

Housing issues – Housing policies in Zürich

16.12.2021 IPE webinar New School for New City
Philipp Klaus, INURA Zurich Institute





Housing issues – Housing policies in Zürich

■ = public, cooperative housing and other not for profit housing institutions



Housing issues – Housing policies

- Overview Public Housing
- Growth
- Housing policies
- Rental vs. Ownership
- Urban Development
- Cooperatives

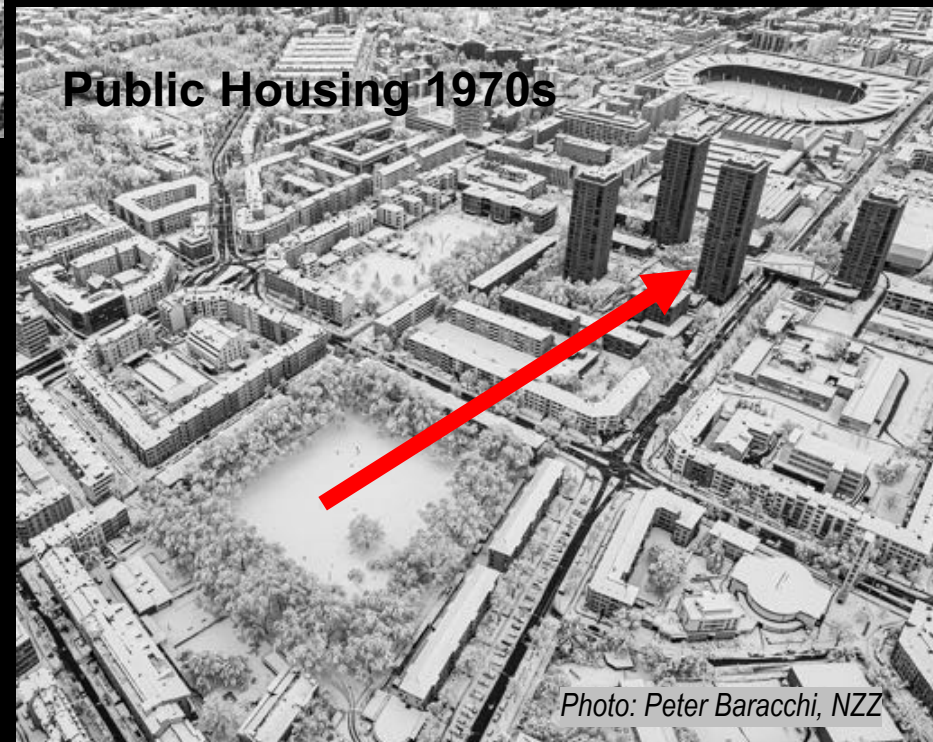
Overview Public Housing



Public Housing 1920s



Overview Public Housing



Public Housing 2010s



Overview Public Housing

**Social mixing of neighbourhoods
since 2010**

Public Housing 2020s

Luxury housing



Housing in Zurich today

Figures City of Zurich (2020)

Population 435'000 (metropolitan region: 1,2 million)

Apartments

Total Zurich 220'000 = 100%

Rented 200'000 = 90%

Public 10'000 = 5%

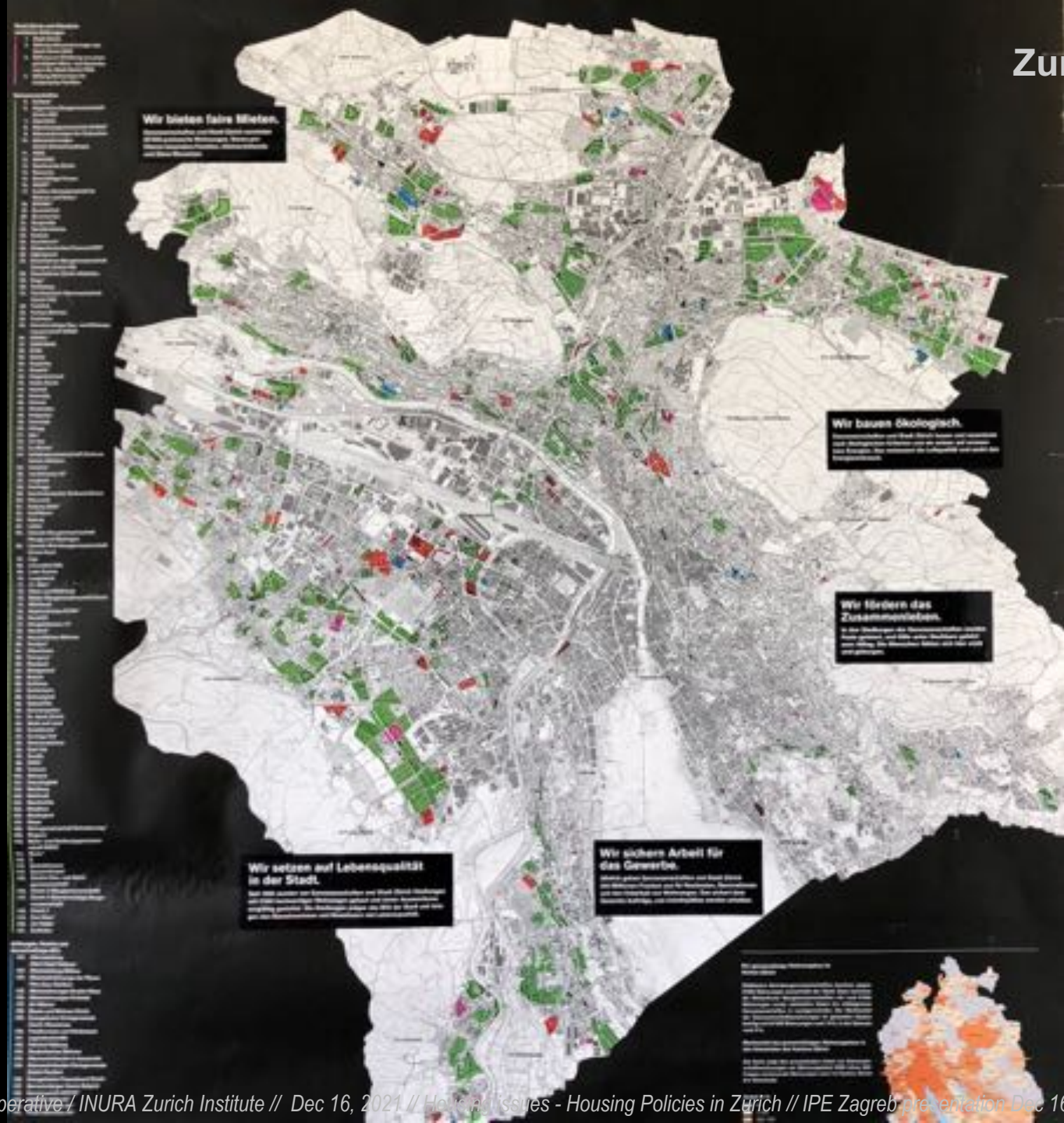
Cooperatives 40'000 = 18% of all
= 20% of rented

1907-2007

Zurich

 = Housing Cooperatives

 = Public Housing



Living in the city of Zurich: The City's «traditional» tools and leverage options

- **Apartments owned by the city** ≈10,000 units
- **Apartments of municipal foundations** ≈ 4,000 units
- **Promotion of non-profit cooperatives**
(and other legal forms) ≈40,000 units
 - Delivery of city-owned land (leasehold hereditary right / **surface right** at a low price)
 - **Capital participation** in cooperatives,
 - **Representatives of city on co-operative boards**
 - **Loans** (subordinate, low-interest or interest-free)
- **Housing subsidies (for low income)** ≈6,500 units

We talk here about

Public housing

Cooperative housing

Charities

= not for profit

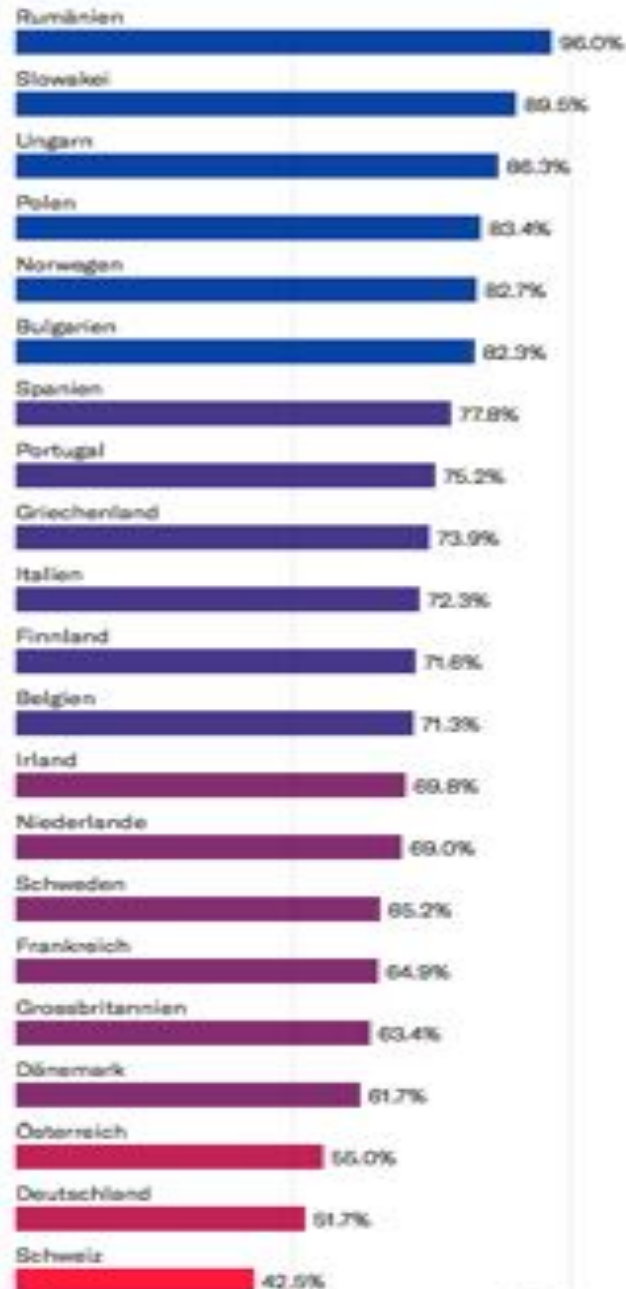
≠ Social housing

≠ Affordable housing (misleading term)

Rent or own?
The mantra of
ownership

„Schweiz bleibt
beim
Wohneigentum
Schlusslicht
Europas“ NZZ,
2.11.17

Wohneigentumsquote, in Prozent der Bevölkerung



Homeownership
in Percent of
Population 2017

2018 QUALITY OF LIVING RANKING

Trends in Global Quality of Living: Top 10 Cities vs. Bottom 10 Cities

Western European cities continue to surpass the rest of the world when it comes to expatriate quality of living, by taking 8 of the top spots in Mercer's annual ranking. On the other end of the spectrum, developing, unsafe, and war-torn cities in the bottom of the ranking.



Mercer's Quality of Living research assists multinational organizations to compensate employees fairly when placing them on international assignments.

*Top 10 rankings shown, some cities omitted.

Housing policy and One-Third Target to 2050 (in Constitution of the City of Zurich since 2011)

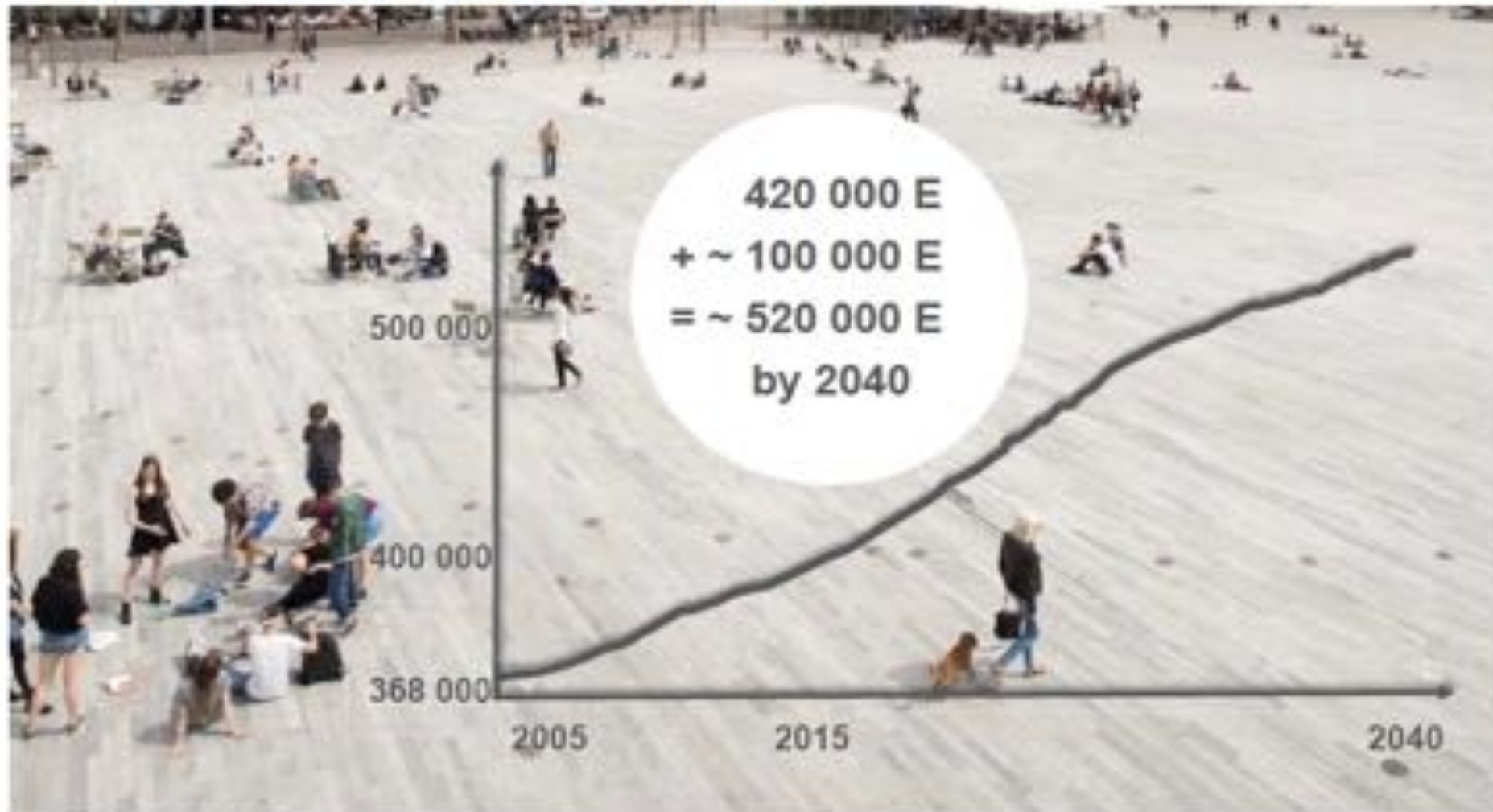
Approved by 76% of voting population.

The city pursues the following **goals**:

- A **social mix** in all districts
- The maintaining of **affordable apartments** and business premises
- The creation of **ecologically** exemplary, affordable apartments and business premises
- Apartments in particular for **families** and **older people**
- An increase in the proportion of apartments owned by **not-for-profit housing organisations** up to one third (33%) of all rented apartments.
- Promotion of **subsidised apartments** (for lower incomes)
- **Deadline: 2050**

Growth and Housing

Zurich will continue to grow in the future
(also defined by the canton)



Growth and Housing since 2000

- Luxury
- New middle class
- Old Cooperatives

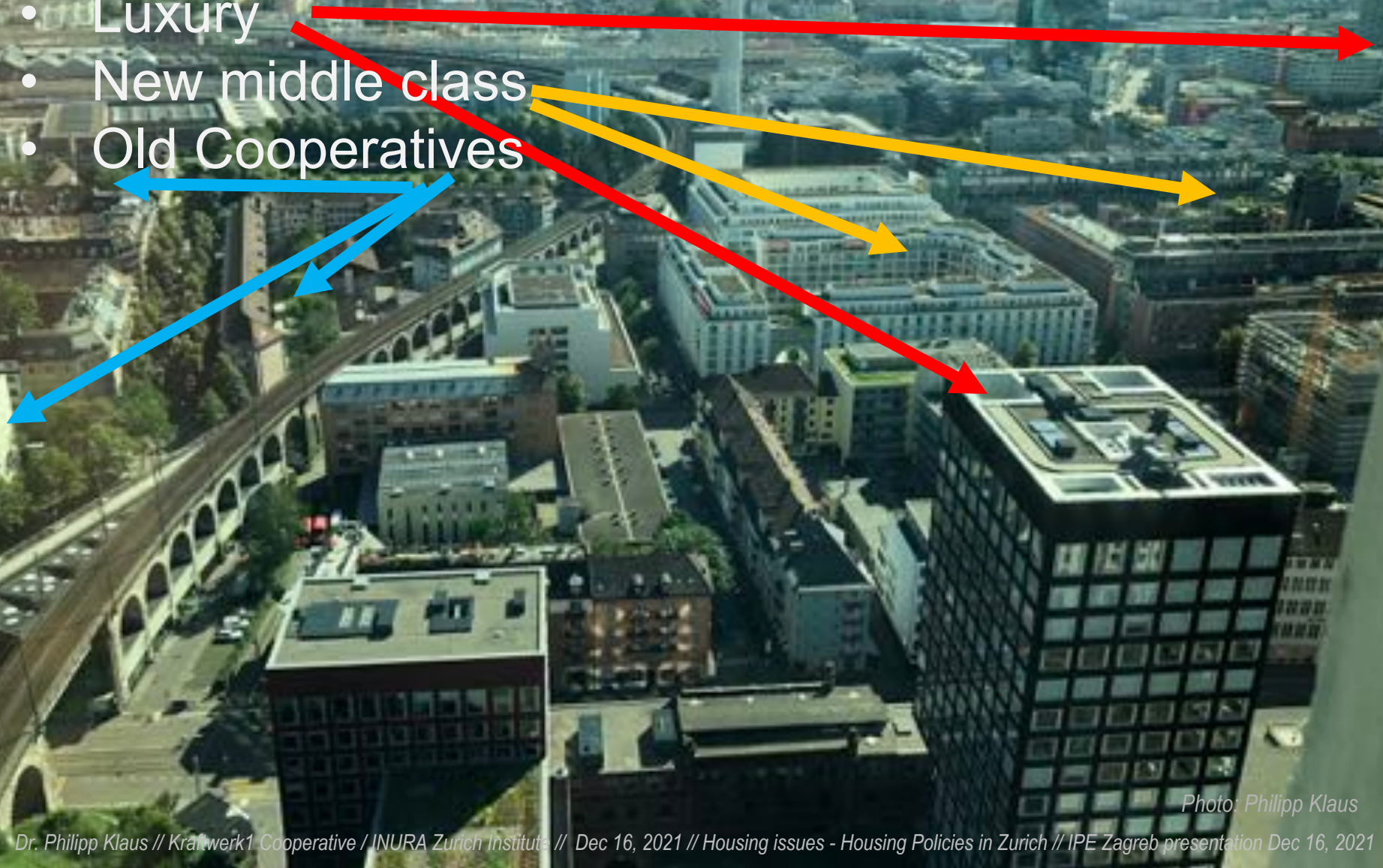
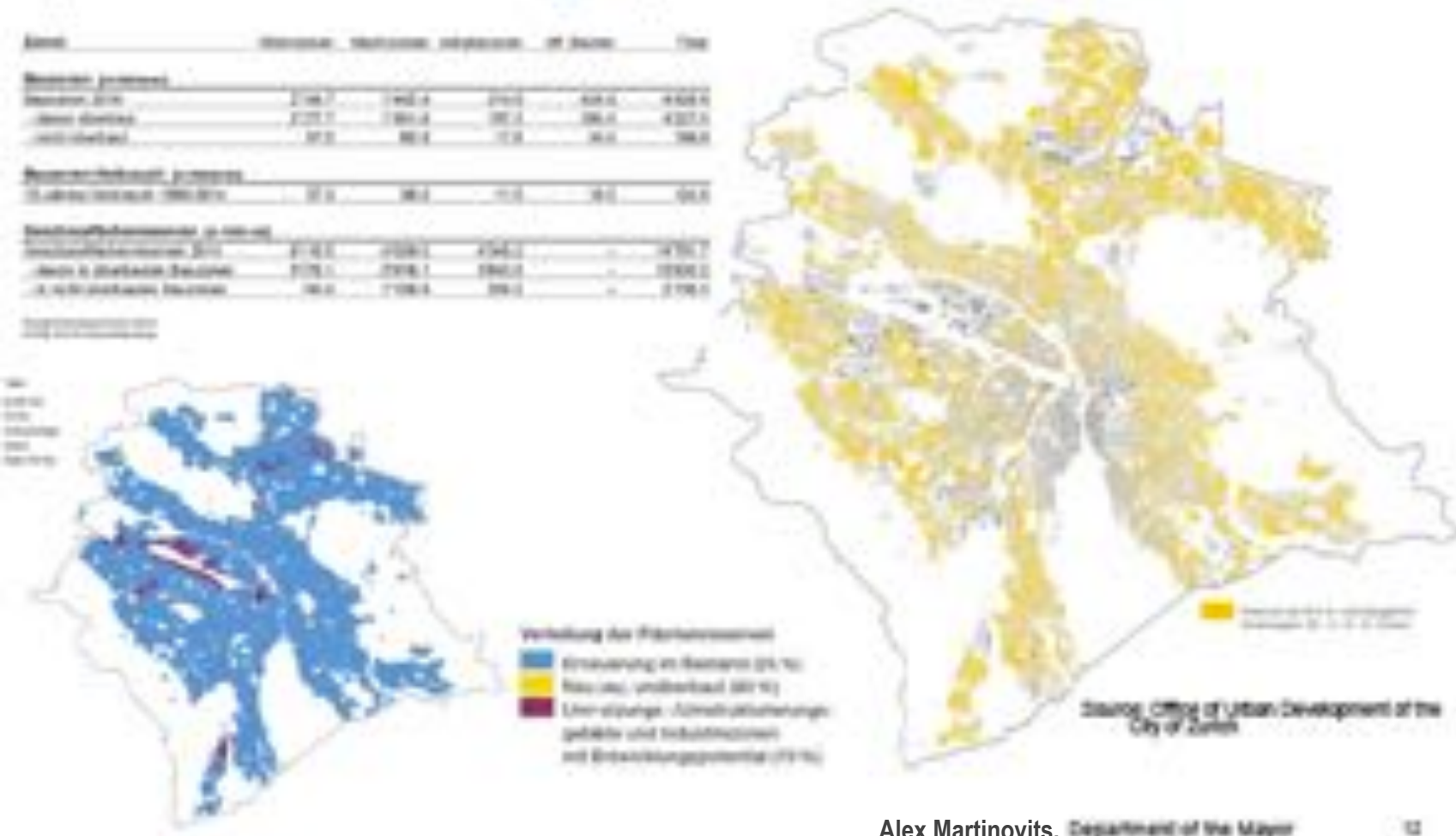


Photo: Philipp Klaus

Urban Development

BZO – Huge reserves in housing stock (potential for housing replacements)



Alex Martinovits, Department of the Mayor

12

Urban Development - Examples of Densification



Photo: Philipp Klaus

Photo: Philipp Klaus

Urban Development - Examples of Densification



Photo: Philipp Klaus

Urban Development

- Examples of Densification

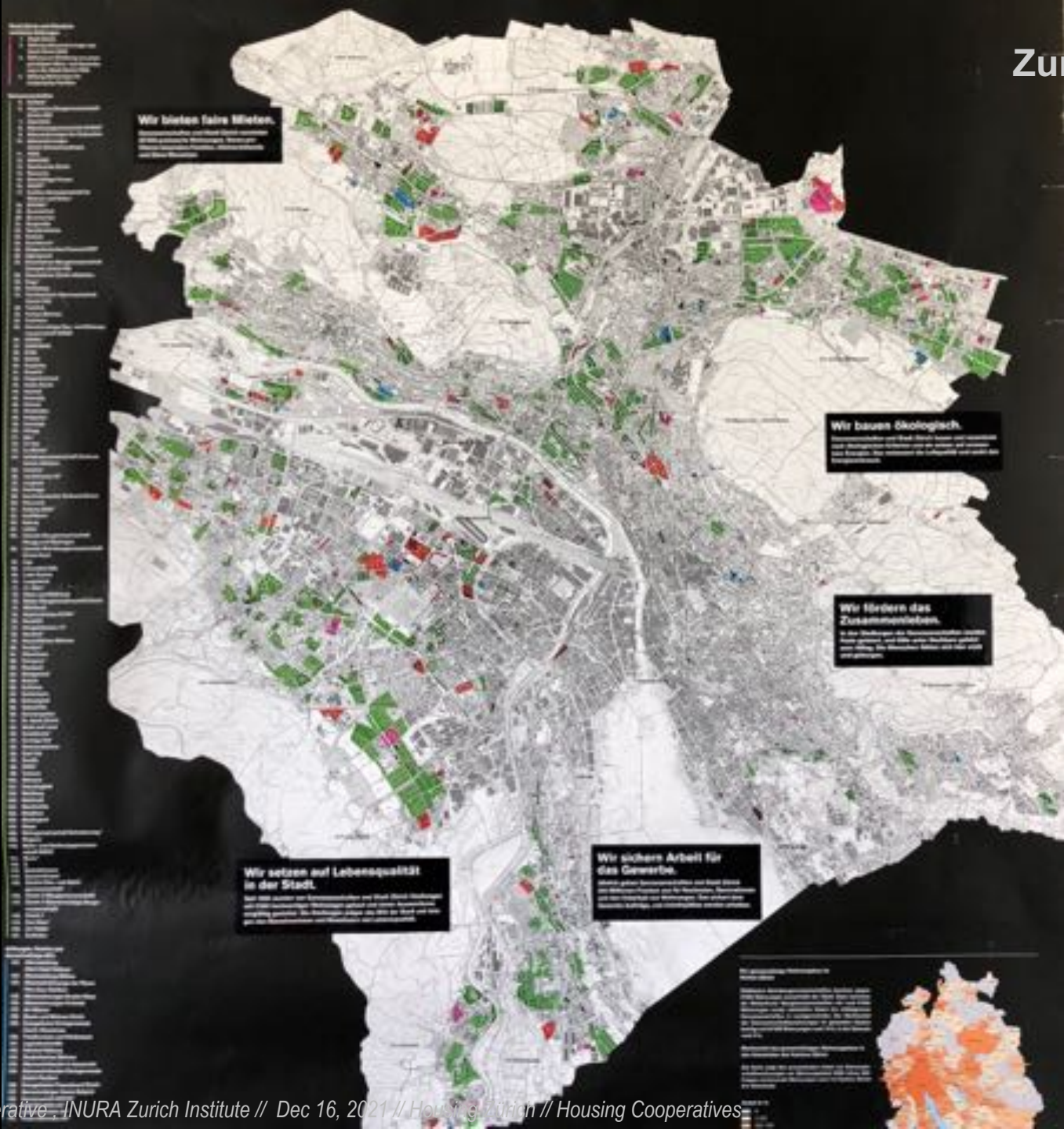


Photo: Philipp Klaus

 = Housing Cooperatives

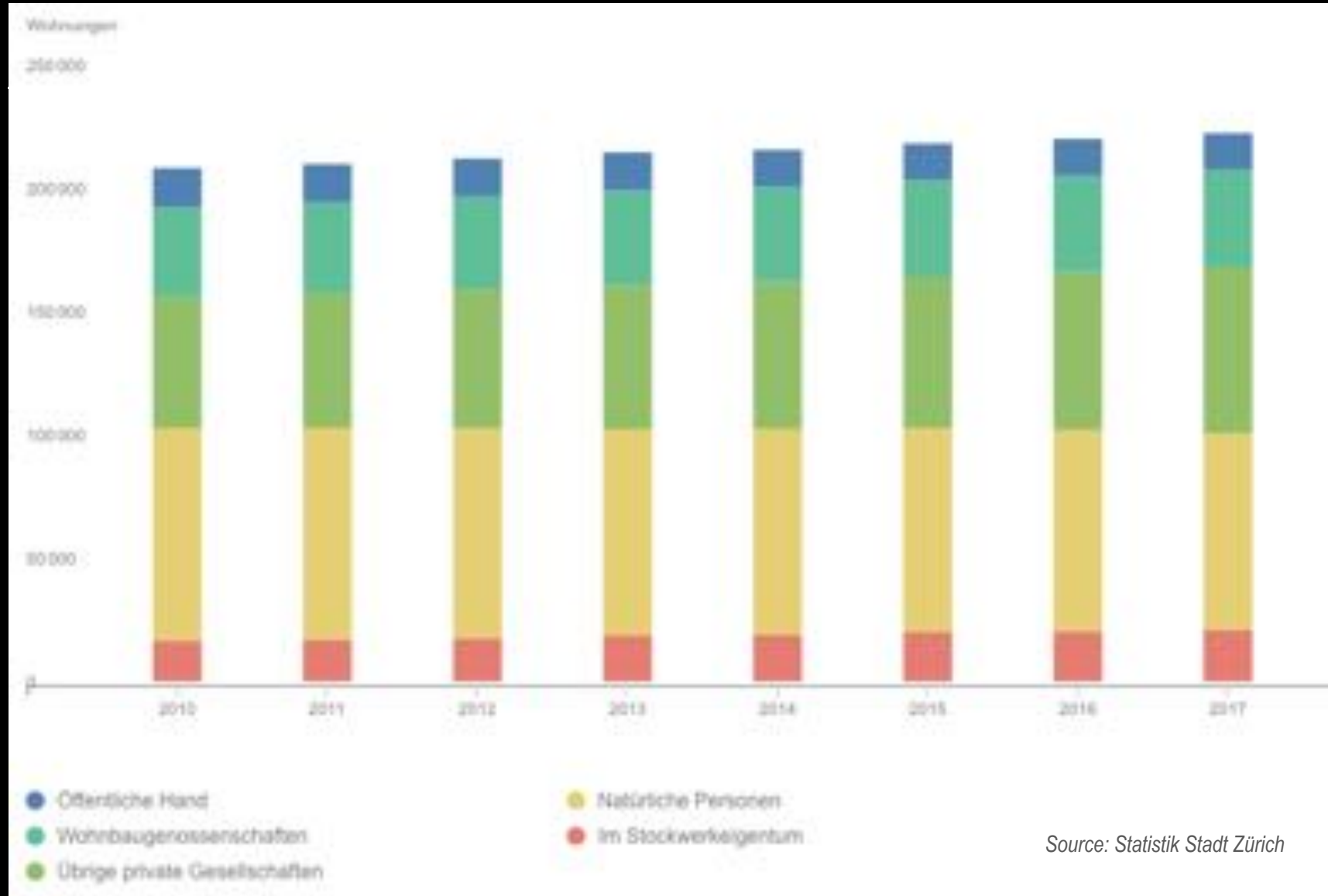
Zurich

1907-2007



Housing in Zurich today

Referendum from 2011: 1/3 not for profit



Housing Cooperatives: The 3rd Way

1

House Ownership

- Private
- Companies

2

Tenancy

- Renting from Owners
Public, private, companies

3

Housing Cooperatives

- Collective Ownership
- Renting Flat from Cooperative

Housing Cooperatives: THE 3rd WAY History



1920



1907



1950

Photos: Philipp Klaus

Housing Cooperative Kraftwerk1 – since 2001

81 apartments
ca. 250 inhabitants
ca. 100 workplaces
in workshops
offices
kindergarten
restaurant
shops



Housing Cooperative Kraftwerk1 – since 2001



Photo: Philipp Klaus

Housing Cooperatives:

THE 3rd WAY

3

Housing Cooperatives

- Collective Ownership
- Renting Flat from Cooperative

On private or
public land

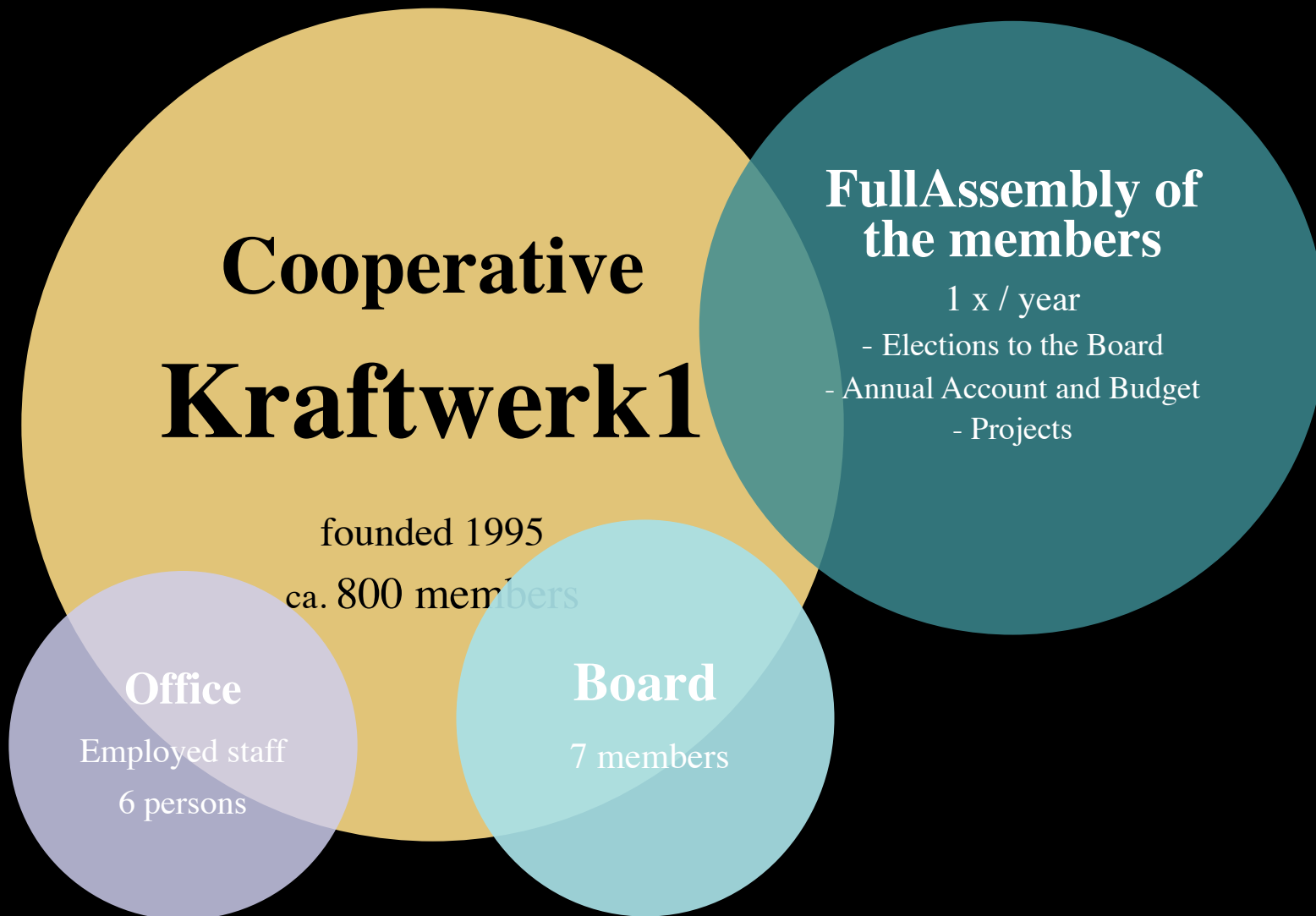
Example Kraftwerk1 housing Cooperative

Membership Fee / Share: CHF 500.-

Compulsory share on the flat: CHF 20'000.- (paid back when leaving)

Rent for flat of 75m² 14.-/m²/month = 20–30 % below average rent in city, includes shared spaces

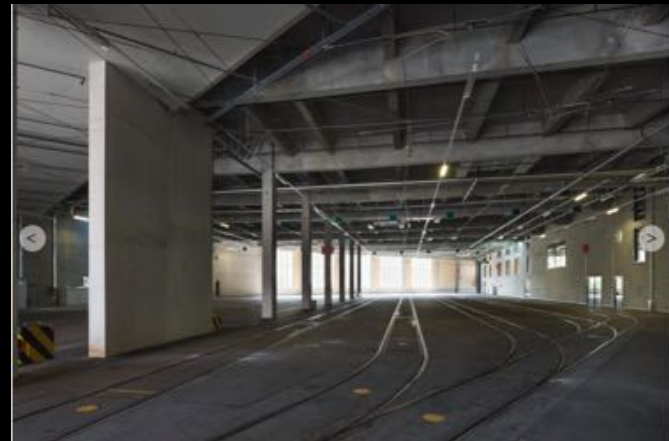
Organisation in Housing Cooperative Kraftwerk1:



Challenge: Finding Land ...

Example Housing Cooperative Kalkbreite – since 2014

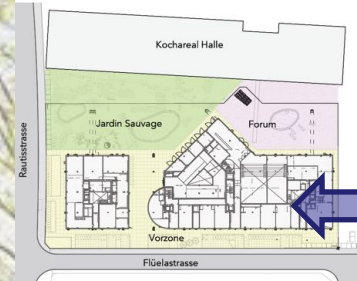
Built on the top of a parking garage of the public tram



Photos: www.kalkbreite.net

In preparation (2026) – Project Koch

Kraftwerk1
Bau- und Wohngnossenschaft



125 Apartments

25% Foundation Families with 3 and more children

20% Surface for shops, restaurants, ateliers, culture, shared space

Moving in: 2026

CONCLUSIONS

- Housing Cooperatives: the 3rd Way – renting AND ownership
- Innovation, participation, community
- Not for profit -> lower rents
- Living with high quality of life
- Social and ecological responsibility
- Challenges: financing, competing for land
- Public housing and housing cooperatives contribute substantially to the economic and social stability of the city

International Cooperation !

Workshop of the Croatian – Swiss project CROCHET

September 2019 in Zurich



thank you !

Photo: Philipp Klaus