Housing cooperatives in Chile

The struggle to re-emerge in a neoliberal context of growing self-management

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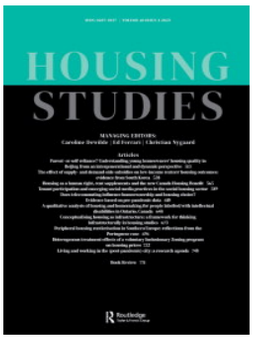
DOI
10.1080/02673037.2025.2459145

Publication date
2025

Document Version
Final published version

Published in
Housing Studies



Housing Studies

ISSN: (Print) (Online) Journal homepage: www.tandfonline.com/journals/chos20

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To cite this article: Darinka Czischke, Javier Ruiz-Tagle, Felipe Valenzuela, Nelson Carroza-Athens & Valentina Cortés-Urra (04 Feb 2025): Housing cooperatives in Chile: the struggle to re-emerge in a neoliberal context of growing self-management, Housing Studies, DOI: 10.1080/02673037.2025.2459145

To link to this article: https://doi.org/10.1080/02673037.2025.2459145

Published online: 04 Feb 2025.

HOUSING STUDIES
https://doi.org/10.1080/02673037.2025.2459145

Routledge
Taylor & Francis Group

Housing cooperatives in Chile: the struggle to re-emerge in a neoliberal context of growing self-management

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ABSTRACT

Housing cooperativism in Chile shows a discontinuous trajectory through different arrangements between the State, the market, and civil society. Since the mid twentieth century, cooperatives and self-organised housing developed alongside each other. While cooperatives for waged workers were supported by the government, a self-managed housing movement grew amongst the popular classes. The Military Dictatorship and its neoliberal reforms from 1973–1989 meant the demobilization of both groups and the fracture of the existing knowledge of self-organisation and cooperativism in housing. Despite this rupture, since the 2000s, cooperatives are re-emerging thanks to renewed links with Latin-American cooperativism and government's support to self-management. From a historical perspective, we examine the main challenges faced by the re-emerging cooperatives amidst a persistent neoliberal policy environment. Our theoretical lens combines cooperative value-orientations with examples of agency in the new cooperatives. We conclude that the future of housing cooperativism in Chile depends on its positioning between 'pragmatic' and 'reformist' values to align with their environment.

ARTICLE HISTORY
Received 16 May 2023
Accepted 20 January 2025

KEYWORDS
Housing cooperatives; Chile; neoliberal housing policy; self-management

Introduction

Housing cooperatives in Chile have followed an uneven path throughout history, characterised by different arrangements between the state, the market and civil society. Their trajectory is marked by a duality between, on the one hand, the tradition of workers' cooperatives, and on the other, self-organisation in housing amongst low-income groups. The origin of cooperatives in Chile is linked to the influence of mutualist ideas brought by European immigrants at the end of the nineteenth century, as the first milestone in a series of international policy mobility instances (Wood, 2015). However, it was not until the 1950s that housing

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cooperatives started to emerge. Supported both by the Catholic Church and the Labour Unions, this housing form was meant for waged workers, and not for the impoverished masses. In parallel, to satisfy their housing needs, low-income groups formed social movements demanding state support and established informal settlements. In Chile, and more broadly in Latin America, these two strands of self-organisation in housing are connected; they need to be understood within the context of the struggle for access to housing and the forms of organisation closely associated with it. In other words, the current emergence of the housing cooperative movement in Chile cannot be understood without considering the historical settlers' movement (*Movimiento de Pobladores*) (Castillo, 2014; Garcés, 2017).

While the housing cooperative sector for workers enjoyed government support and developed steadily during the 1960s, the informal settlement movement grew increasingly radicalized, alongside the polarized political climate of the time in Chile. The military coup in 1973 put a stop to all sorts of civil society engagement, a situation that stretched across this authoritarian regime until the advent of democracy in 1990. During this period, the cooperative sector as a whole decreased and self-organised housing became a marginal phenomenon in the face of the new mass-construction programme of owner-occupied social housing[1]. Housing cooperatives that survived were those that adapted to the new political and housing regime of authoritarian and neoliberal persuasion. These are called 'open' cooperatives (*cooperativas abiertas*) and are defined as those that can permanently develop different housing projects simultaneously or successively, which allows them to accumulate assets and experience over time. Some open cooperatives have continued to exist, but their growth has stagnated since the 1980s (see Figure 2). There are currently only three active open housing cooperatives in Chile: Conavicoop, Invica Provicoop and Vimacaucoop, all of which emerged in the 1970s. The first two are national in scope and deliver between 1,000 and 2,000 homes each year (CONAVICOOP, 2022), which represents around 1% of the annual housing production in Chile according to the number of building permits granted per year (INE, 2024).

Since the early twenty first century Chile is experiencing the emergence of a new type of housing cooperativism. This new kind of cooperativism takes the shape of 'closed' cooperatives (*cooperativa cerrada*) and is part of a wider discourse on housing self-management linked to the right to housing and the right to the city movements. Contrary to open cooperatives, closed cooperatives develop only one housing project, usually their own. Today, for the first time in Chilean history, housing cooperatives are led by the popular classes, in contrast to the historic cooperativism of low-middle income waged workers. However, this new type of cooperative has been slow to take off, with the current government supporting seven pilot projects.

Against this backdrop, in this paper we ask the question: 'What are the main challenges faced by the current re-emergence of housing cooperatives, in the context of a persistent neoliberal policy environment in Chile?' To answer this question, we adopt a historical perspective that traces the relative alignment between the State, market, and civil society in relation to cooperative values. We posit that housing cooperatives in Chile have adapted and transformed in the last century in the face of starkly different political regimes. This adaptation has been marked by a shift in

the alignment between core cooperative values and the values of the dominant system. In the current period, there is a tension between progressive cooperative values such as solidarity, collectivity, and common property, on the one hand, and self-determination and autonomy, on the other. Our research points to a number of practical and socio-political challenges for cooperatives to grow, including internal (political) infighting amongst activists advocating for this model, and the wider housing policy context, which is marked by the neoliberal cultural legacy of an individualist logic of private homeownership.

Our paper is based on data collected by the authors within two research projects. The first was an academic public policy proposal (Ruiz-Tagle *et al.*, 2021), where all authors participated, and in which we conducted interviews and a workshop between January and August 2020. Additional empirical data was collected by one of the authors' PhD research between June and August 2022. Taken all together, data collected in both studies included a review of all the scarce existent literature in the field, interviews with 22 key informants (seven future residents of the new housing cooperatives, eight developers and professionals in the project development of the cooperatives, five experts/academics, and four officials from Chile's Ministry for Housing and Urbanism, MINVU), and a workshop with six key stakeholders (residents involved in initiating cooperatives, government officials, technical advisors, and others). The workshop was carried out in a virtual format. The team made an initial presentation about the project, after which participants were given the floor. The workshops were audio-recorded with the consent of the participants. The interviews were initially conducted in a targeted manner through direct contact between the researchers and the interviewed actors. It is worth noting that interviews were used as a tool for data collection, and not as a source of ethnographic analysis. Our goal was to have a broad sample of responses with diverse perspectives from different actors in the development of cooperatives. Therefore, the sample included developers, officials, professionals in charge of the projects and resident leaders of the case studies. Additional contacts were subsequently accessed for interviews through a snowball method, until a sample of 22 interviews was completed. All semi-structured interviews were conducted in Spanish (the native language of the interviewers) in person and online through video calls. Interviews lasted approximately one hour and were recorded with prior written and/or oral consent from the interviewees, and transcribed and anonymized following the codes of ethics of the universities where the researchers are affiliated. Subsequently, a qualitative analysis was carried out by coding the responses using Atlas analysis software.

The paper is structured as follows: after presenting our theoretical framework, we trace the history of housing cooperatives in Chile, identifying three main periods, each characterised by different drivers and actors. The section zooms into the current phase, where we identify the emergence of a new cooperative movement connected to Latin America's cooperativism, and the government's opening to cooperative housing forms. The next section looks at the barriers and challenges that the new housing cooperatives are facing in the Chilean context. We close the article by reflecting on the meaning of the historical trajectory and possible pathways that the sector might follow to become a relevant actor in the Chilean housing system.

Theoretical framework

To frame our analysis, we build on literatures that explore the alignment between housing cooperatives and the State, the market, and civil society, characterised by a shift between different values. To this end, we adopt a historical perspective, which helps us contextualise the re-emergence of housing cooperatives in Chile as part of the country's ruptured socio-political trajectory. Taking a 'long view' on housing policy implementation (Flanagan & Jacobs, 2019) is crucial to understand the current challenges and the issues that are likely to confront us in the future (p. 199). We develop our theoretical framework in two parts: first, we lay out an analytical lens that combines elements from Giddens' structuration theory with conceptual typologies of cooperative values. Second, in order to understand the contextual specificities of the Chilean case, we include a section on the theoretical foundations of Chilean neoliberal housing policy and the values that it embodies. This will help us explain how the new housing cooperatives are negotiating cooperative values with the legacy of the neoliberal value framework.

Housing cooperatives: value orientations and the changing alignment between the state, the market and civil society

Our analytical lens looks at the dialectics between structure and agency that have marked the shifts in the historical alignment between different segments of Chilean society in housing production. Structure refers to the material conditions which define the range of actions available to actors, while agency refers to individual or group abilities that affect their environment. In reality, however, both forces are at play in a dynamic or dialectic relationship. In an attempt to move beyond the dualism of structure and agency, the theory of structuration (Giddens, 1984, 2014) argues for the 'duality of structure', whereby agents and structures as mutually constitutive entities. For Giddens, an agent's common interaction with structure, as a system of norms, is described as structuration. In this sense, cooperatives can be understood as actors with varying degrees of agency operating within given contexts, or structures, at different points in time.

Scholars have tried to capture the relationships between cooperatives and the environment within which they operate. Jaumier *et al.* (2017) identify three ideal types of cooperatives in terms of their relationship with the capitalist system: political, reformist and pragmatic. Wiksell (2020, p.203) analysed each of these ideal types in relation to the kind of resistance that they pose to the dominant capitalist system,

> Political co-operators aim for a global alternative to capitalism by promoting cooperatives, self-management and advanced democracy. This position can be associated with the so called 'Co-operative Commonwealth School' aimed to make the cooperative movement an all-inclusive system involving all societal spheres (Alperovitz & Dubb, 2013; Holmén, 1990; Sentama, 2009). Reformist co-operators aim to mitigate certain negative effects of capitalism such as social exploitation and lack of democracy, but as transformation, rather than obstruction. This indicates resistance of a less radical character, possibly related to 'the Co-operative Sector School' that sees cooperation as a potential third sector, in addition to the public and the capitalist sectors (Holmén,

1990; Sentama, 2009). In contrast, pragmatic co-operators see member benefits in financial terms as the primary aim of the co-op (Jaumier *et al.*, 2017). The pragmatists can be related to 'the School of Modified Capitalism', which aims for modifying rather than obstructing capitalism, by restraining profit distribution to the members (Holmén, 1990; Sentama, 2009).

In our analysis, we could equate Wikell's notion of resistance to agency, and identify different types of relationships or 'structuration' between housing cooperatives and the context within which they have operated in different historical phases.

The relationship between housing cooperatives and their institutional setting has been fraught with tensions and fluctuations since the beginning of the cooperative movement. Across the world, scholars have identified shifts in this relationship, ranging from a close alignment between the cooperative grassroots movement and institutional actors (e.g. the Church, the State and political parties) to a more detached, self-sufficient, and sometimes militant stand from the cooperative actors vis-à-vis the establishment. In Switzerland, for example, Barenstein *et al.* (2022) describe this relationship as one 'between progression and stagnation' (p. 962), with the period between 1924 and 1932 characterised by 'very close ties to the city government and its ruling social democratic party [which] also disconnected the housing cooperatives from more radical forces within the workers movement, increasingly congregated around the communist party' (p. 962). During a period of social change after WWII, involving large-scale immigration, Swiss cooperatives turned to inward solidarity and depolitization. In the 1980s, however, the emergence of the urban housing question brought about a renewal of the cooperative movement, with architectural and social experimentation and more inclusive and progressive political values.

Similarly, Sørvoll & Bengtsson (2018) identify important changes in the values and objectives of housing cooperatives in Sweden and Norway, where between 1945 and 1980 they were 'self-governed and autonomous from the state' despite their close ties with the government, particularly when Social Democrats were in power (p. 128). Furthermore, cooperatives attempted to influence government policy, with the activism of tenant-members aiming to build more housing for those in need. At the time, strict price controls in the bylaws of cooperative associations prevented speculation. In fact, from 1920 to 1980, housing cooperatives were explicitly non-profit. Things started to change, however, when 'the state rolled back its support for housing construction from the 1980s and 1990s (Sørvoll, 2011; Turner & Whitehead, 2002) [and] cooperative housing continued to expand through market-based appeal to consumers, particularly in Sweden' (Sørvoll & Bengtsson, 2018, p. 130). Ever since, housing cooperatives in both countries have become remarkably successful in terms of housing units produced and managed, albeit at the expense of cooperative values (Bengtsson, 1992). In the above country examples, we could argue that the alignment between cooperatives, the State and other societal actors has fluctuated between 'reformist' and 'pragmatic' stances, with moments of heightened resistance or agency vis-à-vis their environment.

In the Latin American context, the study of housing cooperativism has historically been marked by militant theorisation (Acosta & Raspall, 2008; Machado Macellaro, 2020; Nahoum, 1984, 2011). Housing cooperativism in the region is part of broader

grassroots, progressive and/or leftist social movements, and scholars studying it are often involved in their processes and doing some type of participatory-action research. Both the institutional frameworks and the grassroot movements embrace values of equality, justice, and solidarity. Thus, their approach for cooperativism tends to be more ideological than pragmatic. Hence, their stance resembles Jaumier *et al.*'s (2017) 'political' and 'reformist' ideal-types, whereby scholars highlight the emancipatory role of cooperatives in terms of their resistance to the dominant economic system. This is particularly evident in the extensive literature about the housing cooperative movement in Uruguay, which is hailed as an example to follow by other Latin American countries, such as Argentina, Brazil, El Salvador, etc. (see, for example, Ghilardi, 2016). The emerging housing cooperatives in Chile are somewhat linked to these values through their connection to Latin American networks promoting cooperativism in housing. In this paper we will explain how the neoliberal institutional structure and cultural inertia pull cooperative groups in the opposite direction: pragmatism, self-responsibility, and autonomy. More recently, a recent breath of scholars is gradually offering more academic theorisations of the cooperative phenomenon in the region, e.g. with regards to the role of international policy mobilities (Díaz-Parra *et al.*, 2024; Valadares & Cunha, 2018).

The above examples show the plasticity or flexibility that cooperatives have displayed in different geographical and historical contexts, which allows them to adapt to changing political and societal circumstances. Core cooperative values adopted worldwide have been defined by the International Cooperative Alliance (ICA), and pertain to self-help, self-responsibility, independence, equality, justice, and solidarity. Relatedly, Sørvoll & Bengtsson (2020) describe four criteria of what they call 'civil society housing', which includes cooperatives, namely: autonomy from the State; participatory democracy; internal solidarity; and external (or political) solidarity. These values or attributes can be classified along a spectrum ranging from more individualistic or inward-oriented values to more collective or outward-oriented values. We posit that the cooperative values linked to self-help, self-responsibility, and independence (or autonomy), tend to fit well with neoliberal agendas, whereas the more outwardly oriented values such as equality, justice, and solidarity (or mutual aid) connect with progressive societies and governments (see Figure 1). In Chile, after decades of neoliberal ideology, first authoritarian, and then under democracy, the housing cooperative is currently struggling to balance both 'sets' of values, leaning towards the more individualistic/inward end of the spectrum.

In the next section, we describe the main elements that define the Chilean neoliberal housing policy context and its social effects, which are shaping the precarious re-emergence of housing cooperatives today.

Cooperatives and neoliberal housing policy

As in many Latin American cities, rural-urban migrations in Chile put pressure on the housing stock during the first two-thirds of the twentieth century. As a result, most urban poor had to find accommodation in slums and informal settlements (i.e. *'poblaciones callampas'*, *'tomas de terreno'*, *'campamentos'*). Although housing

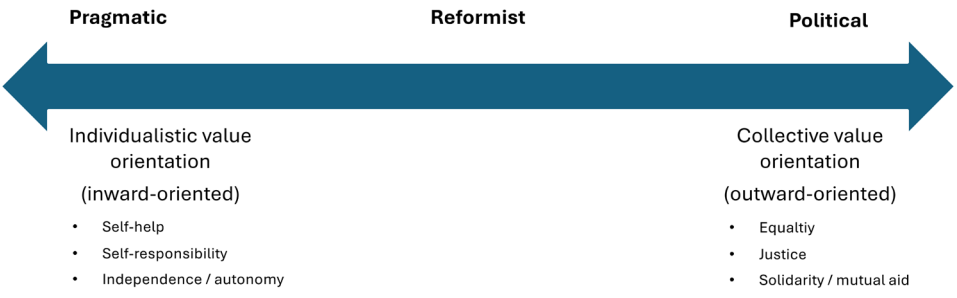

Figure 1. Types of cooperative value orientations in capitalist systems.
Source: The authors based on Sørvoll & Bengtsson (2020) and Jaumier *et al*. (2017)

production by the State increased in that period, it remained insufficient and unfocused, namely, it delivered housing to waged workers but not to marginalised groups (De Ramón, 2007; Hidalgo, 1999; Rivera, 2012). An important shift occurred in the 1960s, when housing corporations were created, strengthening the State's capacity to manage land acquisitions, build appropriate housing and neighbourhoods, and consolidate the institutional framework of the savings system, which has been signalled as the 'the golden age' of Chile's housing policy (Hidalgo, 1999; MINVU, 2004). At the same time, collective action was at its peak with the settler's movement (*Movimiento de Pobladores*), which surpassed the State's capacities and politicized the social production of organised land invasion and self-construction in '*campamentos*' (Garcés, 2002). In the following decade, this process of politisation in housing production was interrupted abruptly with the end of democracy.

During the Military Dictatorship, the massification of individually owned social housing was encouraged, based on the ABC model (*Ahorro, Bono, Crédito*): Savings, from the beneficiaries, Subsidy, from the State, and Mortgage, from the banks. This model achieved several objectives in the context of neoliberal reforms: it reduced informality to a minimum (at least until the end of the 1990s), it expanded ownership levels to almost 70 per cent, and it enabled the development of large real estate and banking businesses. Thus, the Chilean model spread throughout Latin America and has been considered by international agencies as a 'best practice' (Gilbert, 2002). Thus, in terms of housing systems (Kemeny & Lowe, 1998; Stephens, 2020), Chile consolidated a focus on massive private production of new units, giving a strong ideological priority to homeownership, increasingly externalising most processes of production to private entities, and limiting the coverage of social housing (for individual ownership) to the poorest 40% of the population.

The implementation of this new model in housing can be understood through the concepts of subsidiarity[2] (Petersen *et al.*, 2015), resource targeting (Raczynski, 1995), and specific roll-back and roll-out actions of the process of Chilean neoliberalism (Brenner & Theodore, 2002). The 1980 Constitution establishes subsidiarity as a defining principle of the Chilean State, which implies that the role of the State is supplementary to the activity of the private sector. Therefore, the State intervenes only when there are limitations to the market or when the activity is not profitable. In addition, subsidiarity in a neoliberal context was accompanied by a targeting of resources on the poorest, configuring a non-universalist model, somewhere between

generalist and residual, which generates discreet and arbitrary breaks within the population. Furthermore, state roll-back actions included, for example, the closure of state corporations that had decision-making and management capacity on housing matters (CORVI[3], CORMU[4]), the repression of new land seizures and self-construction, and outsourcing functions of organisation of the demand and management of housing projects towards the so-called Sponsoring Entities (*Entidades Patrocinantes*, EP), which are private institutions that organise housing demand and implement projects for residents' committees. And in terms of roll-out actions, the Chilean State has become a market facilitator, with support for large real estate developers and the banking sector, and with a Ministry of Housing that ensures the participation of the business community and protects the interests of the industry (Kornbluth, 2021; Navarrete & Toro, 2019; Sugranyes, 2005), all of which ensured mass housing production since 1985.

From a political perspective, the shift towards externalizing housing services in Chile has been associated with the idea of 'participative democracy' (Di Virgilio, 2021; Restrepo, 2001). Here, there are some parallels with European housing policy developments linked to notions of governmentality (Jacobs & Manzi, 2020), such as the 'Big Society' in the UK (Dowling & Harvie, 2014), and the 'participation society' in the Netherlands (Fenger & Broekema, 2019), where the State adopts an empowering discourse towards citizens, while abdicating responsibility for services and functions that used to be part of its public role. Indeed, many European countries have experienced reforms of their welfare states that limit the State's responsibility and increase the responsibility of individual citizens in housing.

As a consequence of the neoliberal shift in housing policy, three social effects can be highlighted that have impacted Chilean society to this day. First, there was a situation of extensive formalized precariousness, where the low standards (of construction, location, etc.) were justified based on mass production, hiding the great profits for developers and banks (Rodríguez & Sugranyes, 2004). Second, the system of access to social housing triggered processes of individualization among the popular classes. Housing came to be seen as an individual responsibility, obtained through the efforts of individual households, with some support from the State, and assigned through the market. In addition, applicants were forced to compete for private individual (or small group) solutions, discouraging higher levels of social solidarity and organisation (Posner, 2012; Özler, 2012). And third, the ideology of private property, strongly promoted since the dictatorship, presents owned social housing as an object of potential investment, resale and/or inheritance (Besoain & Cornejo, 2015), and as one of the only supportive socioeconomic conditions for the poor in a system of little social protection. Taken all together, these social effects have resulted in a socio-cultural environment that is hostile to those cooperative values that lean towards more collectivity and solidarity, as described earlier.

Historical development of housing cooperatives in Chile

In this section, we present three main historical phases in the development of housing cooperatives in Chile, focusing on the different types of arrangements

between cooperatives and the State, the market and civil society, which characterise each period.

1890–1973: origins and peak of open cooperatives

The history of cooperatives in Chile began in the late nineteenth century with the cooperative and mutualist movement led by the working class (Baeza, 2017; Grez, 1994; Illanes, 2003). In this period, the port city of Valparaiso was the epicentre of these experiences due to the arriving European immigrants disseminating mutualism (Venegas, 2021). Thus, the first consumer cooperatives, 'Valparaíso' and 'Esmeralda', arose (Unidad de Estudios, 2014). Housing cooperatives were not at the core of the cooperative movement until the 1950s when the Catholic Church and labour unions promoted this model. The Church created the Invica Foundation in 1959 to address the housing deficit. In parallel, the Self-construction and Mutual Aid Programme (*Programa de Autoconstrucción y Ayuda Mutua - PRACAM*) was implemented to support these initiatives, promoted by the CORVI (MINVU, 2004; Rodríguez *et al.*, 2006).

In the 1960s, the housing cooperative model gradually grew, driven by workers' unions and supported by the MINVU through policy changes and tax incentives. However, this model required mortgage loans accessible only to formal wage-earners, leading citizens without formal income to seek housing in informal ways. The lack of response to the housing deficit, added to the rural-urban migration experienced in Chilean cities, led to the saturation of the housing stock (Castells, 1973; De Ramón, 2007; Salas, 1999; Schneider, 1990). Thus, the first illegal occupations of a political nature, so-called shack towns (Cortés, 2014), and the Movimiento de Pobladores emerged (Salas, 1999). Around 1964, the most politicised type of informal settlement appeared, '*Campamentos*' (camps), named for their quasi-military nature. During the socialist government of Salvador Allende (1970–1973), the camps resisted eviction, establishing an experience of direct democracy in terms of healthcare, construction, and surveillance (Cofré, 2009; Guzmán *et al.*, 2009). The camps had at least three meanings: political, as part of the strategies of left-wing movements (Espinoza, 1998; Rodríguez, 1987; Vanderschueren, 1971); economic, following the logic of need (Cortés, 2014), and identitarian, through their autonomous community life (Garcés, 2002). Furthermore, the Chilean settlers' movement was an important influence on other Latin American urban social movements, including the incipient cooperativism in Uruguay at the end of the 1960s (Nahoum, 2011).

1973 – mid 1990s: demise under the Military Dictatorship and stagnation during the democratic neoliberal regime

The Military Dictatorship (1973–1990) drastically disarticulated political and organisational processes by implementing a policy of mass construction of social housing and suppressing informal housing (Schneider, 1990). The cooperative model was discontinued, being mentioned in policies merely as an organisational form (Ruiz-Tagle *et al.*, 2021). While the 1960s proved a rife period for the transfer of progressive cooperative models between Chile, Uruguay, and other nations, the military regimes of the 1970s and 1980s led to a rupture with this mutual learning.

Under the neoliberal regime in Chile, housing cooperatives were forced to adopt the subsidiary model, which was designed from an individualistic logic and encouraged competition with private companies. In addition, values promoted by cooperatives, such as solidarity and mutual aid, collided with the vision of housing as something that should be obtained individually. There is no available data on the number of housing units built by housing cooperatives in this period (Radrigan & Inostroza, 2023). However, the decline of the cooperative model can be demonstrated by the steep decrease of new housing cooperatives created during the 1970s and 1980s (see Figure 2). Also, many of the existing cooperatives remained inactive (Rosenfeld & Segovia, 1986). The surviving cooperatives had to adapt to the new circumstances and became non-profit companies, adopting the model of open housing cooperatives. These were able to adapt their operation to the new reality that the housing policy of demand subsidies involved (Santelices, 2019), using their experience to organise households that required housing, accompany them in meeting the requirements to obtain the housing subsidy, and manage the projects, exercising a role similar to that of the current EPs.

However, their focus is not on the most vulnerable households, but on the development of homeownership for middle-class groups. Furthermore, open cooperatives have permanent administrative teams, which are in charge of designing savings programmes for members, designing, and managing housing projects, as well as advising members on obtaining housing subsidies and mortgage loans. In that framework, cooperative members are mostly temporary, who join the cooperative due to their interest in a housing project and then stop being members when they obtain their homes (Santelices, 2019). By being part of the cooperative, members receive support to organise their savings and also have the prestige and knowledge of the open cooperative to facilitate the process of applying for a mortgage loan, which

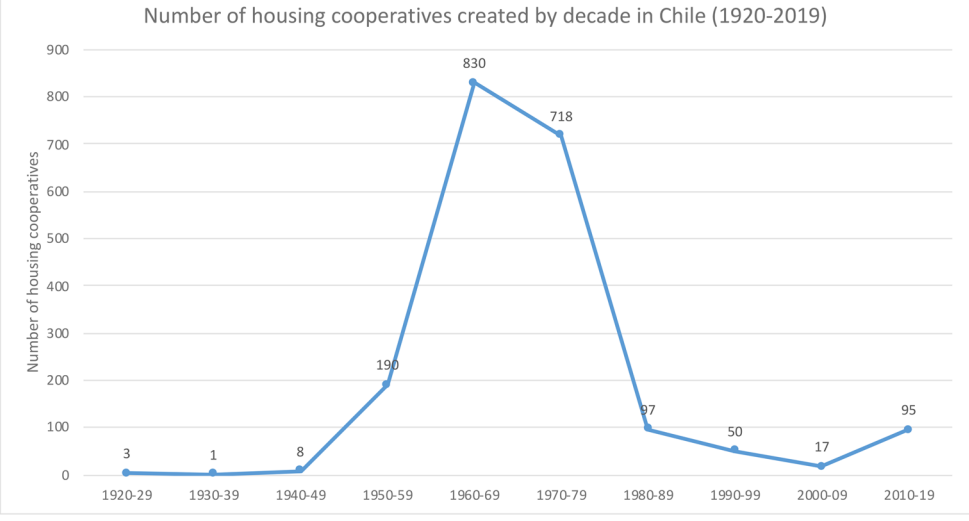

Figure 2. Number of housing cooperatives created by decade in Chile (1920–2019).
Source: The authors, based on Radrigan & Inostroza (2023).

could give them an advantage compared to looking for a home directly on the market. In addition to these open housing cooperatives, there have been some experiences of closed housing cooperatives that have managed to develop housing projects for upper-middle-class groups, outside the subsidy system. This is the case of a group of eight closed cooperatives in Viña del Mar, which in the 1990s built about 10% of the total formal housing production in that municipality (Valdebenito *et al.*, 2020).

Mid 1990s – today: exhaustion of the neoliberal housing regime and cooperative re-emergence

Around the 1990s, Chilean housing policy succeeded in reducing the housing deficit. However, since the 2000s, it has shown signs of exhaustion (Ruiz-Tagle & Romano, 2019), resulting in an increased qualitative deficit and social and urban problems (Cortés-Urra *et al.*, 2024). The MINVU began considering quality issues by improving project standards, but this new approach could not maintain the production of previous decades (Cortés-Urra *et al.*, 2024; MINVU, 2004). In parallel, self-managed groups that embrace a discourse on the right to adequate housing emerged, deploying alternative actions of housing production. Although directly linked to the historical settlers' movement, their struggle focused on accessing owner-occupied housing provided by the State, distancing themselves from traditional political parties. In this period, the Latin American Secretariat for Popular Housing and Habitat (*Secretaría Latino Americana de la Vivienda y Hábitat Popular* - SeLVIP) expanded in Chile through Popular Habitat Network (*Red Habitat Popular* - RHP), an organisation promoting self-management through housing cooperatives.

In 2015, the MINVU turned its agenda towards closed housing cooperatives, but limited them to replacing the role of EP, with which cooperatives could assume a more autonomous role in housing production. In 2017, the government modified its regulatory framework, launching the first call for closed housing cooperatives based on the DS49 programme[5]. Since then, one call per year has been launched until today. This change attracted many groups, who saw it as an opportunity to foster their agenda of autonomy and social production of the habitat. However, there is no full understanding of housing cooperatives, no institutional framework or promotion for cooperative values (Ruiz-Tagle *et al.*, 2021), and only three housing projects have adopted this cooperative model. In 2022, the MINVU launched the Housing Emergency Plan *(Plan de Emergencia Habitacional)*, aiming to build 260,000 houses in four years. This plan considers closed housing cooperatives as one of the tools to address the deficit and states the need to provide technical and financial support through a cooperative programme (MINVU, 2022).

To summarise, Table 1 provides a schematic overview of the three periods described above. In terms of international policy mobility, our historical analysis shows how the ideal types of cooperativism have travelled, transformed, and adapted across different contexts, led by different actors. We have described how cooperativist ideas first migrated from Europe to Latin America and then within the region, reaching two peaks, first in the 1960s and then in the current period.

Table 1. Summary of historical development of housing cooperatives in Chile (1890–today).

	1890–1973 Origins to peak of open cooperatives	1973–1989 Demise under Military Dictatorship and stagnation during the democratic neoliberal regime	1990s–today Exhaustion of the neoliberal housing regime and cooperative re-emergence
Target group	Middle income working class.	No specific target group and gradual disappearance of cooperatives.	Self-managed low-income residents in housing need.
Institutional support	Catholic Church and Workers' movement. Progressive government policies but limited in scale.	None. Targeted housing policy with individualistic perspective.	• Participatory democracy. • DS49 as policy to externalize housing provision to private entities.
Collective self-organising capacity	• Supported by the Church and unions. • High level of organisation, but not under a traditional cooperative model. • Political pressure by the settlers' movement.	Very limited, survival of a few existing projects and forced adaptation to new policies.	High level of self-determination, pushing back against externalisation mechanisms; want to take direct control.
International policy mobility	• European influence: immigrants disseminating mutualism. • Self-organisation of Chile's settlers' movement was influential for other Latin American movements (e.g. Uruguay).	None. Chilean neoliberal housing policy exported as 'best practice'.	Uruguay and other Latin American countries have been influential for Chile's cooperative re-emergence (now targeted to lower-class groups).

Source: The authors.

Challenges for housing cooperatives in the current period: evidence from three cases

According to the database and the information given by one of the officials interviewed from the Ministry of Housing and Urban Planning (MINVU), in January 2024, seven closed housing cooperatives were selected and created, bringing together 211 beneficiary families. In this section, we present findings from our study of the three closed cooperatives that had been included in the government programme at the time of our empirical research, namely between January-August 2020 and June-August 2022. These cases are *Ñuke Mapu* (Municipality of Pedro Aguirre Cerda, Santiago's Metropolitan Region, RM), *Yungay* (Municipality of Central Santiago, RM) and *Paihuén* (Municipality of Valparaiso, Valparaiso's Region) (See Table 2).

The three initiatives have been supported by local housing movements, academics from Chile's universities, and national and international organisations such as the RHP and the SeLVIP (Soto, 2020). MINVU informally considers Ñuke Mapu and Paihuén as pilot projects (Ibarra, 2018). Since then, these cooperatives have been recognized legally in public policies as SEs, which allows them to receive public funding. In the 2020 call, the *Yungay* housing cooperative was the only cooperative awarded subsidies (Ibarra, 2018). *Ñuke Mapu* emerged in 2013 from an agreement between SeLVIP, the RHP and Pedro Aguirre Cerda's municipality. The agreement sought to develop a cooperative pilot experience in Chile. To this end, a School of Cooperativism and Self-Management was created for the area's existing housing committees (Soto, 2020). Around 2017, and after two years of training, *Ñuke Mapu* was formed mainly by women, with the institutional support of their local government and technical support from the SeLVIP (Quinchavil,

Table 2. Key characteristics of the three new housing cooperatives in Chile.

	Ñuke Mapu	Paihuén	Yungay
Year of formation	2013	2014	2014
Year of selection	2017	2017	2020
Current stage (January 2024)	Approved architectural project. - Starting the construction process	Project development stage - In the process of technical approval.	Project development stage - In the process of technical approval.
Location	Santiago Metropolitan Region, Municipality of Pedro Aguirre Cerda.	Santiago Metropolitan Region, Municipality of Central Santiago.	Valparaiso Region, Municipality of Valparaiso.
Number of units to be built	36	8	15
Socio-demographic profile	Led by women; low-income families living in double-up households.	Very low-income families.	Mix of households with diverse income, occupation, age, and educational levels.
Core values	• Mutual aid • Self-management • Collective ownership (in statutes)	• Mutual aid • Self-management • Individual / Collective ownership (still under discussion)	• Mutual aid • Self-management • Collective ownership (in statutes) • Direct democracy • Good living

Source: The authors.

2020). *Paihuén* was formed in 2014 after participating in the aforementioned cooperative self-management school and was supported by the RHP and SeLVIP. In 2016, it was legally consolidated as a cooperative. In 2017, *Paihuén* applied for a housing subsidy, which they received in 2018. One year later, the plot to develop the project was assigned to them, and the cooperative became independent in organisational terms from the RHP (Fernández, 2022). One interviewed future resident from *Yungay* explained that this project was initiated in 2014 by one of the future members, who made an open call to form a cooperative group to fight for the right to adequate housing and re-establish the cooperative movement in Chile. Over the years, the group was consolidated through direct invitations and closed and open calls (Ibarra, 2018). Later, it was legalized as a cooperative, and from this period on, the cooperative was a member of the RHP, participating in their calls and international meetings.

Ñuke Mapu brings together 36 families who currently live as doubled-up households and tenants, coming mainly from 'La Victoria' neighbourhood, one of the oldest and most important land takeovers of the settlers' movement in the municipality of Pedro Aguirre Cerda. The project considers building 36 apartments between 70 and 75 m2. One of the experts on the case explained that despite the 30 years of the discontinued trajectory of housing cooperativism in the country, it is worth noting that in this case, there has been some degree of 'historical' knowledge transfer, namely, through learning from family experiences, as Ñuke Mapu's leaders are granddaughters of the residents who carried out the emblematic capture of La Victoria in the 1960s. The grandparents of the leaders were invited to share this experience with members of the cooperative.

Paihuén cooperative comprises eight families and nine co-operators, who belong to the poorest 40% in Chile, making them eligible for targeted subsidies. The project contains eight houses, considering a maximum of four members per family group (Fernández, 2022). *Yungay* cooperative has a diverse user typology. The project plans to develop 15 units for households with different characteristics in size, age, occupation, and educational level. Most of the cooperative's core group comprises

middle-aged professionals with average incomes. In the three cases, the households do not have a family bond with each other. However, they got to know each other and built a community in the process of forming the cooperative.

The three pillars of cooperativism that drive these cases are self-management, mutual aid, and collective ownership (Ibarra, 2018; Quinchavil, 2020; Ruiz-Tagle *et al.*, 2021; Soto, 2020), in line with SeLVIP's and RHP's approaches. Currently, mutual aid and self-management are not considered in the *General Law of Cooperatives* or the DS49 programme in Chile, whereas collective property is not a common land tenure in Chile. This prevents cooperatives from putting these concepts into practice. Mutual aid is understood as the contribution in the physical work of the families in the development of their homes (e.g. land clearing, self-construction, and home completion). The three cooperatives consider mutual aid as one of the pillars that should define their projects. However, as one of the professionals interviewed mentioned, the normative framework set by MINVU states that the construction process should be carried out by a private contractor, following guidelines and standards that are not flexible enough to allow cooperative members to participate. Therefore, there is no room in policies for using mutual aid to reduce construction costs, as cooperatives have done in other countries, such as Uruguay and Argentina (HIC-AL, 2017). Alternative ways to include mutual aid have been explored (e.g. forming a labour cooperative) but have not yet been implemented in housing policies. In all three cooperatives, attempts to incorporate mutual aid have been made in terms of land preparation and cleaning prior to the project construction. In the case of *Paihuén,* instead of self-construction, they have aimed to extend the meaning of mutual aid by considering social aspects such as solidarity and collaboration in all kinds of activities in their process of access to housing, as well as to participate in safeguarding the land and construction materials.

The principle of self-management in this context refers to a community that autonomously organises the technical and political processes to make their projects into reality with the State's financial support and collaboration with different stakeholders. In all three cases, and in line with the conditions set by the MINVU, self-management is performed by the cooperative acting as EPs. In this role, their participation in the project entails the organisation of the housing demand, negotiating the acquisition of land (*via* transfer or purchase) with local governments, co-designing the architectural project with participatory processes, and supervising the construction process. Their self-management processes also include choosing technical professionals (Fernández, 2022) and developing internal statutes. The co-designing of the homes and the definition of the architectural programme (including productive and common areas) are made in collaboration with the technical team of the projects (Soto, 2020). In addition, as the future residents of the projects interviewed explained, they carry out activities, produce and sell products, such as tea and various foods, to raise funds forcovering technical assistance and the final stage of housing construction.

Finally, collective ownership is probably the most controversial aspect of the cooperative model for its members since, although the current programme makes this type of ownership possible, there is no explicit regulation nor mandate from the State to implement it. *Paihuén* faces a dilemma among its members regarding

which housing tenure to adopt (collective or individual), which is still under discussion (Carroza, 2020; Fernández, 2022). Many families opt for individual over collective ownership, responding to a cultural idea rooted in Chilean society and preferring the existing and well-known model instead of innovating with a new property scheme. In the cases of *Yungay* and *Ñuke Mapu, future residents, developers and professionals state* that 'collective property' has been presented as a non-tradable pillar, so future residentsdispute what is established in the current regulations and have innovated by including collective ownership as part of their internal statutes. This can be seen as an important example of agency in terms of attempting to overcome the barriers to collectivism and decommodification imposed by the current regulations. In the case of *Yungay*, in addition to the three pillars mentioned above, one of the project professionals explained that they also incorporate 'direct democracy' and 'good living' as part of their core values.

In addition to the above, we identified regulatory and administrative barriers that these new housing cooperatives are facing. First, in terms of regulation, as explained by one official from MINVU the DS.49 programme was exceptionally modified to implement closed cooperatives due to the constant pressure from pre-cooperative groups, their support networks, and technical teams. The modification has recognized that closed housing cooperatives can take on EPs' roles. However, this modification is still restrictive and limits the development of these projects, which generates constant tensions between families and the different institutions and parties involved in housing development. The current frameworks prevent members, for example, from increasing the size of their homes, applying the concept of mutual aid in practice, developing different types of homes designed for different family compositions, and facing the lack of resources from the EPs to cover the costs of technical assistance for housing projects. Second, there are administrative barriers. Cooperatives face lengthy bureaucratic processes that require them to navigate changes in local and regional governments. From the cooperatives' point of view, this reflects the government's lack of trust in their contribution. This can lead them to lose the alliances established with the officials on duty and slow down the self-management processes. Thus, many families end up deciding to quit their participation in cooperatives and their access to housing (Soto, 2020).

As most of the interviewees and the workshop participants highlighted, there is no specific institutional framework to support cooperative principles. The current DS49 programme does not respond to the core principles of cooperatives, such as mutual aid, self-management, and collective property. First, mutual aid in cooperatives is limited by the existing regulatory frameworks that do not consider, for example, families participating in the self-construction of some tasks of housing projects. Second, self-management is limited by the lack of economic support for technical assistance, which implies the need for temporary and unstable professional volunteering. And third, there is no legal instrument in Chile that, in practice, supports the concept of collective property. In addition, there are cultural constraints associated with the idea of collective ownership embedded in both communities and government institutions, after forty years of massive owner-occupied social housing.

Discussion

In this section, we return to the research question guiding our paper and our working hypothesis. We asked the question, 'What are the main challenges faced by the current re-emergence of housing cooperatives, in the context of a persistent neoliberal policy environment in Chile?' We posited that new housing cooperatives are marked by a tension between more progressive or outwardly oriented cooperative values, on the one hand, and values that respond to the legacy of the individualistic and inward-oriented neoliberal regime.

Our analysis of the three cases of closed cooperatives currently under development showed that the three core cooperative principles espoused by the new housing cooperatives in Chile are indeed at odds with the possibilities that the current institutional framework is providing. From a theoretical perspective, as explained earlier, each of these core principles can be linked to values on a different end of the spectrum ranging from more individualistic/inward orientation to the collectivity/outward-oriented side. Both mutual aid and collective property can be considered outward-oriented principles, in the sense that, compared to the values of the neoliberal model, they give up a degree of individual control and seek to create social bonds amongst the members. Furthermore, these principles create an interdependence between residents, which defines the cooperative project as one that necessitates coordination and mutual agreement for the fulfilment of both the individual and collective aims. The principle of self-management, on the other hand, stands in relative terms closer to the individualistic or outward-oriented end of the spectrum, as it emphasises the capacity of self-determination that individuals within the cooperative are able to achieve, compared to the dependence from the State that characterises the standard housing subsidy model.

How do each of these principles and their underlying values stand in relation to the current institutional framework for cooperatives in Chile? As shown by our cases, mutual aid is not facilitated by the normative framework, as it is not allowed due to regulatory barriers linked to standardized conceptions of risk and insurance considerations in self-construction, for example. In terms of self-management, the present convergence between the self-organised housing movement and housing cooperativism has to do with the fact that a part of the current settlers' movement sees cooperativism as providing a higher level of autonomy, or agency, that what they currently have by following the standard subsidy programmes. The housing subsidy model considers an outsourcing of management to the EPs, which are being replaced by the cooperatives in these cases. However, while in theory this offers a space for cooperatives to develop their autonomy, they are hindered in their capacity to manage the resources, which come entirely from the State through a subsidy. The State regulations dictate that cooperatives may only utilize the financing from the government subsidy, leaving their own contribution as rather informal, e.g. in the shape of the provision of technical assistance. In this regard, the comparison with cooperatives in Uruguay and Argentina is interesting; while in both cases the resources also come exclusively from the State, cooperatives enjoy greater autonomy in how they can manage resources and have a larger role in (self)construction. In these cases, for example, cooperatives do not hire a construction company, but they form their own company, and only hire a few specific professionals or technicians for certain tasks.

The third pillar, collective ownership, is where we identified the highest degree of friction with neoliberal values, as there is no explicit regulation or mandate from the State for this type of tenure. Furthermore, the strong cultural preference rooted in Chilean society in favour of the individual private property model favoured for decades by the neoliberal ideology, makes it a highly controversial issue to consider. In Jaumier *et al.*'s (2017) typology, this would correspond to a 'reformist' approach, which demands a higher level of change in the system, compared to the more pragmatic principles of mutual aid and self-management.

Our findings confirm our initial hypothesis, namely, that the housing cooperative model in Chile is undergoing a process of adaptation marked by a paradox. While the movement itself promotes 'cooperative values', in particular, mutual aid, collective ownership, and self-management, the State's institutional framework that aims to promote this new type of cooperative still embodies values of neoliberal housing policies, such as individualism, private ownership and standardization. Nevertheless, cooperative values that are closer to the neoliberal agenda of individual self-determination and private ownership, namely self-help, self-responsibility, and autonomy, may not be enough to sustain the model in this context. This is reflected in the difficulties that these pilot experiences have experience in carrying out their projects whilst remaining faithful to the cooperative principles that they try to promote.

Furthermore, our historical analysis shows that the few open cooperatives that still survive are those that have adapted to the dominant neoliberal ideology, albeit at the cost of greatly transforming their core values to fit the subsidy system at the expense of cooperative principles. As described in our theoretical framework, this approach echoes the historical alignment from cooperatives in European countries, which have managed to survive in adverse contexts by adopting pragmatic strategies in their relationship with the State and other system actors. It remains to be seen to what extent the emerging housing cooperatives in Chile will adapt to the values of the dominant system by adopting a 'pragmatic' stance or push harder for reform along the lines of a 'reformist' or even 'political' agenda for change.

Conclusions

After a discontinuous historical trajectory since their origins in the nineteenth century, housing cooperatives in Chile are currently being promoted as one of the alternative models to address the unattended demand for housing. Even though the scope of the model is still very limited, there is growing institutional support to create a framework that includes housing cooperatives as part of housing policy. However, the lack of continuity of the housing cooperative model since the 1970s makes it difficult for new cooperative initiatives to learn from previous experiences, as there are no historical organisations or institutions able to give support for education, training, or technical assistance. Therefore, to some extent, the current self-managed cooperativism is starting again from scratch. However, our findings also show several examples of 'agency' exerted by the emerging cooperative initiatives, such as the non-tradable pillar statute of collective property in *Yungay* and *Ñuke Mapu,* and the establishment of a School of Cooperativism and Self-Management in collaboration with SeLVIP and RHP, in which new groups are being trained and connected with Latin American experiences of cooperativism.

The central question addressed in this paper pertained to the possibilities of housing cooperatives to re-emerge in a country like Chile, which has had a recent history of participatory roll-back and political disaffection from the dictatorship until today. On the basis of our analysis, we foresee that the development of a new housing cooperative sector in Chile needs to be underpinned by two concomitant processes: from the institutional side, by a significant opening from public policies, and from the grassroots movement, by a process of capacity building and collective mobilisation that strengthens their agency within the dominant context. Either way, our findings paint the picture of an emerging relationship between cooperatives and the current system alongside the 'pragmatic' and 'reformist' section of the spectrum, as described in our theoretical framework (Figure 1). Furthermore, we hypothesize that, given the small size of this sector and the tension between pragmatism and idealism amongst their members, it is unlikely that housing cooperatives in Chile will aim to challenge the system in a radical way. Perhaps, housing cooperatives of the twenty first century in Chile, strongly marked by the neoliberal context, will become a space for dispute and/or integration between these cooperative values.

Beyond the intrinsic interest of this specific country case study, the analysis presented in this paper provides an original account of a new housing policy development, namely, the attempt to restart a housing cooperative sector after decades of stagnation. We thereby hope to contribute to a better understanding of the possibilities of a new housing sector, in this case, the cooperatives, to emerge in any context facing adverse conditions.

On a final note, we would like to reflect on the limitations of our research design for the historical study of cooperativism. Due to the fact that Chile's housing cooperativism is scarcely documented, we built our historical account on a review of general documentation on housing policy development. However, to research the current period of re-emergence of cooperativism it was possible to interview cooperative members and key stakeholders. This explains that the analytical density of our paper is concentrated on the contemporary cases and less so on the experiences of the past century. In this sense, our paper resembles an archaeological exploration of the subject, which is partly due to the historical gap in housing cooperativism left by rupture with this tradition in the 1970s and 1980s.

Notes

1. In Chile, social housing has historically been owner-occupied housing, funded mostly by the State. Until the 1980s, social housing was allocated to lower-middle income households (complemented with a mortgage loan) and incremental, site and services programmes were targeted to lower-income groups. From the 1980s to present, social housing units are given to the poorest 40 per cent (without a mortgage loan), and lower-middle income groups (40-60 per cent of the poorest) receive units with a mortgage loan.
2. It is worth noting that the Chilean notion of "subsidiarity" is different from the traditional one (close or related to decentralization).
3. CORVI is the acronym for the Corporación de la Vivienda (housing corporation), a Chilean fiscal institution created on July 25, 1953 and active until 1976. Its main goal was to finance and develop housing.
4. CORMU stands for "Corporación de Mejoramiento Urbano" (corporation for urban improvement), was active between 1965 and 1976, and aimed to improve and renovate

deteriorated urban areas through urban development programmes that contained the prevailing ideas at the time about redevelopment and rehabilitation.

5. DS.49: State instrument that regulates all aspects related to the FSEV Programme, which is the main way of assigning housing subsidies for the vulnerable population in Chile.

Disclosure statement

No potential conflict of interest was reported by the author(s).

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