

The provision of affordable housing as a key aspect for social inclusion in cities

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Introduction

Access to affordable, decent housing is a basic precondition for a dignified human life. Having a secure home in a safe environment is a basic human need; the context for raising a family and for social and personal development and autonomy. The unique, integrity providing personal habitat, one's own "address", is the place we leave in order to participate in broader social life. It is the place to which we return for our basic physical, psychological and psycho-social human needs – shelter, security, regeneration and reproduction, for communal life, autonomy and also for self-representation. Dwelling is a life-long process between forced adjustment to the housing situation available to us and our options for its active appropriation. Housing conditions thus reflect social inequalities as well as individual, social and cultural practices and opportunities. (see also Brändle, 1999).¹

At the structural and political level, housing markets, housing allocation and housing costs represent an important economic and socio-political redistribution process in any society. It largely affects issues of access and inclusion of more vulnerable population groups. It involves the question of how specific politics and policies related to the organisation of public and private finances are shaped in order to ensure or improve one important aspect of the quality of life – housing – for different segments of the population. This is reflected in the way in which the housing market is structured and financed, i.e. interest rates, access to financing, zoning laws, building codes and regulations, environmental standards, tax reductions for home improvement and repairs, taxes levied on the sale of property, to name just a few.

Conditions in various European countries differ greatly. In Southern European countries such as Greece, Spain, Portugal and Italy, the current economic crisis, accompanied by high unemployment rates and a shortage of public funds, poses an overall existential threat to large population groups, where access to decent housing is just one aspect. Switzerland has in the past years been largely unaffected by these

¹ Brändle-Ströh, M. (1999). Was braucht der Mensch zum Wohnen? Anmerkungen zum Wohn-Bedarf aus der Sicht einer allgemeinen Theorie menschlicher Bedürfnisse. In *SozialAktuell*, SBS, Nr. 9, Mai (pp. 16-23)

difficulties with a current unemployment rate of 3.1 per cent mid 2015.² This, however, might change with the free floating Swiss Franc against the Euro since mid January 2015 which makes Swiss products even more expensive in a heavily export-based economy.

Even without the expected negative effects, major Swiss cities – growing largely due to immigration– have been faced with an extremely tight housing market for many years. While the market offers many housing choices for those lucky 40-50 per cent of the population whose income is average or higher, population groups with less disposable income – students, young families, immigrants from poor countries, some older people and disabled persons – have great difficulty in finding adequate and affordable housing.

However, promising strategies in some cities have developed in recent years. Non-profit housing cooperatives, foundations and the cities themselves are main actors for housing and neighbourhood development in Zurich, for example. By providing new mixed housing options and a variety of other strategies, explicitly including various groups that are typically disadvantaged in the regular housing market, they make an important contribution to reducing the dependence of these groups on costly and sometimes degrading social welfare programs. Participatory processes support autonomy, social inclusion, sharing and a sense of community.

This paper will discuss the challenges faced by policy makers and housing providers and how some of the more promising strategies and projects contribute – not to the ideal-city utopia – but to a more constructive and inclusive development of cities and urban neighbourhoods. Starting from the premise that social inclusion in terms of basic needs such as access to food, housing, work and therefore integration in society need to be based on public policies and grassroots self-organising efforts that include disadvantaged groups in mainstream society without the visible and felt stigma of depending on special welfare programmes or "handouts for the poor".

² <http://www.seco.admin.ch/themen/00385/00387/>

Access to housing in Switzerland – the Swiss Housing Market

Switzerland is a country of tenants – as the saying goes. The country has the lowest rate of home ownership in Europe. Until the early 1990ies , for many decades, the formula 30 per cent ownership, 70 per cent tenancy prevailed. Between 1990 and 2010, homeownership increased, however, from 31 to 37 per cent. Much of this relates to increased apartment ownership rather than the ownership of single family homes.

The Swiss housing market has not been affected very much by the financial crisis of 2007/2008. The reason being that the market was not really overheated and speculative gains on property investments were modest compared to some other European countries and the U.S. With an average GDP growth rate of 2.2 per cent between 2004 and 2013,³ housing construction continued to increase and the market grew. However, this did not contribute much to improve the chronically low to very low apartment vacancy rates in some urban areas, particularly in the cities of Zurich and Geneva. As growing economic centres and target locations for a steady stream of immigrants, the housing market has remained very tight for the last two decades in these cities with a concomitant steady increase in housing costs. Average costs for a 3 to 3-1/2 room-apartment (2 bedrooms and 1 living/dining room) in Zurich were CHF 2430 and CHF 2030 in Geneva in 2015.⁴ These prices do not include additional costs for heating, water, electricity and maintenance . According to latest statistics of "the Economist" (2015), Zurich and Geneva are currently the most expensive cities in the world.⁵

Housing costs, however, need to be seen in relation to disposable income. According to the OECD better life index (2015), the average household net-adjusted disposable income per capita in Switzerland is USD 33'491 a year, considerably more

³ Swiss Federal Office of Statistics, „Bruttoinlandprodukt nach Verwendungsarten“, <http://www.bfs.admin.ch/bfs/portal/de/index/themen/00/09/blank/ind42.indicator.420026.420000.html> (July 17,2015)

⁴ <https://www.comparis.ch/immobilien/news/2015/04/mietpreise-staedte-schweiz-vergleich.aspx> (July 19, 2015)

⁵ <http://www.nzz.ch/panorama/zuersch-und-genf-gelten-jetzt-als-teuerste-staedte-der-welt-1.18494489> (July 16, 2015)

than the OECD average of USD 25 908 a year.⁶ Approximately one out of four tenant households spends more than 25 per cent of its disposable income for rent. Especially the proportion of tenant households spending over 30 per cent on rent has increased over the last decade. This burden varies greatly between higher and lower income groups.

As everywhere else, access to housing is not a problem for people with higher incomes. They have a choice. Particularly in Zurich and Geneva, the two cities with the highest rental costs and very low vacancy rates, however, access to housing is a major problem not only for population segments which are traditionally at a disadvantage in tight housing markets: some immigrant groups, students, elderly people with limited incomes, disabled persons, and other people with psychological, physical or social problems, which often go hand in hand with low incomes. In these two cities, however, access to housing is a challenge also for middle class population groups with moderate incomes, among them in particular young families and single-parent families.

Switzerland does not have – as is the case in many other European countries – a national or cantonal policy for the provision of so-called social housing. Also at the level of municipalities, each city or community has to develop its own strategy. The two main providers of affordable housing in the main Swiss cities are the municipality itself or housing cooperatives. However, compared to the total housing stock in Switzerland, the share of non-profit housing was only 8.8 per cent in 2004 and continues to decline overall.⁷

A number of Swiss municipalities have built housing complexes over the last 100 years with the intention of providing some affordable housing options. However, compared to the total local housing market, the number of municipal apartment is typically relatively small, and the major share of this housing stock has been built during the first half of the last century. A similar picture emerges regarding the history of housing cooperatives. The majority of these non-profit housing cooperatives were founded as self-help organisations in order to respond to the rampant overcrowding, urban poverty and overall lack of access to affordable housing during the first two

⁶ OECD 2015. Better life Index. <http://www.oecdbetterlifeindex.org/countries/switzerland> (June 7, 2015)

⁷ http://www.wohnungspolitik-schweiz.ch/data/1113406602_459_.pdf (Juli 17, 2015)

decades of the last century. The construction of non-profit municipal and cooperative housing occurred in waves. When some federal and local funding first became available in 1907, some municipalities and housing cooperatives initiated a considerable number of projects. Other waves of non-profit housing construction occurred during the post second world war years as well as in the 1960ies and 1970ies. During the latter period the economy boomed accompanied by serious housing shortages. With new construction technologies and prefabricated elements becoming available, the housing stock built between the late 1950ies and 1970ies currently still makes up the largest share of the Swiss housing stock. It is this legacy which currently is the biggest challenge for housing renewal and regeneration in Switzerland, as much of this housing stock is very energy inefficient and floor plans do no longer correspond to current housing standards and needs. Following the housing construction boom of this period, little innovation and very modest non-profit housing construction took place until the early 1990ies. Most housing cooperatives were not professionally managed and limited their activities to the limited upgrading of their existing stock. The same was true for the housing complexes built earlier by the municipalities themselves.

Today's role of cities and housing cooperatives as providers of affordable housing

Compared to the total of 140'000 non-profit housing units in Switzerland today, a large share of these apartments are located in Zurich, where housing cooperatives own over 40'000 units.⁸ The city of Zurich has traditionally had the largest share of non-profit housing stock in Switzerland. Currently, one quarter of the around 215'000 rental housing units in Zürich are non-profit, that is owned by the municipality, foundations, with the lion share owned by housing cooperatives.

It is important here to briefly explain the financing system of non-profit housing built by housing cooperatives. The majority of non-profit housing – in contrast to social housing in other countries – is not supported by state subsidies. A key factor that

⁸ Figures according to Wohnbaugenossenschaften Schweiz. http://www.wbg-schweiz.ch/wohnbaugenossenschaften_schweiz.html (june 12, 2015)

makes non-profit housing on average at least 10 per cent cheaper than comparable housing on the free market is the so-called "rent at cost" calculation base. Housing cooperatives as well as municipalities do not add a 5-6 per cent profit margin on the apartments made available for rent. This is in contrast to housing owned by institutional investors such as banks, insurance companies and pension funds or rental housing by private individuals.⁹ Furthermore, when housing cooperatives replace some of their old housing stock with new replacement buildings, construction is often on land they have owned for many decades and the m²-price they have to calculate for land costs is a fraction of the land costs today. Alternatively, new housing complexes by housing cooperatives are often built on land owned by the municipality. The land is leased to them for 70 – 90 years against an annual interest payment.¹⁰

Housing cooperatives thus typically fund new projects through a combination of their own existing capital, complemented by regular bank mortgages, some small percentage share from a revolving fund by the Swiss federal housing office at a low interest rate and by capital shares to be paid by housing cooperative members who rent an apartment. This capital share is earning a small amount of annual interest for the residents. The interest rate is, however, considerably higher than the current virtually zero per cent interest offered by banks for saving accounts. For older apartments, this share to be paid by residents when moving in, is typically only a few thousand Swiss Francs. For new housing complexes like "Kalkbreite" and "mehr als wohnen" (see the project descriptions below) the share to be paid is around CHF 250 per m², amounting to CHF 25'000 for a 100 m² apartment. For individuals and families who do not have the necessary capital available, payments can be made in instalments, or other support might be available via a solidarity fund or other sources. If a resident household moves out of the housing cooperative at a later point, the capital he or she has invested is paid back along with the interest accrued over time.

⁹ Private individuals actually own the main share of rental housing in Switzerland. In Zurich, for example, 47 per cent of the housing stock is in private hands. https://www.stadt-zuerich.ch/prd/de/index/statistik/themen/bauen-wohnen/gebaeude-wohnungen/wohnungsbestand.html#wohnungsbestand_nacheigentuemertyp2014 (July 19, 2015)

¹⁰ While profit-oriented institutional or private investors could also submit projects for city-owned land on a long-term lease basis, they are usually not interested because no speculative profits can be gained on increased land prices over time.

Subsidised housing: For households below a certain income limit, city-owned housing complexes always do and housing cooperatives can offer a number of subsidised apartments. These apartments are spread throughout a housing complex in order to prevent stigmatisation. Once a resident household exceeds this limit, rental costs increase. The subsidies in Zurich are provided through municipal and state of Zurich funds in the form of interest free loans for the construction costs of these apartments. Currently, only around 13 per cent of apartments in Zurich non-profit housing complexes are subsidised.¹¹ Some of the housing cooperatives that have been newly established over the last two decades have created a so-called solidarity fund which reduces the rent of lower income residents who have no access to subsidised apartments. Resident households with incomes above a certain level contribute to this fund.

Three developments coincided to cause a renewal of non-profit cooperative housing construction activities in Zurich over the past three decades: 1) the ongoing housing shortage; 2) initiatives by activists of the youth movement in Zurich of the mid 1980ies to start new housing cooperatives and experiment with new forms of living together; and 3) new legislative policies by the city of Zurich to initiate and support new housing construction. The youth riots of the 1980ies were partly due to the extreme shortage of affordable housing – accompanied by the illegal occupation of vacant properties – and the lack of public and cultural spaces for the young generation.¹² Within a decade, these aspects led to a renewal of cooperative housing movement in Zurich, characterised by increased professionalization and a series of creative initiatives that resulted in the planning and implementation of a number of highly innovative new housing complexes. They represent exemplary projects for future-oriented sustainable housing encompassing social/cultural, environmental and economic aspects. Some of the apartments are subsidised. A broad social mix of

¹¹ Stadt Zürich Finanzdepartement, „Subventionierter Wohnungsbau https://www.stadt-zuerich.ch/fd/de/index/wohnbaupolitik/wohnbauforderung/subventionierter_wohnungsbau.html (July 12, 2015)

¹² Decurtins, D.: *Im ungleichen Kampf für Wahrheit und Recht. Der Hauseigentümerverband und die Stadtentwicklung Zürichs*, http://www.hev-zuerich.ch/ueber_uns/pdf/125_Jahre_HEV_Zuerich_War.pdf, pp. 25-26 (July 17, 2015)

residents are further goals by aiming for an intergenerational and varied household mix. In some of the new projects, a number of apartments is reserved for disadvantaged population groups such as migrant families and people with physical or mental handicaps. High quality architectural and urban design is combined with environmentally sound and energy-efficient buildings. Experiments with new floor plans, accommodating larger households for up to 15 persons, communal space and mixed use at the ground floor level are part of the concept in some of the projects. The enforcement of occupancy guidelines – one room more than the number of persons in a household – contributes to limiting the increasing per capita space consumption, which – at an average of currently around 45 m²¹³ – represents a growing public concern for Swiss urban planning policy.

Furthermore, in the context of the ongoing housing shortage in Zurich – also affecting middle income families – the voting population of the city accepted a political initiative in 2011 that demands an increase of non-profit housing from currently 25 to 30 per cent by the year 2025. In order to fulfil this public mandate, the municipality will have to build additional new housing within the coming years as well as to support non-profit housing cooperatives in acquiring city-owned land for new housing construction on a long-term lease basis. For housing construction on city-owned land, the city demands an architectural design competition in order to assure architectural and urban design qualities. The city is then also represented in the jury that decides on the final selection of the winning project.

Two new exemplary projects of non-cooperative housing in Zurich

In this chapter, two exemplary projects that have been completed in the last two years are described in more detail.

¹³ Brupbacher, M.: <http://blog.tagesanzeiger.ch/datenblog/index.php/3742/so-dicht-wohnen-die-staedter>

Kalbreite – a new housing and commercial complex

In 2006, a handful of residents of the Zurich Wiedikon neighbourhood along with housing experts and activists got together and started to develop the vision "Kalbreite – a new piece of the city". The project was to represent a sustainable and in many ways exemplary new housing and commercial complex in an older, centrally located neighbourhood of Zurich. The land on which the initiators wanted to build was owned by the municipality. It housed a tram depot (to be renewed) and some old, small, largely defunct commercial buildings along with an old house, the former restaurant "Rosengarten", which was to be preserved. Four years later a well connected new housing cooperative by the same name (Kalkbreite) had been established and was given the 6350 m² of city land on a 70-year lease basis. The architectural competition stipulated by the municipality in exchange for giving land on lease was won by Müller-Siegrist architects (Zurich).

The goal of the project was to establish a socially and ecologically sustainable urban living space representing contemporary architecture. Objectives were to provide affordable rents for a balanced mix of different residents, varying in household composition, age, income, education level and nationality. Furthermore, households, typically disadvantaged on the fee housing market, should be included, but not represent a majority. They include single-parent families, people with a migration background or individuals with a disability. Collaborations with a variety of social institutions was therefore established in an early planning phase. One of the partners was Domicil, a city-supported, but privately initiated foundation which assists (mostly migrant) families with small incomes to find decent living space in a housing market, which can afford to pick and choose the tenants and where such families often meet with discrimination. In the early planning stages it was decided that 4 apartments should be reserved for families, referred to by Domicil. Three African and one Eritrean family thus found a new home in Kalkbreite. Ten per cent of the apartments are subsidised, being reserved for households below a specified income level. A cooperative-internal solidarity fund further supports households with lower incomes.

In addition to offering traditional apartments, ranging from small studios to 5-6 room apartments, new types of household compositions and ways of living should be possible and experimented with: So called cluster apartments, for example, where individual rooms with a private shower/toilet and a small tea kitchen are linked to a large cooking/dining/living space to be shared; or large household clusters, where several apartments of different size are connected to a large communal kitchen and living space. The development of the spatial programme and various functions of the housing complex involved the participation of interested individuals who became members of the newly found housing cooperative. Participation and dialogue started in the early planning phase and was to continue once the building would be occupied.

Kalkbreite, offers a total of 88 apartment units, encompassing 7880 m² of usable space, 33 commercial and infrastructure units for a total of almost 5000 m² as well as 15 rooms of smaller and bigger size for a total of 580 m²) for common use by the inhabitants. A rather unique occupant of one of the large apartments is Delphi, a place where pregnant women, can give birth to their children in a well-cared for, non hospital setting.

The ground floor of the large complex houses a variety of shops (among them a shop with organic food and vegetables), offices, restaurants, as well as a cinema. Due to the central location with bus and tram connections right outside the building (a five minutes distance to Zurich main station), these functions were to contribute to the provision of basic infrastructure and the liveliness of the neighbourhood. A further unique aspect is that the complex now still houses the new tram depot which leads to very tall rooms on the ground floor. The downside of the centrality of the location is the fact, that the complex is surrounded by three very busy streets and a suburban train track at the back of the building. The housing units therefore are oriented toward the inner side of the complex, where a large interior park with stairs leading to a roof terrace area to be jointly used by the tenants.

Kalkbreite is also to be exemplary in terms of energy use, ecological and energy-efficient building design, stipulated by the Swiss Minergy-P-Eco standard. The project also meets the requirement of the "2000-watt-society" which involve not only

resource efficient construction methods, renewable energy use, but also limited per capita floor space consumption as well as a mobility concept. Residents of the housing complex do not own a private car. Individual floor space use is limited to 35 m² in Kalkbreite and inhabitants own no cars.¹⁴

Ten per cent of the complex was financed by cooperative capital raised as shares from the inhabitants, 71 per cent via bank mortgages, 16 per cent by a loan from capital pension funds, and 3 per cent by a revolving fund of the Swiss Federal Housing Office, administered by the Association of Swiss Housing Cooperatives. For further information (in German) and visuals, see www.kalkbreite.ch.

Mehr als Wohnen – a neighbourhood development rather than just a housing project

The large-scale project of the housing cooperative "mehr als wohnen" is aimed at creating a new urban neighbourhood, not just a housing complex. A detailed description of the history and the many features of the project is found in Hugentobler et al, 2015).¹⁵ For visuals and detailed information (in German) also see www.mehralswohnen.ch). The vision was born in 2007, the year when non-profit housing in Zurich celebrated its 100th anniversary of existence. Building on the newly found pride of the local housing cooperatives, more than 50 local housing cooperatives – bigger and smaller ones – set out to plan an exemplary new project aimed at exploring what a future-oriented vision of more than housing could be. For this purpose, the housing cooperatives founded a new overarching cooperative by the name of "more than housing" which was to plan and implement a new large scale housing project at the north eastern edge of the city of Zurich. They were supported by a number of foundations, social institutions, the Swiss Federal Housing Office, the city of Zurich and many others, for a total of more than 90 institutions.

The land on a defunct previously industrial/commercial site called "Hunziker area" (named after the firm previously located there), was owned by the city which made it

¹⁴ <http://klimapreis.zurich.ch/en/zurich-climate-prize/preistraeger/special-prize-housing.html> (July 12, 2015)

¹⁵ Hugentobler, M.; Hofer, A. & Simmendinger P. (2015). More than housing. cooperative planning – a case study in Zurich. Basel: Birkhäuser (in press).

available on a long-term lease basis. The 40,000 m² plot is not located in a particularly attractive area of the city. Large office buildings and a waste incinerator plant characterise the vicinity. The area is bounded by a busy arterial road on its northern side and a railway dam with suburban train traffic on the South side. Following an international master plan and architectural competition for the project, four renowned architectural offices were selected to design three buildings each, for a total of 13 buildings to house around 1400 residents.¹⁶ Among the close to 400 apartments more than 160 different floor plans can be found. The newly designed neighbourhood was to embody an experiment involving a large variety of different apartment types, among them so-called satellite apartments, involving up to 13 rooms for individuals or couples with their own shower/toilet, mini kitchen area with water access, a refrigerator and small burner plates, complemented by large communal cooking/dining living spaces and terraces.

Just as important as the variety of apartments types allowing for new ways of living together, was the planned social mix of the future inhabitants. It was to broadly reflect the socio-demographic composition of the state of Zurich. Apart from different household types such as families, couples, singles, single-parent households, collective households, elderly people, the project provides living space for a variety of disadvantaged groups. For example, around 40 physically and/or mentally disabled persons live in large flats located in different houses, where they are cared for and supported by professional staff. In every house, furthermore, one apartment is reserved for a low-income household with migration background, referred to by Domicil (see above). Overall 20 per cent of the apartments – again distributed throughout the large complex – are subsidised by the city and state of Zurich. They are reserved for households with a specified lower income level.

Most of the ground floor space of the new neighbourhood is occupied by a variety of services available to the residents as well as to people from the broader neighbourhood. Compared to Kalkbreite, it was more difficult to find tenants for the

¹⁶ Within the urban design concept of ARGE Futurafrosch, the architectural offices of DUPLEX architects, Müller-Siegrist architects, the architectural office Miroslav Sik and pool architects were selected for the design of the 13 buildings.

commercially oriented ground floor space because of the somewhat peripheral location of mehr als wohnen. At the time of the opening celebration in early July 2015, all apartments and 85 per cent of the commercial space had been rented. Available are a restaurant, a bakery, a hair dresser, a nail studio, a yoga studio and a number of other services. A guest house/hotel is available in one of the houses at the central plaza of the new neighbourhood, a reception welcomes residents with all kinds of queries. A singer and actor has opened his studio in one of the houses, where he cooks, organises spontaneous concerts and afternoon singing sessions for children from the neighbourhood. Furthermore, communal rooms are available for activities organised by residents as well as child care facilities, which are a common ingredient in most larger housing complexes built by housing cooperatives or the municipality. A public primary school building is next door.

As part of the goal of aiming for a 2000-Watt-Society, a variety of creative solutions had to be found to make the housing complex very energy-efficient. An integral part for reducing resource consumption is the mobility concept. There are only about 100 parking spaces available in the underground parking lot, accessible at the edge of the complex. Applicants for these spaces have to prove that they need a car for disability or for professional reasons, such as residents who work as sales representatives. A car-sharing station is also available where cars can be rented at very moderate costs for a few hours or days. A public bus stop right outside the housing complex provides easy access to a close-by suburban train station, from which the city centre can be reached in 5 minutes.

A very important and unique aspect characterising the more recently founded new housing cooperatives in Zurich and other Swiss cities – among them Kalkbreite and mehr als wohnen – is the various participatory structures that have been established in the project planning phase and continue – being open to all residents – once occupancy has been completed. For the planning of mehr als wohnen four thematic groups were established in 2008, early in the process. They addressed ecological, economic, utilisation as well as technological issues. The groups, consisting of experts and interested lay persons, discussed the spatial programme, the design and utilisation

of the external space and green areas, possible services and infrastructure to be offered, sustainability, volunteer work as well as various technological innovations. Results and ideas were then discussed in a joint conference among all the thematic groups. In addition, as of 2009, so-called "echo meetings" were held regularly in which the ideas developed by the thematic groups were presented to a larger audience of interested professionals and whoever else was interested in the project. The architectural teams involved in the project had to negotiate their original submission in the competition in an unusual dialog process following their selection, in order to negotiate a meaningful "whole" for the overall complex.

Even before all of the 13 houses were occupied, early inhabitants and interested people from the surrounding neighbourhood were able to contribute ideas for how to make mehr als wohnen a vibrant neighbourhood. This system is maintained, now that occupancy is completed. Interested residents can form a "neighbourhood group" which has to consist of at least five people in order to propose projects for activities in mehr als wohnen, together with an explanation, of how the neighbourhood would benefit from the project. Such proposals are then submitted to the so-called "commons-committee", consisting of resident representatives who have been elected to the committee by the assembly of all residents. If the idea or project gains a majority vote by the commons-committee, the cooperative provides the necessary support and resources in order to allow the initiators to implement their idea. Through these types of participatory processes, residents – though not owners of their apartments – gain a voice and important access to shaping the circumstances of their daily life as it relates to housing. It represents a potential empowerment process of which regular tenants of rental housing around the world can only dream of.

Housing and social inclusion problems not solved

Yet, in spite of these successful and exemplary efforts by the city itself and cooperative housing initiatives in Zurich and some other Swiss cities, these projects currently represent the proverbial drop in the bucket. While they hopefully may inspire future public policy in terms of social inclusion and affordable housing, the problems of

exclusion and discrimination in terms of universalistic access are not solved in Switzerland either. Waiting lists for affordable apartments in cooperative or municipal housing are very long. In fact, most housing cooperatives in Zurich have recently abandoned keeping waiting lists all together. This is partly a result of the age of many of their existing housing complexes. Built in the first half of the last century, the major housing cooperatives have developed strategic plans for the renewal or replacement of these objects. This is basically a very good idea, as the room size and floor plans of some of the old apartments do no longer meet present needs, and measures for increasing energy efficiency are either too costly or structurally impossible. Thus far-reaching renovations or the construction of new complexes on the existing sites mean, that housing cooperative members living in these buildings have first choice when apartments become available in existing housing complexes or in newly constructed buildings.

Politically, housing cooperatives – at least in Zurich – are thus under continuing attack by centre and right wing parties, claiming that they mostly cater to a middle class segment, that occupies affordable apartments of cooperative housing rather than serving the truly needy. However, housing cooperatives do not see themselves as primarily providing housing for the poorest segments of society, but rather see their task as contributing to the common good. Probably rightfully so. The housing they provide is to serve a variety of low as well as middle income households. In this way, they want to counteract the formation of the ghettos, well-known from social housing projects in many larger European and US cities with a concentration of the poorest households in badly serviced, low quality neighbourhoods.

Conclusions

This paper aimed at describing social policies in Swiss Cities – with a focus on the biggest city of Zurich where access to affordable housing has been a problem for many years. Affected are not only population groups which are traditionally disadvantaged on the open housing market such as low income households, some segments of older people, immigrants, single-parent households, students, unemployed people and so

forth. While housing and urban development policies of Swiss municipalities – in particular Zurich – are aimed at preventing the exclusion of these groups, the need is much greater than the options currently available. Non-profit housing cooperatives – as has been shown – are making a very important contribution, not only in providing options for affordable, inclusive and environmentally exemplary housing, but also in pioneering sustainable neighbourhood development on a larger scale.

The organisational structure of non-profit housing cooperatives and the financing mechanisms for providing affordable housing to a variety of less privileged households is worth exploring by policy makers in other countries, where the provision of affordable, socially inclusive housing is a current and most likely will also be a future challenge. As the Swiss example shows, grassroots, bottom-up initiatives by housing cooperatives, however, need the support of the public sector by providing access to land and possibly attractive low-interest loans, thus supporting access to housing for often multi-disadvantaged population segments with special measures or subsidies – and finally by supporting the sound development and regeneration of existing and new urban neighbourhoods. With increasing population pressures on many cities, this approach to building new neighbourhoods and contributing to the regeneration of existing older ones can be seen as a chance for the development of mixed neighbourhoods with a high quality of housing and a rich urban life not just for the privileged few and the middle class. It is certainly nobody's goal to replicate the type of so-called social housing developments of the Sixties and Seventies of last century, found at the outskirts of many European and U.S. cities, exemplary for social exclusion and a breeding ground for social unrest and violence.