives to build about 1,800 dwellings during the first five-year plan and 3,700 during the second (Moreno, 2018). For the third five-year plan (2015-2020) the government approved a budget for 10,000 dwellings. As this budget was already completely spent by the beginning of 2018 it was further topped up with funding for an additional 3,000 cooperative housing units (Vignali, 2018). The enabling instruments reintroduced by the *Frente Amplio* government allowed an increase in the number of housing cooperatives from 508 in 2008 to 2158 in 2019 (INACOOP, 2017).

The election of a conservative national government in December 2019, however, may bring an end to this favourable environment. Major adjustments that would impact the public housing finance system have already been announced. These are currently fiercely contested by Uruguay's Federation of Mutual Aid Housing Cooperatives (FUCVAM), social movements, labour unions, students and feminist organisations.

The political influence of housing cooperatives: the role of FUCVAM

Uruguay's mutual aid housing cooperatives are not just providers of affordable housing, but a powerful social movement with its roots in a strongly politicised and unionised working class relying on a tradition of self-help and mutual aid. FUCVAM, the Federation of Mutual Aid Cooperation was founded in 1970 and may be defined as "the ideological, organizational, and educational motor of the cooperative mutual-help housing movement" (Bredenoord, 2017, p. 3). FUCVAM counts about 630 member cooperatives representing over 23,500 families, with an additional 123 waiting for the approval and funding of their housing projects (Duyne & Pfister, 2019). Even during the years of the military dictatorship FUCVAM never ceased to be active. For political opponents, after trade unions were banned, it became one of the few civil society organisations through which the military dictatorship could be challenged (González, 2013). With the return to democracy FUCVAM had an important role in calling attention to the country's housing deficits and had a strong influence on the articulation of the progressive government's housing policies. Even though FUCVAM defines itself as a politically independent organisation, its goals and strategies are historically close to labour

unions and progressive grassroots-level social movements. For example, FUCVAM collaborates with labour unions and women and student movements, human rights organisations, and progressive political groups and uses instruments such squatting on land and vacant buildings as a political instrument to fight for poor people's right to the city (Machado, 2020). FUCVAM regularly organises mass demonstrations and protest marches to revendicate measures for poor people's right to the city and adequate housing, through revindications such as higher mortgages at lower interest rates and the exemption from value added taxes on building materials. FUCVAM further fights for issues not directly related to housing such as gender equality and minimum wages (González, 2013). For FUCVAM, mutual aid is not only a means to reduce the costs of housing and for cooperatives to access loans without previous savings, but also a fundamental value to foster social justice, cohesion and solidarity among the poor (FUCVAM, 2020). To this aim, FUCVAM regularly organises solidarity days (*jornadas solidarias*) during which members of housing cooperatives with already completed projects help those whose housing is still under construction. FUCVAM provides to its members and to groups of citizens interested to form a mutual aid housing cooperative a wide range of training courses, advisory services and legal support. It is the founder of ENFORMA, a national training centre offering courses on cooperative management, but also on other social development issues, such as for example violence against women. While originally representing the industrial working classes, for the last decade FUCVAM is responding to the country's changing socio-economic conditions. The military dictatorship succeeded by years of neo-liberal governments led to rapid deindustrialisation and to a growth of the informal economy. Many people lost their jobs which led to forced evictions, homelessness, and the growth of informal settlements (Ghilardi, 2016). FUCVAM reaches out to these impoverished communities by supporting them in land occupations and to exercise political pressure on the government to address the problem of increasing housing poverty. In the early 1990's FUCVAM created the *Comisión de Vivienda Alternativa* (Commission for Alternative Housing) to support a pilot cooperative housing project for people evicted from their houses in the old city of Montevideo, which was followed by other similar projects, including a housing cooperative for a group of destitute female-headed households. FUCVAM advocates that people need more than housing and that quality of life depends on the urban quality in general, access to livelihoods, infrastructure and services. Since 2001 FUCVAM is also active in disseminating the mutual aid housing cooperative approach in the region through south-south cooperation. For its contribution to the realisation of the right to adequate housing internationally, FUCVAM won the 2012 World Habitat Award (World Habitat, 2012).

Analytical summary

Housing cooperatives both in Switzerland and Uruguay are primarily an urban phenomena and in both cases are historically closely associated to strongly unionised and politicised 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 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 (Mullis 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 politicised 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, until recently, most housing cooperatives settled for their existing housing stock and residents. This can be interpreted as a form of state co-optation (see also Sørvoll and Bengtsson , 2020; Coudroy de Lille, 2015) leading to depoliticization and a refusal of broader political ambitions.

Based on our comparative case study, we can think of the organizational form of cooperatives as shell-like, which can be repurposed from the inside and the outside. In other words, housing cooperatives as an organizational form provide, in our cases under study, first of all a space for collective action to make decommodified housing available. But this form does not determine the internal and external relations of housing cooperatives nor does it secure that their purpose of action or scope of action remains the same over time. To sustain, housing cooperatives have to rely on recurring collective actions which cannot be assumed from the organizational form alone. This means an existing housing cooperative can be "captured" or "co-opted" without changing the form

as such. On the other hand, new actors can develop new values and new policy instruments to redirect the cooperative housing sector as a whole without rejecting the organisational form of a cooperative. In this regard not only is political support and policy recognition essential, but recurrent political challenge or provocation seem to be vital to maintain the political significance of housing cooperatives.

Further, the shell-like features of housing cooperatives makes them also an interesting epistemological object to understand housing policies and everyday housing struggles across the globe. Their position at the juncture where governmental agencies, urban collectives and everyday residents meet and negotiate the provision and meaning of housing in different contexts serves as a fruitful entry point into the empirical field and at the same time a departure point for composing comparisons across contexts.

Conclusion

As shown in this paper, beyond north-south dichotomies, in Switzerland and Uruguay, housing cooperatives continue to be important actors in the provision of de-commodified 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 decommmodification 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. In order 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.

In returning to our main research question 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.

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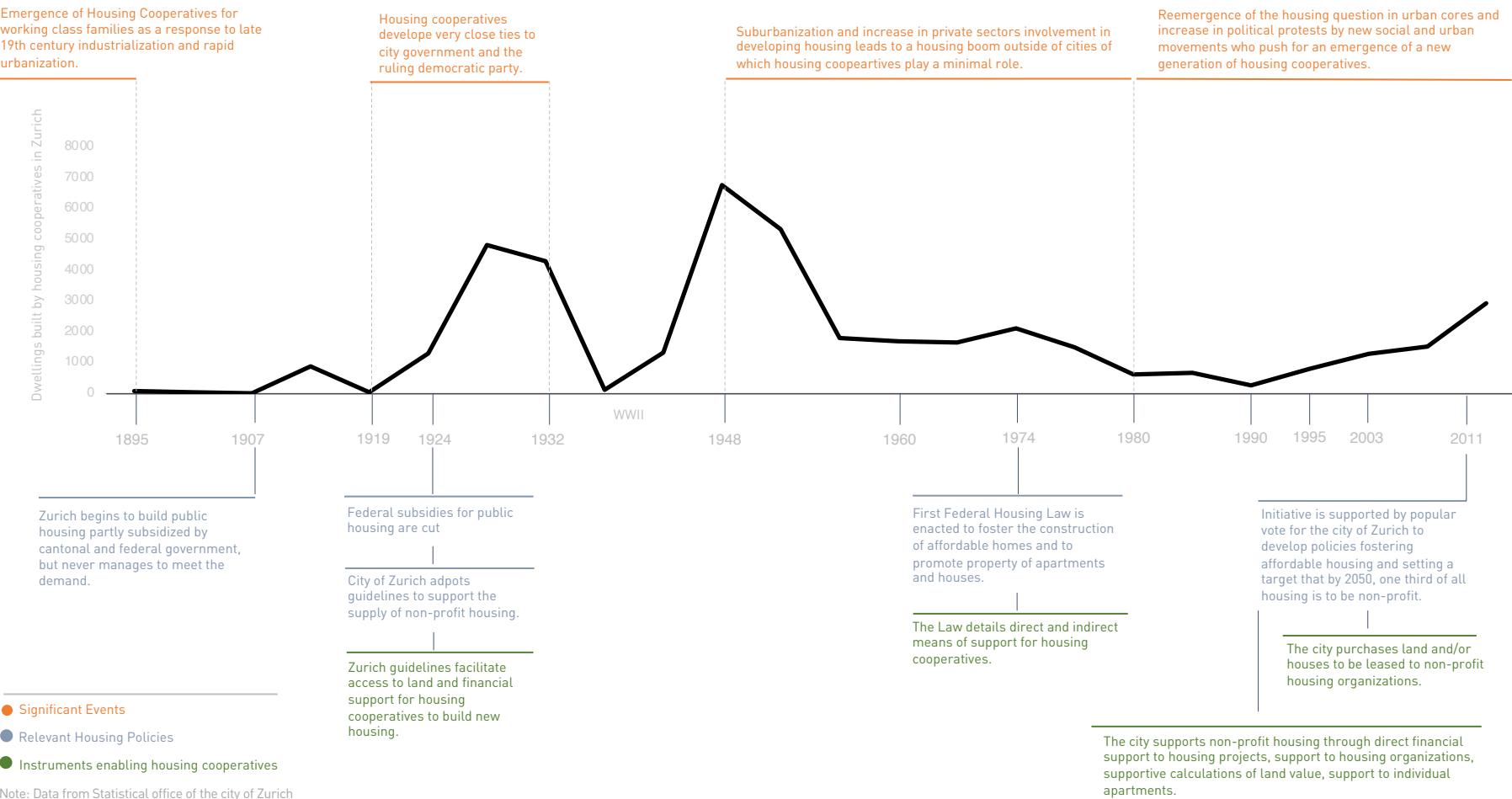
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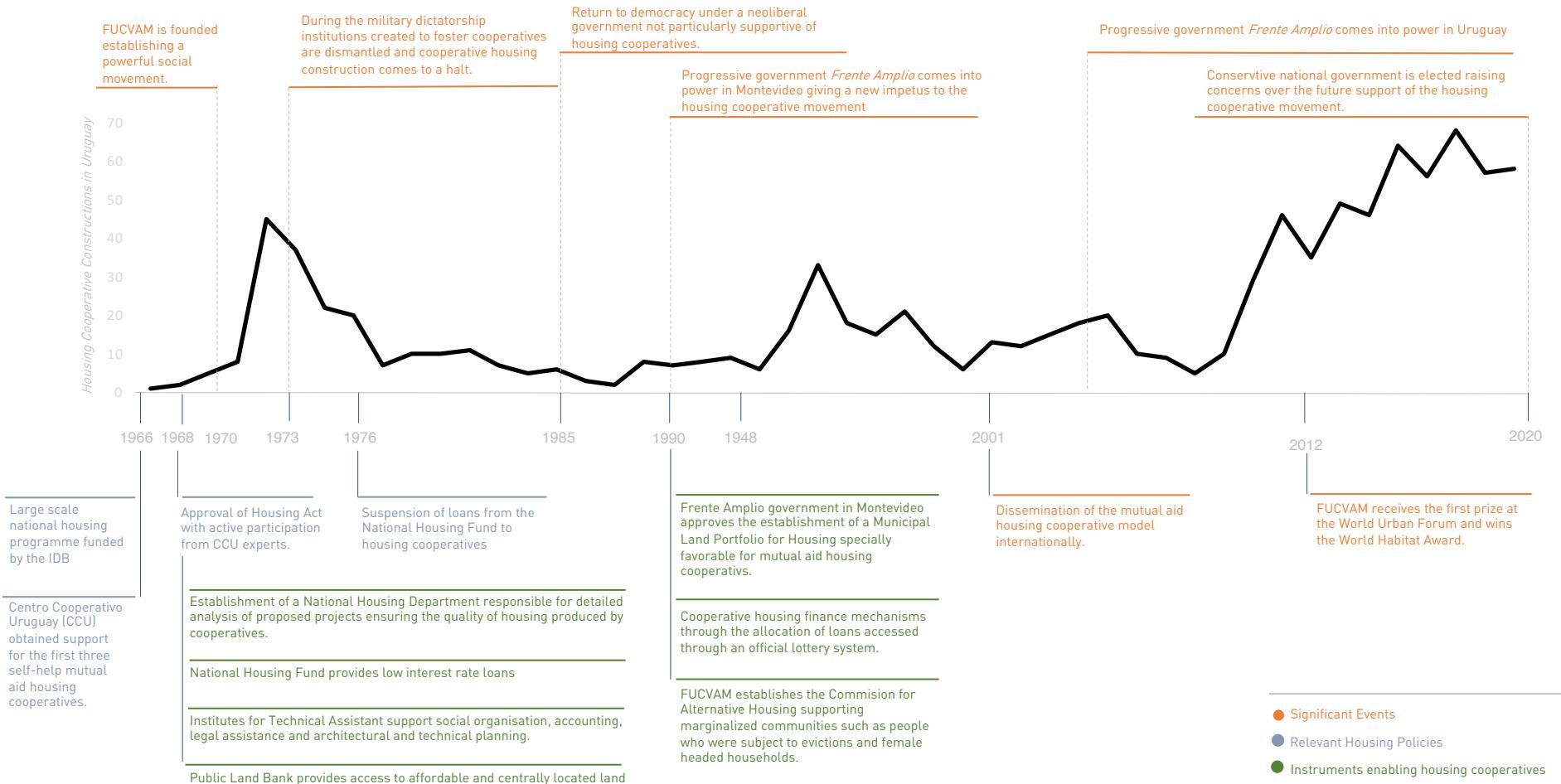
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Figure 1. Historical overview of housing cooperatives in Zurich (1900-2015)



Source: Own illustration, data from the statistical office of the city of Zurich

Figure 2. Historical overview of housing cooperatives in Uruguay



Source: Own illustration, data from Machado (2020).