



Global study: Community-Led Housing in the COVID-19 context

December 2020



COVISANL Housing Cooperative, San Lorenzo, Honduras (©We Effect)



We Effect is an organisation born from the Swedish cooperative movement with more than 60 years working for a fair and sustainable world, free from poverty. We Effect funded this study and provided contacts and information through its regional teams in Central and South America, East Africa, South Africa, Asia and Sweden.

weeffect.org



UrbaMonde is a Swiss and French non-profit organisation promoting the social production of habitat. UrbaMonde created and applied the methodology for this study, including a global survey, interviews and a review of recent publication and produced the contents of this document.

urbamonde.org



UrbaMonde and We Effect are part of the **CoHabitat Network** which gathers grassroots federations and umbrella organisations, as well as non-profit organisations and academic institutions working in the field of community-led housing to promote housing policies and projects that place inhabitants at the centre of decision-making about their habitat. The partners of the Network helped in the dissemination of the global survey.

co-habitat.net

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Trenance slum community, Zimbabwe (©Sazini Ndlovu)

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I. Context of the study

2020 was marked by the novel coronavirus (COVID-19), with significant socio-economic consequences for most of the world's population. Across the globe, citizens were advised by their national, regional or local governments and international organisations to lockdown, stay and work at home, reduce physical contact and social interactions, limit their movements and economic activity to "the essentials".

Throughout the year, hundreds of webinars have been organised in the field of human rights, housing justice, feminist and inclusive urban planning, among others. Some of the key messages include:

- A considerable part of humanity cannot stay, study or work from home, because they have no adequate housing to do so.
- In many countries informal workers and non-remunerated homeworkers, especially women, who are excluded from social and care systems, cannot stay home since they depend on their daily income to eat, pay the rent, send money to their families, etc.
- Evictions from housing by private landlords or the states amid the pandemic expose children, adults and the whole society to the virus and diverse social issues.
- Women are more impacted than men by the lockdowns and other measures, given their role in care activities in the household (taking care of vulnerable people, children, housework, home office, income generation, emotional support, etc.). Women are also more exposed to domestic violence, which has been on the rise since the beginning of lockdown measures.
- Pre-existent inequalities in terms of access to health and economy have increased dramatically, affecting in particular homeless people, residents of slum settlements, overcrowded rental housing, peri-urban social housing or refugee camps, as well as vulnerable populations including migrants, informal and temporary workers, children, elderly people and people with mental or physical illnesses and disabilities, isolated or incarcerated persons, poor urban commuters, victims of racism and marginalisation, and many others.
- "Adequate housing" is a human right, recognized in the 1948 Universal Declaration of Human Rights and the 1966 International Covenant on Economic, Social and Cultural Rights, which is indispensable for the realisation of other rights. Although it is commonly mentioned in national constitutions, this right is often not guaranteed in practice or violated, especially in times of crisis.

In August 2020, We Effect mandated urbaMonde to conduct a global study to assess the interrelations between the type of housing and the extent to which residents are affected by the COVID-19 pandemic (in terms of health, social and economic impacts). The study is based on the hypothesis that **Community-Led Housing** initiatives (Housing Cooperatives, Community Land Trusts, Co-Housing, Intentional Communities and neighbourhoods with a strong sense of solidarity and participation) allowed their residents to collectively organise self-help, defend their rights and prevent forced evictions, and to develop other resilience mechanisms in response to income loss and reduction due to the COVID-19 pandemic.

A global survey and 52 interviews were carried out between September and November 2020 to document, understand and analyse the responses developed by communities and individuals living in various types of housing in different countries to the multiple crises caused by the pandemic.



Slum in Thane, Mumbai, India (©Rohit Lahoti)

Cohabitat activities in the COVID-19 context

[CoHabitat Network](#) is a joint initiative by grassroots and umbrella organisations, as well as non-profit organisations and academic institutions working in the field of community-led housing. The Network documents and raises awareness on local initiatives, enabling policies and supportive instruments, while facilitating peer learning and advocating for the importance of community-based approaches to fulfil the right to adequate housing and the city. CoHabitat is a project-driven and hands-on collaboration space whose mission is to showcase and promote alternatives to speculative and unequal urban development, as well as to document pathways to scaling the social production of habitat.

Co-Lab Research Technical University of Delft issued a *Special Co-Lab Blog Series* on collaborative housing and COVID-19

Asian Coalition for Housing Rights and its members have supported communities in their own relief activities around needs assessment and data collection, prevention, food relief, welfare activities for the poor and sick, community and family gardening, producing masks and sanitizer, providing temporary or permanent housing, training communities to use online conference tools. They also did advocacy on housing rights in the COVID-19 context.

Habitat International Coalition wrote with friends and allies different Manifestos and created the Habitat Voices campaign to share experiences and reflections that analyse the causes of the existing inequalities uncovered by the current pandemic from the perspective of human rights related to habitat, through the voices of grassroots movements and practitioners.

The Global Platform for the Right to the City created an interactive map with initiatives of members and allies worldwide and sent out a communiqué at the beginning of the pandemic.

Cooperative Housing International has been collecting and communicating good practices from its members and practical information on dealing with COVID-19. With funding from the Canadian cooperative housing sector, CHI also produced a series of one-minute videos that explain the benefits of living in a cooperative housing community.



Explore, update and add new projects to the CoHabitat collaborative database for Community-Led Housing: cohabitat.io

World Habitat published a report with Case studies from the European End Street Homelessness Campaign and released blog articles on community responses to COVID-19 and on the responses in informal settlements.

The Development Planning Unit (DPU) of the University College of London produced a series of webinars about post-COVID-19 urban future as well as an interactive map of community-led responses to the pandemic.

Slum Dwellers International supported national federations of slum dwellers in Kenya, Liberia, Malawi, South Africa, Tanzania and Uganda, with relief and capacity building activities, promoted youth empowerment through the KnowYourCity.TV programme (#FaceResilience initiative), and diverse COVID-19 prevention activities. SDI federations in Benin and Nigeria produced the Coronadiaries, documenting citizen stories around COVID-19 with the support of the NGO Justice and Empowerment Initiative (JEI).

Grounded Solution Network advocated for housing rights during the pandemic, payment deferrals and eviction moratoriums in the United States and compiled useful information for grassroots communities.

Misereor organized a webinar showing initiatives from Berlin, India and South Africa on "Strategies against displacement, forced evictions and sell-out in the context of the pandemic", and published an article in german about the learnings of this exchange.



II. What is Community-Led Housing?

A. Community-Led Housing: an introduction to a diverse world

We Effect, urbaMonde and other organisations that are part of the CoHabitat Network promote different forms of Community-Led Housing (CLH) as a way for people to organise and participate in the decision-making about their housing and neighbourhoods.

Around the world, many ancestral, traditional, and modern ways of producing housing can be considered as community-led when they are based on the participation of residents in the design, and sometimes in the building and management process of housing, shared facilities and neighbourhoods. In some CLH approaches, the non-speculative management of land and housing by an entity like a communal organisation, cooperative, foundation or land trust are at the core of the project design. These collective and non-speculative ownership models promote alternatives to the commodification and financialization of housing, and a way to materialise the right to adequate housing and the social function of land (see reference below).

CLT is also known as “collaborative housing” especially in Europe, and as Social Production and Management of Habitat in Latin America (see references below).

In many contexts, CLH is the only way for low-income households and people employed in the informal sector to access housing. In other cases, the development of CLH responds to the desire of a community or group of people to live together and share spaces, values and daily activities that go beyond housing. In any cases, community living, collective decision making, solidarity between members and with the broader neighbourhood are central to CLH projects, which can also represent socially and environmentally innovative solutions to transform the ways we conceive housing and the role of citizens in its provision.

Some of the CLH types that are mentioned in this document are briefly described in the following pages. 27 CLH initiatives are described in the last part of this study ([Community-Led Housing project review](#)). The findings are based on the survey responses, the interviews conducted and complementary investigation.

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B. Housing Cooperatives

Housing cooperatives developed since the late 19th century across the world and have taken various forms depending on the context. From Scandinavia to South Africa, from Canada to Argentina, and from Switzerland and Serbia to Thailand, housing cooperatives have different characteristics and names (owner or tenant cooperatives, zero or limited equity cooperatives, leasing cooperatives, Baugruppen, among others).

Some are built by public or private companies; others are partially or entirely built by their residents. Some are privately financed, others receive public subsidies or loans, targeting low-income households. In some cases, the housing stock is owned by the cooperative only until it is completely built or repaid and then ownership is split between the members, while others permanently conserve and steward the land and housing stock, which is rented to the cooperative members. Some invite their members occasionally to an assembly or meeting, while others cultivate a vibrant community, based on solidarity and mutual care. Some cooperatives provide housing units and common areas, others have developed a wide range of community facilities: meeting rooms, school rooms, local shops, vegetable gardens, leisure areas, etc.

Among other international cooperation activities, **We Effect** promotes the access to adequate housing for low-income households in Africa, Asia and Latin America, through a specific model of cooperative societies: The **Mutual Aid Housing Cooperatives** or **Cooperativas de Vivienda por Ayuda Mutua** (CVAM in Spanish). In the 1960s, this system, inspired by the Swedish user housing-cooperatives but also indigenous mutual aid in Bolivia and Venezuela and savings cooperatives for housing in Chile, was experimented and then integrated to the 1968 National Housing Law in Uruguay. Since then, the model has widely spread in Latin America thanks to efforts of the umbrella organisation FUCVAM (*Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mutua*). It is based on the following principles:

- **Self-management** of the project by the co-operators who are at the centre of all decision-making processes regarding the management of subsidies and loans, the choice of the Technical Assistance Institute, the participatory design and implementation of the housing project. Fundamental elements are the residents' empowerment and community-building. With democratic and inclusive decision-making in the general assembly, co-operators maintain political control of all projects, even when the homes are inhabited and the collective mortgage is repaid.
- **Mutual aid (self-help)** between the associates to build the homes, infrastructure and amenities. The workforce at the construction works account for at least 15% of the value of each housing unit. Mutual aid allows for replacing equity, reducing hence the costs of the project and the mortgage burden on the families.
- **Collective ownership** of the land and housing units, permanently owned by the cooperative impeding speculation and rent generation, as well as gentrification and displacement processes of the original population.
- **Comprehensive Technical Assistance** by multidisciplinary organisations that guide and empower the co-operators in the constructive, legal, economic, and social areas, to ensure that the whole process is carried-out in optimal conditions.

As testimonies from many countries showcase in this study, the CVAM are oftentimes the only way for low-income households to access adequate housing, who would not be able to buy a home within a public or private mortgage program, and in contexts where public social housing or rental subsidies are inexistent or inconsistent.

In 1998, We Effect and FUCVAM established a partnership to disseminate the Uruguayan CVAM across the world (at that time, it had only been experimented in Argentina, Brazil and Mexico) in order to help more people in need to organise and build their homes, applying the above-mentioned four fundamental principles.

Starting by organising and empowering the local movements for housing, implementing pilot projects, We Effect and FUCVAM helped setting up local umbrella organisations for CVAM that advocate for enabling regulations, public funding and a facilitated access to land.

The dissemination of the model started in Latin America. In some countries pilot projects were developed, but no enabling public policy has been established yet (Bolivia, Chile, Guatemala, Haiti, Mexico). In others, some national and local authorities facilitate the access to funding and/or land to CVAM for low-income households (El Salvador, Honduras, Nicaragua, Paraguay) without this support necessarily being consistent over time. In Asia, the Uruguayan system was adapted in Sri Lanka for households who lost their homes in the 2005 tsunami, while it is also widely disseminated in the Philippines to relocate slum inhabitants living in risk-areas.

In recent years, We Effect and FUCVAM have worked in Eastern and Southern African countries to develop CVAM. Several housing cooperatives have been established in urban and rural areas, but few have been constructed given the low or inexistent economic support for housing from the governments. Nevertheless, some pilot projects could be built or are under construction in Kenya, Uganda, Zambia and Zimbabwe, and more will be constructed in the coming years in Malawi, Mozambique and Tanzania (see case studies in the [Community-Led Housing project review](#) in this report).

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In 2020, the measures taken by governments to face the COVID-19 pandemic have strongly impacted local and national economies, and livelihoods of the urban and rural poor. Consequently, projects were delayed, or savings put aside by families for their housing project had to be used to satisfy basic needs and ensure survival. But whenever families live in CVAM, creativity and solidarity among co-operators have helped to overcome difficult health, social and economic situations.

Note: in this study, we will use the terminology “User Housing Cooperative” to refer to cooperatives - independently of how they are built or purchased - which permanently conserve collective ownership over land and/or housing stock with the purpose to prevent speculation, ensure permanent housing affordability and to prevent the displacement of their “users” (sometimes called members or co-operators).

2019 CoHabitat meeting in the Codha Housing Cooperative in Geneva, Switzerland (©Pierre Arnold)



C. Community Land Trusts

The Community Land Trust (CLT) model was born in 1968 in rural Georgia, United States, in the context of the political struggle of Afro-American communities and the civil rights movement, creating a mechanism to secure the land tenure through collective ownership. The community-owned land is combined with the individual ownership of the houses for low-income households and the lease of land to cooperatives and other non-profit organizations to develop economic and social enterprises.

Since the 1980s, the CLT model started to grow not only in rural areas, but also in cities and suburbs. Today, there are more than 260 CLTs in the United States, stewarding land that is taken out of the speculative market (see *references below*). The board of directors of a CLT is generally composed of three types of members to ensure that the CLTs mission of maintaining land and housing affordable is met over time:

- 1/3 of the members are owners of housing that is built on CLT-stewarded land; they can be individuals, but also housing cooperatives or social lenders who offer affordable housing to their members or tenants.
- 1/3 of the members are public officials from the local and/or regional authorities or other actors who can speak for the public interest, facilitate funding/land for the CLT.
- 1/3 of the members are representatives of the surrounding community, who guarantee that in the long term the housing units will still be affordable for community members and that land and commercial areas benefit the broader neighbourhood (urban farming, shops, playgrounds and green areas, multiple purpose halls and offices for local non-profit organizations, etc.).

Since the 1980's, the model has crossed the border to Canada and across oceans to Australia and the UK, where over 300 CLTs have since been incorporated. More recently, CLTs were created in Belgium, and more will soon arrive in Germany, Ireland, Italy, the Netherlands, Portugal, Scotland and Spain. In the Global South, CLT variations have emerged as a solution to regularise informal settlements with an individual title of existing houses and a surface right deed on the collectively owned land through the CLTs. As a result of an empowerment process, this was successfully achieved in San Juan, Puerto Rico to protect residents from gentrification and displacement. Social movements, activists and advocates in Rio de Janeiro, Brazil, and in Dhaka, Bangladesh, are trying to get public support to adapt CLT variations in their contexts.

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- (EN, ES, PT) **World Habitat:** [Video channel about CLTs](#)

D. Co-housing and Intentional Communities

Co-Housing and Intentional Communities are a vast world of Community-Led Housing initiatives that can take diverse forms and address different types of communities. They have in common that they promote shared facilities, common areas, values, and interests uniting their members.

For example, there are senior Co-Housing for elderly people who choose to live and spend time together and share care or health services, rather than being isolated, dependent on their families or living in a hospice. Other Co-housing types are intergenerational, interracial, interreligious or among LGBTIQ+ members. These initiatives often look specifically for a more ecological way of life, reducing energy and water consumption through efficient building design and construction, sharing a vegetable garden and exchanging services among neighbours. At times it even involves a whole self-sufficient eco-neighbourhood or eco-village.

Sometimes these communities have a strong social commitment to facilitate the inclusion of low-income families, migrants, single mothers with children, street inhabitants or other populations who have difficulties to afford a house, with a mechanism in which everyone pays the price of housing depending on his/her incomes, so that richer persons pay more than poorer families for the same kind of housing and shared facilities.

In terms of ownership there are also many alternatives that vary from squatted buildings to formal co-properties of individual owners or housing projects leased to occupants by public entities, private foundations, cooperatives, or associations. In some projects, an intentional community co-creates a project with a social lender for low-income families or an organization specialized in social inclusion through housing.

Because of their diversity, Co-Housing and Intentional Communities cannot be described as a homogeneous housing category, but it is likely that they share the importance of "conviviality" in the sense of Ivan Illich, as a person wrote in our survey: "A convivial society would be the result of social arrangements that guarantee for each member the most ample and free access to the tools of the community and limit this freedom only in favour of another member's equal freedom" (Illich, *Tools for Conviviality*, 1973).

Source Farm Foundation and Ecovillage, Saint-Thomas, Jamaica (©Michele Geister)





Groupe du 4 Mars Housing Cooperative, Lyon, France (©Christine Chaudagne)

III. Global study on Community-Led Housing in the COVID-19 context

A. Methodology and warning on the use of the information

To analyse the way inhabitants of Community-Led Housing (CLH) initiatives organised during the pandemic in comparison to other types of housing situations, urbaMonde conducted a global survey and a series of interviews. The present study also draws on recent publications from different institutions and social movements on the interrelations between housing and COVID-19.

Between the 4th of September and the 4th of November 2020, a global survey was conducted to collect information about good practices of neighbourhood initiatives in the face of the pandemic. The survey was available in the following languages: Arabic, Bengali, Cebuano, English, French, German, Italian, Portuguese, Spanish, Swahili, Tagalog, Thai, Vietnamese.

We received and analysed a total of 1,047 valid responses from 72 countries and Caribbean islands (Barbuda, Jamaica, Martinique, Puerto Rico).

The survey was implemented through the KoboToolBox platform for humanitarian and non-profit activities. It was disseminated through urbaMonde's and We Effect's mailing lists and social media, as well as through personal mailing and social media of their collaborators. Some of the allies of the CoHabitat Network, such as the Asian Coalition for Housing Rights (ACHR), Cooperative Housing International (CHI), Habitat International Coalition (HIC) and Slum Dweller International (SDI), as well as many other individuals helped disseminating the survey in their networks.

Anyone in possession of the link could answer the survey on a smartphone or computer. In some specific cases, through fieldwork done by grassroot organisations, the survey could be answered by people who had no internet connexion (Bangladesh, Kenya and Vietnam), using the Kobo Collect offline application.

Warning on the use of survey data:

- The distribution of the answers to the survey responds to our capacity to circulate it on social media and via direct contacts on the ground in a quite difficult context of global health, social and economic crises. Additionally, a high number of previous surveys and studies have been realised in the last months in different regions and by different types of actors (local governments, academia, non-profit, civil society organisations and networks), which could have contributed to a lack of the availability for or interest in participating in our survey in the duration it was held.
- Therefore, there is a higher participation in Western Europe, Central and South America, eastern and southern African countries, and the Philippines.
- The highest participation rate was in Vietnam, where the ACHR helped to disseminate the survey to architectural students in Da Nang, who replied to the survey themselves and surveyed people in their communities, as an exercise in their sociology class.

- In 50% of the 72 countries, the survey was answered only by 1 to 5 participants, and there were almost no responses from North America, Middle East, Central and Eastern Asia, Oceania and Eastern Europe.
- Furthermore, the participation of housing cooperatives from 26 countries was relatively high, due to the specific communication from We Effect and urbaMonde to housing cooperative inhabitants in the places we work. Therefore, the distribution of housing cooperatives in the survey (see Figure 2) is not representative neither of the global presence of housing cooperatives nor of the relative weight of housing cooperatives as compared to other forms of housing.

Consequently, the study cannot be considered representative of the population of a country or region. Nevertheless, it allows to observe tendencies within the different housing categories regarding key elements: resistance to forced evictions and the role of neighbourhood links in the elaboration of collective responses to the lockdown and the economic effects of the pandemic. The survey allowed to identify interesting cases, some of which were interviewed to complete the information, in order to disseminate inspiring practices that can be adapted to other locations during this global crisis or in the future.

Figure 1. Location of the 1047 survey responses

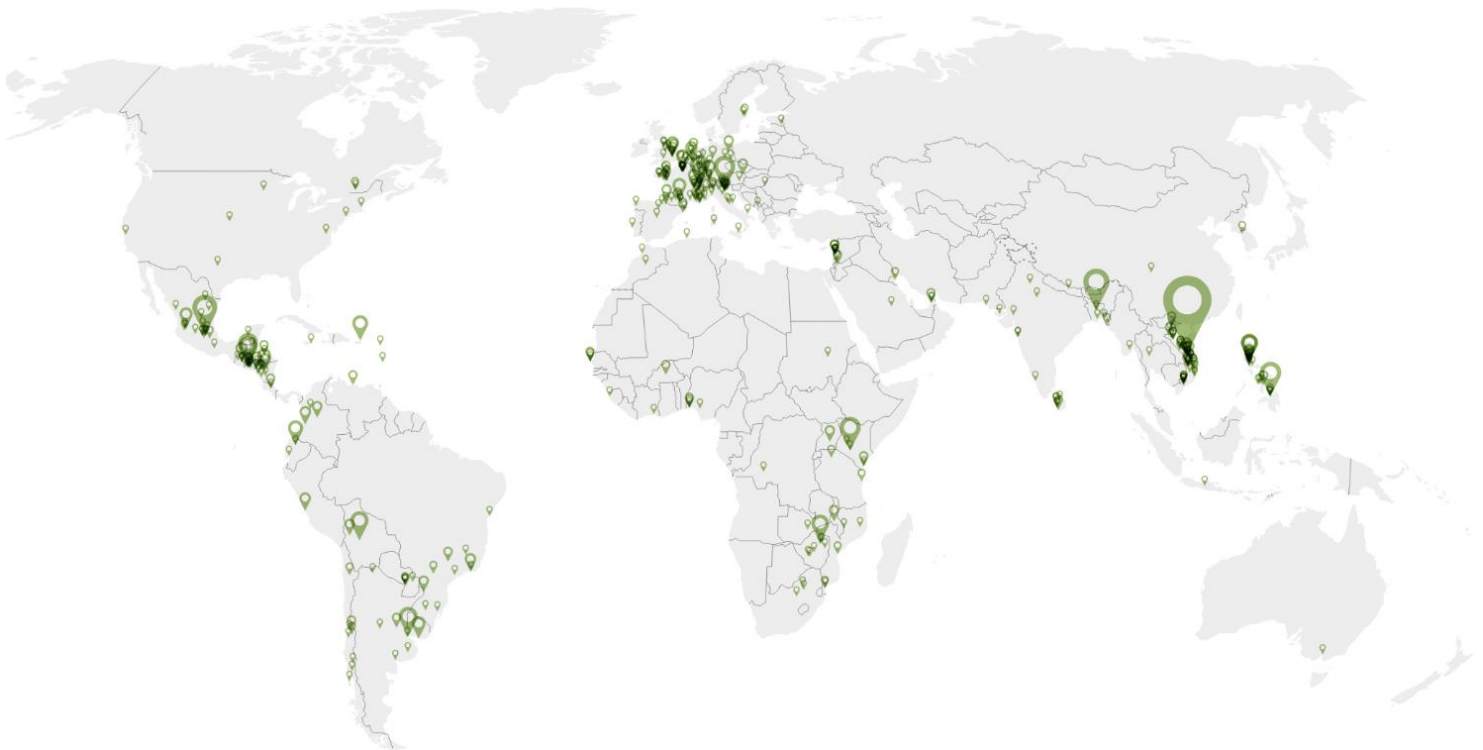


Figure 2. Location of the 136 survey responses from Housing Cooperatives



Cooperative neighbourhood 26 de Octubre, Montevideo, Uruguay (©We Effect)

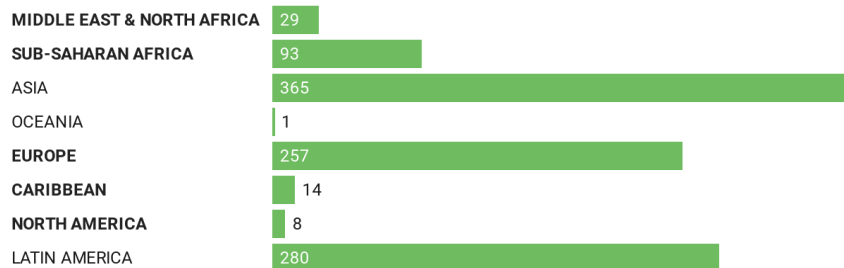


B. Survey respondents

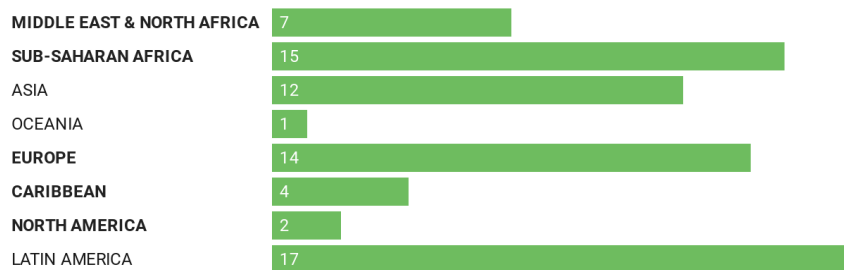
The following figures show the geographical distribution of the survey responses.

Figure 3. Geographical distribution of responses and countries per subregion

Responses per subregion



Countries per subregion

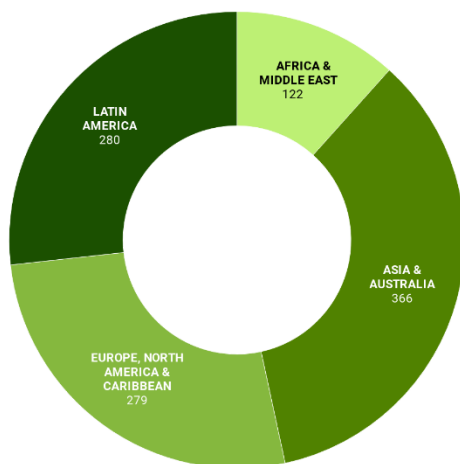


In order to have more homogeneous groups in quantities of responses and countries for the rest of the analysis, we have grouped the responses into four main regions: Africa & Middle East / Asia & Australia / Europe, North America & Caribbean / Latin America.

Figure 4. Geographical distribution of responses and countries per Region

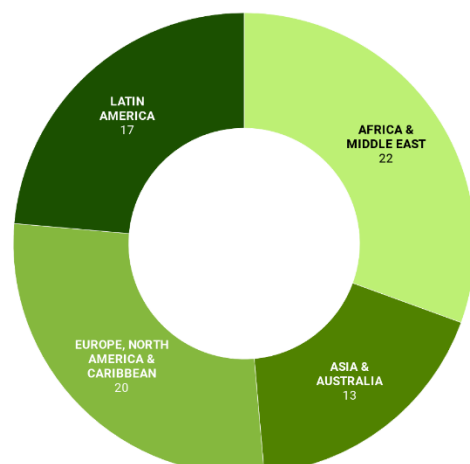
Distribution of responses per region

AFRICA & MIDDLE EAST ASIA & AUSTRALIA EUROPE, NORTH AMERICA & CARIBBEAN LATIN AMERICA



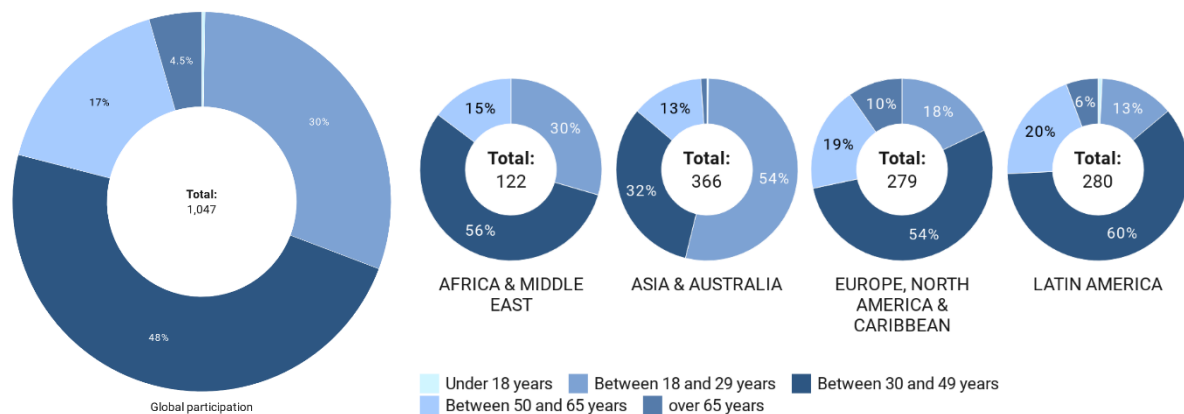
Distribution of countries per region

AFRICA & MIDDLE EAST ASIA & AUSTRALIA EUROPE, NORTH AMERICA & CARIBBEAN LATIN AMERICA



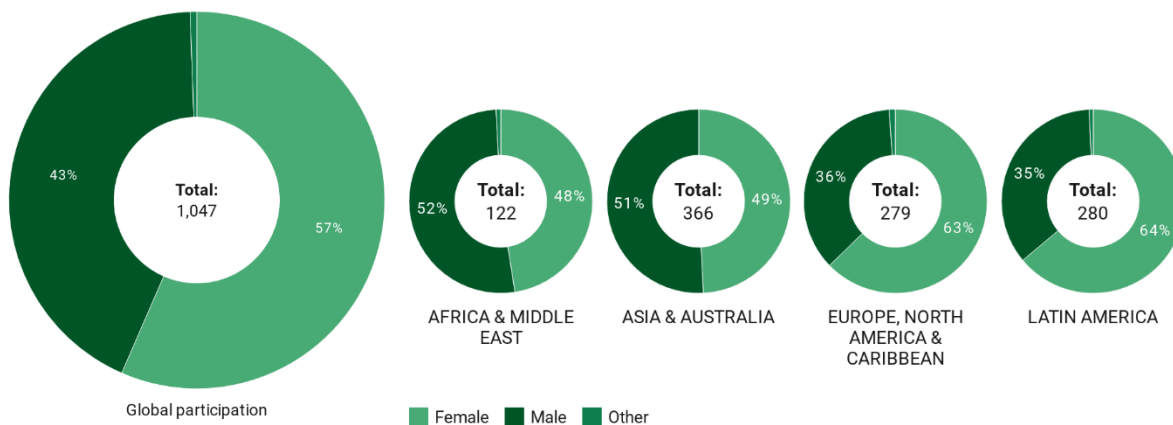
In terms of age, half of the respondents were aged between 30 and 49 years when answering the survey. Respondents from Asia were overwhelmingly aged between 18 and 29 years, because of the high participation of university students from Da Nang, Vietnam.

Figure 5. Age distribution of respondents



Female respondents represent 57% of the total. Their participation in the survey is around 64% both in Latin America and Europe, North America & Caribbean regions, while it is about 49% both in Asia and in Africa & Middle East regions.

Figure 6. Gender distribution of respondents



Informal settlement, Nairobi, Kenya (©Pamoja Trust)



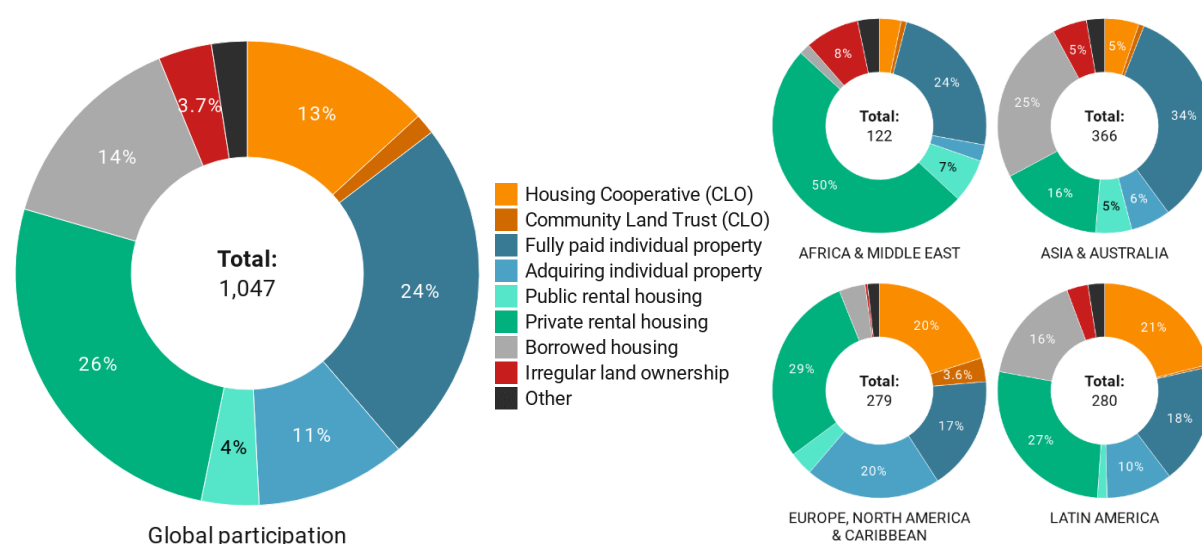
To be able to identify the differences between **Community-Led Housing** and other forms of housing, the survey respondents had to choose the type of occupancy status of the land.

Half of the respondents live either in **private rental housing** (26%) or in a **fully paid individual property** (24%). **Collective Land Ownership (CLO)** is represented by **Housing Cooperatives** (13%) and **Community Land Trusts** (1,4%).

People living in a **borrowed house** (either informally rented or lent for free) represent 14% of the respondents and 11% are **currently acquiring a private property**. Finally, people living in a house with **irregular land ownership** represent 3.7% of the survey respondents, and **Others**, 2,5%. This last category was asked to specify the situation and mainly referred to a house shared with a family member, while others live in student homes (owned by the state or a university), **public land lease** (Zimbabwe), **communally owned land** (also called "Family Land" in Barbuda), and a **homeless person** (Nigeria).

Some respondents explained that they live in a **Co-Housing** with neighbours they chose to live with and with whom they share spaces within their housing project. The land can be either collectively rented to a public housing office (France) or individually owned by each co-owner (United Kingdom).

Figure 7. Distribution of the occupation status among respondents

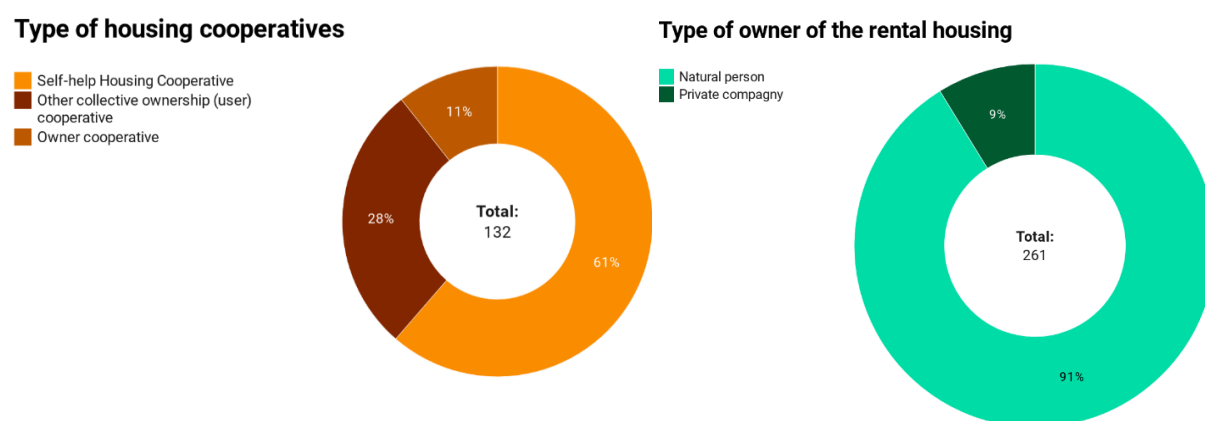


Housing Cooperatives are especially representative in Latin America (21%) and Europe, North America & Caribbean (20%). **CLT** and equivalent land management mechanisms are more relevant in Europe, North America & Caribbean than in other regions, where there is a higher participation from informal settlement dwellers. In Africa & Middle East, half of the respondents live in private rental housing, while in Asia most of them live in fully paid individual properties and housing borrowed from someone.

The next figure details the type of Housing Cooperatives and rental housing. Housing Cooperatives from Latin America are almost only Mutual Aid (self-help of the members in the

construction phase to replace the equity contribution), whereas in other regions there are other types of cooperatives. Most of the tenants who answered the survey rent their house from a private person. Private companies renting out housing are almost only present in Europe, North America & Caribbean.

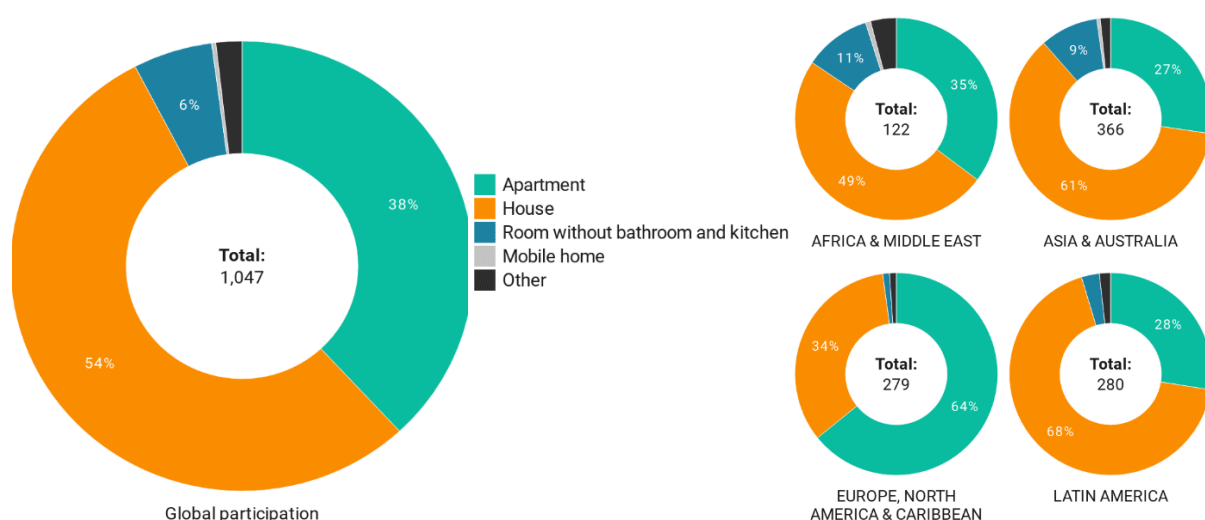
Figure 8. Type of housing cooperatives and rental housing



Concerning the type of housing, half of the respondents live in independent houses and almost 40% in apartments. 5.5% of the respondents live in Rooms without bathroom and kitchen (dormitory in student residence, youth residence, home for the elderly, room rented in a private housing, hotel, tenement, etc.). "Other" was mostly selected by people living in refugee camps (Philippines), in precarious constructions, sometimes described by respondents as "slums" (Argentina, Brazil, Chile, Democratic Republic of Congo and Kenya) or, in the case of a squatted castle transformed in collective housing (France).

In Europe, North America & Caribbean, 2/3 of the respondents live in apartments, while in Latin America and Asia 2/3 live in individual housing. In Africa & Middle East and Asia, the percentage of people living either in "Rooms without bathrooms and kitchen" or "Other" is higher than in the other regions.

Figure 9. Type of housing



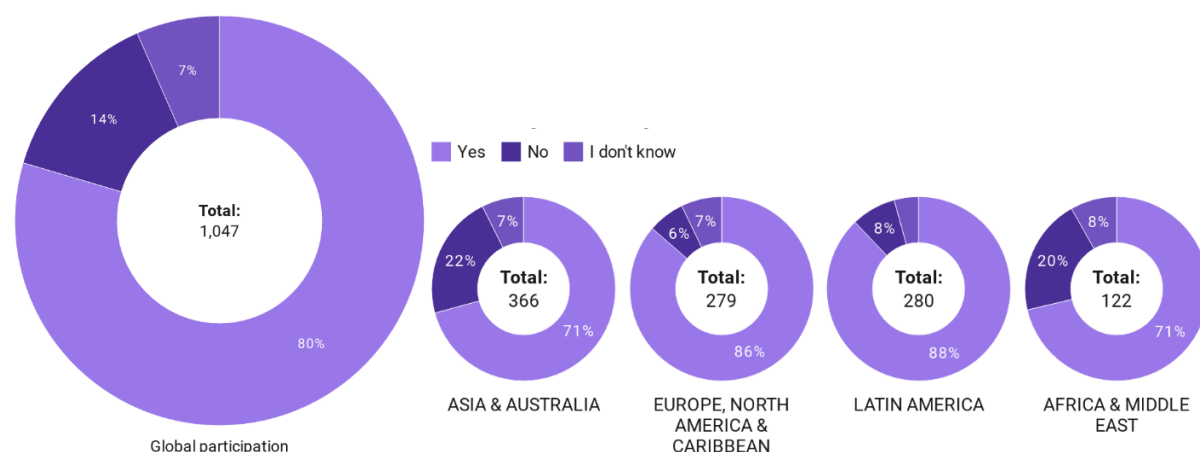


Soap fabrication by a group of women, Cowdray Park, Zimbabwe (©Sazini Ndlovu)

C. Health and economic effects of the COVID-19 pandemic

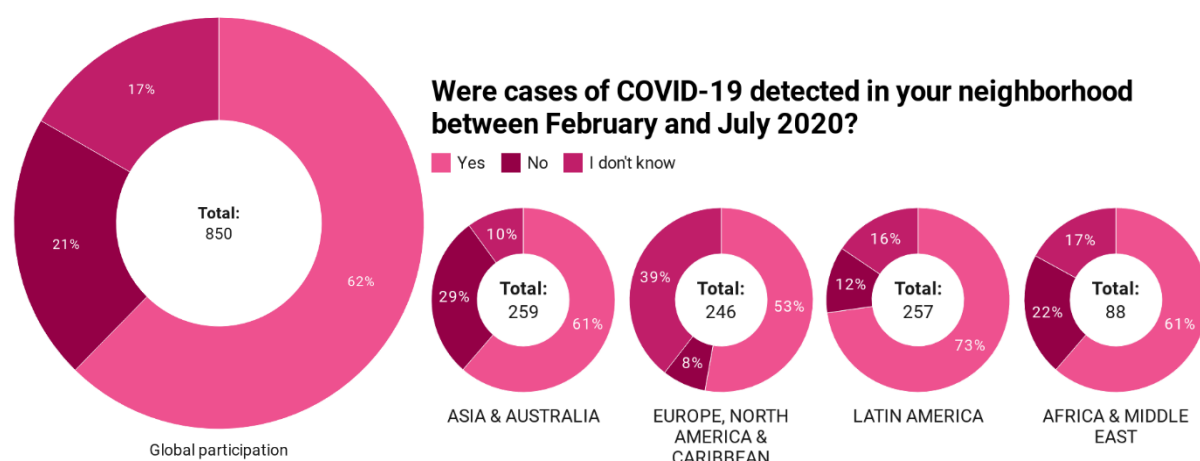
The pandemic has strongly impacted health, social and economic situations across all continents. 80% of the respondents mentioned that COVID-19 cases were detected in their locality (town or city) between February and July 2020, in particular in Latin America (86%) and Europe, North America & Caribbean (86%), while in Africa & Middle East and Asia & Australia the rate is lower (71% of positive responses).

Figure 10. Presence of COVID-19 cases in the respondent's locality



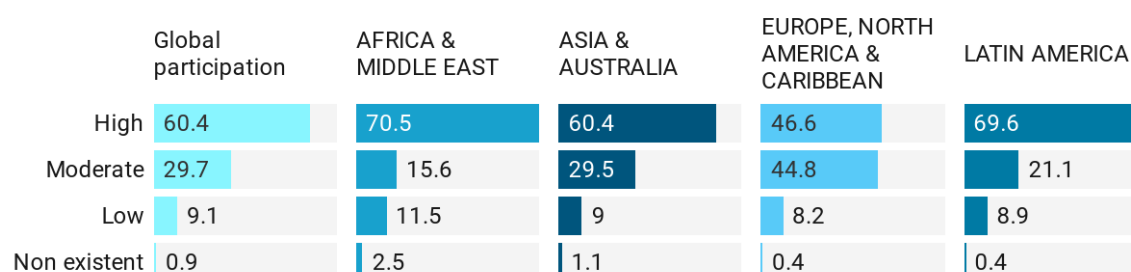
Around 60% of the respondents who confirmed COVID-19 cases in their locality, also mentioned positive cases occurring in their neighbourhood. In Latin America, this rate was 73% against 53% from respondents from Europe, North America & Caribbean.

Figure 11. Presence of COVID-19 cases in the respondent's neighbourhood



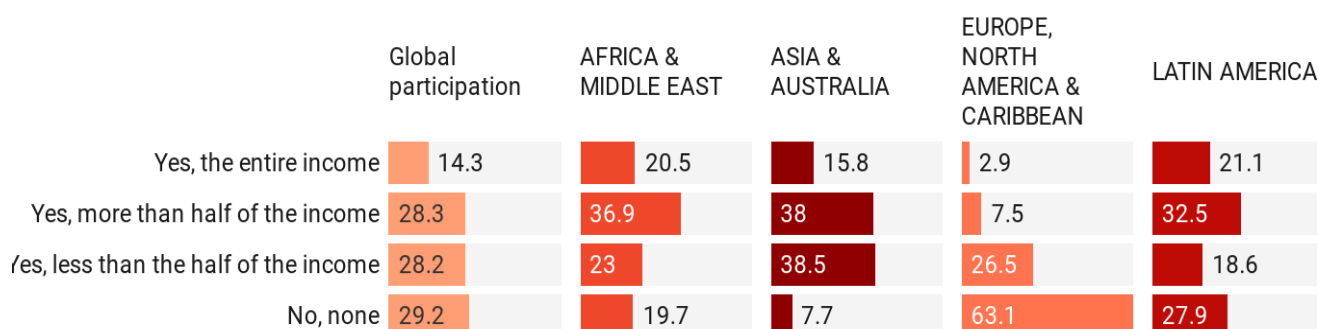
Even when no cases of COVID-19 had been detected, lockdown and social distancing have had an important impact on local economies and employment, especially when public support was lacking. 60% of respondents considered the impact on their local economy and employment **HIGH** while only 10% considered it **LOW** or inexistent. In Europe, North America & Caribbean only 46% of the respondents considered the impact as **HIGH**, while it represented around 70% of the respondents in Africa & Middle East and in Latin America.

Figure 12. Perception of the importance of the impact on local economy and employment



As the next figure shows, globally, 42.6% of respondents have lost more than half or their entire income since the beginning of the pandemic (41.6% of female respondents vs. 43.9% of male respondents). The rate is higher in Africa & Middle East (57.4%), Asia (53.8%) and Latin America (53.5%) than in Europe, North America & Caribbean (10.4%).

Figure 13. Impact of the pandemic on the respondent's income



In this context, various national governments as well as local and regional governments around the world established public support to help their populations or specific groups with their expenses. Higher percentages of respondents from Asia (30.1%) and Latin America (22.9%) received support for housing.

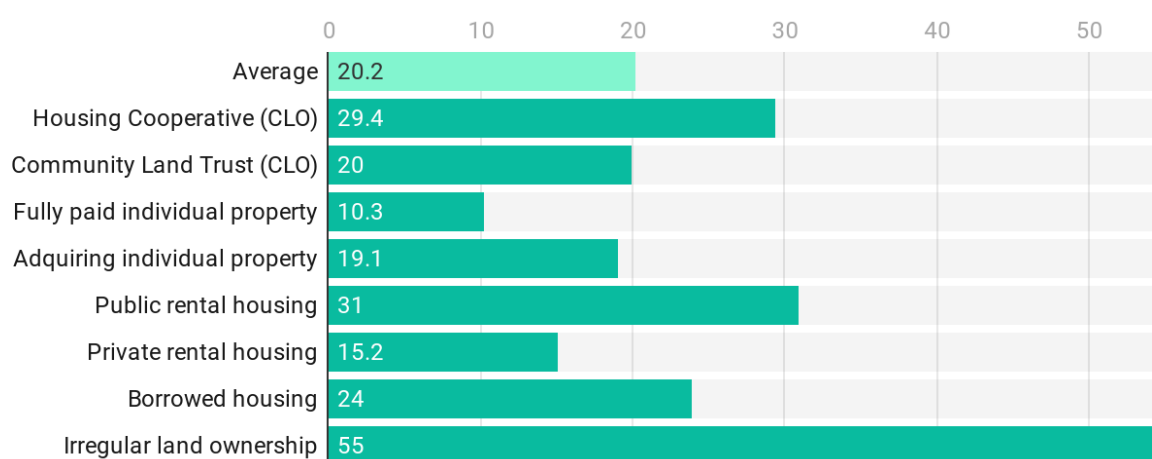
Figure 14. Public social programs received to support housing expenses



The most mentioned type of support refers to economic subsidies from national governments (44%) and food packages (22%). Respondents from Bolivia, Ecuador, El Salvador, Guatemala, Honduras, Mexico, Thailand, Philippines, and Vietnam mentioned payment freeze or rent cost reduction for housing. In some countries, electricity and water service costs were frozen for one or several months. In Cagayan de Oro and Opol (Philippines), Barcelona, Mexico City and Frankfurt, local governments helped with direct subsidies.

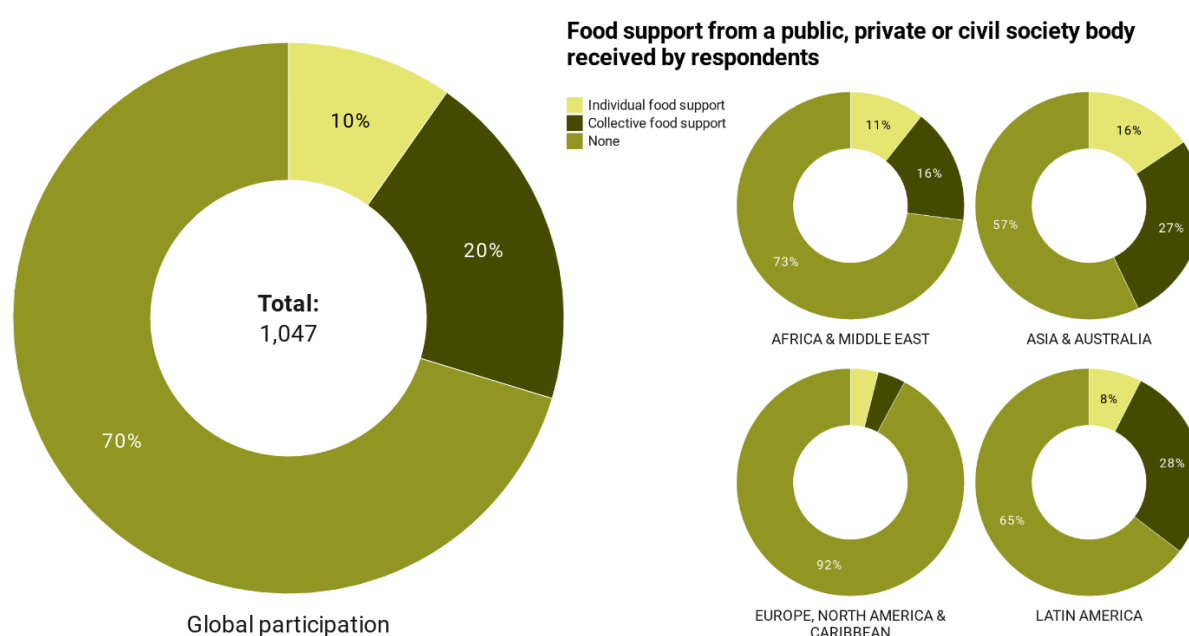
Analysing the support received in function of the type of occupation status, most respondents who live in irregular land ownership situations received support (55%) as did a third of the respondents who live in public rental housing and housing cooperatives.

Figure 15. Public social programs to help with the housing expenses, by occupation status



Additionally, some of the respondents received food support from public, private, or non-profit organisations either collectively, together with their neighbours or community (20%), or individually (10%), mostly in Asia and Latin America.

Figure 16. Public, private or civil society food support received by the respondents





Families evicted from their communities in Tarkwa Bay, Lagos, Nigeria, for a touristic real estate project at the beginning of 2020. The COVID-19 pandemic stopped all the court cases, including the demands of evicted families to settle back on their land or to receive compensations. (©Justice and Empowerment Initiatives)

D. Forced evictions in times of COVID-19

The economic difficulties experienced by populations who could not work or lost their income because of the restriction measures imposed by governments in the face of the pandemic, had an important impact on the housing situation.

Even if in some countries of the world “Zero Eviction” Campaigns led by social movements could avoid forced evictions during lockdown, many households were evicted: either individually by landlords or private companies, who found another tenant who could afford to pay the rent, or collectively by public or private entities who imposed projects that completely or partially affected housing settlements (infrastructure projects, extractive industries, real estate, touristic projects, etc.). In all these cases, adults and children were displaced without any resettlement solution or compensation, leaving them exposed not only to the virus, but also to violence, discrimination, isolation and difficulties to generate income, and no access to education, healthcare and basic services.

In a survey held among its members, the European Action Coalition for the Right to Housing and to the City analysed that the measures taken by European governments between March and June 2020 have given priority to assisting formal employers rather than populations suffering from income reduction or job-loss. Therefore, some of the most vulnerable populations (like seasonal workers, informal or other precarious workers in Croatia, Romania, Scotland, Germany, Portugal, or Serbia) have not received support, despite economic losses due to lockdown and other measures. In terms of housing, many European governments have established payment deferrals of rents for tenants or mortgages for people acquiring an individual property which helps in the short term. But this measure provokes a debt accumulation that is difficult to be repaid when forced to, and the evictions and foreclosures could be very important once the moratoriums on forced evictions take an end. In European cities and on the other continents, despite the moratoriums, many households were evicted from squatted buildings or informally rented housing.

In May 2020, HIC-Latin America also carried out a survey in the Metropolitan Area of Mexico City. Out of the 1498 respondents, 134 (9%) were threatened with evictions from their homes since the beginning of the pandemic. 56 of the respondents had indeed been evicted with their families (256 persons), mostly due to their inability to pay rent.

References on evictions and housing justice in the Coronavirus pandemic context

- (EN) **European Action Coalition (2020).** *Organising for Housing Justice in times of the COVID-19 pandemic.*
- (EN) **HLRN (2020).** *A pandemic of evictions. Forced evictions and other habitat-related human rights violations amid COVID-19.* Housing and Land Rights Network - Habitat International Coalition
- (EN) **Global Land Tool Network (2020).** *Tenure Security and COVID-19 Pandemic*
- (EN) **OHCHR (2020).** *COVID-19 guidance note: Prohibition of Evictions. Leilani Fahra Special Rapporteur on the right to adequate housing.* Geneva: Office of the High Commissioner for Human Rights
- (EN) **UN-Habitat (2020).** *Prevention of Evictions and Relocations during the COVID-19 crisis.*
- (EN) **Center for Critical Internet Inquiry (2020).** *Anti-Eviction Mapping Project.* University of California Los Angeles
- (ES) **Asociación Civil por la Igualdad y la Justicia (2020).** *Acceso a la Justicia en Latinoamérica. Reporte de resultados de la encuesta sobre la situación de acceso a la justicia en contexto de pandemia, desde la perspectiva de las organizaciones y activistas.*
- (ES) **HIC-AL (2020).** *Resultados del sondeo sobre condiciones de vivienda y acceso al agua en la CDMX y su zona metropolitana.* Ciudad de México: Habitat International Coalition - América Latina

In our survey, participants were asked about the need to move out and the need to host relatives or friends to reduce housing costs. Africa & Middle East is the region where most respondents were forced to move out (18%) or host relatives or friends (25.4%) since the beginning of the pandemic.

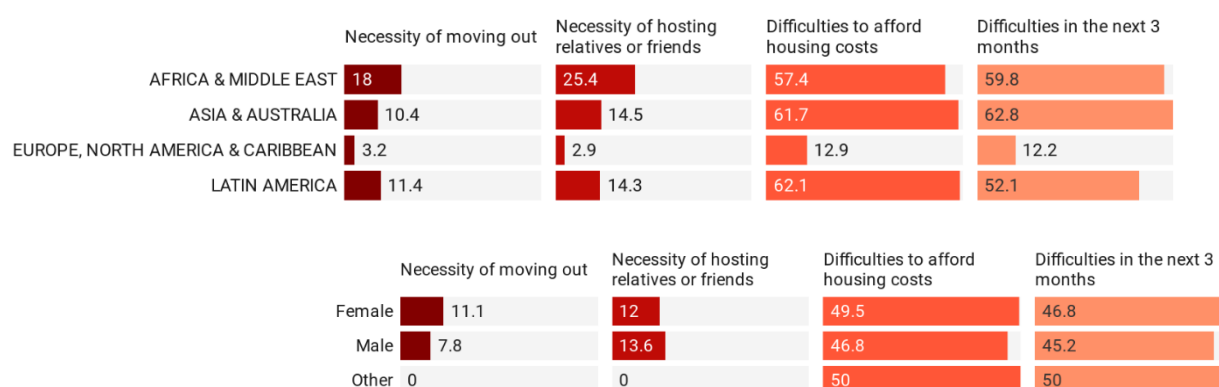
Other questions were asked to see if respondents had suffered from difficulties affording housing-related costs (rent, mortgage, utilities, or other expenses) since the beginning of the pandemic, and whether they believed they would have such difficulties in the next three months.

Most of respondents in Africa & Middle East (57.4%), Asia (61.7%) and Latin America (62.1%) mentioned having difficulties to afford housing costs and predicted having such difficulties also for the next three months. The percentage of respondents who were foreseeing difficulties in the coming three months is similar to the previous one, except in Latin America, where it is 10% lower.

Comparatively, respondents from Europe, North America & Caribbean were less affected in their housing situation with only 12.9% of them facing difficulties to afford such costs.

In terms of gender, a slightly higher percent of female respondents than male respondents had difficulties or foresees difficulties in the coming months to afford housing costs. It is nevertheless notable that more female respondents (11.1%) than male respondents (7.8%) had to move out of their homes to reduce housing costs.

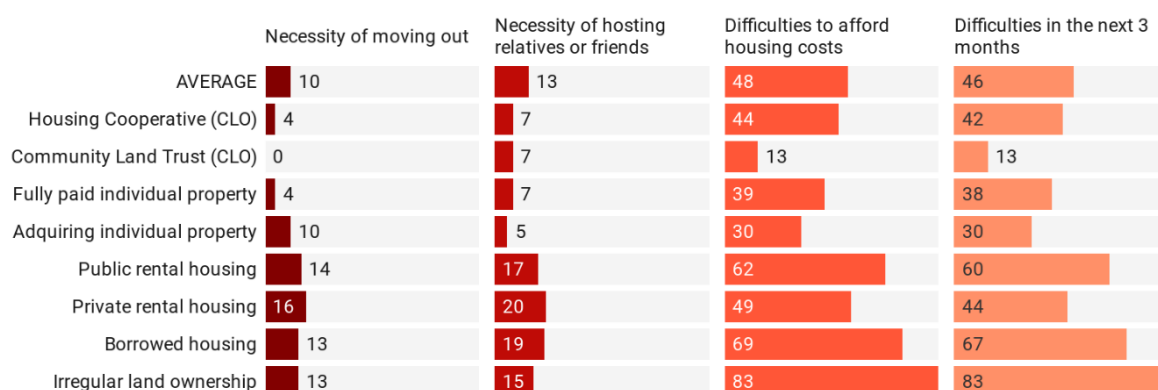
Figure 17. Difficulties in terms of housing faced by region and gender



Distinguishing the previous results by land-occupation status, the graphics show that 83% of respondents in irregular land ownership situations are currently having difficulties to afford housing costs, against only 13% in Community Land Trusts. Rates of respondents from borrowed housing (69%), public rental housing (62%) and private rental housing (49%) are also over the average, while they are lower for Housing Cooperatives (44%), as well as individual property, either fully paid (39%) or in the process of acquisition (30%).

Collective Land Ownership (CLO) and fully paid individual property respondents presented a very low necessity to move out or host relatives to afford housing costs. On the other hand, a slightly higher percentage of respondents from rental or borrowed housing indicated the need of moving out or sharing their house with others to reduce costs.

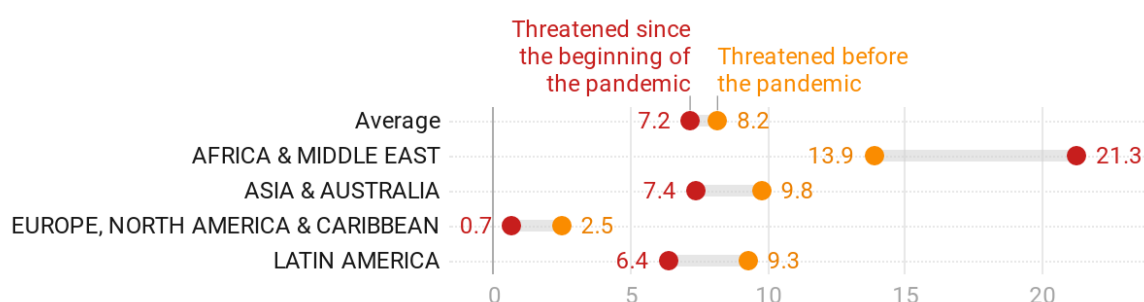
Figure 18. Difficulties in terms of housing faced by the respondents, by land occupation status.



In terms of eviction threats, respondents who had been threatened by eviction before 2020 represent 8.2%. This rate is higher among female respondents (9.5%) than male respondents (6.7%). Since the beginning of the pandemic, 7.2% of respondents have been threatened with forced eviction (7.6% of female vs. 6.2% of male respondents and 0% of other genders).

In Africa & Middle East, however, 21,3% of respondents were threatened since the beginning of the pandemic, more than in years before (13,9%). Countries where respondents had never been threatened before but were since the beginning of the pandemic include Argentina, Bangladesh, Brazil, El Salvador, Honduras, India, Kenya, Malawi, Mexico, Mozambique, Philippines, Sri Lanka, Vietnam, Zimbabwe, as well as Germany and Switzerland.

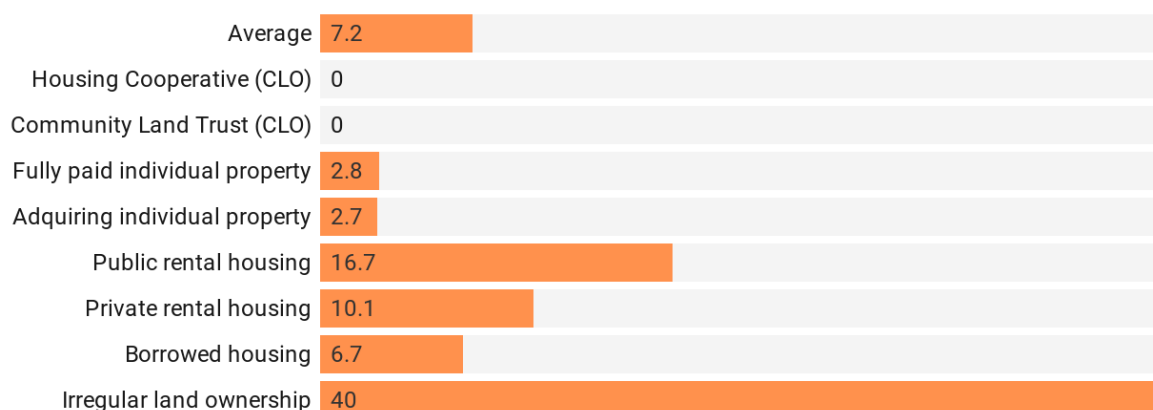
Figure 19. Threats of eviction received before the pandemic and since the beginning of the pandemic



After analysing the responses of evictions threats since the beginning of the pandemic by land-occupancy status, the study found that around 40% of respondents living in irregular land ownership have been threatened with evictions. Moreover, some of the respondents living in public rental (16.7%), private rental housing (10.1%) or borrowed housing (6.7%) have been threatened as well.

It is noteworthy that respondents from Housing Cooperatives and Community Land Trusts are the only ones who have not been threatened with evictions during the last months

Figure 20. Threats of eviction received since the beginning of the pandemic, by land occupancy status.

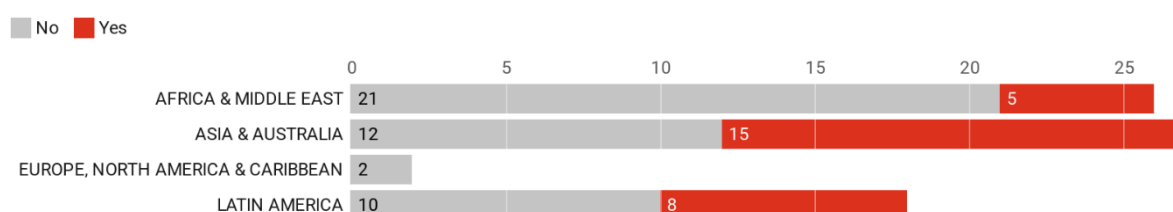


Land occupation in Siloé by families who cannot afford anymore to pay the rent together with others who were evicted from their settlement amidst the pandemic by the public force of the municipality of Cali, Colombia (©Natalia Quiñónez)



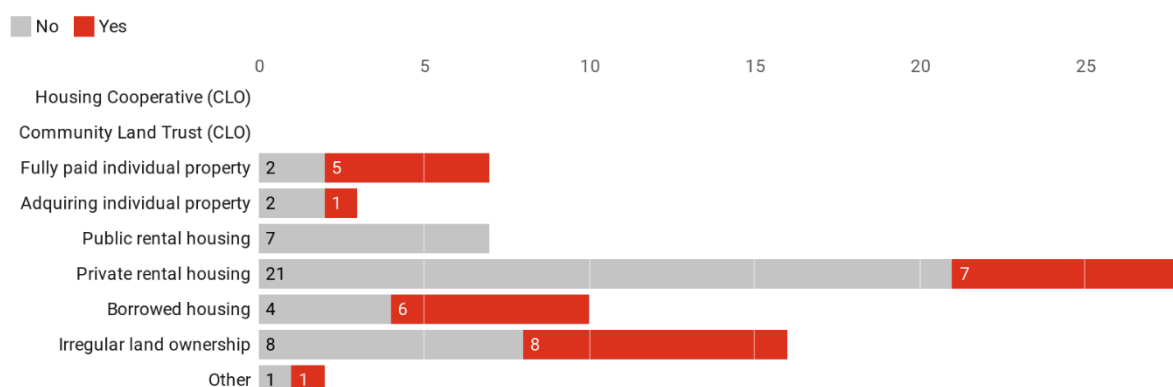
From the 73 respondents (7%) who have been threatened with eviction since the beginning of the pandemic, 28 declared that they have indeed been evicted: 21 female (75%) and 7 male respondents (25%). Such answers came from respondents living in Asia (Bangladesh, India, Philippines, Sri Lanka, Vietnam), Latin America (Brazil, El Salvador, Nicaragua) and Africa & Middle East (Kenya, Nigeria, Zimbabwe).

Figure 21. Effective eviction of respondents who had been threatened since the beginning of the pandemic.



Most of respondents who were evicted during the pandemic lived in irregular situations, in private rentals but also in borrowed housing (probably informally rented or subleased) and in fully paid individually owned housing.

Figure 22. Effective eviction of respondents who had been threatened since the beginning of the pandemic, by occupation status.



Do you consider that living in a home with collective ownership is of advantage in the face of this health and economic crisis compared to other housing forms (rental, individual ownership, borrowed housing)? Why?

Many responses of respondents from Community Land Trusts and Housing Cooperatives were directly referring to the protection against evictions and foreclosure offered by Collective Land Ownership:

For the possibility of resisting evictions

♂ Sidepar 3000 Ltda Housing Cooperative,
Sidepar, Paraguay

For the security of having a home where you won't be at risk of being evicted.

♂ Urbanización Amatina Housing Cooperative,
Caracas, Venezuela

Whether the real estate market is stable or not, being in a non-speculative building is reassuring.

♀ Alter-Habitat-Lislois Housing Cooperative,
L'Isle Jourdain, France

With collective ownership, a lot of risks like eviction-fear and vulnerability are mitigated.

♂ Laxmi Park Cooperative Housing Society,
Thane, India

I used to live in rental housing, I would now have been evicted like all those people who lost their income. Thanks to the cooperative we were protected and looked after each other to avoid contagion.

♀ Señor de Piñami Housing Cooperative,
Quillacollo, Bolivia

"We are a multi-ethnic and multicultural community. We have lifetime housing security for us and our heirs, this is: 100% zero evictions!"

♂ Coralli Housing Cooperative, Padova, Italy

Knowing that I own the construction and have a Surface Right on the collective land makes me feel safe. The CLT guarantees that no one will make me lose my home.

♀ Caño Martín Peña CLT, San Juan, Puerto Rico

The community land trust model is designed to preserve affordability and prevent foreclosure.

♂ Dudley Neighbours Incorporated CLT, Boston, United States

Even if the jobs of several cooperators are at risk, I think it's a security to repay the loan collectively.

♀ Abricoop Housing Cooperative, Toulouse, France

Conclusion on the risk of evictions and foreclosure in the survey

Even though evictions amid the pandemic represent a violation of basic human rights of adults and children and highly increases their exposure to the virus and other dangers, forced evictions have continued during 2020. A central part of the interviews realized for this study, referred to the security of land tenure, as shown in the resulting case studies in the third part ([Community-Led Housing project review](#)).

The **figure 23** is an illustration of land tenure security of different types of land occupancy based on the interviews and survey responses. The closer to the centre of the figure, the more secure the type of occupation is against threats such as:

- Evictions from rental housing or informal settlements by owners or the state.
- Foreclosure of mortgage payer's housing by banks.
- Gentrification, touristification processes of neighbourhoods or megaproject that encourage or force owners to sell their property and generate displacement.
- Multiple crisis and hazards which temporally displace people but can be used by public and/or private agents to permanently evict them to use the land for real estate or extractive business (earthquakes, hurricanes, landslides, armed conflicts, etc.).

Irregular occupations and private rental housing without contract can be considered precarious land tenures, while in many countries, rental housing with contract also only gives a few weeks or months to tenants who cannot afford to pay their rent before they get evicted. Economic crises highlight the vulnerability to foreclosure of households who lose their incomes and were repaying a loan for an individual property. Fully paid individual ownership and communal land ownership can offer land tenure security to their inhabitants, but as the survey and the testimonies from different interviews show, this is not always enough to protect inhabitants from dispossession processes. Public rental housing and public land-leases usually offer an important protection to inhabitants since normally there is no interest of the authorities to evict people from their housing park or land.

The survey responses and interviews to Housing Cooperatives and Community Land Trusts show that the protection against foreclosure and evictions is a key element of such land occupation models, offering a high land tenure security, even when members lose part of their income:

Mutual Aid Cooperative Housing in Latin América usually disposes of a "security fund" for which co-operators make monthly contributions as a complement to the repayment to the cooperative. Alternatively, contributions can also be made during the first year of occupancy of the cooperative (the first year after construction is finished) before starting with repayment of the mortgage. These collective savings, meant to help co-operators when they have economic difficulties, have proven to be very useful during the pandemic, especially for households who could not generate incomes normally and did not receive public support from authorities.

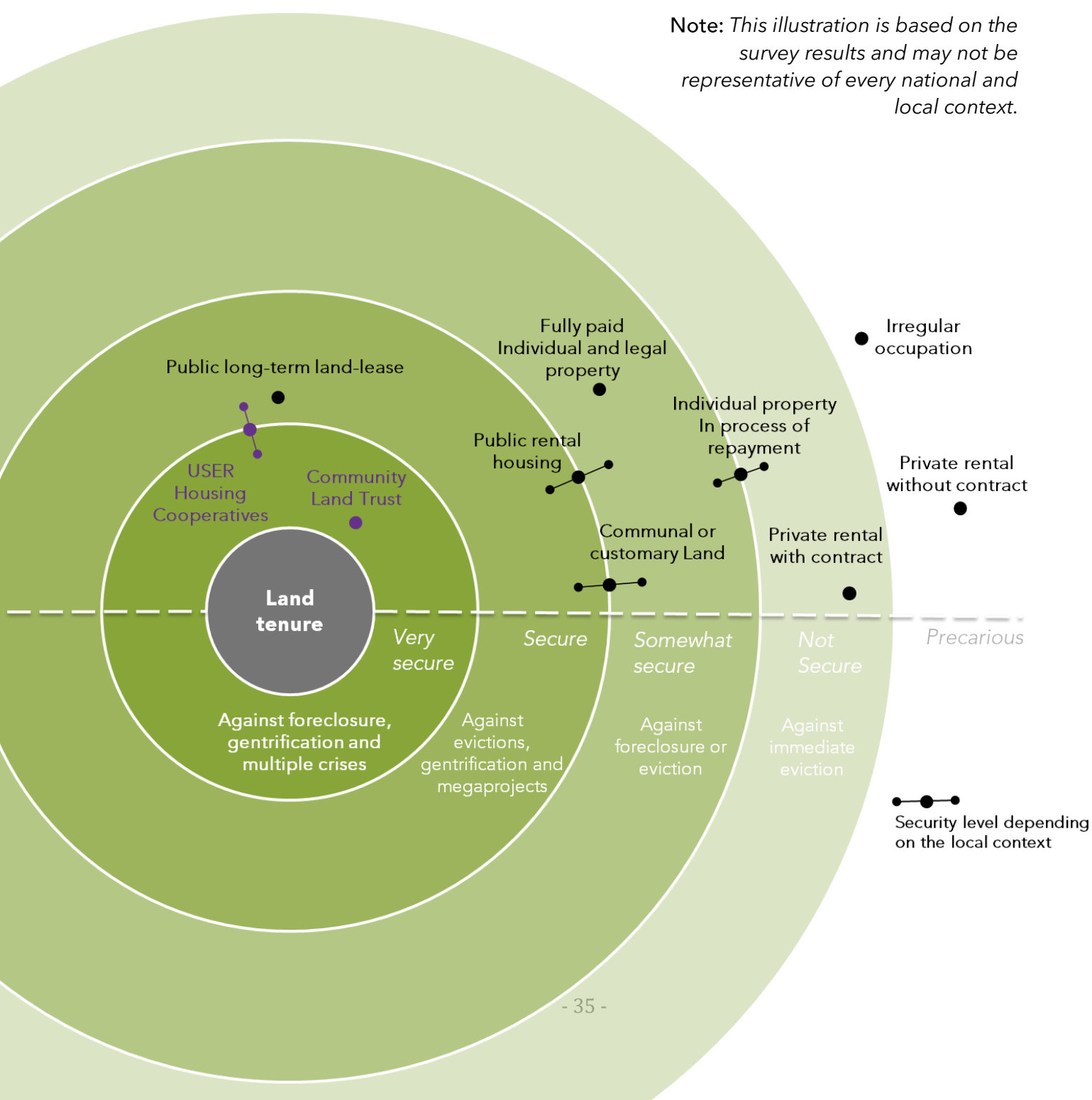
In other types of Cooperatives and Co-Housings, the housing loan's monthly payment is proportional to each household's incomes of the previous year. Such a mechanism is not efficient to instantaneously reduce housing costs, but it can allow households who lost part of their incomes in the pandemic context to better recover their economy during 2021, with a lower housing cost.

Community Land Trusts also show a strong resilience to economic crises, like the subprime crisis in 2008-2010 in the United States and the current economic crises linked with the COVID-19 pandemic. Some CLT reduced or cancelled monthly rents of the stewarded land to help shop owners, housing cooperatives and tenants. In case homeowners who are paying a mortgage have economic difficulties, CLT can for example help them to negotiate with the bank, and in the worst situation can buy the home to avoid foreclosure and help the household find adequate rental housing within or outside the CLT.

Living in a Community-Led Housing also increases the capacity to collectively negotiate a repayment adjustment with the financial institution (payment deferral or reduction, interest rate reduction, etc.), or get assistance of public housing institutions or local authorities.

Figure 23. Illustration of land tenure security for different land occupation types

Note: This illustration is based on the survey results and may not be representative of every national and local context.





COVISANL Housing Cooperative, San Lorenzo, Honduras (©Jeidy López)

E. Community organisation to face the pandemic

Neighbours can be of vital importance to anyone facing the pandemic, lockdown and isolation from family and friends, closed schools and fewer job opportunities, a stressful and anxiety-inducing atmosphere, increase of hunger and food insecurity. While the pandemic may have been the opportunity for some to meet their neighbours for the first time, already well-established neighbours' networks have fostered self-help and collective resilience during this pandemic and others crisis.

Figure 24 shows the percentage of respondents who were part of community organisations before the pandemic, and the percentage of respondents who have organised in solidarity with neighbours during the pandemic by gender and occupancy status.

The first diagram shows that the proportion of female respondents who are active in community organizations (36.1%) is almost 10 points higher than male respondents. Similarly, the proportion of female respondents who got organised collectively with neighbours to face the pandemic (41.4%) is 6 points higher than male respondents. Four out of six respondents who selected their gender as "other" in the survey, organized in solidarity with neighbours in this period, but as this number of participants is very low compared to female respondents (592) and male (449), it is impossible to draw conclusions.

In terms of occupancy status, respondents from Collective Land Ownership (CLO) show a very HIGH participation in both community organisations (61% of Housing Cooperative and 67% Community Land Trust respondents) and neighbourhood initiatives during the pandemic (73% of Housing Cooperative and 80% Community Land Trust respondents). Respondents living in an irregular land ownership situation also show an important participation in community organisations (65%) and in neighbourhood activities in the COVID-19 context (50%). Private property, rental and "borrowed" housing's respondents show lower participation rates in these fields.

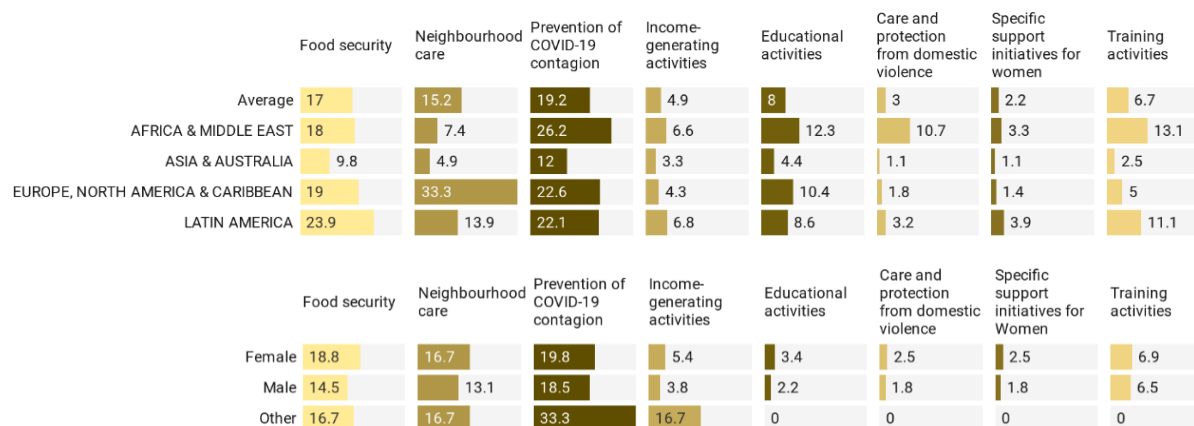
Figure 24. Percent of respondents who are members of community organisations and those who have organised in solidarity with neighbours during the pandemic



Next figures (25 and 26) show the details of the participation of respondents in community initiatives in the following areas: Food security; Neighbourhood healthcare; Prevention of COVID-19 contagion; Income-generation activities; Educational activities for children; Care and protection from domestic violence; Specific support initiatives for women; Training activities.

Participation in neighbourhood activities for food security and COVID-19 prevention was relatively important throughout all regions, particularly among respondents from Africa & Middle East, who also mentioned children's education and initiatives related to the protection against domestic violence. Community healthcare initiatives were frequent among respondents from Europe, North America & Caribbean (33%). In terms of gender differences, the proportion of female respondents who participated is higher for all types of activities, with the highest differences in food security activities (18.8% vs. 14.5%) and neighbourhood care activities (16.7% vs 13.1%).

Figure 25. Participation of respondents in different type of activities by region and gender



Analysing these results by occupancy status, the study shows that, alongside respondents from irregular land ownership, CLO's respondents are participating over average in Food, Health, COVID-19 prevention as well as educational activities. Rental housing and individual property respondents have shown lower levels of participation in neighbourhood activities.

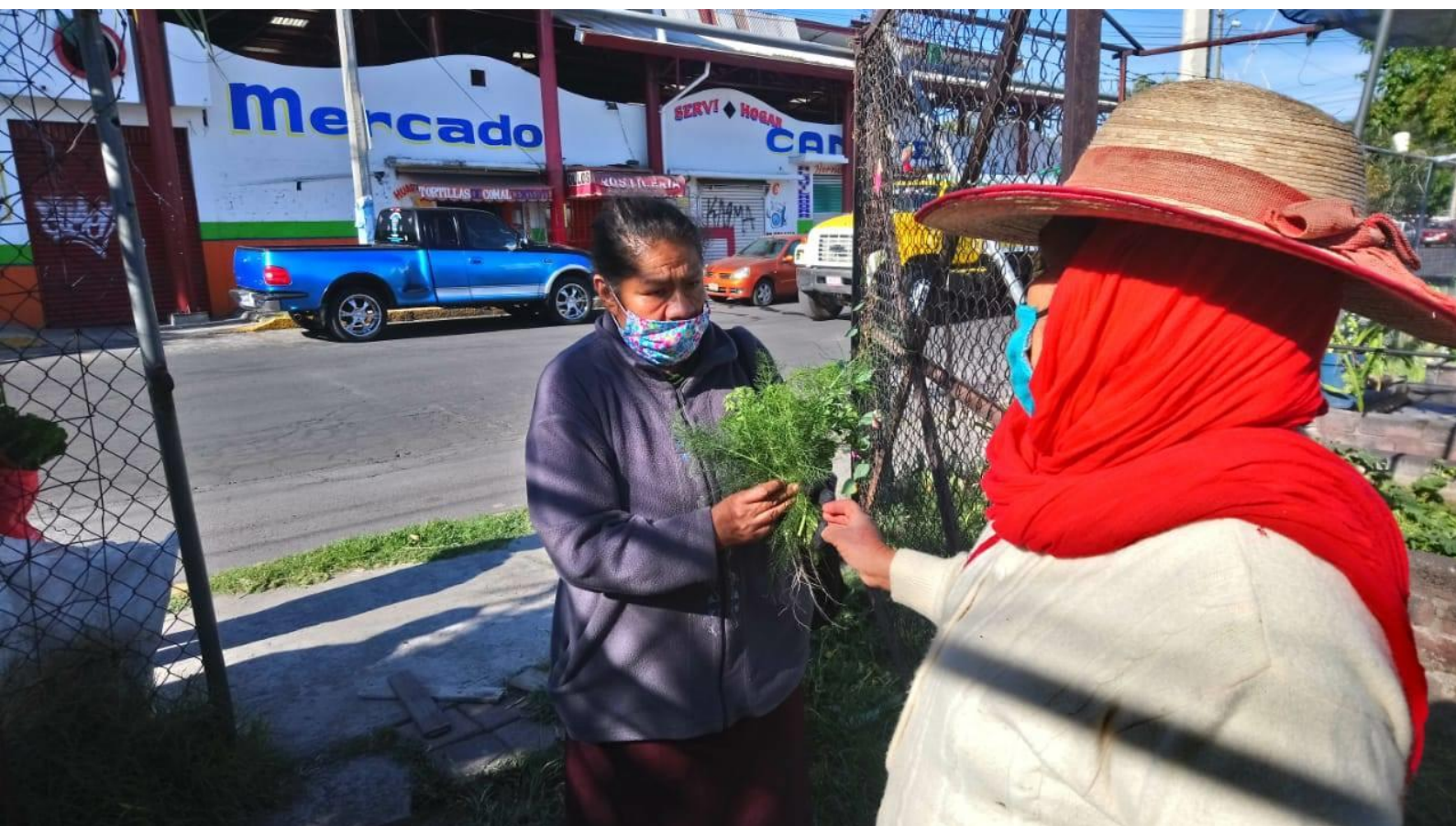
Respondents who live in individual properties but specified living in Co-Housing as well as those who live on communal land or leased public land also participated in various solidarity activities with their neighbours. Residents of public rental housing show similar organisation with neighbours than in private rental and individual property.

Figure 26. Participation of respondents in different type of activities by occupation status

	Food security	Neighbourhood care	Prevention of COVID-19 contagion	Income-generating activities	Educational activities	Care and protection from domestic violence	Specific support initiatives for Women	Training activities
AVERAGE	17	15	19	5	8	3	2	7
Housing Cooperative (CLO)	33	42	45	7	18	5	4	17
Community Land Trust (CLO)	47	20	60	20	27	0	0	7
Fully paid individual property	19	10	14	6	7	3	3	6
Acquiring individual property	14	19	17	5	6	1	3	5
Public rental housing	12	10	12	5	5	2	2	2
Private rental housing	10	10	15	4	5	3	1	5
Borrowed housing	11	7	10	3	5	2	1	3
Irregular land ownership	26	13	23	5	15	3	5	8

In the following pages, each category is detailed, grouping the initiatives that were mentioned by the survey respondents to precise the previous question. All percentages mentioned in the following pages are based on valid responses (obtained after a qualitative analysis of the answers provided by respondents) for each types of initiatives described above.

Housing Unit Cananea community garden, Iztapalapa, Mexico (©José Luis Lara)



Food security initiatives

Around 14.8% of total survey respondents have engaged together with neighbours in food security initiatives. Among those initiatives that were mentioned most frequently (42%) was **Food donation and distribution**. From all over the world, participants have mentioned inspiring activities, showing that solidarity was a common rule to face the pandemic. A male respondent from Costa Rica mentioned *"campaigns for the collection and solidary distribution of food and groceries"* while in Bangladesh a female respondent cites *"Food distribution to the poor this 27th Ramadan 2020"*. In Jordan, one respondent living in a housing cooperative shares: *"during the lockdown, we supplied people in need with food supplies from our store"*. In Kenya, a female respondent mentions that they have received *"Donations from well-wishers to buy food and supplies that were distributed to homes of the less fortunate from poor homes and neighbourhoods"*. A testimony from Mexico exemplifies the importance of joining efforts in solidarity for the most vulnerable: *"Among graduate students, we have gathered funds every month throughout 4 months to donate food to associations who work with migrants, people with disabilities, homeless shelters and 25 food baskets were also delivered to families working on the streets"*.

Additionally, the second most mentioned initiative refers to **communal or individual vegetable gardens (24.8%)**. More than providing a space for socialization and learning exchange, those gardens provide healthy, free food, which is especially important during times of crises and loss of revenues. In Bolivia, a female respondent states: *"we secure our food through our family gardens"* while a male respondent from France writes: *"communal garden, sharing of seeds and individual harvests"*.

Respondents have also mentioned **collective purchase of food (9.5%)** and **food sharing (7%)**. In a Venezuelan housing cooperative, a respondent mentions the *"collective purchase of food"* while in an English Co-housing community, another respondent says they have arranged *"bulk deliveries of food to the Common Room"*. Another respondent from the United Kingdom says that neighbours have *"shared food deliveries, to support local businesses and reduce the need to go to shops"* while in Nicaragua a respondent says they have *"shared prepared food, such as beans, rice, cheese"*.

Other less mentioned initiatives include: **Advocating for food support from local authorities; purchase from local producers or food cooperatives; providing kitchen and common areas for people from the neighbourhood; use of group savings to buy food; and so on**. In the Philippines, a respondent has *"formulated plans and programmes for aquaponics and urban gardening"*; in Belgium, a respondent living in a housing cooperative states: *"we have a communal vegetable garden that provides us with vegetables all year round if we work on it together"*.

These testimonies show the relevance of community networks in the face of the pandemic, exposing vulnerable groups to even greater difficulties. The solidarity amongst neighbours and communities have often been the only resource for isolated and vulnerable populations, especially in communities without support from public authorities. *"Union makes life"* wrote a participant from Burkina Faso..

Neighbour Care Initiatives

Around 14.4% of survey respondents have participated together with their neighbours in Care Initiatives. Almost half of the people (48.3%) who organized collectively mentioned assisting neighbours with shopping. In Sweden, an inspiring testimony from a female respondent says *"we e-mailed and sent out a letter through the postal services to our club members (who are mostly over 70 years old) and told them to get in touch with the board if they needed help with grocery shopping during the pandemic"*. In Colombia and the UK, different respondents have posted messages in their buildings so that the elderly and other vulnerable neighbours could call if they needed help with shopping (food and medicine) or other things. In Italy, one respondent mentions that *"younger people who were less at risk in case of infection were shopping for older people"*. These testimonies illustrate the importance of solidarity and mutual care amongst neighbours and their networks.

Other cited initiatives included being attentive and caring to neighbours' needs (11.3%) and providing support and assistance to children (11.3%). In Switzerland, a respondent shares: *"We have a small community (around 20 households) and we have a collective WhatsApp group through which we have kept in touch and supported each other in caring for children, delivering food, etc."*. In the UK, a respondent living in Co-Housing shares a creative activity: *"We arranged for every resident to have at least one neighbour as a 'Health Buddy'"*. Mutual support has also been essential when it comes to caring for children, particularly while schools were closed. In Belgium, a respondent shares: *"more than in 'normal' circumstances, we stayed in touch with our parents or grand-children, intervened where necessary, went shopping..."*.

Other relevant initiatives include raising awareness about preventive measures (7.9%) and providing psychological support (7.3%). In a housing cooperative in Nicaragua, house-to-house talks on hand washing and mask use were organised. In Kenya, a male respondent shares that he has raised awareness amongst his community members *"in order for them to take their own responsibility towards the pandemic"*, while in another housing cooperative, in Switzerland, *"psychological support and maintenance of neighbourhood contacts through videos, messages, etc."* were promoted. Other less mentioned initiatives included: caring for sick and quarantined people; caring for people at risk; sharing, exchanging and listening; making donations; cleaning and sanitizing, among others.

Many inspiring testimonies were shared, some of which showcasing engagement in several care initiatives. Some initiatives even went beyond the scale of housing units or buildings, as a female Mexican respondent shares: *"I am part of a women's group that emerged during the pandemic to support ourselves and it was a vital space for exchanges, to help sustain all the pressure we lived through during these months. We met virtually once or twice a week during the worst months of the pandemic"*. Moreover, in an inspiring testimony from Switzerland, one female respondent shares that in her housing cooperative a homeless person could find shelter. All in all, these examples showcase the community benefits of strong neighbourhood bond and that such solidarity transcends the spheres of buildings, creating a more solidary environment, particularly for the most vulnerable.

COVID-19 Prevention Initiatives

Around 16.4% of total survey respondents have taken part in Prevention Initiatives together with neighbours. Amongst these initiatives, the two that were most frequently mentioned (cited by 27.3% of respondents) are Sanitizing public or private spaces and information, guidelines, awareness raising on preventive measures. A respondent from France living in a housing cooperative mentions *"We have organised ourselves to disinfect the common areas"* while on the other side of the world, in the Philippines, a respondent living in a CLT says they have done *"regular cleaning and disinfection of the whole community especially in the buildings, to ensure that we are not infected by COVID 19"*.

Regarding the awareness-raising on preventive measures, testimonies came from several places around the world, from Paraguay to Zambia. In the UK, a respondent mentions the *"sharing (of) latest information on guidance and local services"*; in Honduras, a female respondent living in a housing cooperative refers to *"talks about biosecurity measures"*, while in Mozambique a male respondent took part in *"awareness raising in ways of prevention to COVID19"*.

Other initiatives also included ensuring social distancing; distribution of sanitary items; establishing collective rules for common spaces; following biosecurity or government protocols; limiting travel and displacement; production of masks; limiting size of gatherings; obeying confinement; controlling the entry and exit of the buildings.

Neighbours organised through collective action aiming to prevent infection can set examples for the whole community or even inspire similar actions in different parts of the city. By setting the example, communities have the power to promote change and contribute to fighting against the pandemic, especially where governments did not have the capacity to provide enough or any support.

Lusaka, Zambia (©Civic Forum for Housing and Habitat Zambia)



Income-generating initiatives

Around 3.1% of the total of the respondents have mentioned the development of Income generating initiatives. The initiatives most frequently mentioned (25%) are Solidarity support to local and neighbourhood businesses, which includes support to local restaurants and shops but also to informal street vendors. A male respondent from Brazil mentions the *"Collective support to vendors and street vendors in the neighbourhood"*. Two inspiring testimonies received from Mexico exemplify the importance of strong neighbourhood networks in supporting neighbours in need: a respondent from Mexico City testifies that *"A couple of families were jobless and now offer grocery sales services within the residential unit"*, while another respondent from Puebla (Mexico) mentions the creation of *"a chat group to sell articles and offer services amongst neighbours"*.

18.7% of respondents mentioned Solidarity funds or fundraising activities. In the United States, a respondent living in a CLT mentioned the *"Collaboration with foundations to spread funds to the neediest and for small businesses"*. In Myanmar, one respondent refers to a *"Common fund (volunteer) to support others (donated money)"* while in Argentina, a similar activity was developed with *"missions to collect solidarity funds"*.

Other initiatives less mentioned by respondents included selling of food; selling of masks, hand sanitizer or soaps; selling of handicrafts; among others.

Nanchapa women's saving group meeting, Mozambique (©Francisco Ali)



Educational Initiatives

Around 5.9% of total respondents have responded positively to educational Initiatives for children and youth. Responses most commonly mentioned (22.6%) refer to collective assistance to children with homework and learning activities. In a French housing cooperative, a testimony exemplifies the solidarity and supportive characteristic of community-led housing: a number of parents provided *"help with homework at a neighbour's house for children from three households in our collaborative housing"*.

19.3% of the responses refer to Home Schooling or Community Schooling, both individually and in groups. In Sri Lanka, a respondent mentions teaching *"to neighbourhood children nearby"* while in Chile another respondent testifies of *"home-schooling among neighbours"*. In Nigeria home lessons were implemented *"for the children by community members who are teaching in different schools in Lagos state and who live in the community"*.

Where available, digital tools also played a key role during the pandemic, especially with the closing of schools. 16.1% of the responses mentioned Online learning and home-schooling. Since the access to the internet can constitute a serious impediment for an important number of students, solidarity was essential in that aspect. A testimony from a teacher from Bangladesh says: *"I regularly took update of the students, their families and made them aware of the pandemic situation (from the school, where I teach). I provided online classes and encouraged the students without internet facility to keep studying through radio and television broadcast"*. Moreover, in a housing cooperative in Guatemala, internet was freely provided by the cooperative for the members who took online courses.

However, not all learning is done through formal courses and homework. 12.9 % of responses also mentioned several ludic activities, including painting sessions, sports, games, walks in nature, etc. In Switzerland, a respondent living in a housing cooperative mentions *"Story reading from the balcony"*, while in Mexico another respondent shared that *"a gym course run by a neighbouring coach was started. A children's football team was created"*.

Equally relevant was providing information and teaching about the pandemic and COVID-19, which was mentioned in 11.3% of the responses. A housing cooperative in Honduras has developed *"COVID-19 prevention workshops for children given by the youth of the cooperative with the support of MECOOVISURH [umbrella organisation]"*. In the meantime, in Nicaragua, a respondent mentions *"teaching children to keep their distance, wash their hands, use hand sanitizer"*.

Other initiatives included: private courses; workshops for children; distribution of educational material; workshop for adults; communal radio and experience exchange.

These testimonies showcase that children and youth can greatly benefit from a united, supportive community - especially during times that can be overwhelming and confusing even.

Violence protection initiatives

Especially during the pandemic, the increased incidence of domestic violence is a concern in many countries. For victims of abuse and domestic violence, the support from their communities is essential for taking action and breaking the vicious cycle of violence. Neighbours and networks who come in support of those women - empowering and assisting them on their needs - are therefore essential in the fight against domestic violence.

Around 2.3% of total respondents have developed some kind of Violence Protection Initiatives together with their neighbours. Among those that were most cited (45.8%): Awareness raising, empowering, advocacy, informing and sensitizing. For example, in Mozambique, a female respondent participated in *"information and awareness raising so that women know their rights and that those rights must be respected"*.

Mentioned in 25% of responses, the second most frequently mentioned activity concerns the provision of social, psychological and emotional support. Other initiatives referring to accompanying victims of violence to authorities or organizations who protect women and children accounted for 12.5% of respondents. A female respondent living in a housing cooperative in Honduras shared that she has answered a *"phone call from a woman at risk and accompanied her to make the complaint providing solidarity support"*, while another female respondent from Zimbabwe mentions *"referrals to organisations dealing with such [issues]"*.

Other initiatives included: Community dialogues; Community paralegals; vigilante groups against violence; Gender committees; Promoting reconciliation; Whatsapp group for emergencies and Counselling.

"A woman's place is where she wants it to be", Ribeirão Preto, Brazil (©Jucilene)



Support Initiatives to women

Only 1.8% of the total of respondents mentioned the development of support initiatives to women. Among these, the most activity that was mentioned most frequently (26.3%) related to income-generating initiatives. As a respondent from Zimbabwe says, *"There isn't much support from the government but as an organisation women are training each other to do face masks and liquid soap for income generation and families and from those incomes you can further your small business which collapsed"*. Mentioned by 21% of respondents, support initiatives also included different workshops, training and courses, which were as varied as *"textile workshops"* in Argentina to *"herbal medicine courses"* in Brazil.

Other initiatives in support to women included: IT and tech support; Financial support and payment of services. A respondent living in a housing cooperative in Paraguay contributed to the *"purchase of products made by fellow women (food, handicrafts and sales in general)"*; Discussion groups and convivial activities were organised by the Older Women's CoHousing (OWCH) in London, who have organised *"social activities within guideline restrictions"*. A member of OWCH confesses: *"We are fortunate to have a large garden and orchard"* which allowed for *"meetings and discussions around theatre viewed online, birthday celebrations, coffee mornings"*.

Other initiatives, such as the distribution of kits, which included masks, self-care kits were mentioned, for instance in the case in Mozambique where a respondent mentioned the *"provision of preventive masks to COVID-19 women in rural markets"*; A Brazilian respondent mentioned *"the creation of a women's association in the favela"*. Other respondents also referred to Small loans, Counselling, Promotion of inclusive health, Distribution of food and Sports and exercises.



Community mapping, Gabtoli Community, Dhaka, Bangladesh (©POCAA)

Training initiatives

5.4% of total respondents mentioned they have engaged in different training initiatives with neighbours. The most cited initiative is related to COVID-19 prevention and control, with 40.3% of valid responses. A respondent from Mozambique trained "community leaders and young people in basic preventative measures of the COVID-19", while a respondent from a housing cooperative in Honduras mentioned organising a "virtual training for the prevention of infection by COVID-19".

The initiative with the second most mentions relates to the organisation of online workshops and training (38.4%). In a housing cooperative in Mexico, "a regional cooperative school and training workshops in the context of the pandemic" were implemented. In the Philippines, a respondent has "coordinated with the Bureau of Plant Industries to conduct basic urban agriculture training online".

Other training initiatives included: Cooperative education, as mentioned by a respondent from Honduras who participated in the "National School of Cooperative Training"; prevention of sexual and gender-based violence; agriculture/permaculture ; sports and exercises; Knowledge exchanges; Cooking; Ecological Transition; Zero Waste; Languages; Community Management of Habitat; Distance learning through radio ; Financial Empowerment and Computer/IT, which included a beautiful testimony from Kenya where a woman participated in "Teaching computer literacy to the youth from slum areas who have little or no experience with using computers, the internet, etc., to help them in this times when almost everything is being done digitally."

"Wifi and computers to study", Buenos Aires, Argentina (©Federación Tierra, Vivienda y Hábitat -FTV)



Initiatives at the neighbourhood level

16.8% of the survey respondents have developed and participated in various initiatives at the neighbourhood level. Among them, 34.1% mentioned contributing to the prevention of COVID-19 measures. For instance, a man from Uganda mentioned *"Neighbourhood cleaning campaigns to reduce potential of COVID-19 spreading in the area"*, while another respondent from Nicaragua mentioned *"house-to-house visits to inform about preventive measures and propose help to go to the hospital or health centre in case of symptoms"*.

With 31.8%, the initiative with the second most mentions relates to **food support**. A female respondent from Guatemala states *"Food collections to help affected families"* while another respondent from Philippines shares that she *"became a volunteer in the parish to assist in the distribution of relief packs in (her) community"*.

The third most cited initiative is related to **Support networks, solidarity and co-organisation (19.3%)**, which included spontaneous and co-organised solidarity actions within communities which ranged from support to vulnerable groups to communication with local authorities around the neighbourhood's needs. In Switzerland, a respondent cited the *"creation of a mutual aid Facebook page for the neighbourhood and distribution in supermarkets of a list of available volunteers"*. In El Salvador, another respondent mentioned the *"dialogue with public entities to discuss the needs of the cooperative and the neighbourhood"*, while in Bangladesh, a respondent living in an irregular land ownership situation explained his *"Networking and connecting with different organisations and people to source support during the beginning of lockdown"*. Moreover, the **distribution or production of hygiene items (masks, hand sanitizer, etc.)** were cited in 10.2% of valid responses. A French respondent mentioned the *"manufacture of masks by the tailors of the Co-Housing"* while a respondent from Tanzania cites the *"Support to poor families with liquid soap and train women how to make liquid soap"*.

Other initiatives included: **Training activities and education support**, like the development in Kenya of a *"Programme for adolescent children from the neighbouring slum area that provides safe spaces where they can read (makeshift local library) and be mentored by the talent pool available from the (neighbourhood) volunteers"*; **Financial support**, for instance *"Fundraising for families who were tested positive with COVID-19"* as mentioned by a respondent from Philippines; **Data collection**, like the *"Data collection in the form of enumeration and profiling to understand how people are coping in lockdown and how much knowledge they have on the COVID-19"* cited by a respondent from Zimbabwe; **Online meetings** and online communication, such as the creation of a *"Local WhatsApp group, supporting neighbours to feel connected"* as mentioned by a respondent from the UK and the *"Long-distance meetings via the Facebook platform to teach people aged 55 and over how to use new technologies such as video communication tools, shopping, (online) booking tools, etc."* mentioned by an Italian respondent. Moreover, **Socialisation activities** during lockdown were also carried out: in France *"Evening musical performances at the ground floor of the building"* were mentioned by a respondent while an *"outdoor art program"* was cited by a respondent from the UK.

Other less mentioned initiatives included **Psychological support** as well as **Collective gardens**.

Initiatives at the national or international level

11.8% of total survey respondents mentioned they have participated in different national or international activities. The initiative that received most mentions (32.3%) is the support to organisations and causes during the pandemic. For instance, initiatives included economic support to relief operations, vulnerable community members, non-profit organisations and co-operators in need. Others have taken part in campaigns fighting against evictions and for the right to the city, while others were attentive to the needs of the most vulnerable in their city or country volunteering and acting in solidarity.

With 14.5%, the initiative that received second most mentions is related to awareness raising about the pandemic and preventive measures. A respondent from Jordan mentioned having participated in *"coordination with relief workers to communicate with vulnerable groups of people to raise their awareness on cautionary measures"*.

Other national or international initiatives included:

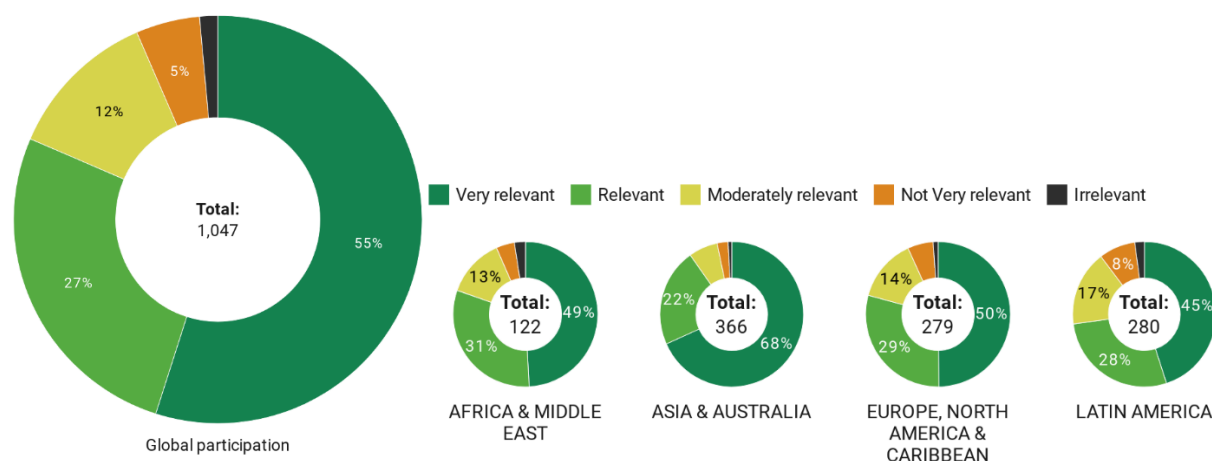
- **Food support to the ones in need** and food donation (12.9%), with beautiful testimonies from all around the world, from Bangladesh to Lebanon. A male respondent from Liberia participated in the *"distribution of food for people living with disabilities"*, while a female from Philippines volunteered in *"helping in the delivery of rice, milk and daily supply of pandesal (Filipino bread)"* in her community.
- **Support to vulnerable families and groups** (9.7%), in which some respondents testified their support to migrants and refugees as well as to other vulnerable groups, such as homeless people and the unemployed. A female respondent from Mexico mentions she participated in a *"university support network for families affected by COVID-19"* while another in Belgium provided *"emotional support by telephone for people in vulnerable situations"*.
- **Training activities** (8.9%), which varied from technological support on how to use online media during lockdown to support the development of economic activities. For instance, a respondent from Zimbabwe mentioned the *"organisation of women-led groups, capacitating the groups to make liquid soap, reusable masks"*.
- **Distribution of sanitary items**, such as masks, hand sanitizers and so on (8.9%), which not only benefited the general population but also the medical staff as mentioned by a respondent who took part in *"(fabricating) face shields for the doctors of remote areas in Bangladesh"*.
- **Communication with municipal, regional or national authorities** (7.3%), which included the coordination between government and residents to pursue different efforts as well as the proposal of solutions by residents and local organisations. For instance, an Argentinian respondent mentioned engaging in *"collective public policy proposals of care and in defence of rights"*, while a Brazilian respondent participated in the elaborating a proposal for *"actions (to be taken by) the municipality of Salvador"* in the face of the pandemic.

Other initiatives included virtual talks and debates, research initiatives and studies, economic support to medical staff and Data Collection.

How relevant are neighbourhood networks to cope with the impacts of the COVID-19 pandemic?

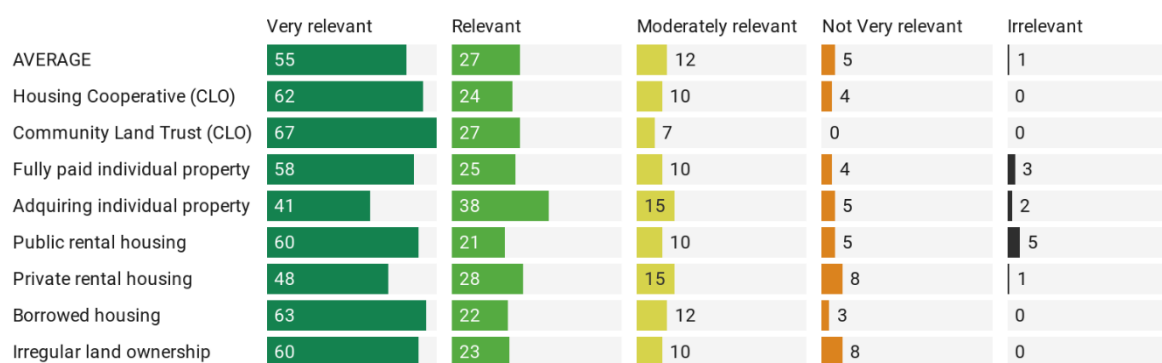
82% of the respondents consider that neighbourhood networks are either Relevant or Very Relevant to cope with the pandemic's impacts (79.7% of female respondents vs. 83.5% of male respondents). This rate varies according to the regions: 90% in Asia, 80% in Africa & Middle East, 79% in Europe, North America & Caribbean, 73% in Latin America.

Figure 27. Importance of neighbourhood networks to cope with the pandemic's impacts by region



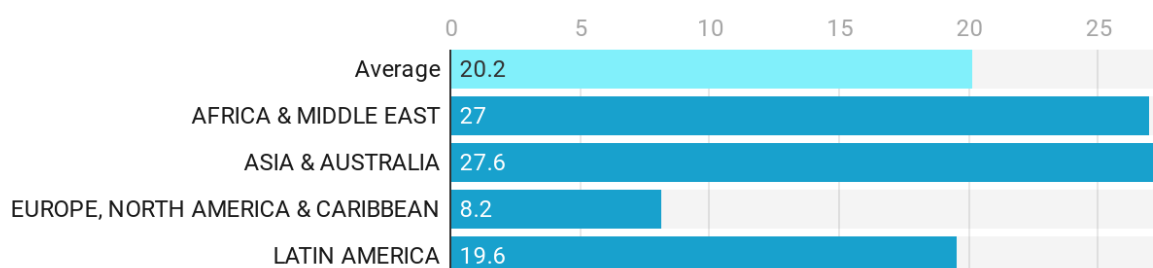
Respondents with collective-land ownership were the ones who most likely considered neighbourhood networks to be **very relevant** and **relevant**: 94% of respondents living in a CLT, and 86% of respondents living in a housing cooperative. Public and private rental housing respondents are those who most answered that the solidarity networks are **not very relevant** and **irrelevant**.

Figure 28. Importance of neighbourhood networks to cope with the pandemic's impacts by occupation status



On average, 20.2% of respondents consider they have applied during the COVID-19 pandemic learnings from previous crisis, especially in Asia, Africa & Middle East and Latin America.

Figure 29. Percentage of respondents who have applied in their neighbourhood lessons learned from previous crises



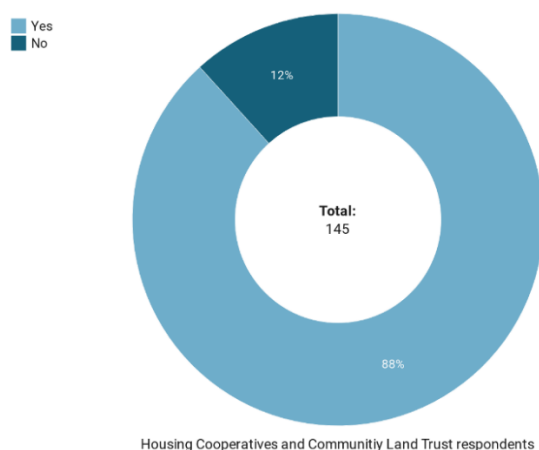
Nevertheless, analysing the description made by survey respondents to specify in what previous crises and what lessons had been learned, only 4.7% of the survey respondents gave valid responses to this question.

49% of them mentioned that dealing with **Natural Disasters** has somehow provided knowledge that could be applied during the pandemic. For example, a female respondent from Mexico mentions she has learned from the *"experience of the earthquake, especially regarding the way information is spread"*. Similarly, a female respondent from Puerto Rico mentions that *"The experiences gained through Hurricane Maria strengthened [her] and [she] has been able to apply them to COVID-19"*. With 20.4%, the second most mentioned initiative are **experiences gained from dealing with other diseases**. In Liberia, a respondent *"applied lessons learned from the Ebola outbreak: Avoid touching sick people, reactivate community health structures, and seek to confirm information from the Health authority, stay at home most often. Only go out when it's of importance"*. A respondent from Zambia mentioned that *"during the cholera outbreak we did a lot of advocating around access to water as well as raising awareness on the disease, good hygiene"*. In Malawi, for example, social distance was not new as it *"was part of the swine flu mitigation measures"* as a Malawian respondent tells us.

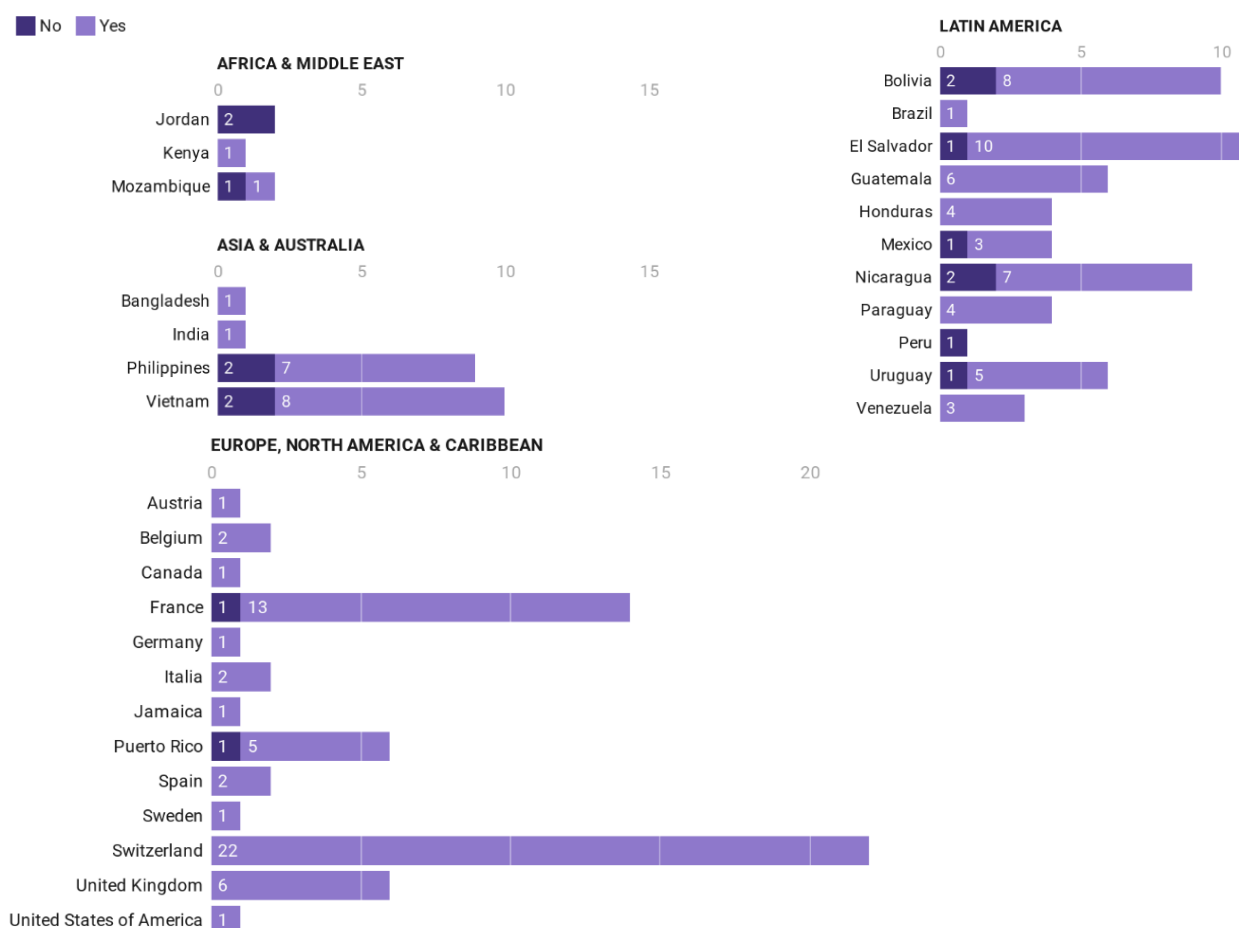
Other crises - such as **political and social** - were also mentioned in 20.4% of valid responses. A respondent living in a housing cooperative in Bolivia mentions that *"from the last political crises, we learned that we must take good care of our members"*; likewise, a respondent from France says they have *"relied on networks of neighbours created during previous crises"*. In El Salvador, a respondent mentions the experience gained through various hardships, including natural disasters and other crises: *"In times of armed conflict everything was done collectively in (our) community. If we harvested corn or beans, everyone worked and everything was distributed to each family in equal parts, so that no one had more than others because everything was done in community. After earthquakes, each family collects food and clothing and sends them to the most affected communities"*. These testimonies illustrate that solidarity and mutual-care responses emerge and are reinforced in times of crisis. Finally, other respondents considered that previous economic crisis, and the fact of living in areas with Poor infrastructure and services, had somehow prepared them to face the present crisis.

At last, 88% of the respondents who live in CLTs and Housing Cooperatives consider collective land ownership to be a benefit when facing the lockdown and the pandemic (89.4% of female respondents vs. 85.1% of male respondents in these types of housing).

Figure 30. Do you consider that collective land ownership is an of advantage in coping with the health and economic crisis compared with other occupancy status you've lived in?



Analysing the responses to the previous question per country, it appears that in Housing Cooperatives established with the support of We Effect, in Kenya, Philippines, Bolivia, El Salvador, Guatemala, Honduras, Nicaragua and Paraguay, responses to this question were generally very positive.



Do you consider that living in a house with collective ownership is an advantage in the face of this health and economic crisis compared to other housing forms (rental, individual ownership, borrowed housing)? Why?

Here we are more solidary and there is a spirit of mutual help.

♀ Local das Cooperativas de Bobole, Marracuene, Mozambique

We could make more informed decisions. We are also used to taking collective decisions, which isn't always the case when you share a rental home with roomies

♀ ♂ Neds Housing Cooperative, Nottingham, UK

In addition to affordable rent, there is support and resources within the community.

♀ Housing Cooperative Milton Parc, Montréal, Canada

There is a social fabric and solidarity that does not exist or is not so frequent in individually owned housing.

♀ Housing Cooperative Ciudad Universitaria, San Juan, Puerto Rico

Communication and mutual help are easy and quick. Let's say that the network in a cooperative building is much more close-knit than in a condominium building.

♀ Housing Cooperative La Cigüe, Geneva, Switzerland

It is much simpler to "isolate" with others, to continue to have a social life, to debate, because we share the same land.

♀ Fondation Privée Champs et Lizée CLT, Crupet, Belgium

The possibility of fighting for our demands is greater.

♂ Housing Cooperative TEBELPA, Montevideo, Uruguay

(There is) mutual solidarity, financial, emotional, and organisational support. As a group, loss of earnings and loneliness can be overcome together.

♀ ♂ Mietshäuser Syndikat, Kassel, Germany



IV. Community-Led Housing project review

Between October and November 2020, urbaMonde carried out 52 interviews with some of the respondents who had provided their contact details in the global survey, as well as We Effect representants in Africa and Asia. The criteria to select the interviewees was our interest generated by the answers to the survey questions. Geographical location, housing type and land tenure diversity were also considered for the selection. The interviews are of great importance for the study, since they provide diverse and qualitative information about citizen responses to the pandemic.

In the following pages, 27 of the Community-Led Housing projects described by their residents throughout our interviews are detailed with information both regarding their context and how they faced the COVID-19 situation.

The following list shows the interviews conducted per region and country as well a direct link to the case study descriptions.

Africa (12):

- Kenya (3): Shamila, resident of Kwa Bulu informal settlement, Mobassa; Nairobi ([Case N°10](#)); Irene, Pamoja Trust, Nairobi ([N°20](#)); Nancy, Katani Greenfield Housing Project, Machakos ([N°21](#))
- Mozambique (2): Francisco, Associação Mista Religiosa para Educação Plural, Mecanhelas; João, Associação Multisectorial para Desenvolvimento Sustentável (AMDS), Nampula.
- Nigeria (1): Mohammed, Nigeria slums/informal Settlement federation, Lagos.
- Senegal (1): Pauline, urbaMonde, Dakar ([N°23](#))
- Tanzania (1): Musa, Tanzania Home Economics Association (TAHEA), Mwanza ([N°10](#)).
- Zambia (2): Melanie, People's Processes in Housing and Poverty Zambia (PPHPZ), Lusaka; Grace, Civic Forum for Housing and Habitat Zambia (CFHHZ), Lusaka ([N°10](#)).
- Zimbabwe (2): Nanganidzai, Self Help Development Foundation, Harare; Sazini, Sdi Zimbabwe women's groups, Bulawayo ([N°22](#)).

Asia (4):

- Bangladesh (1): Khalid, Council of Minorities, Dhaka ([N°18](#))
- India (1): Rohit, DIY toolkit for community-led housing, Thane, Mumbai ([N°19](#))
- Indonesia (1): Rizqa, Kota Kita association, Yogyakarta
- Philippines (1): Corazon, Cooperative Federation, Manilla ([N°9](#))

Europe, North America and the Caribbean (18):

- Antigua & Barbuda (1): John, inhabitant of Barbuda Island ([N°24](#))
- Belgium (2): Léa, CLT Fondation Privée Champs et Lizée, Crupet ; Geert, CLT Bruxelles, Brussels ([N°16](#))
- Canada (1): Pascale, Milton Park housing cooperative, Montréal
- France (3): Thomas, Abricoop Cooperative, Toulouse ; Luc, CoHousing Côteau de la Chaudanne, Grézieu La Varenne ; Nicolas, Groupe du 4 Mars Cooperative, Lyon ([N°11](#))

- Jamaica (2): A'd-Ziko, intentional community; Nicola, The Source Farm Foundation ([N°25](#))
- Puerto Rico (2): Mariolga, Caño Martín Peña CLT, Evelyn, resident of the Caño Martín Peña CLT, San Juan ([N°17](#))
- Spain (2): Pedro, Plataforma de Afectados por Hipotecas (PAH), Irún; Helena, Cooperativa La Borda, Barcelona ([N°13](#))
- Switzerland (1): Noelia, Cooperativa CODHA Les Vergers, Meyrin ([N°12](#))
- United Kingdom (2): Silvie, NW3 CLT group, London; Deirdre, Older Women's CoHousing (OWCH), London ([N°26](#))
- United States (2): Brenda, Champlain Housing Trust, Burlington ([N°15](#)); Tony, Dudley Neighbours Incorporated, Boston ([N°14](#))

Latin America (18):

- Argentina (2): Guillermo, Federación Tierra Vivienda y Hábitat (FTV), Buenos Aires; Pablo, Red de Barrios, Buenos Aires
- Bolivia (2): Juana, Comunidad María Auxiliadora - Habitat para la Mujer, Cochabamba; Edgar, Cooperativa COVISEP, Cochabamba ([N°3](#))
- Brasil (1): Luis Alberto, professor and resident of Salvador de Bahía ([N°27](#))
- Colombia (1): Natalia, tenant in Cali
- Costa Rica (1): Kattia, resident of La Carpio informal settlement, San José
- El Salvador (2): Lucy, Cooperativa ACOVIVAMSE, San Salvador; Iris, Cooperativa 13 de Enero, La Libertad ([N°1](#))
- Guatemala (1): Silvia, Cooperativa Fe y Esperanza, San Pedro Sacatepéquez ([N°2](#))
- Honduras (2): Jeidy, Coop COVISANL, San Lorenzo ([N°6](#)); Lesly, Coop COVICHOLUMARL, Choluteca ([N°7](#))
- Mexico (2): Luis, Cooperativa Palo Alto, Mexico City; José Luis, resident of the Unidad Habitacional Cananea, Mexico City
- Nicaragua (2): Jorge, Multipro, Matagalpa; Damaris, Cooperativa Altos de León Sureste, León ([N°5](#)),
- Paraguay (1): Calixto, Cooperativa Sidepar 3000 Ltd., Sidepar 3000 ([N°4](#))
- Uruguay (1): Fernando, Cooperativa Tebelpa FUCVAM ([N°8](#))

Dudley Neighbours Inc. Community Land Trust, Boston, United States (©Luz Colón)



Case N°1. 13 de Enero Housing Cooperative: Perseverance and resilience

Location: La Libertad, El Salvador
Type: Rural Mutual Aid Housing Cooperative
Number of housing units: 34 (170 residents)
Year of completion: 2008
Web: cohabitat.io | Fundasal



Context

The 7.9 magnitude earthquake of the 13th of January 2001 left hundreds of families homeless in El Salvador. Some have organised themselves as cooperatives in order to receive financing to rebuild their homes, but the government denied the housing loan to 13 de Enero cooperative since most of its members are informal sector workers (selling seafood, fruits, etc.). As years went by, many families became discouraged and left the cooperative. Others have persisted and, in 2003, have asked assistance from FUNDASAL, which had just started working with We Effect and FUCVAM to promote the development of the Uruguayan mutual-aid housing cooperative model (CVAM) in Central America. The members have then started training on Saturdays and Sundays to constitute the pilot project for El Salvador.

In July 2008, after years of renting homes in the harbour and living in precarious conditions and 8 months of mutual-aid community organising, the 34 families finished their housing project. The cooperative built 34 48m² houses, a community centre and developed land for family farming. According to Iris, a member of the cooperative since the beginning, *"we live better in a cooperative. We don't say it, we live it. The empathy and solidarity (are part of) our daily lives. Through organising, we maintain the housing and organisation ourselves. We are sustainable over time"*.

Solidarity and social commitment are not only practiced within the cooperative, but also with the broader community: *"Now, during the pandemic, the river has flooded due to the storm Amanda. Many families were left homeless. We have hosted 10 people in our communal hall and fundraised to provide them with food for two weeks until they were able to rebuild their houses. We have also organised with the municipality to give them clothes, since they had lost everything"*.

Continued effort to disseminate the cooperative housing model

Even after securing their homes, Iris and her neighbours continue to fight so that other families can access secure housing by *"changing (their) perspective from an individual to a collective approach"*. They are also committed to enable and allow their grown-up children to become fully independent and to construct a cooperative on a nearby plot.

For this to happen, the government must facilitate three essential aspects: legal framework, land and financing.

In El Salvador, four cooperatives are already in occupancy status, five have security plots to build and eleven more are in the pre-cooperative stage trying to obtain land. Iris explains, *"In 12 years*

only three members have left the cooperative and there is a huge waiting list of people who want to become members. People see that it is different to be part of our project. It is safer. The share paid by each member is fair because it is adapted to the incomes and expenses of each house, like costs with education, health, rent of a working office, etc."

Thanks to the Salvadoran Federation of Mutual-aid Housing Cooperatives (FESCOVAM), a law was drafted and approved in 2018 allowing for a public bank loan and the transfer of collective subsidies to housing cooperatives. The loan is collective, and the state subsidy provides up to 70% of the housing cost. In the case of the capital San Salvador, the law also allows transferring the land from the land bank to the housing cooperatives established in the historical centre.

Economic resilience in the face of COVID-19

The families of the 13 de Enero cooperative have organised with neighbouring communities to develop hygiene measures and prevention protocols. Their efforts have contributed to prevent COVID-19 cases in the neighbourhood from occurring.

However, 95% of members have lost their income given the restrictions and measures imposed by the government during the pandemic, since they were not able to go out to sell. The cooperative has then arranged to purchase food baskets for those in need. The cooperative's Project Committee had generated income over time through the rent of chairs during events as well as from the cooperative's convenience store. The board has voted to distribute those savings in the form of vouchers which could be used by families at the store. They have also managed to freeze the repayment of the cooperative's loan to We Effect for seven months.

During the first year after finishing the construction the members of the cooperative agreed on constituting a relief fund instead of repaying the loan provided by We Effect. Each member of the housing cooperative made a monthly contribution to the relief fund - which allowed to save 7,700 US dollars. This fund makes sure that repayments to We Effect are always made on time. If a member faces economic difficulties over a period, he or she is allowed to make use of the relief fund and agrees to return the given amount to the fund in the following months. *"The relief fund was essential during the pandemic to make sure we feel we are safe and will be able to stay in our homes given that we still have five years ahead to pay our houses - or maybe more due to the pandemic."*

13 de Enero Housing Cooperative, El Salvador (©Iris Pérez)



Case N°2. Fe y Esperanza Housing Cooperative: A safe place to grow up and study

Location: San Pedro Sacatepéquez, Guatemala
Type: Mutual Aid Housing Cooperative
Number of housing units: 15 (27 adults, 45 children)
Year of completion: 2010
Web: [official](#) | [We Effect study](#)



Context:

In Guatemala, only two mutual-aid housing cooperatives are currently inhabited. Since 2004, efforts have been made to mobilise the authorities in charge to implement a legal framework and public financing in favour of cooperatives - unfortunately, with little success. Silvia highlights: *“five Housing Ministers have come to see cooperatives or have travelled to Uruguay. They admire the process, they make nice speeches, they give hope, but when they are convinced the minister changes and the process has to start all over again”.*

For this reason and unlike in other countries, since 2010, the two cooperatives have been constructing three houses at a time whenever financing for further construction is received. Both cooperatives have 20 members each and were able to buy their plots of land thanks to financing from We Effect. Until today, the El Esfuerzo Solidario cooperative was able to build 14 housing units while the Fe y Esperanza Cooperative built 15 (although the space for the remaining 5 houses is available, it is not known when they will be built).

Silvia is part of one the families who participated in the Fe y Esperanza project since the beginning. The project is located in the highlands of Guatemala City. Due to the lack of financial resources, out of 150 families initially interested in the project, only her family and her sister's family have stayed in the cooperative until they could build and demonstrate the project was indeed a feasible way to access decent housing for low-income families. *“A minimum wage is 1,500 quetzales (US\$ 322). To buy a house you should earn at least 14,000 quetzales to pay 7,000 per month. We have demonstrated that, by working during weekends in the house, vulnerable people can also access housing. Our monthly quota in the cooperative is currently between 900 and 1,100 quetzales - which is affordable, since just by renting one can pay up to 1,800 quetzales per month around here”.*

A safe place for children

Before moving into the cooperative, Silva and her two children lived in a “Palomar” for a year. Palomar is a term to describe homes that are occupied by 5 to 10 families, each of which living in a 9m² room, sharing a bathroom and a kitchen. There are settlements with several *palomares*, which is where most COVID-19 infections occurred. According to Silvia, *“sometimes the owners are people used to those businesses. They “buy wishes”, send poor people to squat lands and tell them they are going to own a part of it afterwards, which is not true. They soon take those people away and construct the palomares”.* There, the children cannot go out to play, the other families often treat them badly and there is a lot of delinquency since many children do not go beyond elementary school and have neither inspiration nor future. *“It is said that children are*

always happy, but this is not true. One could see their sad expressions. When we finished the houses, with rooms for each child, they had smiles on their faces, it changed their lives. They are the happiest children in the universe with so much space to play and study. The change was noticed in 300%: the children of the cooperative are the most outstanding now, they care about having good grades, and they do so".

One of her sons is in his last years of graphic design training and the other is a social sciences graduate. Both want to continue studying at university. *"This is what motivates us to keep mobilising more families to constitute housing cooperatives, but we hope that one day the mentality of our authorities change and that they support us".*

Neighbourhood care and security of tenure in times of COVID-19

When three families in the cooperative contracted COVID-19, the other families of the collective took action. They collected food and medicine for them, went into town to make their payments and got cell phone refills to ensure the families could stay isolated but well-connected. They also prepared natural remedies for them: *"we have herbs from everything: lemon tea with eucalyptus, mint herb, rosemary, house vinegar, water with salt. Inhalations with hot water and eucalyptus calm when you have common flu and also with lemon or orange leaf. Our parents would get cured only this way and with Temazcales (steam baths)".* Thanks to these neighbourhood care and isolation measures, the spread of the virus was stopped, and all the sick people recovered well.

With early curfews and unable to go to work, many families were left without income. The women's group of the cooperative provided support to share food: *"when someone wants to help, it doesn't matter if it's beans, tortillas, rice, it's always welcome".*

The children were completely out of school, sharing the internet access to attend classes online, until more families could afford the internet expenses. *"We have a small football field; the kids take turns playing outside. We organise through a Whatsapp group. We've seen how the kids take their own table and go under a tree to do their homework".*

About the feeling of security of land tenure, Silvia comments *"the news are very sad. People are being evicted because they could not pay their credit or rent. They go to the street carrying what they could with them from their houses, covered under a nylon with their children... From a thousand owners, around 50 or 100 at best accept to reduce the rent for their tenants as recommended by the government. The rest throws them out. Without the collective property, a bank would have already evicted us for not being up to date with the monthly payments, but here no one is going to take us away from our house".*



Fe y Esperanza Housing Cooperative, Guatemala (©Gabriel Contreras)

Case N°3. Señor de Piñami Housing Cooperative: Working hard for a better place to live

Location: Quillacollo, Cochabamba, Bolivia
 Type: Urban Mutual Aid Housing Cooperative
 Number of housing units: 30
 Year of completion: 2011
 Web: cohabitat.io | CACVAM



Context

Señor de Piñami Housing Cooperative (COVISEP), located in the metropolitan area of Cochabamba, is one of the only two mutual aid housing cooperatives in Bolivia. Unlike other countries, the advocacy work initiated in 2001 by the cooperatives, their national federation (CACVAM) and We Effect, has not resulted in a legal framework favourable to user cooperatives. Bolivian ministers and vice-ministers travelled to Uruguay to learn about the mutual-aid housing cooperative system, but so far it was not possible to secure funding for new projects.

The land of the cooperative cost \$18,000. We Effect subsidised part of it and the neighbours contributed another part in instalments to buy it. The construction of the 30 homes took only 8 months because the family members took turns day and night to contribute with the weekly 120 hours of work per family. Edgar remembers: "We were not only construction workers, like in Uruguay. We only had three master builders and we did everything with the advice received from architects, sociologists, accountants and lawyers on administrative issues". In June 2011, the basic construction was finished including all services and each family improved its house over time. All the houses are duplexes, with large living areas of 94 m². productive areas as well as

individual courtyards. *"The houses were more expensive for us than the houses built by company contractors because of the high interest they charge us, but here we have twice the surface area per family. They are comfortable homes built with good materials. If I could go back to the past I would do it all over again".*

Unfortunately, the issue of collective ownership continues to be a source of conflict with the municipality, which has not handed over the collective title to the cooperative yet and insists on the property titles to be individual. *"They always promise but do not solve the ownership question. We want to free up the land from this bureaucratic situation as soon as possible so that our children can benefit from collective ownership. If we succeed, it could inspire more cooperatives".*

Without "fiesta de muertos" in the context of COVID-19

Since the beginning of the pandemic, an isolation area was established in the communal building for people with symptoms. During the 3 months of imposed confinement, many members had to go out and sell to earn their living. Cycling was encouraged to avoid using public transportation. *"In my 56 years I had never heard of a pandemic or a lockdown".* The health situation was difficult in Cochabamba, accounting for a quarter of all deaths nationwide. *"People were buried without a coffin, only placing little wooden crosses... People couldn't even hold a funeral or go to say goodbye in the cemetery. Some of the dead have had to be buried in common graves".*

²The Fiesta de los Muertos (fest of the dead) in Bolivia tends to be cheerful, with thousands of people praying, singing and eating at the cemeteries, however, this year it was not the same. Only one or two people per family could enter the cemetery for a maximum of a half an hour to see their deceased, respecting all health security measures. *"In each house of the cooperative we have a small altar with pots, flowers, a drink that the deceased liked and here we are going to remember them, each one of them in their own home"*

COVISEP Mutual Aid Housing Cooperative, Bolivia (©Pierre Arnold)



Case N°4. SidePar 3000 Housing Cooperative: Returning to the countryside to defend the territory

Location: Yhu Caaguazú, Paraguay
Type: Rural Mutual Aid Housing Cooperative
Number of housing units: 52
Year of completion: 2020
Web: [CCVAMP](#)



Context

Sidepar 3000 Limitada is a rural housing cooperative located 350 km east of Asunción, near the border between Paraguay and Brazil. It resulted from a union between a peasant organisation and an indigenous people's organisation formed in 2011. Inspired by the accomplishments of the first CVAM project, which houses 300 families, built in the urban context of Itá, Calixto and other members from the Agripopular Movement have tried to promote five pilot cooperatives in different settlements in the sector to provide adequate housing solutions in the countryside.

Calixto's cooperative was the only one that has prospered and obtained the recognition of the National Institute of Cooperativism (INCOOP) in 2012. The project was then presented to the Secretary of Housing, in order to apply for subsidies to construct on a plot that already had a collective land title, which cannot be sold, in the Sidepar 3000 settlement. The land was state-owned, and it was allocated to be used by peasant families. The proposal was to apply the principles of the CVAM scheme, but on lots scattered across the area. However, the discussion with the ministry and the funding agencies was complicated since peasant families do not have a stable income, which made the discussion processes last until 2017. Finally, financing was achieved through FONDAVIS, which normally finances 40m² homes built through private developers. Through participatory design and mutual aid, the members were able to build 51m² homes, which can be expanded incrementally by each member according to their needs.

In 2020, the cooperative managed to complete the first 52 homes and is in discussion with the ministry to receive funding for the remaining 32 families who have not received subsidies yet. The cooperative is also thinking about integrating agricultural production in addition to the housing project, such as, for example, a collective milk production venture. The women are the ones who have come together the most to carry out productive self-management training projects to produce homemade eggs.

The soybean agribusiness threat

Although in Paraguay the urban population barely reaches half of the total population and many Paraguayans live in rural (28%) or peri-urban (20%) areas, the rural population is subject to displacement: wages are low given the competition with the agro-industry, which is why many families went to the cities to improve their income. Half of the department of Caaguazú is already exploited by large national and foreign landowners, threatening peasant and small-scale family production. *"We are the only community where agribusiness is not able to penetrate. We urge farmers not to sell their lands because there are a lot of communities being lost around Sidepar. The investors give \$15,000 for large tracts of land to the farmers, which is very little for them, but*

this money in the city does not provide for much. There are many evictions on the lands that border the agribusiness. Recently there was a very violent eviction of a community that had been living on publicly owned land for 3 years. There is no difference whether it is private or public land".

In this context, the peasant and indigenous groups strive to politicise and raise awareness on these processes and to defend the territory beyond the cooperative. *"The fight for housing allowed us to hold a space for dialogue and reflection. We strengthened our cultural level and ways of seeing life, the current situation. Here there is a 30-year history of fighting because Sidepar 3000 is our parents' victory. Even though now that we can use and live on this public land, we must continue to fight and continue to build a community. We even recovered a plot that was bought by a Brazilian owner to make transgenic soybeans. We will use it for the cooperative's milk production".*

The COVID-19 pandemic favoured the return "to the chacras"

The pandemic affected the urban population more than the rural population in terms of health and economy. Some 50 young people who had lost their jobs or studies in the cities decided to return to their families' homes to work on the *chacras* (farms), instead of staying in precarious conditions in the cities. *"People focused on recovering the productive use of the land as well as in planning its production. While we see the significant negative impacts in the cities, the pandemic has a positive side effect on the countryside".* Government aid also reached the countryside, either through economic aid or through vouchers that could be exchanged in stores that sell products and tools for peasant activity.

People in the community had no difficulty feeding themselves during the pandemic because many of them produce food. However, food collections were held for vulnerable people in the community. Communal meals were organised in urban cooperatives for members who have lost their income. Moreover, since it was not possible to meet in person during the pandemic, cooperatives from different countries of South and Central America organised courses and experience-exchanges online.

Kuarahy Rese Mutual Aid Housing Cooperative, Paraguay (©Pierre Arnold)



Case N°5. A land bank and revolving fund for housing cooperatives in Nicaragua

Location: Nicaragua

Type: Urban Mutual Aid Housing Cooperative

Number of housing units: 100

Year of completion: 2018

Web: [Multipro CENCOVICOD](#) | [Bosque de Pochocuape](#) | [Juntando Manos](#) | [Manos Amigas](#) | [Los Volcanes](#) | [Victorias de Noviembre](#) | [Modesto Zeledón](#) | [Santa María de Esquipulas](#) | [Solidaridad La Perla](#) | [Bendición de Dios](#)



Context

In Nicaragua, after the arrival of We Effect and FUCVAM in 2004, a legal framework favourable to mutual-aid housing cooperatives (CVAM) was established with a Law from 2005 that recognises them. In 2009, a decree established a land bank for CVAM in the city of León, located in north-western Nicaragua. With this, the municipality of León is one of the first in the region to establish a land bank for social housing and particularly for CVAMs. A lady who worked in the mayor's office was part of the first cooperative project in León that received initial funding from We Effect and fought for the creation of a municipal land bank to encourage new similar projects. Later, she became the coordinator of the Nicaraguan Central of Mutual-aid Housing Cooperatives (CENCOVICOD), which currently groups 15 CVAMs. However, for now, due to the lack of a land bank, the cooperatives established in Managua and other locations have not been able to start construction yet.

Since 2015, the multi-service cooperative Multipro has promoted the CVAM system in the Matagalpa region. Six cooperatives (173 families) have been legally incorporated since, establishing a local umbrella organisation (CECOVI). Three cooperatives have been able to secure land for their housing projects thanks to a local revolving fund endowed by Swiss cantonal cooperation agencies and urbaMonde's [Solidarity Fund for Habitat](#).

With support from We Effect, five cooperatives were built in the urban area of León: Juntando Manos (23 housing units), Manos Amigas (20), Los Volcanes (20), Veronica Lacayo (4) and Altos de León Sureste (10), as well as the Bosque de Pochocuape cooperative in Managua (20). *"There are other cooperatives waiting to start construction. The cooperatives have a reduced cost: instead of paying 5,000 US dollars for the plot, for example, they sell to us at around 2,000 US dollars. Around us, there are other people who have bought land from the mayor's office, or houses for officials built by the municipal construction company,"* says Damaris who lives in Altos de León Sureste.

Her cooperative was finished in 2018 after three intensive months of mutual aid construction, working full time in the construction works and taking turns. Just as they have helped other cooperatives in their construction works through solidarity days, they have also received help during some weekends from other co-operators. The houses are 46m² but the co-operators will be able to extend them incrementally. They also count with space to have vegetable gardens. *"Some grow bananas, papaya, soursop, passion fruit, avocado, lemon, sweet orange in their garden - all kinds of plants that are exchanged between neighbours. We also have land for a*

productive area, where we hope that in a few years, when we have already advanced with our credit from the house, we can ask for other support to build some modules for the members, for productive businesses that will improve the economy of the cooperative".

Economic difficulties, but a sense of security

"Although the government did not decide on lockdown measures, those of us who could stay home to avoid exposure to the disease. One of the members is a nurse and is about to quit her job because of the amount of work she has with COVID-19. But, for the rest of us are mostly without work since we depended on our own businesses, and others have also had their wages cut."

The cooperative's relief fund made it possible to pay three quotas per member at the beginning of the pandemic. But it was left empty and members are accumulating delays in payment. *"We are trying to arrange with We Effect the postponement of the debt until we can get back to our economic activities or at least trying to reduce the interest rate that the cooperative must pay. I feel at ease, it is very different when one has an individual financing from a bank, which can evict you heartlessly because it is its politics. We, on the other hand, have the support from the Central of Cooperative as well as We Effect".*

Similarly, in the Matagalpa region, the economic effects of the COVID-19 pandemic severely affected the livelihoods of the co-operators, but also had a detrimental effect on their psychological well-being. Some suffered discrimination because of their professional occupation as health care workers. Collective organising, mutual support and the possibility of renegotiating their land purchase loan have helped the families to get through these challenging times.

Manos Amigas Mutual Aid Housing Cooperative, Nicaragua (©We Effect)



Case N°6. San Lorenzo Housing Cooperative: Solidarity and community care

- Location: San Lorenzo, Honduras
- Type: Urban Mutual Aid Housing Cooperative
- Number of housing units: 100
- Year of completion: 2014
- Web: [MECOOVISURH](#)



Context

The COVISANL cooperative is a mutual aid housing cooperative located in San Lorenzo, on the Honduran Pacific coast. The members of the cooperative faced a long and difficult process of obtaining land and a loan for construction, since most of them are women and informal workers. For Jeidy, a member of the cooperative, community organising was fundamental in the fight for housing, since it was very unlikely that an individual member was able to access decent housing in other circumstances.

The construction through mutual-aid of the 100-house complex as well as the community centre took around a year and a half and was completed in 2014. Once the construction work was finished, the cooperative continued working on other projects - also developed through the mutual-aid of the members - such as the construction of a community care centre with the support of We Effect. Before building these houses, most members lived in rented, small, overcrowded homes. *"Where I was renting before, I did not care much about what happened to my neighbours, and vice versa. It is different here, my neighbour's housing and wellbeing matter to me. In private neighbourhoods and condos there is no such conviviality and care".*

First COVID-19 cases: locked inside the cooperative

The arrival of the pandemic was very difficult for the cooperative: some of the first cases of COVID-19 in the country were reported in COVISANL. The Honduran army blocked the entrances of the housing complex to prevent transmission and sometimes even locked out residents of the cooperative who were trying to return to their houses. For more than a month, until there were no more positive cases, residents had to take turns between 6 a.m. and 8 p.m. to assist the military in controlling the entrance and the exit of the cooperative. *"We had to organise ourselves in shifts, four people a day. All the members were involved, everyone participated".*

The occurrence of these first cases attracted strong media coverage, which was used by the cooperative's Board of Directors to advocate for the need of food support for families in confinement. The authorities sent food and sanitizing products to be used in the spaces of the cooperative. In addition, each household received three food parcels from the municipality, but some donated them to families who were more in need. The Board of Housing Cooperatives of Southern Honduras (MECOOVISURH) also managed to collect and supply COVISANL with hand sanitizers and masks for the children and those who guarded the entrance of the cooperative. MECOOVISURH organised virtual workshops for the affiliated cooperatives on prevention of COVID-19 for cooperative children and youth, given by an expert in pedagogical activities. On

Children's Day, the cooperative organised a gathering to cheer up and entertain the children of the cooperative with snacks, games and piñatas, always respecting biosecurity measures.

Other virtual meetings were held through the Central American Coordinator of Solidarity Housing (COCEAVIS), MECOOVISURH and We Effect to share experiences among cooperative members in the region and in South America. Violence against women and the overload to which women were subjected during confinement were also issues addressed in virtual conversations.

Community care and self-sufficiency

With the closure of the markets, many people in the cooperative lost their jobs as street vendors (tortillas, candy, etc.) - partially or completely losing their family income. To support these families financially, other members bought their products, which were then sold from house to house. Moreover, the cooperative's Board of Directors approved not charging anyone for the consumption of water coming from the cooperative's well during the months of confinement. In addition, the cooperative was able to negotiate with the second-tier cooperative, Banhprovi (to which each member pays back their loan), a payment freezes for the months of April, May and June, no interests charged.

Even before the pandemic, the collective garden was the source of a wide variety of organic fruits and vegetables for participating households. The surplus is sold to neighbouring *pulperías* (stores). *"No one is denied access to the garden, but mainly women and children participate. Luckily, we have harvested a lot of fruits and vegetables (sweet chili, cucumber, tomato, lemons). This year self-consumption was very important to reduce the expenses of the families"*.

The pandemic further reinforced the solidarity networks that exist in the cooperative community, as people know and support each other. *"For me, living in a cooperative changed everything. I try to help my neighbours and the person who is vulnerable. I buy from the woman who sells the tortilla here, because I know that I am helping her and her family. I also try to consume at the stores of my neighbours, because I care about the well-being of those around me here - which I might not do if I lived somewhere else"*.

COVICHOLUMARL Mutual Aid Housing Cooperative, Honduras (©Lesly)



Case N°7. COVICHOLUMARL Housing Cooperative: Solidarity and collective strength

- Location: Choluteca Department, Honduras
- Type: Rural Mutual-Aid Housing Cooperative
- Number of housing units: 173
- Year of completion: 2015
- Web: [official](#) | [MECOOVISURH](#)



Context

COVICHOLUMARL is a mutual aid housing cooperative located in the department of Choluteca in Honduras. With 173 households, the process for accessing land and housing credit began in 2010 and finished with the inauguration of the housings in 2015. Each cooperative member contributed with 64 days of work per year in the construction sites as well as in management activities that varied from the purchase of building material to handling construction requirements. The mutual aid, however, did not finish once the construction was completed, and it continues to be expressed in the organisation of activities for the maintenance of the community spirit and the solidarity among co-operators and with the neighbourhood.

COVICHOLUMARL does not have a relief fund like other cooperatives in Honduras, since the reserves dedicated to establishing that fund had to be spent in the purchase of an engine for the water treatment plant, which had been stolen previously. On the other hand, the cooperative developed a business incubator with a fund of approximately 25,000 Lempiras (around US\$1035), which provides small loans to members who want to start or improve their businesses. COVICHOLUMARL is planning a second phase that aims to expand its housing project by building an additional 120 houses. Because of the pandemic, the construction work could not begin yet.

Facing the pandemic with collective strength

With the arrival of the pandemic in March, the co-operators were forced to stay home due to the lockdown and many families were affected with loss of jobs and incomes. Several solidarity activities and collective initiatives were then developed to support the most vulnerable members of the cooperative.

The cooperatives obtained a 3-month exemption period without interest for the repayment of the housing loan's monthly instalments. In addition, several prevention activities were implemented: one of the entrances of COVICHOLUMARL was closed to have a better control over the access to collective spaces as well as to facilitate education on preventive measures to all those who accessed it and to fumigate vehicles to prevent the proliferation of COVID-19.

Despite all the preventive measures, the cooperative had a case of COVID-19. The entire collective was attentive and participated in the recovery of the ill person, coming in support so that the co-operator would receive all the necessary assistance and would not need to leave the house for shopping or other issues. Moreover, the cooperative arranged that psychological support was provided through virtual sessions.

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During the pandemic, in addition to other existing committees, such as the board of directors and the gender committee, a vigilance committee was formed in the face of increasing insecurity and crime. As part of their activities, some co-operators have done guarding shifts overnight. Regarding food security, the cooperative has a collective organoponic garden with an important variety of vegetables. The pandemic allowed that up to 20 families participated in different collective working days at the vegetable garden, respecting the biosecurity measures.

The group also had educational activities for children and teenagers, such as workshops about what the pandemic is and the importance of biosecurity measures. MECOVISUR is also working to strengthen the gender committees of each cooperative through workshops. One of the main goals is to reinforce the fight against domestic violence. In COVICHOLUMARL no cases of physical violence against women were detected during the pandemic, but virtual meetings were organised to explain ways to file a complaint (which numbers to call or who to contact), emphasising that the collective is always willing to help in any situation.

All these different activities demonstrate that an organised and united collective is better prepared to face a crisis without anyone being left behind due to economic and health difficulties. In the words of Lesly, resident of COVICHOLUMARL: *"Here in the cooperative there is the advantage that we all know each other and that we can count on the collective and on each other in any difficulties we face. None of our families were evicted for not paying its monthly instalment. but we know very well that if we lived in another neighbourhood, we would face the risk of losing our homes"*.

COVICHOLUMARL Mutual Aid Housing Cooperative, Honduras (©Lesly)



Case N°8. TEBELPA Housing Cooperative: Solidarity and mutual support that benefit the community as a whole

- Location: Montevideo, Uruguay
- Type: Urban Mutual Aid Housing Cooperative
- Number of housing units: 200
- Year of completion: 1977
- Web: [TEBELPA](#) | [FUCVAM](#) | [World Habitat Award](#) | [Social Production of Housing blog](#)

Context

Uruguay is the birthplace of the Mutual Aid Housing Cooperative (CVAM) system, which spread across the world from South to Central America but also to Asia, Africa, and Europe. The Uruguayan Federation of Mutual-aid Housing Cooperatives (FUCVAM) was founded in 1970. Its mission still is to advocate for affordable and adequate housing and for an enabling legal and institutional framework for housing cooperatives in the country. FUCVAM also played an important role in the resistance movement against the Uruguayan dictatorship (1973-1985), when the ideal of collective landownership was shaped and defended. Nowadays, it supports several social causes while advocating for a more equal, inclusive, and solidary society.

Thanks to FUCVAM's efforts in providing essential training and support to cooperatives and the advocacy for funding and land, the cooperative movement has expanded throughout the country. In 2019, 627 mutual-aid housing cooperatives were part of FUCVAM, representing more than 22,700 families.

Among other things, FUCVAM provides technical and legal advice as well as training on mutual-aid housing cooperatives to its members. Moreover, it constitutes a safe space for co-operators to organise, communicate and share information while integrating a network committed to the growth of the movement and the fight for the right to housing and the right to the city. FUCVAM has also created its own technical department (*Departamento de Apoyo Técnico*), which aims to document and systematise knowledge in order to accelerate and improve project development and promote learning from previous experiences. The Federation also set up a Cooperative School - ENFORMA - to train co-operators on management and values of the CVAM, offering courses and workshops based on popular education methods.

Since 1998, FUCVAM, with the support of We Effect, has been promoting the CVAM model across the world, launching pilot projects and establishing umbrella organisations for CVAM in different countries. Their aim is to enable households, who are excluded from housing policies and banking systems, to collectively access non-speculative and adequate housing. In 2012, FUCVAM was awarded the World Habitat Awards, recognising the effort to spread this Social Production and Management of Habitat system.

In Uruguay, unlike many other countries, housing cooperatives count with important support from national and local governments, especially regarding housing loans and access to land. In Montevideo, for example, a land bank was established by the government to facilitate the access to plots for housing cooperatives, including the rehabilitation (or "retrofit") of historical buildings in the old town (*Ciudad Vieja*). Partnering with the local government also ensures the integration

of the CVAM approach into urban planning practices and plans, in an effort to create more cohesive and diverse neighbourhoods while facilitating the access to more central locations for housing cooperatives. Moreover, housing loans are provided by the central government at an interest rate of 5% paid in 25 years after the construction is completed. Low-income households can receive additional subsidies to lower their loan repayment.

Additionally, the government oversees the development of the project through its technical departments and has established an institutional framework, with regulations and administrative steps to be followed by housing coops to assure the quality and implementation of the project.

A wave of solidarity and mutual support at the centre of CVAMs during the pandemic

Uruguay has succeeded in keeping the number of cases of COVID-19 infections and deaths per inhabitant much below neighbouring countries. Despite this relative success, household incomes and employment were affected and left part of the population in need of assistance. The most vulnerable were households employed in the informal sector. In response to this situation, the government froze the loan-repayment for CVAM for a period of 5 months.

In TEBELPA, one of Uruguay's oldest and largest mutual-aid housing cooperatives, several initiatives were organized. The cooperative was founded in 1971 and built between 1974 and 1977 during the dictatorship by 200 textile industry workers from La Teja, Belvedere and Paso Molino factories. Inspired by the garden city architecture, it also includes important green areas, sports infrastructures as well as a local store for the neighbours, a library and even a polyclinic.

According to Fernando, resident of the TEBELPA Housing Cooperative and active member of FUCVAM and ENFORMA, the arrival of the pandemic had a strong impact in the population followed by a strict closing of activities and confinement. With the closing of shops and street markets, many Uruguayans have lost their income. To support those in need several "popular soups" (*ollas populares*) were organized in various CVAM and opened to residents of their neighbourhoods.

In TEBELPA, as a response to the pandemic, a crisis committee was established to handle questions concerning COVID-19 and several initiatives were carried out. In the cooperative's small market, which sells goods to the cooperative members, a basic food basket was set up and sold below cost price but also given out to those members who could not afford paying for it.

Moreover, the cooperative supported a school located in a deprived area, which had to be closed during the pandemic, leaving the students without their daily school meals. To assist their families, the teachers and TEBELPA ensured snacks and milk would be provided during the weekend. An account and phone number were also set up to collect resources to support the purchase of food for all family members aged below 18 years old. During distributions, preventive measures were taken : social distancing, use of masks, hand sanitation and only one of the parents could come to pick up the food support for their family. In total, 4,850 meals and 25,000 litres of milk were distributed in 3 months

Another initiative developed in TEBELPA consisted of reading groups for storytelling, with the aim to reduce isolation and to maintain social ties. To respect social distancing, the sessions were done online. Since many members are of older age and struggled to use online tools,

younger members volunteered to help set up the necessary software and hardware. After the lockdown, co-operators were able to use the cooperative's large field for cultural activities.

ENFORMA has organised some of its courses online during the pandemic, providing online training and workshops. However, even though it allowed co-operators to engage with different tools, the exchanges of ideas were very limited through online platforms, especially in larger groups of 30 to 40 people. According to Fernando, Uruguayan CVAM very quickly took the initiative to organize solidarity initiatives and support the most vulnerable, showing the potential and efficiency of CVAM when it comes to ensuring and igniting mutual care and solidarity that benefit the community as a whole.

Even if Uruguay might have been able to better control the first months of the pandemic, a second wave is starting, and the country is facing important challenges. In the face of the new measures taken by the federal government, FUCVAM has come in support of the workers, advocating for the following causes: government support to public hospitals in any necessary equipment, provision of hygiene kits (hand sanitizer, masks, soap, gloves and medication), provision of drinkable water in all neighbourhoods as well as food baskets for the most vulnerable, protection of worker's rights, freezing of rents and mortgage payments, basic financial assistance to the unemployed population, among others. Such advocacy efforts in favour of the working class demonstrate once again the importance of the Federation in defending the worker's rights and the fight for a more equal society - a work that benefits the entire community, beyond housing cooperatives.

TEBELPA Mutual Aid Housing Cooperative, Montevideo Uruguay (©Fernando Zerboni)



Case N°9. We Effect: Adapting the Mutual Aid Housing Cooperatives in Asia



Post-tsunami housing cooperatives in Sri Lanka

In 2006, two years after a strong tsunami hit South Asia, We Effect started to implement the Mutual Aid Housing Cooperative system as an innovative solution for housing reconstruction and livelihood support for poor communities in Sri Lanka.

Seven cooperatives were created in rural communities, counting 40-50 members each. The response from the government to grant land and financing lasted various years and finally two projects could be implemented: one was the Thalawai Fishermen's Cooperative Society in Batticaloo District for 50 fishermen and their families who had lost their homes and land (cohabitat.io). The second one is the Siriyagama Housing Project in the Bundala coastal area, where 72 homes were reconstructed or improved on the land where they had been established previously (cohabitat.io).

After 5 years, the projects were finally officially approved by the government and implemented. No economic contributions were asked of the co-operators, but construction and housing improvements were the result of the mutual help between co-operators and the ownership is collective: the homes cannot be sold by a member to a third party, the cooperative decides how a leaving co-operator is replaced. Additionally, business and social inclusion development programs were developed for every cooperative. Businesses are developed to support the cooperatives economically and socially.

Currently, a new Mutual Aid Housing Cooperative is being developed for poor workers from ethnical minorities who work for the plantation companies. They live with their families in very small and precarious shacks during the time they work for the company. Labour contributions will cover the financing of housing and technical assistance will be provided by We Effect. Soon 50 acres of land will be attributed to a Housing Cooperative and 50 housing units built through mutual aid in the first phase. Another part of the land will be used for organic farming and the cooperative businesses, to be established by the worker's families.

This new project responds to the five action areas promoted by We Effect in Sri Lanka: Adequate Housing; Social inclusion; Sustainable agriculture; Financial inclusion and business development; Gender equality. We Effect ensures that women and men get the same support, equal wages and that there will be no gender discrimination. Ownership deeds will belong to both women and men, which is not usually the case in rural areas where only men are landowners. If succeeded, the pilot project could be replicated in other similar projects.

In the COVID-19 context, the number of cases was not very high, but with the lockdown and closed borders, the economy was impacted. Informal daily workers were particularly affected and in the private sectors wages were reduced. International NGOs and grassroots organizations help the most vulnerable families with basic relief programmes.



Post-tsunami renovated house in the Siriagama housing cooperative, Sri Lanka (©We Effect)

Upscaling housing cooperatives to resettle the urban poor in the Philippines

In 2010, We Effect started working in the Philippines, where 35% of the country's housing stock is located in informal settlements. Poor families, who migrate to the cities for job opportunities, settle in these settlements in the urban peripheries, along waterfronts and railroad tracks. Due to urbanization and land-grabbing processes, these families are continuously displaced further outside the cities, living in precarious conditions and risk-prone areas.

We Effect's mission is to support community organisation and advocacy at the local and national level to carry out resettlement projects that ensure the right to adequate housing. In view of the scale of the housing challenge in the Philippines, requiring the resettlement of hundreds of thousands of families, the mutual aid housing cooperative model, implemented in Latin America, was adapted.

In the Philippines, the inhabitants of the informal settlements must constitute housing cooperatives and look for land opportunities and set up a finance scheme, together with We Effect. We Effect brings capacity-building and technical assistance to the process but not the funding, which usually comes from public loans that are paid back over a period of 30 years.

Unfortunately, in 2016, the President of Philippines removed the housing fund that allowed to finance the first cooperatives. Now the urban communities must apply for loans financed by the Socialised Housing Finance Corporation, which is more difficult to obtain. In small towns, sometimes the local governments facilitate land and loans for cooperatives.

Community-led, privately-build, collectively owned cooperatives

Once land is secured, the cooperatives choose a housing developer, who will construct the housing complex, and are involved in planning, design and construction monitoring. The land is conserved within the cooperative ownership and the housing cannot be sold individually by the co-operators to ensure the non-speculative nature of the land tenure. In urban areas, apartments in multiple storeys are quite small, around 28-34 m², but in rural areas houses of 40m² can be built because land is cheaper.

Cooperatives are organised to protect people, create local job opportunities and vegetable gardens within the housing complexes and enhance the solidarity economy for everyone to earn their living and be able to pay back the loans. To avoid foreclosure, households help each other if someone goes through economic hardship. Thanks to the importance of women's empowerment supported by We Effect, housing cooperative organisations are oftentimes led by women.

This pragmatic multi-stakeholder People-Public-Private partnership is achieving interesting results and allows for scaling up the cooperative housing model. Almost 13,600 households are currently members of these user-housing cooperatives in the Philippines and may soon create a housing cooperative federation:

- **2,660** families organised in 6 cooperatives were resettled to their permanent homes in Metro Manila, Bulacan, Negros Occidental and Samar and another **1,118** will soon be resettled to new housing units in the same area.
- **2,629** other homes are under construction in Metro Manila, Cavite and Misamis Oriental for an additional 8 cooperatives.
- **9,807** households from another 14 cooperatives are in the early stages of organising and planning, mobilising resources or have their financing approved but are not yet constructed in Metro Manila, Bataan and Negros Occidental.

In 2019, We Effect's country programme in the Philippines launched the "1 million houses for 1 million homeless" project for 2030, to meet the Sustainable Development Goals (SDGs) and "leave no one behind", as well as the seven elements of the right to adequate housing. A multi-stakeholder memorandum of understanding was signed in October 2019 to achieve this ambitious goal.

New Cooperative Housing Towns with housing and commerce could be the future model to accelerate the model. Once the funding is secured, the first one could be starting soon in Pasig City, on a 200 hectares land overlooking Manila Bay with 5,000 families to be resettled in the first phase and 66 hectares reserved for commercial activities.

Neighbours care in the COVID-19 context

Corazon is the chairwoman of the board of her housing cooperative in Quezon City, Metro Manila, which is struggling to find land inside the city to be resettled. For the moment, she lives in a precarious settlement with about 5,000 people along a river. Some families were forced to settle under a bridge. The settlement is constantly flooded. Corazon explains "*We Effect showed*

us how to organise and gave us strength. They empowered us, especially the women, because women's participation is fundamental in the housing community management".

In Corazon's community many people were infected by COVID-19 and others are almost starving, because many lost their jobs during the lockdown. *"The government and the mayor give very little quantities of food, you have to wait a long time in line for a little bit of food or money. It is so painful to see old people stay in lines in the sun waiting, for almost nothing. Many of them collapse and fall because of the heat and the hunger, they cry... "* Corazon also explains that some NGOs manage to give a few kilograms of rice to poor families from time to time, but there is insufficient food and no milk for babies. *"The politicians are using the poor people, they are not helping. Social welfare programmes are not for all the people... or they don't receive the whole help".*

Corazon worked in a hospital in Taiwan, where she received training from the Red Cross, and now she tries to help her neighbours with her skills. *"I'm not a doctor, but I have a great instinct for how to help. Taking care of the others. We are helping the families to understand what they have to do, isolate if they have symptoms, hot meals, medical plants... This way they get better within a week. If they go to the hospital you don't know in days what happens to them, what medics they give them, often they get no attention and get sicker. Moreover, the family members also get contaminated with COVID-19 when they bring them to the hospital or pick them up".*

In her own way, Corazon has already helped 90 neighbours of her settlement who were sick and she wants to help many more. She is practicing solidarity and cooperative principles as she describes them with her words, *"Cooperative is one soul, one word, one action together".*

Housing Cooperative, Quezon Town, Philippines (©We Effect)



Case N°10. We Effect: Mutual Aid Housing Cooperatives development in eastern and southern Africa



We Effect arrived in the Eastern and Southern African regions many decades ago, working with poor urban and rural communities on the promotion of the cooperative movement, principally concerning sustainable agriculture and savings. Housing Cooperatives were experimented with only in recent years, adapting the Latin American model to the reality of each different country where public housing policies and affordable loans for housing are generally nearly non-existent. We Effect works with capacity building of the Housing Cooperative groups and local partners, supporting communities to establish their own revolving funds with their savings (at national, regional or district level) and then boost these funds to ensure new projects can be financed.

Generally, collective saving groups establish themselves as Housing Cooperatives like a building society, buying land and constructing, but this is a long process, as urban informal settlement or rural community dwellers usually do not have regular incomes that enable them to save money for housing. The whole process to access housing can therefore take ten years or more, and includes: saving for land, cooperative training and planification workshops, legal establishment of the housing cooperative, buying land, buying or self-producing construction materials, saving for construction and basic services (water, sanitation, electricity), obtaining a loan from a bank or a NGO, self-building or paying a contractor and habilitating the basic services for the housing units, to finally live in the house and payback a loan.

In rural areas, the dynamic can be a bit easier because the communities generally already own land, while in peri-urban and urban areas, land has to be bought from private owners who speculate on the price. When land is customary owned, community members usually have some tenancy recognition by the local chiefs and the Housing Cooperative can buy the land to keep a collective ownership. When the families legally possess individual plots of land, after the construction the land remains individually owned. Even if the property of land is not collective, members organise to build together, and sometimes have joint income generating activities like the production of building materials (for themselves or for selling), handicraft, poultry, fishing, farming, etc.

In East Africa, most of the cooperatives have more women than men, like widows or single mothers. Generally, they are brought together by the need to build or improve their houses or for social support, and then learn about the housing cooperatives.

- In Kenya, almost 2,000 co-operators are organised in housing cooperatives at different stages. In the Nakuru West Muungano wa Wanavijiji housing cooperative, 171 houses were built but 80 of them were submerged in lake Nakuru's latest flood in 2020. Nine housing cooperatives with 591 members already own land and 25 others (878 members) are still saving to be able to purchase land.
- In Uganda, 15 cooperatives (481 members) already purchased land or own customary land where they will build their projects, but only one is already inhabited (Kwefako, cohabitat.io) and another one is currently in the construction process, Nkokonjeru Caritas in Buikwe. Some of the cooperatives have started income generating activities

on their land, like weave crafts, urban farming, mushroom growing, manioc or seed production, and recently liquid soap production for sale. Another 8 cooperatives (371 members) are still without land.

- In Tanzania, 12 housing coops (670 members) have also started their constitution and saving process to purchase land with the same model promoted by We Effect, but none of them have started building yet. [Tanzania Home Economics Association](#) (TAHEA), an organisation that promotes adequate housing in the communities in Mwanza, is now starting the cooperative housing model, supported by We Effect. The State owns all of the land in Tanzania, but the government is selling small housing units at 15,000 US\$, which is very expensive for many people to buy. Incremental housing construction is cheaper for poor communities, therefore TAHEA encourages savings groups so that families can develop their housing with mutual aid. Land is not an issue for the cooperatives, but to start the construction of the incremental houses, cooperators need to save 5% of the total cost of the house.

In Southern Africa, We Effect is working in Malawi, Mozambique, Zimbabwe and Zambia. The latter is the only country where housing cooperatives have already been developed.

- In Zimbabwe, with the support of different funders, including We Effect, the [Self Help Development Foundation](#) has a green business development program to develop livelihood of communities, renewable energy and housing with secure land tenure. In this field, no housing cooperatives have emerged yet, but the organisation is advocating for the rights to land and resources and promoting saving groups toward adequate housing.

Kasupe low-cost housing building site, Zambia (©People's Process on Housing and Poverty in Zambia)



- In Zambia, two projects are being built with the help of We Effect's local partner, the Civic Forum for Housing and Habitat Zambia (CFHHZ), using a technology developed by the University of Zambia: the Soil Stabilised Block (SSB). The blocks of soil and cement are easily compacted by cooperative members with a press on the spot, to reduce the cost of industrial materials. Two cooperatives are currently being built with this technology in the Lusaka area (Mahopo HC cohabitat.io) and the eastern province (Chadiza HC cohabitat.io). Other 9 cooperatives, together over 400 members, already have their own individual land or collectively purchased land, where they will start the process once the savings are sufficient. Another 140 households in other 3 cooperatives are still saving up in order to purchase land.

Losing savings and time in the COVID-19 pandemic

A lot has changed with the pandemic and the lockdown measures. Many people lost their jobs and cannot go on with their savings for housing, as their priority is food. Some cooperatives have been unable to save for several months. In the cases of the repayment to revolving funds, communities could decide to use the money to help members in difficult situations (for example to buy food) and tolerate that members do not pay back their loans for a few months, unlike financial institutions which do not tolerate any default in paybacks, even not during the pandemic and economic crisis. As the next Case studies on African countries show, Housing Cooperative members and other active savings groups have often been able to organise in solidarity with neighbours and other communities in need, also to generate income, for example by producing and selling masks and soap.

In the face of mass evictions in Kenya and Uganda, the civil society tries to defend the rights of the families through visualization of cases in the media, negotiating with duty bearers to obtain moratoriums on evictions or at least give time and relocation options to families, who are settled on public land where infrastructures projects are being implemented (roads, water and sanitation networks, etc.), threatening dozens or hundreds of poor families with losing their homes amid the pandemic.

Masamele Village traditional housing, Tanzania (©Musa)



Case N°11. Cooperative Groupe du 4 Mars: Creating housing and common in the centre of Lyon

- Location: Lyon, France
- Type: Urban housing cooperative and social rental housing
- Number of housing units: 24
- Year of completion: 2019
- Web: [official](#) | [habicoop federation](#)

Context

The cooperative was founded by a group of friends who met on 4 March 2009 in Lyon in the historic Croix-Rousse district, which has been populated for over 2000 years and has been undergoing a gentrification process over the past few years. All of them were renting housing in this district and wanted to find an alternative to have full ownership, which favours the speculative process and the rise in rents in the area. At the time, the pioneering project of the Village Vertical in Villeurbanne, in the Lyon metropolis, paved the way for housing cooperatives that wanted to set up a housing project in an urban area with a social landlord.

Like many groups seeking to innovate in the field of housing in France, 4 Mars encountered difficulties in finding land in the desired neighbourhood, with the Lyon metropolis claiming that there was no land available. Of the six initial households, three became demotivated, but others joined the group, accepting the idea of "non patrimonialisation" of housing, which runs against the prevailing model. Finally, the group had to use cunning to get the mayor to come to a piece of land they had found, to make him aware of their project and finally get an agreement to set up their project. The group was lucky enough to find a social landlord whose management team, interested in social innovation at the time, was receptive to their project and committed to design a mixed project with 13 cooperatively owned dwellings, for households with very different income levels, but with a solidarity mechanism between them for the repayment of their loan, and 11 social rental dwellings for low and very low-income households. The 13 households of the cooperative represent 19 adults and 18 children. Together with the social tenants, the building has 80 inhabitants.

The Charter drawn up by the Housing Cooperative has been a compass throughout the setting up of the project in collaboration with the social landlord. Although due to the French law on the allocation of social housing, the cooperative members were not able to get to know their future neighbours before moving in, they did not want to create a distinction between the different types of housing. On each floor, corridors connect dwellings allocated to social housing tenants to those of the cooperative. The latter are even a little smaller, because the cooperative members have chosen to sacrifice individual square metres to collective areas: laundry room, communal room, guest room, office, garden and vegetable garden, which have proved successful in the confinements imposed in the context of COVID-19. The dwellings also have a high level of energy performance with the use of a collective wood-fired heating system and solar panels.

Since the beginning of the project, the co-operators have been organised in thematic working groups, in which they gather information, work and periodically share their progress with the other members of the cooperative during plenary meetings. They have also taken the time to share on their website a lot of information about their reflections, their readings and the setting up of their collaborative housing project to help other interested groups to get involved in non-speculative housing projects in France.

The Cairn building withstands the pandemic

The co-operators arrived in the building at the end of 2019 and the tenants arrived in June 2020, several months late due to the pandemic. For Nicolas, one of the co-operators, *"the confinement has rather accelerated the activities that we had planned, on the aspects of the garden and the collective living. We set up convivial times once a day at 6.30 pm in the corridors. Some read texts aloud, some played music, the children presented their dance show, we made aperitifs with safe distances, because among us there was an elderly person and some care workers"*. The use of the garden also alternated and activities for the children were organised to avoid contact between them.

The shared spaces were very important for many residents to be able to telework while maintaining a distinction with their living and family environment. *"It was not at all anticipated that our cooperative office and the multi-purpose room would be used as coworking areas. Had we known that beforehand, we would have adapted the spaces better for that purpose"*. The group also set up a group purchase from local organic producers and also carried out joint shopping, to limit the residents' exposure to COVID-19.

"The arrival of the tenants in June went well. Each floor organised itself for the household's rounds to clean the shared space in the corridor. The co-construction of a charter on how we all live together is underway, based on consensus. They are quite happy with how things are going, and to be able to use the spaces together. The social landlord did not think there would be so many people at the meetings in the building. At the moment they are forming a tenants' association, so that we can sign with them a charter for the occupation of the common areas of the cooperative". The children in the building play together, regardless of the occupancy status of the accommodation, and gradually the community of the Cairn building is consolidating.



Case N°12. Les Vergers Eco-neighbourhood and CODHA housing cooperative: An innovative and sustainable way of life

- Location: Meyrin, Geneva, Switzerland
- Type : Urban Housing Cooperative
- Number of housing units : 429
- Year of creation: 2013
- Web: [official Les Vergers](#) | [official CODHA](#) | [cohabitat.io](#)

Context

The eco-neighbourhood of Les Vergers located in Geneva's metropolitan area counts 30 different buildings and more than 3,000 residents. Part of those buildings are owned by various housing cooperatives, among which are CODHA, Voisinage and Équilibre. Those three cooperatives sum 429 housing units and guarantee an affordable rent to their residents in the context of Geneva's the high-priced and saturated real-estate market.

Located in the municipality of Meyrin, the eco-neighbourhood is built over 16ha and follows the three different sustainability principles: social solidarity, environmental responsibility and economic efficiency. A participative approach was used to design the entire project, giving voice to all stakeholders since the beginning. In Les Vergers, several points were put forward in the sustainable development of the project, such as energy efficiency, reduction of greenhouse gas emissions, water and waste management, social diversity, urban conviviality, and so on.

The several common areas shared among residents create an atmosphere of sociability, often difficult to find in urban housing. The sharing of spaces was an important aspect put forward by the Municipality, which arranged with the private owners the joining of private façades with communal spaces, therefore creating in Les Vergers a single public space, fostering conviviality among neighbours. Such a feature is accentuated by the fact that no cars can cross the neighbourhood, facilitating the appropriation of the outdoor spaces by the residents.

Soubreyan building, Equilibre and Luciole housing Cooperatives, Geneva, Switzerland (©Pierre Arnold)



According to Noelia, resident of the CODHA housing cooperative, living in a cooperative in Les Vergers provides the benefits of living in a city - regarding all social, economic and cultural aspects - while also those of a village - especially regarding the easiness to meet and socialise with neighbours. The concern for sustainability and the strong bonds between neighbours makes Les Vergers a unique and innovative project in Switzerland. The quality of life, the mutual-aid and the respect for the environment provides an important well-being and gives place to a strong neighbourhood network, while also demonstrating that an alternative and environmentally friendly way of life is possible.

Cooperative networks and neighbourhood networks: the more the better!

During the pandemic, in Switzerland lockdown has been less strict than in its neighbouring countries, allowing citizens to go out when necessary. In that way, some residents in CODHA were able to organise walks in the forest in very small groups to help with the emotional well-being and keep the neighbours' bonds. Moreover, a small concert at open space was organised and co-operators were able to enjoy it from their own balconies - once again demonstrating the strong network present in housing cooperatives and participative neighbourhoods.

Moreover, an important awareness raising of preventive measures was carried out to avoid the spread of the virus. Care initiatives among members were also in place, and all neighbours who could not or did not want to go shopping could find support in the collective.

According to Noelia, going through lockdown in a housing cooperative in Les Vergers is very different and much better than it would have been to face the pandemic in her previous housing, when she was renting an apartment in an ordinary building in the city. The open and common spaces, the balconies and the easy conviviality with neighbours very much facilitated the well-being during those difficult times.

Soubreyan building, Equilibre and Luciole housing Cooperatives, Geneva, Switzerland (©Pierre Arnold)



Case N°13. La Borda Housing Cooperative: Solidarity ties that transcend the cooperative

- Location: Barcelona, Spain
- Type: Urban cession of use Housing Cooperative
- Number of housing units: 28
- Year of completion : 2018
- Web: [official](#) | [Coop 57](#) | [cohabitat.io](#) | [urbannext article](#)

Context

La Borda is a pioneering housing cooperative in Spain following the model of *grant of use*, which is characterized by the collective property of the housing project, preventing therefore the speculation on land and housing. The project took place within the framework of the urban rehabilitation of Can Batlló - a former industrial estate located in the district of Sants-Monjuïc. Since the 70s, the municipality of Barcelona had the intention of rehabilitating the space and offering it later to citizen use. However, 30 years have passed without any action being taken in that sense. In June 2011, a neighborhood platform was then created to occupy and manage the site. Through a process of collective and participatory management, the platform searched for options for adequate, affordable, democratic and non-speculative housing.

After studying the Uruguayan and Danish cooperative model, the collective proposed to the city council the idea of collective ownership, in which the municipality would not sell the property, but instead lease it for a period of time. With the endorsement of the local government, La Borda became the first cooperative in Barcelona implementing the model of *grant of use*. The cooperative has 28 apartments, all of them of social interest, and several common spaces, such as a multipurpose room, a service room, a guest room, a collective garden, among others, which aim to foster and strengthen communal life. Moreover, the whole project was designed through a participatory approach. According to Helena, a resident of La Borda, the housing cooperatives of *cession of use* not only reduce the risk of evictions, but also increase the solidarity between neighbours and provide an important mutual support.

To finance the project, the cooperative members faced great resistance from banks that did not grasp the value of collective property. A solidarity-based financial system was then implemented, and the project was financed through contributions from the members and from collaborators (groups or individuals) as well as through the support provided by a financing cooperative (Coop 57) through loans and the issue of participatory titles. Moreover, the residents actively participated in all the construction work, organising days every month in which all members contributed to the building process - similar to the Latin American mutual-aid housing cooperatives. This participation has not only saved costs, it has also contributed to the collectives' cohesion and integration.

In addition to collective ownership, the cooperative also incorporated the challenge of a sustainable transition in political, environmental, social and economic terms. An important feature of its construction is to minimise the ecological impacts of its buildings at all stages of their life cycle - which also helps to reduce electricity costs due to energy efficiency. According

to Helena, La Borda has also been the national spark of a citizen's need to find access to adequate housing in a non-speculative way and as affordable as possible.

Solidarity ties that transcend the cooperative in pandemic times

The solidarity and community ties in the cooperative, formed since the beginning of the project, were of great importance during the pandemic. One of the solidarity mechanisms put in place is a "solidarity box," which is very similar to the "relief fund" present in many Latin American cooperatives. The "solidarity box" receives contributions from residents every month and it is available to lend to members who face an emergency situation. The members who borrow from the box commit to repay such 'loan' once their situation improves. During the pandemic, some residents have been able to enjoy such a care mechanism, providing therefore an important interest-free and solidarity-based financial support.

La Borda also implemented a community-based school for children during the pandemic - one of the most relevant initiatives developed in the collective during those times according to Helena. In the community school, all children were invited to share a space and play with adults in different times of the day. Such organisation was very important, since it provided a collective solution for a problem (the closing of schools) all residents were facing. Equally important was the readjustment of the collective spaces in the cooperative during the pandemic. The communal rooms were ressignified and were used as coworking spaces, movie theatre rooms and even as rooms which could be used for ill people who needed to isolate.

Nevertheless, the solidarity actions were not limited to the members of the cooperative: the solidarity ties with the neighbourhood, which were always present, were strengthened even more during the pandemic. Information networks were generated through different telegram groups, each spreading information concerning different areas. In those groups, neighbours were able to organise food banks and come in support of those who most needed. In La Borda's neighbourhood, two points of food collection were organised - where one could donate or receive food support. Such initiatives, already implemented before, were intensified due to the pandemic.

The cooperative solidarity also came in support of evicted families. As Helena explains, *"Once, some people living in a squatted house were evicted and we have hosted them so that they had a place to bring their things and use the kitchen and dining room. They were here until they were able to find an alternative. Other families who were victims of evictions came here to wash their clothes as well"*. These examples demonstrate the importance and strength of a unified and solidary neighbourhood network. Such a network becomes even more essential in times of crises, when so many families are not able to rapidly access the necessary governmental support. To Helena, living the lockdown in her previous home would have been very different than living it with a collective: *"There would have been more isolation, less solidarity, less giving and receiving, more sorrow"*.

Case N°14. Dudley Neighbours Incorporated CLT: The importance of urban farming in pandemic times

- Location: Boston, Massachusetts, United States
- Type: Urban Community Land Trust
- Number of housing units: 222 (90 ownership homes + 70 limited equity housing cooperative + 55 rental units)
- Year of completion: 2001 (for the first 98 affordable homes)
- Web: [official DSNi](#) | [official DNI](#)

Context

Dudley Neighbours Incorporated (DNI) CLT is the results of a long-standing self-managed community development process in the Dudley neighbourhood. In the 1980's the neighbourhood was a culturally-mixed but politically disinvested and deprived urban area: "*Boston's dumping ground and forgotten neighbourhood*". In 1983, residents united and created the Dudley Street Neighbourhood Initiative (DSNI) which started by empowering the community, raising awareness on social rights, advocating for citizen participation in decision-making about their neighbourhood. DSNi, organises around four strategic action lines:

- Comprehensive community development to revitalize the neighbourhood
- Resident empowerment to develop a collective vision for the neighbourhood
- Youth leadership
- Development without displacement caused by rent and property value increases

The DNI CLT was created in 1988 to ensure permanently affordable housing for residents and obtained 1,300 plots of vacant public land (over 30 acres), which were donated by the municipality to the trust. The CLT developed different kinds of activities, including affordable housing, urban farming, playgrounds, green areas and commercial properties that can be leased to local small businesses run by residents or non-profit organisations. Land is also leased to rental housing providers who agree to ensure low rents for the tenants.

The ownership housing units built on the CLT ground are sold with a 99-years ground lease, which is renewed every time a resident sells the housing unit to move to another area or buy an individual property outside the CLT. This way, the mechanism ensures that these housing units are always available for households who earn no more than 80% of the Area Median Income (AMI) and prevents gentrification. Some of the housing units are run by Housing Cooperatives. The units owned by rental housing providers on the CLT ground, which can receive public subsidies for the rent, are accessible to very low-income households.

Residents on board

Like other CLTs, DNI has a board of directors composed by residents, community organisations and elected official. The board is composed of 11 members (two non-voting and nine voting members). Six of them are chosen by DSNi among its board members, to ensure a majority of community members in the CLT decision-making. The other three voting members are representatives from the Neighbourhood Council, City Council and the Mayor's Office, while the two non-voting seats are occupied by a State Senator and State Representative.

The CLT staff works with the city authorities on the development of the land that is stewarded by the CLT and tries to integrate new homes every time a housing development is made by private developers in the area, mixing types of prices in a housing development project (for example ⅓ rental, ⅓ for the CLT, ⅓ at market price). The CLT works hand in hand with DSNi to offer land and commercial areas to community-led initiatives, like the Food Project which established 5 urban farms and greenhouses on CLT land.

Protection of low-income households during the COVID-19 pandemic

Already during the Subprime crisis in 2008-2010, DNI had proven to effectively protect the homeowners from foreclosure. *"A few years ago, a scholar made a research on the effects of the Subprime crisis in Boston and there was almost no foreclosure within the CLT homeowners, while in the surrounding area around 500 people had been affected. In fact, in 21 years, there were only four cases of foreclosure in DNI-owned homes. Not because there were no solutions for these four households, but because they were ashamed of receiving help and didn't accept"* explains Tony, the director of DNI. *"When there is a risk of foreclosure, we try to help the families, we try to renegotiate their mortgage with the bank, we help homeowners to find jobs. DNI can propose to pay the homeowner's default, but the bank can refuse and sell it to someone else who fits in the CLT income requirements. We're also trying to create a stewardship fund, putting money aside and receiving donations from philanthropic organisations to help in these situations".*

Since the beginning of the pandemic, DSI reached out to the 98 homeowners, but none of them expressed any concern about losing jobs or income. Nevertheless, DSNi and DSI supported the community in these challenging times, for example by organising Community health forums to assess the mental-health impact of COVID-19. *"We've got a lot of old-school methods: from phone calls to mailing and virtual meetings. We have a huge community room for 75 persons where meetings could be held with small groups with all the safety measures for those who couldn't attend the virtual meetings."*

To support the most vulnerable, the DNI staff and volunteers were distributing gift cards to help people pay bills or rent and establishing collaboration with foundations to disperse funds to those most in need and for small businesses. The Food Project distributed free locally grown crops to local residents every Friday.

As the CLT residents, homeowners, co-operators, and tenants are living in separate sectors of the neighbourhood, they don't all know each other as in a housing cooperative, and there is no obligation to participate in community activities. *"If you own a home in the CLT you can live your life as you want, without participating, but there are constant invitations to take part in activities. You can see the changes in those who participate. I see the growths in them. After a time they are able to raise their voice in assemblies and board meetings. It's part of the empowerment process"*.

Case N°15. Champlain Housing Trust CLT: Building a wide range of housing solutions from shelter for the homeless to resale-restricted ownership houses

- Location: Burlington, Vermont, United States
- Type: Regional Community Land Trust
- Number of housing units: 3,180 (6,000 residents)
- Year of foundation: 1984
- Web: [official](#) | [cohabitat.io](#)

Context

With over 6,000 residents, Champlain Housing Trust (CHT), is the biggest CLT in the United States. CHT has nearly 300 million US\$ in assets under its stewardship: 2,431 rental properties and 121 limited-equity or zero-equity cooperative homes. Another 628 houses, apartments and co-housings units are in shared-equity ownership: the land belongs to the CLT and the construction is bought with an individual mortgage loan by households who earn on average 70% of the Area Median Income. Additionally, the CHT stewards and manages around 15,700 m² of commercial space, as well as community centres. To manage this important residential holding, the CHT employs 115 people, of which around 15% live in these homes themselves.

Affordable and non-speculative housing solutions are hallmarks of the CHT, born in 2006 from the merging of two housing non-profit founded in 1984. CHT received substantial support from the municipality of Burlington. CHT's rental housing is about 30% cheaper than private rental housing in the city, and tenants can receive additional subsidies that pay another part of the rent, ensuring it does not represent more than 30% of the household income. In the six Housing Cooperatives, homes are also very affordable for their members. *"Part of the job of the CLT is to find all kinds of public and private subsidies for our residents so that we can offer very affordable housing"*, indicates Brenda, who was CHT's CEO from 1991 to 2020.

From the 15 board directors of the CLT, 5 are residents. The perspective they bring to the discussions of the board are varied, depending if they represent rental, cooperative and ownership housing. They range from day-to-day basic service delivery and maintenance to community development (youth programs, community gardens, activities for refugees and migrants, etc.) and CHT's development policy (buying or selling land, compact building, energy production, ...). *"Every time someone leaves an owned home, we buy it and sell it to another person, the board members must approve the sale and, by policy, assure the eligibility of the new buyer"*. Each year, about 10 CLT tenants become homeowners through the shared-equity program.

COVID-19: offering security to residents and sheltering the homeless

Since the beginning of the pandemic, CHT deferred and forgave rents from some of the small businesses and non-profits renting facilities and contacted every single resident to assess their social and economic situation. In all CHT secured US\$ 1 million in rent relief for tenants in 2020. Fewer homeowners had economic difficulties yet, but this may change as the economic slowdown continues. *"If people are in trouble we negotiate with banks, and in the worst case, we*

offer the homeowner to buy the home before they go through foreclosure and help them to find an adequate alternative home”.

The federal government established a relief fund that goes to landlords who rent homes, essentially allowing landlords to give their tenants a pass on rent. Unfortunately, as there is an affordability crisis and a shortage of rental housing in Vermont, many landlords refuse to receive this federal fund and prefer to evict tenants to find others who can pay the rent. *“Now in Vermont an eviction moratorium is being extended month by month by the Governor, but evictions could resume at the end of the moratorium and meanwhile it does not help people with their housing costs”.*

As the CHT achieved such a scale, it developed resilience strategies and provided the possibility to help non CLT residents who are in precarious situations. Since a tropical storm sometimes hit Vermont, CHT has a state-wide programme to help people replace their homes. As a result of the Subprime crisis, it also purchased three motels to provide shelter to the increasing number of homeless people, helping local NGOs who work with homelessness and advocating for the State government to create affordable apartments to permanently house the sheltered people. Recently, in the COVID-19 context, CHT purchased another motel as a quarantine and isolation facility for COVID-19 patients, and one hotel was converted to a new apartment building to house 68 households who are currently homeless.

Meal delivery and health services have also been implemented. For example, a support service for elderly people was set up to prevent isolation and a minivan was purchased in order to facilitate mobile testing for homeless people at the various sites and then lent to Community Health Centres of Burlington for free. On million meals have, with volunteer resident support been delivered to CHT renters by year's end. To be able to identify and attend residents' necessities, CHT hired eight new social workers. Finally, it is very relevant in the pandemic that the CLT's commercial spaces are rented to community centres, non-profit and community-based initiatives which are fundamental in the crisis context. This is the case of Steps to End Domestic Violence, which received new facilities from CHT for their offices, programme space and apartments for families in transition from situations of domestic violence, tackling this important worsened by the pandemic.

More than housing, with this wide range of solutions going from temporary accommodation to permanent housing, the CHT is a fundamental actor not only in urban development but also in the social, healthcare, and economic landscape of the little state of Vermont, before and during the pandemic. Furthermore, it has largely inspired many other CLTs across the country, as well as in Canada, Australia, United Kingdom, Belgium, and more recently in France in their pathway to concrete policies to “decommodify” housing and strengthen local economic and community fabrics.





Case N°16. Ferme de Lizée: A self-sufficient rural CLT in Belgium?

- Location: Crupet, Belgium
- Type: Rural Community Land Trust-alike
- Number of housing units: 8 (15 adults and 14 children)
- Year of completion: 2021
- Web: [official](#) | [CLTB](#) | [Habitat & participation](#)

Context of CLTs in Brussels

Community Land Trusts (CLT) are quite recent in Belgium compared to the United States, Canada and the United Kingdom. Inspired by these countries and especially by the Champlain Housing Trust in Burlington, the CLT Brussels (CLTB) was created ten years ago in a context of increased housing shortage and financialisation. Its aim is to build and steward affordable housing using public subsidies from the regional government and mortgages from the social housing fund (*Fonds du Logement*). Since 2016, three housing projects have been built (48 homes in total), two others are under construction (around 50 homes) and more are to come in the next few years as the interest in CLTs is growing across the country. Single persons or families usually apply for the CLT homes because they spend too much of their income on paying rent in the city or would have to move away from the capital to afford a decent home.

The first projects were constructed in the popular districts of Molenbeek and Anderlecht, where an important part of members are immigrants from Guinea and other western African countries. A new project will soon be initiated in Uccle, Brussels' most expensive district, showing that affordable and non-speculative housing can also be built there.

During COVID-19, CLTB's volunteers put residents and non-residents members in contact with local solidarity organisations to help them with food donations and other relief activities. CLTB will soon expand its activities with a project to create housing for the homeless who have been housed during the lockdown period with the Brussels Region. CLTB has created a cooperative, Common Ground, which will urge private investors to create rental housing specifically for this vulnerable group.

As the government helped people with economic difficulties during the pandemic, no risk of repayment difficulties of the mortgages was detected among the 48 homeowners on the CLT's ground. In the short term, thanks to several urgent measures, most homeowners in Brussels have been spared eviction. In the long term, CLTB fears that many owners who have lost their income will also lose their homes. That is why CLTB is now studying the possibility of buying their land to reduce their mortgage burden and prevent foreclosure, integrating their housing to the collectively owned land. This principle is in fact being applied successfully by CLTs in Minneapolis and Denver in the United States.

A rural CLT "Fondation Privée Champs et Lizée"

From different places and social classes, eight young couples between 30 and 45 years old met in a virtual forum on the website of Habitat et Participation, the umbrella organisation for Co-Housing in the French-speaking part of Belgium. The group purchased 9 hectares of land and is currently restoring the buildings of an old farm to live there with their children. They will share collective spaces and activities in an outstanding natural atmosphere, in Crupet, close to the city

of Namur in Wallonia. About how to purchase the land collectively, Lea, one of the inhabitants says: *"We searched information on the best way to manage the project in the long term. We wanted to ensure that no profit would be made by anyone of us in case of leaving the group, to prevent conflicts and maintain the land and housing affordable. Talking with other Co-Housing groups and our notary, we got into the CLT model"*. The group took elements of the CLT model and established its own management system:

- All the land is owned by the "Champs et Lizée" foundation created by the members.
- The housing units inside the buildings are owned by each household individually, as a condominium.
- The future productive activities made on the land and the collective constructions (farming, bakery, hostel, etc.) will be administered by a cooperative society.

Each month, the families pay back their mortgages for the refurbishment works of the housings and a contribution for the surface right to the foundation which pays back the mortgage for the purchase of the land. By now the foundation is only composed by residents but could also be integrated in the future by other persons or entities interested in supporting the project and the productive activities.

The foundation generates its own income: the professional kitchen is rented to a resident who uses it for her bakery, and to an external person for cheese production. The common building and the coworking area will also occasionally be rented to nearby villagers and land will also be rented for environment-friendly food production projects. Through the foundation, the group finances the geothermal installation for the hot water and heating system, an artificial laguna to filter the water from the septic tanks and will purchase 200 solar panels and batteries to generate and store electricity on-site. The train station is 10 minutes away by bicycle so that the members will share cars instead of having their one.

The residents implement collective activities, contributing to the works for the reconversion of the buildings, the garden, and to the administration of the foundation. Decision-making in the group is not made with voices that are proportional to the owned surface of the project, like it usually is in condominiums. Every decision must be consented by all the households. If anyone does not agree with an idea, the person must suggest alternatives; if there is no counterproposal, the idea is consented and implemented.

"Living in a different world" during the pandemic

When the pandemic started, two families were already living in one of the buildings, sharing a bathroom and kitchen in the collective building while working on the refurbishment. *"Two families were already living there in a 'camping mode', and another three families arrived a few weeks later. It was strange to have to keep distance but after a few weeks we went on with the renovation work and common activities, with protection measures"*. Living together in these times of COVID-19 had various benefits like alternating the children's day-care while others worked, spending time together in the vegetable garden, sharing food and knowledge. *"Isolating together was the best thing to have a social life. It was weird to go to the city where everyone is wearing masks and afraid to have contact with other people... It was like living in a different world"*.

Case N°17. Caño Martín Peña CLT:

"We resist, we are resilient. There are always problems and we always move forward"

- Location: San Juan, Puerto Rico
- Type: Urban Community Land Trust
- Number of housing units: 1,500
- Year of creation: 2004
- Web: [official](#) | [G8](#) | [cohabitat.io](#)

Context

The *Fideicomiso de la Tierra del Caño Martín Peña* (CMP-CLT) in San Juan, Puerto Rico, is a unique CLT that was inspired by the US CLT model and is already inspiring others across the Global South. It was created by law in 2004, after several years of community organising and advocacy to regularise urban land without generating displacement of the inhabitants. The struggle for land regularisation occurred in the framework of an important environmental restoration project that consists in dredging the natural canal "Caño Martín Peña". The project also includes the construction of basic infrastructure and the redevelopment of the area with the participation of its residents.

Evelyn, a leader of the Israel and Bitumul community, remembers: *"My family came here before I was born, and I am now 65 years old. At first, you could say it was picturesque. The different professions passed through the streets, itinerant dentists, knife sharpeners, etc. But the community became denser, with more family members coming from the countryside to live here. Houses were built at night in secret. If the authorities found out the next day, they destroyed it. I remember my parents saying, 'one day they will throw us out of here'. Finally, the authorities agreed to lay asphalt. I was a little girl when water and electricity arrived".*

"As a child there was no flooding because the water flowed well. For me it was always the lagoon, not the 'Caño'. It was over 250 feet wide, but with the new settlements, the water was gradually closed off and dried up. People were throwing their rubbish into the canal and the government contributed (to this process), because it sent trucks of soil to cover it up. And now, when it rains hard, the water enters the communities because it has no way out. Very dirty water contaminated with the sewage from the houses. That's why we want the dredging, but without displacing the communities".

Seven communities grew and consolidated alongside the canal, at first without regular land ownership, and without adequate public services and with constant flooding problems, only a few blocks away from San Juan's financial district. *"Interest in the Caño from people with money was growing. In 2001, we saw that displacement was already imminent. The people from the ENLACE project arrived and the social workers saw that the people here were already very organised and had a sense of belonging. They started to help us. They changed the thinking of the government who wanted to get rid of us. They held focus groups and meetings with us. That's when the Comprehensive Development Plan was created, in which the leaders participated in imagining how we wanted the neighbourhood to be in the future".*

On the foundation of the CMP-CLT, Evelyn adds *"Elections for Governor of Puerto Rico were approaching and we thought that we had to do something. And there we had help from lawyers, and many people who were interested and helped us without charging a penny. They gave us guidance on cooperatives, on individual property titles. But we knew that an individual title is worthless. If you sell your house to an investor, the neighbour sees that and sells, and fast the whole community is displaced. We saw this happen in other neighbourhoods, and we didn't want the same thing to happen to us. They told us about the US CLT model, and we went for it because we realised that this way, nobody would ever displace us. After many negative events, they gave us the land, then took it away from us, and there was again a lot of struggle to get it back."*

Once it was established, the CMP-CLT received the transfer of around 80 hectares of public land and has the mission to grant Surface Right Deeds (SRD) to the residents to secure their land tenure and acknowledge the individual property of their homes. Over 120 SRD have already been granted from a total of 1,300 to 1,500 SRD that will be delivered in the coming years to complete the regularisation process of the existing homes, as well as new housing units. The CMP-CLT owns a dozen commercial places and receives rent-incomes to contribute to its activities. Currently, the CMP-CLT also supports the relocation process of families living in the area to be dredged near the Caño in case the families wish to be relocated within the CMP-CLT area, either to unoccupied or new housing.

Evelyn is one of the persons who were already relocated, and her new home is outside the Special Planning District of the Caño Martín Peña where the CLT operates. *"I could have been given an individual title, but I always said I wanted my house to remain within the CLT. So, I requested that my new home be part of the trust as well, even though it is further away. That's how it was done. I can sell the house, but only 25% of the profits on the land value is mine and whoever buys it must also remain in the CMP-CLT. No matter what happens to this neighbourhood, I know that I will not be moved, my house stays here".*

From Hurricane Maria to the Coronavirus pandemic... resilience and resistance

"I spent the hurricane alone in my house. When it was over, it looked like a bomb had been dropped, all the trees uprooted... I walked like a zombie and I didn't recognize the places because there were no more trees. Houses were destroyed, about 1,000 roofs had been blown off, it was traumatic. I had to see a psychologist because it was so brutal. By mutual help people started to open roads, to move trees... The ENLACE project organised to mobilise the Puerto Rican diaspora and international donations to buy water, food, tarpaulins to cover the broken roofs, trucks and machines... Solar panels also, to charge our cell phones because the electricity took about five months to return. We were neglected by the government, but we organised and went on".

In the COVID-19 context, the G8, the group of community leaders from the eight neighbourhoods that conform the Caño Martín Peña special District and has a majority of seat in the CLT's board of directors, implemented support activities for vulnerable residents. The community leadership has been working hard distributing food and safety kits, inviting the population to adopt preventive measures. As they know their neighbours, they are more assertive in giving help to other people who are likely to be vulnerable to the virus. *"We are organised, in the face of any kind of problem, we apply house-to-house visits, we support those*

in need... Now with the pandemic we helped the elderly residents with food, shopping, handing out bulletins with care instructions, masks, etc."

In the first months of the pandemic, virtual meetings were organised with community leaders to see what priorities there were to attend. But in the Caño communities, many people have few or no access to technology. In August 2020, the CLT staff established the "Cero Brecha Tech' project" (Zero Technologic Gap) which aims to build capacities in digital communication (email, videocalls, social media, etc.). First, the courses were only for community leaders, then for CLT members (most of them are elderly people) and now for the whole community. To help children in the communities, school materials were printed and distributed so that they could continue their schooling from home and not drop out of education due to lack of access to technology. A child-focused Violence Prevention Programme and recreational activities with educators who were hired during the pandemic have also been continued.

Another element present during the Pandemic is the support to more than 84 shopkeepers in the various processes to establish the protocols of reopening and application for aid from the government. Many of the programmes were transformed into a virtual format, some of which are Neighbourhood University, Young Leaders in Action, meetings of community boards or associations, among others that have undergone transformations to adapt to the reality of these times. *"We resist, we are resilient. There are always problems and we always move forward"* concludes Evelyn.

Community leaders from the Caño Martín Peña G8 group, Puerto Rico (©Pierre Arnold)



Case N°18. Council of Minorities: A CLT for land tenure regularisation and comprehensive slum upgrading of Bihari Camps in Bangladesh?

- Location: Dhaka, Bangladesh
- Type: Urban Community Land Trust in project
- Support organisation: Council of Minorities
- Web: [official](#)

Context: refugees for 50 years

Since the creation of Bangladesh, as a result of the civil war in Pakistan in 1971, the Muslim Urdu-speaking ethno-linguistic minority has been evicted from their homes and was not entitled to receive Bangladeshi citizenship until a High Court decision made it possible in 2008. Today, around 400,000 people live in the 116 “Bihari Camps” all over Bangladesh without official recognition of the land tenure. These refugee camps which grew into informal settlements over time are usually overcrowded, with very poor infrastructure and access to water and sanitation. Nevertheless, now that the population is not considered as internally displaced anymore but as citizens, both public and private owners of the land where the camps are located want to evict them in order to get their land back.

Threat of displacement is particularly high in areas close to Dhaka where the pressure on urban land is important. *“In Dhaka, three camps have been evicted to build roads. The landlords sold the plots to the people and then betrayed them; all the people were evicted. Already in 1993, the housing authorities sold land to 2,600 families and then evicted them without explanations and resettlement options”* explains Khalid, a Bihari lawyer who grew up in a camp and founded the Council of Minorities in 2012. This human rights organisation provides paralegal training for people to get a passport, identity cards, birth certificate, etc. They also organise the national minorities conference to develop and strengthen leadership and community activism.

The impacts of the COVID-19 pandemic have been detrimental. Because of the high density in the camps and the necessity of working, it was impossible to stay home and apply social distancing recommendations. *“From the moment that it was mediatised that two residents of the Geneva Camp had been tested positive, all the camp people who worked in the city lost their jobs, for example women who cleaned homes and looked after children. Barbers lost their jobs and had to go out on the streets selling things...Students don’t have Internet connections to follow the online classes, many children drop out of schools...”* There were no collective initiatives, everyone trying to solve problems individually. 1,000 food packets were sent by the Bihari diaspora in the United States and money was sent by Bengali people different places.

“Bangladesh needs a CLT”

As demonstrated in Puerto Rico, a CLT could induce an on-site upgrading of the camps without generating displacements. The CLT could steward the land and set rules for the reselling of privately-owned constructions to preserve affordability and avoid gentrification in areas that are attractive to the real estate market.

After having visited the Caño Martín Peña CLT in Puerto Rico in 2019 and liaising with the community-led Orangi Pilot Project in Karachi, Pakistan, the Council of Minorities started a community-led project in two Bihari camps located in Dhaka: the Aranii Camp (2.200 families.

around 15,400 persons) and the Geneva camp (5,800 families, around 35,000 persons). The housing situation in both camps is critical: houses are small and overcrowded, electricity provision is discontinuous, clean water scarce, and the sanitation system is insufficient. In the Geneva camp, there are only 250 toilets for the whole camp and only recently the dwellers could build private toilets inside their homes. Khalid estimates that only 20 to 25% of the inhabitants completed basic education and can go out of the camp to work in the city of Dhaka if they can afford the high rents, or elsewhere. Most of them have small jobs in the camp: they are shop owners, barbers, etc.

"There was a very good response by community leaders to the idea of a CLT. They want to help and give it a chance to solve their problems". After a series of workshops where people could describe their vision and dream about the future of their community, the next step will be to survey the camps' inhabitants during the last weeks of 2020. In each camp, 15 young people are being trained to do the survey.

With the information, Council of Minorities will be able to contact potential allies for this project (international community, embassies, donors, etc.), as well as the housing authority and the local government to make the proposal of a CLT model with a specific governance that ensures the community's representation. *"In the land system we have housing cooperatives. Many people here live in housing cooperative societies to purchase land together and develop it, leaving 25% of the land for the services and roads. So, we could use this basis, but we would have to try to adapt this model for on-site upgrading."* In fact, the communities have lived in the camps for so long and invested in their housing, which are now close to the commercial areas of the city with many job opportunities. *"The residents of the camp are interested in private ownership; we hope they will realise the CLT option really secures their land. Our target is to successfully design a comprehensive rehabilitation plan that communities can embrace and fight for".*

Thane, Mumbai, India (©Rohit Lahoti)



Case N°19. Slum Rehabilitation in Mumbai, India: From the capitalistic scheme to Community-led Housing development?

- Location: Thane, Mumbai, India
- Type: Non-profit initiative, under project
- Support organisation: Do It Yourself Toolkit for Community-Led Redevelopment
- Web: [description](#) | [video](#)

Context

The metropolis of Mumbai has an estimated population of over 20 million persons of which 6.2 million live in slums, according to the Slum Rehabilitation Authority. There is both a massive need for slum upgrading and scarcity of available land for urbanisation (the cost of land represents between 75 and 80% of the housing price). Therefore, local authorities created a Slum Rehabilitation Scheme through which private developers chosen by at least 70% of the slum dwellers receive the land as a donation to build housing to locally resettle the slum inhabitants. In parallel, developers are enabled to sell housing on the open market (usually on a maximum portion of the land), so they can make an important benefit selling apartments for middle- and high-income households.

Slum dwellers must constitute Cooperative Housing Societies and find an agreement with a developer who will build small flats (around 25m²) for them for free, and others with better quality and surfaces to sell them on the open market. These free housing units cannot be legally sold during a period of ten years, but due to the poor quality of housing, part of the households sell them informally after a few months or years for the price they can get and go back to live in slums.

In this case, the cooperative form does not protect households neither from displacement nor from land speculation. There is not necessarily a common interest of managing the land collectively, but mainly accessing free homes that represent a shelter but also a capital that can be sold legally or illegally. Around 9,000 slum dwellers and their families have received free homes every year for the last 23 years, but only 10 out of 1,400 projects implemented under the Slum Redevelopment Scheme were based on community-led development principles.

Rohit and Sayali, young academics and practitioners from Mumbai, are currently trying to develop a Do It Yourself Toolkit for Community-Led Redevelopment for slum-dwellers with technical assistance. They are looking for institutional support and funding for pilot projects in Thane (1.8 million inhabitants of which 75% living in slums), located in the Northern suburbs of Mumbai, to demonstrate that self-redevelopment strategies through cooperative housing can put the security of land tenure and the people first.

Case N°20. Pamoja Trust: CLT, communal tenure, housing cooperatives... innovative instruments to upgrade informal settlements without displacement

- Location: Nairobi, Kenya
- Type: diverse projects
- Support Organisation: Pamoja Trust, Muungano Wa Wanavijiji, SDI Kenya
- Web: [Pamoja Trust](#) | [Muungano Wa Wanavijiji](#) | [Slum Dwellers International Kenya](#) | [IIED study](#) | [cohabitat.io](#)

Context

In Kenya, around half of the population lives in informal settlements, with no secure land tenure. Since the 1990's, squatting public land for housing in urban and peri-urban areas is a necessity for the urban poor, who are also exposed to violent evictions, land-grabbing and slum demolitions by the local county and national authorities. Even amid the COVID-19 pandemic the mass-evictions are a major problem in Kenya. For example, in May 2020, more than 7,000 families were evicted and left homeless (even though some of them had individual land titles deeds) by the Nairobi City Water and Sewerage Company in the Kariobangi Sewerage Farmers Slum, Korogocho Market, and other slums of the capital, generating a critical humanitarian situation in the wake of the expansion of the sewage system.

In 1996, the resistance movement Muungano wa Wanavijiji ("united slum dwellers" in Kiswahili) emerged as an umbrella organisation for slum dwellers facing eviction threats in different localities. The aim of the federation is to raise the voices of the urban poor and to advocate for land rights, receive technical assistance and funds for participatory slum upgrading. Nowadays, the Kenyan federation of slum dwellers represents over 30,000 households from 400 informal settlements in the country and works in many sectors, including savings groups, community organising, data collection, participatory slum upgrading, international networking.

The Pamoja Trust is a Kenyan NGO, working since 1999 in advocacy around tenure security, access to land and services in slums together with the local and national Muungano wa Wanavijiji federation. It organises slum dwellers to identify issues relating to living in informal settlements, collect social and spatial information on land occupation to advocate for Certificates of Occupation that increases tenure security for the urban poor. "First we organise communities around structures which can dialogue with the duty-bearers (government agencies). Then we approach the government to start the negotiation around the land so it issues a 25 years lease, which is renewable and avoids evictions. But without information, it's not possible to make these links; that's why we use our data collection tools" explains Veronica, who works at the Pamoja Trust in community organising activities.

It took 8 years to the Pamoja Trust to implement this methodology in the case of the Huruma upgrading where 2,300 families live in 6 informal villages built on public land, in order to obtain the land tenure-security. Irene, from the action-research team details *"our model is a community-led approach: the community identifies the problems, works in designing, planning the upgrading program. In Huruma, we only facilitated the activities (data collection, participatory design with architects...). When it comes to design, the dwellers are able to design their own*

house and they're part of the building process. There is basic training, but most of them learn as they do, alongside local craftsmen and other professionals. Through partnerships with academic institutions, they can even get certifications of their new skills". This project was financed through a cooperation fund from Sweden. Other projects are co-financed by the Kenyan government and international development banks.

A crucial issue in the upgrading processes remains securing the land tenure and avoiding the displacement of the inhabitants in the long term. Therefore, different mechanisms have been experimented.

Mechanisms to prevent gentrification and displacement in slum upgrading processes

CLT: Before the Pamoja Trust was created, a CLT had been established in 1994 in the Kenyan town of Voi, in an informal settlement upgrading process financed by the German international cooperation, the national and local government. The Tanzania-Bondeni CLT in Voi, which still is the only CLT in Africa, owns 818 plots of land and was the option chosen by the residents over the option of individual leasehold titles and individual titles with a housing cooperative. However, finally the CLT never received the head-lease from the government and therefore never issued the subleases to the members of the trust. No member meetings have been held since 2002 and informal transactions have sold land to non-community members who constructed multi-storey buildings for rental apartments, breaking many rules of the original CLT and permitting a gentrification process to occur.

Communal tenure: The Kwa Bulu informal settlement in Mombasa County in Nairobi is built on indigenous farming land that in the 1920's was deeded to a landlord who granted a stay order to the people who were living there. But after his death and the massive arrival of new families of farmers, new landlords started evicting the communities who had been struggling to stay on the land for decades. In 2006, an attempt of the occupants to reclaim adverse possession rights to the land was lost in the court by the community. Finally, a solution appeared to protect the land-tenure of the 10.000 inhabitants: the *Social Tenure Domain Model* (STDM) tool developed by Pamoja Trust with the Global Land Tool Network (GLTN), UN-Habitat, and implemented together with the County Authorities and residents.

The community not only participated in the enumerations and mapping process of the settlements to plan the upgrading program but also accepted to establish communal land ownership (community title). The land is being transferred to the community and individually the households receive a Certificate of Occupancy. According to the recent Community Land Act, land cannot be sold individually, only as a community. If a member needs to sell her or his piece of land, the community must consent and approve the selling of the land, as well as decide on the newcomers.

"We have a land committee which was participating in the discussion with the county and the government, but we're trying to implement a cooperative to manage all these processes" explains Irene. 940 titles have already been issued by the government to the Kwa Bulu settlers, but many others are still waiting to feel secure in their homes. "There are around 10,000 families in the neighbourhood. Everybody is waiting for the allotment letter to have security over our land" says in another interview Shamila, a Kwa Bulu resident active in a local organisation that is

guiding women in entrepreneurship, educational activities and the identification of domestic violence.

Housing Cooperative: We Effect's mutual aid housing cooperative model is also being experimented by the Pamoja Trust as an alternative for new adequate housing projects in Nakuru, Mombasa and Nairobi. In one cooperative, two houses out of 30 have already been constructed, two other cooperatives have purchased land and another seven are trying to find land or are in the process of formally registering the housing cooperative. *"In our societal values in Kenya most people aspire to access housing, owning the land individually. But we try to make them understand the model of cooperative ownership and its relevance"* explains Irene.

Trying to stop evictions during the COVID-19 pandemic

The Pamoja Trust linked with the United Nations High Commissioner for Human Rights and UN-Habitat urged the government to avoid evictions during the period and succeeded in installing a Moratorium to stop all evictions processes. They also produced a document to guide the government in prevention issues in the pandemic context around water and sanitation, public health, livelihoods, evictions, violation of women's rights.

"Most people here have not been to school; civic education is a problem in the community. There is a lot of ignorance about COVID-19 around here. There have been no cases of COVID-19 in the neighbourhood so far, so very few people are following the instructions about the pandemic", explains Shamila from Kwa Bulu settlement.

On the ground, Pamoja Trust works with social workers and dwellers' movements raising awareness about the pandemic and preventive measures. In settlements without water access, they put pressure on the authorities to send water tanks, guarantee washing facilities, soap and sanitizer. Pamoja Trust supported innovative entrepreneurs' initiatives, in particular women's groups, producing hard soap and face masks, as well as awareness raising campaigns about COVID-19.

Training in Nairobi, Kenya (©Pamoja Trust)



Case N°21. Katani Greenfield Housing Project: From slums and evictions to permanent homes

- Location: Machakos, Nairobi, Kenya
- Type: incremental self-help housing projects
- Support organisations: Slum Dwellers International, Muungano wa Wanavijiji
- Housing units: 385
- Inauguration date: under construction
- Web: [Muungano wa wanavijiji](#) | [Testimony](#) | [Katani Incremental Housing Phase II](#)

COVID-19 pandemic context

"Years ago, the government evicted 100 people from our settlement, including us. They sent us a notification letter seven days before that they had to build a new sewage system and therefore, we had to leave. We stayed homeless for two days and then found another place to rent", remembers Nancy, mother of three children who is now renting a house made of wood and iron sheets in the Mathare informal settlement in Nairobi. Water is running 3 to 4 days a week. Before the pandemic, she used to sell clothes and groceries on a mobile stand in the street. "Now you can do business again, but there are no customers, I earn only 20% of what I used to before COVID-19. My husband is in the same situation".

The Kenyan government asked landlords to agree with their tenants to defer rent payments during the pandemic, nevertheless, evictions are still going on. *"There are so many evictions here... Most of the landlords don't understand or don't care that the business is down and that there is no money to pay the rent. If you don't pay they may come and remove the iron sheets from the roof to force you out"* says Nancy.

In 2007, the international federation of informal settlement inhabitants Slum Dweller International (Sdi) and Muungano wa Wanavijiji started organising the community and creating self-help saving groups. Sdi also implemented the KnowYourCity.TV programme thanks to which young people document the reality of their community and neighbourhoods. Empowering urban dwellers, especially the youth and women, seeks to foster advocacy work and to prevent forced evictions. *"Now, when evictions occur, we get together with different organisations who help with advocacy, like Sdi and the Pamoja Trust, and we try to stop the process. Recently there were two mass evictions of 300 people. The government came at night and demolished the dwellings, we couldn't do anything".*

Solidarity and awareness raising in the pandemic context

Nancy participates in Muungano wa Bondeni, one of the 13 self-help groups that are active in the Mathare settlement. Each of the savings groups is composed of at least 50 members and are very active during the pandemic. *"We did community surveys to identify the most vulnerable people and help them with food. We also managed to receive small water tanks and sanitation stations with soap from the United Nations and NGOs".*

Another important task of the groups is the community awareness campaigns about COVID-19 prevention: *"There were three cases here and one of the community health volunteers died of COVID-19. But some people here just don't believe the coronavirus is real and act as usual. We*

encourage them to use personal protection and hand washing for them and their children". At international level, the groups are connected with other Sdi affiliate community organisations: "Normally we have national and international exchanges every year. I travelled to Tanzania, South Africa, Uganda to meet with other slum dwellers... Now we did virtual meetings twice a month about what the communities are doing, empowerment on sanitation measures".

Saving for the dream house

In Nancy's savings group, women and men put money aside for a collective housing project. "Sdi (Kenya) gave us a loan to buy land to build housing for 400 members. We purchased land in Katani greenfields from a private owner, not that far away from the city by bus. There are different towns around with markets to sell my merchandise". The members who will build on the site come from different settlements from the Nairobi area: Mathare, Huruma, Korogocho and Kahawa Soweto.

Sdi Kenya provides technical assistance for community-led planning. "We did "Community dream" workshops, and the planners were doing sketches. Then they came back with different options and prices for the houses, and as a community we voted for a contracting firm. We will have individual concrete construction with small spaces for a garden, and open spaces, a community hall and children playgrounds. We will use solar energy, and a borehole with a pump for the water". The future residents already know each other and will incrementally extend their homes through self-help construction in order to reduce construction costs.

To be able to start building, a member must save 10% of the value of the construction. The repayments made by each member goes into a revolving fund managed by the Akiba Mashinani Trust (Muungani wa Wanavijiji) to facilitate other projects on the same site. Since 2015, 11 members are already living in their new homes, but the pandemic hit many others in their savings capacity for the second phase of constructions on the site. "This year was wasted because there were no savings... none of us saved money during the pandemic. If the economy is good, in 2 or 3 years we will reach the 10% with my husband".



Mathare informal settlement, Nairobi, Kenya (©Nancy Nnjoki)

Case N°22. Cowdray Park: Community-Led housing on public leased land

- Location: Bulawayo, Zimbabwe
- Support organisation: Zimbabwe Homeless People's Federation (ZHPF)
- Type of project: Self-help incremental housing, federation of the urban poor
- Number of housing units: 300
- Starting year: 2005
- Web: [official](#) | [HPFI project report](#) | [IIED report](#) | [Slum Dwellers International report](#)

Context: Form women saving groups for incremental housing

The Zimbabwe Homeless People's Federation (ZHPF) is an urban poor federation constituted in the late 1990's that federates slums inhabitants and is affiliated to Slum Dwellers International (Sdi). The ZHPF promotes community savings for livelihood and housing through the Gungano Fund, a national revolving fund, members can borrow from. In the first years, the federation also negotiated with local governments to start participatory profiling of slums to carry out slum upgrading projects, as well as new housing pilot projects on greenfield sites. In these pilot projects, land is given by the local authorities and funded by community savings and donations from international organisations, including Sdi.

Sazini is a member of ZHPF and resident of Cowdray Park, one of the greenfield projects located outside of the city of Bulawayo. *"I started saving in June 1999 in my previous savings scheme, before saving for land. In a hostel where we lived, we saved for health, burial, land, urban poor fund... We also started income generating projects, making art on plates and cups and selling them to tourists. The SDI Secretariat assisted us to sell some stuff to South African tourists".* In Bulawayo, there are about 85 savings groups and each group has a maximum of 30 members so that it remains easy to manage. *"We are all groups of women. If men come, we advise them to allow their women to come instead. My group meets every Wednesday at 10 am. We save for food, or other things. We put the savings into different accounts for different purposes. Some groups have a moneybox which stays with the treasurer and the key stays with another person, and each week they put money in the box".*

Between 2003 and 2005, the savings groups were given 300 plots of land on publicly leased land in Cowdray Park. Sazini arrived in 2009, when there were still no roads or "reticulated water", to have a water connexion in each plot. Inhabitants were digging open wells and covering them with iron sheets to keep the water clean. *"The local authorities contributed to financing the water system and it is now running. But connecting to that water system is very expensive. Some have connected but most of us are still using the communal taps. There's neither electricity, nor TV... As an organisation, we pay to use energy and we are using solar panels, which we acquired through a program. And for cooking we are also using different sources of energy like gaz, wood and charcoal".*

The building of the housing units is done collectively for the first step, and then individually for the extensions. *"Each member is building the size of the house according to affordability. The association helps you for the first two rooms, but if you want to extend further it is your duty. There is a standard plan, but you can build incrementally. When you have savings, you apply for a house*

extension. In my case, my siblings helped me to build two additional rooms, as I was taking care of my sick mother. In 2017, when I started cross border trading in Zambia, it went well. I managed to put the other 2 rooms to make 6 and sent my son to the university. But out of the 300, close to 100 plots are still underdeveloped”.

A relative land tenure security...

Sazini remembers many violent evictions in the area she was living before. Sazini explains, “When we approached the local authorities to give us this land, they registered us. After we signed a lease agreement, we could build our house according to the Local Authority’s standards. You had to present the housing project for their approval. They could either approve or reject it, because the land belongs to them”.

“With the lease agreement that I am held to now with the local authority, I almost completed the payment for the land plus infrastructure services (reticulated water supply and sewer, which is yet to be installed). They told me that when I finish, I will have to sign another agreement of sale. I think I am in a better position now, but most of our people are still struggling and could possibly lose their land again... They make us pay for the services in advance and they claim to use the payments to install the services. If you want to sell your plot, the municipality has to approve it first. They can approve and refer you to the tax office or disapprove of the sale. I don't even know all the procedures, because people here end up selling to each other illegally... They go to the lawyers and exchange whatever they have, but ownership titles are not transferred”.

COVID-19 pandemic: solidarity with direct neighbours, and with other settlements

“During the first lockdown, the police and army were treating people who were seen outside their houses with brutality . There was a problem of food scarcity. The few shops that were open, were almost empty”. In Cowdray park, many measures have been taken to reduce the effects of the pandemic. The neighbours organised clean up campaigns, awareness-raising with flyers on COVID-19, and the installation of washing stations in communal facilities, such as bus stops and water points. Group meetings were reduced to a maximum of 30 persons, using individual protection equipment, avoided to share items without previous sanitizing, and so on.

With the other women of her savings group, Sazini used savings to collectively buy food and to generate incomes, since many of them lost their usual incomes. “Before the pandemic I used to go by bus to Zambia, buy products there and sell them here on the community market. Now the border is closed, and the government shut the markets because of COVID-19 contaminations, so I lost all my income, and there is a high competition for jobs now. As a women’s group we support each other and teach each other new skills to generate income. We buy fabric from Zambia, sew masks, use some for our families and sell the others. For the soap, everyone brings different ingredients and we prepare them together”. Then we sell the liquid soap in recycled plastic bottles. Sazini also explains that there were many new members in the women’s group, producing and selling masks together.

In terms of education, some families are doing e-learning or paying for private lessons for their children. Neighbourhood watch committees are responsible for preventing domestic violence and delinquency. In the women’s groups, domestic violence can be detected and organisations and lawyers alerted. “There was an increase of domestic violence, families were fighting. Not in

our organisation, but among the neighbours. With our organisation we are trying to talk to them. There are many topics discussed during our meetings, so we encourage other women to join the group and get involved as well. Some organisations help us to explain women's rights."

Moreover, Sazini and her group showed great solidarity towards the dwellers of the slums she works with, collecting data and implementing the Know Your City project. "We wanted to collect data on various settlements to understand how people were coping with the situation, how much knowledge they had on COVID-19 and what precautions they were taking. In the slum settlements, hunger was the worst challenge, knowledge on COVID-19 was too shallow or nothing at all, no precautions were observed. So with our groups we prepared some food packages and used part of the money from the NGO to help our fellow members. Travelling to their places was not allowed so we requested transport from a retail shop to send food to the settlements with instructions, because food retailers had permits to move around".

As a national organisation, the Federation organised virtual meetings with members and also with other NGOs to coordinate relief activities and strategies. "We started forming a lot of WhatsApp groups at various levels for our meetings and to communicate easily with other groups. We shared information on COVID-19 prevention, on how to prepare homemade sanitizers. We also ran awareness campaigns through cell phone calls. Some organisations provided psycho-social support per telephone. We started to save using telephones and our support NGO was very encouraging". As data is very expensive, the NGO supported them to buy internet plans to communicate in this difficult period.

Cowdray Park women's group, Zimbabwe (©Sazini Ndlovu)



Case N°23. Senegalese Federation of Inhabitants: Union is strength

Location: Dakar Region, Senegal

Type of project: self-help incremental housing, federation of the urban poor

Support organisation: urbaSen, Fédération Sénégalaise des Habitants

Number of houses rebuilt/rehabilitated: 596 (6,000 people)

Start year: 2009

Web: [official](#) | [Facebook FSH](#) | [Video COVID-19 response](#) | [cohabitat.io](#)

Background

Created in 2014, the Senegalese Federation of Inhabitants (Fédération Sénégalaise des Habitants - FSH) is made up of grassroots community organisations with nearly 10,000 members organised in 457 (mostly female) savings groups in the regions of Dakar, Thiès and Louga. The FSH is supported by urbaSEN, a Senegalese technical support NGO in its activities to rebuild and rehabilitate houses damaged by flooding and in neighbourhood upgrading. The FSH is inspired by the model of inhabitants' federations promoted by the Slum Dwellers International (Sdi) network, which it joined in 2015.

United against the pandemic

During the COVID-19's pandemic, the inhabitants of the precarious neighbourhoods of the outskirts of Dakar were exposed to high risk of infection. The FSH and urbaSEN have decided to take action to support their members and join forces to implement awareness raising campaigns, information and communication measures in the precarious neighbourhoods of the suburbs, as well as in the regions of Thiès and Louga, and thus prevent the spread of the virus as much as possible.

With the support of their partners (International Budget Partnership), the FSH carried out a rapid survey among more than 350 families in the cities of Pikine and Guédiawaye, in order to assess the impact of the pandemic and understand the problems faced by vulnerable households and define relevant actions to support them. The surveys were implemented by community members. The questionnaire was administered in paper and through the Kobo Toolbox application, according to the Know Your City method, involving communities in data collection and management.

The surveys showed a high economic impact among most households (87%), whose informal economic activities are the only source of income. Many income-generating activities depend on collective savings groups ("tontines" and contributions) that enable them to invest. The vast majority (84%) are small-scale commercial activities, followed by the processing of cereal products (16%). The impact on these activities is mainly linked to travel difficulties (less transport, restrictions on the number of passengers) and bans on gatherings, as well as the closure of catering services.

Following these findings, exceptional funds were raised thanks to the support of the Agence Française de Développement (AFD) and the Abbé Pierre Foundation (FAP) to mitigate the consequences of the pandemic on households through various awareness-raising and

prevention actions. They made it possible for the FSH to distribute 50 emergency food kits to the most vulnerable families and to organise awareness-raising activities (meetings, adapted demonstration workshops organised in compliance with barrier measures).

The FSH also distributed hygiene kits to 1,800 of its members, as well as in health posts and in certain municipalities in the suburbs of Dakar. A communication campaign through social networks and WhatsApp facilitated reaching out to the members. In addition, exceptional loans were set up through the revolving fund, a financial mechanism that is self-managed by the Federation with the support of urbaSEN, to enable 48 savings groups to maintain and reinvigorate their income-generating activities, which were severely affected by the health crisis.

Community organising and networking have made it possible to mobilise community-members, identify the most vulnerable families and take rapid action to mitigate both the spread of the virus and the economic impact on households. The strong and dynamic social organisation - materialised through the network of savings groups federated under the FSH - has thus proved its worth not only in "normal" times but also in these times of crisis, in line with FSH's slogan: Unity Is Strength - Mboloy Moy Dolé!

Médina Gounass community, Guédiawaye, Senegal (©UrbaSen)



Case N°24. Barbuda Island: A battle between communal land ownership and tourist real estate developments in an earthly paradise

- Location: Barbuda, Antigua & Barbuda
- Type: communal land ownership (family land)
- Web: [the intercept article](#) | [artículo momento crítico](#)

Context

Barbuda is an island in the Caribbean belonging to Antigua and Barbuda sovereign nation in the West Indies. It could be described as a little paradise on earth, with its empty sand beaches and lagoons, coral reefs and mangroves preserved from mass-tourism. Only 1,800 inhabitants were enumerated on the Island in 2011 and there is a single town, Codrington. Since the abolition of slavery, the population lives in peace and harmony with the nature. *"Traditional knowledge is passed on from generation to generation about where and when to hunt, fish, plant, and also when to let nature rest to guarantee new cycles."* explains John, Barbudan marine biologist and principal of the secondary school.

Unlike in Antigua, where land is privately owned and can be purchased, in Barbuda the whole island is collectively owned by the inhabitants since its emancipation in 1834. The 2007 Land Act sets rules to enjoy rights over this common good (Family Land). Only people who are Barbudan, meaning who have a grandmother or grandfather born on the island, are entitled to build a house on the island, and access its resources for farming, hunting and fishing. Every 18-year-old Barbudan can choose a plot of land and progressively build a house with self-help, without the necessity of taking a mortgage.

This collective ownership of resources is the guarantee for food security, livelihood for the inhabitants, but also the protection and preservation of the subtle balance in the island's land and marine ecosystem. *"In contrast with Antigua, where there are more inhabitants and a fishing industry, here we take just what we need to ensure that future generations will be able to do the same and know how to maintain this sustainability"*. Unfortunately, with the arrival of foreign fishers on the island's coasts who do not have knowledge about resource management, there is a decline in health and quantity of fish and crab, threatening to break this balance.

From hurricane Irma to land-grabbing for real estate development

The other main fracture in the island's harmony arrived with the hurricane Irma which hit Barbuda in September 2017. Over 50% of the homes were slightly damaged, others totally destroyed. The government in Antigua forced Barbudans to abandon the Island and hold them away for several months, not allowing anyone to go back to Barbuda. The situation was indeed ideal to try to revert the traditional land ownership and management system to enable the commercial selling of the island to private investors.

Antigua and Barbuda's prime minister said individual ownership would facilitate the access to bank loans for reconstruction for Barbudans who lost their homes in the hurricane. Only one month after the Irma hurricane, while the population was still forced to stay away, the government initiated the construction of an airport on the island, which was in the interest of

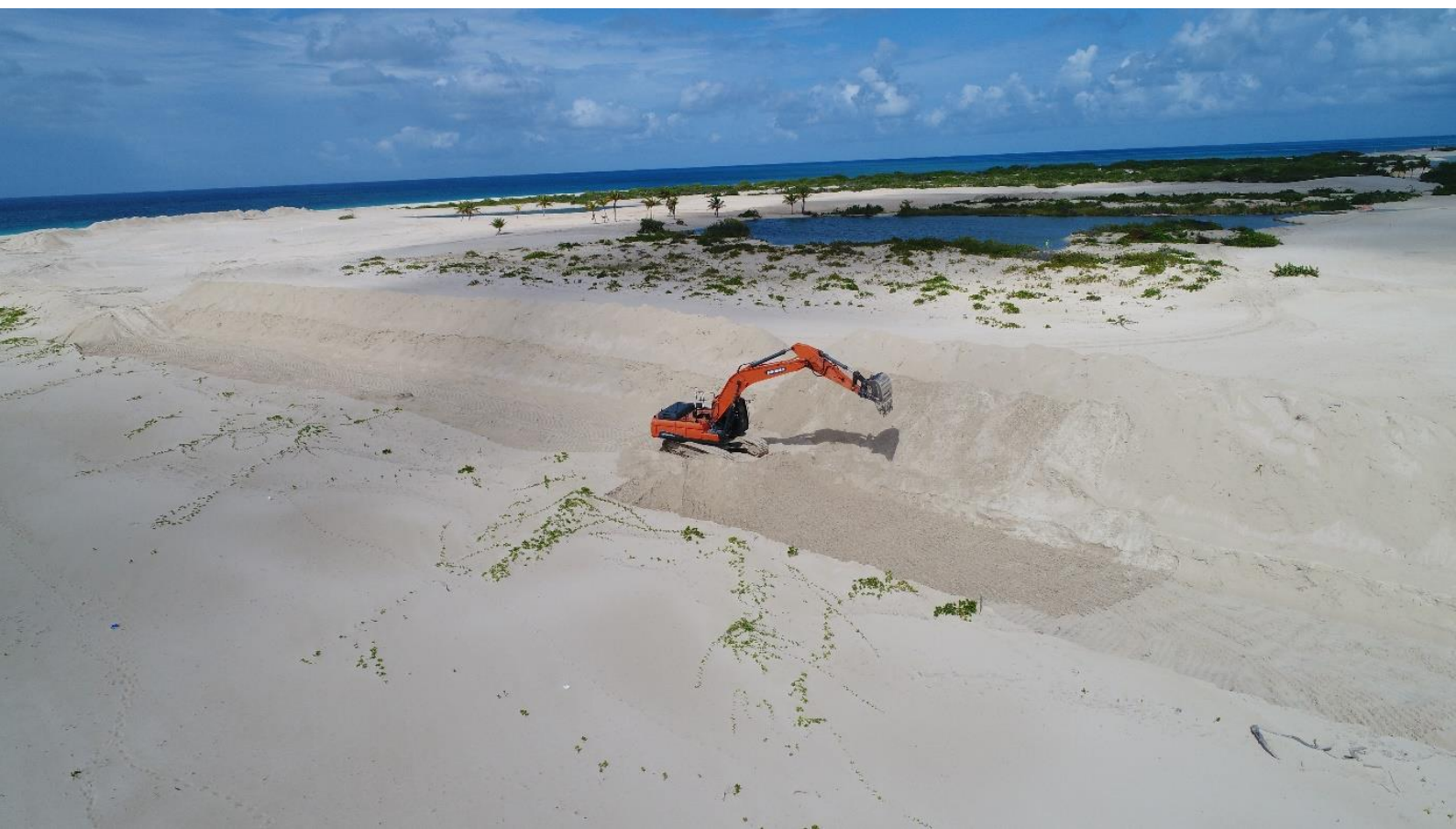
multimillionaires who were planning to build luxury and touristic real estate developments on the island (Robert de Niro and John Paul DeJoria).

Against the opinion of the government, 1200 Barbudans went back to their island and started re-establishing the housing, agriculture and local economy. Without help from the central government, basic services could not fully be restored yet. The hospital could be partly reconstructed, through help from Indian donors and the primary school through other donations. As the government refused to re-open the secondary school, local people used churches to teach and alerted human rights organisations until the government allowed them to open it. *"The Barbuda Council started two court cases against the government, one against the attempts to change the communal land system in the Land Act, and another one against the airport construction".*

A COVID-19-free island

"While in Antigua they've had over 100 cases, we haven't had any here. Well as there are few tests, maybe there have been cases, but we never knew because everyone has good health here" says John. For several months, Antigua locked harbours and airports, no travels between the islands were possible affecting some households in their economy. *"In Antigua many people lost their jobs, the food situation is bad... There really is a high contrast between the islands. In Barbuda the average family didn't have to worry about the pandemic. Here we have wildlife, fish and water. Most families have savings and helped those who didn't or still couldn't reconstruct their houses"*. In June 2020, the borders were opened, and ferries and flights came back, but during the previous months *"as the health system is still non-existent, most people felt safe not having population exchanges with the rest of the world, which could have imported the virus here"*.

Building a real estate project on a virgin beach, Barbuda (@John Mussington)



Case N°25. The Source Farm Ecovillage: Back to the roots

- Location: St. Thomas, Jamaica
- Type: Rural Intentional Community
- Number of housing units: 9
- Year of completion: 2007
- Web: [official](#) | [Global Ecovillage Network](#) | [Intentional Communities](#)

Context

The Source Farm Foundation is a Jamaican grassroots organisation that promotes environmental justice and awareness by developing community economy initiatives, permaculture for food security and sustainable livelihoods, and ecological building. The founding members are Jamaicans who were living in the United Kingdom and the United States and were inspired by the concept of Intentional Communities. They decided to move back to Jamaica to start an Ecovillage. *"We had to define and do everything from scratch: from developing the methodology of the food production to the building process. We started from the ground working and sharing with other farmers in St Thomas."* remembers Nicola, one of founding member who today lives in the ecovillage and is a community development specialist.

As the Community Land Trust model does not exist in Jamaica, initially some of the members who had family links bought the 63 acres of land and paid a mortgage. They created a company to manage the land and the Ecovillage project. The Foundation grants 99-year leases to the newcomers who join the community. All the members possess shares of the company and participate in the decision-making processes using the consensus management methodology.

For the time being, the Source Farm Ecovillage has 9 households (with 13 to 20 people living on site) and is looking for two or three young families to join the community. The aim is to slowly grow up to a maximum of 50 adults. Each family can privately use ¼ acre (1,000m²), and the shared facilities like the common house, community kitchen, a farm shed, among others. The rest of the land is either left bush area or used for organic farming. *"The community is like a small village in which we live, work and play. We have a farmers group, research group and organise discussion circles. We use solar and wind energy. We have a wellness centre, a craft studio and a sewing cooperative that generates income".*

Local materials and construction techniques like Super Adobe and earthbag building were employed, as well as off-the-grid energy solutions implemented with the aim to preserve the local environment characterised by high biodiversity and beautiful natural landscapes. Volunteers visiting the ecovillage can learn about these techniques and technologies, participate in the construction process and in the organic food production (over 400 coconut trees, and many other fruits like mango, avocado, lime, banana, pineapple, ackee, pomegranate and other Jamaican tropical fruits. Vegetables include tomato, callaloo, sweet potato, peppers, sorrel, yam, dasheen, scallion, greens, butternut squash, beans, chards and several spices).

Nicola tries to help other local groups create their Intentional Communities based on their own ideas and needs. People from Jamaica, four other Caribbean islands and the United States already visited the community to learn from the Source Farm's experience. *"We feel that our work is offering the tools for people to collaborate, whatever they want to do together. We*

created a documentation and toolkit for people who want to make a start. You may have access to land, but if you don't have the bones to structure the community and heal conflicts or challenges to be able to grow together, it won't work".

An example for these challenges is another Intentional Community that was established nearby. It counts five households who bought a plot of land by contributing each with the same amount of equity. Every household has a separated area for individual use, but given that the rules of governance were not clarified in the beginning, conflicts arose on land use. *"There are written agreements, but men and women always fight, there are discussions about gender roles and responsibilities. There are so many differences between some of us that it is difficult to make collective decisions"* explains A-d'Ziko, a writer and poet who lives in this Intentional Community.

Tenure insecurity in rural areas

In Jamaica, COVID-19 increased poverty rates, affecting especially households living on daily wages. Moreover, rural workers employed by private companies live in accommodations on the farm, but don't have security of tenure. *"In a sugarcane plantation close by, the company was doing bad business, they destroyed the fields with chemicals and had to sell the land. The workers families who lived there for two or three generations are now homeless. They are not aware of their rights and have nobody to speak on their behalf to defend them"* says A-d'Ziko. Many people also occupy "Crownlands" with no formal recognition. These lands still belong to the Queen of the United Kingdom and Commonwealth realms. They purchase plots from land grabbers thinking that it is legal until they get evicted by the authorities. *"There is a popular belief that if you live on Crownland peacefully paying taxes for five years you can stay there forever. But the government sees them as squatter communities and evicts them. Children grow up and don't know that they have no right to be there until one day they get an eviction notice. This is very common in rural areas"*.

The Source Farm in times of COVID-19

In the Source Farm Ecovillage, interactions are limited since the beginning of the pandemic. The residents could live in the lockdown without the necessity of leaving the community, without compromising their health and food security. According to Nicola: *"We have two elderly people in the group, hence, we had to reduce contacts with the outside. Activities have slowed down, and we are doing more internal work, more things inside the community - cooking communally, sharing resources, giving each other music or dance lessons, etc."* As they could not import organic seeds, they started producing their own seeds for the vegetable and fruit garden. No volunteers have been able to come to the ecovillage either.

The three children of the community have been home-schooling since the creation of the Ecovillage. Hence, the closing of schools did not affect them. Various other activities also turned virtual. Nicola and her neighbours still go to the Natural Farmers Market to sell their organic products every Saturday and have also made donations to the local communities to contribute to their self-sufficiency: the foundation's Regenerative Agriculture Project donated irrigation systems for breadfruit and other crops, and the Source and the company Living Energy Lights donated solar panels and batteries to 30 local farmers.

Case N°26. Older Women's CoHousing: Living and aging in a united community

- Location: London, United Kingdom
- Type: CoHousing
- Number of housing units: 25
- Year of completion : 2016
- Web: [official](#) | [cohabitat.io](#)

Context

The Older Women's CoHousing (OWCH) is an innovative project in the UK led by twenty-six women aged over 50, who almost all lived alone prior to moving to New Ground in London. The project has an intergenerational approach with an age-range that stretches over 36 years and is the first senior female cohousing in the UK. With solidarity and mutual support at its core, the women at OWCH strive to keep self-dependent and active as older age approaches, while maintaining a strong sense of community and mutual care.

The building complex has 25 flats and several shared spaces, including a common garden, service and guest rooms, etc. The design of the building was entirely done through collaborative design with the architects, ensuring the building would respond to the residents' needs and expectations. Conviviality is highly valued with several group activities held regularly, such as film screening nights and communal meals. The property in New Ground is managed collectively: residents join different working groups - financial, communications, gardening, among others.

Collectively facing the pandemic as a risk group

As a senior community, many of the women were at risk once the pandemic started. Hence, all communal spaces had to be closed and the group activities redesigned. To maintain some degree of conviviality, the collective implemented online review clubs of movies and books as well as a yoga club. Moreover, communal shopping was organised for those who could not go out, helping with the purchase of food and medication. Homegrown food from the garden was also shared among the cohabitants. The big garden also allowed enough space for residents to take some fresh air and walks during confinement. Moreover, sanitising of shared spaces was done two times per day on a rota for all residents. Once deconfinement began in early summer, group meetings could be held in the garden or in common spaces for a maximum of 6 people - always respecting social distancing.

Living and aging in OWCH, among a strongly bonded community, not only allows the residents to access spaces that facilitate social interaction and inclusion while remaining self-independent, but also promotes the solidarity and care much needed for a healthy and balanced life, even when there is no pandemic.

Case N°27. Rio Vermelho: solidarity as the spark for a neighbourhood network

- Location: Salvador, Bahia, Brazil
- Type: Solidarity initiatives at neighbourhood level

Context

The city of Salvador, capital of the state of Bahia, in the northeast of Brazil, has a significant number of its population living in precarious conditions. During the pandemic, socio-spatial inequalities widened, especially regarding the preventive measures of COVID-19 which demanded social distancing, access to basic services and access to health. Social distancing, for example, was not an option for many families living on low income, either because of overcrowding or the need to continue working - not to mention the inability to access public services, such as water, sanitation and health that affected not only the city of Salvador, but the entire country.

A neighbourhood network established in the face of the pandemic

Similarly to other Latin American cities, a significant part of Salvador's most vulnerable population works in the informal sectors of the economy as street vendors, fishermen, on-beach stands and so on. With the arrival of the pandemic, the beaches - for many, a place of work and source of incomes - were closed, implying in a significant loss of income for many families.

In response to this problem, the residents of different upper-middle-class condominiums in the *Rio Vermelho* neighbourhood, located near *Amaralina* beach, started a solidarity action to come in support of these families. On their own initiative, they collected data of the street vendors with whom they had neighbourhood and proximity relations and organised a collection of financial resources to be sent to those families who had their activities interrupted. In total, each registered vendor received approximately 1,000 reais (~170 US\$). The whole organisational process was done through online apps among the condominiums' neighbours, with the participation of around 60 residents of *Rio Vermelho* who didn't know each other before this.

The collection process took place before the federal government implemented the emergency financial aid (financial support of 600 reais to low-income families) during the pandemic. As a result, some of the registered vendors were able to access the emergency aid and redirected the support of 1,000 reais from the neighbourhood to other families in need who were not able to receive government assistance.

The collective support that emerged in *Rio Vermelho* demonstrates how relationships between neighbours and with the neighbourhood users beyond housing units can serve as solidarity and safety nets in times of crisis, spontaneously giving rise to a more resilient and altruistic community, breaking through highly marked socio-economic barriers while being the sole support for some people.



coopérative d'habitat

ABRICOOP

Ensemble on va plus loin

Seul on va plus vite

"Alone you go faster, together we go further"
Abricoop, Toulouse, France (©Abricoop)

Conclusion: A need for housing policies that promote community-led housing, now and in the future

According to the observations on the ground of many of CoHabitat Network's organisations, the current COVID-19 pandemic is an accelerator and aggravator of pre-existing inequalities. In the last decades, the financialisation of land and housing has increased inequalities and forced evictions while compromising the capacity of low and middle-income households to access affordable and adequate housing opportunities. Therefore, groups of populations who already struggled to access land and housing before the pandemic, are disproportionately affected by the health, social and economic impacts of the global COVID-19 crisis.

This is even more dramatic, given that access to adequate housing greatly influences the access to other social rights, such as social and healthcare systems, decent work, education, culture, justice, gender equality, among others. Placing residents and users at the core of decision-making processes about their habitat is key to reducing territorial inequalities and ensuring a better quality of life, solidarity and social inclusion, as well as resilient and caring neighbourhoods, vibrant and creative local economies, ecological sustainability and architectural innovation, cohesive and democratic communities.

Even though the number of survey respondents is limited and not representative, it allows for observing the following tendencies relating to citizen responses to the COVID-19 pandemic. The findings of the survey are backed by the interviews carried out during the study.

Cooperative Housing and Community Land Trusts as well as individual property Co-Housing initiatives (referred to as Community-led Housing initiatives in this study) provide important benefits for their inhabitants in times of crisis, like the current pandemic, when compared with irregular housing situations, borrowed or rental housing and standard individual property. These benefits include:

- **Security of land tenure:** Community-led Housing models offer more effective protection from evictions, foreclosure or displacement even when residents lose part of their income. Such advantages are due to the community-led and often collective-ownership characteristics of these models, the existence of security funds, collective mortgage payback, and monthly payback that is proportional to income, increased negotiation capacity with funders and local authorities, etc.
- **Income generation:** previously organised groups for savings and housing are more likely to come together and create income-generating activities to better cope with job-losses and economic crises. In the survey and the interviews, many creative examples were mentioned (for instance, soap and face masks production, buying food produced by neighbours, etc.).
- **Solidarity activities:** neighbours who know each other well (i.e., decided to live together or struggled together for housing, participated in assemblies, committees, different activities, negotiated with public or private entities for their housing project, etc.) and have collectively faced different hardships, can more easily trust and support each other.

This is not only particularly relevant for groups identified as vulnerable in the context of the COVID-19 pandemic (people with mental or physical illnesses, elderly, isolated, children, jobless, victims of domestic violence, etc.), but also allows the entire community to cope with a critical situation through unity, solidarity and cooperation.

- **Together against isolation:** collective activities help reduce the workload, especially for women, but also provide emotional and psychological help to prevent isolation, loneliness, stress and depression. This is true for any kind of neighbourhood in any country but is especially effective when residents share spaces and activities (in public rental housing, informal settlements and in Community-Led Housing).

The study contributes to providing hands-on evidence of the benefits of Community-led Housing for its residents and showcases that Community-led Housing fosters individual and community resilience to the health, economic and social impacts of the COVID-19 pandemic.

Most of the time, Community-led Housing projects are rooted in a long community process, aggregating demand, skills and negotiation capacity. For these initiatives to be successful, they require time (in many cases, years of advocacy, planning and community organising), as well as public and private support through public institutions, mayors, deputies, ministers, foundations and international cooperation agencies, among others. Public support for Community-led Housing is indeed crucial for putting Community-led Housing to scale.

[We Effect, urbaMonde and the allies of the CoHabitat Network urge local, regional and national governments to support Community-Led Housing initiatives at different scales through enabling policies that include a legal frameworks, funding and land.](#)

An increasing number of cities and local governments have already developed policies and instruments to support more inclusive and community-led urban development and housing. Examples include legal frameworks, special zoning areas, municipality-granted building rights, land banks, financial support for the access to land, revolving funds, public guarantees, technical assistance, public-private-community partnerships, participatory planning and budgeting, participatory and comprehensive neighbourhood upgrading programs, among others.

We believe that such efforts to encourage Community-Led Housing initiatives are an effective strategy to meet the needs of deprived communities while preventing commodification, gentrification and touristification of cities and ensuring the social function of land and housing. We, therefore, believe that CLH is a concrete pathway to prevent future crises of all kinds and to fulfil people's Economic, Social and Cultural Rights as well as the United Nations' Sustainable Development Goals for 2030.

