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(RE)TURNING TO HOUSING COOPERATIVISM?

Perspectives on the housing question from Denmark and Uruguay

A thesis submitted to the Autonomous University of Barcelona for the degree of Doctor of Philosophy in the Faculty of Political Science and Sociology

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Abstract

This article-based compilation thesis revisits the housing question in a context in which Stateowned social rental housing is on the decline and the expansion of homeownership underpinned the latest global financial crisis. It sets out to explore a (partially) decommodified, collective and non-State housing alternative that has historically remained marginal in all but a few countries: housing cooperativism. Drawing from the experience of Denmark and Uruguay, two countries in which housing cooperativism has been extensively developed; the thesis considers the potential, prospects and limits of re-actualizing this form of housing to tackle some of the main problematics that are at the forefront of the housing question today. Stateled privatizations, planetary gentrification and mortgage debtor-creditor relations are the issues that are explored in the three articles which make up the core of the thesis. Using a broadly historical (and geographical) materialist approach and engaging with the emerging paradigm of the commons, the thesis underlies the conflictive and contradictory ways in which housing cooperativism might embody a form of commoning. Under conditions of generalized commodity production and exchange, the thesis argues that dweller control in housing cooperatives must be nested within multi-scalar and multi-actor institutional and organizational structures. These structures must harness the redistributive capacities of the State whilst simultaneously defend their autonomy from both the State and the market. The geographies of (to different degrees) collectively self-governed and inter-linked housing cooperatives, can potentially provide the groundwork for such political possibilities.

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List of abbreviations:

ABF	Andelsboligforeningernes Fællesrepræsentation	Danish Association of Private Cooperative Housing
ANV	Agencia Nacional de Vivienda	National Housing Agency of Uruguay
BHU	Banco Hipotecario del Uruguay	Uruguayan Mortgage Bank
BL	Boligselskabernes Landsforening	Danish Common Housing Federation
FA	Frente Amplio	United Front
FECOVI	Federación de Cooperativas de Vivienda	Uruguayan Federation of Prior Savings Housing Cooperatives
FUCVAM	Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mútua	Uruguayan Federation of Mutual Aid Housing Cooperatives
IMF	International Monetary Fund	
LLO	Lejernes Landsorganisation	Denmark's Tenants Union
MVOTMA	Ministerio de Vivienda, Ordenamiento Territorial y Medio Ambiente	Ministry of Housing, Territorial Organisation and the Environment
UR	Unidad Reajustable	Readjustable Unit

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List of articles

Article I

Vidal, Lorenzo (under review) Securing social gains in, against and beyond the State: the case of Denmark's "common housing".

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Article II

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Article III

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1. Introduction

1.1. Emergent cooperativism in Spain's crisis-ridden housing system

This research project was formulated and developed in a context of social, economic and political turmoil around housing issues. Living in Madrid and Barcelona in the wake of the financial crisis and real-estate bubble meltdown, the proliferation of empty buildings and housing evictions became an everyday aspect of urban life. So did the presence of social movements and organizations that confronted evictions, squatted buildings, collectively renegotiated mortgage debts with banks, organized demonstrations and a wide array of protests. Behind these practices were the neighbourhood assemblies that had sprung up after the indignados encampments and the *Plataforma de Afectados por la Hipoteca* – PAH (the Platform for Mortgage Affected People).

But protest and activism around housing was not just a post-crisis phenomenon. When the housing bubble had been in full swing and housing costs skyrocketing, people priced out of the housing market took to the streets to the cry, "¡No tendrás casa en la puta vida!" ("You won't have a house in your fucking life!"), organized in housing assemblies under the umbrella of the V de V ivienda platform. Since the late 1980s, moreover, a heterogeneous and diffuse squatting movement has been a relevant force providing housing and animating urban struggles in Barcelona, Madrid and other cities. Today, a decade after the crisis broke out and as housing prices are swelling once again, new actors such as Tenants Unions and neighbourhood syndicates have joined the scene.

In all, from my experience, it was patent that the difficulties of accessing affordable, stable and adequate housing in Catalonia and Spain were not a temporary matter, but a structural and persistent feature of the way housing provision was organized. To be sure, these difficulties are by no means circumscribed to the territories under the Spanish State. Yet, at least in comparison to other European countries, it seemed as if they manifested themselves locally in particularly virulent, acute and conflictive ways. It is a national housing system, after all, based around the untrammelled promotion of homeownership, the progressive deregulation of the rental market and a minuscule public housing stock (Naredo 2009; 2010). Housing has been tailored to function as a financialized private asset within the neoliberal management of a peripheral European economy (López & Rodríguez 2010).

It seemed to me that any meaningful improvement in housing conditions would have to be grounded on wholly different foundations. These, moreover, would have to draw from the practices and imaginaries of actually-existing housing struggles and movements and not parachuted down from a theoretical pedestal. Two elements seemed to be transversal to these heterogeneous movements; that housing should not to be treated as a commodity and that collective and community links had to be reinforced.

The building up of an alternative housing model, furthermore, would have to include tools and mechanisms so that it could be kick-started from the bottom-up. That is, it would have to be

¹ The literal translation in English would be "H for Housing", although in Spanish it plays on the "V for Vendetta" theme.

attuned to the political culture of "taking and doing, rather than demanding and waiting" (Salamanca et al. 2012), which permeated much of these urban and housing movements. More so considering that public authorities have been directly embroiled in the eviction of tenants in public housing estates and, in cities like Madrid, in the process of privatizing and selling them off (e.g. García 2013). The imaginaries being forged in struggle did not pivot around the "return of the State" to the centre stage of an alternative to neoliberalism, but rather, in a more implicit rather than explicit way, around the notion of the commons (e.g. Subirats 2011; Madrilonia 2011; Carretero 2013; OMB 2014; Subirats & Rendueles 2016; Estivill et al. 2017; Parés (ed.) 2017).

Housing cooperativism appeared to me to assemble many of the qualities that resonated with this context. In Catalonia and Spain, however, housing cooperativism has until recently consisted in cooperative housing promoters and developers that produce housing which then is divided up into privately owned units. That is, it has been a vehicle that has been instrumental to achieving individual homeownership and has not produced a cooperative housing stock on a continuing basis. Since 2004, however, a non-profit association and later housing cooperative in Barcelona, *Sostre Cívic*, started promoting a model in which the cooperative retained ownership and members resided as users on a permanent basis after depositing an initial down-payment and paying a monthly quota. What was coined as the "cession of use model" is more in tune with what housing cooperatives look like in the rest of the world and aims at producing a differentiated collective and affordable form of housing.

This (in a Catalan and Spanish context) new cooperative housing model has since had an increasing impact in third sector, public policy and academic circles (e.g. Turmo 2004; Blajot Arañó et al. 2008; G-GI3003/IDIN 2015; Pointelin 2016), as well as in the media. It has also been picked up by urban and housing struggles. The largest housing cooperative project currently underway in Barcelona is an outcome of neighbourhood struggles to appropriate the once industrial complex of *Can Batlló* for collective and self-managed uses (Subirats 2015; Cabré & Andrés 2017; Parés et al. 2017). In the outskirts of the city, a neighbourhood collective squatted abandoned municipal houses in 2014 with the aim of pressuring the authorities to convert them into a housing cooperative project and have succeeded in doing so (6 Claus 2016). The municipality of Barcelona has also recently started promoting this model through the cession of a building and five urban plots to housing cooperatives (Municipality of Barcelona 2017). More than 50 different initiatives centred on housing cooperativism and similar "collaborative housing" projects have recently emerged in Catalonia, the majority since the year 2011 (Cophab 2018).

As pilot-projects are underway and new cooperative housing groups are being created, this model of housing cooperativism is very much still in its formative period. Actions and decisions taken in the months and years to come are bound to constitute critical junctures, moments in which one path is "chosen" instead of another. That is, where events, which are more or less contingent, considerably change the probability of subsequent alternative events or outcomes (Bengtsson & Ruonavaara 2011; 2010). Housing is a particularly path-dependent field with strong historical and institutional inertias (*ibid*). It is thus an appropriate time for academic research in Catalonia and Spain to engage with this form of housing cooperativism and participate in its organizational and institutional constituent processes.

1.2. The return of the housing question and housing cooperatives

Beyond the Catalan and Spanish specificities, the thesis also engages with a wider context in which "The Housing Question" is said to have "returned" (Hodkinson 2012b), or, at the very least, is being "revisited" (Larsen et al. 2016). In the collection of essays published under this title, Engels (1995) engaged with debates regarding how to interpret and respond to the dire housing conditions experienced by workers in Western European cities in the late nineteenth century. He concluded that any attempt to solve the housing question through reforms within capitalism were ultimately futile. The housing question, his argument purported, was merely a derivative of the social question, which in turn was the outcome of the political economy of capitalism. Engaging with the symptom rather than with the disease, so to speak, offered no sustainable cure.

More than a century later, the capitalist mode of production continues to obstinately reproduce itself and a revived housing crisis is but another reminder of this. The two main reformist housing strategies that were actually developed thereon have now fully displayed their limits and contradictions. Although their development has been historically and geographically very uneven and heterogeneous, they can be summed up as (a) State-owned or provided rental housing and (b) the promotion of credit-mediated homeowner occupancy. Ambitious efforts of the former characterized projects such as Sweden's social-democratic "people's home" (Harloe 1995) and council housing under Labour governments in the United Kingdom (Boughton 2018). Whereas paradigmatic examples of the latter include Francoist and post-Francoist Spain's "society of proprietors" (López & Rodríguez 2010), the sub-prime mortgage-fuelled American Dream and the Thatcherite "property-owning democracy" (Lund 2013). Today, State-owned housing is largely on the decline and mortgaged homeownership has been at the centre of the latest Great Recession, leaving mass foreclosures and evictions in its wake.

In this context, housing cooperativism is (re)emerging internationally in progressive housing imaginaries, discussions and strategies as an alternative housing model whose potential, limits and contradictions have not yet been fully disclosed (e.g. Lang & Roessl 2013; Mullins & Moore 2018; Rowlands 2009). Housing cooperatives can embody a (partially) decommodified, collective and non-State form of housing, which is substantively distinct in character to both State-owned rental housing and individual homeownership. These elements would not particularly impress Engels' "all or nothing" approach and general disdain for cooperative initiatives. Yet departing from his critique is still relevant for an enquiry into housing cooperativism today, as it engages housing issues with a strong formulation and distinction between causes and effects and an acute awareness of limits and contradictions.

Although the housing question cannot be "solved" within capitalism, housing is a site through which wider social processes and conflicts are articulated, expressed and rearranged. The forms in which housing is provided and configured can substantially alter living conditions, social inequalities and the broader correlation of class forces. Engaging with housing cooperativism not only concerns acting upon the consequences of the housing question, but also upon the underlying social structures and relations and spatio-temporal patterns through which its causes are reproduced. Housing cooperatives, of course, do not directly undermine

the capitalist mode of production. Their collective, decommodified and non-State features, however, are out of tune with the fundamental categories and social forms of capitalist political economy, i.e., private property, the commodity-form, exchange-value, abstract space, etc. Housing cooperatives can become sites through which these social forms are not easily reproduced. In this sense, housing cooperativism can be seen to not only potentially tackle the housing question from the side of its effects, such as in terms of housing costs and tenure insecurity, but also engage with its root causes, particularly in its prefiguring of non-capitalist alternatives.

Before moving forward, it is important to advance one important delineation of the object of study. Housing cooperatives have developed diverse institutional and organizational forms in different geographical and historical contexts. The lowest common denominator that housing cooperatives share is that members collectively own and/or manage the housing in which their members live (International Co-operative Alliance 2012). Beyond this baseline characteristic, housing cooperatives vary considerably both within and across countries. One of the most determinant differences concerns whether or to what extent members can capitalize on their housing's equity. Members can either reside with a rental or leasing agreement with the cooperative or can own a share in the collective property of the cooperative that grants them the right to use a housing unit. In the first model, members cannot capitalize on the equity of their housing. In the second model, membership shares can either be the equivalent of a fixed, modest and refundable membership fee (non-equity), price-regulated (limited-equity) or allowed to fluctuate according to market rates (full equity) (See Table 1).

Table 1. Types of housing cooperatives

	Rental cooperative	Share cooperative
Non-equity	x	x
Limited-equity		x
Full equity		x

Source: own elaboration

The study is interested in housing cooperatives as a (partially) decommodified form of housing. Full-equity housing cooperatives lay outside of this delineation as members can exercise full "exchange rights" (exchange and profit taking) (Krueckeberg 1995) over their housing. That is, they can appropriate their housing's double character as a commodity, both its use values, as a "home", and its exchange value as real-estate. In this sense, full-equity or market-rate housing cooperatives fundamentally embody a form of private homeownership in all but name. In non-or limited-equity housing cooperatives, in contrast, members are not (fully) endowed with "exchange rights" and consequently their housing remains (partially) decommodified. Non or limited-equity housing cooperatives contain (to varying degrees) the features that make housing cooperatives a substantively distinct form of housing; that is, its non-State, collective and decommodified character. The thesis departs from these three features as the starting point of the analysis.

The promise of housing cooperatives has to do with, as Clapham & Kintrea put it, "their ability to combine political and economic democracy through their blend of democratic control and common or joint ownership," (1992, p.39). This also resonates with the notion of the common

that is (re)emerging as a political principle out of the resistance to neoliberalism (Laval & Dardot 2015). Housing cooperativism has the potential to be one of the possible institutional articulations of the common in the realm of housing. However, the question of how to institutionally and organizationally operationalize this political principle beyond the State/market binary is still very much open in theoretical and strategic discussions and practical experimentations.

Besides the promise of housing cooperativism, there is also its checkered history and its own set of problems, limits and contradictions. In his overview of the long history of housing cooperatives in Britain, Birchall (1992) argues that they succumb in one way or another to the wider social forces which sustain dominant tenures. In adapting to competitive market conditions, cooperatives eventually slip into a form of landlordism or owner-occupation (*ibid*). Sørvoll (2013) formulates a "fragility hypothesis" in his historical account of cooperative housing in Norway, Sweden and Denmark. He considers whether the price-regulated cooperative housing tenure's strong element of user-ownership makes it susceptible to deregulation and vulnerable to market-oriented reforms. Although non or limited equity housing cooperatives curtail the appropriation of housing as individual private property, these curtailments have in some cases been relaxed or lifted by cooperative members themselves or by the State. In this sense, housing cooperatives have often, for example, served as a "dress rehearsal for homeownership" in the USA (Perkins 2007), transformed into just another form of homeownership in Norway and Sweden (e.g. Sørvoll & Bengtsson 2016) or favoured market deregulation in New York city (e.g. Holtzman 2017).

If vulnerability to market pressures has proved problematic, so has the relationship between housing cooperatives and the State. In Harloe's in-depth historical study of housing in Britain, France, Germany, the Netherlands, Denmark and the USA, he observes how in times of welfare State expansion, cooperatives were, "accompanied by increasing state regulation and direction, and by increasingly professionalized and bureaucratized forms of management with declining tenant independence and control" (1995, p.513). Harloe concludes that housing cooperatives (Denmark being a deviant case) were, "repressed or absorbed within the structures and practices of State-regulated and financed mass social housing," (1995, p.7). Similarly, Ganapati's (2010) overview of housing cooperativism in the USA, Sweden and India argues that close ties between housing cooperatives and the State can entail the loss of cooperative's autonomy and their subjection to direct State control.

Housing cooperatives succumbing to wider forces is not an inevitability, however, as their continued presence as a distinct form of housing in many national housing systems illustrates. Without wider State support and promotion, though, their development under market conditions rarely goes beyond a "niche" in the housing market (Saegert & Benítez 2005), a "supplementary form of tenure" (Kemeny 1981) or a degree of "tokenism" (Harloe 1988). As a relatively marginal form of self-help housing, housing cooperativism has faced two sets of criticisms. As a housing solution for skilled or better-paid workers and middle-income sections of the population, it can fall within the classic accusation of "bourgeois socialism" (Marx & Engels 1969; Engels 1995) or a "haven for the middle class" (Wohl 2016). The socio-economic compositions of cooperative members can be related to questions of affordability, but also, in Bourdieu's (1986) terms, to the endowment of social and cultural capital (e.g. Boterman 2011;

Leach 2016); that is, to the class-biased social networks, cultural and educational resources, norms, values, attitudes, etc. that might be explicitly or implicitly required to gain membership. Cooperatives as a form of self-help housing for the urban poor, on the other hand, raise doubts as to whether they ultimately become, "devices by which the poor can be induced to manage one aspect of their own poverty, reducing pressure on the political system to respond in more adequate ways," (Harloe 1995, p.514). In contexts of welfare State retrenchment, housing cooperatives can be seen as functional to an, "amalgam of anarchism and neoliberalism" (Davis 2006, p.72).

From this first brief glimpse into housing cooperativism, the difficult challenge of combining wider-scale State-mediated redistributive processes with local-scale collective self-management and autonomy becomes clear. Ganapati (2010) argues that housing cooperativism has thrived in contexts where the State provides key supporting structures regarding administrative, financial and other issues that "positively discriminate" in favour of cooperatives; that cooperatives require a certain degree of embedded relationship with the State to grow. He specifies that a relationship of *embedded autonomy*, characterized by a balance between ties with the State and cooperative's autonomy, is required for cooperativism to develop whilst maintaining its distinctiveness. This is a complicated balance to strike, however, and is plagued with tensions and contradictions.

Housing cooperatives are not merely passive objects of these wider social and political processes, but rather can become active subjects within them. Networks, relations and skills cultivated in the process of constituting and/or managing a housing cooperative can enhance members social capital (Gandelsman-Trier 2009) and/or become a source of "empowerment" (Harloe 1995, p.514). Housing cooperatives provide a site for collective organization that can be solely inward-looking but can also provide, "the collectivity with additional political clout and a basis for levering additional resources from local and central governments" (*ibid*). Housing cooperativism produce a new subject in the housing sector, neither owner nor renter, but user of and often party to a collective property. The agency and possibilities for collective action that housing cooperatives, as a (partially) de-commodified, collective and non-State form of housing, enable, are a factor to be taken into account in assessing their utility for housing movements and strategies today. This is one of the central motivations for the thesis and will be the underlying concern behind the analysis developed.

2. Research focus and rationale

The thesis seeks to contribute towards analysing housing cooperativisms potentials, limits and prospects. The bar is not set on its ability to "solve" the housing question, as the latter is understood to be a structural feature of capitalism. Instead, the focus is on (1) cooperativisms capacity to improve housing conditions for middle and, particularly, low income populations and (2) the degree to which it does so by fostering decommodified and collective social relations and institutionalities.

Central to focus point (1) is housing cooperativisms **redistributive** element. This relates to whether cooperativism raises housing consumption levels beyond the limits imposed by primary income inequalities; to whether it can alter the relation between income and housing costs for its members. This concerns its capacity to reduce the profit, ground rent and/or interest components that bourgeon housing costs and/or to leverage State resources for a progressive socialisation of these costs.

Both focus points (1) and (2), and in particular (2), concern **instituting housing cooperatives as housing commons**. As will be discussed in the following sections, the notion of the commons has multiple meanings and is plagued with contradictions and ambiguities. This thesis understands the common as a collective and non-commodified social relation established between a self-defined group and its social or physical environment (Harvey 2012). A cooperative housing stock appropriated as a commons, moreover, implies that it cannot be monopolized, alienated or capitalized by anybody, be it a person or institution (Laval & Dardot 2015).

Within this generic purpose, the thesis aims to:

- a) Explore the relationship between wide-scale State-mediated redistributive processes and local-scale collective self-management and autonomy in housing.
- b) Investigate what institutional and organizational structures buttress the resilience of housing cooperatives as a form of (partially) decommodified, collective and non-State housing.
- c) Critically examine the possibilities for agency and collective action through housing cooperativism.

The empirical backbone of the investigation is housing cooperativism in Uruguay and Denmark. In both countries, housing cooperatives have developed different relations of *embedded autonomy* with the State and have, with variations both between and within each country, maintained their distinctiveness as (partially) decommodified, collective and non-State forms of housing. The numerical magnitude of housing cooperatives in both countries, moreover, means that they can be studied across different scales and as an established social phenomenon. That is, housing cooperativism in Denmark and Uruguay does not consist of small-scale experiences, but rather has materialized into mass housing tenure(s) which directly or indirectly involve society at large.

The purpose is not to produce a general overview and evaluation of housing cooperativism in Denmark and Uruguay, but rather to draw key insights from its involvement in specific

processes that are at the forefront of the housing question today. The objective is to analyse how housing cooperativism engages with these processes, in lieu of providing housing movements currently grappling with these problematics with insights into the potential, limits and contradictions of adding housing cooperativism to their range of practices and strategies. The focus, moreover, is imminently urban. It is the capitalist process of urbanization that has animated the housing question in its current form and it is in the main cities of Denmark and Uruguay where housing cooperativism has most developed.

The core of the thesis engages with three problematics that are considered particularly pressing issues in the urban agenda today. The first of these concerns the widespread privatizations of public housing which in the last few decades are undermining the social gains achieved in terms of housing rights, particularly in Europe (Harloe 1995; Hodkinson 2012a; Scanlon et al. 2015). Denmark is a deviant case in this regard and the resilience of its public housing, the common housing (almene boliger) sector, is linked to its non-State character inherited from its historical roots in housing cooperativism. The second problematic engaged with is the displacement of low-income urban dwellers linked to the "generalization of gentrification as a global urban strategy" (Smith 2002) or "planetary gentrification" (Lees et al. 2016), which is trampling on low-income group's "right to stay put" (Hartman 2002) and "right to the city" (Harvey 2008; Brenner et al. 2012). Housing cooperatives in Copenhagen and Montevideo are situated in the midst of gentrifying central areas and analysing their development therein can disclose in what ways they facilitate and/or hinder gentrification. Lastly, foreclosures, long-term indebtedness and enforced self-reliance and self-responsibility characterize the plight of ever-increasing numbers of mortgaged (aspiring) homeowners (Langley 2009; Lazzarato 2012; García-Lamarca & Kaika 2016). As mortgages become increasingly central to the political economy of housing (Sassen 2008; Aalbers 2016; Soederberg 2014), the mortgage payment strikes and debt renegotiations carried out by mutual-aid user housing cooperatives in Uruguay are an example of collective organization around mortgage debt and of its politicization. Each of these issues will be explored separately in the three articles that make up the central part of the thesis.

Beyond the "practical" problem-oriented nature of these explorations, each allows for a closer approximation to the overarching concerns of the thesis regarding the redistributive and commoning processes underpinning housing cooperativism and the more specific aims of the investigation (a, b and c).

Exploring the privatisation and marketization of housing is one route through which to approach the role of the State in the redistribution of income and wealth and how its relations with cooperative housing sectors develop in this regard. Looking at the ways in which diverse housing models have fared differently in the face of State-led privatisation and marketization pressures allows one to better discern what institutional and organizational arrangements favour the resilience of collective and decommodified forms of housing. The role housing cooperativists and their organizations have played in this case provides insights into the type of collective agency they foster.

Engaging with the theme of gentrification, in turn, provides an opportunity to situate housing cooperativism within the wider processes of urbanization and to highlight the limits of its

influence beyond its own housing estates. The State harbours regulatory capacities which craft the socio-spatial configuration of the city and which are beyond the reach of housing cooperatives. In addition, the collective and decommodified features of housing cooperatives are really "put to test" in the context of revalorizing urban settings. Analysing how these features develop under intense market pressures allows one to more accurately discern the strengths and fragilities of different cooperative housing models.

Finally, analysing the theme of mortgage creditor-debtor relations provides the opportunity of exploring another of the distributive conflicts that underpin the cost of housing. It provides insights into the type of collective agency that housing cooperatives, as collective mortgage debtors, can foster. Given that the housing cooperatives' creditor in the Uruguayan case is a public creditor, analysing this case allows one to further explore the relations between housing cooperatives and the State in State-mediated process of income redistribution.

The three articles of the thesis, moreover, touch upon three constitutive dimensions of the political economy of housing that differentiate housing from that of most other commodities: (1) its spatial dimension and enmeshment with land markets due to its locational fixity, (2) its particular temporal dimension linked to its large initial sunk costs and durability and consequent intertwining with credit flows, and (3) following Bourdieu's (2005, p.128) assertion that there are, "few markets that are not only so controlled as the housing market is by the state, but indeed so *truly constructed by the state*," its intimate relation to the State and subsequent overtly political dimension. In this sense, the analysis of the thesis' empirical material also aims to contribute to the wider theoretical characterizations of the political economy of housing.

3. Research approach and design

3.1. Historical (and geographical) materialism

This thesis draws from historical materialism as a framework of thought and method of analysis in the social sciences. Following Dobb (2001) there are three propositions that can sum up what this approach distinctively implies.

The first proposition relates to the connection between ideas and economic conditions. The materialist perspective centres its understanding of society and its development on the latter rather than the former, or, more accurately, on the dialectical (see below) relationship between ideas and economic conditions. The core of this perspective resides in the ontological (foundational) view that "production" is the basis of all social life and of history (Swyngedouw 2000, p.44). As Marx puts it:

The mode of production in material life determines the general character of the social, political and spiritual processes of life. It is not the consciousness of men that determines their existence, but, on the contrary, their social existence that determines their consciousness (1977).

This starting point does not imply technological determinism nor a mono-causal view of social development. A mode of production is characterized by the contradictory unity of forces of production (those instruments through which concrete, everyday human labour produces useful products) with the relations of production (the form which labour takes for it to engender surplus value extraction within historical periods) (Roberts 2001). That is, *social* relations are ultimately the matter of this materialism. "Production", as Swyngedouw (2000, p.44) clarifies, is to be understood in the broadest possible sense, "it refers to any human activity of formation and transformation of nature and includes the physical, material and social processes as well as human ideas, views, and desires through which this transformation takes place." The ways in which human beings organize themselves to secure their own material reproduction centres what they do and how they think about what they do.

The second proposition relates to the historical-relative character of the social processes that are being analysed. This implies that social science dedicate itself to the analysis of the particular features of a particular form of society, rather than aspire to abstracting certain characteristics common to all forms of society and proposing principles of universal and a-historical application. Historical epochs are characterized by the concatenation and dominance of different modes of production. Although diverse modes of production can co-exist in time and space, Marx insists that,

In all forms of society there is one specific kind of production which predominates over the rest, whose relations thus assign rank and influence to the others. It is a general illumination which bathes all the other colours and modifies their particularity (1973b). In our current age it is the capitalist mode of production that dominates and structures the entire social formation. It is the specific logics of capitalism as a historical system that bounds the scope and reach of social scientific knowledge produced about this historical period.

The third proposition concerns the principal motive force of social change. The latter is to be found in the antagonistic relations arising from the mode of production, that is, class antagonism. Class is understood as a social relation established between appropriators and producers of social wealth (Wood 2000, p.76). A relation established in capitalism between owners of the means of production and labourers, that is, between the capitalist classes and the working classes. The exploitative nature of this relation establishes antagonisms, generates conflicts and leads to a series of social struggles, processes and contradictions that underpin capitalisms dynamic development. This does not mean that there are no other relevant social divisions such as along gender or ethnic lines, or in terms of the distribution of endowments and assets, such as in relation to housing tenure forms. Class and other social divisions intersect with each other and are inextricably entangled. Yet it is the particular character of class relations which gives capitalism its historical specificity and it is only a change in these that augurs its historical transience.

The way of approaching the social relations and processes that underpin a reality that is continually in motion is through dialectical reasoning. This approach proceeds from the concrete to the abstract and then returns to the concrete with an analytical toolkit constructed on the basis that no specific part of reality can be understood in isolation from the systemic dynamics of the whole. The process of abstraction concerns,

The activity of identifying particular constituents and their effects, and it implies a careful analytical reconstruction that, in thought, identifies particular determinants and their interrelations [...] an intellectual conceptual "mapping" (or reconstruction) of contradictory social formations and their movement. (Cafruny & Ryner 2003, p.33).

Historical materialism starts from the premise that "things" exist independently of our knowledge of them, yet these "things" are the embodiment of (they interiorize) relationships and are simultaneously the output and input of ongoing social processes (Swyngedouw 2000). Rather than examining how isolated "things" interact with each other, it is through their deconstruction that one can attempt to go beyond mere appearances. Trying to get a grasp of the wider social "totality" implies analysing the ways in which the whole is present through the internal relations in each of its parts (Lefebvre 2009). As Ollman puts it,

Dialectics restructures our thinking about reality by replacing the common sense notion of a "thing", (as something that has a history and has external connections with other things) with notion of a "process" (which contains its history and possible futures) and "relation" (which contains as part of what it is, its ties with other relations)" (2003, p.13).

Also space as a "thing" only acquires meaning and significance and, "even particular geographical form in and through the multiple relations with which it is infused and through which it becomes produced" (Swyngedouw 2000, p.4). Harvey (1985, xii) paradigmatically formulated "historical-geographical materialism" as a framework for theorizing about

geography and space in the trajectories and configurations of capital accumulation. In this sense, historical-geographical materialism seeks to enrich the Marxist emphasis on time and transformation by also developing an analysis of the spatiality of the processes studied (Kirsch 2009).

The notion that tries to capture the nature of change in variegated but interwoven social formations is that of contradiction. Contradiction in this approach is not synonymous with conflict or zero-sum opposition. Contradiction has a relational meaning that is different to its logical definition; as simply the opposite of something. Contradiction can be understood as, "some kind of incompatible development or movement of different elements within the whole whereby each element within a relationship simultaneously supports and undermines the other," (Merrifield 1993, p.517). Change is apparent when, "social relations that are an integral part of society, undermine the reproduction of the existing patterns of those social relations," (Lauria 1990, p.11). Even, "apparent stability can itself be show to be a peculiar manifestation of change which necessitates explanation," (Merrifield 1993, p.517). Contradiction is an ambiguous and difficult notion to grasp. It underscores constant dynamism, instability and crisis in social structures. It points to how every social development plants the seeds of its own barriers and limits and unleashes contravening tendencies.

Dialectical reasoning mirrors itself in these dynamics of social change. "Dialectics demands a focus on processes not patterns," according to Lauria (1990, p.10) as, "patterns are the crystallization of social processes that are at the same time evolving." In a similar vein, Ollman (2003, p.27) insists that we should understand a social structure as merely a stage in a process. Harvey (1996), in turn, suggests thinking in terms of different "moments" that make up social processes in their totality. Dialectics rules out pure inductive or deductive reasoning and simple causalities. As Swyngedouw (1999, p.97) puts it, "it is about circular causality, in which each part matters in the constitution of the whole". It rejects positivist approaches to research and does not aim to prove or falsify a hypothesis, but to gain an understanding of social processes, "which allows the interpenetration of opposites, incorporates contradictions and paradoxes, and points to the processes of resolution," (Harvey 1972, p.117).

3. 2. Within and cross-case studies

A historical-geographical materialist enquiry implies a theoretically-guided approach that is empirically informed by a combination of qualitative (and also quantitative) research techniques. It is indifferent to strict disciplinary boundaries and is firmly grounded within a wider historical and geographical contextualization. It is often hybrid and eclectic, which need not be at odds with disciplinary "rigorousness".

Case study research is one of the appropriate strategies for such enquires. Case studies entail reflexive combinations of data from diverse sources and are suited to offer concrete, context-dependent knowledge (Flyvbjerg 2006). This thesis mainly draws on in-depth semi-structured interviews, public policy documents, laws, media articles, official statistical databases, maps and secondary literature. Multiple sources of evidence can be triangulated to ensure the validity of findings (Yin 2003). The triangulation of data collected through diverse methodologies, however, is often difficult due to the inherent differences in the nature of the

data, which rarely corroborate each other straightforwardly (Mason 2006). The idea of strict triangulation itself, in any case, is grounded on a classic positivist outlook (Bryman 2007). Triangulation can instead be seen less as a validation strategy and more as a strategy for justifying and underpinning knowledge by gaining additional knowledge (Flick et al. 2004, p.179). In effect, multiple sources can be of a complementary nature, allowing one to explore different dimensions of the phenomenon under study and offer a more "complete picture" (Verd & Porcel 2012).

Although case studies are not especially suited to generalize findings, as Flyvbjerg (2006, p.227) points out, "knowledge that cannot be formally generalized does not mean that it cannot enter into the collective process of knowledge accumulation in a given field or in a society". Case studies are a typical method of "intensive" research which seeks, "substantial connections among phenomena rather than formal associations or regularities" (Sayer 2000, p.27). The latter is the method that characterizes "extensive" research, which attempts to generate explanations on the basis of discerning regularities in large numbers of repeated observations. As Sayer (2000, p.14) provocatively reminds us, "what causes something to happen has nothing to do with the number of times we have observed it happening". Although both methods can be productively combined, it is important to be aware of the problematic assumptions that underpin the validity of what are currently considered more "scientific" approaches to research.

Methodologically the thesis is grounded on an exploratory multiple-case study that is geared towards exploring a topic rather than testing propositions. It is a systematic analysis of a small number of cases, concretely two. Whereas exploring more than one case inevitably detracts time from acquiring in-depth knowledge of a single case, the possibilities for comparative analysis do allow for additional insights. Comparisons provide perspective and reduce the risks of misunderstanding or mischaracterizing processes and relationships (Bennett & Elman 2006). Comparisons can be pursued both within cases as well as across cases. Contrasting sub-cases within a larger case study allows for comparisons in which the wider contextual conditions remain constant and so one can check for the influence of others elements (Della Porta & Keating 2008: 214). In cross-case comparisons the wider contextual differences and sheer magnitude of diverse processes and relations to take into account might "disturb" the accuracy of the analysis (Lijphart, 1975). The analyst, however, is forced to attempt to "distil" out of that diversity a set of common elements than can prove to have a relevant explanatory power (Collier 1993, p.112). As Lange (2013, p.16) sums it up,

The within-case methods offer ideographic insight, whereas the comparative methods offer more nomothetic insight. Their combination, in turn, weakens both the ideographic bent of the within-case methods and the nomothetic bent of the comparative methods, and pushes the researcher to consider both ideographic and nomothetic explanations.

Overall, multiple cases provide a grounding in diverse empirical evidence, which allows for a wider exploration of research questions and of theoretical implications (Eisenhardt & Graebner 2007).

"Small-N" comparative case studies are also particularly relevant to research on housing cooperativism. Studying housing cooperativism faces the challenge of engaging its extremely heterogeneous institutional and organizational materializations both within and across countries. Whereas some housing cooperatives might have more in common with private condominiums than with other housing cooperatives, some forms of "collaborative housing", "co-housing" or rental housing associations, in contrast, embody a form of housing cooperativism in all but name. Sweeping extensive cross-country comparisons based on the formal denomination of housing sectors, for example, brushes over these differences and can produce erroneous results and observations. The thesis has for this reason centred on three constitutive features; the non-State, collective and (partially) decommodified character of the housing, which can be transversal to different housing sectors regardless of their actual denomination. This delimitation opens up a research agenda for exploring housing alternatives that are substantially distinct to both individual homeownership and State-owned social rental housing. This delimitation, however, is still very broad and can encompass significantly different concrete housing models. As such, there is no way around a research design that is attentive to detail and attuned to contextual-particularities. For this reason, single case studies or "small N" comparative case studies remain a core methodology for furthering knowledge in the field.

3.3. Case selection

This thesis focuses on housing cooperativism in Denmark and Uruguay. The first reason why these countries have been selected is because they both have relatively large cooperative housing sectors. The history and development of housing cooperativism in Denmark and Uruguay stands out in comparison to its development both in their respective continents as well as at a global scale.² As Flyvbjerg (2006, p.229) suggests, looking at extreme or deviant cases, "often reveals more information because they activate more actors and more basic mechanisms in the situations studied." One of the main concerns in selecting the cases was to temper the influence of the "voluntarist" subjectivity of housing cooperativists in cases where there are few small-scale experiences consisting of especially socially aware and politically motivated participants. In such cases, it is difficult to extrapolate the particular motivations, convictions and practices of the participants to a wider population. Such cases would provide a very unrepresentative sample given the research interest in exploring wider social relations and processes in and around housing cooperativism. Without disregarding the importance of personal and collective agency, it is the broader social relations and contradictions that are embodied, interiorized and expressed through individual and collective actions and struggles, as well as organizational and institutional arrangements, which are the focus of the analysis.

Uruguay and Denmark can be seen as "exemplary" cases, which reflect strong, positive examples of the phenomenon of interest (Yin 2003). Analysing such cases can be strategically important, as it is where the model studied has stretched its potential and its limits further and

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² Housing cooperativism thrived in Uruguay from the late 1960s up until the start of the dictatorship in 1973. After being constrained by the dictatorship and posterior neoliberal governments of the 1980s and 1990s, the development of housing cooperatives has only really picked up again on a mass scale in the last decade. This context in part explains why cooperatives currently only represent 2.6% of the country's housing stock.

has tensed its internal contradictions. As Della Porta and Keating (2008, p.212) point out, good cases are not the most typical, but the most telling. They can also be seen as "paradigmatic" cases which have metaphorical or prototypical value (Flyvbjerg 2006). Housing cooperativism in Denmark and Uruguay are precisely the two principal examples that are regularly cited as an inspiration for the practices and debates around the emerging "cession of use" model in Catalonia and Spain. This is an additional reason for their selection as the central focus of this thesis. Engaging in further scrutiny of these experiences aims to provide clearer and more accurate reference points for the new housing cooperativists in Catalonia and Spain.

Both in Denmark and Uruguay housing cooperativism underpins two different non-State, collective and (partially) decommodified housing models (see also Appendix 1 and 2). In Uruguay there are the mutual-aid user housing cooperatives (Cooperativas de Vivienda de Usuarios por Ayuda Mútua) and the prior-savings user housing cooperatives (Cooperativas de Vivienda de Usuarios por Ahorro Previo). In the prior-savings cooperatives members are required to pay 15% of the land and construction costs of the housing project upfront and the construction work is contracted out to professionals. In the mutual-aid cooperatives, a very small initial down payment is required and the cooperative members construct their housing themselves. These are the only principal differences between each model. In the Danish case, the differences between the two models selected are more substantial. On the one hand, there are the private housing cooperatives (private andelsboliger), which are the collective property of the each cooperative's shareholding members. On the other hand, Denmark's common (almeneboliger) housing sector of non-profit rental housing associations is partly rooted in the country's cooperative housing history. The latter housing associations continue to be a non-State, collective and decommodified form of housing. As such, the thesis incorporates two sub-cases within each country.

Approaching Denmark and Uruguay through a comparative lens is challenging. The contextual divergences are considerable and the specific configuration of their cooperative housing sectors is different in many respects. "Distilling" the common insights that can be drawn from the development of their respective cooperative housing sectors is ambitious and complex. There is, however, a fundamental baseline element that both cases share: the (partially) decommodified, collective and non-State character of the housing models being analysed. With these reference points in mind, contextual differences can provide texture and contrast. Visible key developments and processes present/absent in one case, for example, can call attention to the importance of acknowledging them in the other, regardless of whether in latter they are latent or less visibly manifest. Studying these two cases side by side can in this sense allow for a better understanding of each one individually.

Due to the challenges of cross-case comparisons between Denmark and Uruguay, as well as the article-based structure and problem-oriented approach of the thesis, only the second of the three articles develops a concrete cross-case analysis: "Capitalist islands in cooperative waters: limited-equity housing cooperatives, urban renewal and gentrification." In this article, the comparison is established between the cooperative housing sector in Demark most similar in organizational and institutional terms to the cooperative housing sector in Uruguay. The comparison is furthermore set in the shared wider urban processes of gentrifying city centres.

Although both the contextual differences and the differences between cooperative housing models are still very significant, this article is the closest attempt at a comparative strategy concerned with generalizability and replicability. The mixture between the similar and dissimilar elements of each case means that the article precariously balances between literal replication, where the cases are supposed to corroborate each other, and theoretical replication, where the different results in each case can be accounted for predictable reasons (Yin 2003). Bounding the scope of the direct comparative effort and centring the focus on one of the most similar contextual conditions makes the inquiry more manageable. Further limiting the research purpose to specifically exploring the possibilities of "urban renewal without gentrification" through the practices of housing cooperativism, moreover, aids in maintaining the focus of the analysis and diminishes the risk of going astray along the many diverse paths to explore that the contextual particularities of each case suggestively open.

The particular topics explored in the other two articles have been chosen fundamentally due to their deviant and exemplary characteristics. Article I, "Securing social gains in, against and beyond the State: the case of Denmark's 'common housing'," explores the latter sector's relatively successful resistance to direct State-led privatization. The resilience of this non-State public housing sector to privatization policies is of special interest given the wider context of public housing privatisations throughout much of the European continent. Article III, "The politics of creditor-debtor relations and mortgage payment strikes: the case of the Uruguayan Federation of Mutual-Aid Housing Cooperatives," analyses a unique case of a mortgage debtor organization that carried out a mortgage payment strike and a successful mortgage debt collective renegotiation. In a context in which mortgage debtor relations are increasingly central to housing for a growing percentage of the globe's population, writing about experiences of successful debtor organization can prove valuable in extending the imaginaries of the possible in terms of social mobilization. Although this selection strategy could be criticized for being guided by the "bias" of focusing on "positive" outcomes, that is, selecting on the "dependent variable", it is still useful in singling out the paths to those outcomes (Mahoney & Goertz 2006).

3. 4. Research process behind each article

The concrete choice of methods and empirical sources was guided mostly by the nature of the case in each article, by the overarching theoretical framework and by the stage I found myself in within the general research process of the thesis. I gathered a large part of my sources during my research stays in Copenhagen and Montevideo. There I carried out 60 semi-structured interviews, each approximately between 1 and 1.5 hours long. Six of these were two-person group interviews and the rest where individual interviews. I spent a little over two months in Copenhagen during the spring of 2015 and five months Montevideo in the second semester of 2016. The following sub-section will briefly outline and account for the decisions taken during the research process behind each of the 3 articles that make up the core of the thesis.

Article I. Securing social gains in, against and beyond the State: the case of Denmark's 'common housing'

The idea of writing this article came about after reading secondary literature on the "common housing" sector's resilience to a *Thatcherite*-inspired right-to-buy scheme implemented by a liberal-conservative government in the 2001-2011 period (especially: Jensen 2013; Bengtsson & Jensen 2013; Nielsen 2010; Larsen & Lund Hansen 2015). In particular, what caught my attention was the counterintuitive idea that it was precisely the sector's non-State characteristics that had been critical to maintaining its public status. I felt that the literature did a good job in providing an accurate account of this phenomenon, but had not taken up the opportunity to further explore its theoretical and strategic significance. The case challenged the State/public overlapping and private/collective divisions that are deeply entrenched in political thought and provided an opportunity to empirically approach the notion of the commons. The article is mostly intended as a theoretical exploration of the case, rather than an effort in providing new empirical contributions.

For this reason, the article draws heavily on secondary literature and uses primary sources mostly to back up or illustrate the development of the argument. The primary sources are semi-structured interviews as well as legal and public policy documents. The semi-structured interviews were carried out mainly amongst staff and representatives of the common housing sector at different levels, municipal staff and staff in the Ministry of Housing (see Appendix 3). These interviews served to explore the nature of the relations between housing associations and between the common housing sector and the local and national State, as well as to identify the main factors that underpinned the sector's resilience as non-State public housing. I also interviewed spokespersons from the Danish Tenant's Union, the Social-democratic party and the Red-Green Alliance party to get a better understanding of the wider political lessons that had been drawn from the events by other related actors on the "left". I also consulted legal and public policy documents to verify and contrast some of the assertions made during interviews. Consulting these documents was an arduous task due to the language barrier, as I do not understand Danish. I had to often resort to translation software and to the very helpful clarifications provided by my thesis co-supervisor Henrik Gutzon Larsen and my research stay supervisor Lotte Jensen. Once I believed to have identified the two main factors underpinning the common housing sector's resilience as public housing, the collective but "private" status of its housing stock and its access to State subsidies, I opted to try to improve the external validity of these conclusions via a comparative gesture. This was done by drawing on secondary literature on public housing in Sweden and the Netherlands, which served as contrasting counterpoints to the two main factors that I had identified in the Danish case.

This quite eclectic approach underpinning the first article reflects the early days of the thesis' research process. Nevertheless, given the empirically-rich secondary literature and the aim of developing theoretical and strategic reflections rather than fine-grained empirical work, the article still has contrasted and original contributions to make.

Article II. Cooperative islands in capitalist waters: limited-equity housing cooperatives, urban renewal and gentrification

As already mentioned above, this article in part reflects the effort of finding a route through which a concrete cross-case comparison between Denmark and Uruguay could satisfactorily be achieved. I was interested in the notion of "everyday politics" (Seabrooke & Hobson 2007; Mortensen & Seabrooke 2008) that had been mobilized to account for the transformations in the private housing cooperative sector in Denmark. I had also read secondary literature on gentrification in neighbourhoods with a significant cooperative presence both in Copenhagen (Larsen & Lund Hansen 2008) and Montevideo (Díaz Parra & Pozuelo Rabasco 2013; Abin 2014). In particular, I found the interrogation put forth by Díaz Parra and Pozuelo Rabasco (2013), "Renovation without gentrification?" very compelling. Mobilizing the notion of "everyday politics" allowed me to frame a further round of interviews with housing cooperative members and place them as a central primary source. This would reduce the burden of further dealing with primary documents in Danish in depth, as the majority of Danish cooperative members spoke English. It also guaranteed that when I travelled to Montevideo I could draw from similar empirical sources.

Interviews were mostly achieved through snowball sampling; where an initial contact or an interviewee him/herself provided the contact of further potential subjects that could be interviewed. There is inevitably a selection bias problem with this strategy. Firstly, the initial gatekeeper bias that can direct one to a specific group of people and/or discourage one from talking to certain subsections of the target group. Secondly, the network biases from interviewees who direct you down the road of their personal relations and acquaintances (Atkinson & Flint 2001). I tried to reduce the first bias by drawing on different gatekeepers. This was easier in the Danish case, as the cooperative housing population in Vesterbro is very large and so there were more people in my close proximity that, "knew someone who knew someone". In the Uruguayan case, I relied more heavily on the contacts provided by the Uruguayan Federation of Mutual-Aid Housing Cooperatives (Federación Uruguaya de Cooperatives de Vivienda por Apoyo Mútuo - FUCVAM) and the Housing Cooperative Federation (Federación de Cooperativas de Vivienda – FECOVI). In this case, I attempted to reduce the second bias by trying to seize the opportunity presented by random encounters in cooperative housing staircases or entrances and also by approaching members I did not know after cooperative assemblies to request an interview.

I further sought to interview housing cooperative members from a variety of cooperatives and of diverse ages, genders and backgrounds, varying timespans as cooperative members and different responsibilities and degrees of participation in the cooperative's governing bodies (see Appendix 4). The profile I found hardest to find were people who had been excluded or had abandoned the cooperative during the different key transitions in the process studied. I only managed to interview two people that fit this profile, one in each neighbourhood. I also tried to widen my perspective with interviews with local community activists and specific municipal staff that had been involved in the "renewal" processes (see Appendix 3).

Another factor to take into account is the temporality of the processes studied and the specific timing of the interviews within them. Although in this article, as well as in the other two

articles, the process studied was still ongoing in different ways, key moments of interest had occurred several years prior. Many of these moments where not particularly fresh in the memories of the interviewees and the ways in which they were narrated in the present inevitably depended on how each individual remembered and reconstructed them. This meant that the narration lacked vivid detail in some cases; although the passing of time had also provided interviewees with perspective and allowed for a reflection on how past events and decisions had eventually panned out, helping them to discern which ones had, in retrospect, been more or less relevant or decisive. The temporal dimension of urban transformations is important and other insights I could gain, such as through exploratory and iterative purposeful long walks on foot in the neighbourhoods as Pierce & Lawhon (2015) suggest, were limited to a relatively short time-span. The same can be said about being an observer in housing cooperative assemblies, which are quite infrequent, and of which I only managed to attend two.

I conducted the interviews until I felt I had reached saturation point, that is, when further interviews were providing very little new relevant information about the specific issues I was exploring. It is always difficult to judge when one has reached saturation point (Baker & Edwards 2012) and more interviews might have still provided some extra insights or unexpected perspectives. Given the temporal and personal limitations I found myself in as a visiting researcher in initially unknown settings, I decided to also dedicate my time gathering other empirical sources such as public policy documents and maps and liaising with staff in statistical database centres so as to be able to take a breadth of information back home.

Interviews were transcribed and coded using Atlast.ti. I built both descriptive and interpretative (thematic) codes that helped me organize, structure and contrast the information and filter it according to the different profiles of interviewees (see Appendix 5). I engaged in process-tracing and qualitative content analysis in order to retrieve meaningful information from the transcriptions, as well as analyse the ways in which this information was expressed and articulated by the interviewees (Kohlbacher 2006).

Article III. The politics of creditor-debtor relations and mortgage payment strikes: the case of the Uruguayan Federation of Mutual-Aid Housing Cooperatives

There is very little secondary literature on the topic of FUCVAM's mortgage payments strikes. The few books and articles I found that analysed the topic focused mainly on its first mortgage payment strike in the context of the end of the dictatorship in the country. I decided to draw from this literature as background material to then focus on the latest strike and debt renegotiation process that concluded only a few years back. I was interested in how the mortgage debt relation had been politicized and in how the correlation of forces between debtors and creditors had been constructed. Apart from secondary literature and legal and public policy documents, my main two primary sources in this article are semi-structured interviews and articles in the media.

I decided to interview key actors that had directly or indirectly participated in the negotiations between debtors and creditors, as the negotiating table was one of the places where the correlation of forces between both sides crystalized. I interviewed a similar number of subjects on either side and tried to cover the 10 years span of the conflict, in particular it's most

decisive moments (see Appendix 3). However, I did not manage to get hold of any key actors on the creditor's side during the initial part of the conflict with the Colorado party in government. The temporal distance with the events, nevertheless, was in other ways favourable to the research project. The conflict had largely concluded and so each side could be more honest about the process without fearing that my recordings and writing could in any way impact upon the negotiations.

The mainstream media coverage of the mortgage debt strike was collected using a FACTIVA search (see Appendix 6). This allowed me to gather a significant sample of the larger media coverage of the conflict, although the search engine only stretches back to the year 2003 and so I did not manage to collect material covering the run up to the strike and its first two years. I also manually searched the *El Solidario* archive, FUCVAM's official newspaper, which covered a longer time span and was a mouth piece for the debtors' public posture. Media coverage provided insights into how the "battle of ideas" during the conflict had developed.

The interviews and media articles were transcribed and coded descriptively and interpretatively (thematically) on Atlas.ti. This aided a qualitative content analysis of the material, allowed me to filter according to the different sources and different sides of the conflict and facilitated contrasting and comparing the various positions (see Appendix 6).

I was unfortunately unable to get full access to the concrete debt restructuring figures for FUCVAM and the other debtors of the Uruguayan Mortgage Bank (BHU) and National Housing Agency (ANV). It was considered sensitive material and I was unable to get authorization. This made comparing the debt restructuring figures between different debtors difficult. I was, nevertheless, provided with incomplete but suggestive information informally that reinforced my conclusions.

4. Situating housing cooperativism in the political economy of housing

Housing conditions are both dependent on a specific social distribution of income, as well as more deeply rooted in the bundle of property rights, entitlements and claims over land and the built environment. Beyond the question of affording a roof over one's head, housing is central in shaping one's place in the world, one's environment and social relations. Changing housing conditions requires redistributing resources and income, but also redistributing power and control over the process of housing itself. Yet these interlinked dimensions of housing have often been treated separately. An example of this is that redistributive-minded public policy focused on the provision of State-owned social rental housing has often focused on providing adequate shelter, but has side-lined the importance of granting tenants the necessary autonomy to appropriate this shelter as their home (e.g. Ward 1974; 1985). In contrast, housing policies narrowly focused on "dweller control" have often evaded wider redistributive questions and risk falling into the pitfall of letting the poor manage their own poor quality housing (e.g. Burgess 1978; Davis 2006). Both income distribution and property relations are integral to the housing question. Combining the agendas of redistribution and autonomy in housing is essential for improving housing conditions.

This combined agenda cannot be simply prescribed, however, but is contingent on the development and outcome of social and political struggles in and around housing. The following sections propose rooting housing conditions in the layered processes of primitive accumulation and accumulation by expanded reproduction of capital that animate capitalist urbanization. By conceiving housing in relation to this two-tiered process, the objective is to unpack some of the different conflicts involved in the political economy of housing and to identify the ways in which housing cooperativism might intervene in them. The aim is to provide a brief overview of the different theoretical debates and approaches in the literature that have informed the thesis and to complement rather than simply reiterate the theoretical chapters contained in each of the articles. In this sense, the text is not meant to be exhaustive, but merely illustrative.

The first section starts off by looking at housing as a commodity, its role in capital accumulation and the specific relation between income and housing costs that it implies. The following section looks at how income and housing costs are composed of wages, profit, rent and interest and explores the distributive conflicts that shape this relation. The next section 4.3 takes a step back to analyse the underlying process through which housing becomes a commodity and how this is always an unfinished and contested process. The text then goes on to explore, in section 4.4 and 4.5, how these different dimensions can be grappled with through the framework of the commons. The final section ends by briefly identifying the ways in which housing cooperatives can intervene in the different social and political conflicts that these processes animate. It looks at how housing cooperatives can alter the relation between income and housing costs by reducing the profit, ground rent and/or interest components that make up the costs of housing or by leveraging resources from the State. It also points to the ways in which housing cooperatives can embody a form of commoning in housing.

4.1. Housing as a commodity and the relation between income and housing costs

Housing as a commodity implies that access to its use values, its qualities as a "home", is mediated by its exchange value, that is, a monetary transaction. The relation between income and housing costs has an important impact on what this transaction implies for dwellers. For a start, it determines the burden that housing costs are going to represent. A common measure for housing affordability is the ratio of housing costs over income. This relation also determines the conditions of the dwelling afforded, such as the adequacy of its structure and basic amenities and the space in relation to the number of users. It also establishes the existing housing tenures one can access and the associated security of tenure they provide. Housing, moreover, is not just any commodity; it is the single largest constant expenditure in most household budgets. With this in mind, the implications of the income to housing cost relation can be posited from a different starting point. After paying for their shelter, a significant percentage of the population do not have enough income left to meet their needs for food, clothing, medical care, and so forth, at a minimum adequate level; what is referred to as "shelter poverty" (Stone 2004). The relation between income and housing costs is also manifest spatially in the location of residence, as the price of land is a central factor underpinning housing costs. The geographical pattern that arises therefrom produces residential socio-spatial stratification.

The relation between income and housing costs does not only concern dwellers, the location of and access to their housing and general basic necessities; for capital it is also fundamental to the reproduction of a healthy and productive workforce. The workforce requires a place of rest and shelter, which is also the site of unpaid, predominantly gendered care and domestic work (Fraser 2014; 2016). Furthermore, housing costs are a central determinant of the cost of labour-power. As such, housing costs are not only a burden for dwellers, but potentially also for employers' profits as this cost will be reflected to a higher or lesser degree in the wages disbursed. In a society where the selling of labour-power is the prime route of access to one's means of subsistence, the concrete form in which the income to housing cost relationship prevailingly manifests itself is that between the labour market and the housing market.³ A contradiction is established between the requirements of capital in the labour market (lowest possible wages in order to maximize profits) and the requirements of capital in the housing market (to have wages as high as possible so that people can afford the housing prices which maximize profits). There is no way this conflict can fully be resolved (Stone 1975). The labour market is a cornerstone institution of capitalism, whilst housing is also a fundamental site in and of itself for the accumulation of capital.

As with other commodities, surplus value is created in the process of production of housing. This process is labour intensive and requires substantial inputs from a wide variety of related sectors. Not only in terms of building materials, but also concerning a diverse range of complementary industries involved in equipping and furnishing houses (Bourdieu 2005). This is

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³ This does not mean that there is not a sizeable minority of the population that derive their income mainly from profit, rent or interest extraction for whom their income to housing cost relation does not automatically guarantee adequate hosuing conditions.

one of the reasons behind the use of residential construction as a lever for policies seeking to intervene in economic cycle fluctuations, boost economic activity and tackle unemployment. The housing sector was, for example, a key element of Keynesian economic growth strategies in the post-Second World War decades (Florida & Feldman 1988; Harloe 1995; Aalbers & Christophers 2014).

It is not only in the sphere of production, but also in the sphere of circulation and realization of capital where housing plays a strategic role. Housing's spatial fixity and durability places it within the "secondary circuit" of capital (Harvey 2006), the built environment, which has particular functions and dynamics within the wider process of accumulation. On the one hand, houses do not only provide shelter to people, but also to all sorts of commodities of domestic consumption. Houses provide a framework for consumption, what Harvey (ibid) denominates the "consumption fund". On the other hand, housing's spatial fixity means that its price is related to the land upon which it stands. The price of land is linked to the levy that land-owners can place upon their land-users in the form of ground rent. This occurs as land-owners wield their monopoly control over a finite and scarce resource to appropriate a share of the mass of surplus value in the economy. Capital from the "primary circuit" of commodity production can be "switched" into a "secondary circuit" that draws on ground rents and different turn-over times and depreciation rates. These movements can be understood as part of the "spatio-temporal fixes" (ibid) that capital creates in its attempts to displace its overaccumulation crises through space and time.

Investments that are congealed and tied down to one use for long periods of time, however, might present a barrier to further accumulation opportunities. This "dormant" equity can be activated by "switching" into the "quaternary circuit" of capital; that is, by getting further entangled into the sphere of finance (Aalbers 2008). As an asset, housing can back everything from personal consumer credit to mortgage-backed securities. These are mechanisms through which liquidity is created out of spatial fixity (Gotham 2009) and enable housing as site in which money can be dis/invested by directing and withdrawing capital to the "highest and best use" (Aalbers & Christophers 2014). In this sense, it provides new profitable outlets for financial capital as well as expands effective demand through homeowner's credit-based consumption by way of an "asset-price", "privatized" or "house-price" Keynesianism (Brenner 2006; Crouch 2009; Watson 2010).

Both titles to land and debt involved in the housing market, however, become a form of fictitious capital when put into circulation (Harvey 2006; Lapavitsas 2013). They are fictitious in the sense that they represent claims on the uncertainties of future income streams whilst not directly contributing to the process of surplus value production ultimately required for that claim to be validated. Land is bought and sold capitalizing on anticipated future ground rent yields. The buying and selling of mortgage-backed securities and related derivate financial products, for example, all pend on anticipated future income streams from mortgage payments. The amortization schedule of a mortgage loan represents merely a claim on part of a debtor's future income. That is, these titles to portions of surplus-value are not directly involved in producing value. They depend on a claim over the fruits of other future capital flows and future labour (Harvey 2006, p.367).

In the circuit of capital, there is a "moment" of distribution of surplus-value between profit accrued to productive and merchant capital, ground rent accrued to landowners and interest accrued to moneyed capital. Those fractions of capital not involved in production "grab" value produced elsewhere (Andreucci et al. 2017). They are also involved in "grabbing" into the future and run the risk of coming back empty handed. Their claims to portions of future surplus-value produced by others are based on expectations that are purely speculative and might not be redeemed. Excessive "grabbing" can undercut the basis that allows for the production and realization of surplus-value as a continued process and can precipitate crisis.

In summary, housing is a peculiar commodity in that both its use and exchange values are fundamental to the accumulation of capital as a whole. Enough quality and accessible housing for the working population must be generated, but at the same time be a profitable investment. Housing is a site of surplus-value production, acts as a leverage for burgeoning effective demand and can function as a strategic storage of value. It also expands rent extraction opportunities for landowning and interest-bearing capital. Yet its intertwining with fictitious forms of capital wraps its fate around the more speculative and volatile forefront of the economy. As briefly outlined above, housing is situated in a dynamic in which it sometimes serves as an impulse for accumulation and in other moments as a catalyst for crisis. The relation between income and housing costs is established then over imminently contradictory, conflictive and crisis-prone foundations.

4.2. Distributive conflicts in and around the circulation of capital and housing

The income and housing costs relation is constituted by wages, profit, rent and interest. When looking at how this relation is constructed, one must go from the realm of production, where value is created, to the realm of circulation, where value is realised and distributed. It requires moving from the more abstract categories of the value of labour power and surplus value, to the more concrete categories of wages, profit, rent and interest (see Table 2). In the process, one observes how the distribution of the total social product between capital and labour is not completely settled in the sphere of production. The exploitation taking place in the realm of production, is accompanied by a secondary exploitation that takes place in the realm of circulation (Marx 1999c). As Marx and Engel's pointed to, "no sooner is the exploitation of the labourer by the manufacturer, so far, at an end, that he receives his wages in cash, than he is set upon by the other portions of the bourgeoisie, the landlord, the shopkeeper, the pawnbroker, etc." (1969). Part of what is appropriated in the form of interest can originate from the "financial expropriation" of mortgage debtor's disposable income (Lapavitsas 2009; Lapavitsas 2013). Similarly, the appropriation of rents also concern a distributive conflict between landlords and tenants (Jäger 1999, p.4; 2003, p.243; Katz 1986; Sheppard & Barnes 1990, p.135). These secondary forms of exploitation are another avenue through which workers' real wages can be modified (Harvey 2006, p.285).

Table 2. Distribution of the total social product at the aggregate level

Sphere	Production	Circulation	Ex ante an ex-post – State intervention
Distribution	Surplus value	Interest Ground rent Profit	Interest +/- Ground rent +/- Profit+/-
	Value of labour-power	Wages	Wage +/- "social wage"
Process	Exploitation	Distribution between fractions of capital	Regulation, taxation and
		Secondary exploitation Financial expropriation	spending

Source: own elaboration

As Harvey (2017) puts it, in the same way that there is a "contradictory unity" between the production and realization of capital, that is, there is no surplus-value produced unless it is actually validated in exchange, there is a "contradictory unity" between struggles at the point of production and in the sphere of circulation. The value of labour-power is not really determined until the concrete purchasing power that wages provide is set. Whether this "contradictory unity" should be conceptualized in terms of primary and secondary forms of exploitation has been subject to some debate (Lapavitsas 2013; 2009; Fine 2010; 2009; Choonara 2014). Fine (2009, p.8) convincingly argues, for example, that if general rent or interest levels evolve in way that entail a, "structured and persistent, if not permanent, deduction from wages", we should understand that a devalorisation of labour-power is taking place rather than intensified "secondary exploitation" after the value of labour-power has been set. This discussion is centred on how to conceptualise the overall processes involved in determining the costs of social reproduction of the workforce and the relative importance of what occurs inside and outside the realm of production. It is a discussion often muddled due to the jumping of levels of abstraction and difficult to empirically ascertain. The main point, for the purposes of this investigation, however, is that both the workplace and the marketplace are relevant sites of struggle. The effect of an increase in wages, for example, can be syphoned off by higher ground rents or interest rates. The relation between income and housing costs can be modified by the collective action of workers, on the one hand for example, or by tenants and mortgage debtors on the other.

A further layer to the distributive dimension behind the income and housing cost relation concerns the role of the State. This includes *ex-ante* and *ex-post* intervention in each lap of the circuit of capital. Regulation over land and financial markets, for example, can effect both intra and cross-class distributions. Similarly, taxation and spending mediates and redistributes income streams between capitals, between capital and labour and amongst labour. The costs of social reproduction of the workforce that are socialized via the State can be conceptualized as a "social wage". Castel (2002) characterizes the social wage as the "social property" to which non-owners are entitled as a supporting crutch against the insecurity of waged work. This includes institutions of "collective consumption" (Castells 1986) such as public healthcare, education and housing. The sources of State funding, progressiveness of taxation and of social

spending determine whether the "social wage" represents an overall addition to the sum of direct wages paid by employers, or in fact an overall detraction from it (Shaikh & Tonak 1987; Miller 1989; Russell 1984; Bowles & Gintis 1982). Either way, the elements of the "social wage" provided along citizenship-based and/or affirmative action entitlements can entail a redistribution that is favourable to the lower-income sections of the population, irrespective of whether they draw from higher earning workers or from capital.

An approach that centres on distributive issues must grapple, moreover, with the mismatch between social structures in the realm of production and social structures in the realm of circulation. As Castells puts it, inequalities at the point of consumption, such as in housing, are "not entirely autonomous of the class system since the logic of the latter determines the organisation of consumption, but the positions defined in the specific structure of inequality do not correspond in a one-on-one fashion to the structure of class relationships," (1978, p.35). In effect, class relations in the sphere of production have no direct translation in housing tenure forms. The working classes can, for example, be tenants, housing cooperative members, mortgaged or debt-free homeowners and even petty landlords. An individual can be both a worker and a petty rentier; her/his income can be constituted by a wage, but also by ground rent and interest.

Differing housing tenures have important distributional consequences. The result of an increase in ground rents in an area, for example, is an increase in the imputed income for owner-occupiers, yet it also means an increase in rents paid by tenants to landlords (under competitive market conditions). The implication of this is that a group of individuals may have the same material interests in in the sphere of production but quite different material interests in relation to housing if their tenure positions are different. These different positions may lead to different types of individual and collective action at both the national and neighbourhood level (McKeown 1987, p.223). As such, Saunders (1981, p.235) suggests that consumption issues may be expected to fragment classes which are otherwise unified rather than act as a coalescing factor.

A further distributive dimension concerns the interaction between housing tenures and welfare State regimes. Kemeny (1980; 2005) and Castles (1998) observe a "trade-off" between the development of homeownership and the development of the welfare State. Their empirical cross-country investigations call attention to the existence of a negative relation between the extension of the homeownership tenure and the magnitude of the social wage. On the one hand, a meagre welfare State incentivizes private asset-building strategies, such as homeownership, as a means of improving economic opportunities and security. On the other, the taxation necessary for funding public welfare crowds out the possibilities of private assetbuilding strategies. The expansion of homeownership can thus prove functional to the reduction of the welfare State and vice versa. Watson (2009) adds that homeownership also promotes a constituency favourable to orthodox macroeconomic management and conservative monetary policies centred on maintaining low inflation and interest rates, so as to keep down monthly mortgage costs and lock in house price growth. Expanding homeownership can thus widen the constituency for politico-economic coordinates functional to relieving capital from the social wage. The expansion of homeownership has been heralded as a democratic redistribution of property and of access to the sources of income that

ownership over housing as an asset can provide. Yet it undermines the "social property" to which non-owners of housing can access.

This section has briefly explored how the income and housing cost relation is underpinned by a distributive struggle amongst wages, profit, ground rent and interest. Different housing tenures, moreover, produce diverse actors in the realm of housing with divergent material interests regarding the arrangements that can increase or detract from their income. The main divisive line is drawn between owners and non-owners of housing. Whereas for non-owners, housing always entails a cost, for owners it can also be a source of income. Mortgaged owner-occupiers find themselves transiting from one position to the other. Whereas non-owners are directly benefited by State intervention that reduces housing costs and/or promotes public asset-building strategies, homeowner's private asset-building strategies can enter in contradiction with the later.

4.3. Housing as a verb and residential alienation

The distributive conflicts outlined in the previous section, "already presuppose a distribution", as Marx (1999b) reminds us, "the expropriation of the labourer from the conditions of labour, the concentration of these conditions in the hands of a minority of individuals, the exclusive ownership of land by other individuals." Marx is referring to the process of primitive accumulation that gave birth to the capital relation. Primitive accumulation, however, as Bonefeld (2001) insists, does not just belong to the "pre-history of capitalism". There are persistent "new enclosures" (Midnight Notes Collective 1990; Hodkinson 2012a) of common assets, privatisation of public resources and a range of other practices that extend the scope of capital into previously non-valorised spheres. Marcuse and Madden (2016, p.28) also argue that recent processes of deregulation, such as the removal of restrictions on real estate as a commodity, should also be considered a "contemporary counterpart to enclosure". Harvey (2003) employs the term "accumulation by dispossession" in an effort to reactualize primitive accumulation and underline its contemporary relevance. It is a process that is still relevant as de- or non-commodified forms of meeting social needs continue to exist, either as remnants of pre-capitalist relations or as they are created anew through new forms of production and sociality and/or in and through social and political struggles.

The contemporary relevance of primitive accumulation can also be grasped in a different light. For Holloway, "primitive accumulation is the separation of the producers from the means of production. But this separation is not a closed process. It is something that is repeated each and every day," (2010, p.167). In his understanding, all forms of social relations must be understood as a "form-process" (*ibid*). They are constantly active and constantly at issue, "even the property of land enclosed three hundred years ago is constituted only through a process of constant reiteration, constantly renewed separation, or enclosure,"(2010, p.168). In effect, enclosure must be protected with a legal framework, socially (re)legitimized in the public discourse and enforced if necessary through coercive means. The threat of eviction hovers over tenants if they do not meet their monthly rent or mortgage debtors if they cannot pay off their mortgage payments. This precariousness, as Lazzarato (2012, p.93) notes, "is but the new name for the old reality: proletarianisation". "The capitalist process of production", according to Marx (1999a), "seen as a total connected process, i.e. a process of reproduction,

produces not only commodities, not only surplus-value, but it also produces and reproduces the capital relation itself, on the one hand the capitalist, on the other the wage-labourer." The organization of housing in the sphere of circulation can act as a mechanism of discipline and subjection that reinforces the proletarian condition (Lazzarato 2012; 2015; García-Lamarca & Kaika 2016).

Processes of primitive accumulation are leveraged on a system of property rights bestowed to specific and identifiable owners vis-à-vis the rest of society. What has been coined as the "ownership model" (Singer 2000) entails the exclusive formal legal entitlement to a social resource. It fundamentally grants the owner the prerogative to exclude others from using it as well as the right to alienate it; that is, sell or gift it, consume, spoil, modify or destroy it (Laval & Dardot 2015, p.539). This entails a "passive" form of property, in the sense that it holds independently of the specific social process on which it is founded and its concrete use or uses. What is owned becomes a "thing" separated and abstracted from the social and historical context that underpins it.

These owned "things" can then become commodities when entered into the realm of generalized exchange. Through this process they are incorporated into a circuit that strips them away from their particularities and heterogeneous use-values. Money embodies this abstraction of exchange-value (Bratsis 2006, p.45). Underpinning the historical processes behind the commodification of space, Lefebvre (1991) argues that there has also been an emergence of "abstract space". Space has to be isolated from its incommensurable place specificities and socially situated and lived meanings for it to circulate freely. To facilitate this, it has to be compartmentalized and endowed with comparable features, such as width, size, area and location, which can be measured and quantified. The commodification of space has been accompanied by the concrete transformation of material space in terms of abstract representations (Thompson 2017, p.120). As Stanek (2008) points out, analogous to Marx's concept of "concrete abstraction", abstract space is an abstraction which becomes true in practice. Underlying the monetary representation of space are technical disciplines, maps, plans, registries and regulations and "on the ground" there are fences, walls, signposts and the development of a built environment therefrom.

Abstract representations of space do not only underlie its circulation as a commodity, but also its management from the top-down gaze of the State. They enable its "legibility" when space is seen from that perspective (Scott 1998). It is the technocratic language in which urbanists, planners, bureaucrats and managers instrumentally engage. Lefebvre enriches Marx's theory of alienation by identifying the role of abstract space in buttressing the separation of people from the land, enclosing it through legal and spatial boundaries and dividing it into quantifiable and exchangeable units for both capital accumulation and State control (Wilson 2013; Thompson 2017). The "thingyfication" of space (Merrifield 1993) is the process and outcome of both the former and the latter.

It is from these overlapping forms of separation and abstraction that one can arrive to Marcuse's (Marcuse 1975; Marcuse & Madden 2016) concept of residential alienation. This refers to the difficulties of feeling "at home" in a context in which one's dwelling is conditioned by third parties operating in the State and/or the market. For Marcuse, making a home is a

process in which a person can settle into, form and shape his or her dwelling to express his or her individuality in it (Marcuse 1975, p.186). The understanding of housing as a process, rather than merely a "thing", parallels Turners (1978) engagement of housing as a verb, rather than a noun. Turner employs the term "dweller control" on the occasions in which the process of housing is managed autonomously by its inhabitants themselves. In the context of tenant-landlord relations, the separation between use and ownership clearly subordinates the former to the latter. This is not only the case in private landlordism, where the dwelling is ultimately treated as a commodity, but also in the context of State-owned housing. Ward's (1974; 1976; 1985) critique of public housing centre's precisely on the dweller's alienating experience of being treated as objects rather than subjects of public housing management and policy.

Even homeownership cannot fully overcome residential alienation. In the case of indebted homeowners, the relations established with mortgage creditors are akin to tenant-landlord relations in which the bank is effectively the real owner until the debt is paid off. Although once/if homeowners become debt free the separation between use and ownership is formally bridged, the division between the use and exchange value of housing, which is the foundation of residential alienation, is still latent (Marcuse & Madden 2016, p.80). A debt-free homeowner undoubtedly enjoys a higher degree of security and autonomy, yet his or her relation to housing is still influenced by its double character as real-estate. Arduously acquiring a token share of the spoils of primitive accumulation is not a gateway out of the web of relations it sets in motion. The process of making a home is still subject to income constraints, public regulations and interventions, and, crucially, to the wider processes of valorisation and devalorisation of land and the built environment that characterize the uneven geographical development of capital accumulation (Smith 1982; Slater 2017). Homeowner's housing practices both impact and are impacted upon by these processes that occur largely beyond their control. These determine to a large degree the price of their home, for example, and thus the range of possibilities for residential mobility though selling and buying. A homeowner's relation to his/her housing as a "home" is mediated by its value as an asset. In any intervention over the home, one's personal imprints and meanings cannot ignore how they are valued by the impersonal forces of the market.

What is clear is that housing in contemporary urban society is not merely an individual affair, but is intimately interlinked to wider processes and forms of urbanization. It is no surprise then that the "housing question" has been treated within or scaled-up into the "urban question" in variegated ways (Castells 1979; Merrifield 2014). Similarly, the "right to housing" and the "right to the city" cannot be understood in isolation from one another (Harvey 2012; Brenner et al. 2012; Lefebvre 1969). The right to "stay put" (Hartman 2002), the possibilities of "elective fixity" (Paton 2014) and of moving at will (Ward 1974), are all enmeshed in the spatial political economies of the capitalist city. Whether in relation to creeping processes of gentrification (Smith 1996) or through wholesale State-led plans of neo-Haussmanisation (Merrifield 2014), residential alienation is rooted in a wider urban dimension that can only be tackled in a collective sense. Harvey (2008, p.23) suggests that the "right to the city" is about its users exercising their collective power to shape the process of urbanization. It is about overcoming the generalized condition of urban alienation by collectively reappropriating the city as an *ouvre*, a collective product of all its inhabitants (Lefebvre 1969). It is the right to dedispossession and to re-possession of the commons (Merrifield 2011, pp.174–177).

This sub-section has explored how the distributive struggles that underpin the income and housing costs relation are layered on top of a more fundamental conflict regarding the (re)production of the capital relation and the appropriation of the process of housing itself. The "ownership model" (Singer 2000), on which the capitalist production of space is founded, entails a separation of dwellers from a direct relation to their dwelling; a relation that is either directly mediated by a landlord, in the case of tenants, or externally mediated by more abstract and impersonal market forces, in the case of homeowners navigating their housing's double character as a home and as real-estate. This separation underpins the different forms of (in)security of tenure and (lack of) autonomy over one's home.

4.4. Instituting commons in urban housing

The paradigm that can be set in contraposition to this landscape of separation, abstraction and alienation is that of the commons. As Linebaugh (2014, p.142) puts it, the commons is "enclosure's antonym", and enclosure is the first act upon which the social relations of capital are grounded. The commons here refers to a collective and non-commodified social relation established between a self-defined group and its social or physical environment (Harvey 2012, p.73). In contrast to the passive entitlement bestowed in property relations, the commons entails an active and practical relation in which use is inseparable from the co-production of the terms and rules governing that use; the commons is instituted via the practices of putting in common (Laval & Dardot 2015). It is a verb, commoning (Linebaugh 2008; De Angelis 2007), through which a community "decide for themselves the norms, values and measures of things" (De Angelis 2007, p.1). From this perspective, the commons is not a specific type of good or resource, but a form of social relations that ties together a community of people to any aspect of the social and natural world. Along these lines there is already a growing body of literature that specifically discusses "housing commons" (e.g. Hodkinson 2012; Bruun 2015; Larsen & Lund Hansen 2015; Nonini 2017) and "urban commons" (e.g. Blomley 2016; Harvey 2008; Chatterton 2010; Dellenbaugh et al. 2015) in diverse ways.

The notion of the commons faces a series of difficulties regarding its conceptualization and materialization in its own terms. The first difficulty concerns the definition of the community of reference. If there can be no commons without communities (De Angelis 2007) and as not all commons necessarily entail open access, the setting of boundaries requires confronting questions of inclusion and exclusion. Since the commons entails a relation based on use, one response is closing the circle around its users. The community need not be pre-defined or pregiven, rather "communities are constituted through the process of commoning" (Gibson-Graham et al. 2016, p.196). Yet housing, for example, is a rivalrous good, once a dwelling is inhabited it necessarily excludes other uses and users. Defining the community of reference as its current users shuts out the wider community of future users or those that have an interest invested in the existence of that housing commons in other ways. Blomley (2016) suggests thinking in terms of the "right not to be excluded" as deliberately distinguished from the "right to be included". This might be grounded in institutional and organizational arrangements that procure an equal opportunity of access for the wider community that is contingent to the specific characteristics and capacities of the resource in question. Current users can be defined as caretakers or stewards of a wider and more porous commons. Dardot and Laval (2015)

understand the commons as the "non-State public", which cannot be monopolized, alienated or capitalized by any actor. Brunn (2015, p.162) suggests thinking in terms of "layered or nested rights in a commons" and Amin and Howell (2016) evoke the figure of "multiple claimants" in contrast to a narrow definition of insiders and outsiders.

There is no clear notion, however, of how these multiple scales and claims are to be articulated. Ostrom's (1990a; 1992) institutionalist approach prescribes "nested" and "polycentric" governance structures. Yet Harvey (2012) points out that whereas "polycentric" evokes horizontal relations, "nested" implies hierarchical structures. Tensions and contradictions between different scales and communities of reference and between the horizontal and hierarchical character of power relations in and amongst them seem inevitable and only imperfectly resolvable in concrete practice.

Further difficulties arise in conceiving and instituting the common in a world already overwhelmingly parcelled into private or State property. These difficulties are particularly poignant in the case of housing in saturated urban spaces (Huron 2015). Collectively reappropriating housing in urban contexts under market conditions comes up against the hurdle of land and property prices. This hurdle might be temporarily surmounted through collective occupations and squatting practices, but these must eventually deal with the coercive weight of the law which only in exceptional contexts can be overcome. Forming a community to legally acquire real-estate or buy land and construct housing, on the other hand, is an unaffordable option for a significant proportion of city dwellers. A housing commons instituted via this route can all too often develop into a gated community for a privileged few.

Leaving these exclusions and entry barriers aside, collective property wedged into a commodified urban environment is still situated in a contradictory and uncomfortable place. On the one hand, it is exposed to the pressures of enclosure and commodification. As (partially) decommodified housing, a "rent gap" emerges between the potential ground rent that the land upon which it stands can accrue and the actual ground rent capitalized under its present use (Smith, 1996, p. 65). That is, the real-estate equity it potentially holds is not being put to its "highest and best use". This difference is a strong temptation for insiders to cash-in on their housing's market value. The dissolution of commons from within, through their monetization and individualization, is very much present in the history of enclosure (e.g. Cronon 2003; Goldstein 2013). Even if collective property itself is not broken up into individual private property, some of its qualities can still be capitalized through rent extraction by neighbouring owners. As ground rents are structured around locational advantages, if the collective property contributes in some way to its site, such as by improving the built environment, it can potentially increase surrounding ground rents that might be wielded by owners to the detriment of users. As such, commoning in collective properties might produce contradictory and perverse effects in its wider interaction with its commodified urban environ. Grasping these effects is important in light of the overlapping between housing and urban commons, the right to housing and the city.

This sub-section has explored some of the ambiguities that accompany the notion of the commons and the difficulties of instituting housing commons under conditions of generalized commodity production and exchange. In these conditions, the commons is a social relation

that can only be imperfectly enacted and prefigured in the shell of one type of property or another. How its community of reference is defined and the different scales involved therefrom require thinking in terms of multiple and layered claims and entitlements. The income and housing costs relation, however, continues to largely determine who can actually exercise and materialize these claims and entitlements. Modifying this relation brings the discussion back to the distributive conflicts outlined in previous sections, to the thorny question of power and thus to the role of the State.

4.5. The commons and the State

The State not only exerts control over its own property, but over all properties in a given territory. With regulations, zoning laws and public interventions it can wield influence over ground rents and land uses. Its multi-layered institutional framework encompasses different scales. By forcefully pooling resources and mobilizing the social wage, it can decommodify resources and labour, publicly providing for social needs and reducing individual worker's dependence on the market and employers (Esping-Andersen 1990). The social wage can be seen to introduce an "alien" element into the capitalist political economy (*ibid*, *p. 11*). In its more optimistic early social-democratic envisioning, it was conceived of as a Trojan horse that could push the frontier between socialism and capitalism (*ibid*). But the State is also a well-equipped privatization machine and is instrumental in the aforementioned processes of enclosure and accumulation by dispossession.

The State, however, is not an instrument that can simply be wielded in one direction or another. Its apparatus cannot be autonomized from the broader network of social relations in which it is embedded. The State is present in the very constitution and reproduction of the social relations of production and thus is founded on the perpetuation of class contradictions and capital accumulation. As the role of the welfare State in capitalism was re-evaluated in the late 1970s, a relational approach emerged that sought to overcome the instrumentalist and functionalist views that had characterized Marxist thought (Collinge 1998). Although the different strands of this approach vary substantially, they both provide suggestive insights into conceptualizing the State in a way the does not reify it.

One strand of relational approaches to the State draws mainly from the late Poulantzas (1978) and Jessop's (e.g. 1982; 2002; 2016) posterior developments. Poulantzas understood the State as a material condensation of a relationship of force between classes. Despite the economy and the polity being formally institutionally separated into two distinct spheres, the same class relations underpin them. For Jessop (2007) the State is a condensation of the balance of class forces insofar as the State actually helps to constitute that balance rather than merely reflect it. The State's forms and functions can only change in its interaction with changes in wider social relations and *vice versa*. In this sense, Poulantzas strategically widened the terrain to social and political struggles both inside and outside the state apparatus. Poulantzas also treats the State as an institutional ensemble rather than a unitary political subject. De-centring and de-subjectivising the State owes much to Gramsci (1971b) and his broader understanding of a dialectical unity between the State and civil society. Gramsci's "war of position", a strategy of gradually gaining influence and control over key spheres and institutions in society, can be

interpreted to extend into parts of the State apparatus, the capture of its coercive core being left for the final "war of manoeuvre".

A different relational take on the State draws from West German State Derivationist debates, discussions in the Conference of Socialist Economists and Open Marxist perspectives (Holloway et al. 1978; Bonefeld et al. 1995; Clarke 1991). Through this approach, the State is seen as the coercive "moment" or "instance" in the process of reproduction of the capital relation. "Capital is above all a process of separation," Holloway (2010, p.58) argues, "the State is a part of this process of separation". The State is "a form of social relations, a way of doing things", that separates, "the common affairs of the community from the community itself", a separation that is policed by rules and hierarchies and "relates to people not as subjects but as objects". The State is construed as the realm of the "public" through the individualization and fragmentation of the body politic into an atomized and abstract "citizenry" and the concealment of the economic sphere and its class relations to the "private" realm. In this way, the State is a terrain in which class relations are presented in a fetishized form (Holloway & Piccioto 1977). Social struggles in the State need to be simultaneously struggles against the State as a form of relations that compartmentalizes and breaks up the collective and classbased materiality of social afflictions (LEWRG 1980). It is in this vein that one can recover Adams (1978) poignant question, "social wage or social control?", both elements are inextricably entangled. Holloway (2010) suggests conceptualizing social struggles as "inagainst-and-beyond" the existing institutions of capitalism, including the State. The latter strategy centres on challenging the everyday reproduction of the capital relation by enacting and prefiguring different social relations based on commoning.

Is it possible to conceive of a relationship between the State and the commons beyond their pure opposition if each seems to embody mutually exclusive forms of social relations? Can "seeing like a State" be combined in any way with "seeing like a commoner" (Bollier 2016)? One of the main challenges, as Federicci and Caffentzis (2013) insist, is finding ways of connecting the struggles over the public (understood as the realm of the State) to those for the construction of the commons, so they can reinforce each other. Eluding this challenge denies the, "progressive potential of State-led redistributive strategies" (Bakker 2008, p.248). This is particularly poignant in a context in which neoliberalism has in part co-opted the language of community and the commons (Peck 2010; Caffentzis 2010; Swyngedouw 2005). The community level can act as an asymmetric "safety net" of last resort that provides social stability in times of increasing inequality as the State retreats from its role in social reproduction via off-loading the social wage. As Dardot and Laval (2015, p.154) argue, the reduction of the social wage under neoliberalism diminishes the means of collectively satisfying social needs and the collectively organized relative autonomy of individuals vis-à-vis capital.

According to Harvey (2012, p.87), what is required then is a "double-pronged political attack" that forces the State to supply a flow of resources that underpin the qualities of the commons and for people to self-organize to appropriate them as such. In slightly different terms, Angel (2017, p.3) suggests, "extending the State's role in social reproduction, while simultaneously struggling to transform State provision such that it is rendered as subject to the participatory and decommodifying logic of the commons". As Dardot and Laval (2015, p.586) specify,

however, the focus should not be on the State protecting and extending the common by indefinitely expanding State property in a way that might further develop the dominion of bureaucratic administration over society. Seeking deeper more participatory forms of public decision-making and more democratic forms of administration, such as through user and staff representation and collaboration (Wainwright 2009; 2005), does not exhaust the available possibilities. Instead, this strategy also points towards the creation of new public-communitarian and public-cooperative institutionalities (Miró 2017) or partnerships (Transnational Institute 2015). The interplay between State and non-state organizations is seen by Dyer-Witheford (2007) as the potential basis of a "New Deal" based around the notion of the commons.

Yet terms such as "partnership" or "New Deal" overplay the collaborative over the necessary conflictive aspect of such proposals. There is no "common good" or "general interest" in class societies that can be strategically jointly pursued by State and non-State institutions. These new institutionalities must have their gravitational centres outside of the State apparatus and rooted in the constituency of the commons. That is, in the class that has been dispossessed from its means of (re)production and is struggling to collectively re-appropriate them. As Linebaugh (2014, p.202) spells it out, "the urban proletariat are commoners without a commons". Its own "non-State sources of democratic power" (Wainwright 2007) are key in tipping the balance of forces in its favour. The State can otherwise effectively act as a Trojan horse, but in the sense of breaking up the horizontal, collective and community links that buttress class power in favour of individualized and atomized vertical State-citizen relations.

This sub-section has turned its gaze back to the State because of its redistributive capacities, yet at the same time has underscored how the State is rooted in the founding conditions that make this redistribution imperative. Thinking in terms of in-against-and-beyond the State (and the market) captures the contradictory, collaborative and antagonistic aspects of any endeavour that seeks to engage with the State in instituting the commons.

4.6. Situating housing cooperativism

This section sketches a series of hypothesis regarding how housing cooperativism can intervene in the different conflicts in and around the political economy of housing explored in the previous sections. It will briefly identify some of the features that housing cooperatives can bring to the table which might be utilized by struggles for the right to housing and the city. This is a purely abstract exercise and the concrete forms and roles housing cooperatives actually acquire are contingent to their particular development in different historical and geographical contexts. Some of these will be explored in the three articles that make up the core of the thesis.

Regarding the relation between income and housing costs, housing cooperatives can undermine some of the sources of profit, ground rent and interest that make up the cost of housing. Housing cooperativism involves fewer intermediaries in the promotion, development and management of housing and thus fewer opportunities for fee-based revenues. It also circumvents the tenant-landlord relation and related secondary forms of exploitation. Housing cooperatives, as collective mortgage debtors, moreover, can also potentially provide the basis

for a stronger relative negotiating power *vis-a-vis* creditors in determining interest rates and amortization periods and even enforcing debt haircuts. Furthermore, non or limited-equity cooperatives reduce the ground rent component of housing costs in the cooperative housing stock in the long run. Finally, housing costs can also be tackled by leveraging resources from the State, mobilizing the social wage in the form of subsidies to cover land and construction expenses and/or pay off mortgages. Additionally, the relative tenure security that housing cooperatives provide its members with, reduces the labour disciplining mechanisms which operate through housing. This can potentially increase wage bargaining power and intercede in the income and housing cost relation on the income side.

When it comes to the ownership/non-ownership of housing as a commodity divide, where cooperative housing dwellers are situated is ambiguous. In non-equity cooperatives, dwellers cannot mobilize the exchange value of their housing and in this sense can be considered non-owners. In the case of limited-equity cooperatives, it largely depends on the specific configuration of their cooperative housing model and the extent to which membership shares can be a source of additional income. In Uruguay's user cooperatives, for example, the value of member's shares reflects the sum total of contributions made to paying off the principal of the collective mortgage of the cooperative. It is thus a reflection of part of the member's housing costs. When the member sells the share, s/he can get back part of what s/he put into the cooperative. His or her contributions can be transformed into personal savings, but no additional income can be obtained. In the case of Denmark's private housing cooperatives, in contrast, member's shares can be a source of additional income despite there being maximum price caps. To the extent to which cooperative membership does not constitute a private-asset building strategy, housing cooperativism does not feed into the "big trade-off" between homeownership and welfare State development.

Dweller control enabled in housing cooperatives can constitute a step towards residential disalienation. Dweller control in the form of collective self-management and autonomy has to navigate and negotiate its individual and collective dimensions both within housing cooperatives as well as in their relation to a wider community of reference. The (partially) decommodified character of housing cooperatives means that the relation between dwellers and their housing is not (fully) mediated by the commodity-form. This favours a relation based on its use values as a home rather than on its exchange value as real estate. Dweller control, however, is bounded and conditioned by the character of the built environment in which housing cooperatives are inserted. Housing cooperatives in commodified urban environs are vulnerable to the wider dynamics of capitalist space economies. The process of making a home is still subject to income constraints, public regulations and interventions, and to the wider processes of valorisation and devalorisation of land and the built environment. Surrounding urban transformations continue to occur largely beyond the control of housing cooperativists. Their possibilities of "staying put" and "moving at will" are contingent on the opportunities of mobility within the cooperative housing sector and further constrained by the conditions in wider housing markets.

The collective and decommodified features of housing cooperatives can be understood to be produced and reproduced through practices of commoning. Appropriating housing cooperatives as a commons, however, does imply restricting dweller control over the exchange

value of the housing stock. Without these restrictions, dwellers might appropriate the exchange value of their housing and dissolve the cooperative as a commons from within. If the community of reference involved incorporates (to different degrees) a wider non-resident community, then dweller control might also be restricted by wider norms and rules regulating the uses of and access to the housing stock.

Analysing housing cooperativism in the abstract then is a limited exercise. The different institutional and organizational forms it can take determine how each of its abstract features develops and what role they have in the wider political, social and economic processes that determine housing conditions. The three articles that constitute the central part of the thesis are an exercise in capturing how these abstract features materialize in different ways in diverse concrete historical and geographical contexts.

5. Article I. Securing social gains in, against and beyond the State: the case of Denmark's "common housing"

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Abstract

Public housing is a public sector that has been severely affected by privatisation policies. Not so in Denmark, however, where public housing is not provided directly by the State but is run by independent housing associations: the "common housing" sector. This sector is the outcome of a compromise between the social-democratic movement and liberal-conservative parties in the 1920-30s. The social-democrats were politically too weak to implement their "municipal socialism" programme, which included (municipal) State-owned housing. This weakness, however, has in fact proven itself to be a strength in the face of recent State-led privatisation and mercantilization schemes. This experience problematizes the assumptions underlying the historical construction of the welfare State and its role in stewarding resources that are put in common, particularly in the sphere of housing. Instituting the commons beyond the direct reach of the State is a lesson that can be learnt from the demise of social-democratic welfare statism.

Key words: public housing, welfare State, common, socialisation, privatisation

5.1 Introduction:

The characterization of housing as the "wobbly pillar under the welfare State" (coined by Torgersen 1987) has been widely evoked by housing scholars (e.g. Harloe 1995; Abrahamson 2005; Malpass 2003; 2008). Torgersen derived this characterization from an analysis of the institutional particularities of housing as a welfare State component in comparison to other "pillars" such as education, health or pensions. As Harloe (1995, p.2) argues, housing has been the, "least decommodified and most market-determined of the conventionally accepted constituent elements of such states". The image of a "wobbly pillar", Malpass (2008) notes, is also a particularly appealing metaphor in an era of privatization and residualisaton of public housing.

The roots of the welfare State lay, in part, in the redistributive pressure of the labour movement in the form of a "deferred", "indirect" or "social" wage. The social wage could not only entail a redistribution of wealth favourable to labour, but also a step towards disconnecting the material reproduction of the working classes from their income level and employment situation. This required public institutions geared towards the production of use values and the satisfaction of needs. These characteristics resonate in the broadly socialist and social-democratic tradition of the labour movement. The crisis of the European welfare-state regimes in the 1970s saw the advance of neoliberalism, a class project seeking to reassert the dominance of capital and secure profit margins and opportunities, to the detriment of both direct and indirect wages (Harvey, 2005; 2003). The (to various extents) decommodified spheres that constituted the social wage became a prime avenue for capital's strategy of "accumulation by dispossession" (*ibid*) . Via electoral swings and political party realignments, many of these transformations have been directly State-led. This has renewed debates around the nature of the State and its role as custodian of the series of social gains attained by the working classes in previous decades.

As was the case for similar groups in the 1970s, the Conference of Socialist Economists (CSE) started to revisit the theoretical as well as practical implications of the "problem of the Capitalist State" (Clarke 1991). A main concern was that concessions made to the working class had at the same time "laid the ground" for the posterior neoliberal offensive, "because when it came, working class organisations were no longer rooted in real strength" (*Ibid*, p. 59). The assessment was that it was partly through the process in which social demands had been institutionalized into the structures of State that the conditions for the subsequent backlash had been created. The centralised clout of the State had proved decisive in institutionalising and implementing what could, at least in part, be considered a series of working class conquests. This same centralisation in the institutions of the State, however, also facilitated the implementation of widespread public service cutbacks, privatisation and marketization schemes once changes in government occurred. Many CSE participants were from the United Kingdom, where undoubtedly this process was most advanced. Social spending cuts and

privatisation programmes were being pioneered, and in the sphere of housing policy, Thatcher's "right-to-buy" scheme⁴ set a precedent for similar efforts across Europe.

A few hundred kilometres east, in Denmark, this pattern has not been followed in quite the same manner. The "wobbly pillar" of its welfare State, public housing, has remained exceptionally resilient to direct State-led attacks. Public housing in Denmark has not taken the form of a stock of State-owned social rental housing. Only 2% of the housing stock is owned by the State, the municipal authorities, while 20% is owned and run by independent, non-profit housing associations supported and regulated by the State: the sector of "common housing" (almene boliger, previously almennyttige boliger), which encompasses 550 non-profit housing associations comprising 7,000 housing estates (BL, 2015).

The common housing sector has maintained and even increased its share of the total housing stock in the last few decades. It has not been immune to many of the problems that have afflicted public housing across Europe, such as social segregation processes, State funding cutbacks and liberalisation trends (Abrahamson, 2005; Engberg, 1999; Jensen, 2013a; Kristensen, 2007; Larsen & Lund Hansen, 2015; Nielsen, 2010; Vestergaard & Scanlon, 2014). Yet, unlike many of its European counterparts, it has not undergone any significant privatisation or marketization processes that have compromised the preconditions upon which its public nature is founded. That is, it continues to be a collective and non-commodified resource, and drawing from Harloe's (1995, p.13) definition, where access is not circumscribed by ability to pay and provision not determined by considerations of profit.

The common housing sector's foothold outside of the State has proved a crucial counter-weight to State-led changes. The importance of the sector's non-State characteristics for its resilience as public housing has been highlighted by previous research from a historical institutionalist perspective (Bengtsson & Jensen, 2013; Jensen, 1997, 2013a, 2013b; Nielsen, 2010; 2010). Yet the disjunction between the sphere of the State and the sphere of the public, which this case throws into sharp relief, continues to invite further investigation beyond the confines of comparative Nordic housing research. It problematizes the theoretical and strategic assumptions of the labour movement that underpinned the formation of the welfare State and resonates with contemporary discussions around the notion of the commons as the "non-State public" (Laval & Dardot 2015), which neither can be privately appropriated nor is at the State's disposal. In what ways can this case inform debates about the nature of the State and its role in redistribution and recommodification? What are the best strategies for instituting and defending the "social wage"? What institutional and organizational forms can "non-State public" housing take?

This article seeks to approach the experience of Denmark's "common housing" from the prism of these wider debates and proposes an interpretative and conceptual framework in the terms in which the latter engage. That is, regarding how to politically and institutionally articulate and operationalize notions such as socialisation, the public and the commons. As Larsen and Lund Hansen suggest, in times of neoliberal privatization, Denmark's common housing, "may

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⁴ The 1980 housing act gave sitting individual council tenants the right to buy their house or flat at below market rates, with the objective of expanding home ownership at the expense of the public housing stock (for a more exhaustive overview see for example Jones & Murie (2008).

be something to consider as inspiration for alternative urban imaginaries" (2015, p.272). This article follows their cue and attempts to systematize some of the key lessons that can be drawn from the sector's resistance to two measures in which its public status was put to the test. These were undertaken by the liberal-conservative government in office during the 2001-2011 period and consisted of, (1) a "right to buy" scheme and (2) a public funding cutback measure. The analysis of this case study is complemented by a comparative perspective, drawing not only from the Danish experience but also from that of neighbouring Swedish and Dutch public housing. The latter auxiliary cases serve as pertinent counterpoints that aid in contextualizing the wider contours of the common housing sector's evolution within the state/market binary. At the empirical level, the paper reactualizes and supplements the existing research and adds a further contrasting perspective with two other "non-State" housing models, the Danish private housing cooperatives (*private andelsbolig-foreninger*) and the Dutch housing associations.

What emerges from the analysis is that a collectively owned housing stock democratically governed through multi-scalar structures can serve both as protection from the State, as well as from individual dweller's temptations to capitalize on their housing stock's equity. This non-State institutionality, in turn, can serve as an independent groundwork from which to pressure for State subsidies as protection from the market. The wider theoretical and strategic implications of this case recast the State's role as instrumental in the decommodification of resources, yet not so as a direct custodian of these decommodified resources. The notions of socialisation, the State, the public and the commons require new rearticulations in hindsight of the rise and demise of social-democratic welfare statism.

5.2. The State, the common and the social wage

At the end of the 19th and beginning of the 20th century, it was not a given that socialist and social-democratic projects were going to take the form of welfare statism. Rather, there reigned an adverse and contradictory position towards the State, as well as towards strategies of social amelioration more generally, for example, regarding the working classes' dire housing conditions.

On the one hand, there was weariness about the hostile "bourgeois State" pursuing welfare policies that could materially, as well as ideologically influence the working classes. It was under the German Chancellor Bismarck that much social legislation, to which the roots of current welfare states can be traced, was passed. The earlier writings of Kautsky (2000) reflected an apprehension towards the State. In his comments on the Erfurt Program he emphasised that, "the modern state is pre-eminently an instrument intended to guard the interests of the ruling class [...] This feature is in no wise changed by its assumption of features of general utility which affect the interests not of the ruling class alone, but of the whole body politic." Nationalisations were not carried out for "the purpose of restricting capitalist exploitation, but for the purpose of protecting the capitalist system and establishing it upon a firmer basis". He concluded that, "the state will not cease to be a capitalist institution until the proletariat, the working-class, has become the ruling class; not until then will it become possible to turn it into a co-operative commonwealth" (ibid).

On the other hand, working class self-help institutions in the form of cooperatives, mutual-benefit societies, unemployment funds, popular education and leisure programmes, etc. had emerged in response to everyday needs and aspirations. These were autonomous from the State, yet faced another line of theoretical scepticism and criticism. Marx and Engels (1969; 1955) had on several occasions employed the term "bourgeois socialism" to describe these types of initiatives. In *The Housing Question*, Engels (1974) argued that these ventures, despite not entailing any significant shift in the distribution of power or wealth, led workers to the false belief that they could overcome their proletarian condition within the capitalist social order. Moreover, many self-help institutions, such as building societies, were only accessible for the better-paid workers (*ibid*).

In the absence of an insurrectionary context, strategies of socialisation and social amelioration were plagued with contradictions and incongruities. Writing on the discussions that took place during the International Socialist Congress in 1910, held in Copenhagen, Lenin (1974) disdainfully reflected, "And what is 'socialisation'? It can be taken to mean conversion into the property of the whole community, but it can also be taken to mean any palliatives, any reforms within the framework of capitalism, from peasant co-operatives to municipal baths and public lavatories".

Together with gradual extensions of suffrage, however, the prospects for producing social change through the State seemed to improve and ideological and strategic positions also started to shift accordingly. Kautsky (1982, p. 132) argued that, "universal voting rights are the most important medium through which to make the Parliament an instrument for the majority of the population and convert it into a true expression of its aspirations." Voting rights and electoral politics provided the link between the State and the working-classes. The democratization of the State was seen to amount to the socialisation of the State (Powell 2013). The expansion of State ownership and control over to new spheres was thus the medium through which to socialise them. The extension of State ownership and control was initially seen in more "Kautskyian" terms as a means in the progression towards socialism. It later became an end in itself, following Bernstein's (2003) "the movement is everything".

The social-democratic project finally resulted in a mixture of welfare statism and Keynesian aggregate demand policies. This was grounded on the distinction between the socialisation of "stock" and "flow" (Esping-Andersen 1985, p.23). Rather than owning and managing property directly, the State could exercise an influence over the functions of ownership, that is, over investment and consumption functions through taxation, regulation and government spending. The path to tread would be that of the socialisation of income flows rather than capital stock (Esping-Andersen 2013). Yet, while the sphere of production was to remain mostly private, key elements of the sphere of social reproduction did come under State ownership. In particular, this related to what Castells (1986) termed the domain of "collective consumption". Educational institutions and health facilities, for example, had both their "stock" and "flow" socialised, or more accurately, statisised. Schools and hospitals were both State-owned and financed through statisised income flows via taxation.

With the maturation and decline of the social-democratic project, however, concomitant critical theoretical developments occurred in Marxist understandings of the State and further

formulations on the limits of social-democracy's strategy were put forward⁵. The socialisation of "flow" was in fact subordinated to the State's structural dependence on capital. In Przeworski's (1985) neat formulation, as long as the process of accumulation is private, the State's fiscal resources are dependent upon the profitability of capitalist investments. Government intervention cannot endanger profitability less it endangers its own earnings as well as the income of its voters. The parliamentary framework mystifies this subordination by representing capital and labour as an abstract and undifferentiated citizenry whose joint democratic will guides the actions of the State. It is in this vein that one can recover Lenin's (2002) critique of the late Kautsky for having "turned Marx into a common liberal". Lenin argued that "it is obvious that we cannot speak of 'pure democracy' as long as different classes exist; we can only speak of class democracy" (*ibid*). He accused "a lack of understanding both of the class struggle and of the nature of the state" that consequently ended up "embellishing and glossing over the class content of bourgeois democracy" (*ibid*).

Social-democratic parties bound the fate of the social wage to the developments in parliamentary politics. As a side-effect, their state-centred strategy also contributed to dismantling the dense fabric of working class self-help institutions and practices that were a backbone of the working class movement. As Kemeny (1992, p.11) argues, the more developed and resilient welfare States are buttressed by, "social structures that exhibit relatively high degrees of collectivization in their social organization". However:

The very act of creating a welfare state had the effect of impoverishing deep social structural collectivism by removing key collectivist dimensions – such as social security and the provision of social housing – from the hands of ordinary people and centralizing these tasks into state agencies. The result was that a privatist sphere was created into which ordinary people retreated, relieved of the task of creating collective grass-roots means of providing these services amongst themselves. (ibid, p. 114)

Kemeny's argument, inspired by a particular reading of Gramsci's conception of hegemony, points to the ways in which the welfare State corrodes its own material and cultural basis by contributing to dismantling the collective and popular institutions and organisations that buttress it. These institutions and practices projected and sustained values of solidarity, interdependence and collectivism that were the ideological sustenance of the welfare State. They were also a structuring force of its natural constituency, providing the working class with its own independent institutional framework around which to coalesce. Herein lay what the CSE implied was the "real strength" in which working class organisations were rooted. An individualized and atomised citizenry did indeed not provide the most solid groundwork for resisting the posterior State-led neoliberal reaction.

As economic troubles and electoral setbacks challenged social-democratic welfare statism and crisis gripped the State socialist/communist countries in the penultimate decades of the twentieth century, a practical and theoretical reconceptualization and resignification of the commons started to develop beyond the State/market binary. Though initially re-appearing in the narrow framework of north American academic institutionalist circles (Ostrom 1990b), the

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⁵ The literature is vast and varied the aforementioned compilation (Clarke, 1991) or the Jessop's (1982) efforts in summarizing and systematising as well as developing (Jessop, 2002) Marxist theory of the State are useful sources.

notion of the commons has since been appropriated by contemporary social movements as a normative political principle (Laval & Dardot 2015). The latter notion of the commons has been approached both as a noun, as in some form of collective ownership or entitlement, and as a verb (commoning), a process of collective production, management and interaction (De Angelis 2007; Linebaugh 2008). "Rather than thinking of the commons as a delimited sphere, between market and state," Wainwright (2007) clarifies, it is to be viewed "as a goal of transformation for the organisation of all social resources, including labour, that can always be pre-figured in and against the actually existing institutions of market and state."

The common is thus increasingly conceived of as a social relation and not as a type of property; as a social relation established between a community of reference and its social and physical environment, a relation that is both collective and non-commodified, as Harvey (2012, p.73) puts it. For Dardot and Laval (2015) it is a social relation that in fact is the polar opposite to that of property. It is a relation of non-appropriation, characterized by that which cannot be monopolized, alienated or capitalised by anybody, be it a person or institution. In this sense, the alternative is not between common property and private property, but between what is unappropriable and property, be it private or State (*ibid*, p.262).

5.3. Reworking the categories of "stock" and "flow" for contemporary housing strategies

Centring on the commons as a social relation, rather than as a type of property, shifts the focus away from the question of State ownership and control. Instead, it allows one to centre in on the institutional and organisational arrangements that might best foster this relation in the context of the conflictive and contradictory dynamics of capitalism. That is, on the historically situated strategies available for instituting the commons as well as defending it from the constant threat of enclosure. Such relational approaches to the commons have been informing recent housing research in diverse ways (e.g. Bruun, 2015; Hodkinson, 2012; Larsen & Lund Hansen, 2015; Nonini, 2017).

Recovering the categories of "stock" and "flow" can be a useful addition to the analytical toolkit required for this task. This distinction is present in different forms both in early social-democratic thought as well as in the institutionalist analysis of common pool-resources (Ostrom, 1990, p. 30). In the latter, the resource system is the stock variable and the resource units that feed into and are produced by the system is the flow variable (*ibid*). The distinction can be re-worked for a historicized analysis of different social resources. In the sphere of housing, the institutional framework governing the housing stock on the one hand and the income flows (and underlying living labour) engaged in its establishment and maintenance, on the other. That is, it is a distinction not only relevant to a specific typology of resources with issues regarding rivalry and excludability, such as shared grazing grounds or inshore fisheries (Ostrom 1990b). It is also applicable to resources that are put in common in and through social and political struggles, such as public housing.

It is through these struggles that the common-pooling of resources is linked to the distributive conflict between capital (profit and rent) and labour (direct and social wage). In this scenario, the role of the State continues to be instrumental in the distribution of social wealth and in the

forceful common-pooling of resources on a large geographical scale. Here, the question of socialisation and of commoning start to overlap. The language of the commons can otherwise facilitate the State's offloading of the social wage and a return to a "self-help" paradigm (Hodkinson 2012b). A strategy coined as the "Big Society" by the conservative British Prime Minister David Cameron⁶. As Swyngedouw warns, the "destatisation" of former State domains and their transfer to civil society organizations through new forms of "governance-beyond-the-State" has recently been occurring, "within a broadly neo-liberal political-economic order" (2005, p.1993). This is an avenue through which the commons paradigm can be functional to neoliberalism's "plan B" (Caffentzis 2010).

5.4. A housing sector forged in the sidelines of welfare State construction

The experience of Denmark's common housing deviates from the classic script of *statisation* and is particularly relevant to this discussion. Its origins trace back to the amalgam of self-help housing institutions: building societies, housing associations and cooperatives, which sprung up in the second half of the 19th century. These were heterogeneous and produced disparate results. Some of the early housing associations were bourgeois philanthropic initiatives based on charitable and paternalistic values. Worker housing cooperatives and building societies, on the other hand, were affordable only for the "labour aristocracy" of the time. Furthermore, many engaged in speculative real-estate practices as the advancing process of urbanisation allowed them to capitalize on the increase in ground rents (Jensen 2013a, p.78). Cooperativism in Denmark, moreover, had originated amongst farmers in the countryside with an overtly non-socialist character (Grelle 2013).

In this context, at the turn of the 20th century, the role that self-help and cooperativism was to have within the Danish labour movement and social-democratic party was under discussion, as it was in wider international socialist circles. Early socialist thought in Denmark and Scandinavia was heavily influenced by "Kautskyian" Marxism (Esping-Andersen, 1985). The 1889 Danish Social Democratic Party congress resolution declared that, "the extinction of poverty can only occur through the socialisation of the means of production, and that the only means to this end is industrial and political working class organisation, it decides to recommend that cooperatives are only established with utmost caution [...] where the conditions are not right, it is extremely dangerous to tread this road." (Quoted in Grelle, 2012, p. 62). With time however, this position shifted. Leading local figures, such as Frederik Borgbjerg (1909), argued that cooperativism did not divert attention from the political struggle but was a practice that built new social structures from the base of society and could contribute to its transformation. In Denmark, it eventually came to be accepted as the "third wing" of the movement, alongside the party and the unions (Bryld 2003).

After the democratization of municipal voting rights, the abolition of the different classes of electors and the introduction of municipal woman suffrage in 1908, the electoral chances of the social-democrats where improved. Their institutional progression started off with the

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⁶ This has been further explored in relation to housing in a previous special issue in this journal (McKee et al. 2015).

"Conquest of the Municipalities" (Callesen 1990, p.157). The social-democratic party stood on a platform of "municipal socialism", which included the demand for municipally-owned public housing (Bro, 2009, p. 11). Liberals and conservatives, however, were weary of too much intervention in the housing market and of the perceived socialisation zeal that lay behind (Jensen 2013a). As Levine (1978, p.55) observes when analysing the contents of social legislation and parliamentary debates in Denmark in the 1890-1933 period, all sides started using the terms "society" (samfund), "the public" (det offentlige), and the State and municipalities or national and local government (staten og kommunerne), "either as synonyms or as very nearly synonyms". This lead to the observation that "since government was society, the distinction between them was not only unimportant, it did not exist" (Ibid, p. 57).

In municipalities where the social-democrats had a stronger institutional presence, such as in Copenhagen, municipally-owned housing projects were carried out (Bro 2009, p.13). Yet the wider political balance of forces required a compromise, which took the form of subsidies to housing cooperatives and associations. State subsidies made cooperative housing affordable to a wider spectrum of worker's, whilst bourgeois parties were keen on this housing sector remaining in the private sphere, albeit it being a form of "collective private property" (Jensen 2013a, p.52). The first programmes began in 1887 and were pioneering at the European level, yet it is in the inter-war years where they are expanded and developed to become a central element of housing policy and urban construction (Bro 2009, p.14).

In exchange for State subsidies, housing associations and cooperatives also started to get regulated in order to guarantee their "public utility", particularly to prevent profiteering from speculative individual housing sales. Public funding was to remain within the association. Regulations in 1933 and 1938 set out the basic characteristics of what today is known as common housing. Tenants were ascribed a stakeholder-user role and thus excluded from the possibility of privatizing any value increase in their dwellings, whilst the association was defined as the collective owner (Jensen 2013b, p.6).

After WW2, Denmark faced a housing shortage and housing market failure. The situation required a large-scale intervention to boost residential construction. Common housing associations were well positioned to take on a decisive role in this task. The sector had grown in size and had acquired technical and administrative expertise throughout the previous decades. The social-democratic party's theoretical and strategic outlook had also evolved. The recommendations of its "socialisation commission" in 1945 finally proposed a combination of welfare statism and Keynesian aggregate demand management policies (Olesen 1993). The party had also fully incorporated a wider definition of what was to be considered "public", which included non-profit non-governmental organizations subject to State control (Socialdemokratiets 1945). The parliamentary balance of forces furthermore required multiparty agreements and further state subsidisation of housing associations provided a way forward. Whereas the social-democrats knew that the bourgeoisie parties saw State involvement as a provisional measure that should be phased out as soon as possible, the latter suspected that State subsidies were being used to displace private housing construction (Jensen 2013a, p.85). It is under the special conditions of post-war exceptionality that the common housing model becomes fully institutionalized and implemented.

In this case, whereas "flow" had been partly *statisised* via subsidies, "stock" had remained the "collective private property" of housing associations. In the process of State involvement in the housing cooperative sector, much of the autonomy of the cooperatives was lost. Yet, as Richman (1995) argues, cooperativism's organizational forms and values set the standard for the common housing sector as a whole. Today, the sector is governed through a multi-scalar "tenant democracy" system and elements of co-governance with the municipal and central State. Dwellings are allocated via open waiting lists to which all sectors of the population are eligible. The municipal authorities do control a separate waiting list for which 25% of the dwellings are reserved. They also control the approval of new build projects. State subsidies are provided both by the municipalities and the central State.

5.5. The right to break up the common housing stock

It was with the arrival of a liberal-conservative government in Denmark in 2001 that a serious attempt at partially dismantling and thoroughly transforming the role of the common housing sector, as institutionalized in the post-war years, was carried out. As part of a new market-oriented housing policy programme (Regeringen, 2002a), a *Thatcherite*-inspired "right-to-buy" scheme was proposed. The scheme was both a material as well as an ideological offensive. It was linked to a narrative that promoted home-ownership as a lifestyle and private property rights as an essential aspect of personal freedom (Jensen 2013a, p.61). In the process, it hoped to break up what was considered a social-democratic power base.

Boligselskabernes Landsforening (BL), the common housing sector's national umbrella interest organization, was aware that losing their better-off tenants through sell-offs could have long-term effects on the way the sector was socially perceived and politically recognized. Losing its demographic transversality would push the sector away from the mainstream and into the margins of housing and managing "the poor". Moreover, the risk of losing its best positioned (both economically and location-wise) dwellings could impact upon the economic sustainability of the sector as a whole, as it could reduce the redistributive financial flows within the sector. This would have an impact on its financial autonomy vis-à-vis the State. It would also ill-equip the sector to provide a sufficiently diverse and attractive stock for housing different demographic profiles. The political and media campaign launched by BL against the measure highlighted the latter effect and the foreseeable increase in residential segregation that it could produce. However, the crucial line of defence was of a legal nature. Selling-off dwelling against the will of the housing associations, BL claimed, amounted to an expropriation of privately owned properties, protected by section 73 of the Constitution (BL 2003).

The legal uncertainties that surrounded the initiative contributed towards the government reformulating its proposal. BL also lobbied the government's ally, the Danish People's Party (*Dansk Folkeparti*), in order to minimize the scope of the measure. The scheme was finally launched in the year 2004. In an attempt to circumvent the expropriation problem, the decision for opting to buy was not made available to individual tenants but to the tenant assemblies at the local housing estate level (Økonomi- og Erhvervsministeriet 2003, p.60). A majority of tenants at the base level of the "tenant democracy" system could vote in favour of sales on their housing estates, regardless of the position of their "parent" housing association.

The measure was not permanent moreover, but became a "pilot programme" lasting until 2009.

When in 2005 the first housing estate, unsurprisingly in an attractive area, opted for its "right-to-buy", the housing association to which it belonged legally challenged the decision. Its position, as well as BL's, was that such a decision belonged at the higher housing association level (BL 2003). At stake was the scale and content of the "collective property" status of the housing stock. At a practical level, including a wider range of stakeholders would favour decisions geared by the long-term needs of the sector rather than by locally circumscribed short-term gains. The entangled and overlapping bundle of rights developed throughout decades of multi-scalar "tenant democracy" and elements of co-governance with the municipal and central authorities meant that it was not clear who actually owned the dwellings. The court case worked its way up to the Supreme Court. The final decision in 2007 favoured of the government's interpretation of the "right-to-buy" by the closest margin of 5 votes in favour and 4 against. The scheme did not contravene section 73 of the Danish constitution about expropriation (Højesteret 2007).

Despite the final legal outcome, the closeness of the judicial decision and BL's lobbying and campaigning did have a decisive impact. The legal objections led to a protracted period of uncertainty about the future of the measure. When the final court decision came, the housing market boom had already peaked and entering the property market was no longer as easy or attractive, making the timing of events particularly favourable for BL. BL's campaigning as well as the influence in tenant assemblies of long-time tenant democrats, those heavily invested in the traditional values of the sector, also contributed to a lack of demand to buy. As the director of BL at the time points out:

In the supreme court it was extremely close, 5 votes against 4, which means that the Supreme Court in reality was much in favour of us. The conservative-liberal government knew that it was not a good case. It was a warning to the government. Also, they could see that no one wanted to buy their flats. We have succeeded with the propaganda in housing areas. (Interview, 28/05/2015)

The final version of the liberal-conservative government's "right-to-buy" scheme in 2011 introduced further restrictions. Crucially, the housing association's veto can only be overruled if there is a 2/3 majority in the tenant assembly at the housing estate level, the local municipality specifically backs the sales and the association cannot prove that the sales will result in significant negative net proceeds (Socialministeriet 2011). By the end of 2014, only 19 housing estates, comprising 1,241 dwellings, had opted for allowing sales. In total, only 62 sales have effectively taken place (LBF 2014, p.57). Out of a sector with around 600,000 dwellings, one can safely conclude that the attempt to privatise common housing so far has been a failure. As Larsen and Lund Hansen (2015) point out, however, the final legal outcome still places the sector in a precarious position as it leaves the door open for piecemeal privatisations in the future. Nevertheless, the fact that no more sales have taken place despite an upswing in housing market prices since 2014 (LBF 2016, p.105), suggests that the restrictions and limitations put in place have held until now.

The legal status of the housing stock has in effect been a determining factor in the evolution of public housing. Public housing owned by the (municipal) State has fared very differently. The housing stock owned by the municipality of Copenhagen, for example, underwent a farreaching privatisation process in the second half of the 1990's. The city's precarious fiscal situation at the time and pressure's from the central government resulted in sales to private landlords and conversions into private housing cooperatives (Velfærdsministeriet 2008; Rigsrevisionens 1997). Municipally-owned housing lost over 80% of its dwellings. It went from representing 11% of the city's housing stock in 1995 down to around 2,5% in the following years (Statistics Denmark, 2006). The higher percentage of municipal housing in Copenhagen relative to the rest of the country can be explained in part by the historically stronger institutional influence of the social-democrats in the city, as mentioned in the previous section. The preferred institutional expression of their original "municipal socialism" project, however, has resulted in being less resilient than their "plan B" common housing model.

The developments in neighbouring Sweden are illustrative of this paradox. Under social-democratic dominance, a system of public housing under municipal ownership was developed. Since the early 80s, however, electoral swings in favour of liberal-conservative parties have allowed for the introduction and posterior extension of "right-to-buy" schemes with far reaching effects (Larsen & Lund Hansen, 2016). Through such schemes 180,607 Swedish public dwellings were sold off in the period between 1991 and 2011 (*ibid*). As Bengtsson & Jensen (2013) point out, direct (municipal) State ownership in Sweden has become the Achilles heel of the sector under changing political conditions.

Whereas the private legal status of the housing stock proved to be a determinant factor, so did the sector's multi-scalar governing framework. The importance of this factor is further evidenced when compared to developments in the other Danish housing sector based on "collective private property": the private housing cooperatives. The complete decentralization and atomization of decisions-making processes in this sector has been prone to exclusively favour the personal interests of its current members. As the government loosened regulations that restricted the valorisation of membership shares, private housing cooperative assemblies overwhelmingly voted in favour of increasing membership share prices within the newly permitted margins (Bruun, 2011; Larsen & Lund Hansen, 2016; Mortensen & Seabrooke, 2008). As a result, membership share prices in Copenhagen, for example, more than quadrupled in first decade of the 2000's (Copenhagen Municipality 2012). This has restricted the affordability and accessibility of the dwellings whilst simultaneously allowing current members to capitalise on the housing stock's enlarged equity.

The marketization of private cooperative housing membership shares and the impulse to seize upon the "right-to-buy" public housing illustrate the tension between the use values and exchange value of the housing stock. That is, between its qualities as a home and its valuation in the market. When translated into its monetary value, that is, into the universal equivalent in which commodities are exchanged, the housing stock becomes an asset that can multiply the investment and consumption capacities of its owner. The structure and scale at which decisions are made feed into the ways in which the stock is appropriated. Atomised and small-scale decision-making brings ownership closer to the forms in which exchange values can be activated. When ownership is diffused via different decision-making layers and a larger

community of reference, then it is more difficult for grip of the commodity form to take hold. Along with the "collective private" status of the housing stock, then, key to its resilience is its multi-scalar management. This is particularly the case regarding the location of strategic decision-making at a prudent distance from temptations of individual home equity capitalisation.

5.6. Disputing the source of income flows to the sector

Whilst the collective nature of Denmark's common housing stock was in dispute, the government also sought to reduce the statisised flows to the sector. Their key strategy consisted in committing the sector's own funds to covering costs that had until then been assumed by the State. The common housing associations have, since 1967, pooled resources through the National Building Fund (Landsbyggefonden, LBF). This institution is administered by a board that consists of 7 representatives of the housing associations and 2 representatives of the municipal authorities, yet it is strictly regulated by law and its budget must be approved by the government. The use of the funds is decided through multi-party housing agreements that are approved in the national parliament. The fund's income comes from mandatory contributions of the housing associations. One principal income stream comes from tenant's rents on housing estates that have already paid off their mortgages. The fund was originally conceived to foster a certain degree of "self-financing" in the sector. Until 2001, it had been used to finance renovation, maintenance and other activities in the existing housing stock (Socialministeriet 2006). The State, for its part, had subsidised the costs of new-build projects. The liberal-conservative government at this point sought to "activate" the fund to also participate in the financing of new construction, as well as other "social" investments, such as in senior housing (Regeringen 2002b).

In this case, the institutional form of the sector was not a direct obstacle for the government. As can be observed in Table 3, the initial capital provided by the municipal authorities was promptly halved, increasing the percentage of the finance tied to loans with private credit institutions. The costs of subsidising these mortgage payments were then shared with LBF.

The institutional design of the fund, established and administered "at arm's length" from the State, facilitated the common housing movement to represent the fund as the tenant's savings and the government's intervention as "theft". As Nielsen (2010, pp.233–242) elaborates, BL and the government clashed over two contradictory notions of the nature and role of LBF. BL's position was that the construction of new housing was society's task, to be paid via taxation. It argued that the tenants of the sector, who on average are below the mean national income, should not be expected take on the burden of expanding the sector and carrying out the "social" role of housing youth, seniors, etc. Moreover, BL insisted, the sector had maintenance and renovation needs that required financing. The government's position, in contrast, contended that the fund had already been receiving state financing throughout the years. Both brick-and-mortar subsidies as well as individual rent allowances that benefited many tenants had ultimately contributed to the sector's savings. Those savings, at least in part, belonged to the State. What was being contested in this dispute was the socialised nature of the flows that fed into the sector, and, again, the question of ownership.

Table 3. Financing of new-build common housing 1999-2010 (% of costs)

Year	Initial tenant contribution	(municipal) State capital grant	Private mortgage / Realkredit	Subsidisation of mortgage interest payments	
				(central)	LBF
				State	
1999	2	14	84	100	-
2001	2	7	91	100	-
2002	2	7	91	29	71
2003	2	7	91	45	55
2004	2	7	91	47	53
2005	2	7	91	44	56
2006	2	7	91	48	52
2007	2	14	84	75	25
2008	2	14	84	75	25
2009	2	14	84	75	25
2010	2	14	84	75	25

Source: based on (Gibb et al. 2013, p.37) & (Nielsen 2010, p.208)

BL launched a media campaign that played on themes of "theft" and an unjust "special tax" on the sector (Nielsen 2010, pp.233–23). The Tenant's Union (*Lejernes Landsorganisation*, LLO) accused a "Robin Hood in reverse" (LLO 2006). LBF also carried out a study about the pressing maintenance and renovation needs of the housing estates (LBF 2006). As much of the housing stock was old and increasingly becoming mortgage free, a growing income stream into the fund was scheduled. This was a factor that the government wanted to take advantage of to relieve its own fiscal burden. Yet the fund was quickly run down, and rather than managing surpluses it was managing debts (Gibb et al. 2013, p.36). As the political pressure heightened and the new scheme was reaching its limits, the 2006 housing agreement upped the State's financial commitments. Since then, LBF's co-financing of new construction has been established at 25%.

Even though the non-State elements of the institutional design on this occasion did not constitute a strong barrier for the government, they did provide a basis from which to frame a strategy of resistance. However, even in the hypothetical scenario in which the institutional framework had effectively prevented the government from intervening in the use of the fund, it would not have prevented it from enforcing the "self-financing" of the sector via other means. Simply cutting the flow of State subsidies would do. The alternative to State income flows are private income flows. These can only be sourced from the tenants themselves, whose personal incomes are bound by the wider unequal distribution of income in society, from charitable donations or from the surpluses reaped from for-profit activities. The case of housing associations in the Netherlands is an example of a similar sector with a very high degree of "self-financing". The Dutch model is very present in the imaginaries surrounding housing reform in Denmark.

As in Denmark, Dutch housing associations run their own privately owned housing stock. The legal and constitutional status of the associations has also provided a substantial obstacle to any forced transfer of property (Harloe 1995, p.505). Since the late 1980s, the Dutch

government's strategy has been geared towards financially disengaging from the sector. In the early 1990s the government phased out subsidies for new construction and through a "Grossing and Balancing Operation", all the subsidies the State would be liable to pay to the housing organisations in the future were set off against the outstanding loans these owed to the State. After the deal was struck, housing associations were to act with financial independence. The increase in rents that had been produced in the preceding years strengthened their financial position to do so and their management was also professionalized for the task (Boelhouwer & Priemus 2014, p.224). Many have changed their legal status from associations to foundations, which has reduced the influence of members and tenants and increased the power of directors to facilitate the implementation of these changes (Stephens & Elsinga 2014, p.122).

Dutch housing associations have since pursued for-profit endeavours in order to offset their losses in their non-profit rental activity via a "revolving fund" mechanism. These ventures have ranged from the building and selling of owner-occupied housing to speculative investments in financial derivatives. Plunging into the vicissitudes of the market has pushed Vestia, the country's largest housing association, to seek to sell-off one-third of its housing stock and increase its rents in order to recover from over €2 billion financial losses in the aftermath of the global financial crisis. By February 2015, 13,000 out its 90,000 dwellings had been sold, almost a half of which to a foreign real estate investor and the other to another housing association (Aalbers, et al., 2015, p. 18). Management also hopes to sell to sitting tenants at discounted prices (Fearn & Allen 2012). Albeit from a different route, the final outcome overlaps with that of the "right-to-buy" and other sales schemes.

As Aalbers et al. (2015, p. 21) suggest, the financialisation of Dutch housing associations was a continuation of competition with different means. The competitive dynamics of the market playing field brought about mergers and the compulsion to outgrow other players so as to secure and expand one's market position. The increasing use of non-conventional financial tools provided means to cover risks of real estate ventures as well as to generate an additional income stream based on speculation with derivatives. This was a strategy that Vestia used to the extreme to outcompete other housing associations. Vestia is an extreme, yet not unique, case that is illustrative of the dynamics that are unleashed when a decentralised sector of independent housing associations shifts towards the competitive terrain of the market. Selling part of their most valuable stock, Musterd (2014, p.472) suggests, may well become a survival mechanism for Dutch housing associations in the coming years.

Swedish municipal housing has also been "nudged towards the market" (Christophers 2013, p.893), not only by the phasing out of public subsidies since the 90's but also by regulatory changes that direct it to adopt "business-like" principles and an overall for-profit orientation, particularly since 2011 (*ibid*; Elsinga & Lind, 2012). Rent increases and housing sales have been a consequence of this change in the logic underlying the management of the housing stock (Andersson & Magnusson Turner, 2014; Grander, 2017; Hedin, et al., 2012). The profits reaped are used to finance both new-build ventures and renovations and can also become an additional income stream for municipalities in times of financial retrenchment of the central State (Magnusson Turner & Andersson 2008). The retreat of *statisised* income flows and

posterior inflow of private income streams from for-profit ventures reinforces the notion that the former are, in the long run, the only sustainable alternative to the latter.

Denmark's common housing is strictly non-profit, yet dwindling statisised flows have progressively placed the dynamics of economic efficiency, cost-cutting and technical fixes into the centre of the management of the housing stock. As the current director of the Tenant's Union (LLO) explains, "the sector has developed from being cooperative and NGO-like to being part of 'the system'". The staff of the non-profit housing management companies, who work for the housing associations as technical support, "have become professionals [...] who have an agenda, which is administrating and running the properties as cheaply and professionally as possible, and that's not always corresponding with tenant's wish to decide [...] so we help them keep their democratic rights (interview, 12/05/2015)." Financial constraints can thus sometimes be expressed in conflicts between different levels of the sector's own structure. It can also strain the mechanisms of financial solidarity between different housing associations. In the early 2000s, the former director of DAB, a large common housing management company that managed a stock of housing associations that were in comparatively better financial conditions than those of the sector as a whole, put forward the proposal of disengaging from the sector's common fund (LBF). Although the proposal made no headway, it highlights the darker turn that the "self-help" values, which lay in the origins of the sector, can take.

The shifting balance between reliance on State resources to reliance on the sector's own resources has, moreover, been a factor that has pushed Danish common housing management to adopt a "customer service" attitude. This has been part of an attempt to attract "clients" so as to avoid having empty flats and consequent loss of rent revenues (Jensen 1997, p.124). Promoting an individualized customer identity and culture of passive service recipients amongst tenants, however, contradicts their collective identity as active members of a democratically governed community (Jensen 1997; Vorre Hansen & Li Langergaard 2017). This risks corroding the collective basis of the political power of the sector, so crucial to its resistance to marketization and commodification pressures.

5.7. Conclusions

This article has explored how the resilience of Denmark's common housing lies in its engagement in, against and beyond the State⁷. Engaging "in the State" consists primarily in obtaining State subsidies (*statisised* flow). Without state subsidies, historical housing cooperatives and associations were only affordable for the "labour aristocracy" of the time, a "gated community" for the better-off workers. The alternative to State income flows are private income flows, sourced from tenants themselves or from for-profit activities that entail risks and contradictions, as the Dutch and Swedish case illustrate. State subsidies have been a mechanism through which socialised income flows have fed into the housing stock and made it universally affordable. These income flows do not necessarily need to feed into a stock under State ownership. Whereas the continued flow of socialised resources remains dependent upon the parliamentary process, past income flows can be shielded from posterior processes of enclosure and privatisation by maintaining the accumulated stock "beyond the State". Danish

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⁷ The expression "in, against and beyond" is taken from Holloway (2010), yet has been reinterpreted for this applied analysis.

common housing has been effective in acting "against the State" when the latter set out to implement a "right-to-buy" scheme as well as to reduce its financial commitments towards the sector. The status of common housing as "collective private property" "beyond the State" provided the legal and material groundwork for this confrontation. This has not been possible in the case of Danish and Swedish (municipal) State-owned housing. Finally, the content of "collective private property" is determined by the scale of its institutional design and the configuration of its decision-making structures. The smaller and more delimited the "collective", the social group of reference, the more easily it can be effectively enacted as "private property". In this vein, members of Danish private housing cooperatives have opted to capitalise on their housing stock's equity once the State's regulatory framework permitted them to do so.

These institutional and organisational structures can be arranged within the categories of "stock" and "flow". Table 4 displays this distinction in terms of the generic project of social-democratic welfare statism as well as the concrete housing models that have been discussed throughout the text.

Table 4. Statisation, stock and flow

	Sphere	Stock	Flow
Social-	Production	Private	Private and State
democratic			(taxation, spending)
welfare statism	Social-reproduction	State	State
	("collective consumption")		
	Swedish Municipal Housing	(municipal) State	State (subsidies) and
			private (rents) ¹
	Danish Common Housing	"Collective private" State (subsidies) and	
		(multi-scalar)	private (rents)
	Dutch Housing Associations	"Collective private"	Private
		(multi-scalar)	
	Danish Private Housing	"Collective private"	Private
	Cooperatives	(estate level)	

¹For comparative purposes this is a schematic representation of the sector before its for-profit "turn". Source: own elaboration

The experience of Danish common housing challenges the political and ideological assumptions that underpinned the historical construction of the welfare State and related public housing policies. The sector's non-State characteristics resulted from social-democracy's relative political weakness and were precisely what liberal and conservative forces had historically been keen on preserving. Yet, ironically, these non-State characteristics have proven to be crucial obstacles in the contemporary liberal-conservative efforts to intervene in society through the State. The social-democratic project was based on the belief that the State could become the common via its democratisation. This case study, however, points to the need to go beyond the paradigm of the democratisation of the State. It signals the importance of non-State sources of democratic power (Wainwright 2007) and institutions that do not presume to represent the interests of society as a whole, but those of the social class whose existence is vested in the commons. That excludes the social class that has not been dispossessed from its means of subsistence. That is, whose material reproduction does not

depend upon a direct and/or "social" salary and access to common resources, but on the continued accumulation of its capital. The failure of the original (municipal) State-owned housing project meant that working class self-help housing institutions where transformed, but not completely dismantled, in the process of welfare State construction. The sector's independent sources of power and legitimacy have contributed to shielding it from the fluctuations in electoral politics. Not handing over the sector completely to the State, despite it being subjected to parliamentary democratic processes, has proven in the best long-term interests of the popular classes which inhabit it.

The "Bourgeois State" and "Bourgeois socialist" critiques, however, remain relevant as long as the means of production continue in private hands and the social world is overwhelmingly parcelled into State or private property. In this context, the commons does not exist independently from but rather is traversed by the State and the market. As such, the commons is instituted in a permanently conflictive arena. Back in pre-welfare State times, Gramsci widened the political terrain beyond the State-centred approaches that were dominant among his Marxist colleagues. He saw the State as an important locus of power, yet only "an outer ditch, behind which there stood a powerful system of fortresses and earthworks" (1971a, p.128). These were the sturdy structures of civil society, which had their own dynamics and inertias. Whilst he was mostly analysing the ways in which the dominant classes entrenched their vested interests, it is also relevant to the ways in which social gains can be entrenched. In protecting the "social wage", of which public housing is a main "pillar", the State might not necessarily be the most robust fortress. Trade union leader Knud Christesen in his speech at BL's 1987 congress illustrates this condition: "The bourgeois can get a lot of seats [in parliament], but when we gather our forces and coordinate them right, you cannot get past us!" (Boligen 1987, p.7-13; quoted in Jensen, 2013, p. 101). Yet, whilst the sector has protected its collective housing stock from the State, it requires at the same time the State's income flows as protection from the market. It is within this contradictory position that Denmark's common housing sector continues to navigate.

6. Article II. Cooperative islands in capitalist waters: limitedequity housing cooperatives, urban renewal and gentrification

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Abstract

Improving the habitat of residents in central city neighbourhoods, without simultaneously gentrifying them, is becoming a pressing dilemma in right to housing and the city agendas, both in the global north and south. This article sets out to explore what possibilities limitedequity housing cooperativism can bring to the table. Insights are drawn from two urban "renewal" processes in which limited-equity housing cooperatives have played an important role: in Vesterbro, Copenhagen, and Ciudad Vieja, Montevideo. The article analyses the everyday politics within and around these cooperatives through a broader institutional and political economy lens. This approach sheds light on the mechanisms of inclusion and exclusion that operate within these cooperatives, as well as the processes through which they have been directly and indirectly implicated in the displacement of low-income neighbours. Despite providing a grassroots housing alternative for local "non-owners", individual cooperatives participate in, and are vulnerable to, urban transformations which traverse multiple scales. They are inserted, moreover, within wider unequal social structures that the cooperative's formal equality has limited tools to offset. The ways in which cooperatives interlink as a sector and how this sector relates to the State, are two key dimensions to be considered in challenging capitalist space economies.

Keywords: Limited-equity, housing cooperatives, gentrification, commons, commodification

6.1. Introduction:

The physical improvement of the built environment in the capitalist city can have adverse consequences for its lower-income users. Often, the either intended or unintended side effect is their displacement due to the concomitant increase in the cost of living in the area. As such, they will not be able to reap the benefit of an improvement of what was once their habitat, which instead will be enjoyed by newcomers with a higher socio-economic status. As Smith (1996) argues, urban "renewal" or "regeneration" become sugarcoated euphemisms for gentrification.

The amalgam of actors behind this now all too well known story are usually private landlords, owner-occupiers, real-estate developers, financial investors, commercial enterprises and public authorities. This article, however, will focus on two case studies in which an atypical actor has played a relevant role: limited-equity housing cooperatives. Housing cooperativism in Denmark and Uruguay has a long history with roots in the labour movement and urban social movements and has constituted an alternative for "non-owners" as a means of accessing housing beyond the dominant tenures forged by the State and the market. Limited-equity housing cooperatives have a significant presence in the "renewal" of the neighbourhood of Vesterbro, in Copenhagen, and in the neighbourhood of Ciudad Vieja, in Montevideo. In Vesterbro, housing cooperatives have been a vehicle through which tenants have collectively bought their homes from their landlords. In Ciudad Vieja, the first housing cooperatives were set up by local people to guarantee the "right of the neighbours to live in their neighbourhood".

This article analyses how limited-equity housing cooperatives interact with the renewalgentrification coupling. Despite the large differences between the case studies, both in the specific configuration of their limited-equity housing cooperatives sectors as well as in the wider social, political and economic contexts in which they are situated, they both constitute grassroots interventions in central areas of capitalist cities in a phase of the generalization of gentrification as a global urban strategy (Smith, 2002) or planetary gentrification (Lees et al. 2016). The objective of this within- and cross-case analysis is to contribute to evaluating the potential and limits of housing cooperativism as a tool in improving the urban environment without gentrifying it, in line with the right to housing and the city agenda (Harvey 2012; Lefebvre 1969; Brenner et al. 2012). Housing cooperatives are often generically included in the list of "progressive" alternatives to the commodification of housing and urban space (Marcuse & Madden 2016). This article seeks to explore the ways in which such housing initiatives, which are unequipped with wider-scale levers of influence over the socio-spatial configuration of the city, such as urban land regulations, can aid city users in exercising their, "collective power over the processes of urbanization," (Harvey, 2012, p. 4). The study centres on the development of housing cooperatives under the intense pressures of revalorizing urban environments. It is in such contexts where these housing models are really put "to test", allowing one to more critically discern their strengths as well as their weaknesses and contradictions.

There are few cases in which limited-equity housing cooperatives have played an important role in the "renewal" of centrally located neighbourhoods. As such, these two case studies

provide a relatively substantial empirical base for the investigation. Relevant research precedents have explored the urban transformations in Vesterbro (Larsen & Lund Hansen, 2008) and Ciudad Vieja (Martinet 2015) without a central focus on the role of housing cooperatives. Those that have done so are based on a single-case study (Abin 2014) or contain a limited comparative component (Díaz Parra & Pozuelo Rabasco 2013). Employing these two cases studies allows for a historical materialist analysis in which the interaction between the abstract and the concrete is enriched via empirical cross-fertilization. Although a weak basis for theoretical generalizations, it can aid in identifying particular determinants and their interrelations and in the conceptual mapping and reconstruction of each experience. Analysing these two cases together, then, allows for a better understanding of each, as well as further insight into how limited-equity housing cooperatives develop in (di)similar urban environments product of a shared global process of uneven (and combined) development (Smith, 1982).

The article outlines the institutional configuration of Danish and Uruguayan limited-equity housing cooperatives and situates them within their respective urban processes. This structural and institutional analysis will provide the groundwork for approaching the "everyday politics" (Seabrooke & Hobson 2007) that takes place within and around housing cooperatives. Everyday actions shape and are shaped by wider local, national and international political economies. Bringing the everyday into the focus of analysis highlights the agency of relevant actors who are often overlooked. It facilitates the incorporation of key dimensions, such the configuration of identities and social, cultural and economic norms, into the construction of a fuller account of the phenomenon being analysed (*ibid*). For this purpose, the article draws from 32 semi-structured in-depth interviews carried out mainly amongst cooperative inhabitants (22), but also neighbourhood activists, municipal staff and other key relevant actors, half of which were conducted in Copenhagen (spring 2015) and the other in Montevideo (spring 2016).

The article will argue that despite housing cooperatives providing some "non-owners" with a more direct control over their own homes, they have not prevented the displacement of the most vulnerable and marginalized social groups from the neighbourhoods undergoing renewal. The mechanisms of inclusion and exclusion from housing cooperatives are not only linked to capacity to pay, but also to the endowment of social and cultural capital (Bourdieu 1986). That is, to the social networks, cultural and educational resources, norms, values, attitudes, etc. that might be implicitly required to gain membership. In the absence of a wider control over ground rents, moreover, the physical improvements of the built environment undertaken by housing cooperatives contributes to an increase in ground rents in their surrounding area. Finally, the possibility of individually capitalizing ground rent is a source of strain upon the collective property and limited-equity components of housing cooperatives. Altogether, the analysis of these cases sheds light on some of the major fault-lines that underpin the production and management of collective and non-commodified housing at a grassroots scale, in built environments that, effectively or potentially, assume the form of appreciating real-estate.

6.2 Approaching limited-equity cooperatives in revalorizing urban settings

The problem with physical changes in the urban environment that initially might appear to benefit its users, i.e., the refurbishment and renovation of a housing block, the improvement of transport links, the beautification of a park, etc., is that they can also benefit its owners. Gentrification is rooted in the commodified nature of housing and the built environment (Clarke 2005). Commodities have a double character, they have use values and exchange value. Use-value refers to a qualitative appraisal of the physical properties of a commodity, whereas exchange-value is its quantitative measure reflected monetarily. In the specific case of housing, this is reflected in its qualities as a "home" versus its value as real-estate. Owners of this commodity can wield and mobilize its exchange-value over its use-value considerations (Harvey 2014). Both on-site improvements, as well as changes in the surrounding built environment, can enhance the exchange-value of a property. What makes the latter possible is the ground rent component of the value of real-estate. Owners of land can accrue ground rent as they capitalize on their control over a finite and scarce resource, its relative geographical position and locational advantages.

The aforementioned physical changes, then, can produce a rent gap between a property's potential ground rent level and the actual ground rent capitalized under the present land use (Smith, 1996, p. 65). Owners can seek to close the rent gap in their properties by increasing the ground rent extracted from its users or by selling and incorporating the potential ground rent into its price. In either case, only the users that can afford these higher ground rents will be able to remain. Real-estate owners can also mobilize the exchange-value of their properties through financial mechanisms that create "liquidity out of spatial fixity" (Gotham 2009). Their properties, for example, can be used as assets to back credit access for consumption or investment purposes. Through such mechanisms "the full resources of the site" are developed and put to their "highest and best use" (Clark et al. 2015).

Yet, not all physical improvements of the built environment necessarily produce a significant increase in ground rents and a modification of land-uses. It largely depends on their insertion within the wider processes of valorisation and devalorisation of space that characterize the uneven geographical development of capital accumulation (Slater, 2017; Smith, 1982). Gentrification's planetary scope implies multiple centralities and modalities (Lees et. al, 2016). The phenomenon has largely been linked to transformations in historic inner-city areas, not because of any intrinsic qualities of these, but rather due to their position within wider transformations in the "glocal" economy of post-1970s capitalism. Previously devalorized city centres have regained centrality in the context of capital "switching" into its "secondary circuit" (especially real-estate), the rise of service-based economies, urban entrepreneurialism strategies and state (re)regulations in the context of neoliberal models of urban governance and redevelopment (Lees et al. 2007; Lees et al. 2016). In Nordic European cities, gentrification has developed in the context of welfare-State retrenchment, transformation from Fordist to post-Fordist economic structures and "creative city" engineering (Lund Hansen, Andersen, & Clark, 2001; Lund Hansen, et al., 2015). In Latin America, reinvestment in urban centres has

occurred in the framework of the opening of the economies to foreign capital in the context of military dictatorships or structural adjustment imposed by multilateral institutions (Díaz-Parra 2015), the resignification of architectural and cultural heritage for the tourism industry and the displacement of informal economies (Janoschka & Sequera 2016, p.15).

Following López-Morales, a comparative approach must, "see the shared capitalist structures of gentrification vis-a-vis the sociological, cultural and institutional contextual particularities the phenomenon acquire in each place," (2015, p.566). Robinson (2011, p.18) suggests this requires providing, "nuanced, complex and contextual accounts of urban processes". Jäger (2003) further argues for mobilizing mid-range theorizations applying Regulationist theory to account for the institutional embedding of land rent. He analyses the dialectical relationship between structural transformations in the regime of accumulation and changes in its mode of regulation (State forms, regulatory and policy frameworks, institutional ensembles, etc.). Through this framework he then approaches the, "role of politics and social struggles in the context of shifting structures of capitalist accumulation," (2003, p.240), accounting also for practices and policies that are not necessarily functional for the regime of accumulation (Jäger 1999; 2003). A further step requires a grounding in the everyday politics that involves people complying, adjusting and contesting norms and rules regarding authority over, production of, or allocation of resources and doing so in mundane and subtle ways (Tria Kerkvliet 2009). It is these everyday politics that can buttress, undermine or modify "from below" wider economic and institutional transformations (Seabrooke & Hobson 2007; Seabrooke 2010).

The limited-equity housing cooperatives analysed in this paper constitute partially decommodified parcels of the built environment. They are a form of collective property in which the "bundle of rights" that property provides are disassembled and distributed between the individual cooperative members, the housing cooperative itself and the public authorities, which set the wider regulatory framework. Krueckeberg (1995) argues for a fundamental distinction between "use rights" and "income rights" (exchange and profit taking). Crucially, cooperative members are not fully individually endowed with income rights. As Laval and Dardot (2015, p.539) argue, the latter effectively dominate over all other rights and constitute the kernel of property ownership. Individual cooperative members instead own a share in the collective property of the cooperative, which grants them the right to use a housing unit and to participate in the cooperative's governing structures. In turn, both internal and external regulations limit membership share prices and the cooperative's capacity to enact a change of tenure. Through such institutional arrangements, cooperatives develop different relations of embeddedness in and autonomy from the State (Ganapati 2010) and members are prevented from fully tapping into the exchange-value of their housing.

Restrictions upon the forms of individual appropriation open up features of the cooperative housing stock that can be conceptualized as a commons (Bruun, 2015; Hodkinson, 2012; Huron, 2015; Larsen & Lund Hansen, 2015). This refers to a collective and non-commodified social relation established between a natural or man-made resource, in this case the housing stock, and a community of reference (Harvey, 2012). Commoning implies the community can, "decide for themselves the norms, values and measures of things," (De Angelis 2007, p.1) without owners who can exercise their overriding income rights. The community of reference can be limited to cooperative membership shareholders or encompass (to various extents) a

wider community of stakeholders, from local neighbourhood and city dwellers to the wider national or global community. In one extreme, the collective property can be held as a commons between members, but exclusively vis-à-vis the outside world (Rose 1994, p.132). In the other, the collective property can be appropriated as a commons by a wider community, cooperative members adopting the role of mere caretakers or stewards. Given that housing is a rivalrous good, the wider community can claim a "right not to be excluded" from the cooperatives, as distinct from a "right to be included" (Blomley 2016). How the "right not to be excluded" can be institutionally and organizationally articulated and operationalized can range from open waiting lists for accessing the cooperative, regulations to keep affordable share prices and other accessibility and affordability supporting mechanisms that counteract the class, racialized and gendered biases and cleavages that characterize the wider social structures in which housing cooperatives are inserted.

In addition to inclusion/exclusion mechanisms at work, housing cooperatives are wedged into commodified urban environs, they are "islands within the city", as Nahoum (2009) illustratively puts it in reference to the Montevidean case. As commons, they precariously exist in, against and beyond the State and the market (Cumbers 2015; Wainwright 2007; Caffentzis & Federici 2014). Their development is enmeshed in the political economy of the capitalist city and vulnerable to the underlying forces that produce and reproduce urban space. The collective properties of the cooperatives in revalorizing urban environments have potential "higher and better uses" that could be capitalized upon if they were to be enclosed and commodified. Whatever use-values cooperativists may add to the urban environment through their activity on-site, moreover, can impact upon the exchange-value wielded and ground rent extracted by neighbouring real-estate owners to the detriment of users. Housing cooperatives, then, are situated in a high-pressure and contradictory terrain that can produce perverse incentives and effects.

6.3 Housing cooperativism and urban renewal: situating the case studies

a) Private housing cooperatives in Vesterbro, Copenhagen

Origins and development

Housing cooperatives in Denmark have a long history with their roots in late 19th century working-class self-help housing. Since the 1930s, these were mostly absorbed into Denmark's public housing sector of non-profit rental housing associations and are known as the "common" housing cooperatives (*almene andelsboligforeninger*) (Jensen, 2013; Larsen & Lund Hansen, 2015; Richman, 1995). The "private" housing cooperatives (*private andelsboligforeninger*) predominant in Vesterbro, however, are the product of social and institutional changes that occurred in the mid-1970s, on the back of a broad political coalition including the Conservative party and the left-wing People's Socialist Party (Richman 1995, p.154). In 1975, a parliamentary housing settlement dictated that all privately-owned rental housing put up for sale had to be first offered to sitting tenants, who could opt to collectively

buy it in the form of a private cooperative housing association⁸. This kick-started widespread tenure conversions in urban areas. Furthermore, in Copenhagen, most municipally-owned public housing was also sold-off to private cooperative housing associations in the mid-90's (Velfærdsministeriet 2008). The private cooperative housing tenure presently represents 7% of the country's housing stock, 30% of Copenhagen's and 60% of Vesterbro's (Statistics Denmark 2016). Approximately half of these cooperatives are members of the Danish Association of Private Cooperative Housing (*Andelsboligforeningernes Fællesrepræsentation*, ABF).

In its ideal conception, cooperative housing was conceived of as a third way between the bureaucratism of the State and the anarchy of the market, based on the values of solidarity, community and the democratic common ownership of property (Andersen 2006). In the 1970s, the Social Democratic party and public housing movement, however, feared it could impact negatively upon housing affordability and divert subsidies from the public housing sector (Sørvoll 2013, p.433). Speculative individual housing sales, in fact, had already occurred in the past in early 20th century working-class housing cooperatives (Jensen 2013a, p.78). Finally, the new private housing cooperative model was accepted on the grounds that it was designed as "non-speculative", price-regulated, low-cost alternative for ordinary families (Sørvoll 2013, p.433). A series of regulations were put in place in this regard, particularly targeting the buying and selling of cooperative membership shares (Erhvervs- og Vækstministeriet 2015). The value of the cooperative was linked to its value as a rental building in order to ensure that members could not capitalize on its real-estate equity, as rental estates were subject to rent regulation. If cooperative societies decided to dissolve themselves, moreover, their housing stock could only be transformed into rental tenure.

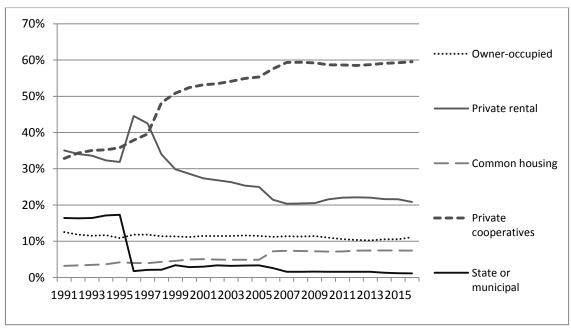


Figure 1. Housing tenure in Vesterbro (% of housing stock)

Source: Centre for Urban Development, Copenhagen

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⁸ Private-rental buildings belonged to single landlords as the horizontal division of urban properties had been previously restricted in 1972 (Kristensen 2007).

Before the extension of the cooperative tenure in Vesterbro, the neighbourhood consisted of mainly old private rental buildings that originally housed a working-class population. Since the 1960s it had also become the home of marginalized and vulnerable social groups and short-of-cash students, the red-light district and a hotspot for drug peddling. Urban renewal arrived in the neighbourhood in the early 1990s starting from its most central area, Inner Vesterbro. The municipality embarked on one of the most expensive and far-reaching urban renewal initiatives in Denmark in the 1990s. It also marked the start of a new policy of integrated urban renewal that boasts the direct participation of residents (Technical & Environmental Admin., 2012). In the process, the costs of renewal imposed upon private landlords pushed many to sell their properties. On the other hand, with property tax exemptions, state-guaranteed loans and with the municipal authorities acting as a facilitating "middleman", sitting tenants increasingly took the opportunity to constitute cooperative housing associations and collectively buy their homes from their landlords (Larsen & Lund Hansen, 2008, p. 2443). As such, the urban renewal process was a factor that contributed towards extensive tenure conversions in the neighbourhood (See Figure 1).

Wider context:

Urban renewal in Vesterbro should be contextualised within the wider urban transformations Denmark's post-industrial economic restructuring, Copenhagen. administrative decentralization and growth-oriented, entrepreneurial and outwork-looking urban governance since the 1980s has established Copenhagen as the "growth locomotive" of the country (Lund Hansen et al. 2001). Housing policy has since focused on intervening in the built environment of the city so as to adapt it to the needs of the "new economy". Part of this strategy has included attracting and housing an "economically sustainable population" in the city (Lund Hansen 2003). This has implied, on the other hand, relegating the "rest product of the industrial society", in the words of a former director of economy in Copenhagen Municipality (quoted in Larsen & Lund Hansen 2008, p.2434), that lived in cheap and central locations. Vesterbro was further earmarked as one of the preferred working and living areas for creative industries and entrepreneurs (Bayliss 2007). From the mid 1990s up until the global financial crisis in 2007-8, moreover, Denmark experienced a decade-long property boom, fuelled by financial deregulations, housing taxation changes, low-interest rates and new mortgage products. In all, residential property markets became one of the centrepieces of metropolitan and national economic growth strategies (Lund Hansen, et al., 2015; Mortensen & Seabrooke, 2008; Vagnby & Jensen, 2002). These developments marked a wider shift from housing conceived as a social right to a means to wealth (Mortensen & Seabrooke 2008).

Neighbourhood socio-economic changes:

Table 5 captures some key socio-economic variables of the population of Vesterbro that point towards the gentrification of the neighbourhood, in line with the conclusions reached by Larsen and Lund Hansen (2008). As the difference between the percentage of highly educated residents in Vesterbro versus the rest of Copenhagen has increased, its relative unemployment rate has decreased. In terms of income, one can observe how the percentage of the population in the lowest income bracket has passed from being significantly higher than that

of the rest of the city to being slightly lower. The percentage of residents in the two middle-income brackets, meanwhile, has increased at a faster rate than in the rest of Copenhagen.

Table 5. Socio-economic variables, Vesterbro and rest of Copenhagen (% of respective population)

Year	Higher education	Unemployment	Disposable income, in thousand DKK					
			< 100	100-200	200-300	300-400	400-500	500 <
Vesterk	Vesterbro							
1995	18,7*	8,3*	59,7	38,8	1,3	0,1	0,0	0,0
2000	24,1	3,6	43,4	49,7	6,0	0,7	0,1	0,2
2005	32,2	3,6	31,0	44,7	20,6	2,7	0,6	0,4
2010	40	3,5	25,6	34,3	28,2	8,6	2,0	1,3
2013	44,3	4,3	22,8	32,4	28,7	11,1	3,0	2,1
Rest of Copenhagen								
1995	18*	5,5*	46,6	50,5	2,4	0,3	0,1	0,1
2000	20,7	2,9	35,2	55,9	7,5	0,9	0,3	0,3
2005	26,2	3	26,6	45,0	22,5	4,1	1,0	0,8
2010	31,9	2,8	24,2	34,2	27,3	9,5	2,7	2,1
2013	35,2	4	23,0	33,2	26,0	11,1	3,8	3,0

*1997

Source: Centre for Urban Development, Copenhagen Municipality

b) Mutual-aid and prior-savings housing cooperatives in Ciudad Vieja, Montevideo

Origins and development:

In Uruguay, housing cooperativism appeared in the late 1960s, in a context of social and political turmoil. Chapter 10 of the National Housing Law of 1968 provided a legal framework for the development of housing cooperatives which was inspired by Nordic European experiences (Solanas, 2016). It soon became a popular alternative for groups of people that formed in workplaces and trade union centres. Initially, cadres of the labour movement and left-wing parties were weary that this model would direct working-class struggle into homeownership aspirations and instead favoured a programme of State housing provision (Nahoum 1984, p.10; González 2013, p.44). However, with the impetus of a heterogeneous amalgam of grass-roots activists inspired by the cooperative model's collective and self-managed character, it soon became a bulwark of working-class housing (*ibid*).

The Uruguayan Federation of Mutual Aid Housing Cooperatives (Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mútua, FUCVAM) brings together the mutual-aid cooperatives, those that are collectively constructed by the inhabitants themselves. Another, less extended cooperative housing model also exists, the prior-savings cooperatives, which coalesce in the Cooperative Housing Federation (Federación de Cooperativas de Vivienda, FECOVI). In the latter, members must contribute an initial capital equivalent to 15% of the land

and constructions costs of the project, which is contracted out to professionals. The rest is financed, as are the mutual-aid cooperatives, by a State loan.

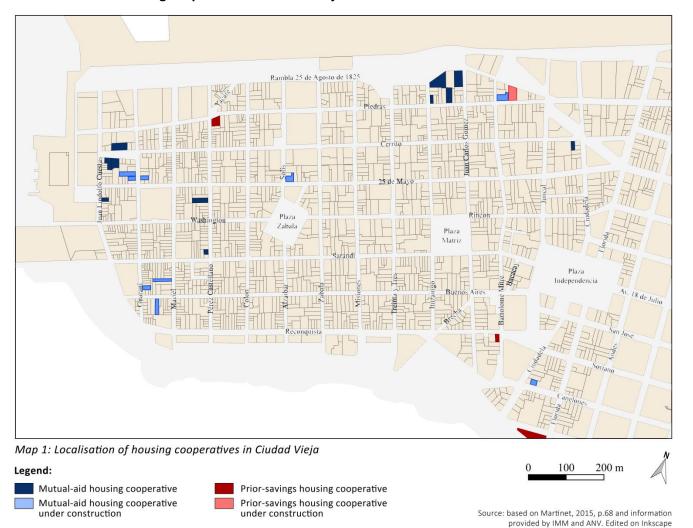
In Montevideo, housing cooperatives initially acquired municipally-owned lands on the periphery of the city due to the lower land prices there. It was not until the 1990s that housing cooperative initiatives were projected in central areas, particularly in the historic district, Ciudad Vieja, which is also a port area and one of the city's administrative and financial centres. The first housing cooperative in the neighbourhood, COVICIVI, came together under the slogan of the "right of the neighbours to live in their neighbourhood". During the dictatorship (1973-85), the neighbourhood had witnessed building demolitions and evictions to make way for office buildings and parking lots (Benton 1986). From 1974, moreover, the gradual liberalisation of the rental market priced out many of its working-class inhabitants (Jäger 1999). With the port's industrial reconversion, the area continued to lose residents, although there was an influx of lower-income informal workers who squatted buildings that had been left empty or moved into cheap rental buildings and hostels (Díaz Parra & Pozuelo Rabasco 2013; Gandelsman-Trier 2008). By the late 1980s, the neighbourhood had lost half of its population, physical decay was widespread and its economic centrality lost.

In the late 1980s, the municipality initiated a process to renew the area, recognising the historical interest of the district and patrimonial value of its built environment. This was in part a result of the activism of the Group of Urban Studies, a collective led by the architect Mariano Arana, who was later elected mayor on the left-wing Frente Amplio ticket in 1994. The group was also concerned about the neighbourhood's low-income inhabitants and favoured their right to remain in the area (Grupo de Estudios Urbanos 1983). The embryonic urban "renewal" process, however, was nevertheless accompanied by evictions of occupied buildings (Romero 2003). Measures favouring the permanence of long-timer residents materialized at the public policy level from the mid 1990s onwards mainly through the recycling of municipally-owned derelict buildings by housing cooperatives and subsidies and credit lines for home-owners wishing to carry out rehabilitation works (IMM 2016; Delgado Dopazo 2004). The late 1980s and early 1990s also marked a strategic turn for FUCVAM, which sought to go beyond building in the periphery and set an agenda for urban reform and the right of the popular classes to inhabit the centrality of the city (FUCVAM, 1997). As a result, housing cooperatives in Ciudad Vieja presently represent 6% of the neighbourhood's housing stock, doubling its national average (Martinet 2015, p.67) (see Figure 2).

Wider context:

These developments in Ciudad Vieja occurred in the wider context of an extraverted accumulation regime that took shape and was institutionally entrenched during the dictatorship (Becker & Raza 1999). A liberal transformation in the regulation of urban land enabled real-estate capital guided development in search for rents (Jäger 1999; 2003) and gave rise to a "rentier-financial city" (Di Paula 2007). The provision of housing conceived as a social good that underpinned the National Housing Law of 1968 was relegated by a policy

Figure 2. Localisation of housing cooperatives in Ciudad Vieja



outlook that understood housing as a competitiveness factor within economic development (Magri Díaz 2013). In this setting, reinvestment in Ciudad Vieja has consisted of progressive, yet inconsistent, public and private interventions in the built environment (Schelotto 2007). Private real-estate investments have been either purely speculative or directed towards newbuild or rehabilitation ventures principally for offices and shopfronts, but also for middle and high-income housing (IMM-BID, 2012, pp. 27–28). Public investments, on the other hand, have gone into the physical repair and remodelling of building fronts, emblematic sites and public space, as well as into its securitization and "hygienisation", such as through the widespread installation of street security cameras and sealed garbage containers that impede informal garbage recycling activities (Ministerio del Interior 2013; El País 2014). The strategic aims set out by the Programme of Revitalisation of Ciudad Vieja include a "socially balanced and integrated population", a "cultural district with international projection and prestige", a "tourist destination" and an "accessible, friendly and safe area," (IMM-BID 2012).

Neighbourhood socio-economic changes:

Today, Ciudad Vieja's population loss has slowed down, the area has retained its financial and public sector activities, it has opened up to the tourism industry and hosts an incipient cultural and artistic milieu (Díaz Parra & Pozuelo Rabasco, 2013; Gandelsman-Trier, 2008; IMM-BID, 2012; Martinet, 2015). Inertias of the disinvestment phase, however, such as a still tarnished reputation, as well as the limited and inconsistent real-estate investment cycles, linked to the volatile and crisis-ridden national and international context, still weigh heavily on the Ciudad Vieja's transformation. As Table 6 shows, housing prices have increased but remain under the city's average. Table 7 illustrates the evolution of the population's education level, the only available, yet highly imperfect, socio-economic indicator at the neighbourhood scale. As the population with no education or preschool has passed from slightly over the city's average to slightly under, the population with tertiary and university studies follows the opposite trend. Studies by Veiga (2010; 2015) based on richer and more up-to-date socio-economic data at the wider district scale also point towards migrations of middle and upper income strata to the central areas of Montevideo. Martinet's (2015) more qualitative in-depth study of the smallerscale processes occurring in this very uneven and fragment territory, also suggests that Ciudad Vieja is undergoing an incipient, yet slow and irregular process of gentrification.

Table 6. Price evolution of the housing market in Ciudad Vieja and Montevideo

Housing sales (m2 in current US\$)									
	1999	2002	2004	2006	2008	2010	2012	2014	% change (1999- 2014)
Montevideo	724	593	553	599	774	1008	1181	1401	93,5
Ciudad Vieja	574	545	340	458	537	827	935	1058	84,3
Rental contracts (in constant Uruguayan pesos, base 2007)									
	2007	2008	2009	2010	2011	2012	2013	2014	% change (2007- 2014)
Montevideo	3712	3980	4236	4601	4903	4970	5671	6541	76,2
Ciudad Vieja	3481	3772	3972	4400	4664	5043	5464	6287	80,6

Source: INE - División Estadísticas Económicas: Índices de actividad inmobiliaria, indicadores de actividad y precios del sector inmobiliario

Table 7. Education level acquired by Ciudad Vieja and Montevideo residents (%)

Education	С	iudad Vie	ja	Montevideo			
Education	1985	1996	2011	1985	1996	2011	
No edu./preschool	12,5	5,3	3	12	5,9	3,7	
Primary	44,8	39,6	19,8	45,3	43,1	27,7	
Secondary	33	38,6	43,9	32,2	35,6	44,6	
Tertiary	2,2	2,9	7,7	2,3	2,8	5,1	
University	6,7	13	25,2	7,3	11,7	18,1	
Ignored/other	0,9	0,7	0,4	0,9	0,8	0,8	

Source: INE Censo de Población y Viviendas

6.4. The commodification of cooperative shares in Vesterbro

"It was our dream to take over these buildings, but now our dream has become a nightmare."

- Director of the Danish Tenants Union

As old and deteriorating buildings were being refurbished in Vesterbro, the first political cleavage regarded the distribution of the renewal's economic costs amongst tenants, owners and the State. As Larsen & Hansen (2008) detail in their study, the principal issue concerned the timing and magnitude of rent increases for tenants. With respect to Inner Vesterbro, rents approximately increased by 50% due to the urban renewal process (Copenhagen Municipality 2005). There is little data regarding how many neighbours were priced out due this increase, yet it is reasonable to suggest that it forced a significant amount of low-income inhabitants to move out (Henriksen, 2002; Larsen & Lund Hansen, 2008).

Rent increases were not only relevant for private rental buildings but also for private housing cooperatives. Not all tenants were willing or capable of participating in the tenure conversions as cooperative members. By acquiring a share in the collective property, they would lose their eligibility for rent subsidies and the monthly quotas could become unaffordable. Consequently, many opted to continue as tenants under the same conditions, yet with the cooperative association as their new landlord. Others used the option of being re-housed elsewhere.

Private cooperative members, as collective owners, also had to internalize some of the costs of renewal. The economic costs of the building's refurbishment, albeit buffered by State grants and subsidized loans, did translate into higher monthly quotas. The municipality moreover, was intent on using the renewal process to physically adapt buildings in order to host the new social profiles projected for the area. This included the merging of small flats, which inevitably meant the reduction of homes in the affected buildings. This requisite faced some resistance in private cooperative housing associations, many of whom managed to reduce the ambitions of the renewal companies. However, the cooperative associations did have to internalize the management of this displacement, opting for the criterion of seniority or the drawing of straws, for example.

With a newly refurbished built environment in a context of rising real-estate prices, only the housing cooperative's collective and limited-equity elements remained in the way of putting

the housing stock to its "highest and best use". As Bruun (2011) explains, the "cooperative ideology" (andelstanken) linked the local community of the cooperative with the national community of society as a whole. Cooperatives were viewed as a commons that all members of society had a moral right not to be excluded from (Bruun, 2015, p. 166). The lack of open waiting lists and practices of nepotism in some associations, as well as the inheritability of membership shares, however, meant that this ideal was never really fully realized. Social networks remained an important mediating factor and so accessibility was still linked to the endowment of social and cultural capital (Boterman 2011). In its ideal conception, nevertheless, cooperative housing associations were, more implicitly than explicitly, regarded as local stewards of a wider housing commons.

The accessibility of cooperative membership is strongly linked to the public regulations that determine the equity of the buildings and the price of membership shares. Cooperative associations can choose between three value-setting criterions: the initial cost of the property, the public estimate of the taxable value of the property as a rental building or the estimate of a private real-estate valuator based on its commercial value as a rental building. A national survey in 2006 pointed towards the latter option gaining increasing popularity (Erhversvs-og Byggestyrelsen 2006). This option tends to set the highest maximum prices. The same survey suggested that the practice of "money under the table" in the buying and selling of cooperative membership shares had been increasing, although only 2% of respondents actually admitted to it (*ibid*, p.62). Other more uncommon and legally dubious methods of circumventing price controls included the termination of associations and their sell-off to investors or their conversion into freehold flats (*ejerlejligheder*). These were incipient signs of what Sørvoll (2013, p. 434) identifies as a "revolt from below" against price controls.

What was already a quite flimsy regulatory framework was further shaken up and liberalised with the arrival of a liberal-conservative government to power in 2001 with a "market-oriented" housing policy outlook (Regeringen 2002a). As part of the restructuring of the public administration, the public real-estate valuation system was centralised from the municipal level to the national tax agency (SKAT, in Danish). With centralised data and the objective of reflecting the value of the buildings "more accurately", the first new public valuation's published in the year 2004 jumped up considerably (Ministry of Housing, 2012). Later on in that same year, the government lifted the prohibition over the use of housing cooperative shares as collateral for personal credit (Økonomi-og Erhvervsministeriet 2004). Despite the housing stock remaining the collective property of the cooperative, as Larsen & Lund Hansen (2015) point out, this move made each of its dwellings increasingly resemble a private (and "mortgageable") commodity. This change not only made cooperative shares more valued but also facilitated buyers a mortgaged access to the cooperative, which improved the possibility for paying for increasingly inflated prices.

In the context of a housing boom, moreover, the price of rental buildings, the value-setting benchmark for cooperative housing, were themselves on the rise (Lunde 2006). One of the driving factors behind this price increase was easy access to credit, which increased the effective demand of tenants collectively buying their homes from their landlords (Wismann 2012). Furthermore, the private methods of value appraisal are not particularly transparent

nor subject to strict supervision and control. In the words of a private real-estate valuator interviewed for this article, most valuators get their figures "from heaven".

Once formal public regulation allowed for a sharp increase in membership share prices, the "cooperative ideology" was no match for the materiality of the process that unfolded. The majority of cooperative housing assemblies gradually voted to increase the price of their membership shares following the change in valuations. This did not happen, as Bruun (2011, 2015) also notes, without internal discussions and debates about the morality of their decisions, a debate that was also picked up by the media and the general public. Beyond the temptation of personal enrichment, the completely atomized and decentralised nature of the decision-making process, which took place independently in every housing cooperative assembly, made it difficult to incorporate anything but locally circumscribed considerations. Cooperative members were faced with prisoner's dilemma type conundrums. If one's cooperative opted to keep share prices low and the rest of cooperatives opted for maximum prices, then one could get "stuck". One would not have the possibility of selling the share for a similar price one could buy into another cooperative. For members aspiring to move on to the increasingly expensive owner-occupied housing sector, this conjecture was even more pressing.

Members with little intention of moving and with friends and family on the cooperative's waiting list, had generally been a constituency adverse to price increases. This dynamic, however, was shaken once the possibility of taking out loans with security in the share was made available. Mirroring the situation in Swedish and Norwegian cooperative housing described by Bengtsson and Sørvoll (2018), there were then no longer any strategically placed actors with a strong private interest in maintaining low prices. In the words of a cooperative member:

That made a great difference, because then you wanted your *andel* [share] to have the greatest value, as then you could borrow the most money [...] You have to remember that people originally buying these *andels* were people with no money, no means and no funds. Then all of a sudden they had this money bag handed to them. They could use their home as collateral. And they did. All these people that never had this possibility, because no bank would ever lend them money, could all of a sudden buy a car or some great stereo speakers... it was this kind of feeling, "Woohoo! I can do it! Never could, I can do it!"

The gap between the ethereal cooperative values and the actually existing material conditions and institutional framework became too wide. As a resident put it, "you have this society that changes, so that it's very difficult to remain an island in a surrounding that is very much different".

Another resident summed it up with expression "don't hate the player, hate the game", to later expand:

I vote for parties that would make it dramatically less attractive to, or make some laws that would make it impossible for, people to earn as much money as I have done myself in an apartment like that [...] I know that some associations have kept the prices down. But in some way it's the same as if you have a private house, you are against the dramatic rise in prices in private properties and then decide for yourself that you sell your private property at a very low

price. No one expects anyone to do that. I think that it's something that has to be decided on a central level.

In different interviews, residents explained that without the "cover" of central regulation, the collective structures of the cooperative lost legitimacy to impose limitations on individual members:

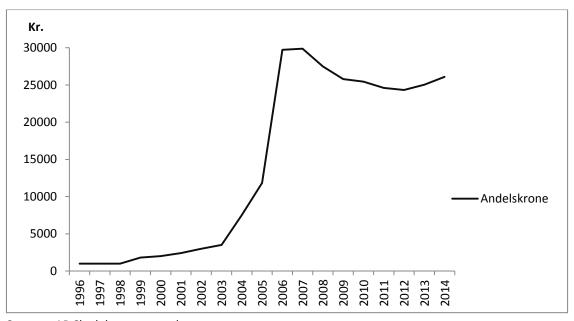
Member A: Well the argument from the people was of course that this is our money or we have the possibility of getting this money, why should a majority keep me from getting my fair share of what this building is worth?

Member B: The whole concept of believing that you can actually scrutinize what people do and how they are supposed to administer their money and stuff, I thought that that would be too burdensome a responsibility for somebody that also had to be living together [...] it really can be a heavy burden on the board because you have to decide stuff that really affects your neighbours.

Member C: A lot of people have different views on what is right and wrong and if you start arguing about what other people should do with their lives I think it becomes difficult.

Changes "from above" made by the government and the everyday politics "from below" have reinforced each other to produce a substantial and irreversible change in the way the cooperative housing stock is materially and symbolically appropriated. Waiting lists are disappearing and now shares are bought and sold through private real-estate agencies, whilst banks have engrossed their credit lines with mortgaged shares. In the first decade of the 2000's, membership share prices in Copenhagen more than quadrupled (Copenhagen Municipality 2012). Although no data on the evolution of cooperative shares prices in Vesterbro exists, Figure 3 based on the neighbourhood's largest private cooperative association is illustrative.

Figure 3. Square metre price of AB Skydebanen cooperative share (andelskrone), current DKK



Sources: AB Skydebanen annual accounts

The socio-spatial impact of this process in the neighbourhood of Vesterbro is considerable. Whereas the increase in membership share prices has enriched long-timer residents of cooperative housing, equivalent low-income groups can no longer afford to move into the neighbourhood. In this sense, as Larsen and Lund Hansen (2008) also point out, housing cooperatives have generated "exclusionary displacement" (Marcuse 1986). As such, the full repercussions of the valorisation of cooperative shares on the socio-economic composition of Vesterbro's population will only be visible in the long term as long-timer residents are gradually substituted with a higher-income population, via the rotation of residents in cooperatives. Also, as the neighbourhood's student population, rather than eventually moving out at a certain age, stays on in the newly refurbished apartments.

6.5. Housing cooperatives pioneer the revalorization of Ciudad Vieja

"We managed to conquer this space, then little by little a reconversion advanced and the area has been changing."

COVICIVI housing cooperative member

Housing cooperative projects constituted some of the first initiatives involving neighbours and public authorities in the renovation of Ciudad Vieja's built environment. Albeit the first cooperative projects were reserved for current neighbours, this conditionality has since been lifted and the majority of later projects have been composed mostly of participants from other areas of the city. Housing cooperative projects have consisted in renovating or rebuilding municipally-owned, formally abandoned derelict buildings and spaces. These spaces, however, were not necessarily disused. Many, in fact, hosted different informal activities, from irregular dwelling arrangements and temporary shelters, to garbage recycling facilities and drug pushing outlets. These informal or "gray spaces", however, are nevertheless partially outside the gaze of state authorities and city plans (Roy 2005; Yiftachel & Avni 2014). Despite some cooperative groups being open to integrating informal sitting dwellers into the new residential project, this has, with some exceptions, proven impracticable. Housing cooperatives are geared primarily towards population in the lowest two income quintiles (MVOTMA 2015, p.17), yet they do still have their own entry barriers⁹.

The first and most obvious barrier to entry is the economic cost of participating. For prior-savings cooperatives, 15% of the project's cost must be put up front. Mutual-aid cooperatives, on the other hand, do not require prior savings nor do they officially have any minimum income requirements. Cooperative members, however, must have a regular income stream so as to be able to meet the monthly quotas. Since the year 2012, a public subsidy mechanism that aids in mortgage payments has been put in place (MVOTMA 2012). This considerably eases the financial burden, yet does not cover the part of the monthly quota used to cover the cooperative's common expenses, such as water and electricity bills, repair and maintenance costs, etc. Mutual-aid cooperatives, moreover, require each housing unit to commit to fulfilling 20 hours of weekly work during the project's construction phase. This time commitment and

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⁹ Some pilot projects included different financial conditions and more substantial external social and public support and follow-up (e.g. Delgado Dopazo (2001)) that modify the entry barriers as outlined in this paper's analysis.

physical effort can be a challenge for certain profiles, from precarious and casual workers, to single parents and the elderly.

Housing cooperative groups are self-managed and self-constituted and so the endowment of social and cultural capital is another key factor that determines their social selectivity. The self-management of a collective project with long-term financial commitments and within legal constraints demands the capacity to cooperate within a particular form of sociality along certain social codes and norms. The dynamics, compromises and tempos required can become incompatible with those of certain social groups that inhabit the informal margins of the city. An expression repeatedly used by cooperative members, is that they are "working people". In contrast to those "other type of people", de mal vivir, "who live badly", "marginal people", with no "work ethic" or malandros "delinquents", to quote some of the least amicable expressions used during interviews. Housing cooperative members fit well into the category of the "neighbour", constructed as a "respectable citizen", who is the subject of the participatory policies carried out by the municipality and local government in Montevideo (Raiman & Rossal 2011, p.120). This subject of rights and duties and avenues of participation is constructed in a way that excludes a sizeable number of residents or users of space that do not fit into this categorization.

Housing cooperatives are acting as pioneers of the transformation of certain peripheral areas of Ciudad Vieja. In the final report of the Programme of Revitalization of Ciudad Vieja, housing cooperatives are recognized as, "social actors (organized as a collective) that settle in a neighbourhood at the same time as they transform it with their presence" (IMM-BID 2010, p.9). Tightly-knit communities of "neighbour-citizens" (Abin, 2014) have started settling in areas that they considered "high risk", "red areas" or "no man's land". In the words of a cooperative member:

The area was high risk, it was a red area, there were swine breeders, horses, a ranch where... not marginal people... I wouldn't talk about delinquency... people that had a strange way of life that made the area dangerous. There was no light, no square, nothing. In reality it was nothing in the middle of nowhere.

The people occupying this terrain in these conditions did not want to integrate themselves. They became violent in some moments [...] They did not want to be rehoused nor did they want to work to get a home, they wanted to remain in those conditions in that location.

In Abin's (2014, p.69) words, housing cooperatives in Ciudad Vieja perceive themselves as, "islands of civilization in the middle of barbarity". Cooperatives mark a certain discontinuity with their surrounding commodified environment, but more so with its most marginalized inhabitants. In their everyday politics, cooperativists have, moreover, produced a material and symbolic appropriation of these areas beyond the strict confines of their housing projects. As one cooperative member but it:

There were working people in this area before, but they were the minority. It was working people that had to adapt to that other type of people. Now it is the other way around. They have to adapt to us.

Housing cooperatives inhabit the new urban frontier of Ciudad Vieja, which has progressively been expanding its boundaries. They are outposts that are breaking up the social composition of informal and "crime-ridden" territories and substituting it with integrated working-class "neighbour-citizens". The domestication of these territories is the precondition for their reintegration into the flows of investments, consumers and tourists in the neighbourhood.

The physical rehabilitation of buildings carried out by cooperatives is also part of the municipality's efforts to generate a "demonstration effect" or "imitation effect", interventions in the built environment that can catalyse further interventions in contiguous areas (Roland 2009, p.48). As a cooperative member observes:

Due to the activity of the cooperative, many owners that used to leave things abandoned, because they knew that in Ciudad Vieja it was impossible to rent or to sell, as nobody wanted to live here, started to regain some interest in their houses and fix them to rent or sell them. It's because they noticed a change. It happened in this corner, it was totally abandoned, the owner came, fixed it, painted it and put up an "on sale" sign.

The impact of housing cooperatives upon the wider increase in ground rents, however, has also contributed to limiting their own expansion in the neighbourhood. The municipality has been running out of properties in the area and the high prices make it difficult to acquire new ones. As a municipal staff member explains, "we would go to auctions with our budget, but then somebody else lifted their hand and that was it, we lost many that way." As such, housing cooperatives can have contributed to catalysing a process of urban transformation that could result in the exclusionary displacement of the social profiles of their own members. In the periphery of Ciudad Vieja, squats, cheap pensions, run-down rental housing and boarded-up buildings are in close proximity to art centres and galleries, touristic and commercial establishments and a handful of middle and high-income housing developments. Housing cooperatives sit uneasily between these two realities, yet their presence seems to favour the slow expansion of the latter.

The limited-equity element of the housing cooperatives is meant to prevent this increase in ground rents to filter into the prices of membership shares. Membership share prices, however, do increase with time. According to the law (PNV, 1968, Art. 153), cooperatives are to sell membership shares at the equivalent value of the total sum of mortgage payments that the exiting household has realized during their stay (minus a 10% commission that is retained by the cooperative). Consequently, the out-going member can leave with some savings in their pocket, whilst the incoming household must pay an upfront sum. This sum does not reflect market prices, yet it can be considerable depending on the time frame. In 2017, the government opened a specific line of credit to finance 85% of this upfront sum for incoming members (DINAVI 2017). Yet, incoming households must have prior-savings to pay for the remaining 15% upfront. In the case of mutual-aid cooperatives, newcomer's income levels may consequently differ from that of founding members. As Ciudad Vieja's cooperatives are relatively new, and since the rotation rate is low, once the building phase is completed, this gentrifying mechanism within cooperatives has so far been limited.

The autonomy of housing cooperatives means that the implementation of State regulation is very much down to the self-enforcement exercised by the cooperative's own governing

structures. This self-enforcement has wavered in some cases where the official membership share price differs considerably from its market valuation. In some of the old housing cooperatives located in what have now become Montevideo's high-class coastal neighbourhoods, there has been a "revolt from below" against price controls and shares are known to be informally traded at market prices (see also Solanas (2016, pp.269–321)). This gap between formal shares prices and market valuation is not apparent in Ciudad Vieja's cooperatives. Interviews carried out in a prior-savings cooperative set up in the late 1970s in a more valorised sea-front area that borders with the neighbourhood, however, suggest that such dynamics might not be too far off. The everyday politics regarding practicality issues and the brokering of diverse visions within cooperative members of different backgrounds and generations has, with time, weighed into this cooperative's formal regulatory framework. The buying and selling of shares has consequently become largely an individual affair and departing members have under certain conditions pocketed more than what is legally stipulated.

As Nahoum (2013) argues, the idea of collective property, initially merely an intellectual elaboration referenced on foreign experiences, was quickly assimilated by a society in the late 1960s that was "ideologically, socially and organizationally, well disposed to receive it". However, this disposition can change alongside wider social and cultural transformations, as well as in how it is situated within concrete urban processes. In all, it is uncertain whether Ciudad Vieja's cooperatives are equipped with sufficiently robust organizational, institutional and legal tools to uphold their collective and limited-equity character in the long term if the revalorization of the neighbourhood continues.

6.6. Conclusions

Limited-equity housing cooperatives in Vesterbro and Ciudad Vieja have had a contradictory role in short-circuiting the renewal-gentrification coupling. This article has analysed how formally egalitarian, democratic and grassroots organizations managed along cooperative principles have developed in the whirlwind of two revalorizing capitalist city centres. The analysis has focused on the dialectical relationship between the structural and institutional developments "from above" and the everyday politics occurring in and around housing cooperatives "from below". Housing cooperatives' formal equality, in terms of the rights and obligations of their members, produces exclusionary effects when superimposed on unequal social structures. Despite housing middle and low-income "non-owners", those that have fallen through the cracks of this tenure transition have largely been vulnerable and marginalized social groups that are not endowed with the minimum economic, social and cultural capital required for membership in a cooperative housing project. On the other hand, the secondary effect of the physical renovation of buildings by housing cooperatives has been an increase in ground rents in the area. This has further favoured direct and exclusionary forms of displacement of low-income neighbours, as well as intensified market pressures upon the cooperatives' collective and limited-equity character.

These developments are largely a result of the interplay between the cooperatives' forms of embeddedness in and autonomy from the State. The links that tie the cooperative housing stock held in common by members, to a wider metropolitan or national community of reference, are either ethereal "cooperative values" or a State-stewarded regulatory framework

vulnerable to changes "from above". Public authorities might attempt to compensate the disparities between the cooperatives' formal equality and inhabitant's material inequality via subsidies or other focused assistance programmes. However, the State may also enact contravening policies that favour the commodification of housing cooperatives and the gentrification of their surrounding built environments. The autonomy of housing cooperatives, on the other hand, has taken the shape of highly decentralized decision-making structures in atomized cooperative assemblies. These are designed to represent the particular interests of individual cooperative membership shareholders, rather than allow for a sector-wide outlook or include other stakeholders. Second-level organisations, such as ABF in Denmark and FUCVAM and FECOVI in Uruguay, who can act as a "bridge" between cooperative "islands" and an interface with society as a whole, however, have very little jurisdiction over each individual cooperative. As a contrasting example, the *Mietshäuser Syndikat*, the second-level organization of a comparable sector in Germany, has veto power over key issues concerning individual housing projects (see Vey 2016).

The everyday politics in autonomous cooperative "islands" surrounded by commodified urban environments risks recreating exclusive forms of property anew. The cooperative's collective property might be closed off by insider nepotism and held as a commons only amongst members or altogether dissolved as a commons from within through its individualization and monetization. In limited-equity cooperatives, members are not only endowed with "use rights" but also indirectly with restricted "income rights". Although membership share prices are regulated and do not follow their market valuation, the link between the housing stock's use and exchange values is not completely severed. Owning a share in a cooperative's collective property can be only a step away from homeownership, with its accompanying incentive structures and social imaginaries. Under the pressures and temptations to capitalize the housing stock's "highest and best use", limited-equity is vulnerable to collapse into full realestate equity. In contrast, non-equity cooperative housing models, such as the Danish "common housing cooperatives" (almene andelsboligforeninger), which are based on a rental tenure, have been more resilient to marketization and commodification pressures by separating, more categorically, use from property, use rights from income rights (see Jensen, 2013; Larsen & Lund Hansen, 2015).

Both housing cooperatives in Vesterbro and Ciudad Vieja share these underlying dynamics, yet they have played out in different ways in the different social-structures, political economies and institutional ensembles that characterize cities like Copenhagen and Montevideo. Housing cooperatives in Vesterbro have been commoditized in the context of a wider gap that formed between their limited-equity and potentially "highest and best use", in the context of a much more thorough renewal process, a housing market boom and State regulatory liberalization. In Ciudad Vieja, a more modest renewal process and housing market activity coupled with the maintenance and extension of State support for cooperatives has, nevertheless, initiated a slow and irregular process of gentrification. Housing cooperatives have in this case aided in formalizing the urbanity of the neighbourhood to the detriment of its informal uses. The limits to the numerical growth of these cooperatives in a liberalized and privately-owned built environment, in turn, also restricts their capacity to host low-income neighbours in the future that might face displacement if the revalorization of the area continues.

Overall, these two cases highlight some of the key organizational, institutional and strategic dimensions that should be considered when employing housing cooperatives as a tool for pursuing renovation without gentrification. The first dimension regards their forms of embeddedness in the State and the importance of public support mechanisms to enhance the affordability and accessibility of the cooperatives. The second concerns their forms of autonomy from the State in lieu of resisting State-sponsored commodification and gentrification processes. The vulnerability of atomized cooperative assemblies to market pressures suggests that autonomy from the State should be partially articulated through second-level organizations, keeping key decisions away from the temptations of individual equity capitalization. Finally, the article invites thinking beyond grassroots strategies, yet underscores the importance of keeping in sight the everyday politics of people engaging with the messy intersections of social, cultural, moral, political and economic dimensions that are not visible from more abstract structural and institutional approaches. It is in the terrain of the everyday that ambiguities and contradictions play out and the boundaries of communities of solidarity and of interest are forged.

7. Article III. The politics of creditor-debtor relations and mortgage payment strikes: the case of the Uruguayan Federation of Mutual-Aid Housing Cooperatives

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Abstract

Mortgage debt and concomitant forms of financial expropriation continue their largely uncontested expansion across the social terrain. The atomisation of debtors and commodity fetishism are two key factors that underpin this process. The collective and partially decommodified character of mutual-aid housing cooperatives in Uruguay and their conflictridden mortgage debt relations provide a contrasting, reverse mirror image. This paper analyses how in the case of a collective debtor, the spatial fixity and temporal uncertainties that result from the establishment of mortgage debt relations can work against the creditor. Housing cooperatives make up a geography of spaces that are opaque to the creditor, in the sense that mortgage debtors cannot be individually identified and pursued. Once homes are constructed and inhabited, the creditor's debt claims can be collectively challenged. In the context of the most recent mortgage payment strike (2001-2011) carried out by the Uruguayan Federation of Mutual-Aid Housing Cooperatives, what is presumed a voluntary contract between equal parties is revealed as a power struggle between owners and nonowners of capital. This atypical case provides an opportunity to empirically attest to the political nature of creditor-debtor relations, often rendered socially invisible due to the extreme power imbalance between counterparties.

Key words: housing cooperatives, debt, mortgages, fetishism, spatio-temporal fix, Uruguay

7.1. Introduction

Interest-bearing capital has, in recent decades, increasingly woven itself into activities in the realm of social reproduction. This is particularly apparent in the case of housing, with the expansion of mortgage credit throughout large swathes of the planet (Sassen 2008; Aalbers 2016). These developments point to the need to further inquire how capital-labour and creditor-debtor relations are intertwined. Insufficient practical and theoretical engagement with these overlapping battle-lines not only hinders our critiques of contemporary political economy, but might also anticipate the "death knell" of the workers movement (Lazzarato, 2015, p. 208).

In the sphere of production, collective organisations such as trade unions and syndicates often mediate the distribution between profits and wages. In the sphere of circulation, however, fee-based and interest-based revenue resulting from secondary exploitation (Marx 1999c) or "financial expropriation" (Lapavitsas 2009) has in few cases been challenged by the development of comparable collective forms of intervention. The creditor-debtor relation has been grounded on the individualisation and atomisation of debtors. As the Debt Collective (2015) points out, "Organizing debtors is complex, and the barriers to organizing debtors' unions are high. There are no shared factory floors". Consequently, underlying power relations are rarely made explicit in open social conflict and thus are commonly mystified by the apparently neutral and a-political language of money and finance. Since the financial crisis of 2007-08, there have been relevant experiences where debtors have found shared arenas in which to organize. Online debtor forums, for example, have provided consumer debtors with the opportunity to overcome their isolation and collectively engage their shared predicaments (Deville 2016). In the case of mortgage debtors, community-level organizing has developed in the countries where economic turmoil was most strongly linked to the mortgage market. This has been the case in Spain, for example, with the Plataforma de Afectados por la Hipoteca (Sabaté 2016; García-Lamarca 2017), or in the USA, with Occupy's anti-foreclosure activism (Arnold 2012) and even mortgage strike initiatives in Ohio (Strike Debt 2014, p.93). These experiences, however, constitute the exception rather than the norm.

This paper is centred on a case where mortgage debtors have developed a shared groundwork from their very constitution: the mutual-aid housing cooperatives in Uruguay. The collective property of these cooperatives means that the mortgage debt of individual households is mutualized. That is, cooperative members own a share in the collective property of the cooperative that gives them the right to use a housing unit and to vote in its general assembly. It is the cooperative itself that is the mortgage holder. In turn, their federation at a national scale via the *Federación Uruguaya de Cooperativas de Vivienda Por Ayuda Mútua* (FUCVAM) transforms them into a powerful collective debtor. FUCVAM currently groups together more than 500 housing cooperatives with 22,000 households and represents approximately 3% of the country's housing stock (FUCVAM 2017). It is upon this basis that FUCVAM has confronted its public creditor with two sector-wide mortgage payment strikes and mortgage debt renegotiation processes.

The present study focuses on the latest strike (2001-2011) and draws from field-work carried out in Montevideo during the spring of 2016. The main objective of the study is to analyse the

ways in which the creditor-debtor relation was politicized and the institutional, economic and social context that underpinned this process. It draws from primary sources including, (a) 13 semi-structured in-depth interviews with key actors from the side of the creditor (6) and the debtor (7), over half of which participated directly in either side of the negotiating table during the conflict's key moments and highest media exposure, (b) a compilation of the conflict's media coverage, comprising 126 articles from mainstream media outlets extracted from the Factiva database (2003-2013) and 24 articles drawn from a manual search of the El Solidario archive, FUCVAM's official newspaper, as well as (c) relevant official documents and reports.

The article traces the cooperatives' credit/debt through "spacetime" (Peebles 2010) and argues that the collective character of their mortgages provided the material basis for the politicization of the mortgage debt relation. On the one hand, the temporal dimension of mortgage debt anticipated a regular stream of payments that had been nominally voluntarily accorded and numerically defined. On the other, its spatial dimension produced inhabited territories that became opaque to the creditor. As mortgages were not individually imputed, debtors could not be individually identified and pursued. This opaqueness is precisely what granted debtors the necessary room to manoeuver and collectively organize. This collective clout weighed into the correlation of forces between both counterparties in a way that pushed the creditor to engage with the debtor in the latter's own terms. In the process, the mystifying language articulated around the formal equality of exchange relations in the market and of citizenship in the political arena, with which the public creditor upheld its claims, was challenged. As a result, the objectivity of the numerical representation of these debts could no longer preclude deeper social questions regarding wider income distributions. That is, between owners and non-owners of capital in the provision of housing as a basic wage good and social right. This case study proves particularly useful in attempting to deconstruct the moral, juridical and ideological edifice that overshadows mortgage relations under "normal" conditions in which debtors are individuals.

7.2 Fetishism and the spatio-temporality of mortgage debt relations

Debt is more than just the product of an exchange that has not yet been brought to completion. It is also everything prior to that exchange that pushes two supposed formal equals into an unequal situation and everything that happens in between the debt is taken and not returned (Graeber 2012, pp.221-2). A historical materialist understanding of money and credit (and monetised debt relations) must go beyond the realm of exchange, where social relations are fetishized, to grasp their social construction in the context of a capitalist society (Soederberg 2014). For Marx, social relations under generalized commodity production and exchange are continually reproduced in fetishized form. They appear as natural and neutral as their historical character is mystified and veiled. This is rooted in the exchange of commodities expressed as a relation between "things" that have qualities of their own, rather than as products of human labour, constituting a relation between persons (Marx 1999d). Commodities thus seem to acquire an autonomous character, whilst human agency is erased from the picture. The commodity fetish permeates all other social forms in capitalism (rent, interest, the State, etc.), in that "they are seen as a "thing" standing apart from other "things", rather than as a historically determined form of the social relation of capital" (Holloway & Piccioto 1977, p.80).

In the realm of exchange, commodities are voluntarily interchanged as equivalents amongst independent commodity-owners (including owners of the commodity labour-power). Money, the general equivalent, is what mediates this circulation. Money is not just a "thing", however, but the incarnation of all abstract human labour. It is the embodiment of the value that labourers embed in commodities and conceals the unequal and exploitative conditions that underpin this process (Heinrich 2004, pp.64–70). The latter characterize the underlying realm of production, where labourers do not receive the full value of what they produce, but merely what is required for their own social reproduction. Exchange is the realm of an illusory "community of money" (Marx 1973a; Soederberg 2014, p.22), where equality and liberty formally reign. Some members of this "community", however, amass money that can command social power over others (money as capital), the rest use it to meet their subsistence needs. It is through this lens that money is revealed as a historical class-based social relation of power and the formal equality between individuals in the "community of money" is called into question.

When housing is a commodity, one of the ways of accessing its use-values as a "home" is to purchase it. For many workers, the gap between their income and the cost of housing requires them to borrow money to realize this transaction. Workers must mortgage a part of their future wages in order to receive a lump sum to be paid back with interest. The claim creditors lay upon this future income stream of debt repayments, on the other hand, can then be treated as a form of fictitious capital (Lapavitsas 2013, p.127). It is fictitious in the sense that it represents a claim on the uncertainties of future income streams whilst not directly contributing to the process of surplus value production ultimately required for that claim to be validated.

The fees and interest placed by creditors on the loan occur within the realm of exchange and appear as an exchange of equivalents, as the "price" of getting money in advance. Yet, the unequal social conditions that have compelled the worker to get indebted and to pay overprice for the house (the fees and interest on top of its real sale price) suggest that s/he is being swindled. S/he is suffering a secondary form of exploitation, which runs parallel to the primary exploitation taking place in the production process itself (Marx 1999c). This form of exploitation is another avenue through which worker's real wages can be modified (Harvey 2006, p.285). The fees and interest payments that dig into their disposable personal incomes are a form of "financial expropriation" that occurs in the sphere of circulation (Lapavitsas 2009; Lapavitsas 2013). In addition, as Soedeberg (2014, p.38) points out, "credit money does not walk around with a natural price on its head. It must be constructed". Beyond the abstract supply and demand of money, a variety of factors enter into its determination, including the institutional framework, legal arrangements, information flows and the social power of the counterparties.

Debt, as Lazzarato (2012, p.8) argues, is "a product of power relations between owners (of capital) and non-owners (of capital)" and simultaneously is "the creation and development of the power relation between debtors and creditors" (*ibid*: 25). The creditor-debtor relation has

¹⁰ Although the real/fictitious capital dichotomy is arguably problematic (Christophers 2016), in the context of this case it helps illustrate how the specific conditions of temporal uncertainty underpinning debt can undermine the solidity of the creditor's claims.

a temporal dimension which is related to the promise of repayment. It anticipates a future in which the debtor is compelled to regularly turn to the market, to sell one's labour-power in the case of workers, so as to fulfil that promise. It thus becomes a disciplining mechanism, an apparatus of control and subjection to capitalist social conditions that reinforces the proletarian condition (2015; Lazzarato 2012; Langley 2009; García-Lamarca 2017). It effectively becomes another avenue through which the enslavement of living labour to dead labour operates (Peebles 2010, p.230).

The reverse side of the obligation to pay are feelings of guilt, conscious or unconscious, in case of defaulting (Balibar 2013). This occurs because the individual is deemed to have entered into voluntary exchange at an equal standing. Inability to honour this is seen as the fault of the individual to fulfil his or her personal responsibility. The profoundly depoliticized and individualized character of this condition is what makes debt such a potent mechanism of social control. Structural determinants and silent compulsions are veiled. Debt takes over a regulative social function by virtue of the autonomy it has gained in the process of abstracting itself from its social and historical context. Mobilizing Foucauldian notions, Lazzarato (2015) understands debt as a form of governmentality that traverses subjectivity and García-Lamarca and Kaika (2016) frame mortgages as biotechnology that engineers an intimate relationship between practices of everyday life and practices of real estate and financial markets. The way an abstraction, a "thing", wields power over people, can also be understood in light of Marx's concept of fetishism, in this case, the fetishism of debt (Denning 2011; Taussig 1987).

A fetish construct is not merely an illusion that can simply be unveiled through individual thought processes. It possesses a material force, as the social practice of capitalist society constantly enacts a process whereby "things" take on a life of their own (Heinrich 2004, pp.75, 185). "It is real enough," as Harvey (2011) puts it, but "it is a surface phenomenon that disguises something important about underlying social relations." The fetishized surface of capitalist "reality" can only be shaken if the material force that underpins it is disrupted, and this can only occur through collective praxis. As Holloway (1991) notes, however, there is no "pure" or "innocent" subject that that stands outside the real and perceived fetishisation of human existence under capitalism. The struggle against fetishism is to be understood as a struggle in and against fetishisation as a process that is contradictory and always in movement.

Mortgage debt has a spatial dimension which produces the terrain upon which such collective praxis may or may not develop. Harcker (2017) coins the term "debt space" when conceptualizing the role debt plays in making space and connecting different people, communities, institutions and sites. The importance of this spatial dimension for the organization amongst borrowers is clearly illustrated, for example, in Krippner's (2017) account of how the spatial concentration of the effects of neighbourhood redlining was conducive to collective mobilization and claim-making in the USA. The neighbourhood has also been a key spatial scale for the mortgage debtor movement in Spain. One of its most active groups is unsurprisingly located in *Ciutat Meridiana* in Barcelona, a neighbourhood popularly dubbed *Villa Desahucio* (Eviction Town) for being the area with the highest concentration of evictions in the country after a wave of subprime and predatory lending (Palomera 2013; Blanco & León 2017). In both cases, the socio-spatial stratification in which credit/debt is intertwined placed

individuals with similar predicaments in close proximity, which was conducive to them overcoming their isolation and coalescing with their peers.

In the Uruguayan case, housing cooperatives' collective rather than individual "social unit of debt" (Schuster 2014) has a correlative collective "spatial unit of debt". Cooperative mortgage debtors do not just live side by side, but are also only collectively, rather than individually, liable to their creditor. This combination has provided them with an indivisible shared spatial groundwork for collective praxis. By halting income flows to their creditor, these cooperativists disrupted the material force that sustained their debt relations. It evidenced that their debts did not have a life of their own and attested to the political nature that characterizes relations between persons.

7.3. The creation of a collective debtor

"... the formation of an important number of cooperatives led to the development of an entire sector [...] it is largely inadequate for, or doesn't totally marry with, the idiosyncrasy of our citizens, and in many cases it contains certain features that are worrying from some points of view, as they can become a [national] security problem."

- Julio César, president of the Uruguayan Mortgage Bank during the dictatorship (quoted in FUCVAM 1995, p.10)

Uruguay's housing cooperatives are largely the product of the National Housing Law of 1968. This law set the basic normative and institutional framework that underpins the country's housing sector up to this date. The inclusion of a chapter on housing cooperatives can be understood in light of the heritage of *Batllism*, the State-driven development and welfare policies that have marked the country since the influential early 20th century presidencies of *José Batlle y Ordoñez*. More concretely, this chapter was inspired by Nordic European cooperative housing models (Solanas 2016, pp.166–173; Nahoum 2013, p.155). Although initially a rather uncontroversial and marginal section of the law, it soon became an increasingly popular option for groups of people that formed in workplaces and trade union centres. These received loans from the State-owned Uruguayan Mortgage Bank (*Banco Hipotecario del Uruguay*, BHU), that had been nationalized in 1912 and held a *de jure* monopoly over mortgage lending until 1996. Mutual-aid housing cooperatives purchased publicly-owned land and carried out the construction work themselves.

Housing credit took the form of wage-indexed payment mortgages. Mortgages were denominated in Readjustable Units (*Unidades Reajustables*, URs) that are adjusted according to the variation in the Average Wage Index (AWI) produced by the General Direction of Statistics¹¹. In the context of an economy with high inflationary pressures, such an index was originally created to protect the bank's assets and simultaneously consider the mortgage holder's ability to pay. Payment capacity was to be further assured via the possibility of extending the amortization period up to 35 years and a subsidy to cover mortgage payments if these surpassed 30% of the debtor's income (Ley 13.728, 1968, art. 35). The subsidy mechanism was further developed in early 1973 by the Law 14.105.

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¹¹ For more detail on housing finance in Uruguay see Pees Boz (1999).

The universalist approach with which the law upheld housing as a social good, however, was linked to a welfare State that was soon to come under attack (Magri 2008, p.21). The incumbent dictatorship (1973-85) did away with much of the institutionality that had been forged since 1968 and put a break on the promotion and financing of housing cooperatives. In the year 1983, an abrupt 15% increase in the UR set the stage for a direct confrontation between FUCVAM and the regime. In a difficult economic context for its members, FUCVAM demanded the increase be subsidized (FUCVAM 1995). Given the BHU's negative response, a mortgage payment strike was launched that was also conceived of as political offensive against the regime (González 2013, pp.86-90). The regime struck back against the foundation of the sector's power: the cooperative's collective property. A Horizontal Property Law was passed that sought to break up the cooperatives and forcefully convert their members into individual homeowners so as to atomize, personalize and repress the organized mortgage delinquency. FUCVAM responded with a nation-wide signature collection campaign for a referendum against the law. These events constituted one of the highpoints of the increasing social turmoil that marked the final stages of the faltering regime (González 2013, pp.102-106). Overall, FUCVAM's first mortgage strike was a process that bolstered the organization's political capital and contributed to its public recognition as one of the country's key social movements (Chavez & Carbajal 1997; Di Paula 2008; FUCVAM 1995, p.12).

7.4. The second mortgage payment strike

The newly restored parliamentary democratic regime continued with the processes of neoliberal restructuring undertaken during the dictatorship (González 2013, p.111; Rico 2005, p.33; Olesker 2001). The transition from a universal to a residual housing welfare system advanced, as public intervention was reduced and focused towards the most vulnerable (Magri 2013). New housing cooperatives faced higher interest rates that ranged from 4,5 to 7% and were financed, from 1992 onwards, by the Ministry of Housing (MVOTMA) (Altoberro 2008, p.74). The quota subsidy mechanism was never systematically implemented and so mortgage holders incapable of meeting mortgage payments faced, in most cases, debt reorganization that provided short-term alleviation but an overall increase in the long-term debt burden. From 1984, moreover, readjustments in the UR that would have abruptly burdened debtors due to variations in the relative prices in the economy, where eased by postponing part of the projected monthly payment increase and adding it on to the end of the mortgage payment schedule, extending its overall amortization period (FECOVI, n.d.; Nahoum, 2006). These "addons" are popularly referred to as the *colgamentos* ("hangers").

The years of neo-liberal restructuring also produced wage repression and dispersion (Kaztman et al. 2000). The evolution of the UR/AWI ratio and UR/inflation ratio in the 1968-2001 period, moreover, suggests a fall of real income for mortgage creditors in the first half of the period and an increase in the second (Gandelman & Gandelman 2004, p.14). This evolution, moreover, had an asymmetrical impact on debtors, not only due to the diverse conditions attached to different loans, but also due to the increasing wage dispersion.

In the year 1998, FUCVAM commissioned an audit of the debts its cooperatives had with the BHU. The audit argued that the UR had increased at a faster rate than any other relevant

variable (Olesker & Osta 1998). The UR had appreciated more than the dollar¹², the construction costs index and inflation (*ibid*). At the time, some of the federation's old cooperatives were reaching the end of their amortization period and only had their *colgamentos* left. FUCVAM's position on the *colgamentos* was that they were unjust and illegitimate, as they were the result of the unilateral non-application of the mortgage payment subsidy mechanism (Nahoum 2006; FUCVAM 2011). The results of the audit were used to argue, moreover, that their debts had been more than paid off regardless. FUCVAM demanded the debts of these cooperatives be restructured, and where appropriate, cancelled. As a measure of pressure, FUCVAM's cooperatives in debt with the BHU started depositing 50% of their mortgage payments in parallel accounts in other financial institutions towards the end of the year 2001. This measure was gradually expanded in the following year, effectively resulting in a complete cessation of payments towards the BHU. It involved 120 cooperatives with 7,000 housing units (MVOTMA 2006).

Economic recession also started to set in at the turn of the century and climaxed with a severe financial crisis at the start of the year 2002. These developments weighed into the BHU's mortgage delinquency rates, which peaked at a spectacular figure of 57% by the end of 2002 (Colina et al. 2012). The BHU suffered financial strain with severe fiscal implications, which according to some estimates reached 10% of GDP at the time of the crisis, and was a liability from a macroeconomic point of view (World Bank 2005, p.6). The institution was recapitalized and geared towards a process of thorough restructuring aided by two Structural Adjustment Loans from the World Bank (*ibid*). In a context of spiralling unemployment and declining real wages, the rest of FUCVAM's cooperatives that were indebted with the Ministry of Housing, many of which had only recently started returning their debt, unilaterally started to pay only what they deemed they could afford. This involved another another 5,000 housing units (MVOTMA 2006).

The year 2005 was marked by an important electoral change with the arrival of the "progressive" United Front (*Frente Amplio*, FA) to power for the first time. With the signing of two "letters of intent" with the IMF, however, the incumbent government did not depart from the country's previous commitments to macroeconomic stability and structural reform (Government-IMF 2005). In terms of housing policy, the government inherited the residualist outlook from previous administrations and followed the recommendations that the international institutions had included as part of the package for macroeconomic equilibrium (Magri 2008; Magri 2013). From the year 2007, the government embarked on a transformation of the institutional and financial framework governing the sector, creating a new decentralized body, the National Housing Agency (*Agencia Nacional de Vivienda*, ANV) and concluding the transfer of the BHU's "social" and "difficult to manage" portfolio to the Ministry of Housing (BHU 2012). Accompanying changes also included a simplified foreclosure system that circumvented the system of judicial intervention prevailing until then (Magri 2013, p.45).

Housing cooperatives had been included in the first portfolio transferred from the BHU to the Ministry of Housing (*Fideicomiso I*) in the year 2003. Amongst its main objectives (ANV 2008, p.18), was to:

¹² Uruguay is a highly dollarized economy.

Ensure that all debtors of the housing cooperatives are incorporated into the normal circuit of payments, incentivizing in them a culture of social responsibility, upholding their moral and contractual obligation to honour their debts.

Midway through the conflict, the government claimed that FUCVAM's cooperatives were 4,7 million UR (US\$ 56,8 million at the 2006 exchange rate) behind in their payments (MVOTMA 2006). Their total debt amounted to 34,7 million UR (*ibid*), around US\$ 400 million at the 2006 exchange rate, representing 2% of Uruguay's annual GDP. Figures showcased by the government throughout the years, however, oscillated between US\$ 150 and 400 million, depending on what elements were included, be it the fines and interest accumulated during the strike or the different *colgamentos*. The public display of figures was itself a highly contested battleground and was associated to the different levels of pressure the government aimed at exerting upon FUCVAM.

7.5. Challenging "financial justice"

The negotiations between FUCVAM and its creditor, the latter a team made up of representatives from the Ministry of Housing, its General Directory (DINAVI), the ANV and the Ministry of Economics and Finance, only started in earnest as the economic and political situation started to stabilize. The negotiations were, however, fraught with a conceptual dissonance. As expressed by the director of DINAVI at the time, "we approached the same fact from a different viewpoint" (Interview, 2016). The creditor's starting point was that the cooperatives had simply, "taken out a loan, signed it and gotten indebted, the debt is in UR" (*ibid*). Their debt, as a BHU staff member managing the cooperative portfolio reiterated, "is registered, accounts-wise it is there, it is a debt to be collected" (Interview, 2016). With regard to FUCVAM's claims about the excessive cost of their housing, the response on behalf of the director of DINAVI was that:

Of course you pay for the house many times, but they told you that on day one [...] We can discuss the banking system, the sinful interest of the Bible, we can go to whatever level of discussion you want, but that is what you agreed to, nobody forced you. You can't take out a loan and then come to me to tell me that you are not paying because you find it too expensive (Interview, 2016).

With regards to the determination of interest rates, the creditor simply should, "adjust prices according to its own financing costs and to the costs of recovering the credit." (*ibid*).

Despite the creditor departing from this standpoint, debt restructuring was still on the cards in the context of widespread mortgage delinquency rates in the wake of a financial crisis (MVOTMA 2005, p.109). Furthermore, cooperatives where part of the "social" portfolio that had been transferred from the BHU¹³. This debt restructuring, however, was initially to be based on market logic and in line with the terms applied to other debtors (e.g. ANV 2009b; 2009a). The inhabitant's income was a factor to be taken into account, yet debts were to be restructured to reflect the market value of their underlying asset.

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¹³ The BHU had channeled the financing of the State's social housing policies up until the 1990's.

FUCVAM, however, rejected "economic fundamentalisms" (De Souza 2005) and considered that "taking things out of context and seeing only an "account" was a frivolity" (De Souza 2007). It sought a restructuring that arose "from "social" justice and not "financial" justice". (*ibid*):

They tried to convince us that we were debtors [...] We should not feel like debtors, we should feel like subjects of rights to be gained, exercised and defended. (*ibid*).

Housing cooperatives are, according to an ex-president of FUCVAM:

Not housing for a real-estate business, but a question of housing policy. You pay back what you can and the State should cover the rest, that's the predominant concept (Interview, 2017).

They did not accept readjusting the debt of their homes to reflect the market valuation of their physical state and location. Housing cooperatives are of collective property and limited-equity. Cooperative member's shares cannot be bought and sold in the open market. The model is formally set up so that outgoing members can only get back the equivalent to what they have contributed in work hours and paid into the cooperative's mortgage during their stay, minus a 10% commission that the cooperative retains (Law 13.728 1968, art. 153).

FUCVAM's position also drew from their lived experience and own "common sense". The debt audit had confirmed their feeling that their housing costs had been rising at a higher rate than everything else around them. When the cost of their debt was compared to its closest comparable use, the cost of building a house in the present, the divergence was especially apparent. According to a member of FUCVAM's debt restructuring commission:

For every brick that they lent us, we were returning more than 3 or 4. In reality we should be giving back one brick, plus 2% [...] but the value of the UR and of the loan itself had increased so much that it was impossible to gather the money to pay our mortgage quotas. (Interview, 2017)

In addition, the evolution of the UR was based on the average salary, whilst FUCVAM's members belonged to the lower-middle to lower income working classes. Their wages had, moreover, experienced a relative decline during the de-industrialization and economic restructuring of the neo-liberal years. Consequently, they had been experiencing how the evolution of their income had increasingly decoupled from the evolution of the UR (Comisión de Reestructura 2011). Their subordinate insertion in the economy as workers implied that the difficulty to meet their mortgage payments was no fault of theirs.

FUCVAM wanted to pay, but to pay "lo justo" (Caballero 2011). This is a play on words that reflected both what they believed to be 'just', as well as their disposition to pay no more or less than that which pertained to them. The amalgam of factors that configured what was seen as a 'just' payment derived from their understanding of housing as a social right and of what could reasonably be alleged to be its corresponding duty. This clashed with the "technical" parameters in which the creditor wished to engage. Reflecting upon the conflict, an ex-Minister of Housing (Interview, 2017) explained that the negotiators:

[...] were not fully aware of the history of the cooperative movement. They came to know about it when they confronted the debtor. For an economist or an accountant, the criterion of "I will pay no more" is as if somebody came to me to tell me they will construct with water

instead of with cement and on top of that demand I pay for it. It's the same, I cannot accept it. It has to be cement. Well, it was like a kick in the face, they had to sit down and negotiate with a person that would say, "I don't give a damn about your bank that serves me no purpose, because this is not housing policy, its usury".

7.6. "General interest" versus corporatism?

Contentions were not only based in and against the language of money and credit, but also pivoted around another fetishized construct, the State's embodiment of the "general interest". This construct is sustained upon the separation of the economic and the political as distinct "moments" of the same social relation of capital (Holloway & Picciottio 1978). Whereas the "moment" of appropriation of surplus product occurs in the "private" realm of production and exchange, the necessary "moment" of coercion is enforced by the State (Wood 2000, pp.19–48). This separation simultaneously implies the constitution of abstract commodity-owners, on the one hand, and abstract citizens on the other (Holloway 1991). It provides the political sphere with an apparent autonomy, where decision-making processes that derive from the representation of formally equal citizens are conceptualized in isolation of class relations. The State, like money, is constituted as an abstract universality that mediates relations between persons (Kurz 2012). It is the realm of the "illusory community" of politics (Lima 2017, p.101). The State is thus the embodiment of the "general interest" that derives from democratic brokering within this community of equals. In contraposition, lay the particularisms, corporatisms and sectorialisms in "civil society".

In the words of an FA Senator:

A just and real solution to the problem of the internal indebtedness of all the sectors [...] cannot be reached if the general interest is not prioritized. Nothing is more damaging to the good resolution of problems than corporatist reactions. The diverse sectors of debtors operate as pressure groups [...] those of us that take up posts in the government must be committed to the common good, that of all the citizenry [...] The general interest, the diffuse interests of society, commonly does not have strong defendants willing to go out and occupy public buildings or block traffic. Its defence is the task of the government. It must explain the terrible consequences of easy and demagogic short-cuts that may be applauded in the tribune, but that satisfy the few in detriment of the many (Rubio 2006).

Whilst "housing cooperativists fought for what was theirs", in the words of an ex-director of DINAVI, the public creditor had to "look at the globality of the whole system" (Interview, 2016). Publicly, the call was that "cooperativists return the resources that society has lent to them, which we believe must be recovered" (La República 2006). Not honouring their debts would constitute, according to the Minister of Housing, an "unsolidaristic appropriation" of public resources by those that have already accessed a house (El País 2006b). This was based on the assumption that, "the country has limited resources [...] only if those resources return, other cooperativists and other needy citizens will be able to access their housing" (Director of DINAVI, quoted in Pippo 2007).

The president of FUCVAM contested the idea that "the workers of this country are to blame for the lack of resources" (De Souza quoted in La República 2006). He condemned the government for:

Believing that by exerting pressure on those at the bottom to pay for the crisis of others, the resources needed for housing will be generated. Through this process they contribute to forgetting and condoning those that have enriched themselves and really have not contributed (De Souza 2008).

What was being argued was that "the money was there" (Nahoum 2007), that underlying the assumed scarcity of resources in fact lay a social question of income redistribution.

FUCVAM was denying the universality of the State by insisting that the State in fact expressed the particularities of "civil society" and its class relations. It highlighted the endemic corruption in the past administration of the BHU and the "party for the construction companies" it had thrown (De Souza 2008). The BHU had moreover required capitalizations and "bail-outs" that ultimately drew from the taxpayers pocket (FUCVAM 2007). On the other hand, the government "honoured its foreign debt and did not honour its social debt" (De Souza 2007). It had "got on its knees in front of the IMF and now wants us to get on our knees" (De Souza quoted in El País 2006a). Also looming over the conflict, as expressed by an ex-Minister of Housing (Interview, 2016), was the concern about its "impact on our national accounts" and "our sovereign rating". That is, concern about the diffuse influence of finance capital in determining the State's own borrowing costs, as well as the overall prospects of investment and economic growth that were a precondition for the government's "progressive" policies of *ex-post* redistribution.

In the context of electoral change and the processes of socio-economic recomposition arising out of the financial crisis, the president of FUCVAM claimed that, "the struggle is not based only on the interests of cooperativism, it is unequivocally linked to the struggle for the deepening of social changes" (Figoli quoted in La República 2005). Further elaborated in the interview for this study:

They are not purely and exclusively corporatist expressions. Despite having a corporatist content, because we are a social organization that defends a specific group in civil society that organizes and fights, we are not political illiterates. We understand that there are politicostrategic objectives linked to our class condition. It is from within these coordinates that the mortgage strike must also be inscribed [...] How FUCVAM processes its corporatist needs and how these needs are situated in the concert of society and the political struggle, in a country where the workers are always forced to pick up the tab, is an element also at play. Here there is a tension that is very difficult to resolve, between corporatist interests and the general interest. They tell me, if I concede this to you, I will have to concede it to everybody. Well, I don't know, those are the risks of governing. To govern is to take decisions. This brings us to another terrain of the debate, to whether it is possible to govern for all, which is not a minor question. (Interview, 2016).

Expressed more succinctly in the words of another historic leader of FUCVAM, the terms in which the government had engaged the conflict were, "because they had moved on to administer Capital (...) it is a government that administers poverty" (Interview, 2017).

In its logic of "deepening changes", FUCVAM looked back on past social conquests. Their claim regarding the illegitimacy of the *colgamentos*, for example, was based on the argument that they were the result of the non-application of the mortgage payment subsidy mechanism set in the National Housing Law of 1968 and the posterior 14.105 Law. This mechanism had never been properly established due to the advent of the dictatorship and the neo-liberal continuity the posterior democratic regime had upheld. Yet, in the words of the ex-director of the Ministry of Economics and Finance (Interview, 2016):

To say, they should have subsidized me... it's like saying, I lost the war, but you should have pardoned me, yes, of course... But you lost the war and that is part of the process. One has the right to struggle and resist this process, but things change. The Law of 1968, yes, but it says things that another law changes. It forms part of their narrative but it has nothing to do with mathematics, nor justice. In other words, I can wish for the Law of 68 to continue and for the subsidy to appear, but history is already over.

In short, according to the former ministerial director, FUCVAM was stubbornly not accepting "reality" and the passage of time and not letting go of a series of social conquests that had been obtained in a past historical context and scrapped thereafter. Their refusal to let go was, however, a strategy for attempting to reactualize these social advances and achieve them in the present. The temporal dimension of the debt relation provided a tangible link between the past and the present. Many housing cooperatives had been constructed before the dictatorship and so provided a material reminder of another time period. The insistence on the concrete historical events that underpinned the State's changing legislation contrasted with the abstractness of its embodiment of the "general interest".

7.7. A dissonant spatio-temporal fix

The conflict between FUCVAM and its creditor was marked by a unique correlation of forces. The creditor had difficulties employing its main repayment enforcement mechanisms, the threat of financial exclusion and of eviction. In declarations to the press, an informant from the ANV conceded that:

The truth is that FUCVAM enjoys a kind of "shield" [...] they will never pay because they know that despite the threats, the State will never evict a collective property in which children, families and the elderly live. (quoted in El País 2010)

FUCVAM knew that "collective property was their [the creditor's] pain" (Rodríguez 2007). Housing cooperatives' mortgage delinquency could not be tracked down to the individual household level. Members did not risk a "black mark" on their credit history record. Attempts at collective evictions not only raised the stakes but would immediately enact a collective response. Through FUCVAM, this collective response would be replicated nationally. As a staff member of the BHU (Interview, 2016) explains, the prospects of individual debtors paled in comparison:

What happens is that if the individual cannot pay his mortgage he is alone, he doesn't have a movement behind him. In the long-run he convinces himself that he is poor and moves out, it sounds horrible but it's real.

From the year 2003 to 2008, 4,700 emptied-out properties of individual BHU debtors had been auctioned off, the same amount as in the previous 26 years (Últimas Noticias 2008). The newly created ANV adopted a credit recovery policy that sought to be compatible with the permanence of the inhabitants in their homes. Out of the 25,592 debt restructuring cases it dealt with from January 2009 till May 2013, 75% reached a "sustainable repayment schedule agreement" (ANV 2013). Foreclosure auctions, however, were on the cards for the remaining 6,378.

Whilst the latter developments had affected other BHU debtors, FUCVAM's members had been, in the words of one of its ex-presidents, "comfortably sat on top of our bricks" (Interview, 2016). Housing cooperative mortgages had generated a debt relation with a temporal, but also a spatial dimension. Whereas a claim had been laid by the creditor on a part of the future income of their residents in the form of regular mortgage payments, an actually-existing inhabited collective housing stock had been formed at the very beginning of the repayment schedule. As the director of DINAVI at the time explains, these "facts on the ground" made:

The eviction almost absolutely inapplicable, because it would require nothing less than a territorial occupation. There are inter-cooperative areas, the "Mesas", the "Zonas", that are hundreds of cooperatives, that is, they would be occupied territories (Interview, 2016).

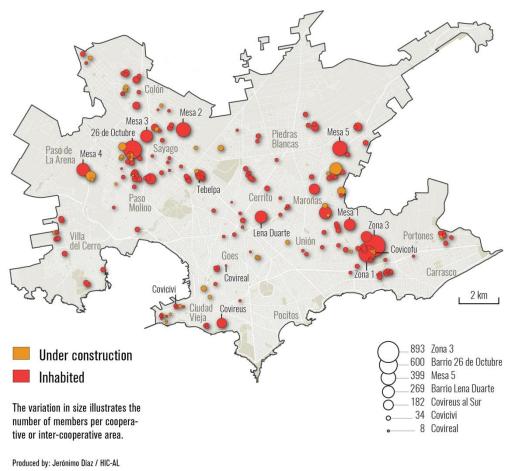
As can be observed in Figure 4, FUCVAM's housing cooperatives in Montevideo are often found in clusters. Figure 5 zooms in on one of these clusters and illustrates the close proximity and even territorial contiguity between housing cooperative "spatial units", which together make up a large territorial ensemble.

In addition to their established territorial presence and legal "shield" of collective property, FUCVAM had also accumulated important political capital from their participation in the struggles against the dictatorship and the popular mobilizations against posterior neo-liberal reforms. Evicting a housing cooperative was consequently politically unfeasible. FUCVAM and the FA, in the Gramscian terms employed by one of FUCVAM's ex-presidents (Interview, 2016), had formed part of the same "historic bloc" of socio-political alliances that had ruptured the country's traditional two-party political regime. The links FUCVAM had with certain positions that had been taken up within the apparatus of the State further tipped the correlation of forces in their favour.

Despite the fear of eviction being low, the public creditor did still exert pressure playing on the moral subtexts surrounding debt. "There was a strong campaign of aggression", explains an expresident of FUCVAM, "that the cooperatives were freeloaders and didn't want to pay was the government's slogan" (Interview, 2016). The future growth of the federation was also

Figure 4. Location and population size of FUCVAM's housing cooperatives in Montevideo

${\bf FUCVAM\ housing\ cooperatives\ in\ Montevideo}$



Source: Translated version of map produced by Jerónimo Díaz in (HIC-AL, 2016).

Figure 5. Territorial layout of a cluster of FUCVAM's inhabited housing cooperatives in the neighbourhood of Las Canteras, Montevideo



Source: Own elaboration based on (FUCVAM, 2017) compromised by the conflict, as the State started setting up a separate cooperative housing finance programme through the trade union confederation (PIT-CNT), sidelining FUCVAM.

The drawn out negotiations and conflict, including direct actions and demonstrations by FUCVAM, culminating in a 8,000 strong march in Montevideo's city centre in 2011, finally produced an agreement on debt restructuring later that year. According to an ex-director of the Ministry of Economics and Finance, the agreement was reached:

Out of fatigue, there is no government that can stand the permanent discussion with FUCVAM and that is what happened. Pardon after pardon, housing director after housing director, because when I went I gave up 20 million, the next one gave up 20 more and then the next another 20. Finally, the debt kept on shrinking without anybody paying a penny, until one arrives and asks, "what's left?" 40, give me 10 and let's call it a day, it's over, because the fifth minister is not going to continue discussing (Interview, 2016).

The final agreement was eventually based on FUCVAM's terms and was considered a victory for the organization. It included a "gigantic haircut", in the words of the ex-president of the ANV (Interview, 2016). In the case of the cooperatives originally indebted with the BHU, haircuts for pending debt ranged from 100% for the oldest cooperatives to around 25% for those that had paid off a third of their mortgage (see Table 8). Debt reduction effectively got rid of the *colgamentos* and accumulated fines and charges and resulted in affordable monthly mortgage quotas. Interest rates for the remaining debts were also slashed to 2%, reflecting the historical conditions set before the dictatorship (MVOTMA 2011). The mortgage payment subsidy mechanism was also put in place (*ibid*). Although detailed figures of the debt restructuring process carried out for the different debtors of the portfolios transferred from the BHU to the Ministry of Housing and ANV are not publicly available, all interviewees as well as insider informants suggested that FUCVAM had achieved the best deal amongst mortgage debtors.

Table 8. Housing cooperative BHU debt haircut scale

% of debt amortized to date	Is computed as amortized
Up to 33%	50%
33 – 39%	55%
39 – 48%	60%
48 – 55%	65%
55 – 58%	70%
More than 58%	100%

Source: (MVOTMA, 2011)

Housing is part of the trail of investments in the built environment, of spatio-temporal fixes (Harvey 2004; 2006), in which capital is stored in expectation of its realization and mobilization in the future. The mortgage credit involved has a fictitious character, in the sense that its return pends on the claim that creditors place upon debtor's future labour. This claim, however, is vulnerable to the counter-claims of organized debtors. Their bargaining power reveals the fictitious nature of the "hard numbers" behind their debts. FUCVAM's members have effectively managed to keep more of their personal income for themselves, to the detriment of the creditor's expectations.

7.8. Conclusions

This article has explored how FUCVAM's mortgage payment strike disrupted the material force that sustained two interconnected fetishized constructs: monetized debt relations and the State's embodiment of the "general interest". The "illusory communities" of money and politics, realms of formally equal individual consumers and citizens, were shaken up with the arrival of a collective debtor to the scene. The cessation of payments evidenced that what mediated the income stream between debtor and creditor was a question of power and the correlation of forces between both counterparties. FUCVAM's collective action was grounded upon the collective property of housing cooperatives. This prevented the creditor from individually pressuring defaulters via the threat of financial exclusion and of eviction. Moreover, it provided debtor's with a collective framework from which to federate at a national scale. This relative force permitted debtors to push their own terms, language and experience to the forefront of the public debate. These expressions are otherwise commonly veiled behind the parameters of voluntary exchange and individual moral responsibility.

FUCVAM denaturalized the incurring of debt to access a basic necessity such as housing. Its position was aided by the partially de-commodified and limited-equity character of housing cooperatives. Their self-management is predominantly grounded upon their use values rather than their exchange value. This facilitated pushing the terms of the debate beyond the simple exchange of commodities. The fact that the creditor was ultimately the State, habitual receptor of social demands, also facilitated the politicization of the debt relation. With such a creditor, what was a distributive conflict between the creditor and the debtor was soon scaled-up to become a conflict over the wider distribution of the total social product. The State, however, exploited the separation between the economic and the political to shun away from the conflict's real political dimension, the class character of the "housing question" (Engels 1974). On the one hand, the public creditor engaged with debt from the objectivity of its abstract numbers and formal contracts. On the other, it framed the conflict as a zero-sum negotiation between a community of equal citizens. The latter, however, was to pivot around the former. As such, following the market logic of debt contracts was what was in the "general interest".

The abstract universality of money and the State contrasted with the concrete terms in which FUCVAM highlighted the historical events that underpinned the State's position and the material conditions faced by FUCVAM's members. The State was alleged to be only an illusionary embodiment of the "general interest" as it had its own interests (including that of its bureaucracy) as well as reflected the particular interests and dynamics that structured social relations in "civil society". Although the government was aware of its structural dependence on capital, it acted "as if" it maneuvered on a different terrain. The fetish is precisely that act whereby something is treated "as if" it is not what it actually is (Bratsis 2006, p.46). It is in this sense that its character is both illusory and real. FUCVAM's own position was not particularly cohesively expressed and the tensions between the corporatist and classist aspects of its mortgage debt strike remain unresolved. Yet FUCVAM did draw a different dividing line, that between owners and non-owners of capital. In emphasizing its working-class composition, it linked its member's debts with their future wages and the contested distribution of the total social product as occurring between capital and labour. The latter

involving the determination of their "social wage"¹⁴ via the State's mediation. The partial aspects of the "social wage" rise, nonetheless, involving only current FUCVAM members, do not necessarily entail a general increase in the value of labour-power in the country. The costs for the State of the cooperative debt reduction can be covered via an intra-class wealth redistribution amongst labour, rather than an inter-class redistribution from capital to labour.

Within its syndicalist dynamic, cooperativist praxis included taking in the necessary capital to build their homes, spatially fixing it and then contesting its temporal claims. Departing from the understanding of debt as a power relation, FUCVAM's experience can practically and theoretically inform housing strategies in a context in which debt relations are increasingly at the core of access to housing in many countries around the world. FUCVAM's praxis rests on a geography of spaces that are opaque to technologies of social control and disciplining mechanisms rooted in the individualization and atomization of subjects. These spaces thus become propitious to collective organizing. Beyond conflicts surrounding debt and housing, recognizing the significance of this underlying element is also relevant to contemporary social struggles more broadly.

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¹⁴ The costs of labour-power in the form of benefits and services provided by the State, as distinguished from the form of wages paid directly by the employer.

8. Concluding reflections

This thesis has approached housing cooperativism as a (partially) decommodified, collective and non-State form of housing within capitalist urban political economies. The exploratory nature of this enquiry, its article-based structure and problem-oriented approach has meant that its objectives and purposes have been multiple yet are inter-linked.

The overarching concern of the research project has been twofold. On the one hand, it has focused on the redistributive nature of the housing cooperative sectors that have been analysed. That is, on who has been covering the costs of the cooperative housing produced (or relinquished potential profit, ground rent or interest that could be extracted) and who has inhabited the housing stock and whether this has underpinned a progressive transfer of income from the former social group to the latter. The focus has been on the inter-class and intra-class nature of this redistribution. On the other hand, the study has also centred on the ways in which this cooperative housing stock has been socially appropriated. Using the framework of the commons as the central reference point, the aim has been to analyse the extent to which housing cooperatives institute a set of social relations that go beyond those of the "ownership model" (Singer 2000), understood as the bedrock of the capital relation.

These two overarching themes or focal points have guided a set of more specific research questions within each article, as well as across them. The research questions that are transversal to the articles concern the relations between State-mediated redistributive processes and local autonomy in housing, the institutional arrangements that shape and sustain the collective and decommodified character of housing cooperatives and the types of collective agency that housing cooperatives foster.

This section, the concluding chapter of the thesis, does not aim to repeat the separate conclusions already presented in each of the articles, but to put forth some open-ended reflections that can be drawn from their combined reading as well as from the wider research process of the thesis. It will first underscore that the diverse historical and institutional forms that housing cooperativism has produced underpin very diverse experiences. This implies that no conclusive characterization of this type of housing and its impact can reasonably be upheld beyond its contextual delimitation. The following section, 8.2, will recast the relationship between the State and housing cooperatives with respect to the connection between wider redistributive processes and autonomy in housing. It will highlight the ways in which the State can curtail the autonomy of housing cooperatives, but also the ways in which it can foster it. The next section 8.3 will then argue that the framework of the commons invites decentring the notion of dweller control in housing. Nesting dweller control within a framework of multiple and overlapping collective social entitlements inevitably implies restricting it. Dweller control under general conditions of commodity production and exchange can otherwise be harnessed to enclose the cooperative housing stock. The conclusion will end by briefly suggesting how returning to housing cooperativism invites thinking about strategies for social change that are not just mediated by the State but also by non-State institutions.

8.1. An ambiguous new actor in the housing sector

Housing cooperativism produces a new actor in the realm of housing, an actor that is neither a renter nor an owner, but a user of and often party to a collective property. This condition has usually been characterized in relation to the dominant tenures in the housing market. In this sense, housing cooperatives are commonly referred to as a housing tenure that is somewhere in between owning and renting. This ambiguous in-betweeness derives from the fact that resources under conditions of generalized commodity production and exchange are generally either owned or not-owned. A relation based solely on use normally implies non-ownership, whereas ownership normally implies endowment of both use and income rights (exchange and profit taking). In this case, there is use and collective ownership, yet no or limited income rights. This ambiguity also derives from the fact that being a user as well as a collective owner can imply different institutional arrangements. Including, as is the case in Denmark's common housing, the combination of formal tenancy contracts with collective ownership exercised through a "tenant democracy" system.

The main dimensions that constitute housing cooperativism's distinctiveness are its decommodified, collective and non-State features. This initial delimitation has underpinned the selection of housing cooperativism in Denmark and Uruguay as the empirical basis of this investigation. It is a delimitation, however, that still retains important ambiguities. The decommodified aspect of housing cooperativism implies that dweller's income rights are stripped away or restricted, yet it does not delimit what bundle of use rights they are endowed with. As such, whether or how dwellers can give, consume, spoil, modify or destroy their housing can vary. The configuration of this bundle of use rights feeds into the construction of the notion of collective property. The non-State feature of this form of housing implies that this collectivity is not embodied by the State. What is the collectivity, then, that is being appealed to? It is a collectivity that can be composed solely by the dwellers of a housing cooperative, or incorporate, to various extents, other non-resident actors.

The cases of Denmark and Uruguay illustrate how housing cooperativism has produced diverse institutional arrangements. These differences have underpinned markedly divergent historical trajectories. The first conclusion from this research project then, is that there cannot be an overarching conclusion reached in the abstract on the nature of housing cooperativism. Housing cooperatives can neither be *a priori* dismissed as a form of "bourgeois socialism" nor can the "fragility hypothesis" be consistently proved or falsified. Similarly, it does not unequivocally embody a form of commoning nor an island of economic and political democracy. Whereas certain institutional arrangements have proved particularly fragile to commodification pressures, others have proved remarkably resilient. Whereas in some cases dwellers of housing cooperatives have defended the decommodified features of their housing, in others cases they have been active agents of commodification. What is evident is that, like any other form of housing, it navigates the underlying tension between its use and exchange value. How these contradictory features play out in different historical and institutional contexts provides a rich empirical basis upon which to draw key insights and lessons for housing activists today. It is to this endeavour that the thesis has dedicated itself.

8.2. Crafting autonomy in and against the State

Both in Denmark and Uruguay, housing cooperativism has developed into mass housing sectors that house a significant proportion of middle and low income dwellers. This has been, to a large extent, the result of housing cooperatives' financial and regulatory embeddedness in the State. As the first article argues, the State is a lever for the socialisation of income flows and the common-pooling of resources at a societal level that can bridge the gap between income and housing costs for significant portions of the population. The State also has the capacity to enact legal and regulatory measures that favour tenure changes from private to cooperative ownership. In Denmark, for example, tenants' preferential rights to acquire highly regulated private rental buildings in the form of a cooperative housing association largely explain the expansion of the private housing cooperative tenure since the mid-1970s. Without State support, housing cooperativism in both countries consisted of a limited number of housing projects for workers with relatively higher and stable incomes. Mobilizing State power is thus essential in upscaling and extending housing cooperativism both numerically as well as in its social composition.

Embeddedness in the State can enhance housing cooperativism's autonomy vis-à-vis the market. That is, both in the aforementioned sense of expanding the affordability of housing cooperatives, as well as in maintaining it in the long term. The alternative income sources to State funding are rents from dwellers themselves or from for-profit ventures. Relying solely on dwellers' income reproduces wider societal income inequalities within the cooperative. In the case of dwellers facing wage cuts or unemployment, for example, Danish common housing tenants and Uruguayan cooperativists can opt for public subsidies to cover their monthly quotas, whereas Danish private housing cooperativists cannot. In these circumstances, the latter are consequently more likely to face an eviction. Relying on for-profit ventures to compensate for the deficits derived from housing low-income dwellers is also problematic. The case of Dutch housing associations touched upon in the first article is illustrative. It demonstrates the risks of depending on the returns on for-profit investments that might not be realised and of internalizing market dynamics within the sector.

The involvement of the State in housing cooperativism, however, can also curtail the local autonomy of these housing projects. State-sanctioned regulations determine the playing field upon which housing cooperatives act. The State can regulate, but also deregulate these sectors, and unleash market forces upon them. The State can lift prices caps, for example, or promote dwellers "right to buy" their housing as individual private property. State involvement can also be more direct, such as in the case of Denmark's common housing, where municipal authorities, for example, control the waiting lists to 25% of the sector's dwellings. As article III illustrates, the State can also wield its financial clout in the context of political contentions. In this case, the Uruguayan government exerted pressure on FUCVAM by diverging its funding towards other cooperative housing programmes, threatening to halt FUCVAM's future development. State mediations can exert a pressure to mould entitlements around the notion of individual citizenship and to enforce market contracts and their underlying property relations. These social forms encroach upon the space for collective autonomy and self-determination that is precariously produced through cooperative housing.

Resources funnelled from the State can in other ways also help build up the size and clout of housing cooperative sectors in a way that fosters their autonomy vis-à-vis the State itself. After initial State support, Denmark's common housing has been able to start accumulating its own resources in a common fund (LBF), for example. This fund has provided the sector with relative financial autonomy to reinvest into its housing stock. In Uruguay, article III illustrates how the proliferation of clusters of cooperative housing estates provided FUCVAM with the material groundwork upon which to mobilize and engage in negotiations with the State from a position of relative strength. The social weight and territorial presence of hundreds to thousands of (to different degrees) self-governed housing estates, provides the basis upon which housing cooperativism has under certain historical conditions emerged as a counter-power. In this sense, State resources can also be used to build-up autonomy at a sectoral level and plant the seeds of a counter-power to the State.

Following Ganapati (2010), housing cooperativism requires a degree of embeddedness in the State in order to grow. But the resulting condition of *embedded autonomy* that characterizes State-cooperative relations is not simply a zero-sum game between embeddedness on the one hand and autonomy on the other, as Ganapati seems to imply. The State promotion of housing cooperativism, can in some aspects curtail cooperative's autonomy, but in others help build it up vis-à-vis both the market and the State itself.

Questions regarding the legitimacy of housing cooperative organizations such as BL or FUCVAM are nevertheless impossible to ignore. Whose interests do these organizations defend against democratically-elected governments? As article III explains, the *Frente Amplio* government accused FUCVAM of corporatism and of defending the particular interests of its members against the wider social need for the resources that could be pooled from their mortgage debt payments. Similarly, in Denmark, BL was on occasions characterized in the press as a shady, "lobbyistic growth on the public subsidized part of the rental sector" during its conflict with the liberal-conservative government (2002 article in the conservative *Berlingske Tidende*, quoted in Nielsen 2010, p.225). As Jensen (2013a, p.63) mentions, BL's director had even earned himself the name of "shadow housing minister" in the 1990s.

Conflicts between the State and housing cooperative sectors have a class dimension linked to the latter's social composition. Housing cooperative dwellers can be understood to be defending the purchasing power of their direct wages as well as defending their social wage. As the first article explains, BL's position regarding the State's financial commitments towards the common housing sector was justified by the below national average income of its tenants. The State's appropriation of the sector's common fund was thus framed as case of "Robin Hood in reverse". Similarly, as article III illustrates, FUCVAM framed its sectoral demands as part of a wider strategy of protecting the purchasing power of its member's wages, refuting enforced austerity after a capitalist crisis and defending cooperative housing as an affordable housing alternative for the country's working classes. The boundaries between the classist and corporatist dimensions of these conflicts are nevertheless ambiguous. These depend on the extent to which these struggles concern merely the current cooperativist's conditions or influence the wider costs of and access to housing for the rest of the working classes and lowincome population.

The collective and decommodified character of these housing sectors also allows the confrontation between the State and organizations such as BL and FUCVAM to be conceptualized as a clash between institutionalities for the governing of capital and institutionalities for the governing of the commons. The class character of such conflicts is brought to the fore by conceiving these housing sectors as part of the commons that has been recovered by the "commoners without a commons" (Linebaugh 2014, p.202), the proletarian class, the working classes in the broadest possible sense.

The legitimacy of these housing cooperative sectors and their organizations is not to be sought along liberal democratic standards, then, but in the ways they are socially appropriated, recognized and legitimized amongst the proletarian class. This has to do with the internal democracy of these sectors as well as with their affordability and social function. Promoting and deepening the "tenant democracy" system in Danish common housing, maintaining its accessibility to society as a whole and engaging in local community work have been the main strategies developed to reinforce the legitimacy of BL (see also Jensen (2013a; 1997)). Similarly, FUCVAM draws its legitimacy from its internal democratic procedures, its participation in the struggles against the dictatorship and against neoliberal reforms and its defence of the sector's affordable and decommodified character. These alternative sources of legitimacy can challenge the State's formal source of legitimacy rooted in liberal democratic parliamentarism.

8.3. Beyond dweller control, appropriating housing cooperatives as commons

The community of reference that appropriates housing cooperatives as a commons cannot be conceived of in the abstract. It is neither the community of citizens embodied by the State nor a boundless proletarian class. The commons does not entail a passive entitlement, but an active and practical one. The community is constituted, following Dardot and Laval (2015), in the practice of producing and using the cooperative's housing stock, and in co-producing its terms and rules of use. Yet housing is a rivalrous good, that is, its use by current dwellers necessarily prevents it being used by others. Drawing from Blomley (2016), a wider community of non-resident stakeholders, however, can actively claim a "right not to be excluded", as distinguished from a "right to be included" in the cooperative housing stock. The community is forged, then, in the practice of cooperative residents and non-residents laying different types of claims upon the housing stock as a collective and non-commodified resource.

The notion of layered and multiple rights is reminiscent of old common land arrangements. The historian Richard Mabey has ventured that if such a system were re-adopted today, a "state of impenetrable muddle" could prevail (quoted in Linebaugh 2014, p.151). In a way, the recent experience of Denmark's common housing strengthens his hypothesis. As the first article points out, the distributed and overlapping bundle of rights developed during decades of multi-scalar "tenant democracy" and co-governance with the municipal and central State created a thick mesh of entangled entitlements. This widespread social appropriation of the housing stock as a commons became evident during the legal conflict with the State regarding the difficulties of discerning who actually owned the buildings and could decide whether to sell them off. Linebaugh pointedly argues that this "impenetrable muddle" is also "a source of

power" which in part explains why it took seven centuries to enclose England. In the Danish case, a similar "impenetrable muddle" has served as protection both from the State as well as from enclosure from within by sitting tenants. Denmark's common housing's multi-scalar and multi-actor institutional framework makes it difficult for any actor to unilaterally appropriate and enclose a part of the sector's housing stock.

Commoning in this sense invites thinking beyond the notion of dweller control. Although at face value dweller control implies an empowerment of residents over their process of housing, this empowerment can also develop into different forms of enclosure of the cooperative housing stock. A form of communitarian enclosure can be enacted by dwellers restricting access to the housing cooperative stock via practices of nepotism. As a result, the housing cooperative stock can be held as a commons amongst members, yet exclusively vis-à-vis the rest of society. Dwellers might also leverage their control over their housing to activate its exchange value and endow themselves with income rights. The power of users in a commodified environment can always potentially be wielded to appropriate housing as a commodity. This form of commodifying enclosure risks excluding low-income populations as well as altogether dissolving the housing cooperative as a commons from within. Limits placed upon dweller control by a wider non-resident community are thus an important element in the preservation and broader appropriation of housing cooperatives as a commons.

The thesis, then, points to towards the importance of multi-actor and multi-scalar institutional arrangements in the configuration of a cooperative housing sector as a housing commons. Yet, beyond the specific configuration of the housing cooperative sectors themselves, it is the wider urban regulations and processes in which they are immersed which also determine their impact and trajectory. Article II attempts to illustrate the complex and contradictory effects that housing cooperatives might have upon their surrounding environments. It shows how the use values produced through commoning in "cooperative islands", for example, can be capitalised upon by neighbouring owners in the form of increased ground rents. Housing cooperativists have very little control of what occurs beyond their housing estates. In this sense, housing cooperatives should be seen as merely one more tool that must fit into a wider strategy in which the city itself is appropriated as a commons. Thinking about this wider strategy is beyond the remit of this thesis, yet it is clear that the State's regulatory powers over land and capital play a key role. The collaborative, conflictive and contradictory relations of *embedded autonomy* between housing cooperatives and the State analysed in this thesis, can provide some insights into the types of institutionalities that such a broader strategy implies.

In sum, appropriating housing cooperatives as a commons implies (1) leveraging State resources to increase affordability and autonomy vis-à-vis the market, (2) developing its own multi-scalar and multi-actor institutional framework to obstruct potential State-led privatisation attempts as well as enclosures from within by dwellers themselves and (3) being attentive to housing cooperativisms interaction with its surrounding urban environment and its position within wider strategies to appropriate the city as a commons.

8.4. Returning to housing cooperativism

Returning to housing cooperativism implies revisiting and reactualizing a housing alternative that has historically remained in the margins in all but a few countries and has often been overwhelmed by market forces or crowded out by public housing provided directly by the State. It implies thinking about what institutional and organisational structures can make housing cooperatives more resilient and how they can advance both the agendas of redistribution and autonomy in housing. Housing cooperatives can equip housing and urban struggles with another tool to engage with the problematics related to State-led privatisation, gentrification and mortgage debt relations analysed in the three articles that make up the core of the thesis. Housing cooperativism also points towards the collective reappropriation of the process of housing from below and the production of new institutionalities, social relations and structures. It produces spaces that are (to different degrees) collectively self-governed and self-managed, which counter the processes of individualisation and atomisation underpinning market exchange and State-citizen relations.

Housing cooperativism provides an avenue through which to pursue a non-statocentric strategy of social amelioration and transformation within the realm of housing. Housing cooperatives can, on the one hand, directly intervene in the housing market. They can circumvent certain intermediaries in the production and management of housing, achieve a stronger position vis-à-vis creditors and also reduce the ground rent component of housing costs in their housing estates. On the other hand, housing cooperatives can potentially leverage the State's regulatory and redistributive capacities, without fully succumbing to State control. As the first article argues, this allows institutionalising social gains in a way that maintains the collective structures and organisations that pushed these gains through and that are required to defend them. Although the State can in certain historical contexts be instrumental in decommodifying resources, it is not a reliable custodian of these. Housing cooperatives nested within multi-scalar and multi-actor institutional and organisational arrangements can potentially be more robust custodians of collective and decommodified housing.

Finally, in the Catalan and Spanish context, returning to housing cooperativism implies leaving behind the traditional housing cooperative model that has promoted individual homeownership and consolidating the emerging "cession of use" or user cooperative model. It requires an effort in ensuring the success of current pilot-projects and in crafting their wider organisational and institutional framework. Pilot-projects and the organisations that are promoting and accompanying them need to coalesce around a shared definition of the basic characteristics of the model. They also need to build their own autonomous institutionality and federate into second-level structures. The emerging housing cooperative sector will have to further lobby the State for recognition in its legal framework, for financial and material support and for regulations favouring tenure transitions from private to cooperative ownership. The ultimate aim for housing cooperativism should be to participate in the move away from a "society of proprietors" and towards a "society of commoners".

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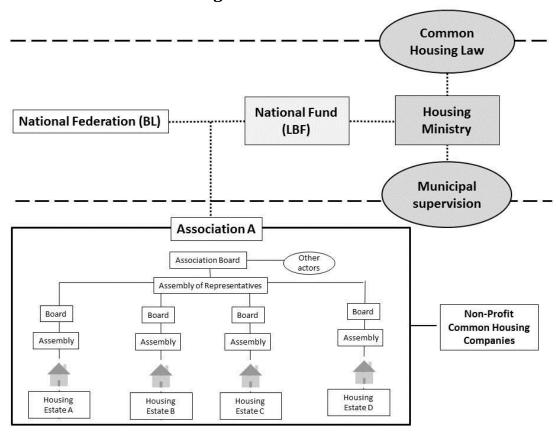
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Appendix 1: Basic characteristics of housing models studied in Denmark and Uruguay

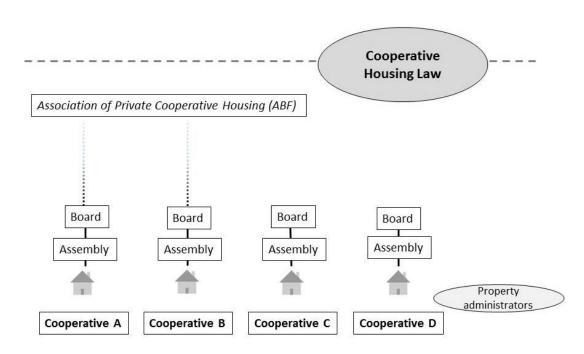
Country	Denr	mark	Uruguay			
Sector	Common Housing	Private Housing	Mutual Aid User	Prior Savings User		
		Cooperatives	Cooperatives	Cooperatives		
% of national	20	7	2	,6		
housing stock						
Initial down	Tenancy deposit	Cost of share	21 hours of	15% of the initial		
payment		(andel)	weekly work	cost of the project		
			during			
			construction			
			phase			
Tenure form	Indefinite and non-	Share in the	Share in the collect	ive property that is		
	transferable	collective property	transferable and in	neritable		
	(outside of	that is				
	cohabitation unit)	transferable and				
	rental contract	inheritable				
Legal framework	Almeneboligloven	Andelsboligloven	Ley Nacional de Viv	ienda		
			Ley de Cooperativa	S		
Access to credit	Initial capital	Private credit	Public credit			
	provided by the	(often with				
	municipality and	municipal				
	private credit with	guarantee)				
	a municipal					
	guarantee					
Access to land	-Public land	Right of	Public land and properties			
	- Possibility of	preferential				
	reserving 25% of	acquisition of				
	new private	rental buildings				
	developments					
Subsidies	-Tax exemptions	Tax exemptions	-Tax exemptions			
	- Interest on the		-Individual monthly	quota subsidies		
	loans					
	- Individual rental					
	subsidies					
Technical support	- Non-profit	National	-Non-profit Technic	al Assistance		
	common housing	Federation (ABF)	Institutes			
	companies		-National federation	ns: FUCVAM and		
	-National		FECOVI			
	Federation (BL)					
Individual home	No	Regulated price of	Value of share: Initi	• •		
equity		share	sum of individual m			
accumulation			on the principal of t	the cooperative's		
			loan			
Possibility of	Very restricted	-Sale of share	- Value of members	hip share when		
individually	"right to buy"	-Mortgage the	moving out	·		
capitalising on	option	share	- Horizontal divisior	of the property		
the value of the			with a ¾ majority ir			
housing stock			the cooperative	,		

Appendix 2: Actor Maps

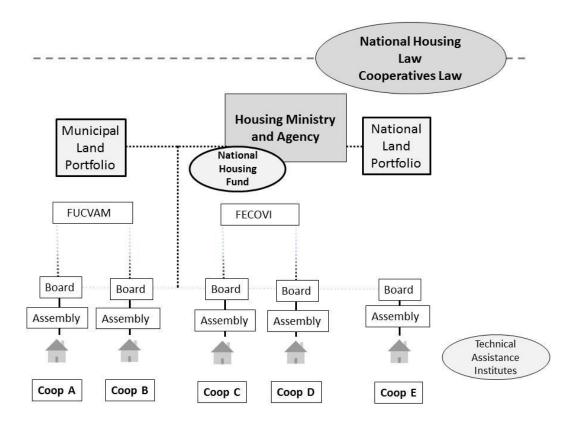
Denmark's common housing



Denmark's private housing cooperatives



Uruguay's user housing cooperatives



Appendix 3: Interviewees: professionals, practitioners and key informants

> Denmark (April-June 2015)

Bent Madsen Common Housing National Federation (BL) Gert Nielsen Common Housing National Federation (BL) Birgitta Gomez Nielsen Common Housing National Federation (BL) Carina Seifert Dank Almennyttig Boligselskab DAB (Common Housing Company) Christian Høgsbro Workers Common Housing Company) Christian Høgsbro Workers Common Housing Company) Palle Madsen Workers Common Housing Company) Peter Abbas Københavns Almindelige Boligselskab – KAB (Common Housing Company) Peter Abbas Københavns Almindelige Boligselskab – KAB (Common Housing Company) Ratja Lindblad Boligselskab – KAB (Common Housing Company) Association (ABF) Frik Hegelund Danish Cooperative Housing Association (ABF) Erik Hegelund Danish Cooperative Housing Association (ABF) Erik Hegelund Danish Cooperative Housing Association (ABF) Claus Højte Danish Tenants Union (LLO) Director Lone Knudsen Winstensen Ministry of Housing, Urban and Rural Affairs Jacob Østlund Jacobsen Ministry of Housing, Urban and Rural Affairs Maria Hjortenberg Property Valuation Office, Treasury (SKAT) Lars Wismann Lars Wismann Property Consult A/S Sorne Lindahl Advice Advokat Lawyer specialised in housing compantive (Vskerbro Local Committee, Vesterbro Local Lokaludvalgs) Gunvor Christensen Danish National Centre for Social Researcher, Employment and Inclusion Unit	Name	Organization	Position			
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Birgitta Gomez Nielsen	Gert Nielsen		Ex - Director			
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Gunvor Christensen Danish National Centre for Social Researcher, Employment and		-				
Research (SFI) Inclusion Unit	Gunvor Christensen		Researcher, Employment and			
		Research (SFI)	Inclusion Unit			

> Uruguay (February-June 2016)

Name	Organisation	Position
Graciela Muslera	National Housing Agency	Vice-president (2007-2010)
	Ministry of Housing	Minister (2010-2012)
Carlos Mendive	National Housing Agency	President (2007-2012)
Pedro Apezteguía	Ministry of Housing	General director (2005-2008)
	Ministry of Economics and Finance	General director (2009-2013)
Gonzalo Altamirano	Ministry of Housing	Director of National Directory of
		Housing (DINAVI) (2005-2010)
Susana Pereira	Uruguay Mortgage Bank	Mortgage credit administrative
Miguel Macellaro	National Housing Agency	Department of analysis and
		operation control
Noemi Alonso	Department of Land and Habitat,	Director
	Montevideo Municipality (Intendencia	
	de Montevideo)	
Mercedes Hegoburu	Rehabilitation of central areas office,	Director
	Montevideo Municipality (Intendencia	
	de Montevideo)	
Irene Lois	Special permanent commission of Ciudad	Executive secretary
	Vieja, Montevideo Municipality	
	(Intendencia de Montevideo)	
Cuca Capel	Hacer Desur (Technical Assistance	Social Worker
	Institute)	
Yamandú Rodríguez	BHU debtor's movement	Spokesperson
Zulma Perdomo	FECOVI	Spokesperson
Daniel Olesker	FUCVAM	Economic assistant
	Instituto Cuesta-Duarte, PIT-CNT	Economist (2016 -)
	Ministry of Health	Secretary director general (2005-
		2010)
		Minister (2010-2011)
	Ministry of Social Development	Minister (2011-2015)
Mario Figoli	FUCVAM	Member of the National Directorate
		and President (during the arrival of
		FA to power)
- 171	51101/444	M. I. Gil M. I. I. Di
Fernando Zerboni	FUCVAM	Member of the National Directorate
		and President (during the signing of
Daniansia Nahawa	FLICYANA	the debt restructuring deal)
Benjamin Nahoum	FUCVAM	Department of technical support (2000-)
Gustavo Gonzalez	FUCVAM	Historic leader and various times
		president until 2003
Jose Luis Alfano	FUCVAM	Debt restructuring commission

Appendix 4. Interviewees: dwellers in Copenhagen and Montevideo

> Private cooperative housing in Vesterbro (April-June 2015)

Name	Gender	Age	Previous home	Arrival Vesterbro	Entrance	Establishme nt of coop.	Area of Num. Flatmates Vesterbro flats		Flatmates	Occupation	Education	Management responsibility in coop.	
					Coop.								
M.L.P	M	Late	Vanlose	2011	2011	1997	Outer	150	Partner	Student	Tertiary	No	
		20s	(parents										
			house)									1	
A.M.N	F	30s	Amager	2008	2008	2005	Inner	10	Initially friend,	University researcher	Tertiary	Board member	
			(Coop.)						now alone	and teaching assistant			
T.J.	F	50s	Vesterbro	1981	1981	1976	Inner	54	Friends, then	Kindergarten director	Tertiary	Board president and	
			(rent)						partner, then			member many years	
									alone				
S.B.	М	20s	Amager (rent)	2014	2014	1985	Outer	13	Wife	Student, part time	Tertiary	No	
										uni. admin.			
E.M.M	F	40s	Aalborg	1991	2003	1988	Middle	250	Son	Private office	Tertiary	Board member	
			(rent)										
R.B.	М	30s	Amager	2002	2002	2000	Inner and	10	With wife and	PhD student	Tertiary	Board member	
			(rent)		moved to	(current)	then outer		kids				
					another in								
					2012								
B.S.	М	60s	Vesterbro	Local	1972	1972	Inner	20	Alone	Pensioner	Secondary	Board member + Long-	
			(rent)									term Vesterbro	
												community work	
E.H	М	50s	Vesterbro	Local	1987	1987	Inner	30	Wife	Public servant	Secondary	Chairman of board and	
			(rent)								,	common yard	
F.L	F	50s	Osterbro	1987	1987	1988	Middle	250	Alone/ one son	Consulting work	Tertiary	Board member	
			(rent)						,		,		
H.R.	F	60s	Amager	1984	1984	1976	Inner	54	Alone / one son	Publishing company,	Tertiary	No	
			(rent)						previously	editor freelance	,		
B.B.	М	60s	Vanlose	2002	2002	1992	Inner	10	Wife	Public Servant	Tertiary	Board treasurer	
			(homeowners			_			-		,		
			hip)										
H.G.L	М	40s	Student	1993	1993	1976	Inner	54	Partner and	University professor	Tertiary	No	
	'''		accomodation] .	daughter	2	,	1	

> Common housing in Vesterbro (April-June 2015)

Name	Gender	Age	Previous	Arrival	Entrance	Establishme	Area of	Occupation	Flatmates	Education	Management
			home	Vesterbro	common	nt of	Vesterbro				responsibility
						common					
P.M.	M	60s	Vesterbro	1975	1984	1917	Outer	Pensioner, technical work	Alone	Secondary	Chairman of board
				(rental)				in housing association			
H.M.	F	60s	Vesterbro	1973	1999	1917	Outer	Pensioner, primary	Alone	Tertiary	No
				(rental,				teacher			
				moved							
				when							
				changed to							
				coop.)							

> Mutual-aid housing cooperatives in Ciudad Vieja, CV (February-June 2016)

Name	Gender	Age	Name of coop	Previous home	Arrival CV	Entranc e coop	Establishment of group	Coop inhabited	Num. flats	Flatmates	Occupation	Education	Management responsibility in coop.
A.D.	F	30s	COVIARAGON	CV (coop)	Born in	2011	1999/2000	2015	10	Partner and daughter	Hairdresser	Secondary	Secretary
D.D.	М	50s	COVICIVI I	CV (renting)	Local	1986	1986	1998	34	Wife and children	Consumer coop admin	Secondary	President of board
B.M.	F	50s	MUJEFA	CV (renting)	1970s	1989	1989	1997	12	Alone	Domestic worker	Primary	Various committees
S.C.	F	60s	COVICIVII	CV (renting)	Local	1986	1986	1998	34	Husband and children	Head of community kindergarten	Secondary	Community committee
M.L.	F	60s	COVICIVI III	CV (renting)	Local	1999	1999	2009	24	Husband and children	Cook	Secondary	Secretary
L.N.	F	50s	Inchalá	El Hipódromo (renting)	2005	2004	1998	2010	14	Husband and children (now divorced)	Foreman of garbage recollection plant	Tertiary	President
M.T.	F	40s	COVIJUD	La Teja (renting)	2013	2010	2003	2013	16	Husband and children	Housewife	Secondary	Secretary
E.D.	М	40s	COVIJUD	Curva de Maroñas (renting)	2013	2003	2003	2013	16	Wife and children	Freelance translator, office worker	Tertiary	President
M.C.	F	50s	COVICIVI III	CV (renting)	1980s	2001	1999	2009	24	2 sons	Domestic worker	Primary	Various committees
C.L.	F	60s	COVICIVI III	CV (renting)	Local	1999	1999	2009	24	Sons and grandsons	Domestic worker	Primary	Various positions
G.M.	М	20s	Dropped out of coop	CV (renting)	Born in CV	2013	2005	-	-	-	Cook	Secondary	-

> Prior-savings cooperatives in Ciudad Vieja and Centro/Barrio Sur (February-June 2016)

Name	Gender	Age	Name of	Previous	Arrival	Entranc	Establishment	Соор	Num.	Flatmates	Occupation	Education	Management
			coop	home	Barrio	е соор	of group	inhabited	flats				responsibility in coop.
S.P.	F	30s	El Resorte	Cordón (renting)	2009	2009	2005	2009	16	Partner	Architect	Tertiary	Cooperative board director
Z.P.	F	60s	COVISUR 2	Malvin (renting)	Early 80s	Early 80s	Early 70s	Early 80s	90	Husband	Admin. assistant	Secondary	Board director for various years, FECOVI leader
I.S.	F	60s	COVISUR 1	Palermo (renting)	2003	2003	Late 70s	1983	90	None	Primary teacher	Tertiary	Cooperative Board Director
O.V.	F	50s	COVISUR 4	Cordon (renting)	Early 90s	Early 90s	Late 70s	1978	180	Wife	Lawyer	Tertiary	Cooperative board Director
M.P.	F	60s	COVISUR 1	La Aguada (renting)	83	83	Late 70s	1983	90	Husband and children	Secondary school teacher	Tertiary	Secretary of board
E.S.	М	60s	COVISUR 1	La Aguada (renting)	83	83	Late 70s	1983	90	Wife and children	Psychologist	Tertiary	No

Appendix 5: Coding structure and process for article II.

Interviews were coded descriptively and thematically, some codes were left loose and others were connected to a more abstract theme/category.

I also grouped most codes into 7 code families to facilitate the analysis of the data:

- "Limited" equity
- Displacement: direct
- Displacement: exclusionary
- Inclusion/exclusion mechanisms: social and cultural capital
- Inclusion/exclusion mechanism: capacity to pay
- Physical change and ground rents
- Cultural and symbolic appropriation of space

Code List (104)

- · Being an island
- capital switching: financialisation
- Capital switching: long term investment fix
- Capital switching: storage of value
- cooperative values/ethos
- Displacement
- **Displacement:**"voluntary" exit, nonconflictive eviction
- **Displacement:**"voluntary", insider capitalisation
- Displacement: direct: coop takes space
- **Displacement: direct:** price
- Displacement: direct: private investment produces eviction
- Displacement: direct: rehousing too old to cope with return
- **Displacement: direct**: urban renewal, less housing
- Displacement: exclusionary: lifestyle
- Displacement: exclusionary: no subsidies
- Displacement: exclusionary: price
- Displacement: gentle, coop attempts to prevent

- Displacement: state induced
- Displacement: tenure change rent to coop
- Everyday politics
- Everyday politics: community dynamics
- Everyday politics: coop deregulation
- Everyday politics: depoliticisation
- Everyday politics: housing coop community dismantling
- Everyday politics: individualism
- Everyday politics: insider priority
- Everyday politics: marketization
- Everyday politics: prisoners dilemma
- Inclusion/exclusion:
 Coop tries to avoid
 eviction
- Inclusion/exclusion: everyday politics
- Inclusion/exclusion: formal equality, material inequality
- Inclusion/exclusion: political affiliation
- Inclusion/exclusion: price/income
- Inclusion/exclusion: social network
- Inclusion/exclusion: social/cultural capital

- Inclusion/exclusion:
 State bureaucracy
- Inclusion/exclusion:
 State subsidy
- Inclusion/exclusion: time
- Limited equity:
 collective loses
 legitimacy to decide
 over individual
- Limited equity: control over one's habitat
- Limited equity: coop decision
- Limited equity: equity increases with time
- Limited equity: financial asset
- Limited equity: financial asset: easy money
- Limited equity: ideological position
- Limited equity: ideological positions within coop
- Limited equity: inertias
- Limited equity: lack of knowledge of inhabitants
- Limited equity: personal capitalisation
- Limited equity: possession-ownership
- Limited equity: prudence

- Limited equity: public valuation
- Limited equity: public valuation: admin changes
- Limited equity: public valuation: admin changes: more centralised info
- Limited equity: public valuation: admin changes: personnel cut down
- **Limited equity:** state regulation
- Limited equity: state regulation: taxes
- Limited equity: State subsidy private capitalisation
- Limited equity: state tax revenue
- Limited equity: use value
- Limited equity: valuers ambiguities
- Limited-equity: strength in numbers
- Monopoly rent
- Motivation: access to housing
- Physical change and demographic change
- Physical change increase living costs
- Physical change increase living costs: rent
- Physical changes impact upon equity of building

- Population change: cooperative members come from other areas
- Population change: cooperative ethos change
- Population change: repopulation, ambiguous effects
- Public space use incompatibilities
- Public space use incompatibilities: drug addicts
- Right to housing and the city: occupy centrality
- Right to housing and the city: Resistance to gentrification
- Security and "normalisation"
- Social preferences: centrality
- Social preferences: neighbourhood feel
- Social preferences: stay in neighbourhood
- Speculative private investment: passive
- State regulatory framework: ground rent limitations
- state regulatory framework: commodification
- State regulatory framework: deregulation
- Terra nullis

- Urban renewal: community control of renewal
- Urban renewal: cooperatives pioneer valorisation
- Urban renewal: criminality and social peace
- Direct state-led gentrification
- **Urban renewal:** linked to cooperative tenure
- **Urban renewal:** population change
- Urban renewal: private investment
- Urban renewal: public projects
- Urban renewal: Selfmanaged, democratic urban renewal/gentrificatio
- Urban renewal: State intervention limited
- **Urban renewal:** State subsidy for renovation
- Us/ them: othering, pre-revanchist
- Us/them: active neighbour vs. newcomer
- Us/them: lifestyle
- Us/them: renters not squatters
- Us/them: working class identity
- Us/them: working ethic vs. none

Appendix 6: Primary document collection, coding structure and process for article III

Media coverage:

El Solidario

El Solidario is FUCVAM's official newspaper. It has had a constant, yet irregular, publication since its inception.

The article search for *El Solidario* was done manually in FUCVAM's archive. Not all of *El Solidario's* publications were available to due to their loss in a flood and also due to rodent activity. Most of the most recent numbers, however, were available, and covered the time span of the second mortgage debt strike.

FACTIVA Search

Coverage of the second debt strike on mainstream media was recollected using FACTIVA software. The search did not cover the entire time-span of the conflict as the database only goes back until 2003.

Search Summary

Text fucvam and deuda or fucvam and deudor or fucvam and hipoteca or

fucvam and reestructura or cooperativa and vivienda and deuda

Date 01/01/2003 – 31/12/2016 (all available dates)

Source All Sources
Author All Authors
Company All Companies
Subject All Subjects
Industry All Industries
Region Uruguay
Language Spanish

News Filters Region(s): Latin America Uruguay

Results

Found 170

Timestamp 20 July 2016 12:03

Out of the 170 results, 45 were manually filtered out either because of repetition or irrelevance of the content.

Figure 6.1. FACTIVA document distribution by date

Source: Factiva

Figure 6.2. FACTIVA documents by source

Most Mentioned Sources

El Pais - All sources

La República (Uruguay, Spanish
Language)
Agence France Presse - All sources

Noticias Financieras (Latin America,
Spanish Language)
ANSA - All sources

Reuters - All sources

1

170 documents for All Dates

Source: FACTIVA

Atlast.ti Coding

Process-tracing and discourse and content analysis was carried out with the help of Atlas.ti.

The interviewees and media articles were coded descriptively and thematically and assigned to different code families. The primary documents (PDs) were divided into 4 PD families, creditor, debtor, media and mainstream media.

The filtering of codes according to different PD families allowed one to contrast the different narratives of different actors with regard to the same themes.

Code List (62)

- 2008 accord
- Accept status quo defeat
- Against managerial logic
- Assume scarcity
- Atomise debtors
- Beyond sectoralism
- BHU public nature
- Budget and fiscal limits
- · capacity to pay
- Challenge financial logic
- Change of terms
- Cifras deuda
- Colgamentos
- Collective power
- Conflicting interests
- context
- creditor arguments
- Creditor pressure
- Debtor arguments: coop exceptionality
- Debt haircut magnitude
- Debt magnitude questioned

- debtor arguments
- Debtor pressure
- Details restructure process
- Dictatorship illegitimacy
- Direct action
- Discredit BHU
- Discredit FUCVAM
- Eviction
- Fechas huelga
- Final evaluation
- Financial logic
- FUCVAM demands
- general interest
- Government proposal
- IMF-WB
- individual vs.
 collective terms
- Interest rates
- Language of rights
- Ley 14105
- Ley de propiedad horizontal
- Linking debt relations
- Managerialism
- Media framing of conflict

- mercy to external conditions
- Moral economy logic
- Morality
- Necessity
- Negotiation dynamics: creditor changes
- Nuevas viviendas dependen del pago de cooperativistas
- policy co-production
- Politicise debt relation
- Pre-acuerdo 2005
- Pre-acuerdos
- Question collective property
- Question UR
- Resignifying debts
- Social vs financial debt
- spatial element: fait accompli
- Subsidy
- Timeline
- UR dollar exchange

Code families:

Conflict process
Financial logic / history
General interest / sectoralism
General context

Primary Document families

Debtor (Interviews + El Solidario articles) Creditor (Interviews) Mainstream media (FACTIVA articles) Media (El Solidario + FACTIVA articles)

Coded quotations per Code Family and Primary Document Family

	Creditor	Debtor	Mainstream media	Media	TOTALS:
Conflict process	71	95	119	134	419
Financial logic/history	66	114	104	122	406
General context	16	25	39	41	121
General interest / sectoralism	84	103	100	118	405
TOTALS:	237	337	362	415	1351

Annex 1. El foment públic del cooperativisme d'habitatge en cessió d'us a Dinamarca i Uruguai¹⁵

1. Introducció:

Si les cooperatives son tant desitjables, perquè n'hi han de tan poques? Aquesta es la paradoxa que planteja el politòleg Jon Elster (1989) pel que fa el cooperativisme en general, i que recull Ganapati (2010), pel que fa el cooperativisme d'habitatge en particular. Efectivament, en comparació amb les formes de tinença dominants en el mercat de l'habitatge: la compra en propietat i el lloguer, el cooperativisme d'habitatge en cessió d'us ha esdevingut històricament una forma de tinença molt minoritària; a excepció d'en un nombre reduït de països.

Existeixen molts factors explicatius d'aquest fenomen, però és adient ressaltar-ne dos de principals: (1) els projectes cooperatius d'habitatge en cessió d'us requereixen un esforç considerable, tant econòmic com organitzatiu, i (2) no proporcionen, a canvi, oportunitats de rendibilitat econòmica ni gaires possibilitats d'acumular un patrimoni privat mobilitzable. La combinació d'aquest dos factors en el marc d'un sistema d'habitatge mercantilitzat dificulta el desenvolupament d'aquest tipus de cooperativisme d'habitatge. D'una banda, des de la perspectiva individual de la població, l'alt cost econòmic d'adquirir habitatge en grup és, o inassequible, o una opció sovint menys atractiva que l'habitatge en propietat individual, ja que amb un cost comparable, no esdevé una inversió patrimonial comparable. El temps, les capacitats tècniques i aptituds socials que requereix l'autoorganització col·lectiva d'un projecte d'habitatge cooperatiu presenten, a més, un obstacle afegit. D'altra banda, des de la perspectiva del capital, un model d'habitatge asseguible i (parcialment) desmercantilitzat no presenta oportunitats de rendibilitat gaire atractives per a invertir. El caràcter col·lectiu de la cooperativa presenta, també, riscos percebuts sovint com a inassolibles per alguns ofertants de crèdit hipotecari. En conseqüència, sense un recolzament públic i comunitari més ampli, difícilment pot quallar una quantitat significativa de projectes de cooperatives d'habitatge en cessió d'us.

A Dinamarca i a l'Uruguai el cooperativisme d'habitatge en cessió d'ús sí que ha generat sectors d'habitatge que allotgen a un percentatge significatiu de la població. Un marc regulador, financer i administratiu favorable explica en gran part aquest desenvolupament. Les respectives administracions públiques, no només han recolzat el sorgiment d'aquests models d'habitatge cooperatiu, sinó que també han introduït marcs normatius que afavoreixen la seva perdurabilitat en el temps. En particular, en el sentit de prevenir la privatització de l'estoc d'habitatge cooperatiu. Capitalitzar de forma privada el valor patrimonial dels habitatges és un temptació, tant per als residents de les cooperatives, com per al capital, ja que l'habitatge és un node crucial en l'entramat immobiliari-financer a través del qual s'acumula. Així, el foment

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públic del cooperativisme d'habitatge s'ha centrat principalment en la reducció de costos i l'accés a finançament, a canvi de generar un estoc de vivenda assequible i accessible que afavoreixi l'exercici del dret a l'habitatge de la població a llarg termini. Sovint, però, el propi Estat ha promulgat posteriorment reformes mercantilitzadores i privatitzadores que han topat, en ocasions, amb la resistència dels cooperativistes i/o les seves organitzacions.

Aquest text repassarà el marc legal, institucional i comunitari en torn el cooperativisme d'habitatge en ambdós països i les formes en les que el model en cessió d'ús és fomentat, així com les condicions en les quals s'ha vist minat.

2. Dinamarca: un cooperativisme d'habitatge que es bifurca entre lo públic i lo privat

2.1. Antecedents en el cooperativisme d'habitatge obrer

Les primeres cooperatives d'habitatge (andels boliger) a Dinamarca sorgeixen a finals del segle 19 com a iniciatives d'autoajuda proletària. Aquests primers projectes son protagonitzats per obrers organitzats en els seus llocs de treball o sindicats (Greve 1971). En el context previ a la primera guerra mundial, caracteritzat per polítiques públiques urbanes i d'habitatge de caire liberal, aquestes cooperatives s'enfronten a dues problemàtiques principals. En primer lloc, son una opció assequible només per a una fracció de la classe obrera amb salaris relativament més elevats i estables. Per tant, esdevenen un instrument insuficient per donar resposta a les precàries condicions d'habitatge que suportaven una gran part dels habitants de les urbs daneses. En segon lloc, la manca de regulació dona cabuda, posteriorment, a pràctiques especulatives en l'habitatge cooperatiu (Jensen 2013).

La primera problemàtica es comença a abordar des de les administracions públiques ja en els anys previs a la primera guerra mundial, amb línies de finançament estatal i subsidis (Bro 2009). En la època d'entreguerres la construcció d'habitatges cooperatius es multiplica i es comença a abordar també la segona problemàtica esmentada. Es determina la "utilitat pública" de les cooperatives i es prohibeix el lucre en la gestió dels habitatges. Els residents cooperativistes passen a ser usuaris dels habitatges amb contractes de lloguer indefinits, per tal de prevenir l'enriquiment personal en la compra i venda de les vivendes. Amb finançament i regulació estatal, les cooperatives d'habitatge passen a denominar-se cooperatives d'habitatge comú (almene andels boliger) i guanyen pes en les polítiques públiques d'habitatge. Aquestes cooperatives s'acaben fusionant posteriorment en el sector d'habitatge comú (almene boliger), un sector d'habitatge públic no-estatal que és consolida en els anys posteriors a la segona guerra mundial.

2.2. L'habitatge comú: un model amb arrels públic-cooperatives

L'habitatge comú és un sector d'habitatge públic no-estatal que representa el 20% del parc d'habitatges de Dinamarca. El conformen 550 associacions d'habitatge sense ànim de lucre propietàries de 7,000 conjunts residencials (BL 2015b). Aquest sector és el resultat de la progressiva fusió de les cooperatives d'habitatge comú i de les associacions d'habitatge fundades per ajuntaments, sindicats o fundacions diverses. Al llarg d'aquest procés, les cooperatives d'habitatge van anar perdent graus d'autonomia però, alhora, van impregnar les

formes de fer del cooperativisme en la configuració més amplia del sector (Richman 1995). En especial, pel que fa al seu caire descentralitzat i el seu sistema de democràcia interna. Els llogaters de l'habitatge comú són, alhora, propietaris col·lectius de les associacions d'habitatge, que governen amb un sistema multi-escalar de "democràcia llogatera" i elements de co-gestió amb les administracions públiques, sobretot a nivell municipal. Entorn aquest sector s'ha desenvolupat un marc legal i regulador extens, que abasta un entramat institucional complex, i bascula entorn a la llei pròpia del sector (Almeneboligloven).

2.2.1. Recolzament estatal i accés universal

L'habitatge comú s'ha anat construint a base de obra nova amb recolzament públic. El sector ha rebut al llarg de la seva historia diverses magnituds de subvencions directes per la compra de sòl i la construcció, així com subsidis individuals per al pagament dels lloguers. Així mateix, el sector ha anat acumulant recursos propis en fons comuns de cada associació i un fons comú a nivell nacional (*Landsbygefonden*, LBF). Aquest fons comú s'alimenta de quotes obligatòries de totes les associacions i sobretot dels lloguers del conjunts residencials que ja han amortitzat les seves hipoteques. El fons comú està pensat originalment per a finançar el manteniment i la millora dels conjunts residencial ja construïts. La obra nova és finança actualment amb un 14% de capital inicial que aporta el municipi des del seu pressupost anual, un 2% a partir dels dipòsits inicials dels llogaters i un 84% de hipoteca contractada amb les institucions de crèdit hipotecari (amb garantia municipal).

Els lloguers dels residents reflecteixen el cost de compra i construcció i es mantenen estables en el temps. Els lloguers es calculen de manera que representin anualment el 3,4% del cost inicial del projecte i s'ajusten anualment al 75% de la tassa de inflació (o la tassa d'inflació salarial, s'escull la més baixa). La diferencia entre el cost d'amortització del crèdit i la suma dels lloguers, es cobreix amb transferències de l'Estat central en un 75%, i del fons comú del sector en un 25%. Així, els lloguers es mantenen estables i cobreixen l'amortització del principal, i els interessos de la hipoteca els costeja majoritàriament l'Estat central (Gibb et al. 2013, p.37; Nielsen 2010, p.208).

A més, aproximadament la meitat des llogaters reben diversos ajuts públics individuals per costejar el seus lloguers. L'habitatge comú també està exempt del pagament del impost sobre bens immobles (IBI), el que suposa una subvenció indirecta. Els municipis, per la seva banda, a més de vendre sol públic a les associacions d'habitatge comú, tenen la capacitat d'obligar a noves promocions immobiliàries privades a que reservin el 25% del sòl a promocions d'habitatge comú (*Bekendtgørelse af lov om planlægning*, §15, Stk. 2).

A canvi d'aquest foment públic, l'habitatge comú s'ha establert com a patrimoni de tots els danesos i està obligat també a complir el rol d'habitatge social. S'accedeix als habitatges a través de llistes d'espera obertes i transparents, a les que es poden apuntar tots els ciutadans. Un 25% dels habitatges, però, estan reservats per a la llista d'espera de sol·licitants d'habitatge social dels ajuntaments. Es resideix en règim de lloguer indefinit que no es pot traspassar a tercers que no estiguin vivint en l'habitatge. Sí que es pot sub-arrendar fins a la meitat de les habitacions de l'habitatge, amb un contracte aprovat per la associació (BL 2015a). Només es permet sub-arrendar l'habitatge sencer un màxim de 2 anys, amb la deguda justificació presentada a la junta de la associació (malaltia, viatges educatius o de negocis, canvis

temporals de residència, etc.). La mobilitat residencial dels llogaters dins del sector però, és facilitada a partir de la coordinació entre els diferents conjunts residencials d'una mateixa associació d'habitatge comú. En definitiva, tots els ciutadans tenen la oportunitat d'optar a accedir a aquest estoc d'habitatges i fer-ne un ús en el que no es contempla ni el lucre econòmic, ni els privilegis familiars.

2.2.2. La resiliència i les tensions d'una institucionalitat multiactoral

Un canvi legislatiu introduït per un govern liberal-conservador en el poder durant la primera dècada dels 2000, però, ha obert una petita escletxa en el caràcter desmercantilitzat del sector. De clara inspiració thatcheriana, el govern va intentar oferir als llogaters d'habitatge comú el "dret a la compra" individual de les seves vivendes en règim de propietat privada. Aquesta mesura es va enfrontar a una resistència legal i política per part de Federació Nacional de Associacions d'Habitatge (*Boligselskabernes Landsforening*, BL), que argumentava que suposava una expropiació forçosa i inconstitucional de les seves propietats (BL 2003). La pressió exercida va aconseguir reduir dràsticament l'abast de la mesura i introduir importants tallafocs. Actualment, només es poden vendre habitatges si així es decideix amb una majoria de 2/3 parts en l'assemblea del conjunt residencial, es rep el vistiplau de l'ajuntament i l'associació d'habitatge matriu no prova que es veurà perjudicada econòmicament (Socialministeriet 2011). Des de que es va introduir la mesura s'han efectuat només 62 vendes en 19 conjunts residencials, d'un sector d'aproximadament 600,000 habitatges (LBF 2016, p.105). Es pot concloure, per tant, que l'intent privatitzador del govern, de moment, ha fracassat majoritàriament.

Aquest conflicte evidencia les ambigüitats que existeixen entorn el conjunt de drets de propietat que travessen el sector d'habitatge comú i les tensions competencials existents entre diferents nivells del propi sector i, també, entre el sector i les administracions públiques. Que les assemblees de cada conjunt residencial tinguin la potestat principal per decidir sobre la venta d'habitatges és el resultat d'una ajustada decisió judicial (Højesteret 2007). Aquesta es situa entremig del objectiu inicial del govern, que esdevingués competència individual de cada llogater, i la posició oficial de BL, que considerava que era competència de cada associació matriu d'habitatge. Per a BL, l'assemblearisme descentralitzat esdevé més dèbil front les pressions mercantilitzadores que les estructures de presa de decisions de segon nivell, allunyades de la temptació de collir guanys econòmics localitzats. La distribució de competències entre les estructures d'auto-govern de les associacions d'habitatge comú i les empreses sense ànim de lucre de suport tècnic i administratiu (almene boligselskaber), son un altre exemple il·lustratiu. La estreta línia entre el caire tècnic o polític d'una decisió ha esdevingut, sovint, un element de disputa (Cronberg 1986; Larsen & Lund Hansen 2015). Un altre cas rellevant concerneix l'aprovació dels pressupostos del fons comú del sector (LBF), que ha de comptar amb el vistiplau del Parlament.

En definitiva, les progressives regulacions que s'han anat teixint entorn el sector i els diversos canvis i mutacions que ha anat experimentant al llarg de més d'un segle, han generat un marc legal i institucional atapeït i complex. El dens entramat d'actors que participen en la governança del sector és un element que dificulta els canvis bruscos i unilaterals, i explica, en part, la resiliència del sector a les pressions privatitzadores (Vidal 2015; 2017).

2.3. Les cooperatives d'habitatge privades

Les cooperatives d'habitatge privades (*private andels boliger*) sorgeixen als any 70 com una alternativa d'habitatge cooperatiu menys burocratitzada i més flexible (Richman 1995). En efecte, la llei pròpia que regula el sector (*Andelsboligloven*) ocupa unes poques pàgines. Per tant, aquestes cooperatives estan subjectes a un marc legal relativament clar i concís, però alhora gaudeixen d'un alt grau d'autonomia a nivell de cada cooperativa individual. En aquest model, els habitatges son de propietat col·lectiva de cada cooperativa i els seus socis posseeixen una acció o participació en aquesta propietat que els hi atorga un dret d'us indefinit dels seus habitatges i un vot en la assemblea de la cooperativa. Aquest sector agrupa 200,000 habitatges pertanyents a 10,000 cooperatives d'habitatge privades . Suposa un 7% del parc d'habitatges danès i en les principals ciutats, com a Copenhaguen, superen el 30% de l'estoc de vivenda urbana.

2.3.1. Facilitació i regulació pública amb autonomia local

Donat el precedent històric de pràctiques especulatives en les cooperatives obreres d'habitatge de principis del segle XX, BL i els tradicionals partits socialdemòcrates van acompanyar la gestació d'aquest nou model amb cert escepticisme i van pressionar per a que es concebis com un sector de baix cost, no-especulatiu, i amb preus regulats (Sørvoll 2013, p.433). Això es va concretar, principalment, en la regulació de la compravenda de les participacions dels cooperativistes. Com a resultat, aquestes cooperatives poden optar entre tres mètodes per fixar el valor patrimonial dels seus immobles i determinar el preu de cada participació: (1) el cost inicial de la compra o construcció de la propietat, (2) una taxació de la propietat com a edifici de lloguer elaborada per les autoritat tributaries i (3) un taxació basada en el mateix criteri però elaborada per un taxador privat. El valor com edifici de lloguer s'estableix com punt de referència per a aquestes cooperatives, ja que el mercat del lloguer està altament regulat. Si les associacions d'habitatge cooperatiu privat es dissolen, a més, els seus immobles només poden passar a ser gestionats per altres cooperatives, o passar al règim de tinença de lloguer. Una altra mesura contra l'ús lucratiu dels habitatges limita a 2 anys el màxim de temps que un soci pot sub-arrendar la seva vivenda, amb la deguda justificació aprovada per la junta de la cooperativa. Com quedarà palès posteriorment però, aquest conjunt de regulacions es va deixar importants caps sense lligar.

Les cooperatives d'habitatge privades comencen a proliferar a partir d'un canvi legislatiu l'any 1976 que preveu que els llogaters tinguin dret de tanteig i retracte sobre les seves llars, si s'estableixen com a associació cooperativa. Per a que aquesta compra es faci efectiva, un mínim de 60% dels llogaters de la finca han d'esdevenir socis de la cooperativa (*Andelsboligloven*, § 2). La resta dels llogaters tenen l'opció de continuar com a llogaters, en les mateixes condicions, però amb la cooperativa com a nova propietària. Aquests canvis de règim de tinença es veuen facilitats per diversos factors. En primer lloc, perquè la divisió en propietat horitzontal dels immobles s'havia prohibit amb anticipació i per tant els edificis d'habitatges en lloguer restaven encara en règim de propietat vertical (Kristensen 2007). En segon lloc, perquè la regulació de preus del lloguer feia del rendisme immobiliari un negoci poc lucratiu per als propietaris d'edificis amb habitatges en lloguer (Nankervis 1985). Els immobles de lloguer, per tant, circulaven a preus relativament baixos. A més, la major part de l'estoc

d'habitatge en lloguer privat es concentrava en edificis antics dels centres urbans, i suposaven creixents costos de manteniment per a la propietat. En definitiva, les condicions afavorien el pas dels edificis en lloguer privat, a mans dels seus llogaters organitzats en cooperativa.

Les cooperatives d'habitatge privades, a més, no tenen cap obstacle particular per a poder accedir a finançament privat. El sistema de crèdit hipotecari danès te una llarga historia amb arrels en associacions i cooperatives de crèdit hipotecari i està adaptat a les particularitat institucionals locals (Haldrup 2017). L'immoble es considera garantia suficient pels préstecs a la cooperativa, i als socis no se'ls requereix cap garantia lligada a bens personals.

Addicionalment, les autoritats públiques han promogut la formació de cooperatives d'habitatge privades de diverses formes. L'accés al crèdit s'ha facilitat amb garanties municipals i, en programes de renovació urbana, les autoritats municipals han actuat com a intermediaris facilitadors en el procés de canvi de règim de tinença (Larsen & Lund Hansen 2008). El sector també gaudeix de subvencions indirectes com ara exempcions en el pagament de l'IBI i, entre els anys 1981 y 2004, va poder accedir a subsidis directes per a obra nova. En torn al 22% de les cooperatives d'habitatge privades s'ha beneficiat d'aquests darrers ajuts directes, el 70% s'ha constituït sense subsidis a partir de les conversions des del lloguer privat i un 6% és d'obra nova no subsidiada (Erhversvs-og Byggestyrelsen 2006). Aquests cooperativistes, com a propietaris col·lectius, però, no poden optar a ajuts públics per al pagament de les seves quotes mensuals. En suma, les cooperatives d'habitatge privades han sigut fomentades directament i indirectament per les administracions públiques, encara que en un grau menor que l'habitatge comú, i també a canvi de menys contrapartides.

2.3.2. De l'autogestió a la mercantilització

Com explica la antropòloga danesa Maja Hojer Bruun (2011; 2015), les cooperatives d'habitatge privades estaven regides informalment pels valors solidaris de la ideologia cooperativa (andelstanken) i, en major o menor grau, estaven percebudes socialment com a custodis locals d'un comú d'habitatge del qual la ciutadania tenia el dret moral a no ser exclosa. L'alt grau d'autonomia en cada cooperativa per a determinar els mecanismes de traspàs de les participacions i canvis legislatius recents que han reconfigurat el valor d'aquestes, però, han anat allunyant al sector d'aquest ideal.

Aquest model partia ja d'un plantejament més tancat cap a la societat en els seu conjunt que el de l'habitatge comú. A les cooperatives d'habitatge privades existeixen drets hereditaris lligats a la participació cooperativa, o la possibilitat de que els socis la cedeixin a beneficiaris (ABF 2014, sec.17). A això es va sumar el fet que moltes cooperatives no van bastir llistes d'espera obertes i transparents, la qual cosa va donar peu, en alguns casos, a pràctiques de nepotisme. Així, es va anar alimentant la sensació de que sovint "havies de conèixer a algú" per a poder accedir a un habitatge cooperatiu (Boterman 2011; Leach 2016). Aquestes mediacions informals van anant perdent legitimat social, preparant el terreny per a que, posteriorment, es substituïssin per mediacions mercantils.

La informalitat emparada per l'autonomia en cada cooperativa, i la creixent valorització mercantil de l'habitatge en plena bombolla immobiliària a partir de mitjans dels 1990, van començar a fer la "pinça" a l'ideal cooperatiu. Per una banda, l'escàs rigor en la gestió de la

compravenda de les participacions en algunes cooperatives, va permetre a alguns socis sortints collir guanys econòmics de sotamà (Erhversvs-og Byggestyrelsen 2006). D' altra banda, entre part de la població expectant per a poder accedir a les vivendes cooperatives, l'intercanvi mercantil es va anar erigint com una alternativa més "objectiva" i "justa" que el favoritisme i l'amiguisme intern, o l'incipient mercat negre que, en alguns casos, s'estava gestant.

Les dues propostes que estaven sobre la taula per sortir d'aquest atzutzac es poden resumir en: més regulació o més mercat. Els partits d'esquerres van promoure una proposta de llei centrada en la imposició de llistes d'espera obligatòries i amb criteris transparents que tallessin d'arrel la relació directa entre compradors i venedors individuals de les participacions (Turmo 2004, p.30; Sørvoll 2013, p.435). Els partits conservadors i liberals, per contra, apostaven per desregular el sector a favor de la llei de la oferta i la demanda en el mercat. Amb un govern liberal-conservador en el poder en el període 2001-2011, ha sigut la darrera visió la que ha acabat incidint amb més força. En l'actualitat, les llistes d'espera estan perdent protagonisme a favor de transaccions de participacions que parteixen de portals o agències immobiliàries.

Aquest procés de mercantilització de les cooperatives d'habitatge privades va eclosionar degut a una regulació inicial relativament laxa i a partir de posteriors canvis legislatius. Crucialment, l'any 2005 el govern va introduir una norma que obligava a les cooperatives a permetre als seus membres utilitzar les participacions individuals com a garantia de préstecs personals (Økonomi-og Erhvervsministeriet 2004). Com Larsen i Lund Hansen (2015) apunten, això les va fer assemblar cada cop més a una mercaderia hipotecable. Amb aquest canvi, l'increment del valor de les participacions no només podia beneficiar a socis que marxaven, sinó també als que hi restaven, ja que millorava el seu accés personal a crèdit. D'altra banda, la possibilitat d'hipotecar-se permetia a socis entrants assumir preus més alts i, per tant, va incrementar la demanda efectiva potencial de les participacions.

En un context de bombolla immobiliària, el preu dels immobles privats de lloguer estava incrementant, en part degut a la creixent demanda pròpia de llogaters organitzats en cooperativa i amb fàcil accés a crèdit (Lunde 2006; Wismann 2012). Així, el punt de referencia pels topalls de preus de les cooperatives no era totalment immune a les dinàmiques de mercat. L'any 2004, a més, el sistema de taxació pública del valor de les cooperatives va canviar, provocant un increment brusc en els preus màxims permesos de les participacions (Ministry of Housing, 2012). La taxació privada, per la seva banda, no està estrictament regulada, el que ha permès inflar les seves taxacions sense gaires dificultats. Aquest conjunt de factors va fer pujar els topalls de preus de les de participacions i reforçar l'interès material dels socis en un increment de preus. Altres actors amb un interès material en mantenir l'assequibilitat dels habitatges cooperatius, com ara les persones apuntades a les llistes d'espera de les cooperatives, per contra, no tenien ni veu ni vot en les estructures de presa de decisió del sector.

En aquest context, les assemblees de les cooperatives d'habitatge privades van votar majoritàriament a favor de incrementar els preus de les participacions, seguint la tendència a l'alça dels nous màxims permesos. Tot i que continuen en vigor els topalls, en ciutats com a Copenhaguen el preu de les participacions entre 1999 i 2011 es va quadruplicar (Copenhagen

Municipality 2012). Si és liberalitzés totalment la compravenda de participacions, però, aquestes podrien encara encarir-se en un 66% en aquesta ciutat (Kildegaard & Holm 2015). No existeixen dades públiques disponibles sobre la evolució exacta dels preus de les participacions i aquests preus varien molt entre cooperatives. Com a exemple il·lustratiu, però, l'any 2014 el preu de la participació en la cooperativa d'habitatge privada més gran de Vesterbro, un barri cèntric i revaloritzat de Copenhaguen, era de €3,350 per metre quadrat aproximadament . Residir en aquesta cooperativa en un apartament de 60 metres quadrats, per exemple, requeria una aportació inicial de €201.000. Com a resultat, el lucre i el deute privat s'han introduït dins del sector i les comunitats de cooperativistes pivoten en torn a la gestió econòmica del patrimoni (veure també Bruun (2018)). Alhora, els habitatges cooperatius han esdevingut menys accessibles per a la població de baixos recursos. En aquest sentit, les cooperatives d'habitatge privades daneses han emprés el mateix camí que les seves contraparts a Noruega i Suècia (Sørvoll & Bengtsson 2018b; 2018a).

3. Les cooperatives d'habitatge d'usuàries a l'Uruguai: entre la mobilització i la institucionalització

3.1 Un marc institucional amb interrupcions

El cooperativisme d'habitatge en cessió d'us a l'Uruguai sorgeix a finals dels anys 1960 inspirat en la experiència dels països nòrdics i de la mà d'una societat fortament mobilitzada i organitzada. El pas des d'un grapat d'experiències pilot al ràpid desenvolupament de tot un sector de cooperatives d'habitatge es dóna a partir de l'aprovació de la Llei Nacional d'Habitatge de 1968 (Ley 13.728). La llei inclou un capítol (Cap. X) que defineix les característiques bàsiques de les cooperatives i regula els seus aspectes centrals. Alhora, aquesta llei, que amb posteriors modificacions continua essent la base normativa per a tot el sector d'habitatge del país, basteix un marc regulador, financer i administratiu més ampli, al qual les cooperatives també estan subjectes. L'any 2008, a més, es va aprovar la Llei de Cooperatives (Ley 18.407 i 19.181) on s'especifica la regulació, constitució, organització y funcionament de les diferents cooperatives existents al territori uruguaià, incloses les d'habitatge. A la introducció d'aquesta llei es recalca que, "l'Estat garantirà i promourà la constitució, el lliure desenvolupament, l'enfortiment i la autonomia de les cooperatives, en totes les seves expressions econòmiques i socials".

Les cooperatives d'habitatge son concebudes com una eina de producció d'habitatge "d'interès social" (Ley 13.728). El seu objectiu principal és, "proveir allotjament adequat i estable als seus socis" (Ley 18.407, Art. 117). Les cooperatives d'habitatge es consideren una pota més del sistema públic d'habitatge i son recolzades amb recursos estatals perquè es considera que avancen els objectius de, "integració social, solidaritat, apoderament dels participants i apropament multidisciplinari a la problemàtica de l'habitatge" (MVOTMA 2015, p.22).

El marc legal i institucional favorable al desenvolupament del cooperativisme, però, es va veure greument interromput arrel de l'adveniment de la dictadura (1973-85). La posterior transició a la democràcia parlamentaria es va desenvolupar en el marc d'un continuisme neoliberal que va buidar la llei dels recursos materials necessaris per reactivar el

cooperativisme amb força. No és fins a partir finals dels anys 1990 amb les victòries electorals del partit progressista Frente Amplio, primer a Montevideo i la dècada següent a nivell estatal, que es torna a apostar tímidament pel cooperativisme des de les institucions. Com a resultat, la creació de cooperatives va tenir el seu punt àlgid en el període previ a la dictadura i l'està recuperant en la actualitat. Rere aquest període de dificultats, a l'any 2011 hi havien 30 mil llars cooperatives que representaven el 2,58% de les llars del país (INE 2011). En els últims anys, però, el ritme de formació de cooperatives s'ha tornat a accelerar (veure Taula 1). La persistència del cooperativisme al país no es pot entendre sense la mobilització permanent, en particular de la Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mútua (FUCVAM), per a dotar el cooperativisme de les eines legals i materials imprescindibles per al seu desenvolupament.

3.2. Un model amb dues modalitats

Existeixen dues modalitats de cooperativa d'habitatge en cessió d'ús a l'Uruguai. Les Cooperatives d'Habitatge d'Usuaris per Ajuda Mutua, per una banda, son la modalitat més estesa i parteixen de l'auto-construcció col·lectiva. La majoria d'aquestes cooperatives s'agrupen en torn a FUCVAM, que compta amb 515 cooperatives que engloben 22,223 habitatges (FUCVAM 2017). D'aquests, 17,961 estan habitats, 2,259 en obres i 2,203 en tràmit (ibid). Les Cooperatives d'Habitatge d'Usuaris per Estalvi Previ, per la seva banda, requereixen als socis una aportació de capital inicial que representa el 15% dels costos del projecte, el qual es contracta a constructores professionals. Aquestes cooperatives s'agrupen en torn a la Federación de Cooperativas de Vivienda (FECOVI). Aquestes dues modalitats es diferencien principalment respecte al capital inicial i la forma de construcció, el que de totes formes te un impacte important pel que fa la composició socioeconòmica dels seus socis.

Cada cooperativa és propietària del seu immoble(s) i sol corresponent i els socis firmen un contracte de "uso y goce" dels habitatges. Aquest contracte és il·limitat en el temps, es pot transmetre a hereus i cedir-se per acta entre vius (Ley 13728, Art. 144). El dret de "uso y goce" va acompanyat per la participació de cada soci en el capital social de la cooperativa. El que s'anomena la "part social", inclou: la aportació inicial del soci i les seves quotes destinades a l'amortització del principal del préstec hipotecari, però no inclou els interessos pagats (Ley 19.181, Art. 139). La part social tampoc inclou la part de la quota mensual destinada a cobrir despeses d'administració, manteniment i d'altres despeses comunes de la cooperativa. Mentre que a les cooperatives d'estalvi previ l'aportació inicial equival al 15% dels costos del projecte, a les cooperatives per ajuda mútua els socis aporten una aportació inicial molt petita (2 UR – 80 euros aproximadament) i la seva ma d'obra durant el procés de construcció col·lectiva. Cada nucli de convivència ha de aportar 21 hores de treball setmanal durant aquesta etapa, en la que tothom participa en la construcció dels habitatges, que es sortegen posteriorment. Als socis, a més, els hi pertany el dret a vot en la assemblea de la cooperativa i a la participació en els seus òrgans de govern.

Els grups per a constituir una cooperativa es formen autònomament, a partir de llaços informals o de contactes facilitats per FUCVAM o FECOVI. Si que existeix, però, un topall d'ingressos màxim per a participar en la constitució d'una cooperativa i, per tant, les habiten majoritàriament població pertanyent als dos quintils d'ingressos més baixos (MVOTMA 2015,

p.17). Les cooperatives han de tenir un mínim de 10 socis titulars si es per obra nova, o 6 si es tracta de la rehabilitació d'un immoble i en ambdós casos un màxim de 50 (MVOTMA 2018). Aquests grups han de contractar obligatòriament un Institut d'Assistència Tècnica (IAT) que els hi assessora durant tot el procés de constitució i construcció de la cooperativa. Els IAT son equips interdisciplinaris que han de comptar amb un mínim d'un arquitecte o enginyer, un assistent social, un economista o comptable, un advocat i un secretari. Els IAT son entitats sense ànim de lucre i el cost dels seus serveis no poden sobrepassar el 5% del valor total del projecte (Ley 13728, Art. 174). El grup constituït és el responsable últim de la autogestió del projecte cooperatiu amb el recolzament d'un IAT.

3.3. Dotar la llei dels recursos materials necessaris: pugnes i avenços

L'accés al sol és una precondició per a poder desenvolupar el projecte cooperatiu. Les cooperatives poden adquirir sòl privat o sòl públic. La darrera és la opció majoritària i més assequible. També poden adquirir un immoble per a rehabilitar. La primera onada de cooperatives es va establir en sol públic urbà no consolidat en la perifèria urbana. Les cooperatives van, en efecte, estendre i fer ciutat, bastint els seus conjunts residencials amb tota la infraestructura necessària, des del clavegueram fins a biblioteques pròpies, centres esportius i guarderies.

Amb el retorn a la democràcia, FUCVAM va endegar una sèrie de mobilitzacions per a reactivar la provisió pública de sol per a les cooperatives. El moment àlgid d'aquestes mobilitzacions va consistir en la ocupació de predis municipals l'any 1989, per a forçar la creació d'una "cartera de tierras" a disposició de les cooperatives (González & Nahoum 2011). Aquest pressió van donar els seus fruits amb la creació d'una "cartera de tierras" a Montevideo, l'any següent, a partir de sòl i immobles de propietat municipal. Les propietats s'adjudiquen a través de convenis amb FUCVAM i FECOVI i també a cooperatives no afiliades. Als anys 90 FUCVAM va plantejar també una "Reforma Urbana" que reconeixes el dret de les classes populars a habitar la centralitat de la ciutat (FUCVAM 1991; 1997). Això incloïa la demanda de bastir la "cartera de tierras" amb propietats en les zones centrals de les urbs. Aquesta demanda va ser recollida per les autoritats municipals de Montevideo, en particular amb la promoció de cooperatives en el seu centre històric (Díaz Parra & Pozuelo Rabasco 2013). L'any 2011 finalment es va constituir també a una "Cartera de Terres de Immobles per l'Habitatge d'Interès Social" a nivell nacional. Aquestes propietats s'adjudiquen a partir de convocatòries públiques anuals a les que es poden presentar les cooperatives.

El pilars fonamentals del sistema de finançament de les cooperatives s'estableixen amb la Llei Nacional d'Habitatge de 1968. Per una part, es dota amb recursos públics un Fondo Nacional de Vivienda (FONAVI) per al finançament d'habitatge d'interès social. D'altra part, el Banco Hipotecario de l'Uruguai (BHU), un banc de propietat estatal i amb monopoli sobre tot el crèdit hipotecari al país fins l'any 1996, s'encarregava originalment d'administrar el fons i els préstecs. La llei també va introduir una moneda en la que estan denominats els préstecs hipotecaris, la Unitat Reajustable (UR), que està indexada a la evolució de l'Índex Mitjà de Salaris. En el context d'una economia amb alta pressió inflacionària, aquesta moneda es va crear originalment per a protegir els actius del banc i alhora prendre en consideració la capacitat de pagament dels deutors. La capacitat de pagament es facilitava, alhora, amb la

possibilitat d'estendre el temps d'amortització fins a 35 anys i amb un subsidi per a cobrir les quotes de pagament de la hipoteca, si aquestes sobrepassaven el 30% dels ingressos del deutor (Ley 13. 728, Art. 35). La posterior reglamentació d'aquest subsidi, l'any 1973 (Ley 14.105), però, es va suspendre arrel de la dictadura i des de llavors no s'ha implementat de forma clara i sistemàtica.

Al llarg del temps, a més, s'han implementat també altres formes de subsidi de capital o de pagament d'interessos. Els mateixos interessos lligats al préstecs també han variat, des del 2% en l'època prèvia a la dictadura, a entre el 4,5% i 7% en els anys 90, fins al 5% en l'actualitat (Altoberro 2008). Tant la dotació de recursos al FONAVI, com la configuració del sistema de crèdit i subsidis, ha variat en les últimes dècades i ha sigut un element de tensió entre les federacions cooperatives i les administracions públiques.

Arrel de la crisi financera de l'any 2002, l'arribada del Frente Amplio al govern central i la mobilització persistent de FUCVAM, aquest sistema de finançament i subsidi s'ha reconfigurat en alguns aspectes importants. En primer lloc, amb la reestructuració post-crisi del sistema financer uruguaià, el BHU va traspassar la seva cartera de préstecs a les cooperatives, al Ministeri d'Habitatge. Ja des de l'any 1992 les noves cooperatives constituïdes s'havien estat finançant directament des del Ministeri d'Habitatge i, a partir de l'any 2007, la seva gestió està a càrrec de la recentment creada Agencia Nacional d'Habitatge. Un cop les cooperatives tenen un sòl o immoble adjudicat i un projecte aprovat, poden accedir a finançament participant en els sorteigs anuals que organitza el Ministeri d'Habitatge. Al tercer cop que es presenta una cooperativa al sorteig se l'hi adjudica automàticament el préstec.

Com a exemple, la Taula 1 il·lustra la quantitat de cooperatives finançades anualment en el període 2010-2014. Els préstecs son d'unes quanties màximes establertes considerades suficients per a finançar la creació d'habitatges de qualitat, però modestos, i com a mínim un saló comunal per cooperativa. Un cop reben el préstec, les cooperatives poden pagar pel sòl o immoble que se'ls hi havia adjudicat i començar el procés de construcció i/o rehabilitació. Amb aquest esquema es torna a sistematitzar l'accés a sòl i crèdit, que en dècades anteriors era sovint contingent als cops de pressió exercits per FUCVAM en forma de manifestacions davant el Ministeri de Finances i ocupacions del BHU (González 2013).

Taula 1: Cooperatives amb finançament atorgat:

Any	Habitatges	Cooperatives	Pressupost per a cooperatives en el FONAVI (%)
2010	1231	42	15
2011	1520	46	21
2012	2280	65	30
2013	2675	83	39
2014	2207	64	38
Total	9913	300	(mitjana) 29

Font: basat en (MVOTMA 2015, p.24; Solanas 2016, p.183)

Els subsidis directes proporcionats actualment a les cooperatives es canalitzen, en forma de subsidis individuals, al pagament de la quota mensual d'amortització del préstec hipotecari.

Aquest subsidi es concep com un forma de garantir el dret a la permanència de les persones en les seves llars (FUCVAM 2016). Si la quota mensual suposa més del 25% dels ingressos líquids d'una unitat familiar, aquesta pot demanar un subsidi per cobrir la diferencia entre el valor de la quota i aquest 25%. Si els ingressos totals de la unitat familiar entren dins de la definició oficial de pobresa, o pobresa extrema, aquest subsidi s'incrementa fins a que la quota representi el 14% o el 8% dels ingressos respectivament (ANV 2012). Aquest sistema de subsidis, de moment, es el resultat de resolucions ministerials i FUCVAM està reclamant que el dret a la permanència es vegi consagrat en llei. Com a subsidi indirecte, a més, les cooperatives d'usuàries estan exemptes de tots els impostos que graven la propietat del immobles (Ley 18.407, Art. 143).

3.4. El manteniment de la accessibilitat i assequibilitat dels habitatges: fortaleses i fragilitats

Un aspecte crucial del sistema cooperatiu te que veure amb el traspàs del dret al "uso y goce" dels habitatges, que està lligat a la "part social" que acumula cada soci. La compravenda dels habitatges cooperatius esta deslligada del mercat, però el cost d'accés a aquests habitatges s'incrementa amb el temps ja que el soci entrant ha de aportar la "part social" que s'emporta el soci sortint. En aquest sistema, el soci marxa amb estalvis que equivalen a la aportació inicial i la suma de quotes de pagament del préstec hipotecari que ha realitzat durant la seva estada (menys un 10% de comissió que es queda la cooperativa), però alhora el soci entrant ha de afrontar una entrada inicial que pot arribar a ser molt elevada.

La diferencia entre les condicions econòmiques d'accés dels socis fundadors i les dels socis posteriors, sovint esdevenia un mecanisme de gentrificació dins les cooperatives o feia difícil col·locar habitatges que restaven buits. Aquest problema no s'aborda institucionalment fins l'any 2017, amb l'obertura d'una línia de crèdit específica que finança el 85% d'aquest entrada inicial per a nous socis, en condicions similars a les que afrontaren els socis fundadors (DINAVI 2017). Els socis entrants, però, han de tenir estalvis previs per a afrontar el 15% restant. En el cas de les cooperatives per ajuda mútua, això pot suposar encara una diferencia significativa respecte les condicions afrontades pels socis fundadors, que han d'aportar hores de treball però no se'ls requereix estalvis previs.

Altres aspectes del traspàs dels habitatges cooperatius no compten amb una regulació central. Cada cooperativa d'habitatge ha bastit el seu propi sistema de llistes d'espera, sigui una llista conjunta i oberta, combinant una llista oberta externa i una llista interna amb prioritat per a familiars, o simplement deixant que el soci sortint proposi un candidat substitutori a la junta directiva de la cooperativa. Aquesta autonomia i informalitat, en algunes cooperatives, ha donat peu a pràctiques irregulars de compravenda a preus inflats o de mercat en algunes cooperatives antigues situades en zones costaneres revaloritzades de Montevideo (veure també: Solanas 2016, pp.269–321). Encara que aquestes practiques son minoritàries i es limiten a un nombre reduït de cooperatives, és important mencionar-les, donades altres experiències internacionals, com ara la danesa. L'enfortiment del marc institucional que s'està donant en els últims anys i l'oposició de les federacions nacionals a la perversió del model dificulta que aquestes pràctiques s'estenguin. De totes formes, encara no s'han implementat

mecanismes institucionals suficientment robustos com per a efectivament tallar-les de socarel.

El caràcter no-mercantil i no-especulatiu dels habitatges sí que està inscrit en altres elements del marc legal. El sub-arrendament dels habitatges a tercers, per exemple, està prohibit per llei i és motiu suficient per a l'expulsió de la cooperativa (Ley, 13.728, Art. 151). Pel que fa la possibilitat de passar de cooperativa d'usuaris a propietat horitzontal, la llei requereix una majoria especial de ¾ dels vots en la assemblea de la cooperativa (Ley 19.181, Art. 33). Aquesta opció, de moment, no ha estat emprada per les cooperatives d'usuaris d'habitatge. La forma en la que està estructurat el sistema de crèdit hipotecari públic és relativament avantatjós per a les hipoteques col·lectives i fins recentment la majoria de les cooperatives encara estaven amortitzant les seves hipoteques. La noció de la propietat col·lectiva, a més, està molt integrada en l'imaginari col·lectiu del cooperativisme forjat en la mobilització social. Tot i així, no es pot descartar que aquesta porta legal entreoberta a la privatització esdevingui problemàtica en el futur de ma de canvis generacionals, culturals i econòmics.

El que és indubtable, però, és que el moviment cooperativista uruguaià s'ha caracteritzat històricament per una defensa aferrissada del seu model davant diferents pressions mercantilitzadores. L'any 1983, la dictadura va passar un decret-llei (15.501) que obligava a la divisió horitzontal de les cooperatives i la concessió de la propietat individual i exclusiva a cada soci sobre el seu habitatge. FUCVAM va confrontar aquesta mesura amb la recol·lecta massiva de signatures per a un referèndum sobre la llei i va participar activament en les mobilitzacions socials que varen marcar els últims passos del règim. Amb el retorn de la democràcia, el nou govern va obviar la demanda de FUCVAM de derogar immediatament els efectes de la llei i va implementar una altre decret (No. 192/987) que obligava a que cada cooperativa realitzés una assemblea per a decidir si escollia el règim d'usuaris o de propietaris. FUCVAM es va mobilitzar contra aquesta denominada "Ley Ricaldoni" i va impulsar una campanya a favor del règim d'usuaris que va tenir un èxit rotund en les votacions (González 2013, p.113).

4. Conclusions

La experiència de les cooperatives d'habitatge en cessió d'ús a Dinamarca i Uruguai posa de relleu la importància d'un marc legal adequat i del recolzament públic material per possibilitar la expansió del model. Alhora, ressalta com les petites diferències en el detall institucional i organitzatiu de cada sector marquen el seu esdevenir divergent. La resiliència d'un model d'habitatge dissonant amb les formes dominats forjades per l'Estat i el mercat, depèn també de com es configuren les forces socials que tenen un interès material en la seva continuada existència. La manera com s'articulen aquestes forces entorn l'Estat, las sòcies cooperatives actuals i expectants i l'entramat comunitari més ampli, incideix també en desenvolupament del model, més enllà de la evolució de la seva institucionalitat formal.

Tant a Dinamarca com a l'Uruguai, canvis legals i en polítiques públiques marquen punts d'inflexió en el desenvolupament del cooperativisme d'habitatge. Les associacions d'habitatge comú daneses, per exemple, proliferen a partir de les polítiques públiques d'habitatge post-segona guerra mundial. Les cooperatives d'habitatge privades daneses es multipliquen a partir d'un canvi legislatiu atorgant el dret de tanteig i retracte als llogaters organitzats en cooperativa i d'un marc institucional favorable. Les cooperatives d'habitatge d'usuàries a

l'Uruguai, per la seva banda, s'expandeixen rere la seva reglamentació en la Llei Nacional d'Habitatge de 1968. L'evolució del cooperativisme uruguaià es veu interromput per 12 anys de dictadura cívic-militar i travessa un llarga i conflictiva recomposició institucional durant dos dècades caracteritzades pel neoliberalisme i la crisis. En la actualitat, la canalització de recursos públics cap a les cooperatives d'habitatge i un marc legal i administratiu més robust està afavorint, de nou, el seu desenvolupament.

Pel que fa la determinació del caràcter de cada sector a llarg termini, afloren dues dimensions crucials entorn la transmissió del dret d'ús dels habitatges: la configuració dels mecanismes de selecció del soci entrant i la transacció monetària associada. Mentre que les associacions d'habitatge comú daneses s'han bastit amb llistes d'espera obertes i regides per criteris transparents, a les cooperatives d'habitatge privades daneses i les cooperatives d'habitatge d'usuàries uruguaianes existeixen drets hereditaris i es gaudeix també d'autonomia per gestionar formalment, i informalment, aspectes clau de les baixes i altes de sòcies. Aquesta autonomia dona cabuda al favoritisme familiar i d'amistats, i pot comportar un tancament relatiu cap a la societat en el seu conjunt. En el cas de les cooperatives d'habitatge privades daneses, aquest tancament ha sigut funcional a la seva posterior "obertura" mitjançant palanques de mercat. La substitució del vincle informal pel vincle mercantil, però, ha vingut acompanyada per noves exclusions generades a partir del encariment d'aquests intercanvis. Mentre que en el cas uruguaià, aquesta darrera experiència no s'ha replicat, en part degut a la menor dimensió del seu parc d'habitatges cooperatius, sí que la informalitat en el traspàs dels habitatges ha donat cabuda a algunes pràctiques especulatives localitzades.

Finalment, la sensibilitat d'aquests models d'habitatge a canvis en el marc legal i regulador estatal, apunta a la importància de bastir una institucionalitat pròpia autònoma i robusta que blindi el seu caràcter col·lectiu i desmercantilitzat. En el cas danès, les associacions d'habitatge comú han reduït progressivament la seva dependència de l'Estat a partir de l'acumulació d'estalvi col·lectiu en fons comuns propis del sector. Alhora, la seva forma organitzativa multiescalar i la inclusió de diferents actors en aquesta, ha produït un entramat de drets i competències entrellaçades i solapades que fan difícil que cap actor pugui pel seu compte cercenar i privatitzar una part d'aquest patrimoni conjunt. En les cooperatives d'habitatge privades daneses, per contra, canvis en la regulació estatal van donar via lliure a que decisions atomitzades en cada assemblea de cada cooperativa, transformessin la naturalesa del sector en el seu conjunt. A l'Uruguai, per la seva banda, la persistència del cooperativisme d'habitatge d'usuàries no es pot explicar sense la consistència col·lectiva i sectorial proporcionada per l'aglutinament de les cooperatives en federacions nacionals. És en la productiva combinació d'una institucionalitat estatal favorable i d'una institucionalitat autònoma a nivell sectorial àmpliament apropiada socialment, que el cooperativisme d'habitatge en cessió d'us més ha avançat.

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Annex 2: Asociaciones y cooperativas de vivienda en Copenhague y Dinamarca¹⁶

1. Introducción

En Dinamarca existen actualmente dos regímenes de tenencia de la vivienda con raíces en el asociacionismo y cooperativismo de vivienda de finales del siglo XIX y principios del siglo XX. Su evolución viene marcada por tres procesos que han influenciado de forma determinante las estructuras políticas, económicas e institucionales del país. En primer lugar, el cooperativismo de producción y consumo que surge en el mundo agrario de pequeños y medianos productores y de carácter no-socialista. En segundo lugar, un movimiento obrero urbano y con fuertes lazos a la socialdemocracia. Finalmente, el desarrollo de un Estado de bienestar de orientación universalista tras la segunda guerra mundial. El asociacionismo y cooperativismo de vivienda se desarrolla en los intersticios de estos tres procesos. A muy grandes rasgos, la experiencia del cooperativismo agrario lega unas prácticas que son recogidas y modificadas por el movimiento obrero. A su vez, la estrategia reformista de la socialdemocracia las inserta y arropa en el proceso de constitución del Estado del bienestar y el posterior desarrollo de las políticas públicas de vivienda.

La longevidad física de los inmuebles y la aversión a cambios en los derechos de propiedad una vez estos han sido instaurados, hacen del sector de la vivienda un ámbito de fuertes inercias históricas e institucionales (*path dependencies*) (Bengtsson, 2007). Es por esta razón por la que el siguiente texto introductorio viene acompañado de una mirada histórica de largo recorrido.

2. Descripción y ubicación

Los dos modelos de tenencia de la vivienda que se analizarán son las cooperativas de vivienda Andel y las asociaciones de vivienda Almene. La traducción literal del término Andel es "participación" o "acción", en este caso, la participación que tiene cada socio en el patrimonio de la cooperativa. Se conocen como Andelsboligforening, cuya traducción literal es: "asociación cooperativa de vivienda" y su traducción más ajustada: "cooperativa de vivienda". Suele estar precedido por el calificativo privat, "privado", esto es, cooperativas de vivienda privadas, para diferenciarlas precisamente del otro modelo analizado: el modelo Almene. Almene se traduce literalmente como "común". Las asociaciones de vivienda almennyttige, son de "utilidad común" o "utilidad pública", aunque se entienden más bien como asociaciones de vivienda sin ánimo de lucro. Pararse un momento en la etimología puede resultar un poco confuso, pero a la vez muy ilustrativo del origen y las características determinantes de estos modelos. Por una parte, el solapamiento entre "cooperativa", "asociación", "asociación cooperativa", etc. indica su origen compartido. Por otra parte, los términos "participación" y "común" ("Andel" y "Almene") captan lo esencial del diseño organizativo e institucional de cada modelo que explica en buena medida su devenir

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¹⁶ Text written in the year 2015 for the GGI3003IDIN R&D Project: Cooperhabitar: claves para la generación de procesos cooperativos que aseguren el derecho a una vivienda digna en Andalucia. Universidad de Sevilla y Junta de Andalucía. *Informe Fase 2*, p.186-210, available at: http://www.aopandalucia.es/innovacion/principal.asp?alias=con3_n

marcadamente distinto. En el siguiente texto me referiré a los dos modelos como el de las Cooperativas Andel y el de las Asociaciones Almene.

Existen en torno a 10.000 cooperativas Andel que conforman un 7% del parque de viviendas danés y un 32% del de Copenhague (ver Gráfico 1). Aproximadamente la mitad de las cooperativas son miembros de la Asociación Danesa de Vivienda Cooperativa Privada (ABF en danés), una organización lobbyista y de difusión de los valores del sector.

60 50 40 30 ■ Dinamarca ■ Copenhague 20 10 En propiedad Alquiler Asociaciones Cooperativas Vivienda privado Almene Andel estatal

Gráfico 1: Viviendas por régimen de tenencia en Copenhague y Dinamarca, 2015 (%)

Fuente: Statistics Denmark, Ministerio de Vivienda.

Cada cooperativa Andel tiene la propiedad de y gestiona un conjunto residencial, sea un bloque o complejo de bloques de pisos o un conjunto de casas. Cada socio de la cooperativa tiene una participación en el patrimonio colectivo del conjunto residencial que le garantiza el usufructo de su vivienda y de los espacios comunes y el derecho a participar y votar en las estructuras de gestión y decisión de la cooperativa. La compra-venta de la participación está regulada a dos niveles, por el reglamento interno propio de cada cooperativa y por la legislación vigente, en particular la Ley de Cooperativas de Vivienda (Andelsboligloven), que prevalece sobre cualquier reglamentación interna. La cooperativa puede regular el acceso a través de listas de espera o permitir a cada miembro escoger a quién vender su participación o a proponer una venta que será ratificada por la junta según criterios consensuados. El andelskrone, o precio máximo al que puede venderse la participación, refleja el valor de la propiedad de la cooperativa y está regulado por ley. Cada cooperativa pueda escoger uno de los tres criterios disponibles sobre los cuales calcular el valor de su propiedad: (1) el coste inicial de la compra de la propiedad por parte de la cooperativa, (2) una tasación de la propiedad llevada a cabo por las autoridades tributarias cada dos años basada en su valor de mercado como vivienda en régimen de alquiler privado, o (3) una tasación basada en el mismo criterio pero llevada a cabo por un tasador privado.

El precio máximo de la participación se refleja en un índice por metro cuadrado =

(Valor de la propiedad (conjunto residencial) + otros activos de la cooperativa – pasivos (deuda)) / Depósitos originales de los socios en su momento de incorporación

Al ser multiplicado por los metros cuadrados de la vivienda en cuestión, resulta el precio máximo de la venta. El precio máximo se ajusta también a las mejoras realizadas en la vivienda por el socio saliente o a los desperfectos ocasionados. La cooperativa puede decidir limitar el precio máximo por debajo de lo que permite la ley, pero nunca autorizar una venta por encima del tope permitido. La cooperativa, además, no puede disolverse y vender sus viviendas por separado como propiedad privada en el libre mercado. En caso de disolución, la cooperativa solo puede vender sus inmuebles para que sean dedicados a la vivienda en alquiler. En inglés, este modelo se clasificaría como un limited-equity cooperative, en la cual la evolución del valor patrimonial está limitada por una serie de regulaciones que la desvían de su evolución en el mercado libre. Además de desembolsar la participación como depósito inicial, cada socio debe pagar una cuota mensual para cubrir los gastos comunes de la cooperativa, que incluyen gastos de mantenimiento y de amortización de créditos e hipotecas.

Tabla 1: Características básicas de viviendas Almene y Andel

	Asociaciones Almene	Cooperativas Andel
Tipo de propiedad	Colectiva, compartida entre conjunto residencial y asociación de vivienda	Colectiva, a nivel de cooperativa individual
Forma de tenencia	Contrato de alquiler indefinido	Participación en la propiedad
Forma de administración	Independencia financiera de cada conjunto residencial, soberanía política compartida entre conjunto residencial y asociación, supervisión municipal.	Independencia completa de cada cooperativa
Conjunto de derechos del habitante	Derecho a uso, voto y participación en estructuras de democracia interna	Derecho a uso, voto en asamblea de gestión, venta de la participación*, uso de la participación individual como aval para créditos personales, derechos hereditarios
Posibilidad de capitalización patrimonial individual	No**	Limitada

^{*}En algunas cooperativas es la junta la que gestiona la compra-venta.

Fuente: Elaboración propia

Por su parte, el sector de las Asociaciones Almene constituye un 20% del parque de viviendas tanto de Copenhague como del país en su conjunto (ver Gráfico 1). El sector lo conforman 550 asociaciones de vivienda sin ánimo de lucro con 7.000 conjuntos residenciales (BL, 2015b). La práctica totalidad de las asociaciones son miembros de la Federación Nacional de Asociaciones de Vivienda (BL en danés). Cada asociación es de propiedad colectiva de sus habitantes. Estos sin embargo residen en régimen de alquiler indefinido. Los inquilinos participan en los procesos de toma decisión sobre la gestión de su conjunto residencial y asociación y el sector

^{**}Existe una posibilidad muy restringida de derecho a la compra de la vivienda en propiedad.

más ampliamente, a través de unas estructuras multi-nivel de democracia interna. Las Asociaciones Almene son instituciones independientes, pero están sujetas a una estricta regulación y supervisión pública e insertadas en un circuito de financiación bajo control y apoyo estatal. Las autoridades municipales tienen derecho a colocar al 25% de los inquilinos según sus propios criterios sociales. El acceso al resto de viviendas está mediado por listas de espera abiertas a cualquier ciudadano independientemente de su condición socio-económica. No existe posibilidad de capitalización patrimonial por parte de los habitantes al abandonar la vivienda, a parte de la valoración de mejoras o desperfectos ocasionados. En este sentido, se clasifica claramente como un modelo non-equity.

Las Asociaciones Almene están presentes tanto en contextos rurales como urbanos, mientras que las Cooperativas Andel se concentran mayoritariamente en las grandes urbes del país. En Copenhague, el stock de vivienda Almene está repartido a lo largo del espacio urbano aunque con una densidad mayor en los barrios periféricos y semi-periféricos de la ciudad. Esto es debido a su participación en el desarrollo urbano relativamente tardío danés, con el pico de producción de obra nueva en los años 60 y 70 (ver Gráfico 2) en forma de grandes construcciones en espacios limítrofes a medida que avanzaba la expansión urbana y suburbana. Su presencia en distritos relativamente más céntricos se explica por los proyectos de menor escala en los años 40 y 50 y por su rol en algunos procesos de "renovación" urbana basados en la demolición y nueva construcción, como fue el caso del barrio de Norrebro en los años 80. Las Cooperativas Andel por su parte, tienen una densidad más alta en los distritos céntricos de la ciudad. Esto es debido a que la gran mayoría se fundaron a partir de la conversión de bloques de pisos en régimen de alquiler privado a cooperativas conformadas por los inquilinos. Estos edificios reconvertidos son de un stock de viviendas más antiguo construidos por el mercado de alquiler privado en su época de predominio previo a la segunda guerra mundial.

Las características físicas y arquitectónicas de los inmuebles presentan mucha heterogeneidad, ligada al largo recorrido histórico de estos modelos y su transición a través de distintas fases del desarrollo urbano. Los inmuebles reflejan los valores arquitectónicos y culturales de cada época y el contexto de escasez habitacional, políticas de planificación urbana, restricciones presupuestarias, correlación de fuerzas sociales y políticas y el más amplio conjunto de condiciones socio-económicas. Sin embargo, predominan los conjuntos habitacionales de más alta densidad en forma de bloques de pisos y también la presencia de espacios comunes. Estas características han estado siempre en tensión con los valores ideológicos que subyacen en el ideal pequeño-burgués de la "casita" con jardín individual en propiedad que tanto pesa en el imaginario danés. El sector de las Asociaciones Almene aúna mayoritariamente conjuntos de torres de pisos de gran altura, bloques de bajas dimensiones y chalets adosados. La mayoría de las Cooperativas Andel por su parte, han heredado los inmuebles construidos por el mercado de alquiler privado. Ambos modelos se caracterizan por la presencia habitual de espacios comunes: patios interiores compartidos, lavanderías colectivas y salas o casetas para reuniones y fiestas. En ambos modelos se han llevado a cabo proyectos de co-housing, con mayor grado de servicios e instalaciones compartidas.

El sector Almene, además, ha servido frecuentemente de vanguardia en la aplicación de nuevas técnicas de construcción y rehabilitación. Ha sido un laboratorio de "buenas prácticas"

funcional para establecer el listón hacia el resto del mercado de vivienda. Esta posición quizás le ha acabado pasando factura tras la fase racionalista y productivista corbusierana, pero también ha significado que el sector tiene unos altos estándares de seguridad, de instalaciones y también ecológicos. Las primeras regulaciones de eficiencia energética, por ejemplo, se introdujeron en los códigos de edificación daneses en el año 1961, mientras que en el sector Almene ya existían desde 1948. Hoy en día muchas viviendas Almene se construyen según el código energético que entrará en vigor en el año 2020.

En cuanto al perfil socioeconómico de los habitantes, ambos sectores han sido hogar mayoritariamente de las clases populares del país. A lo largo del tiempo sin embargo, han transcurrido, y continúan transcurriendo, importantes cambios en este aspecto que se irán desgranando en los próximos apartados.

Tabla 2: Renta disponible de residentes (mayores de edad) por régimen de tenencia, Dinamarca 2014 (DKK)

	Promedio	Decil 0-10	Decil 90-100
En propiedad	245,000	87,000	388,000
Cooperativas Andel	178,000	71,000	292,000
Alquiler privado	162,000	52,000	275,000
Asociaciones Almene*	155,000	64,000	241,000
Todos	209,000	69,000	343,000

^{*}Incluye vivienda estatal. Fuente: Statistics Denmark, Ministerio de Vivienda.

Tabla 3: Composición de residentes (mayores de edad) por régimen de tenencia (% de residentes), Dinamarca 2014

	En propiedad	Cooperativas Andel	Alquiler privado	Asociaciones Almene*	Todos
Familias con hijos	45	24	26	31	37
Solteros	11	33	34	39	23
Pensión de jubilación	19	23	14	24	19
Pensión discapacidad	3	3	5	11	5
Edad 18-25	8	13	26	15	13
Estudiantes	1	8	14	5	5
Educación superior	31	35	25	14	27
Desempleados	2	3	4	5	3
Inmigrantes "no- occidentales"	3	5	5	17	6

^{*}Incluye vivienda estatal. Fuente: Statistics Denmark, Ministerio de Vivienda.

La Tabla 2 muestra como en la actualidad los inquilinos de las Asociaciones Almene tienen la media de ingresos más baja, aunque la media del decil inferior está por encima de la de los inquilinos en el sector de alquiler privado. Esto es debido a que en este último sector existe un stock de viviendas de pequeñas dimensiones y peor estado de mantenimiento y por lo tanto, alquileres relativamente bajos. Los alquileres en la mayor parte del sector privado además están muy regulados y los inquilinos pueden optar por ayudas públicas al pago del alquiler como también pueden su contrapartes Almene. Asimismo, es debido a que, a causa de los tiempos de espera en las listas de acceso a las Asociaciones Almene, para muchos estudiantes y trabajadores migrantes recién llegados de otras localidades o del extranjero el alquiler privado es la única opción disponible. De todas formas, en las Asociaciones Almene están

sobrerrepresentados los desempleados, pensionistas y migrantes de origen no europeo (ver Tabla 3). Destaca por lo tanto su rol "social", a pesar de su ethos universalista orientado a todos los estratos de la sociedad danesa.

Los ingresos de los cooperativistas Andel por su parte reflejan la caracterización común de este régimen de tenencia como una categoría "intermedia" entre vivienda en alquiler y en propiedad (Andersen, 2006). En la Tabla 2 destaca su alto nivel de educación superior, empleo y en comparación con el sector propietario, soltería. Es en definitiva, una opción popular entre las jóvenes "clases creativas" que trabajan en el dinámico sector servicios que se ha desarrollado en la Copenhague post-industrial.

3. Elementos estructurantes

3. 1. Marco regulador

Asociaciones Almene:

La legislación que regula las Asociaciones Almene es el resultado de una larga evolución de reglamentaciones a partir de las primeras ayudas públicas a los proyectos filantrópicos, asociaciones y cooperativas de vivienda a finales del siglo XIX. Los primeros programas de ayudas públicas empezaron en 1887, pioneros a nivel europeo, y se ampliaron y aumentaron en los años de entre-guerras (Bro, 2009, pp. 10–12). Las regulaciones se fueron desarrollando para dar respuesta a problemas relacionados con la malversación de fondos y prácticas especulativas, la proliferación de asociaciones "pirata" y las grandes plusvalías individuales que se generaban a partir de la reventa de las viviendas subvencionadas. Tras dos reformas en 1933 y 1938 se asentaron las características básicas de lo que sería el sector Almene: la propiedad colectiva y la prohibición de compra-venta de estas viviendas en régimen de propiedad individual (Jensen, 2013a, p. 78).

El sector Almene está regulado por una cuerpo legislativo propio (Almenboligloven) y también por el que afecta a la vivienda en alquiler más ampliamente. Algunos de los aspectos del marco regulador e institucional que caben destacar tienen que ver con el importante rol de las autoridades estatales municipales y centrales en la supervisión y los procesos de gestión y decisión del sector. Así, una Asociación Almene debe tener el visto bueno de la autoridad municipal para llevar a cabo una promoción, que además tiene potestad para colocar a una cuarta parte de los habitantes, como se ha mencionado anteriormente. Las autoridades centrales por su parte tienen el control en última instancia sobre los "fondos comunes" del sector que se nutren del pago de alquileres (desarrollado en apartado 3. 2.).

Cooperativas Andel:

Las Cooperativas Andel por su parte se desenvuelven en un marco más desregulado y disfrutan de una autonomía mayor. Como ya se ha mencionado, las históricas cooperativas obreras Andel pertenecientes a gremios y sindicatos se fueron regulando hasta integrarse en el modelo del sector de las Asociaciones Almene. No es hasta finales de los años 70 que las Cooperativas Andel vuelven a reaparecer como régimen de tenencia diferenciado. En el año 1976 se introdujo una ley que obliga a los propietarios de bloques de vivienda en alquiler que decidan vender sus inmuebles, a dar prioridad a que sus inquilinos los adquieran de forma cooperativa.

Es conocido como el "deber de ofrecer". En el año 1979 se aprueba la legislación que regula los aspectos clave de las cooperativas (*Andelsboligloven*), como son las regulaciones sobre el precio máximo de las participaciones. En el año 2005 se introdujo una normativa que obliga a las cooperativas a permitir a sus miembros utilizar sus participaciones individuales como garantía de préstamos personales, una posibilidad que hasta ese momento muchas tenían prohibida (Träff & Juul-Nyholm, 2011). Formalmente, sin embargo, solo la cooperativa puede contratar un crédito con garantía en la propiedad del inmueble. Por lo que, en la formulación propia del gobierno (Government, 2002) aparecen como créditos "quasi-hipotecarios" (*realkredit*(*-lignende*) *lån*). De esta forma, los cooperativistas pueden apropiarse de forma individual y sui generis de algunos de los atributos del patrimonio colectivo de la cooperativa.

Mientras que la legislación relacionada con las Asociaciones Almene ocupa centenares de páginas, la propia de las Cooperativas Andel no llega ni a dos docenas. Esto las proporciona un margen de actuación y de auto-organización relativamente más amplio, pero a la vez las exime de cualquier obligación más allá de la responsabilidad mutua que tienen los cooperativistas en el patrimonio colectivo del inmueble. Las subvenciones directas que han recibido algunas cooperativas y la subvención indirecta que reciben (exención del pago del IBI) conllevan pocas contrapartidas. La única condicionalidad ligada a las subvenciones directas recibidas es que estas sean devueltas, en parte o en su totalidad, en el caso de que la cooperativa venda parte o la totalidad de su patrimonio.

3. 2. Sistema de financiación

Asociaciones Almene:

En el esquema financiero de las Asociaciones Almene participa un amplio abanico de actores: los inquilinos, los "fondos comunes" de la asociación y del sector (Landsbyggefonden - LBF), las instituciones privadas de crédito hipotecario y el Estado a nivel municipal y central.

El coste de la compra del terreno y de la construcción del inmueble se financia con un 10% de capital inicial que desembolsa el municipio desde su presupuesto anual, un 88% de hipoteca contratada con las instituciones de crédito hipotecario (con garantía municipal) y un 2% de depósitos de los inquilinos. El alquiler de los inquilinos se calcula para que anualmente represente un 3,4% de coste inicial y se ajusta anualmente al 75% de la tasa de inflación (o la tasa de inflación salarial, se escoge la más baja de las dos) y va destinado a pagar la hipoteca del inmueble. La diferencia entre el coste de amortización del crédito y la suma de alquileres lo cubren transferencias del Estado central. Así, los alguileres se mantienen estables y parte pago del préstamo lo subsidia el Estado. En contextos financieros favorables y bajos tipos de interés, sin embargo, los alquileres pueden resultar superiores al coste de amortización, lo que acaba suponiendo un ingreso para las arcas del Estado. En suma, los alquileres se basan en el coste inicial de la construcción del inmueble, por lo que reflejan las condiciones de mercado existentes en ese momento. En consecuencia, hay bastante heterogeneidad en cuanto a los alquileres entre los distintos conjuntos residenciales dependiendo del tiempo y lugar en el que se construyeron las viviendas. Cada conjunto residencial de las Asociaciones Almene es una unidad económica independiente, por lo que no hay transferencias entre ellas para igualar los costes de alquiler.

Una vez un conjunto residencial ha amortizado la totalidad de su hipoteca, los inquilinos continúan pagando el mismo alquiler. Este va a engrosar entonces, a partes iguales, las arcas del fondo común de la asociación, el fondo común del sector y un fondo estatal para financiar nuevas construcciones. Los fondos comunes de la asociación y del sector están disponibles para que los conjuntos residenciales financien obras de mantenimiento, reformas y programas sociales y culturales. Estos fondos comunes están fuertemente regulados por el gobierno central, que debe aprobar sus presupuestos anuales. Son una conveniente herramienta fiscal para intervenir en el ciclo económico que no se contabiliza como gasto público y por lo tanto elude las restricciones presupuestarias de la Unión Europea.

A pesar de las ayudas públicas iniciales, los alquileres en los conjuntos residenciales de las Asociaciones Almene siguen reflejando las condiciones de mercado en el momento que se construyeron. Solo recientemente en la ciudad de Copenhague se permite al municipio vender tierras municipales a las asociaciones por debajo del precio de mercado. El alquiler en una asociación por lo tanto, no es necesariamente sinónimo de un alquiler barato. Como muestra la Tabla 4, los alquileres son de media más asequibles que los del sector privado, aunque, como ya se ha mencionado anteriormente, el sector de alquiler privado tiene un stock de viviendas más asequibles en la franja más baja del mercado. Es por esta razón que la mitad de los inquilinos de las Asociaciones Almene son recipientes de ayudas públicas al pago del alquiler. Estas ayudas cubren de media un 15% del alquiler de los no-pensionistas sin hijos, un 40% del de los no-pensionistas con hijos y un 60% del de los pensionistas. La diferencia clave con el sector del alquiler privado reside en la utilización de la rentas de los inquilinos. En el caso del alquiler privado, son apropiadas de forma privada y las estrictas regulaciones en la mayor parte del parque de viviendas desincentiva la reinversión en el mantenimiento de los inmuebles. En el caso de las Asociaciones Almene, son apropiadas colectivamente a nivel de conjunto residencial y sector y los excedentes reinvertidos en mejorar el entorno de los propios inquilinos.

Tabla 4: Coste del alquiler en sector privado y asociaciones Almene (DKK/m2/ año), Dinamarca 2005

	Promedio	Decil 0-10	Decil 90-100
Asociaciones Almene	595	447	764
Alquiler privado	611	415	838
% diferencia	+ 3%	-8%	+10%

Fuente: (Scanlon & Vestergaard 2007, p.16)

La magnitud y peso relativo de los subsidios públicos al coste inicial de compra de tierra y construcción (bricks-and-mortar subsidies) y los destinados directamente a los inquilinos a nivel individual (subsidies to people), han variado a lo largo del tiempo y han sido motivo de disputa política. Las fuerzas liberales y conservadoras tienen una clara preferencia por subsidios públicos reducidos y destinados a ayudas al alquiler individuales. Su razonamiento es que los subsidios a la compra y construcción de viviendas Almene favorece excesivamente a este sector por encima del de alquiler privado. Las ayudas al alquiler por el contrario, conceden al receptor la libertad individual de elegir en que sector invertir su subsidio. Además, sigue el razonamiento, la herramienta de ayudas al alquiler permite orientar más eficazmente la intervención pública hacia las personas que "realmente" lo necesitan: los sectores con menores ingresos y/o problemas sociales concretos. Esta posición responde a una visón más

residualista del Estado del bienestar, orientado a servir de mera red de último recurso para quienes no pueden satisfacer sus necesidades a través del mercado. La visión más universalista que ha tendido a predominar en el imaginario de la sociedad danesa, sitúa al sector de las Asociaciones Almene como un bien común de vivienda accesible y asequible, similar a otros servicios públicos universales como la educación, la sanidad o las pensiones. Los subsidios directos a la compra de tierras y a la construcción serían funcionales para el mantenimiento de este papel en la sociedad. En el año 2014, las ayudas a la construcción de las Asociaciones Almene supusieron un 0,1% del PIB y las ayudas directas a los inquilinos del sector un 0,5%.

Cooperativas Andel:

El sistema financiero de las Cooperativas Andel es menos complejo y se dirime a un nivel mucho más local. Entre los años 1981 y 2004 sí que existió un programa de subsidios para la constitución de este tipo de sociedades. Un estudio realizado en el año 2006 a nivel nacional estima que en torno al 22% de las cooperativas se han beneficiado de esta financiación pública, mientras que el 70% se constituyeron sin subsidios a partir de la conversión desde el alquiler privado y un 6% es de nueva construcción sin subsidios desde el año 2000 (Erhversvsog Byggestyrelsen, 2006). Las administraciones sí que han contribuido, sin embargo, proporcionando una garantía estatal para los préstamos. La mayoría de las Cooperativas Andel, por lo tanto, se han constituido a partir de la compra de un inmueble de alquiler privado por parte de sus inquilinos mediante una hipoteca contratada con las instituciones privadas de crédito hipotecario. La gran mayoría de las cooperativas de esta modalidad se encuentran en ciudades como Copenhague, mientras que en localidades más pequeñas se han desarrollado proyectos de nueva construcción. La formación de Cooperativas Andel también se ha promovido en el contexto de programas de "regeneración" urbana, como es el caso del barrio de Vesterbro. El ayuntamiento ha actuado a menudo de intermediario en la conversión bloques de alquiler privado en cooperativas de inquilinos, en situaciones en las que los propietarios no podían asumir los costes de rehabilitación y remodelación.

A las ayudas públicas directas a las Cooperativas Andel, se suman las ayudas indirectas al ser eximidas del impuesto sobre bienes inmuebles (IBI). Este es el caso también para las Asociaciones Almene. Las formas directas e indirectas de apoyo al mercado de la vivienda sitúan al sector danés entre los más subsidiados a nivel de los países de la OECD e incluso los países nórdicos (OECD, 2006).

3. 3. Organización interna y sectorial

Asociaciones Almene:

El sector de las asociaciones Almene es el resultado de la progresiva fusión de distintos modelos de vivienda sin ánimo de lucro: los proyectos filantrópicos de carácter caritativo y/o por razones de "salud pública", las asociaciones cooperativas ligadas al movimiento obrero y algunas asociaciones promovidas por las autoridades municipales. Es el modelo de las asociaciones cooperativas obreras sin embargo el que acaba imponiendo en gran medida sus formas de hacer y estructuras organizativas como estándar para el sector (Greve, 1971). Fundamentalmente, que las asociaciones sean propiedad colectiva de sus habitantes y que estos ejerzan un control democrático sobre estas. A partir de los años 70, estos principios se

desarrollan y formalizan en todo el sector en torno a un sistema multi-nivel de "democracia inquilinal". Con este sistema, los inquilinos y sus representantes electos tienen mayoría a todos los niveles de toma de decisión, aunque con unas competencias muy delimitadas.

Cada conjunto residencial es una entidad económicamente independiente, por lo que debe gestionar su propio presupuesto y reglas de convivencia. En cada conjunto residencial se realiza una asamblea anual en la que se aprueba el presupuesto, se toman las decisiones principales sobre la convivencia y se elige a una junta con mandato de dos años. Las decisiones se toman votando y por mayoría simple. El presupuesto está muy condicionado por el sistema de financiación descrito en el anterior apartado, aunque también está ligado a los costes de mantenimiento, renovación y mejoras sobre los que los inquilinos sí pueden incidir. Es en estos aspectos en los que los inquilinos pueden influir sobre sus propios alquileres. En este ámbito pueden surgir posiciones encontradas entre los inquilinos a nivel de conjunto residencial, que rechacen grandes inversiones de renovación para no incrementar los alquileres, y los espacios de decisión a nivel de asociación o la postura del municipio, que busquen hacer los inmuebles más atractivos para distintos perfiles socio-económicos. Estos conflictos pueden surgir, por ejemplo, en el contexto de políticas públicas que persiguen la "mezcla social" para contrarrestar procesos de "guetificación". Es la asamblea de vecinos a nivel de departamento la que tiene la última decisión, aunque existen clausulas para sobrepasar este poder de veto a la modernización forzosa.

A nivel de conjunto residencial también se gestionan distintas infraestructuras comunitarias y organizan actividades culturales o festivas. Dependiendo del conjunto residencial, estas pueden incluir gimnasios, centros sociales, zonas de juegos para niños, "hostales" para invitados, grupos de crianza colectiva, colectivos culturales o distintas redes de apoyo a los residentes. Este tipo de actividades se llevan a cabo en parte por trabajo voluntario, se contrata personal para ciertos roles y se puede optar por financiación de los "fondos comunes" de la asociación y del sector.

Los inquilinos también pueden llevar a cabo reformas interiores en sus viviendas con permiso de la junta. El criterio que rige estos cambios es que las reformas no dificulten que la vivienda pueda ponerse a disposición de futuros inquilinos. En este sentido entra en tensión la autonomía del habitante para modificar e intervenir en su propio hogar y la gestión de la vivienda como un recurso común del cual el habitante solo tiene usufructo temporal, por lo que deben mantenerse en unos parámetros estándar.

A nivel de asociación se supervisa y coordina la actividad y los presupuestos de los distintos conjuntos residenciales, se decide sobre la construcción de nuevas promociones y se contratan compañías de gestión de vivienda sin ánimo de lucro (Almene boligselskaber) de apoyo técnico. Mientras cada conjunto residencial es una unidad democrática y económica independiente, no son independientes a nivel jurídico, sino que están integrados en la asociación. A nivel de asociación existe una asamblea de representantes de los inquilinos provenientes de las juntas de cada conjunto residencial. También una junta de la asociación, con una mayoría de miembros elegidos a partir de la asamblea de representantes. En algunos casos en esta junta también participan representantes del ayuntamiento y de las compañías de gestión. Las compañías de gestión de vivienda son empresas sin ánimo de lucro de propiedad

de las propias asociaciones que las contratan. Menos de una decena de estas compañías gestionan la mayor parte de las asociaciones del país. Estas compañías se encargan de gestionar los alquileres y pagos, las listas de espera, el intercambio de viviendas entre inquilinos (que les proporciona movilidad y permite evitar las listas de espera), el diseño de las nuevas promociones, la supervisión financiera y otras tareas de apoyo, consultoría e implementación técnica de las decisiones llevadas a cabo por las asociaciones y los conjuntos residenciales.

Las autoridades públicas del municipio, por su parte, tienen un rol de supervisión sobre el sector y retienen competencias clave como la decisión sobre el desarrollo de nuevas promociones y el acceso al 25% de las viviendas. Los municipios emplean una estrategia de "meta-gobernanza" en la que supervisan, colaboran y dialogan con las Asociaciones Almene, tanto sobre las gestión del parque de viviendas en el municipio y las nuevas promociones, como sobre las cuestiones de cariz más estratégico y a largo plazo del sector (Le Cour, 2012). El hecho de que el municipio deba aprobar las promociones Almene ha propiciado una distribución espacial desigual entre localidades, dependiendo de la correlación de fuerzas políticas y las estrategias de desarrollo a nivel municipal (Tsenkova & Vestergaard, 2011). En las últimas décadas, al acentuarse el sesgo hacia inquilinos con ingresos bajos en las Asociaciones Almene, algunos municipios se muestran reacios a nuevas promociones debido a sus costes asociados. Esto es, mayor gasto en servicios públicos, mayores "problemas sociales" y conflictividad social, menores ingresos tributarios, menos "emprendedores" y menor "dinamismo económico".

A nivel nacional, la junta del "fondo común" del sector (*Landsbyggefonden*) contiene 7 representantes de los inquilinos y 2 representantes de las autoridades municipales. Como ya se ha mencionado, sus presupuestos sin embargo deben tener el visto bueno del gobierno central, que mantiene este limitado, pero crucial, papel. La organización que representa al sector políticamente, BL, es una federación de las asociaciones a nivel nacional que también tiene una junta electa. BL ha tenido un rol muy relevante en el desarrollo de las políticas públicas de vivienda, sobretodo en algunas épocas de gobierno socialdemócrata, en las que el director de BL ha llegado a considerarse "ministro de vivienda en la sombra" (Jensen, 2013a, p. 63).

El sistema de "democracia inquilinal" es un entramado complejo y está atravesado por límites y tensiones competenciales. Hay críticos que apuntan a que entre la multiplicidad de niveles y de juntas y el peso de las autoridades municipales, los procesos de decisión son enrevesados y hay poca soberanía a nivel de conjunto residencial (Scanlon & Vestergaard, 2007). Además, existen tensiones con los procesos de profesionalización y dinámicas tecnocráticas de las compañías de gestión de viviendas que van adquiriendo un peso cada vez mayor. La participación real de los inquilinos depende de los recursos propios con los que cuentan para formular e implementar sus políticas. En este sentido, suele ser difícil contraponer la capacidad del personal profesional de las compañías de vivienda o del ayuntamiento en la producción de material y documentos que sirven de base para las decisiones (Cronberg, 1986, p. 82).

Por otra parte, los inquilinos electos y más activos suelen ser hombres blancos de avanzada edad, mientras que las mujeres, los jóvenes y los daneses de origen inmigrante tienen una

participación mayor en las actividades y tareas a nivel local (Jensen, Ole Kirkegaard, & Pedersen, 1999). Los cargos electos sí que conllevan dietas y remuneraciones, aunque son ingresos que no están diseñados para que las responsabilidades se realicen de forma liberada. En 1999, un estudio estimó que en torno a una tercera parte de los inquilinos participan en las asambleas generales de su conjunto residencial (íbid). El grado e intensidad de participación de los inquilinos muestran un declive en las últimas décadas debido a los cambios demográficos en el sector y a procesos más amplios de desmovilización y despolitización de la sociedad danesa. Algunos conjuntos residenciales ni siquiera realizan asambleas ni tienen juntas en funcionamiento, por lo que la gestión y las decisiones pasan a llevarse a cabo a nivel de la asociación. Las estructuras de democracia interna son, sin embargo, un activo crucial de legitimización social y del capital político del sector (Jensen, 2013b), por lo que se invierten importantes esfuerzos en su preservación y activación.

Cooperativas Andel:

El sector de las Cooperativas Andel por su parte, no tiene estructuras federativas por lo que los procesos de toma de decisiones se llevan a cabo a nivel de cada cooperativa. La cooperativa realiza una asamblea anual en la que se decide sobre las normas de convivencia, usos de los espacios compartidos, mantenimiento y mejoras, etc., sobre el precio máximo de las participaciones y se elige a una junta gestora. Las decisiones se toman por votación y mayoría simple. Las asambleas suelen ser atendidas por el administrador de fincas contratado como apoyo técnico. La junta es responsable de gestionar la economía de la cooperativa y de dinamizar las actividades que se lleven a cabo. Se suelen convocar jornadas de trabajo (arbejdsdage) anual o bi-anualmente, en las que los socios colaboran en tareas de mantenimiento y mejora de los espacios comunes. Estas jornadas se suelen complementar con actividades lúdico-festivas y se consideran eventos importantes para generar un espíritu de comunidad en la cooperativa (Bruun, 2011). Cambios demográficos y legislativos que han afectado al sector (analizados en la siguiente sección) también han incidido en las dinámicas de participación comunitaria a nivel de cooperativa. En relación a las jornadas de trabajo, por ejemplo, algunas cooperativas han optado por incentivar la participación multando a los socios ausentes, mientras que otras han abandonado la práctica por completo y contratado a trabajadores externos para llevar a cabo las tareas. La organización nacional ABF, por su parte, tiene poca relevancia política y se dedica mayoritariamente a actividades de formación, difusión y consultoría.

Entre los socios de las Cooperativas Andel suele haber un sentimiento de propiedad mayor que entre los inquilinos de las Asociaciones Almene. En este sentido, se suele invertir e intervenir en mayor medida en el espacio interior de la vivienda con el propósito de "hacérsela suya". Ello siempre, previo visto bueno de la junta de la cooperativa, que debe valorar que las reformas no dificulten la posterior venta de la participación, lo que afectaría a la cooperativa en su conjunto. Por otra parte, las listas de espera internas y la posibilidad de intercambiar viviendas en la cooperativa, facilitan la movilidad dentro de un mismo conjunto residencial. Este es otro mecanismo a través del cual se adaptan las necesidades de los habitantes al entorno construido. Así, por ejemplo, uno puede optar por una vivienda de dimensiones más amplias para criar a una familia y posteriormente mudarse a una vivienda más pequeña cuando los hijos se hayan emancipado. Esta posibilidad también existe, y en mayor medida, en

las Asociaciones Almene, ya que el parque de viviendas disponibles para la movilidad interna de los inquilinos es mayor.

Otros elementos comparativos:

El "derecho a uso" que proporciona un contrato de alquiler en una Asociación Almene y una participación en una Cooperativa Andel se concreta también a través restricciones en cuanto al sub-arrendamiento y los derechos hereditarios. En ambos casos se permite sub-alquilar habitaciones. También se permite sub-alquilar la vivienda en su conjunto un máximo de 2 años con la debida justificación (enfermedad, viajes educativos o de negocio, cambios temporales de residencia, etc.). En cuanto a derechos hereditarios, en las Cooperativas Andel la participación se puede ceder a las personas que co-habitan la vivienda, a familiares cercanos o a un beneficiario del que haya sido notificado la junta (ABF, 2014, § 17). En las Asociaciones Almene el contrato de alquiler puede ser traspasado a las personas que co-habitan la vivienda pero los lazos familiares no entran en consideración (BL, 2015a). En este sentido, las viviendas Almene se rigen como un patrimonio que hereda la sociedad en su conjunto, mientras que las participaciones de las Cooperativas Andel constituyen una riqueza privada y familiar.

Los modelos de organización interna en el sector de las cooperativas Andel son menos burocráticos y no existe ningún órgano superior a la asamblea de socios en términos de poder de decisión. La total descentralización y atomización del sector sin embargo dificulta la visión de conjunto. A pesar de que pueda existir una vaga consciencia de los valores sociales y solidarios de la ideología cooperativa (andelstanken) entre los socios (Bruun, 2011), la realidad material es que el patrimonio de la cooperativa es de propiedad colectiva pero privada. En última instancia, este último aspecto ha sido el factor determinante en las dinámicas de toma de decisión y la evolución del sector. Las Asociaciones Almene por su parte también son de propiedad colectiva pero "privada". Sin embargo, la soberanía compartida y el carácter multinivel del sistema de "democracia inquilinal", además de la influencia de las autoridades públicas, significa que de facto no se ejerza como tal.

4. Evolución y claves históricas

4. 1. El cooperativismo obrero de vivienda encuentra apoyo estatal

El movimiento cooperativista en Dinamarca fue desarrollado en sus orígenes por los agricultores, mientras que el incipiente movimiento obrero se concentraba en la construcción sindical y de partido (Grelle, 2013). El rol que podían tener las prácticas cooperativistas en la estrategia transformadora del movimiento obrero fue objeto de fuertes debates ideológicos y estratégicos hasta poco antes de la primera guerra mundial cuando se fue aceptando como "tercera pata" del movimiento (Bryld, 2003). Mientras el debate se desarrollaba en el seno del partido socialdemócrata, las difíciles condiciones de vivienda en las grandes ciudades empujaban a colectivos de trabajadores a ir creando sus propias instituciones cooperativas y asociativas en el ámbito de la vivienda. Así, la primera cooperativa de construcción de viviendas obreras surge en 1865 a iniciativa de los trabajadores de una de las empresas industriales más grandes del país (Burmeister y Wain) (Greve, 1971, p. 27). En esa época, las únicas otras iniciativas en cuanto al asociacionismo de vivienda provenían de la filantropía burguesa de carácter caritativo. Las cooperativas obreras de vivienda, sin embargo, solo

estaban al abasto de la "aristocracia" obrera, ligada a gremios y sindicatos y con ingresos suficientes.

Los programas de apoyo estatal al cooperativismo de vivienda son el resultado de la debilidad del partido socialdemócrata de implementar su propuesta de "socialismo municipal", que incluía la generación de un parque de viviendas de propiedad municipal (Bro, 2009). Para los partidos burgueses, la provisión directa de vivienda por el Estado era un paso socializador demasiado grande. Sin embargo, el fracaso del mercado libre de vivienda en dar respuesta a los procesos de urbanización en marcha, les llevó a aceptar la posibilidad de intervención estatal. El compromiso, finalmente, fue adquiriendo la forma de ayudas a las cooperativas y asociaciones de vivienda. Estos programas se fueron implementando desde finales del siglo XIX, aunque no es hasta el periodo entre-guerras que se expanden y empiezan a tener un impacto significativo. En Copenhague, donde los socialdemócratas lograron un peso institucional relativamente mayor, también se desarrollaron promociones de propiedad municipal. La vivienda municipal estaba dirigida a los sectores de ingresos más bajos, para quienes, aún con ayudas públicas, las asociaciones y cooperativas de vivienda seguían siendo inasequibles. El hecho de que las políticas públicas en materia de vivienda tuvieran de beneficiarios a un amplio abanico demográfico empezó a sentar unas bases de carácter universalista (íbid).

Como se ha mencionado en la sección anterior, las autoridades públicas fueron regulando a las cooperativas como contrapartida a las ayudas estatales recibidas. En este proceso, las históricas cooperativas obreras Andel fueron perdiendo autonomía pero a la vez se fueron asentando sus características de "utilidad pública" (almennyttige). Así es como se va fraguando el sector de las asociaciones Almene.

4. 2. El impulso constructor de post-guerra consolida el modelo de las Asociaciones Almene

Tras la segunda guerra mundial, el país se encontraba ante un agudo déficit habitacional y un mercado de la vivienda desbaratado. Se requería un impulso decisivo a la construcción de viviendas y las Asociaciones Almene, que habían ido adquiriendo gradualmente experiencia técnica y administrativa, estaban bien posicionadas para llevar a cabo un rol decisivo en este aspecto. La correlación de fuerzas a nivel parlamentario requería de una política de pactos. Los socialdemócratas, por su parte, ya tenían asumida una definición amplia de "lo público" que incluía a organizaciones no gubernamentales sin ánimo de lucro, de "utilidad pública" y bajo control social (Socialdemokratiets, 1945). Así, en el primer acuerdo residencial de 1946, se opta por consolidar el modelo que se había ido gestando en la década anterior con las Asociaciones Almene como herramienta central en las políticas públicas de provisión de vivienda para las clases populares. El acuerdo incluía también ayudas para estimular la construcción de casas en propiedad, por lo que en los años posteriores al acuerdo y antes que los mercados privados de capital se re-estableciesen, en torno a un 90% de la producción residencial estaba asistida con préstamos estatales (Harloe, 1995, p. 296). Como se puede observar en el Gráfico 2, mientras las Asociaciones Almene despegaban, el sector de las Cooperativas Andel prácticamente cesó su actividad.

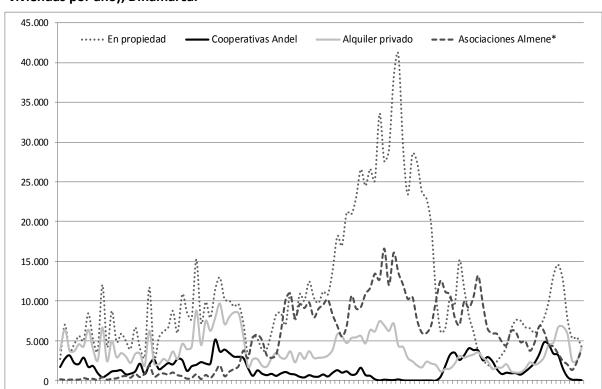


Gráfico 2: Stock de vivienda por año de construcción según régimen de tenencia (num. de viviendas por año), Dinamarca.

1941

1931

1901

1911

1921

El fuerte impulso a las Asociaciones Almene se da en un contexto de excepcionalidad de postguerra. A medida que las condiciones de mercado iban retornando a la "normalidad" y se había aliviado el déficit habitacional, crecía la presión desde los partidos burgueses en contra de la fuerte regulación e intervención estatal y a favor de que el mercado privado fuese el que regulase precios y crédito para la nueva construcción (Harloe, 1995, p. 297). En los acuerdos residenciales de 1958 y 1966 se fueron introduciendo medidas liberalizadores, como por ejemplo la abolición de los préstamos estatales, en favor del modelo actual de préstamos con las instituciones privadas de créditos hipotecarios.

1951

1961

1971

1981

1991

2001

2011

A su vez, se fue generando un régimen impositivo favorable a la vivienda en propiedad, con bajos impuestos sobre la propiedad y la posibilidad de deducir el pago de intereses hipotecarios de la renta imponible en un contexto de incrementos en la progresividad de los tipos impositivos marginales. Los altos niveles de inflación además abarataban el coste de la deuda privada (Jensen, 2013a, p. 90). Por otra parte, una propuesta legislativa de control de precios de la tierra y la vivienda presentada por el partido socialdemócrata en 1963 fue derrotada políticamente. Así, mientras se perdían herramientas para controlar el incremento de los alquileres en las Asociaciones Almene, la compra de la vivienda en propiedad se hacía relativamente cada vez más atractiva. El Gráfico 2 ilustra como la construcción en este último sector se dispara en los años 60 y 70. Estos procesos fueron resquebrajando la unidad de la base social natural de la socialdemocracia con la división entre inquilinos y propietarios, a medida que este último régimen de tenencia atraía a un número cada vez mayor de asalariados (Esping-Andersen, 1985, p. 269). Con la asimilación de las Asociaciones Almene en

^{*}Incluye vivienda estatal. Fuente: Statistics Denmark, Ministerio de Vivienda

los masivos programas públicos de vivienda, por otra parte, se fue desvaneciendo su afiliación directa con el movimiento obrero.

4. 3. El resurgimiento de las Cooperativas Andel en el declive del mercado de alquiler privado

El modelo de las Cooperativas Andel vuelve a resurgir en un contexto post-'68 y de jóvenes de las nuevas clases medias insatisfechos con las rigideces de la vivienda "de masas" Almene. El modelo se actualiza y se desarrolla a nivel legislativo de mano de un apoyo político heterogéneo que incluía al Partido Conservador y al Partido Socialista Popular (a la izquierda de los socialdemócratas) (Richman, 1995, p. 154). En el año 1972 se había dado marcha atrás a la posibilidad de dividir horizontalmente las propiedades. El incremento de precios y las grandes plusvalías obtenidas, fruto de la división de antiguos bloques de alquiler y la venta individual de sus apartamentos, habían sido fuertemente criticados (Kristensen, 2007). En este contexto, se legisla el "deber de ofrecer" a las cooperativas mencionado anteriormente. Una de las ideas fuerza detrás de esta medida fue la que "nadie debería ser dueño del hogar de otro" (Vestergaard, 2006, p. 84).

Así, la rentabilidad para los propietarios de bloques de alquiler privado estaba muy limitada por la imposibilidad de dividir las propiedades, por el control de los alquileres y por los crecientes costes de mantenimiento que suponía el envejecimiento de los inmuebles. Estos factores favorecieron las conversiones de régimen de tenencia en Copenhague. Como se puede observar en el Gráfico 2, el número de viviendas Andel va creciendo a medida que disminuyen las viviendas en propiedad, esencialmente las que estaban en régimen de alquiler privado. A partir del año 1981 (y hasta el año 2004) también se ponen en marcha subvenciones para la construcción de Cooperativas Andel que estimula la nueva construcción (ver Gráfico 2), pero sobretodo fuera de las principales urbes.

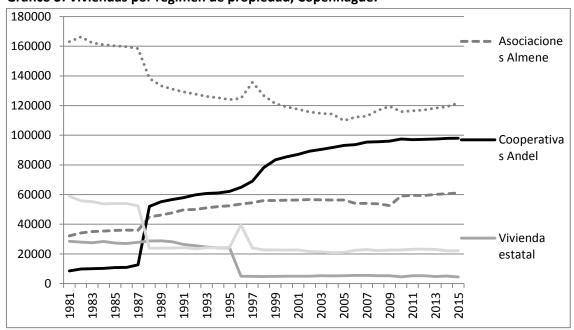


Gráfico 3: Viviendas por régimen de propiedad, Copenhague.

Fuente: Statistics Denmark

El reformulado modelo de las Cooperativas Andel se concibió como vía para que los inquilinos pudiesen adquirir vivienda colectivamente y de forma relativamente económica. En su concepción ideal, pretendía un equilibrio entre el burocratismo ligado al Estado del bienestar y la naturaleza anárquica del mercado - una tercera vía caracterizada por la solidaridad, la responsabilidad, la comunidad y la libertad, sustentada sobre la propiedad colectiva (Andersen, 2006, p. 27). Las viviendas del sector de las Cooperativas Andel, sin embargo, nunca han sido consideradas un bien común de la misma forma que las del sector Almene. A pesar de que durante un largo período fueron una opción muy asequible, muchas cooperativas no optaron por el sistema de acceso de listas de espera abiertas y transparentes. Así, la accesibilidad estaba mediada por contactos familiares o de amistad, o por pagos por "debajo de la mesa". Además, los miembros de las Cooperativas Andel no pueden optar por las ayudas al alquiler a las que sí pueden acceder los inquilinos Almene, un obstáculo para los sectores de ingresos más bajos y precarios.

4. 4. Transformaciones urbanas y residualización en las Asociaciones Almene

El éxodo hacia la compra de vivienda en propiedad, cambios culturales y de patrones de consumo, la crítica a las formas de habitar de las grandes promociones de bloques de pisos construidas en las décadas anteriores y a la gestión burocratizada de estas, además de trasformaciones económicas y urbanas más amplias, tienen un profundo impacto en el sector de las Asociaciones Almene. El sector reacciona con la extensión y profundización de las estructuras de "democracia inquilinal", con promociones de vivienda de menor densidad y mayor heterogeneidad (Salicath, 1987, p. 36) y con inversiones para mejorar el entorno y las instalaciones de las grandes promociones, algunas de las cuales ya manifestaban un cierto deterioro. Aun así, mientras que hasta los años 70 el perfil predominante en las Asociaciones Almene eran trabajadores en activo y jóvenes profesionales, a partir de entonces se inicia un progresivo cambio demográfico hacia sectores socialmente "más débiles" (Kristensen, 2002, p. 260). Nuevas realidades migratorias y perfiles expuestos al desempleo y a la precariedad que acompañaba las trasformaciones económicas post-Fordistas y desindustrializadoras en curso, fueron encontrando cobijo en las viviendas del sector.

Las Asociaciones Almene también fueron recibiendo a la población desplazada por los procesos de gentrificación de los barrios céntricos de la ciudad. La "renovación" del centro fue reduciendo el stock de viviendas pequeñas, en mal estado y en régimen de alquiler privado en el que se alojaban grupos marginalizados y de bajos ingresos. La "renovación" fue funcional para el incremento de alquileres y también para la transformación de inmuebles en alquiler a otros regímenes de tenencia. En un primer momento con las divisiones en propiedad horizontal y posteriormente con la constitución de Cooperativas Andel. Las Cooperativas Andel favorecieron este nuevo reparto socio-espacial entre regímenes de tenencia de la vivienda. En un primer momento, porque no todos los habitantes podían asumir los costes ligados a vivir en

^{*}Reservas en cuanto a comparabilidad temporal: fusión de tablas BOL3 (1981-2006), BOL33 (2007-2009) y BOL101 (2010-2015). Cambios metodológicos en BOL3 a partir de 1988.

^{**} Categoría de propiedad privada es fusión de categorías "Individual inclusive partnerships", "Limited liability company, etc." y "Owner-occupied flats".

un inmueble de una cooperativa recién renovado. En un segundo momento, porque el posterior incremento del precio de las participaciones (descrito en el siguiente apartado) ha vetado efectivamente el acceso a ciertos perfiles socio-económicos.

Como parte de la estrategia para salir de la crisis económica en la que estaba sumida Copenhague desde los años 80, a partir de principios de los 90 las políticas públicas de vivienda se centraron en dinamizar la ciudad para adaptarla a las necesidades de la "nueva economía" (Hansen, 2006, p. 109). La estrategia pasaba por tratar de atraer y alojar en la ciudad a perfiles demográficos "económicamente sostenibles". Esto conllevaba, por contra, en palabras de un exdirector económico del Ayuntamiento, relegar aquellos "residuos de la sociedad industrial" que vivían en viviendas céntricas y baratas (citado en Henrik Guzon Larsen & Hansen, 2008). Bajo presión del gobierno central, el Ayuntamiento también se vio forzado a vender gran parte del parque de viviendas de propiedad municipal para aliviar su precaria situación fiscal. Muchas de estas ventas fueron a sus propios inquilinos organizados en Cooperativas Andel (ver Gráfico 3). Con la privatización de viviendas de propiedad municipal, las Asociaciones Almene adquieren un mayor protagonismo como alternativa de provisión de "vivienda social".

Los cambios demográficos y la competencia por parte de otros regímenes de tenencia también empujan al sector de las Asociaciones Almene a adoptar algunas prácticas propias del sector privado. Sostener la demanda y evitar viviendas vacías es una cuestión de supervivencia financiera para los conjuntos residenciales económicamente autónomos. Así, empiezan a ganar terreno consideraciones de eficiencia económica para la reducción de costes y la individualización y personalización de servicios a los residentes envuelta en el espíritu de la satisfacción del cliente/consumidor (Jensen, 1997, p. 124, 2013a, pp. 104–105). Las compañías de gestión de vivienda sin ánimo de lucro optan por personal de carácter técnico y profesional y se producen fusiones y adquisiciones para generar economías de escala. También se cortan los estrechos lazos con las cooperativas de construcción que edificaban gran parte de los proyectos. Estos lazos se habían puesto en entredicho por casos de corrupción y malversación de fondos y chocaban con legislación nacional y europea en materia de libre competencia.

4.5. La burbuja inmobiliaria y el gobierno liberal-conservador ponen a prueba a ambos modelos

Como en muchas economías occidentales, en Dinamarca existían dos elementos principales que retroalimentaban una burbuja inmobiliaria que se gestó desde mitades de los 90 y se desplegó plenamente en los 2000: bajos tipos de interés e incrementos sostenidos de los precios del mercado de la vivienda. Estos elementos, no solo facilitaban el acceso hipotecado a la vivienda en propiedad, sino que también situaban a la propiedad residencial como una importante fuente de generación de riqueza. Este proceso arrastraba consigo a los imaginarios en torno a la vivienda, desde el lenguaje de los derechos sociales y los valores de uso a una exaltación de los valores de cambio de la vivienda y sus propiedades de generación y almacenamiento de valor. Un significativo "cambio de ideario" que atravesaba casi todo el panorama político danés (Mortensen & Seabrooke, 2008).

En este contexto, los elementos regulatorios que limitan la revalorización del patrimonio colectivo de las Cooperativas Andel y su apropiación individual fueron desbordados.

Principalmente, debido al propio diseño institucional original del sector, pero también por modificaciones introducidas por el nuevo gobierno liberal-conservador que tomó posesión el año 2001. Como se ha elaborado en la sección 2, el criterio para calcular el precio máximo del valor patrimonial de la cooperativa, tanto si es llevado a cabo por tasadores públicos como privados, es su valor equivalente como inmueble en régimen de alquiler privado. El valor de los inmuebles de alquiler privado no sólo se había incrementado por el aumento de alquileres ligada a los procesos de "renovación" urbana, sino también porque el fácil acceso al crédito incrementaba la demanda de los inquilinos para comprar inmuebles en régimen cooperativo. En el año 2003, además, la tasación pública pasó de estar gestionada por los municipios a estar gestionada por la agencia tributaria. Las nuevas tasaciones públicas se incrementaron de forma brusca. En un cambio en apariencia meramente administrativo, se propició una transformación muy sustancial del sector. En el año 2005, además, el gobierno introdujo una normativa que obliga a las cooperativas a permitir a sus miembros utilizar sus participaciones individuales como garantía de préstamos personales. Este cambio aumentó el atractivo de la participación, ya que adquiría nuevas características que la asemejaban a una mercancía hipotecable.

Con el incremento de los precios máximos permitidos, la inmensa mayoría de asambleas de socios fueron votando a favor de incrementar el precio de las participaciones de su cooperativa. Hasta entonces, algunas cooperativas solían mantener los precios incluso por debajo del máximo permitido, para que fuesen asequibles para amigos y familiares que estaban en espera de acceder y porque los valores etéreos del cooperativismo aún tenían influencia. Pero cuando el precio máximo se disparó, la tentación fue irresistible. El hecho de que las decisiones se tomaran en cada cooperativa por separado, además, generaba situaciones del estilo del "dilema del prisionero". Si el resto de cooperativas incrementaban sus precios y la de uno no, uno quedaría "atrapado" en el inmueble ya que la venta de su participación por debajo de su "valor real" no le permitiría comprar una en otra cooperativa. Este razonamiento pesaba aún más para los socios que aspiraban a acceder al cada vez más caro mercado de vivienda en propiedad. Lo decisivo, sin embargo, fue el hecho de que los beneficios para los socios eran muy concretos y ventajosos. El "beneficio a la sociedad" que suponía, por el contrario, mantener las viviendas asequibles, era difuso y abstracto. La transformación de la naturaleza del sector, ha sido en buena medida resultado de estas dinámicas de "política cotidiana" (Seabrooke & Schwartz, 2009).

Así, se estima que el precio de las participaciones se cuadruplicó en la primera década de los 2000 en Copenhague. El precio por metro cuadrado pasó de 2415 DKK (325 EUR) en 1999 a 9846 DKK (1325 EUR) en 2011 (precios ajustados a 2011) (Copenhagen Municipality, 2012). Este patrimonio "liberado" ha sido integrado en los circuitos de acumulación de capital. Se utiliza como garantía para créditos personales para el consumo, las hipotecas para la compra de participaciones engrosan ahora las carteras de los bancos y han aparecido agencias y portales inmobiliarios especializados en la compra-venta de participaciones.

En su conjunto, este ha sido el proceso concreto por el cual se ha ido reduciendo lo que Niel Smith identificó como la "diferencia potencial de renta" (rent gap). Es decir, la diferencia entre el nivel de la renta potencial del suelo y la renta actual capitalizada del suelo bajo el actual uso del suelo (Smith, 2012, p. 126). En este caso, una diferencia causada por las reglas que regulan

la utilización y revalorización patrimonial de las Cooperativas Andel y que impiden sus usos potencialmente más rentables. En efecto, recientemente los partidos liberales y conservadores se muestran favorables al desmantelamiento de los mecanismos por los cuales se establecen los precios máximos y a favor de permitir que la compra-venta de participaciones se regule por la libre oferta y demanda en el mercado. Según cálculos del Ministerio de Vivienda, una reforma de este tipo podría propiciar un incremento promedio adicional de un 66% en los precios de las participaciones en Copenhague (Kildegaard & Holm, 2015).

La liberalización de la compra-venta acabaría además con algunas prácticas que aún moderan los vaivenes especulativos de los precios de la vivienda. Por razones de prudencia, para evitar situaciones de morosidad y para mantener una cierta estabilidad en la cooperativa, muchas asambleas de socios deciden mantener los precios máximos de las participaciones por debajo del tope permitido si este se incrementa bruscamente. El estallido de la burbuja inmobiliaria en el año 2008 ha dejado su marca en el saber popular: "todo lo que sube, baja". El cortafuego que la gestión colectiva de un patrimonio colectivo ejerce sobre conductas cortoplacistas de maximización del beneficio individual sigue siendo relevante.

Por su parte, la condición de inquilinos de los habitantes de las Asociaciones Almene ha aislado al sector de las dinámicas anteriormente descritas. El gobierno liberal-conservador, sin embargo, trató de llevar a cabo una serie de reformas dirigidas a debilitar lo que era considerada una base de poder de la socialdemocracia, promover la propiedad como estilo de vida y reducir la financiación estatal del sector. Las dos medidas principales fueron la utilización del "fondo común" del sector (Landsbyggefonden) para costear inversiones anteriormente cubiertas por el Estado y un programa de privatización del stock de viviendas Almene a través de instaurar el "derecho a la compra" de las viviendas por parte de sus inquilinos.

El conflicto en torno al uso del "fondo común" del sector se inició en el año 2002 con un acuerdo residencial que incluía el uso del fondo para financiar nueva construcción en el sector, residencias de ancianos, infraestructura para discapacitados y otras inversiones "sociales" relacionadas con la vivienda. La federación nacional de las Asociaciones Almene, BL, argumentaba que estos gastos deberían ir a cargo de toda la sociedad y no solamente de los inquilinos Almene que, además, provenían mayoritariamente de segmentos de la población con bajos ingresos. El gobierno argumentaba que el fondo se había alimentado de subvenciones estatales y que por lo tanto su uso para estos fines era legítimo. BL insistía, sin embargo, en que se precisaban para cubrir inversiones necesarias en la mejora y el mantenimiento del stock ya existente. La naturaleza semi-autónoma del fondo permitió a BL enmarcar el conflicto como un "robo" de los ahorros de los inquilinos por parte del gobierno. En los años siguientes se llevó a cabo una campaña de presión política y mediática en torno a las temáticas de "robo", "impuesto especial" o "Robin Hood al revés" (Nielsen, 2010, pp. 203–255). A pesar de la fuerte oposición, sin embargo, el control en última instancia que ejerce el Estado sobre este fondo, permitió al gobierno imponer en gran medida su agenda.

El segundo choque surge a raíz de una propuesta del gobierno de inspiración thatcheriana de permitir y promover el "derecho a la compra" en el sector. BL se posiciona rápidamente en contra, anticipando que el sector podría perder sus inmuebles más atractivos y habitantes con

mayores ingresos. Sería relegado así al rol residual de proveedor de "vivienda social". En este caso, sin embargo, el diseño institucional le es favorable. El gobierno topa con la barrera legal que supone que el stock de vivienda sea de propiedad privada de las asociaciones. Imponer un programa de "derecho a la compra" equivaldría a una expropiación forzosa que podría ser revertida en los tribunales.

Ante esta disyuntiva, el gobierno retrocede y reformula su propuesta. En el año 2004 se aprueba una normativa que permite a los inquilinos comprar sus viviendas a precio de mercado (sin los descuentos y condiciones especialmente ventajosas que inicialmente pretendían) y solo si así se decide democráticamente a nivel de conjunto residencial. Las asociaciones sin embargo, desafían la normativa judicialmente argumentando que la propiedad de los inmuebles pertenece a la asociación en su conjunto y no a cada conjunto residencial por separado, por lo que decisiones de este tipo no deberían poder realizarse a ese nivel de la organización. El conflicto acaba en la Corte Suprema, que en el año 2007 y con 5 jueces a favor y 4 en contra, se decide a favor de la interpretación del gobierno de que la decisión reside a nivel de conjunto residencial y no de la asociación "madre". Este resultado sitúa a las Asociaciones Almene en una posición precaria, ya que deja la puerta abierta al cercenamiento por partes de los conjuntos residenciales más atractivos (Henrik Gutzon Larsen & Hansen, n.d.). La continuada presión de BL y el ajustado resultado de la decisión judicial, sin embargo, desembocó en que en al año 2011 se estableciese una política de "derecho a la compra" más restringida. Los conjuntos residenciales solo pueden optar por el "derecho a la compra" sin el permiso de la asociación si existe una mayoría de 2/3 partes a favor en la asamblea y reciben el visto bueno del ayuntamiento correspondiente. El resultado ha sido que hasta finales del año 2014, 17 conjuntos residenciales, que comprenden 1,183 viviendas, han sido autorizados para permitir el "derecho a la compra". Solo 62 ventas se han efectuado sin embargo (LBF, 2014, p. 57). Se puede concluir que, de momento, la ofensiva privatizadora del gobierno liberal-conservador ha resultado ser un fracaso.

En esencia, el intento de privatizar parte del sector Almene ha fracasado por las mismas razones por las que, según Harloe (1995, pp. 505–507), no se materializó una propuesta privatizadora similar que se puso sobre la mesa en los años 80. En primer lugar, por los obstáculos legales y constitucionales que supone el estatus "privado" del parque de viviendas de las Asociaciones Almene. En segundo lugar, porque el sector ha logrado retener una proporción considerable de residentes con ingresos moderados y no sólo bajos, lo que permite al sector mantener una influencia política mayor que en otros países en los que este no ha sido el caso. Finalmente, porque el sistema de "democracia inquilinal" y el alto grado de autosuficiencia financiera ("fondos comunes"), que ha permitido decidir invertir en mejorar y renovar los inmuebles, le hace menos vulnerable a las típicas críticas que ha recibido la vivienda pública y social en otros países. De que se trata vivienda de mala calidad, gestionada de forma burocrática e insensible y que ofrece a los consumidores poca libertad de elección.

5. Conclusiones y lecciones

La experiencia danesa permite extraer algunas lecciones valiosas sobre la capacidad de los modelos de vivienda basados en el cooperativismo y el asociacionismo de generar y defender un "común" de vivienda asequible y accesible.

En primer lugar, la importancia de las políticas públicas de vivienda para generar las condiciones económicas y fiscales en las que se enmarcan los diferentes regímenes de tenencia en el país. Estas influyen sobre el abanico de posibilidades al alcance de la población y la estructura de incentivos que motivan la elección entre distintos regímenes de tenencia. En el caso danés por ejemplo, los subsidios indirectos al sector de la vivienda en propiedad propiciaron un éxodo entre los habitantes de ingresos medios y medios-altos de las Asociaciones Almene a partir de finales de los 70. Este mismo trato fiscal favorable fue un factor que alimentó la reciente burbuja inmobiliaria y por lo tanto reforzó los atributos del patrimonio inmobiliario como fuente de generación de riqueza. Esto coadyuvó en la decisión de los socios de las Cooperativas Andel de incrementar el precio de las participaciones para poder apropiarse de este incremento del valor patrimonial de sus inmuebles. Los socios Andel han evolucionado así hacia la "co-propiedad", más que hacia la gestión colectiva de un patrimonio común.

En segundo lugar, la naturaleza contradictoria de la intervención del Estado en la regulación y financiación de estos modelos de vivienda. La financiación estatal facilita que estos modelos sean asequibles para la población de ingresos bajos y medios-bajos. Así, las históricas cooperativas de vivienda estaban al alcance sólo de la "aristocracia" obrera. Hoy en día, comprar una participación en una Cooperativa Andel tampoco es una opción al abasto de todos los estratos sociales. La financiación estatal puede ser, sin duda, un mecanismo socialmente redistributivo. La condicionalidad ligada a esta financiación limita la autonomía de las Asociaciones Almene, pero también fija sus características de "utilidad pública" en contra de posibles prácticas especulativas. Este tipo de prácticas en las históricas cooperativas obreras fue precisamente lo que propició el desarrollo del modelo Almene. El espectacular incremento del precio de las participaciones en las Cooperativas Andel es una manifestación actual de procesos parecidos.

La autonomía vis-a-vis el Estado sin embargo, ha resultado ser crucial en la defensa del carácter colectivo y redistributivo del sector de las Asociaciones Almene. De forma determinante, en el bloqueo del proceso de privatización del stock de viviendas ligado a las políticas del "derecho a la compra". También en la movilización en contra de los cambios fiscalmente regresivos en el uso del "fondo común" del sector. La condición de "propiedad colectiva privada", ha resultado ser más resiliente que la propiedad pública entendida como propiedad estatal. La venta del stock de viviendas de propiedad municipal en Copenhague es un ejemplo claro en este sentido. El estatus "privado" e independiente de las Asociaciones Almene fue un elemento que los partidos liberales y conservadores tradicionalmente se afanaron por preservar. Es precisamente esta independencia, sin embargo, la que ha resultado ser un obstáculo para sus posteriores intentos de intervención en la sociedad a través del Estado.

En tercer lugar, las formas en las que el diseño institucional y organizativo determina el conjunto de derechos de los habitantes y la localización de los principales procesos de toma de decisión. Aquí se dirime en gran medida el tipo de relaciones sociales y de propiedad que subyacen a los modelos de vivienda concretos. De particular importancia es la posibilidad de capitalización patrimonial individual por parte de los habitantes. Esto determina una relación con la vivienda basada en el disfrute de sus valores de uso como hogar, o una que incluya

también su valor de cambio como mercancía. La descentralización y atomización de las decisiones en el sector de las Cooperativas Andel en el marco de una economía capitalista, ha derivado en el dominio del valor de cambio de los inmuebles. La ausencia de la mayor parte de los agentes interesados (*stakeholders*) - la sociedad en su conjunto - en los procesos de decisión sobre la gestión de los inmuebles, ha resultado en decisiones que favorecían exclusivamente a los habitantes contemporáneos de las cooperativas. La resistencia de las Asociaciones Almene a que las decisiones sobre el "derecho a la compra" se tomasen a nivel de conjunto residencial responde a este diagnóstico. La condición de inquilinos de los habitantes Almene establece una relación basada exclusivamente en los valores de uso de la vivienda. Mientras que la federación y con-federación de los espacios de decisión favorece una conciencia sobre las necesidades del sector en su conjunto. Los elementos de co-gestión municipal y estatal son canales que conectan al sector con el resto de la sociedad. Una conexión que, sin embargo, no deja de ser indirecta y contradictoria, mediada por el carácter de clase del Estado.

Finalmente, la trascendencia de la orientación universalista en la constitución del Estado de bienestar danés y de ambos modelos de vivienda. El elemento central reside en que el acceso a las viviendas no esté circunscrito a ningún grupo social particular. En este sentido, las listas de espera abiertas a cualquier ciudadano son el mecanismo de acceso universal por excelencia. En las Asociaciones Almene este aspecto se cumple a excepción del 25% con acceso mediado por el ayuntamiento y algunas políticas de "flexibilidad" para avanzar puestos en la lista mayoritariamente con el objetivo de favorecer la "mezcla social" en zonas urbanas "desfavorecidas". La lista de espera abierta también fue un principio adoptado por una parte de las Cooperativas Andel. En la actualidad, sin embargo, el acceso está mediado por el precio de la participación. En las Asociaciones Almene, por su parte, la asequibilidad de los alquileres está condicionada a la suficiencia de subvenciones públicas. La transparencia y equidad en el acceso a las viviendas favorece una amplia apropiación y legitimación social del sector de las Asociaciones Almene, que no sería posible si fuese vivienda "sólo para pobres". En el caso de las Cooperativas Andel, el acceso mediado por redes familiares o de amistad o por el alto precio de las participaciones, ha producido una percepción social diferente del sector.

En una sociedad capitalista avanzada y opulenta como la danesa, el porcentaje comparativamente bajo de tenencia de la vivienda en propiedad y la resiliencia de un stock de viviendas regido por sus valores de uso es factible sólo en el marco de un generoso Estado de bienestar de disposición universalista. Los mecanismos de socialización de la renta y una sólida red de seguridad social pública contrarrestan las dinámicas de individualización en cuanto a seguridad económica se refiere. Así, se palia el imperativo de invertir en patrimonio inmobiliario como "plan de pensiones privado" sui generis o "islote de estabilidad" en el mar de incertidumbre de la economía de mercado. Como apunta Kemeny (1992), existe una correlación negativa, una "gran contrapartida" ("big trade-off"), entre el grado de desarrollo del Estado de bienestar y la extensión de la tenencia de la vivienda en propiedad.

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Annex 3. Alternativas cooperativas a la financiarización de la vivienda¹⁷

El recurrente problema de la vivienda está ligado a la difícil coexistencia entre sus valores de uso y su valor de cambio, entre sus funciones residenciales y lucrativas. A medida que los inmuebles residenciales devienen cada vez más centrales en la economía mundial como activos financieros, esta problemática se está agudizando. A su vez, la alternativa de provisión de vivienda estatal en alquiler, se encuentra en retroceso en muchos de los países que más la habían impulsado. En esta coyuntura, está creciendo el interés en ámbitos académicos, activistas y de políticas públicas por modelos de vivienda no-mercantiles que vayan más allá la tutela estatal. Esta mirada coincide con el surgimiento del paradigma de lo común como alternativa a los procesos de mercantilización y privatización promovidos tanto por el mercado como por el Estado. Un paradigma que pensadores como Pierre Dardot y Christian Laval (2015) caracterizan como lo público no-estatal, que no puede ser apropiado de forma privada, ni está disposición del Estado. El cooperativismo de vivienda aúna prácticas e imaginarios que resuenan en este contexto. A partir de una repaso crítico de la evolución de este modelo de vivienda en los lugares en los que más se ha desarrollado, el siguiente texto apunta a las formas en las que el cooperativismo puede devenir una articulación institucional de lo común en el ámbito de la vivienda.

Mercantilización-cum-financiarización de la vivienda

A pesar de que los inmuebles residenciales constituyen una infraestructura fija de nuestras ciudades, sus valores de cambio circulan ligeros por el espacio transnacional desterritorializado. Acciones de fondos de inversión inmobiliaria, hipotecas titulizadas y otros tipos de instrumentos y productos financieros derivados, recorren el globo de forma trepidante, mientras que, a ras de suelo, transcurre la cotidianidad en sus hogares. El agitado comportamiento de la vivienda como activo financiero, sin embargo, domina de tal forma sobre sus funciones residenciales, que a menudo transforma el habitar la ciudad en una experiencia precaria y angustiante. Cambios bruscos en los tipos de interés, subidas drásticas del alquiler o la abrupta no-renovación de contratos, por ejemplo, pueden irrumpir repentinamente en el día a día del hogar. De la misma forma en la que, la implosión de una burbuja inmobiliaria gestada en los circuitos financieros internacionales, puede derivar en una notificación de despido, posible precursora de una de desahucio.

A pesar de que las crisis y las transformaciones urbanas son una constante en la historia de las ciudades, el elemento diferencial de la actual fase histórica reside en la inmediatez y estrechez de la inter-relación que se ha establecido entre los procesos que se expresan a escala local y los que transcurren a escala global. La correa de transmisión entre ambos planos opera, casi sin mediaciones, a través de canales financieros. De esta forma, la aparente solidez y familiaridad de los muros de cemento y ladrillo, puede rápidamente devenir en inestabilidad y extrañamiento.

 $^{^{17}}$ Text currently under review as a "Nota Internacional" to be published by the CIDOB – Barcelona Centre for International affairs.

Lo que se ha venido a denominar la financiarización de la vivienda, es la culminación de un largo recorrido de políticas que han compartimentalizado y transformado el hábitat urbano en mercancía (véase, Rolnik 2018). A través de este proceso, la vivienda se abstrae de su contexto y puede empezar a circular. Es capaz entonces de generar flujos de ingreso a través de su compraventa, tanto en el momento del intercambio, como de forma regular durante el periodo más extenso del calendario de amortización de una hipoteca. Asimismo, su puesta en alquiler también genera un flujo regular de rentas. Adicionalmente, el valor de la vivienda está respaldado por la renta del suelo, que se deriva del control exclusivo sobre un recurso limitado e irreproducible. En su conjunto, la vivienda constituye una reserva de valor y un emplazamiento desde donde extraer rentas que atrae a la inversión inmobiliaria-financiera.

La difícil coexistencia entre los fines residenciales y lucrativos de la vivienda, entre sus valores de uso y de cambio, ha dado pie a distintas regulaciones estatales favoreciendo relativamente a un u otro aspecto. Así, la historia de las regulaciones sobre el sector de la vivienda incluye, desde medidas de protección de los inquilinos y controles de los precios del alquiler, hasta normativa sobre las condiciones de los contratos hipotecarios y sobre los usos mismos de los inmuebles, penalizando, por ejemplo, el alquiler vacacional o el abandono. En la actualidad, esta balanza, siempre contradictoria e inestable, se inclina claramente hacia el desempeño mercantil de la vivienda, favoreciendo así, su inserción en los circuitos financieros internacionales.

Volver a pensar en modelos alternativos de vivienda

El esfuerzo para ir más allá de la negociación entre las funciones contradictorias de la vivienda, se ha plasmado históricamente en la provisión directa de vivienda pública en alquiler por parte del Estado. Esta estrategia fue desarrollada de forma más clara en algunos países occidentales a partir del periodo de entreguerras mundial y, sobre todo, tras la segunda. La vivienda pública fue construida como pata fundamental de sus respectivos Estados del bienestar. El control directo de la vivienda por un ente estatal y su distribución en base otros criterios, como la urgencia habitacional o los derechos de ciudadanía, fundaba un nuevo modelo sobre bases distintas para gestionar el hábitat urbano.

La tutela estatal, sin embargo, no ha estado exenta de sus propias problemáticas y contradicciones. Por una parte, la gestión del stock de viviendas desde arriba por una burocracia funcionarial se ha convertido, a menudo, en una experiencia alienante para los inquilinos. Por otra parte, la tensión entre los valores de uso y de cambio de las viviendas no se ve superada del todo, sino que se expresa de otras formas y a otras escalas. En primer lugar, en torno a las fuentes de ingreso que sostienen el stock de viviendas estatales, entre los alquileres de los inquilinos e impuestos sobre el trabajo y el capital. En segundo lugar, en torno a la exclusión del capital de espacios de rentabilidad importantes, como lo es la vivienda. En las últimas décadas, estas tensiones han derivado en procesos de desinversión y de deterioro físico de las viviendas, medidas reprivatizadoras, nuevos arreglos público-privados y/o procesos de financiarización, que han lastrado este modelo en muchos de los países que más lo habían impulsado.

De los descontentos por la gestión mercantil y estatal de la vivienda está resurgiendo el interés en muchas ciudades alrededor del mundo por otros modelos alternativos. Cooperativas de

vivienda, asociaciones de vivienda, vivienda colaborativa, vivienda comunitaria o co-vivienda, son diferentes expresiones que apelan a un modelo que se centra en el uso, y no la propiedad, y en lo colectivo, que no estatal. Un modelo que permita a los residentes ser partícipes y protagonistas de la producción y gestión de sus viviendas, pero que a la vez constriña su apropiación mercantil. Estas expresiones resuenan también en la reciente campaña de Naciones Unidas "Make the Shift", que apela a estrategias participativas en el impulso de la vivienda como derecho y no mercancía.

El cooperativismo de vivienda de usuarios

Estas nuevas expresiones han ido tomando forma en el Estado español mayoritariamente en torno al cooperativismo de vivienda en cesión de uso. Este cooperativismo ha de diferenciarse de la cooperativa de vivienda tradicional que ha operado en este territorio como palanca para acceder a la vivienda en propiedad horizontal. En las cooperativas de vivienda en cesión de uso, la cooperativa retiene la propiedad colectiva sobre el inmueble y los socios residen en él de forma indefinida como usuarios, tras desembolsar una entrada inicial y una cuota mensual. El impulso por desarrollar vivienda de estas características o similares ha adquirido especial fuerza en Catalunya, donde han surgido casi treinta iniciativas en este campo des del año 2011 (COPHAB, 2018).

Este modelo de vivienda es aún muy minoritario en el Estado español y en la mayoría de países, pero sí que ha tenido un grado de desarrollo importante en algunas regiones y ciudades. En Escandinavia, por ejemplo, las cooperativas de vivienda constituyen el 22%, 14% y 7% del stock total de vivienda en Suecia, Noruega y Dinamarca respectivamente. En Dinamarca, este porcentaje se multiplica en las principales urbes, llegando a conformar más de 30% del parque de viviendas en ciudades como Copenhague. En este país, además, el 20% del stock nacional de vivienda pertenece a asociaciones de vivienda sin ánimo de lucro, que tienen su origen en el cooperativismo de vivienda. En Norteamérica, por su parte, la Confederación de Cooperativas de Vivienda de Canadá engloba a 2,200 cooperativas con 90,000 viviendas, que alojan a un cuarto de millón de personas. En Estados Unidos, solo en la ciudad de Nueva York existen 90,000 viviendas cooperativas, aunque el peso del cooperativismo en el parque residencial del país en su conjunto es residual. En Latinoamérica, el cooperativismo de vivienda se ha desarrollado sobre todo en el Uruguay. En este país existen en torno a 30,000 hogares en cooperativas y su número se ha ido expandiendo en los últimos años, así como los esfuerzos para replicar la iniciativa en otros países latinoamericanos. En Asia, por su parte, algunos estados de la India, como por ejemplo el de Maharashtra, también han promovido el cooperativismo de vivienda. Existen en este Estado en torno a 53,000 cooperativas que alojan a 2 millones personas, sobretodo, en su capital Mumbai. Esta amalgama de experiencias ilustra la replicabilidad y escalabilidad de este tipo de cooperativismo de vivienda de usuarios.

La heterogeneidad organizativa e institucional del cooperativismo de vivienda de usuarios y modelos similares, tanto dentro como entre países, dificulta realizar comparaciones amplias y una evaluación conjunta de su recorrido e impacto. El desarrollo de estas diversas experiencias, que cuentan con sus propios claroscuros, sí que lega un abundante material empírico, sin embargo, que puede servir de base para extraer algunas lecciones clave. El análisis de estas experiencias puede proporcionar elementos para pensar sí, o cómo, este

renovado interés en el cooperativismo y modelos similares de vivienda debería traducirse en acciones sociales y políticas públicas concretas.

El Estado como palanca y apoyo

El paso desde las primeras experiencias piloto, impulsadas por organizaciones sociales urbanas y sindicales, al desarrollo de todo un sector de vivienda cooperativa, se ha dado a partir de un marco legal y de políticas públicas favorable. En su ausencia, los proyectos cooperativos han constituido una opción mayoritariamente para segmentos de la población con fuertes lazos sociales y organizativos y con ingresos medios y estables. El fomento Estatal facilita el acceso al suelo, a la financiación y a las subvenciones necesarias para que devenga una alternativa asequible y atractiva para las clases populares. En Dinamarca, por ejemplo, las asociaciones de vivienda reciben subvenciones para la compra de suelo y la construcción, y sus residentes pueden optar a ayudas públicas para cubrir sus cuotas mensuales. Asimismo, las autoridades municipales tienen la capacidad de obligar a las nuevas promociones inmobiliarias privadas a que reserven el 25% de sus promociones para asociaciones de vivienda. La mayoría de las cooperativas de vivienda del país, por su parte, se han constituido a partir de una ley que otorga el derecho de tanteo y retracto a inquilinos organizados en cooperativa. Estas acceden a crédito hipotecario privado, pero cuentan comúnmente con el respaldo de un aval municipal. En Uruguay, en cambio, las cooperativas adquieren suelo e inmuebles públicos a bajo coste y se financian directamente a partir de líneas de crédito público. En definitiva, los recursos legales e institucionales del Estado han servido de palanca para generalizar el cooperativismo de vivienda en estos territorios.

Los recursos estatales son cruciales tanto para el establecimiento del cooperativismo de vivienda, como para el mantenimiento de la accesibilidad y asequibilidad de sus viviendas a largo plazo. Entre el sector de vivienda cooperativa y las administraciones públicas en Canadá, por ejemplo, se han producido desencuentros en los últimos años a raíz de la posibilidad de que se discontinúe este apoyo público. Este está dirigido principalmente a cubrir las cuotas mensuales de los residentes de bajos recursos. Sin este apoyo, la posibilidad de que estos residentes puedan permanecer en sus viviendas, sin comprometer la sostenibilidad económica de las cooperativas, queda en entredicho. El sector cooperativo canadiense se ha estado debatiendo entre las perspectivas de incrementar las cuotas mensuales, a riesgo de expulsar a sus miembros más pobres, o compensar sus cuentas con operaciones con ánimo. En este sentido, el sector ha contemplado la venta de inmuebles cooperativos en las zonas más revalorizadas y/o la reurbanización de sus terrenos mejor situados con promociones conjuntas con el sector privado. A pesar de que finalmente se augura una continuidad del apoyo estatal, estas propuestas ilustran la dificultad de que estos modelos de vivienda puedan autosostenerse en el terreno del mercado, sin reproducir sus dinámicas e inequidades en el interior de las cooperativas.

Protección frente al Estado

A la vez que el apoyo estatal deviene crucial para el desarrollo del cooperativismo de vivienda, su autonomía frente al Estado ha resultado en ocasiones igual de importante. En particular, en cuanto a la mayor protección que le confiere frente a intentos privatizadores promovidos por

el mismo Estado. En Dinamarca, por ejemplo, un gobierno liberal-conservador en el poder durante la primera década de los 2000, intentó privatizar el stock de las asociaciones de vivienda ofertando a sus residentes el "derecho a la compra" en propiedad horizontal. Esta réplica escandinava de la medida estrella de Thatcher contra la vivienda pública en Inglaterra, tuvo en esta ocasión, poco recorrido. Las asociaciones de vivienda confrontaron legalmente la medida argumentando que suponía una expropiación forzosa de su propiedad colectiva, pero privada, protegida por la constitución danesa. Tras un largo conflicto político y judicial, las asociaciones de vivienda pudieron reducir drásticamente el alcance de la medida y efectivamente paralizar el proceso privatizador. De forma parecida, en Uruguay las federaciones de cooperativas de vivienda se movilizaron con éxito en dos ocasiones durante los años 80 contra medidas privatizadores promovidas por el Estado. En una primera ocasión, ante una medida de división horizontal obligatoria impuesta durante el último año de la dictadura y, posteriormente, ante una versión más comedida de esta, promulgada por el primer gobierno democrático de corte liberal y conservador. Ambos casos ilustran como el carácter colectivo de estas viviendas se ha defendido en contra del Estado.

La autonomía de estos sectores de vivienda también les proporciona un mayor control sobre el devenir de sus conjuntos residenciales. Algunos sectores han ido acumulando recursos propios que les permite, por ejemplo, un mayor margen de maniobra ante recortes de financiación estatal. Las asociaciones de vivienda danesas son un claro ejemplo en este sentido. Estas han ido ahorrando conjuntamente en un fondo común del sector que se dedica al mantenimiento y la mejora de sus edificios. Así, han podido mantener un ritmo constante de reinversión en sus conjuntos residenciales. Esto les ha permitido eludir algunos de los problemas de abandono y deterioro que, ante el cambio de prioridades presupuestarias de las administraciones públicas, ha padecido la vivienda pública en muchos lugares.

Los riesgos de cierre comunitario y mercantil

La autonomía y el control que ostentan los residentes sobre sus viviendas, sin embargo, también puede resultar problemático. Conlleva el riesgo de que las cooperativas de vivienda devenguen el hogar de comunidades más o menos cerradas. Algunas cooperativas en Nueva York, por ejemplo, han sido criticadas su por homogeneidad étnica i de clase y acusadas de prácticas discriminatorias en la selección de nuevos candidatos a ocupar pisos disponibles. En las cooperativas danesas, por su parte, el hecho de que los derechos de uso de las viviendas se puedan heredar y de que en algunas cooperativas se tenga autonomía para dar preferencia a amigos y familiares en las listas de espera, provoca que a menudo tengas que tener algún contacto interno para poder acceder a una cooperativa. Estos casos ilustran como el empoderamiento de los residentes puede derivar en un cierre comunitario hacia un exterior más diverso.

El poder en manos de los usuarios, puede ejercerse, también, para movilizar los valores de cambio de las viviendas y capitalizar de forma privada el patrimonio colectivo. La tentación de pasar las cooperativas a propiedad horizontal o de incrementar el valor de las participaciones en el capital social de la cooperativa existe, porque las viviendas siguen siendo un recurso que el mercado puede valorizar. En este sentido, a partir de que el Estado desregulase el sistema de traspaso del uso de las viviendas cooperativas en Noruega y Suecia, por ejemplo, este se

basa en compraventas a precios de mercado. Procesos de privatización o mercantilización similares, implementados por los usuarios mismos, son una problemática que ha lastrado varias experiencias cooperativas a nivel internacional. Con el resultante encarecimiento de las viviendas cooperativas, se le cierran las puertas a la población de bajos ingresos.

Estos procesos de cierre comunitario y mercantil plantean que ciertas competencias clave no deban descentralizarse a nivel de cada cooperativa individual. La regulación estatal es una vía a través de la cual se puede garantizar que las cooperativas se mantengan abiertas y accesibles a la población en su conjunto. El hecho de que el Estado pueda regular tanto como desregular, sin embargo, apunta a la necesidad de que los sectores cooperativos también se doten de una institucionalidad alternativa propia. En este sentido, el Mietshäuser Syndikat, una organización de segundo nivel en Alemania, por ejemplo, retiene el poder de veto en cuanto a la determinación de precios de sus proyectos de vivienda afiliados. De esta forma, el poder de decisión final sobre esta cuestión clave se sitúa a una prudente distancia de la posibilidad de cosechar ganancias localizadas. En Dinamarca, por su parte, el sistema de listas de espera de las asociaciones de vivienda se gestiona de forma confederada entre los diferentes conjuntos residenciales de cada asociación. Estas listas de espera están abiertas a todos los ciudadanos daneses y están regidas por criterios claros y transparentes. De esta forma, se blinda al sector del nepotismo interno y se imposibilitan prácticas irregulares en la rotación de las viviendas. Además, las juntas de estas asociaciones también incorporan a otros stakeholders, como el municipio local y organizaciones de la sociedad civil, que participan en la gobernanza del sector. Estas experiencias plantean institucionalidades multiescalares y multiactorales, que dificultan que algún actor pueda, de forma unilateral, apropiarse de un recurso común.

Del cooperativismo a lo común

El cooperativismo de vivienda en cesión de uso y otros modelos de vivienda similares, dan lugar a un nuevo actor en el sector de la vivienda, que no es ni inquilino, ni propietario, sino usuario de una propiedad colectiva. Tanto los derechos de uso, como la propiedad colectiva, sin embargo, se pueden concretar en diferentes arreglos institucionales. Como se ha ilustrado brevemente, los derechos de uso, pueden, por ejemplo, ser o no heredables, o implicar directamente o no a los residentes en su traspaso. La configuración de los derechos de uso, a su vez, está íntimamente ligada a la construcción de la propiedad colectiva.

La propiedad colectiva sobre estas viviendas cooperativas puede pertenecer exclusivamente a sus residentes o abrirse a una colectividad más amplia. Si esta no está encarnada por el Estado, sin embargo, ¿a quién apela esta colectividad? Es una colectividad que no es abstracta, sino que se construye socialmente a través de la práctica de los actores que usan, o reclaman derechos sobre el uso, de los inmuebles, y co-producen sus normas y reglas de uso. La vivienda, sin embargo, es un bien rival, eso es, su uso por una unidad de convivencia impide necesariamente que lo utilice otra. En este caso, actores no-residentes pueden reclamar el "derecho a no ser excluidos" de las viviendas cooperativas, que debe diferenciarse de un "derecho a ser incluidos" en ellas (véase, Blomley 2016). Este reclamo se puede concretar en la participación de diferentes stakeholders en las estructuras de decisión de las cooperativas, así como en el mantenimiento de la accesibilidad y asequibilidad de las viviendas de modo que exista una igualdad de oportunidades para poder optar a residir en ellas. A través de este tipo

de arreglos institucionales, los usuarios de las viviendas devienen guardianes o custodios de un recurso que pertenece a una comunidad más amplia.

Es en este sentido en el que el cooperativismo puede abrir horizontes hacia otras relaciones sociales, derechos e institucionalidades en la provisión de recursos que son necesarios para el sostenimiento de la vida urbana, como lo es la vivienda. Puede devenir una práctica e instrumento que vuelva a arraigar la vivienda en el territorio y en la comunidad que lo habita. Retejiendo de esta forma el vínculo colectivo y reconstruyendo lo público desde abajo tras décadas de neoliberalismo. Lo público no-estatal puede materializarse, entonces, en arreglos público-comunitarios y público-cooperativos. Estas institucionalidades no están exentas de sus propias tensiones y contradicciones, pero pueden generar una dialéctica de cooperación y conflicto entre el Estado y la sociedad organizada que refuerce a largo plazo una alternativa a la mercantilización y financiarización de la vivienda.

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