

New housing cooperatives with mutual aid in Latin American cities

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Housing cooperative in Honduras



Housing cooperative in Guatemala



Housing cooperative in Mexico City; plan has been realized

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This paper is about the cooperative housing model "CVAM" as it was developed in Uruguay and introduced in several Latin American countries from 2002 onwards. In this paper, attention is focused on housing cooperatives in countries where the support program of the Swedish aid organization "We Effect" was used to introduce the CVAM model in some countries in South and Central America. The CVAM model was also introduced in other countries in the region, including Mexico. The cooperative housing model CVAM is based on mutual aid in building and collective ownership of land and homes. It describes the context of the housing cooperatives and their power to provide low-income households with the prospect of affordable housing and security. It also indicates the conditions under which the cooperative housing model can contribute to the social production of housing and the improvement of their living environment (habitat) in Latin America

1. Introduction

Since the turn of the millennium, interest in housing cooperatives has increased considerably in Latin America. Many new housing cooperatives were established and many have actually realized a housing project. The context of the cooperatives is that through group formation and cooperation, an alternative is created for the individual self-construction of homes, which is still a common phenomenon. However, self-builders often take years to realize their construction project. Cooperating families can be found everywhere and they then work within savings or construction groups and building cooperatives. A good cooperative has a legal basis and regulations, so that the members can work together in a structured way and are able to communicate with government institutions and utility companies. Many self-building families often do not know how to work together in groups and that's why support is needed at the start of a construction process to achieve group formation. Building groups must gain access to a building plot, obtain connections to electricity and drinking water and apply for housing financing in order to bring collective housing and co-housing to a successful end. Poor self-builders, however, run into all kinds of limitations. As a result, they often continue to build informally, for example on land with a dubious legal status, while they lack technical knowledge and can only invest to a limited extent. The members of a construction group can build faster, realize better homes and reduce construction costs by using their own labor. In all regions of the world, examples can be found of housing clusters that were created through mutual aid. The question arises why building in a cooperative form is not done on a massive scale, although housing cooperatives were already stimulated decades ago by (inter)national organizations and advisors. The facilitation of cooperative housing by governments and NGOs ensures that self-help groups can gain easier access to land, technical knowledge and financing. Cooperative housing is an organized form of collective self-build in which technical assistance is usually available.

Cooperative developments worldwide

Between 1980 and 1990, all kinds of programs were set up to promote the construction of housing in a cooperative form, which happened in African countries, such as Egypt, Kenya and South Africa.

However, the initial successes did not always follow. Cooperative housing was also common in Latin America, but it did not really become large-scale with the exception of Uruguay. In India and Pakistan, the cooperative housing movement has taken off well. Cooperative housing is even highly institutionally organized there. Small-scale cooperative housing is common in most countries, but it can vary considerably in terms of scale, ownership situation, organizational form and method of financing.

The first cooperative movements emerged in Europe in the nineteenth century. In England the first shops were established in 1844, and in Germany the first credit cooperatives in 1850. Since then, cooperatives have been spread around the world and their reach has increased sharply. The International Cooperative Alliance (ICA), founded in 1895, applies seven principles to cooperatives, 1) voluntary and open membership, 2) democratic control by members, 3) economic participation of members, 4) autonomy and independence, 5) education, training and extension, 6) cooperation between cooperatives, and 7) care for the community. These principles are still applied today. The characteristics of cooperatives vary from country to country and in terms of industrial branch, legislation, underwriting, and financing. Worldwide, cooperatives have undergone an evolution, which also applies to housing cooperatives. '*Cooperative Housing International*' is an organization of housing cooperatives and a sector within the ICA.

The first independent housing cooperatives were formed in the middle of the 19th century, including a group of cooperative housing in Berlin. In Europe, an average of 10 percent of people live in housing cooperatives. In Canada and the United Kingdom, the cooperative housing sector is relatively small, but it is important for community building and the many contributions to neighborhood improvements. Many housing cooperatives are more than 100 years old.

Cooperative Housing International (CHI) has found that cooperative housing is widespread and has a positive impact on the quality of life of millions of people. But she also reports that the cooperative housing movement is still relatively unknown. According to CHI, a housing cooperative is an association of housing consumers that builds (built, or has built) a housing complex and keeps it in common ownership and management. The members of the cooperative are in charge and can enter into joint obligations such as land purchase and a mortgage. Much importance is attached to the common ownership of land and housing, internal democratic control and self-management by the members according to the principle of "one person, one vote". Cooperatives not only benefit their members, but also serve the public interest as they build affordable housing that will remain available in the future within the social domain. The members of the cooperatives that work according to the CHI model agree to joint ownership of land and housing, but they are not tenants. Households pay a monthly contribution to cover the common housing costs and have the right to use their home. The right of use may be hereditary.

In another cooperative form of housing, the houses are built by a building group on common land, but after completion, the housing project is divided into individual properties. There are various intermediate forms, such as joint ownership of the land and lease constructions for the homes. The ownership of the land may also be owned by a public or private management organization, while the dwellings are rented to an organized group of households forming a residential group. In the latter case, the lessees and tenants have limited control over the residential complex.

The cooperative housing model

Building and living in a cooperative has advantages for the participants over building an individual home by a family. In this way, they can jointly present themselves to public institutions such as the

municipality and the utility companies. Construction groups usually have great organizational power while they will try to build their homes as sustainably as possible. Housing cooperatives usually succeed in realizing housing at a lower cost compared to housing offered through the free market. Real estate owned by housing cooperatives is less subject to speculation, which for residents means that housing costs are kept relatively low.

All households within a housing cooperative with collective ownership of land and buildings have the same interest and they will contribute equally with savings, knowledge and labor. The land and building materials are purchased communally, and skilled workers are hired for specialized work. Low-income households can also benefit from participation in a cooperative, especially if it can also be demonstrated that construction costs can remain low. For these income groups, cooperative building and living is therefore more attractive than individual self-build, especially if the households are led by single mothers. The latter groups can gain great socio-economic freedom and more security by participating in a residential group.

Households that work together in small groups can be important players in housing construction, home improvements and the improvement of the living environment. The participants in a construction group motivate each other regularly and the training courses are effective, so that the housing quality will be higher than that of self-built individual homes. Members of housing cooperatives can become builders and managers of smaller housing complexes. A housing cooperative can be assisted by a (local) government, a specialized NGO or an umbrella organization. In most cases, external support for housing cooperatives is not only desirable but also necessary.

■ Housing cooperatives in Latin America

In Latin American cities, many homes on private land were and are built individually by households. For the millions of households living in poverty and socially disadvantaged, self-build was often the only way to get a home for decades. Similar socio-economic conditions occur in households that want to work in cooperatives to improve their housing and living conditions. In Latin America, housing cooperatives with all its variants are by no means always part of the national public housing policy. The latter is necessary in order to be able to shape the housing cooperative as an 'instrument' to serve groups of households with lower and middle incomes.

The number of groups of poor households is growing, who want to work in a cooperative context on the construction of their homes and the improvement of their living situation. The cooperative housing demand is mainly supported by aid organizations, while government institutions are still often reluctant. The 'housing cooperative' has proven to be a good tool for first-time buyers on the housing market who do not yet own their own home or plot. Often these people have low or irregular incomes and can only invest to a limited extent individually. In many cases, they are still tenants or subtenants who are looking for a sustainable and affordable alternative. In some countries, umbrella organizations were/are being set up to promote collective housing and to encourage starting construction groups to set up housing cooperatives. This stimulated the emergence of housing cooperatives in Latin America, but by no means, not all established housing cooperatives were able to actually acquire land and build homes.

The legal frameworks for the cooperative building model with mutual aid and collective ownership are still undeveloped in some countries. Collective ownership of land and homes is sometimes still unknown because in terms of legislation, ownership of the homes is usually registered and financed individually. Collective financing is seen as risky by banks and is therefore limited in practice. Therefore, governments should make an effort to provide subsidies and by guaranteeing loans. In order to

promote the mutually assisted cooperative housing model, it is essential that legal frameworks provide the tools and mechanisms for cooperatives to have access to land for collective housing with inclusive financing such as a subsidy scheme.

The CVAM model has its origins in the experience from 1970 of the Uruguayan Federation of Housing Cooperatives through Common Aid "FUCVAM". This federation has been working with international aid organizations since the early 2000s to introduce the CVAM model for the South and Central American regions. The Regional Housing and Habitat Program of the Swedish NGO "We Effect" strongly encouraged the cooperative housing model between 2004 and 2020 in Bolivia, Paraguay, Guatemala, Honduras, El Salvador, Nicaragua and Costa Rica.

To get an idea of the development of housing cooperatives with communal aid in Latin America, examples are given below from the following countries, 1) Uruguay where the CVAM concept developed in that country is used, 2) a group of countries in Central America and Bolivia that have also worked with the CVAM model, and 3) Mexico where an incipient application of the CVAM model can be found. A further distinction is made between urban projects such as in Montevideo, Mexico City, San Salvador and the suburban projects that can be found in Guatemala, Honduras, El Salvador, Nicaragua and Costa Rica. Uruguay's cooperative model was also introduced in other Latin American countries such as Argentina, Brazil, Chile, Haiti, Mexico and Venezuela.

■ Housing cooperatives in Montevideo, Uruguay

In Uruguay, the Uruguayan Cooperative Center was founded in 1965, a non-profit organization that provided technical assistance to cooperatives in formation. Two other umbrella organizations also emerged, 1) the federation of housing cooperatives of users who save in advance FECOVI and 2) the Uruguayan federation of housing cooperatives by mutual aid FUCVAM. FECOVI unites housing cooperatives whose members invest their savings in advance in a joint housing project. The scope of these cooperatives concerns middle-income families. FECOVI brings together more than 100 cooperatives that together built more than 26,000 homes at a lower cost than private developers did.

The cooperative model of FUCVAM is discussed below, as it is the basis of the new cooperative developments in Latin America. FUCVAM was founded in 1970 as an umbrella organization for housing cooperatives and focused on both construction and housing. This federation works with the four core principles, self-management, mutual aid, collective ownership and technical assistance. FUCVAM unites more than 600 cooperatives in Uruguay that together manage approximately 30,000 homes. The cooperatives managed by the residents have the ownership of land and homes, while the families have the individual right of use of the homes. The period of dictatorship in Uruguay (1972 to 1985) was negative for the cooperative movement, as subsidies for social housing were only granted to a limited extent. During the later left-wing governments, there was good cooperation with the government, whereby cooperative housing became part of the social production of housing. FUCVAM helped the affiliated cooperatives to work professionally and looked for housing financing. Emphasis was also placed on the development of networks and alliances. All cooperatives that are members of FUCVAM use the same concept of internal cooperation. Professional technical assistance for cooperatives is required by law in Uruguay.

In the first years after 1970, land was mainly bought for housing on the outskirts of the city and immediately beyond. These suburban locations usually had a great distance from the city, but land prices were lower. These situations occurred mainly in Montevideo, a city with 1.2 million inhabitants. The battle for land for housing took a turn after 1989 when the emphasis shifted to the 'right to the city' where the poor should also be able to work and live. At the time, there were abandoned and

dilapidated houses in the city center that needed a change of function. Here, small-scale housing projects were developed within the urban structure, taking into account the characteristic architecture and compact buildings along residential streets. The cooperative movement thus participated in the task of providing inner-city housing to low-income households. After 2010, the emphasis was more on creating residential functions outside the historic center but within the urban area of Montevideo. The examples below show that cooperative housing with communal help is also possible in situations where urban densities are desirable.

First phase of cooperative housing – suburban

The first phase cooperative housing projects is illustrated by the residential area 'Mesa 1 Nuevo Amanecer' located on the outskirts of Montevideo. In 1971, five housing cooperatives set up a coordinating organization. The combined cooperative 'Nuevo Amanecer' wanted to realize a complete residential neighborhood with all amenities. In 1972 a joint bank loan was concluded. The neighborhood includes 420 homes that were built between 1972 and 1975. It is a green residential area with playgrounds and sports facilities, all based on the garden city idea. There are different types of houses, terraced houses ('duplex'), ground-level houses for the elderly and stacked houses for others.

Second phase of cooperative housing - inner-city

The historic center of Montevideo consists of residential blocks, some of which fell into disrepair decades ago. There are several traditional houses with courtyards that have been renovated for cooperative housing. In a certain residential block near the seaport, there are three housing cooperatives, Coviram and Covicivi 1 and 2. The Coviram cooperative bought a dilapidated city villa from the municipality. The street façade of the building was restored in 2004. The complex has 18 homes. Other projects were carried out in the same block: Covicivi 1, built between 1994 and 1998 as a four-story apartment building. The Covicivi 2 residential complex was built between 2001 and 2004 as a two-story building.

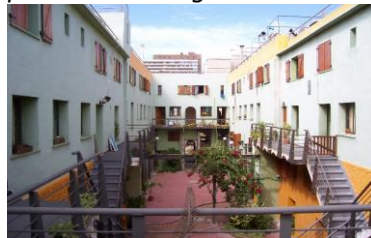
Third phase: urban cooperatives in Montevideo.

The third phase urban projects consisted of several residential projects within Montevideo that were realized between 2015 and 2017. The cooperative 'Covireus al Sur' was founded in 1997 after local authorities transferred a number of locations in the city to FUCVAM in order to build cooperative residential buildings there. The apartment complex - opened in 2015 - has five floors with 182 residential units.

1st, 2nd and 3rd generation cooperative housing in Montevideo



Cooperative Nuevo Amanecer



b. Cooperative Coviram



b. Cooperative Covireus al Sur

■ Housing cooperatives in Central America

The cooperative model CVAM was distributed in various countries in South and Central America from 2004 onwards. In 2016, the author examined 22 realized housing cooperatives and described the results on the basis of a number of criteria. In some cases, cooperatives have started joint economic

activities in trade and services. The number of homes realized within those cooperatives varies between 20 and 70. There are exceptions such as cooperatives in Choluteca, Honduras, where the number of homes in two cooperatives is well above 100. In total, more than 3000 homes have been built or are being planned in Central America. Many families have tried to set up new cooperatives according to the CVAM model but have not yet been able to finance their projects. An example is Nicaragua where, after the initial success of the CVAM model, some cooperatives led to some cooperatives in León and Managua, while 37 more cooperatives were later established, most of which have not yet been able to build (situation 2020). Similar situations also occurred in Bolivia and Guatemala.

The surface areas of the residential plots within the investigated cooperatives are between 84 m² and 360 m², which shows a variety of spatial identities. In rural areas, it was possible to have larger plots so that families could grow fruit and vegetables. In other cases, they work together in community vegetable gardens to produce food. In urban areas such as the historic center of San Salvador, higher urban densities have been realized in order to build as many apartments and duplexes as possible. The cooperatives that worked according to the CVAM model all built a community house (casa comunal) before the houses were built to give families training in organizational science and building techniques. The construction of these community houses makes a housing project more expensive, but these facilities contribute to the development of the community and the mutual networks. Another characteristic of the collaborative projects is the architectural quality of the homes, which has a certain identity that the members of the cooperatives are proud of.

Experiences with housing financing

Many realized housing cooperatives that are part of the aforementioned study have received private funding from (inter)national aid organizations. The NGO We Effect has played an important role in this. On average, the members of the cooperatives have gained access to the land and housing through collective financing, which in 2016 meant a monthly expense of between US\$ 31 and US\$ 125 for individual families, depending on the investments made and the credit conditions.

In Guatemala, Nicaragua and Costa Rica, government support for cooperative housing with self-build and collective land ownership remained limited or was still absent. In Nicaragua, four housing cooperatives gained access to land for housing in the city of León more than 10 years ago through a municipal land bank. Other cooperatives could also buy land here, but access to state subsidies was lacking for a long time, which slowed down construction. This also happened in the cities of Matagalpa and Managua.

In Honduras, financing for cooperatives was possible through the Civil Housing and Credit Program PROVICCOSOL, which provided for subsidized construction projects, which had to be managed by an organization recognized as a housing developer. There were four mutually aid housing cooperatives in southern Honduras that were able to develop their projects with government funding.

In El Salvador, the government has been structuring financing for cooperative housing through mutual aid since 2012, with the help of a loan from the Italian Cooperation Agency in El Salvador for about US\$ 12 million. This program entered the implementation phase in 2021, with the political goal of bringing back the residential functions in the historic center of San Salvador for the vulnerable households living there.

The role of aid and umbrella organizations

For more than 15 years, the Swedish We Effect supported the growth of self-managing cooperative housing cooperatives in South and Central America. Their cooperative method is based on Uruguay's CVAM model, FUCVAM. Each cooperative ultimately manages the residential complex itself. The national umbrella organizations lobby the local public administration and the utility companies to get the necessary facilities

in place and to the national government to get housing financing. The latter was in practice - for various reasons - a considerable limitation. Six examples of cooperative construction are shown below, a.) Covimar, Marcovia, Honduras, (b) Fe y Esperanza Cooperative, Guatemala City, (c) Juntando Manos Cooperative, León, Nicaragua, (d) Avovimse Cooperative, San Salvador, (e) Acovichss Cooperative in San Salvador, (f) Acoviamfu Cooperative in San Salvador, El Salvador.

Housing types realized in Central America (a. - d.)



a. Cooperative in Honduras



b. Cooperative in Nicaragua



d. cooperative in San Salvador



e. cooperative in San Salvador

In Bolivia, two cooperative housing projects have been established in the district of Cochabamba, the Señor Pañimi cooperative (Covisep) in the municipality of Quillacollo and the Virgen del Rosario cooperative (Civivir) in the municipality of Sipe-Sipe. The umbrella organization in Bolivia is CACVAM which represents the interests of the cooperatives in relation to government agencies and utility companies. This umbrella supports cooperatives and their members in the formation of new groups, among other things. At least four other housing cooperatives have been established in the vicinity of Cochabamba that want to work according to the CVAM method.

In recent years, the number of cooperatives working according to the CVAM model has increased, which has led to the strengthening of the following umbrella organizations

- the Salvadoran federation FESCOVAM in El Salvador,
- the umbrella organization of housing cooperatives 'Comunidades Dignas' CENCOVICOD in Nicaragua,
- the umbrella organization of housing cooperatives 'Nuestra Obra' CECovi in Matagalpa, Nicaragua,
- the umbrella of housing cooperatives in southern Honduras MECOOVISURH,
- the umbrella of housing cooperatives in Guatemala MEGCOVEAM.

These organizations guide emerging housing cooperatives in all kinds of practical matters. They also lobby for the desired public financing and to have the cooperatives designated as official actors in social housing.

In addition to the national umbrella organizations, technical aid organizations are also of great importance in the development of the cooperatives. Professional help in the preparation of the construction plans and in the supervision of the construction sites was necessary in many cases. Technical aid organizations also provided architectural training for members of the cooperatives. The

NGO FUNDASAL in El Salvador is a professional organization that has long-term experience in working with groups of residents who have to live in precarious conditions. They specialize, among other things, in improvement and reconstruction plans for neighborhoods and villages. The NGO IDESAC is a similar aid organization in Guatemala that was involved in the new cooperatives in the country.

■ Housing cooperatives in Mexico City

In Mexico, traditional cooperatives were usually based on individual ownership of families, which resulted in the houses eventually becoming tradable. In Mexico City, the development of housing cooperatives operating according to the CVAM model is on the rise, although there was already a prominent example from the early 1970s, namely Unión Palo-Alto.

Housing cooperative Unión Palo Alto, Mexico City

The Unión Palo Alto cooperative was founded 50 years ago in an urban outskirts west of Mexico City. Over time, the cooperative managed to build 325 homes within a good living environment. The cooperative has 4.7 hectares of land in mutual ownership. In addition to the houses, facilities were built such as a pharmacy, multifunctional community house, sales room, and then a field for football and other sports. Over the decades, the area around the location became highly urbanized, including with high-rise buildings, which is in stark contrast to the low-rise buildings within the cooperative area. Currently, a cooperative is still a place with a good living environment thanks to the mutual bond of the members, the quality of living and the facilities. The members of the cooperative fought a constant battle against proposals from real estate dealers and construction companies to acquire the residential area. However, this caused internal tensions within the residential community for years. In the end, there was consensus on the keeping of collective ownership, which makes individual sales on the free market impossible. In the imaging below, the contrast between Palo Alto's low-rise buildings and its later commercial environment can be seen. The second photo shows that Palo Alto consists mainly of two-story homes.

The Unión Palo Alto cooperative in western Mexico City



Source: Cooperative Palo Alto

Housing cooperative Guendaliza'a, México City

The Guendaliza'a housing cooperative was built as a social housing complex under the auspices of INVI, the housing institute of Mexico City. The residential complex has 48 apartments. The project started in 2011 when two groups of home seekers started working together by pooling their savings. They then found a suitable building site in the Cuchilla Pantitlán district where there was a disused warehouse, which they were able to purchase with the help of (among other things) credit support from the INVI. They also adapted their savings program to the more concrete plans for the future. The members went to orient themselves at other cooperatives, including Palo Alto, and they had several contacts with the new cooperative movement in Central America. As a result of their research, they chose the CVAM model. The location is conveniently located next to a small park just east of Mexico

City. The location is easily accessible and fully integrated into the city. Construction of the homes began in 2015. At the same time, the cooperative has contributed to neighborhood improvement. The images show images of the Guendaliza'a cooperative.

The Guendaliza'a cooperative in Mexico City



Source: Coceavis

Since 2010, the Palo Alto cooperative and the 'Movimiento Urbano Popular' have been looking for other cooperatives in the city that wanted to work with the same formula. Subsequently, the 'Mesa CVAM' within the metropolitan area of the Valley of Mexico, 'Chicoace Calli', was established as an umbrella for the growing group of cooperatives in Mexico City and the surrounding area. This umbrella organization was then incorporated as a partner in the Central American organization of self-managed cooperatives COCEAVIS. The 'Mesa CVAM' represents the affiliated cooperatives to government organisations to advocate at that level for the improvement of policy and legislation on access to land for housing, housing financing and adequate facilities. The movement now consists of the following six housing cooperatives, Palo Alto, Xochiquetzelli, Equiudad y Desarrollo, Matzhi, Joaquín Mendizábal and the most recently founded cooperative Yolizcan. Except for Palo Alto, these cooperatives have not yet built in 2022. Cooperative housing associations have had legal support from the Mexico City Congress since September 2022 to create this form of social housing.

▪ Challenges for the cooperative movement

The umbrella organizations of cooperatives in the Central American region have lobbied their governments several times to include the cooperative housing model in official public housing policies. The cooperative movement believes that the degree of acceptance of the cooperative model is still too limited. She believes that the cooperatives already have a good internal organizational structure with committees for administration, work organization, purchase of building materials and achieving good housing quality. Moreover, it believes that the cooperatives have proven that their members have always been able to repay the loans and that their participants have made a concrete contribution to the construction of homes and to neighborhood improvements.

It was often a challenge for housing cooperatives and umbrella organizations to be regarded as serious players in the playing field of social housing production. This had various causes, such as the relative unfamiliarity of the cooperative model among government bodies and the construction sector, as a result of which many plans of established cooperatives failed. It was also difficult to buy and finance land for housing as a collective and to finance housing construction with the help of the government. This led to a lot of frustration among the cooperatives that had been working for years to prepare their construction plans. If the cooperative building and housing model is accepted, the legal, organizational and financial blockades can be lifted and social housing production can be boosted. Municipal organizations and national authorities naturally have their own responsibilities for social housing, including building and housing supervision, land planning, access to land for housing, public funding and support for private financing.

In the period between 2004 and 2018, it was mainly non-governmental organizations that channeled financial resources for the cooperatives that actually realized housing construction, with a few exceptions. The aid and umbrella organizations were structurally unable to give the cooperative housing sector a significant boost independently of the government. The conclusion of these organizations was that national governments and the financial sectors, public and private, should embrace the CVAM model as one of the acceptable production methods. Reference is often made to the successes of the model in Uruguay. The contributions from the housing cooperatives did lead to small-scale social housing production, not being owner-occupied homes or rental homes, but homes of which the residents have user rights and for which they pay monthly. Collective ownership often encountered obstacles in legislation and public funding. In some countries, cultural and political interests may also play a role that prevent the CVAM model. Sometimes collective housing is not allowed because the main aim is to promote home ownership, which was common in Latin America in many countries.

In the years between 2004 and 2018, In many cases, We Effect did part of the (pre-)financing of land purchases and the construction of homes. But the results are mixed. In some countries, exemplary projects have contributed to the organisational and legal changes in favour of the cooperative model. In other countries, legislation and policy frameworks are not yet suitable to enable the application of the CVAM model.

In some countries, the cooperative movement is hindered by insecurity due to extreme forms of (juvenile) crime. This is the case, for example, in El Salvador and Honduras, where the opportunities for housing cooperatives were good. Nicaragua was a relatively safe country for a long time, but that has declined due to the government's repressive policy against the free press and the opposition. International aid organizations such as We Effect have left that country.

■ Perspective

From the point of view of social housing production, developments in Honduras and El Salvador were favorable. In both countries, it turned out that cooperative housing production could increase significantly. In Honduras, this was mainly done for the benefit of suburban housing. Through the involvement of a state funding program PROVICCOSOL, housing cooperatives were able to build a large number of homes, namely 390, until the year 2022, while there are still opportunities for growth. However, the commitments of the state program for ongoing financing are not yet certain. Involving families in the construction is not yet possible because cooperatives with mutual help are not recognized as “official real estate developers”. The financial management of the housing project must be done by “recognized agents”, i.e. companies or organizations with experience in project construction, which means that cooperative self-construction is not allowed. This limits the growth of the cooperative model, but the development of the cooperative movement in El Salvador is encouraging. The program for the revitalization of San Salvador's city center brings back the residential function, which also offers opportunities for low-income households. With the support of a loan from the Italian government, housing projects are planned to build at least 352 housing units by seven housing cooperatives. The San Salvador Historic Center Development Fund stipulates that housing cooperatives can apply directly for housing financing for the construction and management of the project and the hiring of professional construction workers. The role of the technical NGO FUNDASAL has been crucial in the preparation, they were able to fully use their extensive expertise of working with local communities here.

The development of the cooperative movement with collective ownership in Mexico is still small-scale. But the Unión Palo Alto and Guendaliza'a cooperatives in Mexico City show sustainable housing solutions, socially and technically, and in both low-rise and stacked urban construction. Mexico City's amended legislation is hopeful while the development of an umbrella organization is underway. A key question is whether cooperative housing with collective ownership can be realized on a large scale. This first requires the further development of legal, organizational and financial frameworks in the countries of the Latin American region.

Epilogue

In many cases, the cooperative housing model CVAM led to sustainable housing cooperatives in Central America that contributed to social housing production and the improvement of neighborhoods and districts. The formation of the national umbrella organizations has had a positive effect, in particular through the transfer of knowledge and the establishment of national networks. The Central American coordinating organization COCEAVIS is made up of technical advisory bodies and social organizations for the benefit of 65 cooperatives established in the five countries. It represents more than 3000 households that were previously excluded from formal housing construction and home loans.

The examples in Uruguay show that the cooperative movement makes an important contribution to social housing production. In Uruguay, the CVAM model combines the advantages of individual self-build and those of project-based social housing, such as good housing quality, a faster construction process and, if necessary, higher urban densities. The umbrella organization FUCVAM has a strong position. With the Five-Year Housing Plan 2020-2024, government policy in Uruguay indicates that 23,728 new (social) housing solutions must be implemented in the plan period, 12,501 of which will be implemented by housing cooperatives. In 2014, it already appeared that 50 percent of government investments in housing construction were used to finance cooperatives. Many cooperative homes were also built according to the "principles of advance savings" used by FECOVI.

In the other countries, the contribution of CVAM cooperatives to social housing production has so far been limited, except in a few exceptions. The research in Bolivia, El Salvador, Guatemala, Honduras and Nicaragua has shown that there are restrictions on new housing cooperatives, due to the relative unfamiliarity with this form of social housing production. As a result, housing production by cooperatives remains small-scale.

However, in the development of the national networks, it has been observed that the number of households that want to set up a housing cooperative is growing strongly. It can therefore be assumed that if the financing of social housing in a country increases, and access to housing cooperatives is strengthened, cooperative housing production can increase considerably. In addition to a few suburban housing projects, compact urban housing projects were also realized, such as in some city centers.

Replicating affordable housing construction on a larger scale through the CVAM model requires overcoming the lack of social housing financing and further developing the legal and organizational frameworks across the five countries. Above all, governments must accept housing cooperatives as a form of social housing. Although large-scale social housing production through cooperatives is not expected in the future, cooperative housing may increase significantly under certain conditions if governments adjust their legislation and financing arrangements accordingly. The need for safe and affordable collective housing is growing rapidly.

Accountability

Between 2016 and 2018, the author collaborated with Gustavo González of the umbrella organization FUCVAM (Uruguay) in Central America, concerning the evaluation of the “Regional Program of Housing and Habitat”, financed by the Swedish NGO “We Effect”. Likewise he cooperated with Mónica Hernández of We Effect Latin America Latina in El Salvador. He also cooperated with journalist Azarug Justel about some housing cooperatives in Cochabamba, and with Natalia Quiñónez, who worked at We Effect Latin America In San Salvador at that time.

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