

Housing Cooperatives in Uruguay

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Housing is a social issue that affects society as a whole:

- **Due to its size, it affects health, education and employment.**
- **It is linked to income, location and public services.**

In the construction of a housing policy we must answer the following questions:

A right or a commodity?

A product for use or for change?

The housing that is needed or that one that is affordable?

Private property, collective property, or right of use?

**We are facing a social illness
that is selectively attacking
the poor.**

So far, housing solutions for the poor have been:

- **Invading lands**
- **Squatting vacant houses**
- **Living in substandard rooms**
- **Living collectively**
- **Emigrate**

To prevent us from this disease,

what should be the solution?

Mutual aid housing cooperatives are an alternative

**Born in Uruguay,
today this model is
being implemented in
the following
countries:**

- Bolivia**
- Brasil**
- El Salvador**
- Guatemala**
- Honduras**
- Nicaragua**
- Paraguay**

Brief description of the model

- **Unification of government efforts: financing and supervision**
- **Interested parties contribute through sweat equity and management.**
- **Recipients are trained and organized to act as a company.**
- **Technical assistance**

Key aspects of this model

- **Cooperative organisation**
- **Mutual aid**
- **Self-management**
- **Land tenure**
- **Public financing**
- **Technical teams**

Advantages and benefits:

- **Does not depend on others**
- **Reduces costs and avoids intermediaries**
- **Conceives housing as a right**
- **Eliminates political clientelism**
- **Fights speculation**
- **It adapts to the real demand**
- **Takes advantage of the capacity and management of those involved.**