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High-rise management and low-rise, self-build co-operatives

Documentation:
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Sector Vivienda
Dante 2251
Montevideo, Uruguay.

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Since 1965, the Centro Co-operativista Urugauyo (CCU) has contributed to producing housing for around 5,000 families who are organized into about 100 co-operatives. Less than one-third of the families were in savings and loan co-operatives. Over two-thirds of the families formed mutual aid co-operatives and made physical contributions to the building work. In both cases, the co-operative members participated in the design and implementation of the works.

Complejo Bulevar: 12 storey buildings housing 1,600 low income and middle class people.

Decent homes for a dignified community

Complejo Bulevar and Mesa 1

Both projects, with the support of the CCU, share the same social objective: to provide quality housing for a population with meagre resources, normally relegated to insecure housing. In 1982, 40 per cent of the families served had only US$220 income per month, the equivalent of three minimum wages.

Both are equally noteworthy for the scale of their operation (26,000 square metres built in each case) and for their technical features: 12 storey blocks of flats in Complejo Bulevar and the use of prefabricated components in Mesa 1.

Abbreviations:

CCU Centro Co-operativista Urugauyo
FUCVAM Federacion Unificadora de Co-operativas de Viviendas por Ayuda Mutua
COPEVI Centro Operacional de Vivienda Poblamiento, Mexico
CENVI Centro de la Vivienda y Estudios, Urbanos, Mexico
<table>
<thead>
<tr>
<th>A Savings and Loan Co-operative</th>
<th>A Mutual Aid Co-operative Conjunto Intercooperativo</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location</td>
<td>Complejo Bulevar urban</td>
</tr>
<tr>
<td>Number of Homes</td>
<td>332</td>
</tr>
<tr>
<td>Surface Area</td>
<td>2.6 hectares</td>
</tr>
<tr>
<td>Built-up Area</td>
<td>26,000 square metres approximately</td>
</tr>
<tr>
<td>Population</td>
<td>1,600 people</td>
</tr>
<tr>
<td>Co-operatives</td>
<td>3</td>
</tr>
<tr>
<td>Social Group</td>
<td>low income middle class</td>
</tr>
<tr>
<td>Housing Type</td>
<td>flats in blocks of up to 12 storeys</td>
</tr>
<tr>
<td>Funding</td>
<td>public funds, 80% bank mortgages = 80%</td>
</tr>
<tr>
<td></td>
<td>co-operative members’ savings = 20%</td>
</tr>
<tr>
<td>Implementation Dates</td>
<td>1970 – 1973</td>
</tr>
<tr>
<td></td>
<td><strong>Mesa 1</strong> peri-urban</td>
</tr>
<tr>
<td></td>
<td>420</td>
</tr>
<tr>
<td></td>
<td>15 hectares</td>
</tr>
<tr>
<td></td>
<td>26,000 square metres</td>
</tr>
<tr>
<td></td>
<td>1,700 people</td>
</tr>
<tr>
<td></td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>initially working class, later included white collar workers</td>
</tr>
<tr>
<td></td>
<td>flats and apartments of 2 or 3 storeys</td>
</tr>
<tr>
<td></td>
<td>public funds, 85% bank mortgages = 85%</td>
</tr>
<tr>
<td></td>
<td>co-operative members’ labour input = 15%</td>
</tr>
</tbody>
</table>

Complejo Bulevar: 12 storey apartment buildings have been built through savings and loan co-operatives.

**Mesa 1** is planned as a number of small duplexes with either shops or flats on the ground floor.
Mesa 1, an example of a mutual aid co-operative's achievements. The members' labour represented about 15% of the total cost.

Mesa 1
At the outset of the operation, the majority of the population were of working class origins. By the completion of the building works, 25 per cent of the intended beneficiaries had given up, and were replaced by newcomers, producing a change in the group's social composition. They are now 32 per cent workers, 39 per cent salaried employees, 23 per cent retired, 3 per cent technicians, 2 per cent commercial and 1 per cent unemployed. Typical earnings are about 2 minimum wages as compared to 4 minimum wages in Complejo Bulevar.

Group structure and input
Five mutual aid co-operatives (one organized geographically, the others on the basis of occupation or profession) joined together to build a new co-operative neighbourhood. Its members took part in the project at all stages, from its design to its completion. Co-operative members worked in their 'spare time', an average of 21 hours per week during the house-building phase, spread over weekends and weekday evenings.

The mutual aid co-operative is represented on the central executive, as well as on the various committees responsible for the planning, execution and follow-up of building works. The whole operation benefited throughout from the help of CCU, who provided social, legal and accounting support and appointed specialized personnel (architects and technicians).
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Types of Housing

<table>
<thead>
<tr>
<th>Unit</th>
<th>Number of families</th>
<th>Surface area m²</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-bedroom unit</td>
<td>13</td>
<td>40</td>
</tr>
<tr>
<td>2-bedroom unit</td>
<td>230</td>
<td>55</td>
</tr>
<tr>
<td>3-bedroom unit</td>
<td>144</td>
<td>70</td>
</tr>
<tr>
<td>4-bedroom unit</td>
<td>33</td>
<td>85</td>
</tr>
<tr>
<td>Totals</td>
<td>420</td>
<td>26,055</td>
</tr>
</tbody>
</table>

Supplying prefabricated components

FUCVAM (in English, United Federation of Mutual Aid Housing Co-operatives) played an important role in providing the services essential to the co-operative members. The FUCVAM purchasing department ensured the supply of the bulk of building materials. A prefabricated component factory was installed on the site to produce pre-stressed concrete floor and roof slabs, reinforced concrete beams, door and window frames, and interior staircases.

The housing design chosen is highly standardized, consisting essentially of a small duplex, either built up in groups of individual houses, or in three storeys with the ground floor level set aside either for commercial premises or for dwellings. The programme enabled people to choose from four variations on the design.

Bring your own brick

Total monthly repayments are low, between US$3.5 and US$6.5, one quarter of the payments made by the members of Completjo Bulevar Co-operative.

Thirty-one sites have been set aside for commercial premises, a nursery and a library. The community hall and the school are located on additional sites and sports fields have also been laid out. The co-operative had to overcome several obstacles: a delay of almost 1 year in the completion of the actual work (nearly 3 years, instead of 2) with inevitable repercussions on the costs; problems in establishing an appropriate administrative framework ("The militant spirit doesn’t always help in administrative and accounting tasks", acknowledge the co-operative members today); and some poor workmanship.

Nevertheless, the co-operative members declare themselves fully satisfied. Once the housing units had
been completed, they continued to make additional improvements to their environment. The spaces between houses have been put to good use by building outdoor cooking facilities (barbecues), workshops or garages. Facades have been repainted and many trees planted.

Mesa 1 neighbourhood has even become a place for a Sunday promenade for Montevideo residents.

A global strategy for CCU
As far as the CCU is concerned, the co-operative movement as a whole must play a major part in the economic and social development of the country. Solidarity and self-management have also taken shape elsewhere, such as in the agri-pastoral sector. Craft, fishing, savings and loan, and consumer co-operatives have also been formed.

All in all, the country is covered by a powerful co-operative network, whose members have an incentive to develop their transactions, and which also, according to CCU officials, fulfills the function of increasing the awareness of co-operative members.

During the dark years of dictatorship (1973-84), the co-operative movement, unlike other popular organizations, especially trades unions, resisted repression relatively well. From the beginning of the 1980s, it was active in promoting the return to democracy.

Despite these successful efforts, (a democracy was set up in March 1985), and many concrete achievements, the co-operative movement is ironically still confronting official resistance to its attempts to recover the freedom of action which it enjoyed at the beginning of the 1970s. The new authorities seem to be in favour of private ownership at the expense of co-operative ownership and organization.

In 1986, in the housing sector alone, 500 families who had organized into 80 co-operatives were awaiting recognition of their status along with government support.

The development of a social project
For CCU and FUCVAM, the role of housing co-operatives does not stop with the building of houses: their activities extend to the provision of educational, cultural, commercial and health facilities.

In Mesa 1 and Complejo Bulevar, from the start it was planned to build schools, libraries, multi-purpose clinics, businesses and sports grounds, along with the house-building activity.

It's not a question of adding years to life but of adding life to years
There are day nurseries for children from 45 days old to 2 years, and children’s parks for 2 to 6 year olds have been opened in both neighbourhoods. The Complejo Bulevar children’s park has even become a pilot teaching centre, where all the children are introduced to their first foreign language (in this case, French).

Although they number nearly one quarter of the housing co-operative membership, the elderly tended to be left aside. Several types of activity have been put forward to allow them to emerge from their isolation. A mixed group of 50 to 89 year olds, calling itself ‘Rebirth’, regularly attends gym sessions. Meetings are held in the public halls.

To reinforce the life of the community, the CCU also appoints community workers. One of them says: “No es cuestión de darle años a la vida sino vida a los años.” It’s not a question of adding years to life, but of adding life to years.

Numerous public facilities, such as sport grounds, were built in Complejo Bulevar.

Particular attention has been paid to children and the elderly, who are often neglected in housing programmes.
The technological debate reopened
Typical of many housing programmes for lower income groups, the CCU aims to lower costs by: mutual aid building, saving about 15 per cent on the cash cost; eliminating intermediaries (building firms, materials suppliers, subcontractors); rationalizing production and introducing innovation, as in Mesa 1, where mutual aid building and prefabrication were combined.

Mesa 1 depended on a prefabrication factory located on the site, making components: floor slabs, light beams, door and window frames. Paradoxically, prefabrication was combined with self-help only for the erection of two- or three-storey buildings at Mesa 1, while at Complejo Bulevar, the twelve-storey buildings were built exclusively with conventional technologies.

The CCU experience revives the question of which technological options can be linked most beneficially to mutual aid.

An inspiring example in Latin America
The Uruguayan experience has spread to several other Latin American countries. In Brazil, the ‘Villa Nova Cachoeirinha’ programme, Sao Paulo, started on the same principles as Mesa 1. The co-operative system has been carefully studied, in order to maximize the self-help tradition and produce cheaper accommodation.

The Uruguayan experience of co-operatives has been successfully disseminated, largely due to the architects who followed CCU’s operations and trained themselves in the innovations before spreading this knowledge further afield. In Brazil, the architect Pessina worked as a technician with CCU before practising in Sao Paulo and Rio de Janeiro. In Mexico, the architect Carlos Acuña, a former CCU member with experience in housing co-operatives, passed on the benefits to COPEVI and CENVI.