

## CASE STUDY

### *Habitat participatif in France: the case of H’Nord (Bordeaux)*

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## Section 1: The story

### 1.1. Context and history

H'Nord is an eco-neighbourhood housing redevelopment project under construction. It was created and is being developed within the *Des Chartrons* district in the northern part of Bordeaux. More precisely, it is located in the area that borders the *Ilot Dupaty*, not far from the centre of Bordeaux<sup>2</sup>. The area has been defined a ZUC (*Zone Urbaine de Centralité*)<sup>3</sup> within PLU (*Plan Local d'Urbanisme*) defined by the Municipality of Bordeaux and approved in 2006.

After the Second World War the district suffered from the centralisation of commercial activities in the city centre. While many economic activities were displaced in other areas, this neighbourhood became marginal. From the 1950s until the 1990s the population was primarily working class and the area was stigmatised as poor and derelict.

According to interviews conducted, during the last 15-20 years the situation changed a lot thanks to public investment promoted by the municipality of Bordeaux. The area is very well connected to the tram system and to the central *Place des Quinconces* thanks to cycling and walking paths along the river Garonne. These investments made the area more attractive for inhabitants and H'nord's activists. This is why H'nord's members refused to locate the project to the suburbs.

In 2004 three long standing residents of the neighbourhood began to think about how to exploit a vast industrial area left abandoned for several years in their neighbourhood. According to interviews they were particularly concerned about the possibility that it could be developed by real estate entrepreneurs who would turn this site into a "massive block of concrete". These residents therefore started the H'Nord project to transform the abandoned area into something useful for the surrounding neighbourhood. The project's name derives from the shape of the area which is similar to an "H" and to the location in the northern part of the city.

The H'Nord project was developed through a bottom-up approach, with weekly meetings between the three friends and a group of followers who became involved thanks to the distribution of flyers in schools, bars, public places etc. The initiative maintained a large following and in 2006 the group of neighbourhood residents officially formed an association aimed at forming a cooperative of inhabitants.

<sup>2</sup> See the map on the H'Nord co-op website: [http://www.hnord.org/lib/exe/detail.php?id=le-lieu%3Ailot-dupaty&media=pl\\_situ-1.png](http://www.hnord.org/lib/exe/detail.php?id=le-lieu%3Ailot-dupaty&media=pl_situ-1.png)

<sup>3</sup> ZUC are zones within PLU (the local town plan) that identify a multifunctional area typical of the city centre. This type of zone includes housing, commercial, industrial activities (for more information: [http://www.lacub.fr/sites/default/files/PDF/services\\_proximite/assainissement/enquete\\_publicue\\_2011/2\\_ANNE\\_XES/ANNEXE7/Principes-zonage-PLU.pdf](http://www.lacub.fr/sites/default/files/PDF/services_proximite/assainissement/enquete_publicue_2011/2_ANNE_XES/ANNEXE7/Principes-zonage-PLU.pdf))

A law called "*Loi pour l'Accès au Logement et un Urbanisme Rénové (ALUR)*" was recently approved by the French Parliament. It recognises the possibility to form an inhabitants' coop from a juridical point of view in two ways: "inhabitant's co-ops" and "self-promoting companies". In the meanwhile H'Nord formed a *Société Civile Coopérative de Construction*.

Since 2006, several members abandoned the project, as they were interested in having a home for themselves. Some other new members have embraced the principles of common ownership supported by the group. The co-op of inhabitants currently is composed of 25 official members and 40 followers.

## 1.2. Core business model

The H'Nord project aims to overturn the established tradition of housing people once buildings are finished. This co-op wants to look for people designing the neighbourhood and its services before going to live there, in order to realise a living space reflecting the needs and values of its future inhabitants.

The objectives and targets can be grouped into 4 different categories:

- **Ecology:** The energy management system will be environmentally sustainable (target zero energy impact). There's a plan for a collective and controlled management of waste in the name of renewability. The eco-district will be mainly pedestrian. Only one road will cross the neighbourhood: it will have a low speed limit and a sidewalk and bike path with no commercial activity at the edges in order to reduce traffic. No parking zones will be located in the area. The association's plan is to rent a parking area outside of the neighbourhood, paid for by the association. The whole neighbourhood will be equipped with special bike lanes and a system of Car Sharing (*Auto Partage*).
- **Economy:** the project is designed to produce homes in common property. Inhabitants will have usage rights and will pay a rent. Commercial activities and entertainment services will be provided for all inhabitants (a coffee shop, bicycle shop, a nursery, a laundry).
- **Social:** The cooperative wants to promote the social mix within the eco-neighbourhood. A collaboration with a *bailleur social* helps in identifying the selection criteria for the inhabitants. These criteria will take into account income level, ethnic group, and age. The co-op will keep its autonomy in admitting new members, while the *bailleur social* will select and house inhabitants from its list. Although criteria will be different, homes owned by the co-op will not be physically divided from the public homes. The design is aimed at discouraging visible distinction between people.
- **Participation:** Areas and spaces for social interaction will be available for the enjoyment of the public and not just residents (art exhibition, atelier etc.). Organisations and single users will be required to be co-op members. H'nord wants to promote a "different way" of

perceiving the neighbourhood's daily life, encouraging single citizens or organisations to take part in the regeneration process. This idea has generated interest from the *hotel de ville* of Bordeaux (the municipality) and other local political parties and has the potential to create a strong partnership with local political institutions.

The housing project regenerates a brownfield of about 9.000 sqm. 24 homes will be built by H'nord (80smq each), 12 social housing homes will be built by Group SNI, 10 studios (smaller apartments) will be built by the co-op for students, young single people, workers, elderly. Some common spaces will be created for all the residents for leisure and meetings. These spaces will be opened to the city. For more details see Annex 1.

### 1.3. Institutional/governance structure

The operation of this inhabitants' co-op is defined and organised: members meet monthly to discuss specific issues related to the ongoing process of regeneration. All the members are required to take part in the co-op's annual general meeting. In this occasion an annual report about what has been done and an economic account are presented, discussed and approved. Moreover an annual programme is discussed and approved.

Changes to the statute of H'nord must have the general agreement of the members. General meetings can be opened to anyone interested and to local politicians, while monthly meetings and weekly workshops are for members only.

The co-op's board is composed of five permanent committees chaired by members, each one being responsible for specific aspects of the project:

- One is working on organising public events and meetings of the association;
- One is responsible for internal communication as well as external relations with local people and organisations;
- One is working on legal aspects in partnership with Habicoop<sup>4</sup>
- One committee is working on the association's secretariat, checking the monthly payments, monitoring the presence of co-op members in meetings and taking minutes.
- One committee is working on public events organised with external partners.

Once an activity is programmed, each committee provides key information to all of the co-op's members in order to proceed.

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<sup>4</sup> Habicoop is a second level association based in Lyon that federates many inhabitants' co-ops all over France. It helps all these groups with technical and legal consultancy. It also lobbies for the promotion of the national law regulating this phenomenon. [www.habicoop.fr](http://www.habicoop.fr)

The method used to take a decision for each single event or activity is “one head one vote”. The level of member involvement is monitored in each meeting: the association recalls members who didn’t attend half of the events promoted yearly.

Each member has to justify his absence with serious reasons, otherwise the absence is considered without leave. Lack of participation can be considered a reason for expelling members of the co-op. No members have been expelled to date, nor is the minimum number of meetings that can be skipped strictly defined, but it can happen according to H’nord’s internal rules. Active participation in co-op’s meetings and activities is a statutory element.

Admission of new members to the co-op has changed a lot during the last years, becoming more formalized than in the past. The bureaucratic procedure in effect since 2009 entails:

- An open call launched to all those interested in the project inviting them to a first meeting to meet co-op members;
- At the end of this first call, all those interested are invited to take part in the monthly meeting;
- During the first formal meeting all those interested begin a three-month trial period. During these meetings, they can listen, but they cannot actively participate; they cannot vote nor offer their help. This is because the group doesn’t want to lose too much time in debating about issues already discussed;
- All the questions and information needed by new applicants can be answered privately during these three months by a member of a committee;
- At the end of this trial period, H’nord accepts applicants once they adhere to the co-op’s mission;
- Once the applicant becomes a member, he has to pay a monthly fee;
- If there’s no general agreement in accepting the applicant as a member, another month is given to change the board’s mind;
- Applicants who weren’t accepted are listed as followers.

#### **1.4. External relations**

The co-op plays a key role within the project. Each decision is taken by co-op members through consensus. Partnership is a key component for the success of the initiative. There are different types of actors working with H’Nord: financial and technical partners, local political institutions, co-op followers and local cultural associations.

Partners include:

- Landowners of the site; one third is owned by CUB (*Communauté Urbaine de Bordeaux*)<sup>5</sup>, another third is privately owned by a single landowner, another third is owned by different private and public partners; CUB assigned the area to the H'nord project according to public town planning rules. CUB is helping the co-op negotiate with other landowners; one lot within the area, in particular, is strategic for the development of the project;
- Financial partners (banks) lending mortgage to the co-op;
- A national *bailleur social* called Group SNI who is responsible for the social housing part of the project: it will manage homes for people selected from their public list.
- An AMO (*Assistant a Maitrese d'Ouvrage*) called Habicoop who is helping the group develop the initiative from an administrative point of view. Habicoop is one of the leading associations in France developing the *habitat participatif* model. It's an advisor for many groups of inhabitants all over the country. Since 2005, thanks to its widespread activity, it promotes a bill governing inhabitant's co-ops.
- The municipality *Hotel de Ville* of Bordeaux is part of the project dealing with infrastructure design: a "slow road" will cross the site and will connect homes to the nearby boulevard and to the tram stop.

This is a list of the partners:

Neighborhood partners:

- Bordeaux's North residents' association
- Community Centre of North Bordeaux
- Sports association of north Bordeaux
- Social activity centre of Bordeaux

Local partners:

- Municipality of Bordeaux
- Municipality of Blanquefort
- CUB (*Communauté Urbaine de Bordeaux*)
- Gironde department of Aquitaine Region
- Regional council of Aquitaine
- Regional chamber for social economy of Bordeaux
- Abbè Pierre Foudation

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<sup>5</sup> It is an autonomous public authority of cooperation between municipalities; it works primarily with the local Municipality of Bordeaux supporting every public local development project.

- *Bailleur Social* Grupp SNI
- Foundation Habitat et Humanism

National partners:

- Habicoop
- Ministère de l'Écologie, du Développement durable et de l'Énergie;
- Agence de l'Environnement et de la Maîtrise de l'Energie (ADEME)

### 1.5. Economic data

The entire project is based on what is called *bail emphytéotique* (emphyteusis), to be signed between H'Nord and CUB. Members will not be homeowners; H'nord co-op will own the buildings. Members will finance the initiative and support its development, but the entire site will be owned by CUB after 18 or 99 years. Members will pay for the capital stock: this amount will let the co-op take out a mortgage in order to finance the project.

Inhabitants will pay a monthly rent to the co-op. This rent will be used for:

- Paying back the mortgage;
- Paying for consumption of water, gas, energy, waste, etc.;
- Paying maintenance services and paying for people working within the neighborhood.

If a member leaves the co-op, he will receive exactly his capital back plus his monthly rents paid. If home prices increase, the co-op will keep land rent.

CUB will lease the land in order to receive back the entire site regenerated without big financial expenses. Once CUB owns the neighborhood it will make capital out of it. CUB is buying other parts of the site owned by 8 other private landowners and will assign the right of usage to the co-op. The co-op is independently purchasing the third part of the site.

H'nord will back 25% of the scheme thanks to its capital stock. This stock will be shared between members. The Group SNI will entirely pay for the Social Housing homes.

H'nord was able to collect money to start up the initiative thanks to *Direction Régionale de l'Équipement (DRE) Aquitaine* and *La Chambre Régionale de l'Économie Sociale et Solidaire (CRESS) Aquitaine*: 10.000€ were used to realise events, meetings, communication etc.

Each member pays a monthly fee of 50 €. These funds are used to pay Habicoop's administrative costs.

H'Nord estimates the total cost of the initiative to be 9 million Euros. 2/3 will be paid by H'Nord's members and the other part (about 3 million Euros) will be paid by Group SNI, which will realise and

manage social Housing buildings, and CUB, which will give its land with the right to use to H'Nord and will build the street and the cycle path. CUB will own 40% of the entire site by the end of 2014.

Costs for H'Nord's members are evaluated to be 3000€ per square meter for each apartment. The members will not own the apartment they each will live in; they will pay the co-op for usage rights according to the size of the apartment.

In this amount the following costs are included:

- purchasing of remaining land;
- environmental cleanup;
- demolishing of dilapidated buildings;
- common spaces within the new buildings;
- building public infrastructures (water, gas, sewages etc.)

Group SNI will pay 1.200€/sqm for its apartments. The types of costs are the same.

H'Nord's members will pay 20% of the entire costs in order to be part of the project and to take out a mortgage.

H'Nord will have a capital of 1.200.000€ which is 48.000€ for each member. Each member will probably live at least 30 years within the site, so he is going to pay 600/700 € monthly rent costs, maintenance excluded.

There are some costs which will probably vary by the end of the year:

- costs related to green areas (250/300 € for sqm for 2000 - 2500 smq)
- costs related to commercial spaces (kindergarten, bar, washroom etc.). These spaces will cost 700 € per sqm. These spaces will be rented, though the coop has not defined the rental rates yet.

## 1.6. Policy environment

Although *habitat participatif* seems something new, many similar housing projects were realised during the '70s all over France. This is a kind of new wave started at the beginning of the century. There are many forms used to identify these new projects where inhabitant activation plays a major role: *habitat groupé*, *habitat autogéré*, *coopératives d'habitants*, *autopromotion*, *habitat coopératif*, *habitat participatif* etc. All of them have some peculiarity: in 2010 during a national congress (*Rencontres Nationales de l'habitat participatif*) it was decided they should all be called *Habitat participatif*.

At the local level, CUB and the Municipality and local parties of the city supported the project for many reasons. First of all it is an innovative scheme of urban regeneration. Secondly it is based on



the neighbourhood and it is coherent with local housing policy promoting initiatives of *habitat participatif*. The Local municipality is encouraging similar programmes.

CUB started to look at the *habitat participatif* schemes in 2009. In that year CUB organised a public meeting in Bordeaux on these issues involving international organisations all over Europe. CUB decided to put *habitat participatif* as one of the strategic issues to be developed in its social and economic programme.

During one of those meetings, in 2011 CUB and the Local Municipality met H'nord associations. The project interested public institutions because it was promoted by inhabitants living in that neighbourhood and because the project was specifically aimed at including a social housing developer, favouring social *mixité* in a spontaneous manner.

CUB supported this project as an experiment. It noted *habitat participatif* as a phenomenon to be explored, practiced and supported. The H'nord project was an opportunity to be used as a first example to be repeated in Bordeaux.

## Section 2: Analysis of the case

### 2.1. Impact analysis

This project cannot be analysed according to its impact, because it is still under construction. There isn't a list of indicators H'nord or any other organisation will use to define the effect of this project on local economy.

### 2.2. Lessons learned and replicability

In a period of housing crisis for local municipalities, these initiatives are welcome, especially by local parties, who are seeking popularity. According to some interviews conducted with national organisations, at the very beginning all these autonomous groups were not interested in working in partnership with the local municipality. Most of the issues supported by these groups have a strong cultural basis. Partnerships are necessary to set complex processes of regeneration, like in this case. There are many other private initiatives that do not look for public involvement.

The first element which makes this case interesting is represented by including Social housing in a spontaneous way. Part of the original group left the H'nord association because of this idea. Those people were interested in housing for themselves and in fact they did it in another part of Bordeaux, building homes for their families.

Including Social housing as a key component of the project means making it more complex, but it increases the chances of the initiative succeeding. In fact, local public authorities will support this

project until it will end and those inhabitants are sharing the risks of building their homes with a wider audience. Partnership is a key component for the success of the initiative.

According to some interviews realised legitimisation from over ordered public institutions is sometimes considered a thread for the group. Members want to be the leading organisation for many years and do not want to lose contractual power throughout the process.

A second issue is related to capacity development. H'nord's group considers this eco-neighbourhood project as pilot project to be used in different parts of the city. Inhabitants are acquiring key skills in managing this process. It's a kind of cultural investment.

H'nord's members decided to join Habicoop, a national network of co-ops working on *habitat participatif*. This umbrella organisation gives the opportunity to meet other similar co-ops in France, discussing practical solutions and sharing knowledge on how to develop similar initiatives. Habicoop organises national meetings (the last one was in Grenoble 16-18th November 2012) and conferences and it lobbies for these co-ops. Habicoop is really interested in this project and it will open an office on this site. Habicoop is a key consultant organisation in the success of the initiative. It provides experts and administrative support to the coop.

Many difficulties can be stressed: it's a very complex and long process along which it's not sure the group will last. Inhabitants' needs may change. Democratic participation seems to be an obstacle during the design and planning process.

Organisational costs are very high because:

- Of the high presence of common spaces;
- The usage of "eco-friendly materials";
- The negotiation with *bailleur social*;
- The social management costs for including people who are not part of the co-op.

## Annex 1: Project details<sup>6</sup>

Table 1: the project in details

	Approx. Dimension smq	% with total dimension
Common spaces	900 m2	18 %
Homes	2600 m2	52 %
Studios	400 m2	8 %
Infrastructure and service rooms	400 m2	8 %
Commercial activities	700 m2	14 %
<b>Total</b>	<b>5000 m2</b>	<b>100 %</b>

Table 2: H'Nord Homes

Typology		Social Typology	Units	Total Dimension sqm
T2	53	Libre	2	1691
T2	53	PLUS	5	
T2	53	PLS	2	
T3	74	Libre	2	
T3	74	PLUS	4	
T3	74	PLS	5	
T4	90	PLUS	1	
T4	90	PLS	1	
T5	110	PLUS	2	
<b>Total</b>	-	-	24	1691

Table 3: Social Housing homes built by Group SNI

Typology	Dimension smq	Social Typology	Units	Total Dimension sqm
T2	53	PLAI	2	867
T2	53	PLUS	3	
T3	74	PLAI	1	
T3	74	PLUS	2	
T4	90	PLUS	3	
T5	110	PLAI	1	

<sup>6</sup> <http://hnord.org>

<b>Total</b>	-	-	12	867
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**Table 4: Home typologies**

Typology	n. Units	Dimension for each typology sqm	Total sqm <sup>7</sup>
<b>T2</b>	14	53	742
<b>T3</b>	14	74	1036
<b>T4</b>	5	90	450
<b>T5</b>	3	110	330
<b>Total</b>	36	2558	2558

**Table 5: Studios and communal spaces managed by CUB**

Typology	n. Units	Dimension for each typology sqm
<b>Studios for the elderly</b>	5	40
<b>Common spaces for the elderly</b>	1	50
<b>Studios for young and workers</b>	5	20
<b>Common spaces for young and workers</b>	1	50
<b>Total</b>	10 units + 2 common spaces	400 + 100

**Table 6: Common spaces**

Typology	Dimension sqm	Notes
<b>Multifunctional room</b>	285	
<b>Guestrooms</b>	100	5 rooms 12 sqm each + toilette 8 sqm
<b>Washroom + Freezer</b>	36	
<b>Garden spot</b>	70	
<b>Home Kindergarten</b>	80	
<b>Common basement</b>	80	
<b>Garage for bicycles</b>	200	
<b>Stroller room</b>	15	
<b>H'Nord office</b>	20	
<b>Total</b>	886	

<sup>7</sup> SHON (surface hors œuvre nette) is used to define how much volume can be built on a building area

**Table 7: Abbreviation legend**

T2-T3- T4-T5	T=Typology; the number near the letter T identifies the number of main rooms (dining room, living room, bedroom). Kitchen and toilets are not considered because they are mandatory. Example: an apartment with a living room and two bedrooms, a kitchen and toilette is T3
PLAI	<i>Le Prêt Locatif Aidé d'Intégration</i> is a loan used by <i>bailleur social</i> to realise homes to be rented at the lowest price (e.g. 5,87€/smq in Paris and the surroundings and 4,83€/smq for the other areas)
PLUS	<i>Le Prêt Locatif à Usage Social</i> is a loan used by <i>bailleur social</i> to produce social housing and it is higher than PLAI (6,58€/smq in Paris and the surroundings and 6,19 €/smq for the other areas)
PLS	<i>Le Prêt Locatif Social</i> is a loan used to produce homes for low-middle class. It is 30% higher than PLUS

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