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South-South Cooperation – FUCVAM, Uruguay

WINNER, WORLD HABITAT AWARD

This report introduces the award-winning South-South Cooperation project of the Uruguayan Federation of Mutual Aid Housing Cooperatives (FUCVAM), highlighting key aspects of its mutual aid cooperative housing model and its transfer to other countries, as well as details of an international peer exchange carried out in Montevideo by the Building and Social Housing Foundation (BSHF) and FUCVAM to promote the exchange of knowledge and the transfer of good practice.

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**A word from the Award winners****A word from the Building and Social Housing Foundation****A word from the Award winners***Fernando Zerboni, Secretary-General of FUCVAM*

The Uruguayan Federation of Mutual Aid Housing Cooperatives (FUCVAM) is a membership organisation established in 1970 that brings together housing cooperatives that espouse the core principles of mutual aid and collective property ownership.

The FUCVAM model was originally developed by members of the Uruguayan working class in response to housing issues that were affecting the poorer sectors of the population. The project has developed over a period of 46 years, at a varying pace depending on the political environment, but never ceasing to be a source of hope for those in need. The work of FUCVAM has often responded to challenges posed by different government administrations by proposing alternatives that were in line with the core principles of the model and accessible to low-income workers.

The fact that the model is based upon the active participation of the cooperative members – the future occupants of the housing units – through a process of direct self-management creates a sense of ownership and empowerment. This is reflected in the subsequent maintenance of the housing developments, which is also carried out collectively. It is the residents themselves who, supported by the Technical Assistance Institutes, direct and manage the construction process and make the necessary decisions to successfully see the projects through.

The FUCVAM model is committed not only to housing construction but also to the preservation of the National Housing Fund, which ensures the longevity of the process and enables the model to be a solution for a greater number of citizens in the long term. In 2010, after 42 years of struggles and victories, the Uruguayan Ministry of Housing, Territorial Planning and Environment (MVOTMA) officially recognised the model as an effective and sustainable means of ensuring access to housing.

Since 2000, with the support of We Effect (formerly known as the Swedish Cooperative Centre) the model has been gradually transferred to other countries throughout Latin America, where it has been adopted and accepted as a viable and sustainable solution to the lack of access to decent housing. As a result, housing cooperatives founded on the principles of mutual aid and collective property ownership are now active in Paraguay, Bolivia, Brazil, Argentina, Chile, Honduras, Guatemala, El Salvador, Nicaragua and Haiti and are in the process of being established in Peru, Venezuela, Cuba, Colombia and Ecuador.



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The idea of transferring the FUCVAM model originated through a joint agreement between FUCVAM and We Effect, who felt that the mutual aid cooperative housing model provided an interesting option that could be taken up by other groups internationally as a means of solving critical housing issues. To us this seemed a very important project, not only because the principle of solidarity pointed towards the sharing of the model with others that could benefit from it but also because we believed that this process would help to strengthen the model as others adapted and applied it, contributing in this way to its ongoing development. This collaboration has enabled the model to be scaled up and transferred to other countries in Latin America and the Caribbean with appropriate context-specific adaptations. Today, it is employed in many different countries, following the guiding principles of collective property ownership, mutual help, self-management, democratic participation and political independence – albeit with variations in terms of housing typology, funding mechanisms etc. In areas where there was a lack of government funding for cooperative housing projects, the transfer of the model was made possible thanks to the support of various organisations whose aim was to demonstrate the effectiveness of the model in producing high quality, sustainable housing.

FUCVAM and We Effect believe that ensuring the right to adequate housing is not a task for individuals or isolated groups and organisations. Organising and strengthening social movements is essential, not only in terms of mobilising people to claim their rights at national level, but also in terms of joining efforts and making a contribution to the international debate, starting from the fundamental premise that housing is a social good, not a commodity. To this end, in each of the countries where we have worked we have supported the creation of national networks and federations of social organisations to take forward actions that have progressively resulted in the formulation and implementation of housing policies and the creation of appropriate regulatory and financial frameworks.

It is as a result of this work that in 2012 we received the World Habitat Award, presented by the Building and Social Housing Foundation in partnership with UN-Habitat, for the international transfer of the FUCVAM model through the South-South Cooperation project. Our hope in the long term is that our work can continue to promote the Right to Housing and the establishment of a Land Fund for housing cooperatives in different countries around the world.



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A word from the Building and Social Housing Foundation

Silvia Guimarães Yafai, Head of International Programmes

The 2012 World Habitat Award for innovative, sustainable and scalable housing solutions was presented to the Uruguayan Federation of Mutual Aid Housing Cooperatives (FUCVAM) for its South-South Cooperation project at the UN-Habitat World Urban Forum in Naples, Italy in September 2012.

FUCVAM has been an active social movement and federation of cooperatives since the early seventies. Building upon its outstanding experience in the Uruguayan context and thanks to the support of We Effect, the South-South Cooperation project was initiated in 2001 and has created an effective and adaptable approach to transferring the FUCVAM principles of mutual aid and collective property cooperative housing, actively involving many key stakeholders in the partner countries including residents, technical experts, grassroots groups and civil society organisations.

The evaluation committee, including recognised international housing experts in the World Habitat Awards Advisory Group, as well as the international judges at the United Nations Human Settlements Programme (UN-Habitat) and the United Nations University, were enthusiastic in their endorsement of FUCVAM as a worthy winner of the World Habitat Award. The committee recognised FUCVAM's significant achievements in terms of providing affordable and secure housing options through a cooperative approach, improving the urban environment both in Uruguay and across Latin America and the Caribbean, and creating a model to effectively scale up good housing practice through partnerships and active citizen participation.

FUCVAM has been recognised for its capacity to adapt the guiding principles of its work to specific local conditions and characteristics of different partner countries thanks to the involvement of local actors. By 2012 FUCVAM had transferred its experience to 15 countries in Latin America and the Caribbean, with plans to expand further. The ability to mobilise civil society in favour of the formal recognition of housing rights and the achievement of enabling regulatory frameworks is also a distinguishing characteristic of FUCVAM's work, both within Uruguay and elsewhere.

Further details of the FUCVAM model and its international transfer can be found in this report, as well as a presentation of key lessons learned from this project and links to a range of additional resources.

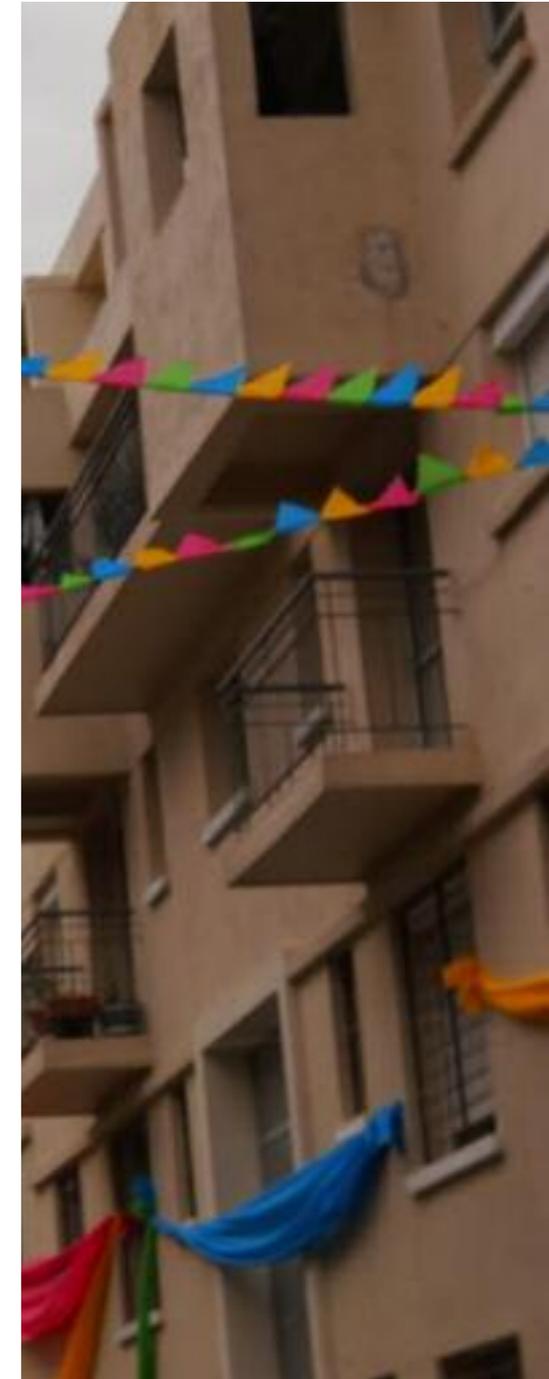


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As part of the follow-up work carried out by the Building and Social Housing Foundation (BSHF) with World Habitat Award winning projects to promote the exchange of knowledge and transfer of good practice, an international peer exchange visit took place in September 2013 to FUCVAM's headquarters in Montevideo, Uruguay. It brought together 14 participants including representatives of non-governmental organisations (NGOs), social movements, national government and practitioners involved in affordable and accessible housing. The exchange was organised into two consecutive five-day sessions, the first involving participants working in Sub-Saharan Africa and Haiti, and the second focused on Latin America. This structure allowed participants to focus on the transferability of the model and its adaptation to different contexts. The visit provided an opportunity for those who have contributed to the success of the initiative to discuss broader issues related to their experience in Uruguay and other countries, as well as demonstrating methodologies, tools, ideas and designs that the international participants can adapt and adopt in the context of their own work. Further details of the international peer exchange, as well as the views of the participants, can be found in this report.

BSHF would like to congratulate FUCVAM, We Effect and all those involved in the transfer of the mutual aid cooperative housing model on their outstanding work. We wish them every success as they continue to scale up their efforts and take forward the housing rights agenda, guaranteeing secure, affordable and decent housing to many citizens across the globe.



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The Uruguayan Federation of Mutual Aid Housing Cooperatives (FUCVAM) is the largest, oldest and most active social movement working on issues of housing and urban development in Uruguay.

The idea of mutual aid housing cooperatives was pioneered in Uruguay in the 1960s when it was adopted in three pilot projects across the country which occurred in conjunction with the establishment of the 1968 National Housing Law. These changes paved the way for the creation of FUCVAM in 1970, leading to the development of the first mutual aid housing cooperatives.

FUCVAM bases its cooperative housing model on five key guiding principles: **mutual aid with technical assistance, self-management, democratic participation, collective property ownership and political independence**, to which each affiliated cooperative ascribes. Through this model, the FUCVAM cooperatives have produced and maintained high quality housing, offering an important solution for those who would otherwise have been unable to afford decent housing on the private market.

Over time, FUCVAM has had a significant impact in terms of consolidating housing rights and shaping the urban landscape of Montevideo and other Uruguayan cities. Long term negotiations with public authorities have resulted in the securing of financial support and guaranteed access to land for construction.

Around 500 cooperatives are currently members of FUCVAM in Uruguay, representing approximately 25,000 households. The federation continues to work to organise, support and train mutual aid housing cooperatives, as well as developing international partnerships.



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The following principles guide the work of FUCVAM and its members. Whilst other cooperative federations or individual housing cooperatives may follow different approaches, FUCVAM considers these five guiding principles to be an essential part of guaranteeing durable, affordable and adequate housing.

Mutual aid with technical assistance: the joint effort of every member family in the construction process, each contributing approximately 21 hours of work per week, with the support of technical assistance institutes.

- Mutual aid allows for a reduction in costs compared to hiring labour for construction, but also is a way of building relationships and solidarity among future neighbours. The joint effort brings cooperative members together in a process of place-making and community building.
- The members work towards the construction of all housing units belonging to the cooperative. They do not know which house will be their own until these are distributed at the end of the construction process in accordance with their household needs and size.
- Everyone participates in this process, no matter what their skills and capacities are, as adequate tasks will be found for people according to their abilities. This allows all members, including older persons or people with disabilities, to be actively involved and have ownership of the process.
- The mutual aid construction process is supported by technical assistance institutes, which consist of professionals in the construction field who facilitate the process in line with the decisions of the cooperative members.
- Technical assistance institutes are contracted by cooperatives to carry out the construction process and are generally paid between seven and nine percent of the loan. It is considered crucial for the technical assistance institutes to believe in the mutual aid cooperative system, and to have a consolidated understanding of the relationship between experts and cooperative members.
- These collaborations can lead to very successful and ambitious structures, including an increasing number of multi-storey buildings.
- Mutual aid also involves the concept of solidarity, creating unity based on common responsibilities and community support.



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- The cooperative members are seen as jointly facing difficulties and challenges. In case of need, resources are pooled in order to minimise risk and damage. For example, if a family is having temporary difficulties with loan repayments, the cooperative could decide to use a share from an emergency fund which the family will repay in the future or offer a service in return e.g. maintenance work.
- Other examples may include sharing childcare responsibilities, support for the elderly, organising activities for the cooperative, etc.

Self-management: the cooperative allocates and manages resources and directs all aspects of the project, without intermediaries.

- The cooperative members are responsible for managing all stages of the process – from applying for a loan and obtaining a site, to organising the construction schedule with the technical assistance institutes and coordinating everyday activities once the houses are built.
- The cooperative members are in charge of their own resources, reinforcing the sense of ownership and of empowerment.
- This often involves acquiring new management, accounting and organisational skills.
- The professional assistance institutes provide financial, juridical, social and technical advice throughout the project, but are not directly responsible for decision-making, except in terms of construction procedures.

Democratic participation: active involvement of families and democratic decision-making.

- Through a democratic system, the cooperative members are the main actors in the decision making process throughout the planning, design and implementation stages.
- The decision-making process is carried out through assemblies and meetings.
- Each housing cooperative has a designated communal area. This space is used for events and celebrations, but also for decision-making.



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- Democratic processes are in place not only at the cooperative level, but are also the backbone of the federation's structure.
- Each cooperative household has a vote, which is either the responsibility of the household representative, or can be delegated to the other household members.

Collective property: permanent collective ownership of property by the cooperative.

- The cooperative is the sole owner of the housing stock and communal areas.
- The houses cannot be sold to cooperative members or to any other buyer.
- Households make repayments on the loan and provide labour for the construction of the housing units, each contributing an equal number of hours regardless of which house they will then occupy. When they leave, however, the unit is returned to the cooperative and the family receives back the value of any repayments made as well as payment for hours worked, but without an increase in the market value of the house. A special monetary unit - called the Readjustable Unit - is used to establish the value of the loan and repayments over time.
- The cooperative then allocates the house to new members who in turn provide an equal payment to that of the previous occupants. If part of the loan is still outstanding, the outgoing family will receive back the share that they paid and the value of their labour and the incoming family will resume the loan repayments.
- Collective ownership provides security for families and avoids speculation over the value of housing as it is transferred from one family to the next. This keeps the housing stock affordable over time.

Political independence: the federation cannot be aligned with any political party or representative

- Although the cooperative members themselves are free to join any party of their preference, as a whole FUCVAM cannot have any political affiliation and must remain an independent organisation.



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The framework

FUCVAM maintains that an enabling environment must be created in order for cooperative housing to be successfully established. Only with these structures in place can the right to decent housing be appropriately secured. For this reason, social mobilisation is at the heart of FUCVAM's work as a means of advocating for the establishment of the necessary frameworks to enable mutual aid cooperative housing.

The prerequisites for the cooperative model to develop include the following:

Adequate legal framework

Cooperatives need a formal structure in order to be recognised as legal entities and to regulate collective ownership of property, enable the access to collective loans and subsidies, etc.

Adequate financial arrangements

Credit is often unaffordable for low-income groups or organisations. In Uruguay, the 1968 National Housing Law created an obligation for public authorities to devote funds to housing construction for those in need through the revolving National Housing Fund. After many years of demands for a fund providing loans for the acquisition of land, this was obtained for the first time in 1990. This fund evolved into what is now the National Land Trust. In 2008, FUCVAM managed to establish the right to government subsidies for the most economically disadvantaged. It is the combination of these laws and rights which created a reliable and affordable source of credit and grants.

Access to serviced land

For a community to be sustainable and well established, its location and access to services are essential. This will strongly determine the quality of life of the residents, the access to employment opportunities, their sense of belonging to the wider society. For this reason, FUCVAM has fought in Uruguay for the recognition of the state's obligation to ensure access to adequate serviced land for all new cooperative housing developments.

Specialised technical assistance

Cooperative members are responsible for their own self-management. Nonetheless, the support of experts in certain fields that are essential to housing provision and community development, such as finance, accounting, law, construction and social services is crucial to the success of the cooperative housing model. A structure regulating the relationship between cooperatives and technical assistance institutes (TAI) clarifies roles and responsibilities, as well as facilitating and optimising the interactions between both parties.



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In the past, the process of establishing a mutual aid housing cooperative and accessing credit was quite lengthy and difficult, and in some cases spanning decades. Nowadays, thanks to the work of FUCVAM in obtaining recognition and the creation by the Vazquez-Mujica administration of a suitable framework for the development of mutual aid housing cooperatives, the entire process is significantly shorter and accessible. The main steps of this process for cooperatives are as follows:



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Each cooperative development built by FUCVAM members since the 1970s has its own defining history and characteristics. In fact, the housing cooperatives vary in scale, typology of housing units, access to facilities and services and location, contributing towards the creation of a diversified urban landscape. These variations are not only due to the preferences of the individual cooperatives, but also to changes in needs and resources over time, and the ability of FUCVAM's cooperatives to adapt, innovate and incorporate lessons learned. Here we provide examples of cooperative developments in Montevideo, Uruguay that were established in different periods:



Case Studies: Zona 3



Case Studies: Covireus al Sur



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Zona 3

Zona 3 is a cooperative housing development established in the 1970s. It is divided into seven cooperatives (COVISAG, CIVIPOSTAL, COVIFOL, COVITRAN 1 and 2, COVIOSE 1 and 2) and is made up of both houses and apartments, with a total of 839 units. Despite an initial struggle with the Uruguayan authorities that caused long delays in the financing and construction processes, 40 years later Zona 3 is a vibrant neighbourhood and home to hundreds of families. It is the largest complex in Uruguay built through mutual aid and includes many facilities and services. For example, much importance is given to cultural and physical activities, especially for children and young people. The Community Centre comprises a sports hall equipped with facilities for playing football, basketball, table tennis and table football, and a range of classes are offered regularly, including drama clubs and music lessons. In addition, Zona 3 features a library, a nursery, a celebration room and a dental clinic, among other facilities.



Examples of housing units and wall painting in the Community Centre representing Zona 3.



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Covireus al Sur

Covireus al Sur was founded in 1997, after the local authorities ceded some centrally located land to FUCVAM with the aim of building cooperative housing in the heart of Montevideo. The construction process started in 2007 and the cooperative was officially inaugurated in May 2013, after allocating the 182 housing units built, including housing units designed specifically for people with disabilities. The establishment of Covireus al Sur represents an important step forward in terms of negotiations with public authorities and obtaining highly valuable central land for cooperatives. The construction process first involved the demolition of the old run-down buildings, and the reconstruction of multi-storey buildings of different sizes.



Covireus al Sur cooperative development during and after construction and the celebration of its inauguration.



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Covitea cooperative, two storey building, Montevideo



Covireus al Sur cooperative located in the historical centre of Montevideo



Cofavi 90 cooperative, Montevideo



Covimp cooperative – housing development primarily built for and by people with disabilities



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Children's playing area in Zona 3, Montevideo



Library in Mesa 5 cooperative, Montevideo



Construction process in Covireus al Sur after original decaying structures have been demolished, Montevideo



Covireus al Sur demonstrates that mutual aid can be used beyond simple one or two storey houses



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Solidarity Day reuniting FUCVAM members in support of the construction of the 23 Octobre cooperative neighbourhood



Mutual aid construction during a Solidarity Day



Cooperative members at work on their houses



Mutual aid promotes the creation of strong links among future neighbours



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Cooperativism as a way of life involving all generations



Commitment to the principle of solidarity: 'Dear friend, you know you can count on me'



FUCVAM focuses on social mobilisation as a democratic way of involving citizens in the process of urban transformation



'United we can achieve anything'



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1. Links to relevant websites (Spanish)

[FUCVAM website](#)

[Ministry of Housing, Urban Planning and the Environment \(MVOTMA\) website](#)

[Website of the Covireus al Sur cooperative](#)



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2. Ministry of Housing, Urban Planning and the Environment (MVOTMA) resources

MVOTMA Youtube channel:

[Documentary on Uruguayan housing cooperatives](#)

[Video on the lottery system for land](#)



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How does the South-South Cooperation project work?

The South-South Cooperation project was initiated in 2001 to support the dissemination of the mutual aid cooperative housing approach in Uruguay to other countries in the region and around the world. It aims to transfer the model by collaborating with local partners, adapting it to local conditions in different contexts, helping to overcome any difficulties that arise and developing a sustainable process with a long-term vision.

The strategic alliance between We Effect and FUCVAM is based on the premise that housing is an essential human right, which leads to the fulfilment of other human rights and without which a significant negative impact can be seen on the quality of life of the low-income population. As a human right, the responsibility for its implementation lies, therefore, with governments. FUCVAM's approach seeks to facilitate, support and strengthen efforts towards this aim in collaboration with local counterparts and social organisations, with a view to establishing connections and enable good practices to have a multiplier effect.

The transfer process is typically carried out through a combination of the following:

A

Visits by FUCVAM members to the partner country to understand local needs and provide information on the cooperative model to interested groups.

B

One or two visits to Uruguay by residents and technical advisors (7-10 days, 4-6 people) to become familiar with the cooperative model.

C

FUCVAM members return to the partner country to support specific processes (six months maximum).

D

Implementation of a pilot project and carrying out any necessary adjustments.

E

Providing support in the formulation of proposals and efforts to create the necessary financial and legal frameworks for the scaling up of the pilot project, taking as a reference the FUCVAM experience and the National Housing Law of 1968.

F

Once sufficient technical and organisational capacity has been developed within the core groups, these then begin to work with other groups, spreading the knowl edge more widely. The partner groups are responsible for all decision-making, with the support of FUCVAM.



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How does the South-South Cooperation project work?

As a result of this approach, a number of networks and federations have been set up in different countries. An important factor in the success of the transfer model is that **it does not advocate replication**, i.e. copying a structure created in other realities and conditions. Rather, it involves a **transfer of the basic principles**, which should then be **adapted to different contexts and appropriated by the relevant partners**. The involvement of organised groups is an essential factor in the success of the transfer process: they are the bridge between social movements and the marginalised population in urban and rural areas, and they drive the process of improving the quality of life of their members through access to decent housing.

The implementation of the approach therefore takes different forms, for example:

- the adaptation in Honduras to rural areas, when the original model is essentially urban
- the creation of cooperatives in Paraguay that act on multiple fronts (housing, livelihoods, environment)
- the natural incorporation of collective ownership in Andean and Mesoamerican areas with strong indigenous roots and a tradition of such mechanisms
- the construction of large-scale multi-family buildings in Brazil
- the reuse of empty properties in Argentina and Chile.

With financial and logistical support from We Effect, government agencies and local groups, as well as support from local NGOs across Latin America in technical, economic and legal aspects, FUCVAM has successfully transferred the approach to Brazil (where the process began much sooner, in the 1970s), Paraguay, Bolivia, El Salvador, Nicaragua, Honduras and Guatemala, as well as supporting groups carrying out similar processes in Venezuela, Argentina, Chile, Ecuador, Peru, Costa Rica, Haiti and Cuba.



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Covering costs

The costs of the project vary from case to case and include airfares, accommodation and internal transport for the visits, as well as the development of the necessary training materials and documentation. Knowledge is shared in a spirit of cooperation and solidarity and the representatives of FUCVAM contribute their time, expertise and experience free of charge (with the exception of longer stays of two to six months, for which the members are compensated).

Funding has been received from We Effect, as well as from a range of other sources including local, regional and national government agencies, other organisations interested in learning from the experience and local contributions. The funding also covers the costs of the local counterpart professionals who provide technical assistance at the initial knowledge transfer and demonstration phases, after which these fees become part of the implementation costs (for which funding is obtained separately by the partner organisations). Other administrative costs for the project are covered as part of FUCVAM's administrative structure and management, which is funded by member contributions.



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Impact

- The impact of the project has been significant, directly and indirectly enabling hundreds of thousands of people across Latin America and the Caribbean to have access to decent housing as well as other opportunities for income generation and social development.
- The project has led not only to the formation of individual cooperatives but also federations and cooperative movements.
- The project has also influenced government policy, with legal and/or financial frameworks established in Nicaragua, Paraguay, Honduras and Guatemala and further proposals pending approval in El Salvador and Bolivia.
- The experience of transfer and exchange with other groups has led to improvements in FUCVAM's own practices.



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Innovative aspects

- Simple yet effective, participatory approach, designed to ensure the long-term sustainability of the process.
- Transfer of key principles, with an approach that can be adapted to a range of different political, economic and social contexts. Technologies are adapted to each situation and appropriated by local actors, with a focus on self-management.
- The transfer is carried out with the collaboration of technical professionals, but not by professionals; rather it is carried out by residents, using appropriate instructional techniques based primarily on personal experience, learning by doing.
- The transfer process itself is adopted and transferred by others, creating a multiplier effect.



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Financial sustainability

The majority of the transfers have been carried out with the ongoing support of We Effect. Government agencies (local, regional and national) have also provided funding for the exchanges, as have other grassroots organisations across the region.

It is often the case that, having worked together to build their own housing units, cooperatives develop other activities and collective enterprises to generate income and employment (e.g. construction cooperatives) or reduce costs (e.g. collective purchasing of basic goods, childcare centres etc). Many cooperatives also go on to build a range of community facilities and carry out infrastructure improvements.

The FUCVAM model enables a reduction of approximately 30-40 per cent in construction costs compared to conventional housing construction. This is due primarily to the self-management and mutual aid processes through which intermediaries are eliminated, as well as the local sourcing of materials and services.

Social sustainability

Both the FUCVAM model and the South-South Cooperation process work to facilitate greater social integration and cooperation. All decision-making is carried out in assemblies and residents work together and participate at all stages of the process. The process of self-management and collective production confirms the sense of belonging, increases self-esteem, provides greater security and enables residents to subsequently address other problems they may be facing. Training is provided by FUCVAM on all aspects of the process, e.g. technical, social, legal, governance etc. Residents also acquire hands-on experience in construction through the mutual aid process and FUCVAM members have gained skills and experience in training, community organising and developing adaptive capacity.

Residents are empowered to take a leading role in the process, acquiring knowledge and experience in management, construction, collective decision-making, participation in governance structures, formulation of policy proposals and generally playing a more active role in society. Many of the cooperatives focus on marginalised groups including single women heads of household, persons without fixed income, young people, people with disabilities etc. The equal role of men and women in the construction process and governance structure reinforces the concept of gender equality, and the participation of all with the same rights and responsibilities helps erase ethnic and cultural differences.



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Environmental sustainability

Whilst the focus of the approach has been primarily on social aspects, FUCVAM increasingly promotes principles of environmental sustainability, the use of local resources, renewable energy and locally-sourced building materials. In Uruguay, many cooperatives are now using earth and timber as primary building materials, as well as recycled materials from demolition sites, in contrast to the conventional use of concrete block, asbestos cement, etc.

Some of the cooperatives, each on its own initiative, have developed housing projects which use solar or wind energy, incorporate passive cooling features and/or ensure natural cross ventilation. In some countries, such as Argentina and Chile, cooperatives are bringing empty properties back into use, making use of existing resources and infrastructure and contributing to wider regeneration processes.



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Barriers

The main obstacles encountered in the process of transferring the model to partner countries include:

- Lack of access to serviced land and adequate funding for housing for low-income groups forming new cooperatives
- Lack of enabling policy and legal frameworks in some countries
- Difficulties in establishing collective land ownership in some contexts
- Lack of recognition on the part of some governments of the importance of people's efforts in building cities
- Lack of technical professionals trained to work with low-income groups.

These problems have been overcome with great effort, finding solutions within each particular context, providing legal and technical support, building partnerships, developing proposals, and supporting efforts to influence government policy.



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Lessons learned

- The basic principles of the model are universal and can be easily transferred, taking different forms in different contexts.
- Poor people are infinitely rich in popular knowledge, in determination and in solidarity. This allows results to be achieved that seem beyond their means.
- Once the issue of access to land is resolved, half the battle is won, as people will hold on to it with all their strength.
- Experience and studies have shown that the organised social production of housing and habitat leads to much better results in terms of quality, adequacy, cost and social satisfaction, compared to conventional social housing construction in other countries in Latin America.
- Academic knowledge should be combined with popular knowledge, with a practical focus and commitment to people.
- Solidarity that is generated from below, and then develops strong roots, produces better results than a top-down approach.
- It is important to share not only the benefits and opportunities of the model but also its challenges, as a strong level of commitment will be required from those wishing to adapt and implement the approach.

Evaluation

A participatory monitoring and evaluation process has been developed to assess the South-South Cooperation project, feeding back into existing activities and informing its future direction. Evaluations carried out by FUCVAM and We Effect have found that the results achieved not only justify the continuation of the project, but also the consolidation and extension of its reach.



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Transfer

The essence of the project is the international transfer of the approach to other countries in the Global South. FUCVAM's South-South Cooperation project began with the transfer of the approach to government representatives and the creation of two cooperatives in Brazil in 2001, and has since expanded to cover 15 countries in Latin America. In Brazil, the transfer of the experience is consolidated and is being taken forward at a national scale by the *União Nacional de Moradia Popular* movement. In the six countries where the transfer process is being supported by We Effect (Paraguay, Bolivia, El Salvador, Nicaragua, Honduras and Guatemala), FUCVAM is working with nearly 7,000 families in 167 cooperatives. It is also in permanent contact with groups carrying out similar processes in eight additional countries across the region, with ongoing support and exchange.

Contacts have also been established with a number of groups in Sub-Saharan Africa wishing to learn from FUCVAM's experience and there are plans to extend the South-South Cooperation project to the region. In addition to transferring the FUCVAM model of mutual aid housing cooperatives to a range of grassroots groups, NGOs and government agencies across Latin America, the model of South-South transfer itself is being taken up by partner organisations. Cooperatives and federations have now begun to spread the cooperative housing model and their own experiences to other groups across the region using similar transfer mechanisms. For example, FESCOVAM and FUNDASAL in El Salvador have set up similar exchanges with groups in neighbouring Central American countries as well as in Argentina, Brazil, Chile and Venezuela to transfer the approach; technicians from Brazil and groups from Paraguay who were involved in the South-South Cooperation project with FUCVAM have since contributed to the development of the Bolivian experience. The key principles are then transmitted not only from one source but from various partners, with an impact that is multiplied.



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The following organisations have been established in different countries:

- Nicaragua: CENCOVICOD, with 27 affiliated cooperatives and large-scale development in the city of Leon.
- Honduras: COHVISOL and *Mesa del Sur*, organisations that have succeeded in obtaining government funding which permitted accelerated growth, particularly in the South of the country.
- Guatemala: *Mesa de Cooperativas*, which comprises five active housing cooperatives.
- Bolivia: CACVAM, which comprises seven active housing cooperatives.

In each of these cases there have been two key actors in the process: the technical institutes and the organised social movements. The strengths demonstrated by the social movements in the various countries involved have demonstrated the importance of supporting and facilitating processes that build bridges between groups.

As true agents for change, many of these have shown in practice that they have accumulated sufficient capacity and experience to take the process forward. As of 2014 larger networks and federations have been formed, including COCDEAVIS and *Espacio del Sur*, evidencing the continued synergies being formed among organisations in different countries.



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Case study: Paraguay

The adaptation and transfer of the mutual aid cooperative housing model has been carried out by local groups and organisations, with the support of FUCVAM. This has led to a range of country-specific variations across the Latin American region. The following case illustrates the Paraguayan experience:

The housing sector in Paraguay is particularly problematic, with a significant deficit in both housing quantity and quality. It is estimated that 50 per cent of the homes in Paraguay suffer from inadequate and unsafe conditions, such as overcrowding, lack of appropriate water and sanitation and a lack of security. In addition, high poverty indicators (35 per cent of the population in relative poverty and 20 per cent below US\$1 a day) and a large indigenous presence created quite a complex scenario when considering the transfer of the FUCVAM approach. The State's lack of prioritisation for housing and urban planning reforms also created difficulties in bringing about change.

Despite these obstacles, the case of Paraguay is one of the first and most successful cases of transfer of the FUCVAM model within Latin America. With the support of We Effect and the Churches Committee for Emergency Aid (CIPAE), the transfer process was initiated in 1999. By 2003, the construction of the first 80 units was underway, while plans were made to scale up to a total of 300 units. This housing complex, located close to Itá and known as "Kuarahy Rese", was to become the first cooperative housing neighbourhood in Paraguay. This experience set the precedent for further transfer and expansion of the model in the country, leading to the establishment of many other cooperatives. By 2010, the following were in place:

- Sixteen existing cooperative groups (five of which are mutual aid housing cooperatives)
- Three hundred houses built in five cooperatives in the Itá neighbourhood
- Four communal living areas and four production areas
- Two construction projects underway for 60 houses, with a further 160 houses to be built (Cobañados)
- Housing Act and regulatory decrees adopted with state funding at zero per cent interest rates
- Development of the Paraguayan Federation of Mutual Aid Housing Cooperatives (CCVAMP) on a national scale
- Training of experts and technical professionals on the cooperative housing model.



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The Paraguay initiative emerged as a pilot project. It is essential to note that the cooperative housing approach has not only expanded to a significant scale, but perhaps more importantly, that the transfer of the FUCVAM experience has enabled the establishment of a social movement advocating the right to adequate housing. The creation of the CCVAMP reflects the strengthening of the cooperative movement in the country as well as civic engagement in social, institutional and legal public matters.

One of the main distinguishing characteristics of the Paraguayan cooperatives is their ability to act on multiple fronts, including housing, livelihoods, and the environment. This model promotes housing as a means for sustainable development that includes technical training, savings groups and the creation of productive units. This adaptation of the FUCVAM model and the creation of 'multi-active cooperatives' was born from the civil society groups involved in the process. This ability to tackle different needs was seen as a very attractive characteristic of the cooperatives, and greatly contributed to the spread and popularity of cooperatives as a housing solution.

The CCVAMP comprises 14 housing cooperatives, of which nine work on the basis of collective property ownership. The organisation advocates socio-political changes which will bring about fairer, more equitable and sustainable relationships between authorities and citizens. The CCVAMP was a catalyst for the creation of an informal negotiation platform, bringing together many of the organisations in the housing and urban development sector, including the social movements and other organisations that support the housing struggle. The group has been steadily increasing its influence and impact.

In Paraguay, however, the establishment of a social movement for adequate housing and habitat is an ongoing process. The relationship with the government and the level of support remain a challenge. Whilst there is no legal framework in Paraguay to support mutual aid cooperative housing as yet, cooperatives and technical assistance institutes were successful in having relevant legislation approved in 2003 for the funding of housing cooperatives and zero interest rate government loans were obtained for housing construction. In terms of technical assistance, there is still a need for further training and the implementation of effective guidelines and procedures. Despite significant challenges, however, remarkable successes have been achieved and the CCVAMP is regularly invited to share its experiences with local and international groups. Further examples and individual cases are available in the 'Additional resources' section.



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Bolivia – Mobilisation in the streets to defend the right to housing



Bolivia – Mutual aid construction



Brazil – Mutual aid construction with technical assistance



El Salvador – Urban rehabilitation in the Historical Centre of San Salvador



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El Salvador – Rural Housing Cooperative Heroes de Piedra Roja



Guatemala – Students at the Solidarity Day in Guatemala City



Guatemala – Cooperative members organise a celebration to inaugurate the houses



Honduras – Casa de Oro Cooperative members building their houses



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Honduras – Casa de Oro Cooperative in El Paraíso



Honduras – Social mobilisation for the right to decent housing



Nicaragua – Communal living area in Matiare



Nicaragua – Housing cooperative under construction



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Nicaragua – Newly constructed Volcanes housing cooperative



Paraguay – Example of business forming part of the Paraguayan 'multi-active' cooperative housing model



Paraguay – Construction process with the support of a FUCVAM delegation



Uruguay – Technical personnel and cooperative members from Bolivia visiting the FUCVAM model



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[World Habitat Awards South-South Cooperation project description](#)

[We Effect website](#)



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Introduction: About the peer exchange

The South-South Cooperation project involving the transfer of the FUCVAM model of mutual aid housing cooperatives (Uruguay) was presented with the World Habitat Award in 2012, in recognition for its work in delivering affordable and sustainable housing throughout Latin America and the Caribbean.

With the support of We Effect, government agencies and grassroots organisations, FUCVAM has successfully transferred its mutual aid housing approach to 15 countries across Latin America and the Caribbean through the South-South Cooperation project, adapting the model to local conditions in different contexts, setting up national federations and networks and supporting local efforts to influence government policy.

With the aim of further promoting and sharing the lessons learned from the South-South Cooperation project, in September 2013 BSHF co-ordinated and funded an international peer exchange with FUCVAM to Montevideo, Uruguay. The visit brought together 14 participants from 13 countries, including representatives from non-governmental organisations (NGOs), social movements, national governments, academics and practitioners involved in affordable and accessible housing. The exchange took the form of two consecutive sessions attended by participants working in different geographical areas, with some similarities in terms of context (Sub-Saharan Africa and Haiti in session I; and Latin America in session II). The two-week format of the visit was, therefore, intended to provide participants with the opportunity to develop in-depth discussions about the challenges and possibilities of transferring the FUCVAM model to their respective regions.

Each of the five-day exchanges was structured around presentations, meetings and visits to cooperatives at different stages of development, and located throughout Montevideo. The hosts shared their knowledge, expertise and experience on the mutual aid housing cooperative model in Uruguay and other countries where the model has been successfully transferred and is currently implemented. Detailed information on the mechanisms and processes through which the transfer occurs were provided and participants had the opportunity to speak with residents and representatives of FUCVAM, and to be involved in many of the activities normally undertaken by the federation, such as plenary sessions, workshops, meetings, and social mobilisation activities. The exchange provided the opportunity for those who have contributed to the success of the project to discuss broader issues related to their experience in Uruguay and other countries, as well as to demonstrate methodologies, tools, ideas and designs for the peer exchange participants to adapt and adopt in the context of their own work.



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Peer exchange programme

The international peer exchange to FUCVAM's South-South Cooperation project in Montevideo took place over two weeks, each week including a five-day programme comprised three main types of activities:

- Meetings, workshops and discussion sessions with FUCVAM representatives and local and national government representatives regarding the different aspects of the award-winning project and its international transfer.
- Field visits to various cooperatives, providing an overview of cooperatives at different stages of construction or after completion.
- Presentations by the international participants on their own work, enabling mutual learning and collaboration.

Programme: international peer exchange to the FUCVAM South-South Cooperation project, Uruguay

- Introduction to the FUCVAM model and guiding principles
- Participants' presentations
- Workshops on different aspects of the FUCVAM model, e.g. history, legal framework, financing, technical assistance, transfer process
- Debriefing and discussions
- Meetings with local authority and national housing and urban planning representatives
- Field visits to housing cooperatives
- Participation in some of FUCVAM's regular activities, e.g. plenary sessions with the housing cooperatives, social mobilisation, radio broadcast and hands-on involvement in the construction process with one of the housing cooperatives
- Analysis, feedback and looking to the future.



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Participants' perspectives

Throughout the visit, the participants had the opportunity **to express and share their views** on the FUCVAM model and its transfer to other contexts. This resulted not only in the recognition of positive outcomes but also in a series of reflections, debates, suggestions and critical analysis. All of these inputs led to a **greater understanding of the impact of the project**, both locally and internationally, and **raised issues and hopes about the transfer of the model** to new contexts, in particular to the countries in which the participants work.

The subdivision of the peer exchange into two different geographically-based sessions, one for Sub-Saharan Africa and Haiti, and the other for Latin America, allowed for an in-depth discussion among delegates working in relatively similar contexts. There were **interesting differences and similarities between the debates** in the two different sessions, highlighting the importance of tailoring the mutual aid cooperative housing model to different circumstances, as well as understanding that many of the key issues were shared across geographical boundaries and could benefit from mutual learning and collaboration.



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Participants' perspectives: comments on the FUCVAM model

One of the aspects of the FUCVAM model that participants found particularly noteworthy was its **consistent and holistic approach** in establishing a model which would respond adequately to many issues linked to the provision of decent housing. In their view, the work of FUCVAM ensures that the necessary legal and financial structures are in place, that the construction is affordable and of good quality, that social processes driving the delivery of housing are based on solidarity between members and that social mobilisation and negotiations with authorities bring about continuous improvement and consolidation of housing rights. The model is therefore 'highly efficient and effective in the development of access to secure housing' (Pilar Goycoolea Ferrer, Chile).

The **mutual aid construction process** was highly valued for its capacity to lower construction costs while creating solidarity among future neighbours and developing a sense of ownership through the members' active involvement. 'This type of management builds communities, not only houses,' said Esther Alvarez Estrada (Peru). Freddy Yáñez Cerda (Chile/Haiti), commented that by combining mutual aid with technical assistance, the FUCVAM model 'breaks the logic of top-down provision and allows technicians and professionals to get involved in a horizontal way, offering advice rather than directing the lives of others'.

Participants also highlighted the **quality of housing** and its **long-term durability**. Cynthia Phiri (Malawi) and Chipo Syakayuwa (Zambia) highlighted the appearance and quality of the houses, expressing their hope of achieving similar housing standards in their home countries. Latin American participant Alberto Martinez Flores (Mexico) commented on the fact that the preservation of certain housing developments over time was influenced by the strong sense of ownership and by the process of place-making which led residents to take great care of the neighbourhood.

Certain design aspects were also noted by the participants. As Vincent Rwigamba (Rwanda) mentioned, the idea of the housing units comprising several models catering for different needs and family sizes has created an **inclusive system of housing provision**.

The **solidarity** around the provision of decent housing – not only among cooperative members within the Federation in Uruguay, but also among those facing similar housing issues in other countries – is a characteristic of the FUCVAM experience which struck participants from both groups. 'Cooperativism becomes not only a way to access housing, but also a lifestyle,' said Cecilia Silvana Ruiz Pozo (Ecuador). The participants were inspired by FUCVAM's **commitment** in leading this process in a democratic and inclusive way. 'In sharing their experience and their model, [FUCVAM demonstrates] an admirable sense of integrity, transparency and solidarity' (Pilar Goycoolea Ferrer, Chile).



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Participants' perspectives: comments on the FUCVAM model

Marta Solanas Domínguez (Spain/Uruguay) noted that one of the strong points of FUCVAM is its capacity to **accumulate knowledge and share lessons** learned. This was also echoed by Peter Muzambwe (Zimbabwe) who mentioned that 'organising and operating under a Federation of cooperatives is vital for the exchange of ideas; [...] learning and critiquing [allows for] continuous improvement'.

The support between cooperative members and unity around a common goal has fuelled a process of long-lasting **social activism**. Roxana Abud (Argentina) mentioned that she believed FUCVAM's strength lies in the capacity to mobilise collectively with solidarity and an organised approach. Freddy Yáñez Cerda (Chile/Haiti) believed the history of FUCVAM demonstrated that 'every change goes hand in hand with a process of advocacy – it occurs on the micro scale with the establishment and running of cooperatives in everyday life, and on the macro scale with marches and demonstrations'. In this way, FUCVAM has significantly influenced and contributed to the establishment of housing rights. 'Most of [today's] achievements are built on constant demands for housing delivery and social justice to be recognised. Most importantly it is a process which is still ongoing.' Peter Muzambwe (Zimbabwe). Chipo Syakayuwa (Zambia) also stated that the experience gained through the peer exchange was useful in terms of thinking of how things could change in Zambia: 'I liked the advocacy part of FUCVAM – I learned that they have been mobilising for a long time, and it has led to greater results than it has for us. And that gives us hope that in the near future we can achieve the outcomes that we want'.

In fact, one of the most surprising achievements, in particular for the African participants, was the level of **dialogue and relationship** developed with **national and local authorities**. Many were impressed with the capacity and willingness of the public sector to provide **support and funding** options to cooperatives, and of the state's recognition of **housing as a right**. A similar relationship could be very beneficial in many other countries, although concerns were raised over the feasibility of such a project in terms other nations' organisational, financial, and technical capacity or willingness. 'Our constitution says housing is a human right but the government does not have a strategy establishing how this can be achieved. Maybe we could see how a similar funding system could be replicated.' (Vincent Rwigamba, Rwanda).



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Participants' perspectives: key issues relating to the international transfer of the model

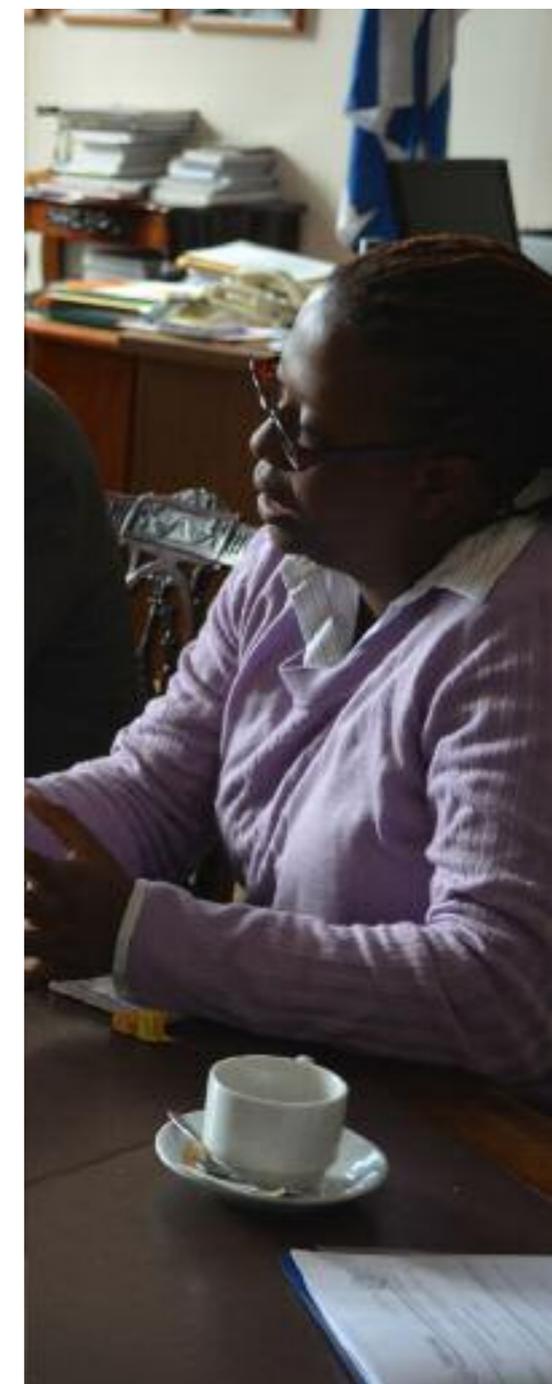
During the peer exchange, the FUCVAM representatives stressed that in order to guarantee the intended results the model should be transferred as a whole. The partner cannot 'pick and choose' which principles to take up but should rather adapt the model to the new context by reinterpreting the key principles according to local circumstances. Marta Solanas Domínguez (Spain/Uruguay) supported this idea, claiming that 'the five key principles [...] are a valid basis to build upon in order for the transfer to occur. Nonetheless, while embracing an approach based on flexibility and adaptation to specific contexts, there are certain obstacles that need to be addressed.'

Although in some specific communities the 'collective ownership' system shares similarities with traditional forms of organising and distributing resources, one of the obstacles Marta referred to is the prevalence of the culture of **private and individual ownership**. This was strongly echoed by most participants working in the African, Latin American and Caribbean regions, who identified this as one of the main barriers to the transfer of the FUCVAM model. In many countries owning property individually is seen as a goal to strive toward. For FUCVAM's notion of cooperativism to be considered, there would have to be a significant push towards demonstrating the benefits of collective property in order to challenge some of the myths surrounding this issue.

In addition, certain countries **do not have the legal framework** in place through which property can be owned collectively, whether through a cooperative or another system. In order for the FUCVAM model to be effectively transferred, some significant legislative changes would need to take place.

One of the concerns for Haiti raised by Freddy Yáñez Cerda was whether this model, which **requires a significant element of organisation and solidarity**, can compete in an environment where many organisations offer other solutions which are predominantly based on private ownership and 'receiving' housing as opposed to collectively managing and building homes. Freddy pointed out that, although these solutions may not be as durable over time, they might be appealing due to their faster delivery in a context of **immediate pressure to bridge the housing deficit**.

This issue can also be raised with respect to countries facing a pressing need to provide housing to a vast number of very low-income citizens. It questions the extent to which the model is **relevant for very low-income segments of the population** which struggle to find enough time to provide 21 weekly hours for construction or to gather enough savings to repay loans. FUCVAM and the National Director of Housing, Lucía Etcheverry, mentioned that even in Uruguay, it is difficult to enable the poorest of the poor to access housing cooperatives.



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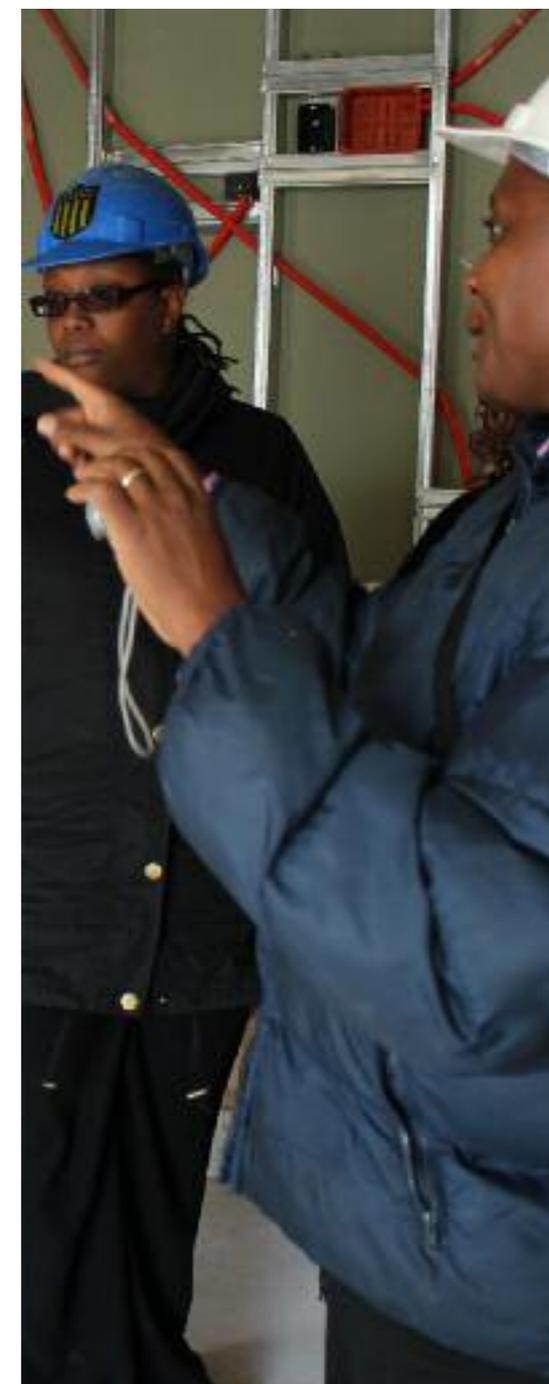
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What are the issues around transferring the model internationally?

Another major concern, for participants from Sub-Saharan Africa, was the **lack of public financial and organisational capacity** to provide loans and subsidies in their countries. Other participants, especially from the Latin American region, regarded this more as a question of **willingness and prioritisation**. It was pointed out that in the absence of a national housing or land fund, it might be worth starting the process with the **financial support of international organisations** or of a **financial institution specialising in the social sector**.

Finally, an area of concern for participants from various countries such as Kenya, Malawi, and Zambia was that citizens might be **afraid to take part in social activism as a means to engage with authorities** due to concerns for their personal safety.

Participants in both sessions concluded that the possibility of successful transfer **will depend on the political and cultural environment** of each country. Adapting and transferring the model with all of its principles and with the establishment of public policies guaranteeing the right to decent housing is indeed possible but will involve a **long term process of transformation**. The general view was that some aspects could be implemented immediately whereas for others a stronger foundation would need to first be built.



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Participants' perspectives: looking to the future

Several participants mentioned that in the context in which they work there were systems that had a degree of similarity to what they had seen in Uruguay, such as mutual aid construction in countries like Zimbabwe or Ecuador. Learning from FUCVAM's experience could serve as a way to **improve, expand or rationalise what is already in place.**

For example, participants from countries where mutual aid housing construction existed were particularly interested in **replicating the relationship established with the technical assistance institutes** to ensure high construction standards. On the other hand, for participants like Pilar Goycoolea Ferrer (Chile), whose organisation comprises technical professionals and works on housing provision without mutual aid construction, the idea of actively involving residents in the construction process and the self-management of resources seemed particularly effective in creating a **sense of ownership**. These two perspectives demonstrate that different actors share the hope that combining mutual aid with technical assistance in their countries would be an effective way to **bridge the gap between professionals and residents.**

With respect to the issue of housing being conceived only as either private or public property, many hoped **that gradually there would be an acknowledgement of possible alternatives.** Vanessa Pinto Valencia (Ecuador) explained, 'I truly hope to see the development of mutual aid cooperative housing and collective ownership in Ecuador [...] I know that right now the context may be somewhat hostile, but it doesn't mean that this cannot be achieved [...] Sometimes you think that the way things have always been done is the only way but in fact we can rethink the role of government and society so that it is not necessarily what we've always been used to. I think it's fundamental to be convinced that we can do things in different ways.' She cited a quote she'd seen at the FUCVAM headquarters: 'Do not accept the usual as a natural thing. Because in times of disorder, of organised confusion, of dehumanised humanity, nothing must appear to be natural. Nothing must appear to be impossible to change' - Bertolt Brecht.



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Participants' perspectives: looking to the future

Several participants believed it is important to push for **changes in public policy**, particularly at a time when it is possible to seize the opportunities in certain countries, such as Colombia, Ecuador, Peru or where governments are either undergoing reforms or are open to public participation, thanks to a 'shift in paradigm which sees organised communities as protagonists of urban development' (Esther Alvarez Estrada, Peru).

Marta Solanas Domínguez (Spain/Uruguay) raised the hope that more housing organisations would **capture their experiences and share lessons learned**. Peter Muzambwe (Zimbabwe) suggested that he would like to see the **creation of a regional network** of actors in the housing field that could develop ideas, share success stories and unite to mobilise for the advancement of housing rights and for the establishment of a mutual aid cooperative housing. This network could also **facilitate further peer exchanges and visits**.

Many participants began the peer exchange believing that, although certain things appeared to be replicable in their countries, other aspects would be impossible to transfer given the obstacles in place. Nonetheless, throughout the exchange most participants became aware of how the FUCVAM approach paid close attention to local circumstances and had the flexibility to adapt many aspects of the project, while remaining in line with the guiding principles. Gradually, there was a realisation that through **solidarity, organisation and determination many goals could be achieved**.



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Group photos with the participants – sessions I and II



Workshops at the FUCVAM headquarters



Members of FUCVAM explaining the different characteristics of the model



Participants engaging in discussions



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Visit to Zona 3 housing cooperatives



Creating bonds between participants and cooperative members



Residents opening their homes to participants



Welcome meal in the community room at the Covigu housing cooperative



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Visit to the construction site of a new multi-storey cooperative



Cooperative member in the construction process



Cooperative members explain the construction and its management



Participants rolling up their sleeves to help with the construction



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Visit to the office of the Mayor of Montevideo



Attending the evening plenary sessions



Preparing to march for housing rights



'When you see the pride and love the residents have for their houses, then you really know the model worked' Vanessa (Ecuador)



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[Video on YouTube: International Peer Exchange 2013 – FUCVAM South-South Cooperation, by BSHF](#)



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About the World Habitat Awards

The World Habitat Awards is an annual international competition that recognises innovative, sustainable and scalable solutions to key housing challenges in the global South as well as the North.

The Awards were established in 1985 by the Building and Social Housing Foundation as part of its contribution to the United Nations International Year of Shelter for the Homeless.

Every year an award of £10,000 is presented to each of the two winners in partnership with UN-Habitat. In addition to the prize and international recognition, peer exchange activities are carried out with each of the winners to promote the international transfer of the approach.

For further information about the Awards, including related peer exchange activities and assessment procedures please visit www.worldhabitatawards.org.

About BSHF

The Building and Social Housing Foundation (BSHF) is an independent research organisation that promotes sustainable development and innovation in housing through collaborative research and knowledge transfer.

Established in 1976, BSHF works both in the UK and internationally to identify innovative housing solutions and to foster the exchange of information and good practice.

BSHF believes that everyone should have access to decent housing and is committed to promoting housing policy and practice that is people centred and environmentally responsible.

Further information on the research, publications and other activities of the Building and Social Housing Foundation is available at www.bshf.org.



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About FUCVAM

The Uruguayan Federation of Mutual Aid Housing Cooperatives (FUCVAM) is the largest, oldest and most active social movement working on issues of housing and urban development in Uruguay.

Following its mutual aid cooperative housing approach, the cooperatives affiliated to FUCVAM have developed and maintained high quality housing, offering an important solution for those who would otherwise have been unable to afford decent housing on the private market.

Over time, FUCVAM has had a significant impact in terms of consolidating housing rights and shaping the urban landscape of Montevideo and other Uruguayan cities. Long term negotiations with public authorities have resulted in the securing of financial support and a guaranteed access to land for construction.

Today, around 500 cooperatives are members of FUCVAM in Uruguay, representing approximately 25,000 households. FUCVAM continues to work to organise, support and train mutual aid housing cooperatives, as well as developing international partnerships.

In 2001, FUCVAM's international involvement was consolidated through the South-South Cooperation project in partnership with We Effect with the objective of facilitating the transfer of FUCVAM's mutual aid cooperative housing model to other countries. To this day, FUCVAM has worked with local organisations and residents to adequately adapt the model to several countries across Latin America and the Caribbean.

For more information on FUCVAM please visit www.fucvam.org.uy

