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**ALTERNATIVE MODELS OF HOUSING DEVELOPMENT
PROGRAMS IN BUENOS AIRES, ARGENTINA**

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PROJECT ABSTRACT:

This project is a study of housing policies targeting low-income sectors in the city of Buenos Aires, Argentina, and the channels for participation of beneficiaries that have allowed them to become involved in the solution to their housing needs. Specifically, the project involved collaborative research on the impact of an affordable housing program promoted by community organizations and implemented by the city government as one among other instruments aimed at alleviating urban poverty and countering the severe housing deficit in the city. The study involved both longitudinal and comparative perspectives encompassing six different cases of program implementation.

TABLE OF CONTENTS:

1. Introduction:
 - 1.1 Team Members
 - 1.2 Aims and Objectives
 - 1.3 Selection of Cases

2. Research Methods:
 - 2.1 Quantitative Methods
 - 2.1.1 Surveys
 - 2.1.2 Technical charts

 - 2.2 Qualitative Methods

3. Background and previous research
 - 3.1 Program for Self-Managed Housing
 - 3.2 (Law 341/ Program)

4. Results:

5. Conclusions

6. References

1. Introduction:

Alternative models of housing development programs in Buenos Aires, Argentina

1.1: Team Members

Project Coordinators:

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Fieldwork and Survey Coordinator:

- María Cecilia Zapata**, Researcher, Gino Germani Research Institute, University of Buenos Aires, CONICET, Argentina.

Applied Research Partner¹:

- MOI** (*Movimiento de Ocupantes e Inquilinos* - Movement of Squatters and Tenants), Buenos Aires, Argentina.

Research Team Members:

- Camila Moro
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- Soledad Arqueros
- Leonor Rojas

¹ This research project was carried out in collaboration with researchers from the University of Buenos Aires (Urban Studies Unit of Gino Germani Research Institute, School of Social Sciences), and with leadership and technical advisers from MOI as an applied research partner. Along with other community based organizations, MOI are invested in assessing the improvement of living conditions for their members as well as in developing more efficient channels of communication and proposition with authorities in the implementation of policies that have them as beneficiaries. The project results provide input for policy improvement and development, and will help advance MOI's intent in pushing the Self-Management Housing Program from its marginal position within the universe of housing policies to a more central role.

1.2 Project Description and Aims:

Since the 1990s, Buenos Aires has undergone a re-configuration of its urban environment, verified in the exacerbation of social polarization as a result of processes of redevelopment, transnational investment, land valorization, privatization of urban services and gentrification. Alongside a pronounced trend in geographical displacement, there has been a significant process of unequal urban development evident in the multiplication of cases of informal settlements (shanty towns, squatter buildings, tenements) entrenched within increasingly affluent and gentrifying neighborhoods. This has resulted in a rising number of evictions, and more intense contestation for urban space.

Within this context, this project sought to examine the impact of PAV (*Programa de Autogestión para la Vivienda* - Program for Self-Managed Housing), a small experimental government program promoted and sponsored by a group of local grassroots and community based organizations (MOI among them). The program, established by City Law 341 in 2000 and later modified by City Law 964 in 2002, allocates public funds for the production of affordable housing in central urban areas based on an innovative methodology of self-management. Government subsidized mortgage loans are made available to low-income groups formally incorporated in housing cooperatives and grassroots associations upon the submission of comprehensive projects elaborated along with technical advisors. The collectively organized beneficiaries, then, are the (legal) subjects in charge of the development of the projects (including all stages such as assessing needs and demands, filing paperwork, hiring contractors, locating possible sites, etc.) under the supervision of the City Government staff. Funds can be used for the improvement of existing housing stock, the acquisition of lots and the construction of new units, thus enabling the legalization of scattered informal enclaves and ensuring security of tenure for the residents; and they involve land, construction costs and professional fees.

The project focused on housing projects that had been finalized and where families are currently residing, as they offered a good opportunity to assess the impact and efficiency of different aspects of the PAV Program. Along with our community research partner, MOI, we were interested in examining the results and efficacy of the different processes of housing production undertaken by diverse types of groups; and the enhancement of dialog channels and participation mechanisms for beneficiary populations in policy development in the city.

The **specific aim** of the project, thus, was to conduct a systematic analysis of these alternative models of residential development in order to produce a twofold assessment of: a) housing production and effects on residents' quality of life; and b) participatory policy design and implementation.

-Regarding issue a), we sought to evaluate the social impact of the program, primarily in qualitative terms. Some of the questions that guided our inquiry were: Have living conditions improved? How? Are people better suited to negotiate, discuss, present their interests and principles, and find ways to make themselves heard? Have community based organizations become more empowered?

-In terms of issue b) we understood this research was timely and relevant because it examined the effects of policies based on increased involvement and empowerment of beneficiaries, in order to study the possibility of implementation of this kind of cost-effective housing programs in a larger scale, contributing to the fulfillment of needs but also to the empowerment of the target populations.

1.3 Selection of case studies




Given the aim of centering our study on the processes of organizing and their results, we decided to focus our research on cases where housing had already been attained and residents were already inhabiting their definitive homes. This focus provided us with a better prospect on the overall processes, and gave us a privileged perspective to appreciate the architectural projects, assess development and construction times, as well as investment and cost effectiveness, in addition to being able to explore the impact of the projects on the residents' life trajectories. On the other hand, the focus on concrete experiences allowed us to collect data on the specific interactions between participants and government officials along with their recollections and perceptions as to the effectiveness of the program.

Our research was a longitudinal study, building on data collected over several years of work with some of these organizations, in order to historically trace the process of implementation from its origins and throughout the functioning of the program in its different stages and actors. Our approach had a cross-disciplinary perspective, combining systematic surveying techniques of urban studies with ethnographic strategies for qualitative research, to engage the comparative on-the-ground study of six (6) cases of implementation of the program in different locations around the city (involving a total of around 600 families).

In order to produce a sample of varied processes of organization and development of self-management, the cases were selected according to the following criteria: a) Origin of the organization (whether the group had its origins in a pre-existing movement, community based or political organization with a broader aim than the provision of housing; or whether it was formed as a group specifically for the purpose of fulfilling the program requirements); and b) Production model undertaken (whether the cooperative carried out the direct administration of housing production or hired a contractor to take care of the different aspects of project and only at the end adopted participation once they could move into their homes). This selection was aimed at representing the plurality of executive capacities developed within the Program,

allowing us to characterize forms of tenure, planning processes, execution and timelines, as well as the complementation between Government offices (financing, monitoring, provider of specialized advice, etc.) and the low-income households that constitute the program beneficiaries.

The following chart details the cases selected for the study:

PROYECTOS COOPERATIVOS IMPULSADOS POR MOVIMIENTOS/ORGANIZACIONES <i>(Cooperative housing projects promoted by pre-existing Community Based Organizations)</i>			
Proyecto (<i>Project</i>)	Ubicación (<i>site</i>)	Entidad (<i>Coop/Org</i>)	Viviendas (<i>Units</i>)
	Monteagudo 592	Movimiento Territorial Liberaicón Cooperativa MTL	326
	Pasaje Icalma 2007 Pasaje Icalma 2015 Solis 1978 Perú 770	Movimiento de Ocupantes e Inquilinos Cooperativas La Fabrica Yatay El Molino Perú	176
		Organización Social y Política Los Pibes Cooperativa COVILPI	35
COOPERATIVAS DE ORIGEN SECTORIAL EXCLUSIVO EN LA NECESIDAD DE LA VIVIENDA <i>(Cooperatives specifically formed for the production of housing under the aegis of the Program)</i>			

	Virrey Loreto 3761	Cooperativa Sembrar Conciencia	8
	Garay 324	Cooperativa Independencia	35
	Av San Martin 2847	Cooperativa Nueva Imagen	30

The distinction between pre-existing organizations and "ad-hoc" cooperatives responds mostly to how they conceptualize "self-management." While the former prioritize mechanisms of mutual aid or collective property, and tend to understand housing projects as a tool toward the broader objective of developing a more inclusive and democratic society, the latter seem to conceive the cooperative process as a means to integrate into the existing individual private property housing model. These differences thus were relevant for our comparative analysis.

2.1: Research Methods

HISTORY AND PRECEDENTS (October 2017 - January 2018)

-Compilation and review of housing programs in the City of Buenos Aires since the city became Autonomous and the sanctioning of the City Constitution, in 1998.

Materials include: antecedents, national and local programs, existing modalities of informal housing, housing deficit calculations, participatory processes.

QUANTITATIVE METHODS

a. HOUSING UNIT SURVEYS

Survey design stage (December 2017 - January 2018)

- Survey form design (143 closed questions, with simple or multiple options, encompassing 9 areas of inquiry for analysis. Questions were pre-codified and tested with statistic processing)
- Presentation of the methodological instrument in meetings with social organizations and housing cooperatives where it would be applied. Exchange about contents and useful aims of information to be collected.
- Pilot testing and adjustments.

Fieldwork (February-March 2018)

- Visits to each of the 6 housing projects selected for research. Training of activists and application of the survey. (150 surveys applied). Fieldwork completed.

Processing (April-June 2018)

- Screening, editing and codification of all the applied surveys.
- Proceeded to data uploading to the database.

Through surveys, we collected data on costs, amount of units provided, size, quality, adaptation to household needs, time frames to obtain government certifications, efficiency of construction, but also school achievement, family mobility, employment conditions and stability, job generation, as well as provision and use of neighborhood services, collective amenities and social spaces

After information was processed, we proceeded with data analysis in order to generate input that would constitute the basis for research with qualitative methods, such as open-ended individual interviews and observation of group interactions. We also elaborated a preliminary report based on the quantitative data, which was used by the partner organizations to pursue policy oriented endeavors, as well as discrete individual reports for each of the cooperatives that was used by them as pedagogical materials for the training of activists and participation of families.

b. HOUSING COMPLEXES ARCHITECTURAL AND TECHNICAL CHARTS

Digitalized materials (January - May/June 2018)

- Collection of digitalized architectural plans and blueprints from housing cooperatives archives and members documents.
- Contact with professionals in charge to contrast data and documents.

-Collection of digitalized photographs, both from cooperatives archives and members personal albums in order to document the construction process of each of the researched housing projects.

Technical charts (March - May 2018)

- Form design (to document construction methods, work organization modalities, financing procedures, size of the complexes, amount of units, etc.).
- Currently holding meetings with one member per cooperative to apply survey and collect data.

QUALITATIVE METHODS (March - August 2018)

The qualitative section of the research involved:

- A bibliographic review on techniques of ethnographic interviewing and the development of interview protocols.
- We conducted a total of 22 in-depth individual interviews that were later transcribed, processed and analyzed.
- We conducted 6 group interviews (one in each of the cooperatives involving between three and four members) in order to apply participative observation on their interactions and contrast with individual interviews.

Qualitative data basically complemented results of quantitative analysis, particularly around issues of personal experience, affinity and participation, perceptions and levels of satisfaction, and assessment of the participatory processes proposed by the program.

The different stages of research, as well as the variety of methods (surveys, in-depth interviews, participant observation) addressed both specific aims stated earlier: a) housing production and effects on residents' quality of life; and b) participatory policy design and implementation. We assessed the regularization of hitherto informal conditions, neighborhood integration, access to economic opportunities, tenure security and variations in real estate values.

3. Background and previous research

3.1: Antecedents

Urban policy interventions in Buenos Aires during the last few decades can be broadly grouped in three distinctive periods affected both by particular macro-economic contexts and political cycles.

In the mid-1970s, the military dictatorship's appointed local authority (Brigadier Cacciatore) applied extreme measures such as the massive forced removal of *villas* (shantytowns -- around 300,000 people were evicted), the liberalization of the rental market and the prioritization of highway construction. A discriminatory policy of

"*deserving the city*," implemented through blood and repression, expelled around 8% of the Buenos Aires population as part of the political disciplining of the working classes.

During the first democratic years in the early 1980s local authorities -which were at the time still appointed by the national government- adopted a tolerant but rather passive attitude that reversed the previous tendencies, in an ambiguous combination that allowed the re-population of *villas* and the massive expansion of squatting, while overlooking the investment necessary to implement some kind of effective policy. This changed in the 1990s, which mark the second period of profound neoliberal reforms at the national level. The milestone of this new era was the modification of the local penal code and the criminalization of squatting, exemplified in the forced eviction of 230 families from the *Bodegas Giol* Squat in 1994. In this period, transformations and processes of urban renewal in the harbor (*Puerto Madero*) and adjoining neighborhoods in the south area of the city (*La Boca, Barracas*) relied on the creation of public-private corporations, changes in zoning regulations, and investment in infrastructure (for example flood barriers in *La Boca*).

A clearly distinguishable third period began in 1996, when the city became autonomous. This novelty brought about the emergence of policies seeking to incorporate the "south to the north" (the south area historically being the poorer in terms of habitat and infrastructure), mainly guided by an electoral logic disputing prevalence on citizen consensus.

The city acquired the status of a quasi-federal province, and sanctioned its own Constitution. The process of crafting the local constitution was carried out in dialog with regional experiences, particularly the Brazilian case, based on dynamics of "participative democracy." Thus, the contents of the constitution, were coined in thematic assemblies where signers interacted with a broad range of civil society organizations and actors of various kinds. In the specific case of habitat, the contents of Article 31 of the Constitution are a clear result of that interaction as they prioritize legalization and settlement -the historic claim of the *villero* movement; promote the social and urbanistic integration of low-income residents, recommend the social use of vacant buildings, and encourage self-managed housing programs. An alliance of center-left parties was the first political force to win local elections in the city.

In the following years there was a cycle of elaboration of habitat regulations that included the active participation of territorial and social organizations. Among them, the *Movimiento de Ocupantes e Inquilinos* (MOI -- Movement of Squatters and Tenants), the *Asamblea de Desalojados de la Boca* (La Boca Assembly of Evicted Residents) and delegates from the *EX AU3* (settlement representatives), sponsored and participated in a task-force with members of the City Council during 1998, that

produced the Self-Managed Housing Act (Law 341) toward the wake of the 2001 economic crisis. This regulation strengthens participatory contents and promotes self-management of housing. Thus, the social movements' resistance practices devised during the 1990's, morphed into a propositional disposition, and as a result, low-income housing cooperatives multiplied following the effects of the crisis.

3.2: PAV (Program for Self-Managed Housing)

Established in 2000 and later modified by Housing Act 964 in 2002, the program allocates public funds for the production of affordable housing in central urban areas, based on an innovative methodology of self-management. Government subsidized mortgage loans are made available to low-income groups formally incorporated in housing cooperatives and grassroots associations upon the submission of comprehensive projects elaborated along with technical advisors. Thus, PAV repurposes funds that had previously been available for individual applicants, into common loans that depend upon the organizational capacity of the borrowers. The collectively organized beneficiaries, then, are the (legal) entities in charge of the development of all stages of the projects -assessing needs and demands, filing paperwork, hiring contractors, locating possible sites- under certification from City Government staff.

According to data provided by the *Instituto de Vivienda de la Ciudad* (IVC --City Secretariat of Housing), as of March 2017, 519 registered organizations -comprising 10,101 families- had been registered in the new housing program since the application of the self-managed housing act (Ley 341). Also, by then, 118 cooperatives (involving 2,474 families) had purchased plots, most of them in centrally located neighborhoods.

However, during the first decade of the XXI century and as part of the general strategy to revitalize the economy, the real estate market received a significant stimulus with urban renewal, incentives for the construction of high-rises, and continuous transfers of public land to private developments, policies that were only extended after 2008. PAV was assigned a distant secondary place in the public agenda of the progressive local governments (2000-2007) -in fact, its inherent logics of participation and joint decision-making was seriously hindered by the sudden removal of the Secretary of Housing in 2003- and from 2008 onwards, the new right-wing administration closed down registration for new cooperative groups.

Even under these circumstances, cooperative processes organized under PAV and the development of their projects constitute a privileged realm to render visible the conflictive dynamics in the dispute for the appropriation of urban central areas.

The task-force that elaborated the 341 regulation was agreed to by the City Council as a response to the mobilization of low income sectors at risk of eviction due to the urban renewal process that intensified, particularly in La Boca, in the mid-1990's. Besides the initial organizations, by 2000 the social basis had widened greatly to involve a large range of groups, political parties and hundreds of squatters and tenants in the city, and even some branches of the unemployed workers' movement that spread in Argentina at the time, such as the *Movimiento Territorial de Liberación* (MTL -- Movement for Territorial Liberation).

The program built upon the piecemeal experiences of grassroots organizations (particularly MOI) in cooperative housing that had lumped together scattered local and national programs as well as varied funding sources, and drawn on regional paradigmatic examples in cooperative functioning (from SELVIHP, FUCVAM, etc.). PAV encouraged the use of some of the tools these pioneering cases had introduced, such as self-management, common ownership, mutual aid and the use of hitherto available financial instruments such as individual loans.

Several studies have shown that -through direct management- cooperatives have built significantly cheaper and more efficiently than private contractors (Zapata: 2017), effectively -if occasionally- countering gentrification despite the efforts of the local administration that systematically slashed funding and made way for market-led urban development.

There are a few characteristics of this community-sponsored public policy that constitute precise indicators of the incidence of social organizations in the program design process.

-Direct management: The direct administration of resources by cooperative members themselves, is the flagship characteristic of self-management, the one that makes all the difference. The fact that public funds are managed directly by those they are aimed at funding, moves this program away from more widespread schemes of support for "*autoconstrucción*" and clearly replaces a social assistance policy by a strategy for housing-development public policy, involving a unified and cohesive instrument for its regulation, financing and support.

Most importantly, self-management implies a different conception of the beneficiaries, approaching them as legally organized subjects of credit instead of suffering helpless individuals requiring assistance. Crucially, self-management involves (political) capacity-building in organization, skills and training in administration as well as planning, and provides residents with the tools to interact with governmental and the professional teams.

Direct management is also a tool for de-commodification, and as private for-profit construction companies are removed from the production of social housing, direct management ensures the best practices in the use of resources, such as increasing size, quality of materials and amount of finishes, while forsaking profit. In other words, the policy restores an organizational long-standing premise of prioritizing housing "use value" instead of "exchange value" or an "investment opportunity" for developers.

-Access to urban central areas: A second and immensely relevant characteristic of PAV, which reveals its popular upbringing, is that it enabled low income sectors to have access to otherwise prohibitively costly central urban land. PAV involves funding for construction and technical assistance, as well as for the acquisition of land in the city. Unlike most urban housing provision policies which suppose the counterpart of already owned or acquired land -exclusively providing funds for construction- PAV financing encompasses land as well within the same credit instrument. In fact, land can clearly be the most costly of the three factors covered by the credit due to market liberalization.

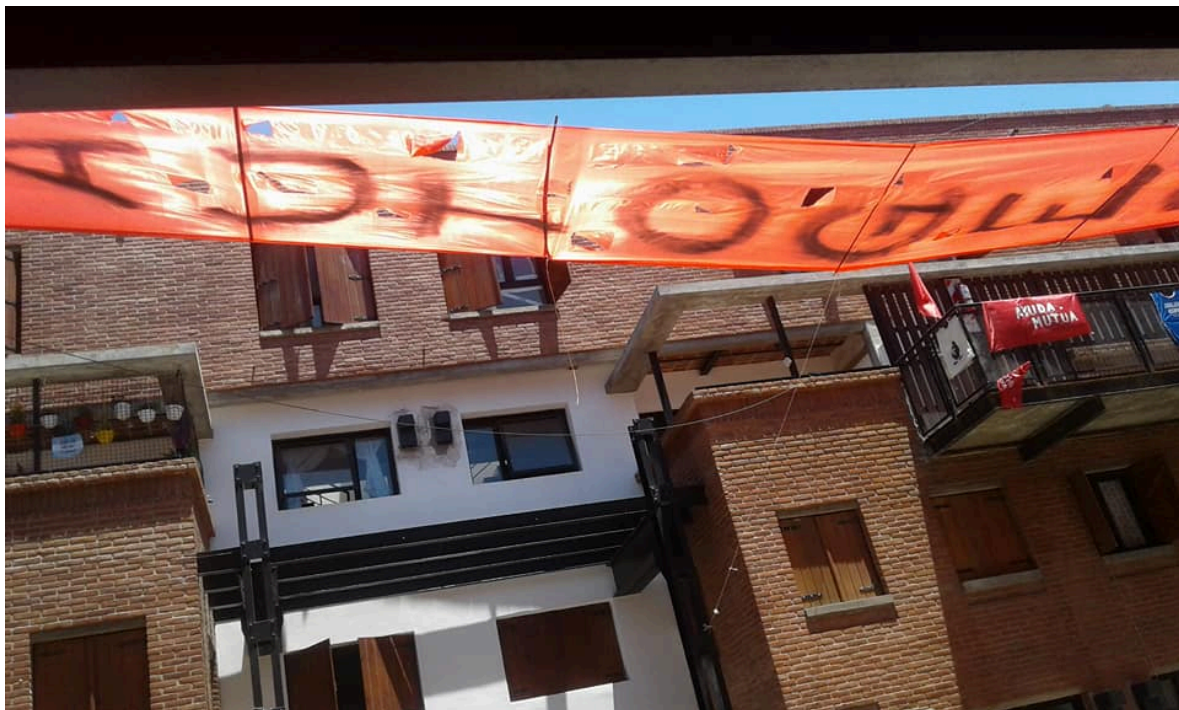
Of course land and location are still determined by market values, but for example during the 2001/2002 economic crisis, the implementation of PAV enabled the cooperatives (and the City) to take advantage of the devaluation of land values, and invest in central areas, effectively capturing valuable urban land for the purpose of addressing social goals within gentrifying areas. Thus, over 120 plots were purchased at the time, ensuring the self-managed development of housing for around 2500 households. Interestingly, having the option to choose, all the cooperatives decided to purchase lots within the consolidated urban grid, highlighting the argument that popular sectors prefer to reside in the city to have access to amenities and transportation, and make use of the resources and opportunities it affords.

In addition, the fact that funding also includes professional fees helps cooperatives appreciate technical expertise and develop effective and mutually enlightening relationships with the different professionals involved in the process, where both sides value one another's input.

-Flexibility: A third characteristic of PAV that exposes the imprint of social movement planning, is that the program is thoroughly flexible in all its levels, including scale, typology or kind of intervention. Traditional official programs are usually rigid and tend to produce the same kind of housing units in massive amounts, consisting in uniform size, number of rooms and form of tenure. In providing funds directly to the different organizations, PAV allows them to make all the decisions regarding their project. Cooperatives can involve 5 housing units or 100 apartments in a large housing

complex, adapting to the characteristics of the existing organizations and the size of the plots available. Housing typology is also a collective decision, as cooperatives can opt between building high-rises or lower complexes, with or without shared common areas, or even repair two or more unconnected buildings. Regarding the kind of intervention, funds can be used for the improvement of existing housing stock or the acquisition of lots and the construction of new units, where groups can choose whether to buy a vacant lot to build from scratch or an unused factory building or dilapidated structure to renovate. There is also flexibility in the hiring of contractors - groups having the option to engage individual providers according to specialty or contracting directly consolidated professional teams-, and most importantly the program supposes flexibility on the kind of ownership cooperatives opt for (being private individual titling, or remaining limited equity cooperatives, etc.). This ample flexibility, then, enables the legalization of scattered informal enclaves and ensures security of tenure for the residents.

Each of these three features -direct management, access to central areas and flexibility- is the result of the unflinching involvement of organized beneficiaries in the decision-making process leading up to the sanctioning of the program. They are also the seed of a different kind of urbanism, inasmuch as they assign residents the role of making decisions while providing them with the means to develop self-management capacity.



4. Results



Barrio Monteagudo. Movimiento Territorial Liberación. Parque Patricios.

4.1- PAV reaches sectors in critical housing conditions.

- Involvement and participation in the cooperative process, family composition and the extension of social networks.

67% of respondents joined their cooperative between 2003 and 2006, reflecting a range of organizational experiences sustained throughout the last 15 years. This population is characterized by a low co-habitation rate. In 90% of the cases, a single-family household inhabits a unit. The remaining 10% reside in units shared between two and / or three families. Almost 31% of the families experienced changes in composition since they moved to the cooperative building: some left (mainly couples and children) and others arrived (mainly children and grandchildren). About 30% have a relative living in the same housing complex, which accounts for the relevance of social networks when undertaking these projects.



Cooperativa Nueva Imagen – Federación Todos Juntos. Paternal.

-An affordable operation for low-income, precarious and informal workers.

Survey results show that the target population of the self-managed production scheme is largely employed (mostly informal or precarious workers) and in condition of poverty due to low income. 82% of the respondents are currently employed, 10.8% are unemployed and the rest are currently seeking employment (these figures are similar to those for the southern area of Buenos Aires city, according to the Permanent Household Survey -EPH- May 2018). Among those employed, 30% are overworked (they work more than 46 hours a week), 33% work between 35 and 45 hours and the remaining 37%, less than 34 hours per week. Almost all have a single job (86%). Regarding kind of employment, 44% are employed, 46% are self-employed and 6% are members of labor cooperatives. Among the most cited jobs we can list: domestic employees, nurses, therapeutic companions, masons, janitors, maintenance or security services and street vendors. 81.5% work in the private sector, 14% in the national public sector and 2% in the municipal sector. 53% suffer situations of informality or precarization (without social security or benefits). Regarding income, 38% of this population -in the month of April 2018- received an income of less than AR\$ 8300 (the minimum wage in January 2018 was AR\$ 9500), another 52% earned less than AR\$ 20 thousand (In April of this year, a typical four-member household who owned their

house in the CABA needed AR\$ 18,597 per month to avoid falling under the poverty line), and only 11 respondents have a family income clearly above the poverty line (more than AR\$ 20 thousand per month). It is important to highlight significant gender differences in this respect, as women earn less. In fact, 44% of female headed households compared to 28% of those headed by males, were in the most vulnerable group.



COVILPI – Organización Social y Política Los Pibes – CTEP. La Boca

Taking into account these adverse conditions, it can be avowed that the PAV operation generates bearable expenses, given that for 40% of the lowest income families surveyed, the average cost of expenses in the housing units they inhabit, (about AR\$ 1800 per month for the month of April 2018), constituted 22% of their family income. These expenses involved all carrying costs (mortgage repayments, - which are already being paid in 67% of the cases surveyed - gas, water and electricity services and the maintenance fee for whole housing coop).

Belonging and participating in networks and social organizations is an irreplaceable asset for people to face and alleviate the processes of impoverishment that result from the implementation of austerity policies and structural adjustment measures. It also opens up opportunities to meet different needs in a socio-economic context with few social security and assistance

programs². In fact, almost half of the surveyed population indicates that participation in the cooperative provided them with work-related assistance based on access to a network of contacts (40%), or served as inspiration for learning a job and skills training (40%), or enabled them to seek employment or join a labor cooperative (23%).



Cooperativa Independencia – San Telmo.

-An operation that encourages social participation.

The cooperative experiences sponsored by PAV involved high levels of member participation in the construction and management of the housing complexes. 90% of respondents also participated in public actions and demonstrations aimed at making their conditions visible in order to ensure the continuity of their construction projects, or to demand funds for the implementation of the Program. 78% of interviewees claim to have knowledge of the main contents

² On average, only 18% of the families include recipients of government social plans among their members (mostly, the Porteña Citizenship Card).

of the Act and 46% -with differences between cooperatives- have been directly involved in the process of mortgage application and management, and its subsequent monitoring process. 40 % declare to know the current IVC authorities, which is evidence of active involvement.

Participative design of the housing complexes -with different modalities and intensities depending on the cases- is another distinctive aspect of this operation: 70% mention having participated in said instances. Willingness for active participation is also expressed beyond housing issues strictly speaking: 66% of the interviewees were part, during the last year, of various public actions along with their cooperatives or organization to claim for rights or demands of a more general nature.



Cooperativa Sembrar Conciencia. Chacarita.

4. 2: features of the material production of self-managed habitat.

51% of the respondents organized the process of production of their homes through a labor cooperative, 30% did it through direct management (that is, the housing coop president and/ or council directly coordinated the hiring of the various workers and service providers) and the remaining 19% worked with family-owned construction companies or small contractors. It is also worth mentioning

that, for various reasons, many of the cooperatives combined several of these modes of production.

In addition, 46% of interviewees indicated that during construction, coop members performed mutual aid tasks and activities (work hours contributed by the families as collective sweat equity, either included into the work-plan or as solidarian work-days). The system of mutual aid fosters group integration, lowers costs, helps develop new skills and can be a gateway for new jobs (like 50% of women who were employed in the construction of MTL). In 63% of the cases, people also contributed their own funds to supplement those of the IVC during construction, in order to fill holes in the financing or to move forward with finishes or other details. An issue that is quite sensitive for the population and which is linked to the cultural adaptation of the houses, is the type of materials used and the construction technology adopted. In this sense, all cooperatives opted for traditional construction systems, and rejected alternative technologies or building modalities.

In relation to participatory design, 70% of respondents affirmed having had instances of participation in the design of the whole housing complex and individual units. Those who built with housing cooperatives are the ones who participated the most (80.6%) and those who built with smaller construction companies participated the least (57.1%).



Cooperativa El Molino.

In this context, the development of a production process clearly oriented towards the satisfaction of needs while forsaking profit (or with a minimal expression under tight control) meant that the total sum invested, and under direct management by the cooperatives, was strictly directed toward improving housing quality: it provided larger units, used better materials, offered more and better finishes and allotted common areas. These benefits are maximized among those who decidedly adopted self-managed production models.

-Characteristics of the housing units

The cooperatives involved in this survey have developed 37,269 m² (square meters) of construction, involving 519 homes, with an average of 71 m². Among the families surveyed, 30% live in one-bedroom apartments (typology used by MTL organization and Independencia housing coop), 55% in homes with two bedrooms, 13% with three and 2% with four bedrooms. 89% have balconies, and 20% have an accessible terrace, which in all cases have some kind of safety guard. In terms of access to services, 100% have running water from the supply network, they all have full bathrooms (bidet, bathtub, toilets with button or back tank) and are connected to the gas and power grids. However, we registered significant difficulties concerning the final phase of the activation of individual electric and gas meters, leading to the overstretching of the periods of utilization of construction-site power and, in the case of gas, in 71% of cases residents are still currently using gas cylinders. It would be immensely important for a public operation aimed at low-income groups that are beginning to develop management capacities, to have the assistance and support of IVC in managing procedures and interactions with service providers, probably including some degree of subsidized rate scheme. Regarding access to communication services, 76% declare having access to internet at home, 98% have a cell phone and 87.5% have cable or direct TV. Garbage is collected daily in 90% of cases and the larger scale housing complexes have designed internal trash collection systems.

Sembrar Conciencia (top). Independencia (bottom).



It is difficult to estimate both the amount invested by the government and the actual cost of production, something which would require a complex calculation. However, if we consider updated values of the mortgage loans facilitated by PAV, that is, AR \$1,000,000 per housing unit (which involves land, labor and technical assistance), this implies a total amount of AR \$ 519,000,000, which means AR\$ 14,000 per m2 built, including the soil³. In order to compare this

³ These figures correspond to the total amount of PAV loan per housing unit during the second semester of 2017 and are consistent with the costs per m2 of the last section of work at Cooperativa La Fabrica during the same period. Due to the current high inflation rate, however, it is difficult to estimate accurate values. However, a constant datum throughout 2003- 2017 is that the cooperatives included in this sample built their homes with total amounts ranking slightly lower than those assigned to social housing through the current national programs, which do not include technical assistance or land. In dollar value at AR\$ 39 (August 30, 2018) this means US \$ 358 per m2.

with other types of investment by housing operations produced with public financing, moreover, all the different dimensions this Program impacts should be taken into account.



La Fábrica - Interiors

-Security of tenure and forms of property.

The cooperatives of the Federation MOI-CTAA and Covilpi-CTEP, are currently prompting the IVC authorities to set up the regulations -mandated by the Act- for the modality of cooperative ownership, a possibility already foreseen in the 1251 Act that created the organism⁴, establishing a system of adjudication for

⁴ Art 4 subsection "f" and Art. 6 subsection "i" of Law 1251 CABA, which grants real rights to legal entities or cooperatives framed in the PAV. This is in accordance with the adhesion of the Argentine State to international agreements, including the Universal Declaration of Human Rights of 1948, which in article 17 states "every person has the right to property, individually and collectively," which translates into article

users organized and managed by the cooperative members and their families. From the government's viewpoint, moving forward with the development of regulations and instruments to legislate cooperative ownership would constitute a relevant option that maintains the housing stock produced with public resources affordable, and aiming at social housing. For families, the de-commodification of housing means greater safeguards against austerity policies, macroeconomic fluctuations and contingencies that can put individual homeownership at risk.

Sembrar Conciencia and MTL coops acquired their individual title deeds under the modality of private property by individual beneficiaries. MTL, however, has retained a set of safeguards and restrictions for selling below market rates to keep housing affordable (which the new Civil Code no longer enables).



The remaining cooperatives have not yet registered their title deeds. In general, the IVC historically and for all its operations, has had difficulties and delayed extended terms to resolve the deeds. MTL, for example, completed construction in 2007 and the titling process only in 2018.

4:3- concretion of the concept of Habitat.

-Right to the city.

5 of the model bylaws of housing cooperatives in Argentina (INAES) expressing that the unit can be transferred in property or in use".

Regarding access to the material and cultural benefits and amenities concentrated in the city -regardless of individual and family income- PAV produced eloquent results, inserting the self-managed groups within the formal and consolidated urban grid (conveniently located in the accessible and central neighborhoods of Barracas, San Telmo, La Boca, Parque Patricios, Paternal, and Chacarita).



Cooperativa Independencia. Rooftop.

76% of respondents consider that their cooperative complex is in a very good location in relation to the rest of the city. The remaining 24% consider the location to be just good. No neutral or negative perceptions were recorded. 40% of those interviewed have public means of transportation within a minute walk, and no interviewee has to walk more than 10 minutes to find transportation. Something similar happens with the availability of community amenities such as schools, health institutions and grocery stores and ATMs, since between 80% and 100% of respondents have at least one of these amenities located less than 5 blocks away from their homes. They all mentioned having leisure spaces, cultural centers or museums nearby (no more than 10 blocks away). This data illustrates the high

level of accessibility to social and urban infrastructure achieved by PAV cooperatives.



Nueva Imagen. Entrance lobby.

Also, respondents indicated that there are no landfills located closer than three blocks to their homes, a significant difference with most cases of social housing produced with public financing in the city. 55% consider that the neighborhood is very safe and 42% consider it quite safe enough. Perceptions of insecurity (3%) were recorded in La Boca and in one case in Parque Patricios.

-Right to Beauty

We follow the premises of the architecture-city dialectic to define beauty as programmatic complexity, considering the different needs and demands of daily life; identification and resolution of spatial systems and activity schemes, paving the way to intimate, familiar, community, neighborhood and public spaces and the correct treatment of the transitions among them. In this sense, beauty means discovering, appropriating and resolving, in a concrete manner, the conceptualization of Habitat and its integral articulation with all the various dimensions of life. Therefore, we consider parameters of habitability and cultural adaptation as indicators of the ways in which PAV promotes this type of development.



La Fabrica- MOI.

Regarding the conditions of livability of the units built by the cooperatives under analysis here, almost 80% of the interviewees consider that the quality of construction of their buildings is very good. It was very noticeable that there were no negative evaluations regarding the level of satisfaction with the homes built by coops. 90% are very fond of their house and the remaining 10% like them "a lot". When asked if they would leave their homes, 95% of respondents said no. These tendencies reappear when people are asked about the level of conformity with the housing complexes (97% of satisfaction) and of the neighborhood where they live (99%). In addition, nobody has built new rooms on terraces or open spaces, altering the original design of their sets or invading common spaces. This high level of conformity and appropriation of the cooperatives contrasts strongly with the prevailing reality in groups living in state-run social housing destined to popular sectors.

Additionally, the surveys registered an important effort undertaken by families in order to continue embellishing their homes. In this sense, 60% of the families surveyed have made improvements: most of them (90%) painted because they commented that they had received the homes painted in neutral color.



El Molino – Interiors.

Something that was highly valued by the respondents in relation to their new living conditions was good ventilation (93%) and natural lighting (96%). We must bear in mind that many families come from terrible conditions of inhabitation in welfare hotels and tenements, so the new housing conditions have a strong impact on their quality of life.

In terms of cultural adaptation, the construction materials used have been chosen by the cooperatives within the framework of resources available for them, and have allowed them to adequately resolve issues regarding expression of their own cultural identity and diversity of modalities of housing. 99% of the units have tile, mosaic, marble or wood floors and finishes; the walls are brick, block or concrete; the external walls of all the cooperative complexes are plaster or coating; and the interior ceilings often resolved with ceilings or traditional brick vaults. The design features of the housing units and complexes also shown the high quality of construction.

-Common spaces, neighborhood interactions, and insertion within the urban grid.

Regarding the use of common spaces by the cooperative groups, unlike what often occurs in conventional social housing or "turnkey" housing projects, 74% of respondents affirm that they make frequent use of these spaces and 63%

indicate that there are no conflicts over the use of those spaces. Nobody reported quarrels or apprehensions that prevented their access to common spaces.

Almost all the projects have community and neighborhood facilities. These become more complex in larger scale buildings and might include multipurpose rooms, educational facilities -were City-led educational programs are located-, common gardens (MTL / MOI / Federation Todos Juntos) , retail commercial spaces, radios, centers for retired people (retirees), and so on.



Regarding the maintenance of these spaces, 98% of the respondents recognize that cooperatives organize the maintenance of the common spaces. Groups hold regular assemblies and group meetings to discuss this subject, attended on a regular basis by on average 72% of the interviewees or a member of their family. 96% state that utility and maintenance fees are regularly collected on a monthly basis. This entails different amounts: between AR\$ 100 (MTL) and \$ 2200 (Nueva Imagen, which has not yet begun to repay the loan), with an average of around AR\$ 500 among all coops. 94% of the interviewees consider important

to maintain a good coexistence with the neighbors and 80% consider it either very good or good. The rest, 20%, consider it neither bad nor good.

5. Conclusions

5.1: Building the city as a common good

The Self-managed Housing Act (Law 341), negotiated and developed through collective decision-making processes, has made access to the city and urban fabric possible for low-income groups, offering them the challenge of directly managing public financial resources, granted by the local state through soft mortgage loans. The leading role played by the organizations and their members as agents of this urban policy intervention, articulated with interdisciplinary technical assistance and eschewing the generation of financial profit while reducing intermediation costs, resulted in larger housing complexes, which are cheaper, of better quality and more beautiful than the usual social housing produced by public funding for these groups in the last few decades.

These differences were illustrated by the production of housing projects with high quality architectural design, generation of dignified remunerated jobs within self-managed forms of production and building, development of administrative skills and positive effects on other dimensions of everyday life and human experience of the coops members, including proper integration vis-à-vis the neighborhood. The type of urban re-development, re-qualification and mixed income neighborhoods promoted by the Self-managed Housing Act (Law 341) encourage low-income sectors to become part of the population that shares the benefits of urban renewal, in locations where they reside, next to higher income groups.

Underscoring the capacity of this scheme for social change and cultural resignification, several movements intend to maintain the housing complexes under collective ownership and user systems, proposing a conscious, responsible and non-speculative use of these exceptional urban resources, guided by the principle of the social function of property and the recognition of the social character of the production of the city as a common good. Thus - and despite many difficulties, conflicts and a steep learning curve affecting the whole system of actors involved- it can be stated that, due to its various and diverse effects, the implementation of PAV has optimized the efficient deployment of public resources, at the same time encouraging low-income populations to adopt a leading role in crucial individual and collective decision-making processes, with definitive impact on their individual everyday lives, and the present and future of their families.

5.2: The difference self-managed housing makes:

Social relations that enhance dignity, citizenship and care, not in an utopic or idealized way but in the midst of everyday life. Regarding access to the material and cultural benefits and amenities concentrated in the city -regardless of individual and family income- PAV produced eloquent results, inserting the self-managed groups within the formal and consolidated urban grid. Residents are generally very satisfied with the location of their homes, as they are usually situated in easily accessible areas near public transportation and community amenities such as schools, health care, and grocery stores. This data illustrates the high level of accessibility to social and urban infrastructure achieved by PAV cooperatives.

There is a prevalent feeling of safety among cooperative members, both considering the conditions in the neighborhoods they have settled in, and the fact that they reside collectively and belong to an organization. In fact, for many of the families involved, this occasion constitutes the first time they actually have security of tenure. Moreover, for the first time in Argentina, the self-managed scheme contained in PAV has opened up a debate about alternative forms of property in the field of affordable housing, challenging the hitherto indisputable modality of homeownership through individual property deeds. Several cooperatives are currently prompting the IVC authorities to set up the regulations -mandated by the Act- for the modality of cooperative ownership, establishing a system of adjudication for users organized and managed by the members and their families.

Another significant achievement of the participation of residents in the decision-making process, is the adaptation of their homes not only to the different needs and demands of daily life with their corresponding transitions between intimate, familiar, community and neighborhood spaces; but also to their aesthetic aspirations, moving away from the common conception that social housing needs to be uniform, cheap and unpleasant. Working with professionals, most cooperatives have discovered, appropriated and resolved in a concrete manner the necessary articulations with all the dimensions of life generating unique spaces, what some of the organizations have named a "right to beauty." In terms of cultural adaptation, the construction materials and design features of the housing units and complexes have been chosen by the cooperatives from within the resources available to them, and in general present very high quality. Direct management and participatory design have allowed them to choose materials, organize

common purchases and invest in quality finishes (tile, wood floors, plaster, etc.). In addition, cooperatives have been able to adequately resolve issues regarding expression of their cultural identity and diversity of modalities of housing.

Cooperative residents are usually fond of their houses, and none of them has built new rooms on terraces or open areas altering the original design of their units or invading common spaces. This high level of conformity and appropriation of the buildings contrasts strongly with the prevailing situations in state-run social housing destined to popular sectors, where makeshift improvements and expansions are common. In cooperative housing, families undertake an important effort in order to continue embellishing their homes, such as painting and planting gardens or green spaces; and they highly value the good ventilation and natural light they enjoy in their homes, noticeable quality of life improvement for residents who often come from deprived inhabiting conditions in welfare hotels and tenements.

Unlike what often occurs in conventional social housing or "turn-key" housing projects, cooperative residents report continuous use of common spaces, for everyday activities but also for collective organizing. Many of the housing complexes have community and neighborhood facilities including multipurpose rooms, shared terraces, common gardens and even in some cases childcare and educational facilities -were City-led educational programs are located-, community radios, and so on. Cooperatives usually organize the maintenance of the common spaces and regularly collect utility and maintenance fees on a monthly basis. On occasion, many of these activities and spaces are open to the neighborhood, contributing then to the insertion of the cooperative in its environment.

Despite being assigned a marginal place as a minor housing program within Buenos Aires public policy, the Program for Self-Managed Housing is a good example of the promise of community sponsored policy. PAV has built upon the experience of social movements and organizations to remove affordable housing from the realm of social assistance and place it within the sphere of effective public policy that not only produces a concrete material outcome (cheaper, better, more spacious housing), but also supports capacity-building for urban subjects who have a say in the future of their city. Ultimately, as a direct product of grassroots organizing and engaged participation, PAV supposes the de-commodification of housing (production) while it fathoms the city as a social product with use value instead of as an object for profit and investment.

As part of our interaction with our applied research partner organization (MOI), we presented the research project to the broader coalition of organizations (*Colectivo de Habitat*), who are currently promoting the debate on a possible National Law for Self-Managed Housing loosely based on the current City Law 341. With these two situations in mind, we assisted the organizations in producing a deliverable product to contribute to the debate about a Broader Program and support project development, by evaluating and disseminating the results of the concluded housing projects. It is important to notice here, that materials produced in collaboration with the research partner organizations are important also as formative instruments and pedagogical material during community training sessions.

Through self-managed urbanism, then, urban residents actually become thoroughly part of the city, achieving this through organized collectives rather than individual memberships, and having incidence on how the urban -and the common- is defined. It is in this way that self-managed urbanism contributes its grain of sand to the production of a radical city.

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