



Coopérative d'habitants

Association to promote housing cooperatives and accompany them

Created in 2005

French context: housing crisis

Rental :

- Difficult to find adequate housing,
- No participation in management,
- Neglect of common spaces,
- No housing-linked opportunity to save.

Purchase :

- Speculative price inflation.

Social Housing :

- Bottleneck,
- Difficult to create mixed income groups,
- Low income ghettos.

No intermediate statute !



French context : renewal of the cooperative movement

Development of new initiatives :

- Producer-consumer groups for fruit and vegetables
- Resident associations
- Parental creches
- Non-monetary service exchange

Emergence of new collective housing projects based on cooperative values :

- Joint ownership
- Non speculation
- At cost

Habicoop was formed with the goal of accompanying these new housing cooperatives and to create a third form of housing based on foreign models.



A model to invent (at least in France) : Values of housing cooperatives



- **A collective project** : Co-production of housing by the future residents, self-management.
- **Mutualisation of space** : Solidarity, conviviality, economy...
- **Ecology** : Eco-construction, eco-usage, footprint reduction.
- **Accessible**: Mixed income, partnership with existing social housing organisation, grants from local authorities.
- **Open to the surrounding area** : Create new social dynamics, tools for eco-districts.



Inventing a model : Legal and financial framework

Tenants and joint owners !

→ Initial down-payment of member – buys a share of the cooperative.

→ Fee : Rent + share purchase proportional to the surface and cost-of-living indexed.



Inventing a model : Legal and financial framework



A member leaves...

- **Combine non speculation and savings** : member recovers his down-payment (indexed to inflation or not) and the shares purchased are reimbursed on a deferred basis.
- **Equality over time** : members contribute on the same basis whatever the moment they join.

Inventing a model : Legal and financial framework



Sources of economy in the project

- **Finance** : Down-payments of tenants + loans negotiated by the cooperative (market rates and/or preferential linked to social housing).
- **Auto-development** : Eliminate developer's costs.
- **Social usefulness** : Access to innovation/ecology grants.

Inventing a model :

Need to adapt the French law



To enable the pilot projects, Habicoop is active in lobbying for the recognition of housing cooperatives alongside the existing cooperatives for social housing (HLM).

Differences between existing HLM cooperatives and the housing cooperatives we promote		
	HLM	Housing coop
Co-production	No	Yes
Cooptation	No	Yes
Participation in management	No	Yes
Access to preferential loans	Yes	Conditional on residents' incomes
Fiscal rent limitation (floor)	N/A	Yes

Inventing a model : Need to adapt the French law



It is necessary to...

- Adapt finance mechanisms to dual rôle of tenant/owner so projects and members are not penalised.
- Allow at-cost rents to be used (Tax authorities oblige use of market rate rents).
- Facilitate access of low-income members.
- Enable financial equity between members whatever arrival date
- Reinforce non speculation by regulating sale price of shares.

Habicoop : our role



Accompanying cooperative housing projects (based on the GRT model in Quebec).

■ **Associating projects members and local authorities, financial institutions etc,.**

■ **Building the project framework :**

- Technical assistance on legal, architectural, land search.
- Methodology

■ **Development phase**

Habicoop : our role



In the beginning...

■ Creating a framework :

- Legal, administrative, financial
- Associating social housing
- Partnership (local authorities, cooperative movement, cooperative banks, lawyers...)

■ Toolkit :

- Accompanying offer
- Methodological guide

■ Work on the pilot project : Village Vertical

The pilot project : Village Vertical



The pilot project : Village Vertical



Located : ZAC des Maisons Neuves, Villeurbanne (agglomération lyonnaise), Région Rhône-Alpes, France.

History : in 2005 a small group of families meeting housing problems and waiting to help each other.

Number of lodgings : 14, 4 of which for young low-revenue workers.

Shared spaces : 1 shared room including kitchen and commodities, laundry, 4 visitor's bedrooms and vegetable garden.

Eco-construction : solar panels, low-consumption construction.

Delivery date : 2012

Today the building permit has been requested but the project is meeting financing issues !



Coopérative d'habitants

**Habicoop is heading a national network for the recognition
of housing cooperatives in France :**

**Housing cooperative symposia : exchanging and sharing
experience with our partners !**

**5th national meeting of housing cooperatives – Strasbourg
19-21 November**



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To learn more

www.habicoop.fr