

The alternative of housing cooperatives for a sustainable town

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Abstract: Housing cooperatives existed in France up to 1971 when they were banned, their main purpose having been to provide state aid for home ownership to people from modest social backgrounds. It was only in 2006, when it had become extremely difficult for people to buy property, that they were legally reinstated.

This new possibility of home-ownership is of particular interest today to young middle-class couples who have modest incomes but a relatively large cultural capital derived from their work in the social or artistic sectors. These people are confirmed environmental activists and are joined by older activists from the May 1968 movement, in particular women reaching retirement age.

These housing construction operations currently being undertaken in France as ecological and sustainable alternatives to suburban housing developments and social housing districts are private initiatives and have as yet hardly involved public policies.

Keywords: Cooperative, home-ownership, alternative housing, sustainability, discrimination

Housing cooperatives in France before 1971

In France, the history of cooperative home-ownership follows the pattern of the major social developments and the public policies which tried to manage them. According to Toucas (2005)¹, it was at the end of the 19th century, following the Siegfried law (1894) on affordable housing, that the *société civile de coopération de consommation* (society for consumer cooperation) in the 18th arrondissement of Paris set up a cooperative housing system. The explicit objective of this law passed by the 3rd Republic was to give workers access to rented housing. There was no question of home-ownership. These housing cooperatives received state aid and subsidies to provide cheap rented accommodation. This policy continued under various forms until the Second World War. It allowed the implementation of social housing projects which were often worthwhile but fell well short of the needs of the French population. At the outbreak of the war, the housing question, particularly for the most disadvantaged social groups in urban areas, was largely unresolved. The Second World War considerably aggravated the situation, not only because budgetary priorities did not cover this sector, but also 450,000 homes were destroyed by the bombing. Moreover, at the end of the war, the movement of people back to the towns that they had fled during the conflict created enormous demographic pressure on the towns. After the war, housing was one of the greatest problems facing most people who had to live in often appalling conditions. Faced with reconstruction financed by war damages and specific budgetary choices, public policies became embroiled in institutional crises. However, a law was passed in 1947 with the aim of stimulating the activity of organizations for low-cost

¹ Toucas P. (2005), p.143.

housing (*Habitation à Bon Marché*), which in 1951 became HLM (*Habitation à Loyer Modéré*) (Low-Rent housing). During this period, union activism also developed, giving rise to self-help housing actions (*Les Castors*), set up in 1948, which were clearly based on home-ownership principles. Architectural experiments, such as those of Le Corbusier (Denève, 2006), also promoted the spirit of cooperative ownership. For example, the very well-known architecture of Le Corbusier's standard-sized housing units in Nantes involved a principle of cooperative housing which was emblematic of the development of this type of property. In this way, construction in the fifties was based on a cooperative system which concerned the working classes. The "Maison Radieuse" was managed by its residents until 1974, following nearly three years of resistance to the legal ban of 1971. This cooperative system enabled the residents to hold shares, purchased as part of the rent. The building contained a large number of communal facilities: library, garden, vacuum cleaners, fridges, floor-polishers, a roof-top school, postal service, home deliveries, etc. These neighbourhood services provided strong community links which were expressed through festive events and a strong sense of mutual help. The end of this cooperative system divided residents into tenants of a state housing department and owners. After the enthusiasm of the first years, the building became dilapidated, until it was renovated at the end of the eighties when it became the subject of a heritage process, listed as a historic 20th-century monument. Currently, the building is experiencing gentrification thanks to the renown of its creator.

Like the "Maison Radieuse" in Nantes, the severe post-war housing crisis affected most of the French population, not just those in financial and social difficulty. By contrast, the reconstruction period was the beginning of the period

of economic growth known as the “Trente Glorieuses” (1945-1975) on which French economic development was built. However, it was only in the mid-fifties that public housing policies were set up to tackle the real problem. They essentially dealt with rented accommodation and the construction of large housing estates managed by semi-public companies, some of which had the legal status of cooperatives. In 1958, and again in 1962, the State issued a list of priority development areas (*Zones à Urbaniser en Priorité – ZUP*) which turned into the problem districts of the following decades. The State policy, which aimed to build up to 500,000 rental homes per year, provided relief to all the people living in sub-standard housing at the end of the fifties and beginning of the sixties, was soon shown to be catastrophic, in terms of both building quality and town-planning. The middle classes who had benefited from the economic development left these districts and moved into residential suburban areas, and from the beginning of the seventies, this type of housing came to epitomize all the social problems.

While the State had opened up access to housing immediately after the war, including the development of certain forms of cooperative ownership, it took back control of housing in the seventies, by which time needs had been met in terms of quantity. In 1971 a law was passed banning all forms of collective home-ownership, priority being given to personal home ownership, either through private ownership of a house or condominium. Access to rental accommodation was the only other alternative retained. But above all, the State removed any public funding support for collective ownership. Moreover, throughout this period, which was marked essentially by considerable economic and technological growth, there was no common concern for environmental

issues. Neither the State nor regional authorities gave any attention to the ecological issue. While the collective activism which had emerged particularly from the social movements of May 68 gave rise to many experiments in this domain, in terms of both community groups, and hence shared ownership, and ecological choices, it had little social impact.

From 1971 to 2006

In fact, a few rare cases of cooperative or community type housing projects were created towards the end of the seventies or beginning of the eighties, situated at the extreme limit of the legal system through a statutory reinterpretation of the law. An example of this very small, militant movement is the “Habitat Différent” group in Angers, a middle-sized town in the centre of France. This group involves 17 social housing units self-managed² by a voluntary organization in partnership with a social housing agency. The programme was developed by a group of middle-class people looking for collective alternatives to individualistic over-consumption, based on the principle of self-management and community living. To carry out the project, some of the members who were explicitly committed to alternative living styles joined another group whose interest lay more in alternative access to the choice of home design. While the two groups started from slightly different principles, they came broadly together round the idea of an experiment for social transformation changing the pattern of everyday life. Negotiations, compromises and shared principles enabled these residents to fulfil their project and to maintain the initial spirit up to the present

² Bacqué M.H. (2007), p.8.

day. This project was ahead of its time in the eighties, and relatively isolated, but has now been caught up by recent social changes, as we will see later.

We can therefore see that during those years, from a social perspective, the cooperative spirit shifted from being a resort for the under-privileged to an activist movement by people with significant cultural and political resources.

In France, the eighties and nineties were the years of what we call the “Policy of the Town”, not to be confused with what are generally and elsewhere called urban policies. While the large social housing districts fell into poverty and decay after the economic crises due to the oil shortages of the seventies, the State initiated a policy to rehabilitate the deprived areas. It is these political measures initiated at the beginning of the eighties and which are still in progress today that we call “Policy of the Town”. In the eighties and nineties, these political choices had essentially a social dimension, sometimes including a law-and-order objective. Policies attempted to modify the spatial aspects of these areas in order to improve living conditions. Without tackling the underlying social problems, these policies led inexorably to successive failures, which do not however appear to have deterred the public authorities. Moreover, the French decentralization laws of the eighties shifted the responsibility for implementing these housing policies to the regional authorities, with large amounts of funding poured in for meagre results. A few State measures were introduced in 1983 and 1992 supporting the economic structures of cooperatives, but without extending the principle of ownership, and they had no impact on national housing policy.

And yet, the voluntary sector was already trying to shift the emphasis of these policies, and there was a new focus on the need to tackle social discrimination in

the deprived districts. However, this way of looking at the problem did not yet involve the debate about sustainable development, which was more apparent elsewhere in Europe. It was at the very end of the nineties that awareness of this issue was raised in France, an issue which cannot be ignored in coming years. Consequently, urban rehabilitation will take on a sustainable development dimension, whose relevance from the point of view of what has already been done is sometimes highly debatable. In any event, ideas about anti-discrimination and environmental awareness combine opportunely with economic analysis of this period which was marked by destabilisation of employment, the impoverishment of the lower middle classes, social exclusion of some of the poorest, due in part to the enormous property speculation in France as throughout the world. The growing importance of financial activities in the economy during the 2000s excluded more and more families from access to housing and home-ownership.

It is in this socio-economic context that the State decided to re-open all the legal possibilities for home-ownership, with, for example, a law passed in 2006 regarding “*sociétés anonymes coopératives d’intérêt collectif pour l’accession à la propriété*” (collective limited liability cooperative companies for home-ownership). Thirty-five years after the abolition of cooperative home-ownership, the principle has returned to French law. However, 35 years of legal vacuum have made it extremely difficult to apply a law which is still largely misunderstood by society as a whole.

What is of particular interest in this legislative development is its context. On the one hand, the State is trying to provide opportunities for those who have no access to the property market as it stands at the moment, but who do however

have economic resources, i.e. the lower middle classes. On the other hand, these same people are involved in social and environmental activism, and the political demands for a socially inclusive economy and sustainable development are upheld by increasing numbers of young people and students from many social categories who do not have sufficient economic resources to become home-owners.

Housing cooperatives today

Until the nineties, the status of the middle, and even lower middle classes was rising, due notably to higher educational standards, and this rise in status was marked particularly by home-ownership. This development stopped at the end of the nineties as a result of the sharp rise in property prices. A fairly large number of social measures (interest-free loans, houses for 100,000 euros, etc.) attempted to set up affordable solutions for first-time home buyers; the main consequence was a rapid expansion of urban sprawl, the cheapest property being of course furthest from town centres and the least well-equipped with public facilities (schools, transport, shops, etc.). Without solving the housing problem which had become critical, the unfortunate consequence of these policies was to increase the uneconomical management of property as well as ignoring the issue of sustainability. It is only within the last ten years that French politicians have started taking sustainable development into consideration. And even if a fairly large number of earlier experiments can be cited, it must be stressed that the issue of sustainable development remained marginal until very recently.

In the last 15 years, France has experienced the difficult consequences of the structural economic changes of the eighties, when there was a shift from the secondary sector (industry) to the tertiary sector (services). These changes have above all removed wage-earners' security by developing the concept of contract-based work; by relaxing economic constraints, this has had the consequence of making the most deprived people even more vulnerable. Women, young people, the elderly and immigrants have endured these changes at the cost of ever greater difficulties in their daily life. Job insecurity now affects social categories hitherto shielded from poverty. With regard to housing, the rental sector was able to meet the needs of the majority up to the end of the nineties. It was only through the extreme situation of homeless people that society as a whole became aware of the situation. Of course, the situation of not being able to find a home and of having to live on the street only affected the poorest at first, and it was often presented as extreme poverty from which workers felt themselves to be safe. However, the property speculation of the 2000s overturned this view: not only did home-ownership become out of the reach of the middle classes due to rapidly rising prices, but rents followed the same trend. Consequently, the youngest people, those living alone, and families living on a single income could no longer afford to pay the rent. As a result, more and more workers became homeless. These enormous social problems led successive governments to create legal possibilities to provide housing solutions for credit-worthy social classes. It was in this context that the concept of housing cooperatives was re-introduced.

If we look now at this situation from the perspective of the people concerned, we can see that there are indeed certain people in great difficulty, but there are

also many single or single-parent women working part time or on a temporary basis, unemployed people nearing retirement age who no longer have enough to live on, young people who are still studying or have completed their education but have not yet found a secure job, young families with one or both parents in precarious employment, elderly people, often women, with very meagre pensions, etc. These people from working-class but not very deprived backgrounds, and who are in theory credit-worthy, are not currently able to find suitable housing. Their level of education is often high, and it is not unusual for them to have had several years of university education. The professional fields found most frequently in housing cooperative projects are social work and architecture, followed by artists and teachers. On the same lines, it can be seen that the main discussion tool used by project members is the internet. This supposes that they are familiar with computers, can obviously read and write French, and have at least access to a computer. Because this situation is so new, or temporary, these groups are not the ones who are normally dependent on social services. They therefore receive little in the way of assistance and at the same time are able to deal actively with their own problems. It is within these social groups, which include large numbers of social workers, young artists, students, etc., that environmental and social activism also developed. The fact that women figure largely in these projects also reinforces their environmental importance, as it is well-known that women are more aware than men of these issues. Much more than other social groups, they are aware of the issues of anti-discrimination, a socially inclusive economy, protection of the environment, etc. They are essentially activists for sustainable development. It is therefore far

from surprising to find them initiating a large number of the proposals for alternative living styles, such as cooperatives.

While a number of legislative measures for setting up housing cooperatives have started to be introduced from the institutional standpoint, activists have been setting up and supporting new projects since the second half of the 2000s through the voluntary sector. They have taken a social and ecological definition of the housing cooperative, clearly illustrated by the following text³: “A housing cooperative brings together people who wish to jointly manage and improve the places where they live which are in the same building or on the same property. The fundamental values are collective ownership, withdrawal from the speculative system, and democracy.”

Examples of housing cooperatives

There are different types of housing claiming to represent the cooperative spirit, but at the moment they are all based on the concept of sustainable development, in both its social and environmental dimension.

The most dynamic structures emerged in 2005 in the Lyon region, instigated by young adults who had difficulty finding accommodation and felt the need for a complete change of life-style. While their aim was largely political in the etymological sense of managing the city, it was not political in the sense of party politics. This characteristic is very common in these social groups which are involved in political movements, notably those of the extreme left, for this to be

³ See <http://habicoop.fr>

significant. An active group, calling itself the “Village Vertical” with reference to the work of Le Corbusier described above, was set up originally by eight families and soon developed along the lines of a cooperative, becoming a pioneer of this system, participating for example in a voluntary organisation devoted to developing housing cooperatives. In 2006-7, this group started looking for suitable land to purchase and contacted regional authorities and social housing agencies. A site was found in 2008 and a cooperative was created in 2009 and began drawing up plans with the help of two firms of architects. The work is planned to start in 2010 and to be completed in 2012. The plan comprises 15 dwelling units of which four will be reserved for people in severe hardship. “Communal areas are planned: access balconies, laundry, common room with kitchen, roof garden..... Creating common areas and means will enable residents to live better and at lower cost. The project is thus an ecological alternative to individualism and frenetic consumerism.” The construction will be eco-friendly and management of daily life will be consensual. Furthermore, beyond their own specific project, the future residents wish to promote interest in this type of housing scheme from the perspective of social solidarity and the environment: “open to the district and the town, the Village Vertical will also be a laboratory of urban ecology, and more generally, the shop window for the values which inspire us.”⁴

Many other groups have been set up, lasting very variable lengths of time. People meet for a few months, sometimes to discuss a property and architectural plans, but very few have come to fruition, partly because this phenomenon is recent, but also because of the enormous challenge it represents. To illustrate

⁴ See <http://www.village-vertical.org>

this diversity, we will take the example of a group of several families in the city of Orléans who want to carry out a similar type of project. This group is composed of architects, artists and eco-friendly builders. They state clearly that their project does not arise out of an urgent housing need but a desire to change their way of living and life-style. Management of the project is completely private and they neither seek nor wish for public funding. The group has found private land which it is considering purchasing. After three years of discussion, the architectural plan is nearly complete. The group is now in the financing phase and some of the members have changed. This case involves essentially a principle of urban sustainable development, and particularly its environmental rather than anti-discrimination aspect. The question of including disadvantaged, even very disadvantaged, people has been raised, with the possible involvement of a social housing agency. This issue evidently raises a number of problems, although the group has clearly expressed the desire to find a new way of living. Unlike the two previous cases, it is interesting to observe initiatives arising from regional authorities or social housing agencies, some with the status of cooperatives, which also appeared at the end of the 2000s. For example, a project led by a group of architects in Toulouse, called “*Actions, Etudes et Recherches autour de l’Architecture - AERA*” (Architectural Actions, Studies and Research), is supported by a large social housing organization. The project is fairly similar to Le Corbusier’s “Maison Radieuse”, in that the council housing organization will be joint manager of the project with the residents’ cooperative. The AERA is leading an experimental project whose main financial partners are the regional authorities or semi-public departments. The associates must make an initial minimal contribution (3,000 euros) and their rent will

entitle them to shares. This rent will vary according to their choice regarding ownership of common areas (laundry, workshop, meeting room, etc.). The residents are thus not strictly speaking initiators of the project. They are recruited through the press and also via the social housing agency. Unlike the cases described above, this operation, whose architecture is entirely based on eco-friendly principles, has a strong social connotation. But from the very first discussions, the plans for common areas had to be reduced, because the future residents are on very low incomes and therefore want to keep their rent as low as possible.

There are an increasing number of these housing projects in France today, varying in length of existence and stability. Almost all of them sooner or later look at experiments carried out in other European countries where the legislative history of cooperatives is different to that of France. The emblematic model of this movement is without contest the eco-district of Vauban in the town of Fribourg-en-Brisgau in Germany.

It is also interesting to note that most of the new projects are similar to those in the Lyon and Orléans areas, while the Toulouse project remains the exception. This can be explained by the different factors discussed above. On the one hand, many of these projects are still in the initial phases of discussion and contacts, and it is a vision shared by groups of middle-class people as described above. It also involves people with more social and cultural resources than financial capital who are not used to receiving social welfare, and who thus try to find their own solutions to their living conditions. Finally, politicians in France have not thoroughly taken into account the question of sustainable development.

A final example can be used to illustrate this topic. An advertisement appeared on internet in November 2008 for a meeting in Marseille to discuss the possibility of organizing collective housing projects. Within a few weeks and after three meetings, more than 120 people had put their names down on the group's mailing list and attended the meetings. Almost all of them are internet users and belong to the middle classes typical of these groups. The aims are firmly based on alternative, eco-friendly life-styles and solidarity, and many of the people in the group, which includes young architects, social workers, older women and young families with insecure incomes, have shown an interest in the principle of housing cooperatives. The meetings highlight the difficulty of getting projects off the ground. Members have to get to know each other, share common principles, cooperate in a precise schedule of activities, share a heavy financial commitment (or at least discuss how it can be shared). These practical difficulties have to be overcome through a common ideal which is more about changing life-style than constructing a specific model.

One thing that all these relatively mixed groups agree on is the question of sustainable development. They reject the wastefulness of the consumer society and change their habits in order to respect the environment and all forms of 'otherness', be they social, cultural, age or disability.

Conclusion

Several lessons can be learnt from these examples of cooperative housing projects in France.

They throw into question the individual housing model, either rented or owned, detached house or apartment, first in the light of the situation created by the

property speculation of the last ten years, and secondly because of its environmentally profligate nature.

Those most concerned are the middle classes whose situations have become much more insecure due to changes in the labour market.

The two main questions which change the relationship with housing are first the need to revive a spirit of solidarity, and secondly to build up responsible behaviour from the perspective of environmental management.

All the projects described here are for collective housing, as far as possible sharing facilities which are also designed to be as environmentally friendly as possible. While these projects are relatively new in France, they form part of a pattern of a new sustainable development approach to ways of living and urban management.

It is for this reason that we think it is important to look closely at the development of these projects which are essentially private initiatives rather than initiatives taken by the public authorities. But it is clear that the economic-financial crisis that we are currently going through, by destabilising the model of endless economic growth, is stimulating discussion about alternative models of living within the perspective of sustainable urban development.

While housing cooperatives remain rare in France, they undoubtedly follow a pattern of projects which have been developed in Europe over more than twenty years.

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