

Ladies and gentlemen,

Thank you for your invitation and the possibility to talk about the development of cooperative housing in the city of Zurich. I'll also speak about some recent projects and I'm looking forward to learning about cooperative housing in Belgium during my visit here.

I'll mainly deal with the following questions and topics, responding to requests expressed by your side:

- How is cooperative housing implemented in the City of Zurich?
- What is the role of the public authorities and of the advancement of construction of housing in general?
- How do housing cooperatives manage to build at low cost, and how can they create a social benefit?
- Presentation of recent concepts of communal living, of housing for the elderly, of additional features (like art studios, deposit banks etc.)
- Presentation of the project mehr als wohnen (more than housing)

Before I deal with these topics, I'd like to give you a few pieces of basic information and an introduction to some of the concepts of public housing in Switzerland.

In Switzerland public housing must obey a certain set of rules. Only if the respective building company complies, it can get support from public authorities, like cities, cantons or the confederation.

The first requirement for public housing is that the calculation of the rents must be based on the effective costs and not on the forces of the market. Secondly no profits must be extracted from these companies. Only the invested costs stay in the books and as they are not adjusted to current values, with time the rents tend to get lower than those exposed to the market. In Switzerland rents in public housing are around twenty to twenty-five percent lower than for other flats. In the cities, the difference is even bigger. The building companies can have different legal forms. The most frequent form is the cooperative, also flats built by public authorities are part of public housing.

Compared to European standards, there is a very low percentage of privately owned housing in Switzerland: only forty percent. The Swiss are a nation of tenants. The share of public housing is only eight per cent, though. The share of Cooperatives is 5%. There are about 1500 housing cooperatives in Switzerland of public interest. On the average the cooperatives are rather small and only own about 90 flats. In the countryside we find a lot of small ones, in the cities the older, big ones. The biggest housing cooperative is the Allgemeine Baugenossenschaft Zurich with 4700 flats, whose president I am.

In Switzerland the public housing is initiated after the first and second World Wars, in times of extreme housing shortage. In those periods active citizens and organisations founded a lot of public housing companies. Roughly seventy per cent of the existing buildings were erected in those times.

On the level of the confederation there are practically no schemes of subsidies left. These schemes have been abandoned during the last decades under the influence of neo-liberal ideologies and political forces. In the budget for two thousand and thirteen (2013) the confederation has included twenty million Swiss francs for low-interest and repayable loans for cooperatives. This corresponds to fifteen million Euros for a nation of eight million inhabitants. You'll certainly agree if I call this a homeopathic dose of support for public housing. There is more pressure in the confederation at the moment because of an acute shortage of housing due to strong immigration. Because of this political reticence public housing doesn't have the same importance as in adjacent countries and is based more on the private initiative of citizens. This state of affairs is not without some advantages.

Looking at this graph showing the shares of cooperative housing in Switzerland, we see that over seventy per cent are located in ten cities. But only two cities have a higher percentage of public housing. These are Bienne/Biel, a smaller town where a lot of flats were built in a phase of strong industrialisation after the Second World War, and Zurich, where almost a quarter of all cooperative flats in Switzerland can be found.

I now want to explore the question, why public housing is so much more successful in Zurich than in the rest of Switzerland, and why Zurich produces the most innovative housing projects in Switzerland.

In the middle of the nineteenth century new social and political visions and among them the idea of cooperatives flourished in all of Europe. These were visions of a more just world and of collective self-organisation. I'd like to mention the pioneers of Rochdale and names like Charles Fourier, Robert Owen and Victor Aimé Huber, but also Friedrich Wilhelm Raiffeisen. These concepts only got a limited foothold in the Zurich of the nineteenth century. Mainly philanthropic associations initiated projects of affordable housing. Most of the early cooperatives failed due to the economic crisis just before the turn of the last century.

We see here the demographic development of the city of Zurich which was caused by an industrial boom. As the construction of housing wasn't able to provide sufficient housing, there was an acute shortage around the year nineteen hundred. In 1907 this situation motivated the city of Zurich to be active and to build the first city-owned project. We see some picture of this time.

The city also decided to support and advance public housing cooperatives. After 1908 railroad employees founded the first tenant cooperatives. Increasingly living in cooperatives became a general concept for the lower middle class. In spite of public subsidies even the flats of the cooperatives were too expensive for low-income sectors of the population. The cooperatives developed a stronger momentum and because of this the situation ameliorated in the city of Zurich, also under political pressure. In 1924 the principles of public housing, that are valid up to today, were established. The city administration realized that it could only solve the housing problem, if it formed partnerships with the cooperatives. It just didn't have the financial means to build enough flats on its own.

This is how cooperatives were supported until today:

- The city sells its land only to builders of public housing. It also bought land to sell it at a lower price to cooperatives. After 1960 it only lent its land on long-term leases to builders for sixty two years, with the possibility of prolongation.
- Housing cooperatives only needed a self-financing level of six per cent. The pension fund of city-employees invested in second mortgages of up to 94%. It also provided 10% of stock capital and sent one member (a city delegate) into the cooperative boards.
- Together with the canton the city offered loans to subsidize flats for tenants with low incomes.

With these basic decisions the city of Zurich initiated a partnership with housing Cooperatives that has now lasted for a hundred years. This partnership has been the reason of the success of cooperatives in Zurich. The cooperatives themselves have bought additional land without the support of the city and have built flats on their own. Only thirty per cent of cooperative-owned flats were built on land owned by the city or lent by the city on a long-term lease.

Today there are 120 cooperatives in the city of Zurich. The latest doesn't have any flats yet and is looking for land or real estate; the biggest owns 3'500 flats in den town. Today, more than 20% of the population live in housing cooperatives.

The expansion of the city territory in 1934 brought impoverished suburban towns into the city yielded large new land reserves and initiated a new type of comprehensive borough planning on the basis of the garden city concept. Today these boroughs have a high potential of denser building. If we look at a present city map showing all the buildings of public housing, we recognize in the centre the developments of the twenties and then the new projects after the incorporations into the city territory. In 1962 the city reached its maximum population, afterwards its slow decrease set in. The city lost 20% of its population and shrank to 350'000 inhabitants.

In nineteen eighty autonomous youth movements emerged, that protested against the capitalist system of real estate speculation and demanded the right of living in the city for everybody. The demolition of houses with speculative intentions was also fought in the streets. The low point of a city is expressed in German by the term A-city, the city of the poor (Arme), the old (Alte), the unemployed (Arbeitslose) and the foreigners (Ausländer). A lot of cooperatives didn't realize the problems, stagnated, or got stuck in old-fashioned ideas about cooperative housing.

In those times a new generation of cooperative activists appeared. They demanded a soft new beginning. Existing buildings should be preserved, new and particularly communal forms of living were sought after, and the topic of sustainability became important. We see here the inhabitants of the cooperative Karthago, who live in a large household community.

New space in the city appeared due to de-industrialisation. Large central areas became available for new uses. At the beginning of the nineties another wave of alternative movements discovered these former industrial sites and developed ideas about a sustainable urban development. Their activities led to the founding of the cooperative Kraftwerk1 that gives manifold impulses to the traditional cooperatives.

What are the goals of the first project of Kraftwerk1, whose construction begins in 1999?

- A sustainable type of architectural solutions with a big diversity of traditional and communal forms of living (household communities).
- A high priority for communicative and collective spaces.
- A high degree of self-government and participation, high ecological standards, a food-coop for local products, a sense of solidarity that allows the inclusion of persons with little chances on the market of private housing or who have only little financial means, few private cars, but car sharing.

With this, a new and wider interpretation of the cooperative idea is given. On the pictures we see the laundry salon with heat exchange driers, the food-coop that is run by the inhabitants themselves. There are discussions in the entry hall area, a party in a communal room on the roof with a large terrace. The will to live more sustainably is materially expressed in the ecological assessment. It shows that a number of single measures lead to a substantial reduction of energy use. Mainly good insulation, renewable energy sources, the reduction of private driving and the proximity of public transportation and a lower consumption of electricity contribute to this result.

Since about fifteen years a renaissance of urban living has been taking place in the town of Zurich. Everybody wants to return to the city, that offers an attractive cultural life, a big variety of consumer goods and new forms of relaxation and leisure in short distances. This renaissance also leads to a renewal among the cooperatives. The strong demand for housing and the rising rents enhance the attractiveness and importance of housing cooperatives that are involved in many big building projects. It is now generally acknowledged, that cooperatives are essential for the further development of the city. They have adopted ecological standards, they have developed socially compatible forms of denser building, and their big projects have an important impact on the qualitative development of boroughs. Additionally they recognize the importance of the combination of living and working in the same building and its effect on a more convivial use of the ground floors.

The vision of the so-called society of 2'000 Watt is part of the city constitution – and in this respect, too, housing cooperatives are important partners, because they have always adopted a long-term perspective and are ready to invest more in ecological systems.

In 1998 the city started an initiative to build 10'000 attractive flats within ten years. It has given the cooperatives land for more than 2'000 flats. Those bought additional land from private owners, so that it has been able to extend its share of the market in the recent years. The city helped organizing architectural competitions and has been able to convince the cooperatives that this approach leads to better results.

In the meantime land has become scarce and almost unaffordable in Zurich. Most vacant industrial areas have been built over. A lot of cooperatives that had become more professionalized in the last decade realised that new public housing could only be achieved with higher density and that a great number of older buildings had serious structural deficits. They developed strategies for the renewal of these housing estates, which results in a higher population density of the city. Often twice as many inhabitants live on the same surface in new estates that are socially, ecologically and economically sustainable. Currently about two percent of the older buildings are being renewed. In all these cases the new structures were evaluated with competitions and a lot of replacement buildings are of a very high architectural standard.

Now I'd like to show you where we stand in Zurich with four exemplary cooperatives.

With its project Kraftwerk2 the cooperative Kraftwerk1 has been able to achieve higher density and living quality by integrating existing buildings of the sixties. Here you see the buildings before the intervention. In a participatory process the specifications for the project were developed. The architect Adrian Streich won the competition. With additions the existing volume was extended and the external areas were used for staircases, terraces and communal spaces. A large mix of different types of flats and a variety of forms of living were made possible. On the one hand there are "normal" flats, on the other there are communal households and so-called cluster flats – or clusters of small private flats linked to a bigger collective space for living, cooking and eating together. This is a hybrid of communal living and private living. Each small private unit has a kitchenette plus a bathroom. Of course there is a laundry salon in the project, and there are collectively used spaces and a guest room. Here a few snap-shots of the buildings that were finished a year ago.

Kraftwerk4 is another project, this time almost at the edge of the city in a newly developing neighbourhood. There are not only clusters of flats and communal households, but 20% of the space can be used for businesses. Living and working at the same place, revitalisation of the neighbourhood by an appropriate use of the ground floor – this is the theme here. The members of Kraftwerk1 are active with a lot of energy of creativity. The bridges between the buildings were originally used by the city to cross a highway. Instead of becoming scrap metal they were taken apart and transported for new use by Kraftwerk1.

A cooperative of private entrepreneurs has also initiated very innovative projects. It intends to realize the 2000 Watt-vision with their buildings. First it developed a system of timber construction, then new windows with an inbuilt aeration system, and now it is building the city's largest timber buildings. This new building is without a basement car park. The cooperative got also a reward for the renewal of two high-rise buildings, which not only were enlarged by additional structures, but also brought up to the highest ecological standards. Rigorous use of renewable energy – geothermic energy and solar panels in the façades – achieves a high level of ecological efficiency.

Not using private cars is a big asset for achieving the 2000-Watt-vision. The citizens of Zurich have voted for a new parking policy that permits to build fewer parking spaces than usual. It needs first an appropriate location with a good public transport system. The building company must prove that the tenants don't own cars that they would eventually park in other parts of the neighbourhood. They must use car sharing, accept a lease that forbids cars – there are exceptions for persons with disabilities, of course. In one of its newest buildings an explicit contract demanding the 2000-Watt-society is painted on one of the façades, art and construction are in a perfect symbiosis.

By the way: The city of Zurich subsidizes art projects in and around new buildings. In its long-term land leases it requests that between one half and one percent of the construction costs are spent on art. But a lot of cooperatives do this voluntarily like the Baugenossenschaft Zurlinden whose example we see.

Among those is also the Allgemeine Baugenossenschaft Zürich. It was founded in 1916 and is one of the traditional cooperatives, which is trying new roads. Unlike Kraftwerk1 it is exploring new concepts for a broader public. Here you see the project Regina-Kägi-Hof, that was built at the same time as Kraftwerk1, and that could be realized at very low cost. What is special about it? An industrial type of grid construction produces a broad mix of flats between 2.5 and 6.5 rooms of relatively small size. A mantle of balconies around the house encourages the maintenance of the glass façades by the inhabitants themselves. On the ground floor there are no flats, but kindergartens, laundry salons, a communal hall, bicycle rooms and small workshops that can be rented by the inhabitants. There we find now artists' studios, offices, hobby rooms or private bicycle garages.

In 2007 the project Wolfswinkel followed – it's the most affordable and most ecological project of this size in Switzerland. Restricted excavation, a sustainable building style and materials, geothermic and solar energy contributed to the result. Again, we have a layer of balconies around the house, a timber façade and special floor plans. In this project so-called separate rooms were realised. These are rooms with a shower and a toilet that can be rented together with some other flat in the house. There is enough space for, let's say, a teenager, who doesn't want to live in the same flat as his family, but who occasionally needs to keep in touch. Like this the overall and long-term flexibility of the housing estate is enhanced. A lot of tenants rented separate rooms so that they didn't have to move out, when their children left. That's because this cooperative enforces rules of occupancy, meaning that two persons are entitled to a flat of three and a half rooms maximally. In the same project there is also a small flat for guests. When people moved in, the flats were already thirty-five percent cheaper than anything else on the market. As early as during the architectural competition the ABZ insisted on low-cost building. It was sure of its intentions and stuck to them all the way. Many extra wishes and modifications in late building phases result in big additional costs.

In 2007 the ABZ realised the first community project fifty-five plus (55+) in the estate of Ruggächern. A house containing 34 flats of 2½ and 3½ rooms was built for elderly people, who commit themselves to mutual help. In the ground floor there is a communal hall (café), a computer room, a library, a fitness studio and a large bathtub, as in the flats there are only showers. And it works very well. There is media feedback from such far-away places like Japan. In the whole project of 300 flats a lot of money was invested in sustainability: a double wall with a brick façade, as we see it here in Belgium or the Netherlands, with the highest insulation coefficient; a waste-water heat exchanger, photovoltaic panels on the roofs and as a social art project we built an duplicate of the most famous Pétaque-Place in St. Paul de Vence in the Provence.

The next is the project "Jasminweg". An replacement building with a communal space for multi-generational living that has been developed in a participatory process. It also serves as an experiment to gather experiences. Here in the courtyard we see also a very remarkable project of art and construction. This wooden sculpture is also a technological masterpiece.

At last we get to the cooperative called "mehr als wohnen" or more than housing. In 2007 the cooperatives and the city celebrated the hundred year anniversary of public housing with the slogan: "mehr als wohnen". They organised a competition about the future of housing and the city offered two sites as testing grounds. One site is in an inner-city context, the other at the edge of the city in a disused industrial area developing into a new neighbourhood. At the request of the federation of the cooperatives the city of Zurich was willing to lend land to a newly to be formed anniversary cooperative, that was founded with thirty-five housing cooperatives as members and is named "mehr als wohnen". It should become an innovation and learning platform of public housing. It should develop a part of a new urban borough, and it should be a model of social, ecological and economical building. It was meant to yield new know-how in all these aspects for the other cooperatives and the public housing. And so the governing board, whose president I have the honour to be, supported by innovators of public housing like Andreas Hofer, Architect and Kraftwerk1-pioneer, and Monika Sprecher, former head of the administration of the federation, tried to go new roads.

Entries for an international competition were invited, with the intention of getting not just one, but several winners, among them an urbanistic planner. You see here the basic idea that several architects should build a neighbourhood together. A young studio, Arge Duplex, and futuorafrosch architects from Zurich won this competition with the motto "We're building a neighbourhood, not just a housing project". Spatial density should produce high urban quality and excitement, and thick (bulky) houses should yield ecological and economical advantages. The other chosen architectural studios, namely Studio Sik, Pool and Müller Sigrist, were given the task to integrate their innovative ideas into an urbanistic context in a dialogical process. This dialogical phase was a very special experience for me. Imagine thirty architects standing around a model of two square meters, giving each other impulses, criticisms, developing the project as a whole. The atmosphere was incredible. Fortunately we had brought together teams that were capable of dialogue.

Here you see the assignment of buildings to the different studios and a plan of the first floor of the whole project. Some houses have undergone transformations in the meantime. Let's look at a few floor plans. Here too we find clusters of flats. This time designed by Duplex Architects, with the private and the collective spaces. Here an illustration of the internal space. Then the house designed by Pool Architects with some communal households and flats with a living-room area on two floors. The fact that the house has no balcony is compensated by this arrangement. That's why we have planned a sauna on the roof for the whole neighbourhood and a lounge area for the house. Here a view of the model and of the internal space.

Müller Sigrist architects succeeded in interlocking flats with higher kitchens or living rooms in such a way that all flats are without stairs, that is are only different in heights. It is a very clever concept.

Then the house of architect Sik: flats with a view on the park, very special, large entry halls. This house has no cellar. And not only this one: We'll try to find out if we can put in storage space in the dark inner areas on the upper floors. We're thrilled to hear the response of the tenants.

Here it is allowed to live on the raised ground floor. Here you see the limits of utilization. Only outside of this limit living on the raised ground floor is permitted, for the rest other utilisations must be found.

Let's go to the ground floor. It should be useful for the building and the neighbourhood. So we find there laundry salons, bicycle garages, but also art studios or additional rooms with showers and toilets.

For the other surfaces we developed a new concept. We distinguish commons spaces, which can be used collectively like communal lounges, but also a meeting space with café and bar, that are managed by the inhabitants themselves. Additionally there are rooms that are reserved for various initiatives of the inhabitants. Furthermore there are rooms for neighbourhood services, which will be offered to small businesses with affordable conditions. In these way small enterprises like bakeries, hairdressers, cobblers or important also in Belgium mini-beer-brewers shall be attracted. At the occasion of the foundation stone laying we already drank a mehr als wohnen branded beer. Plenty of space for kindergartens and day nurseries is left. In this manner a cooperative is investing in a lively neighbourhood with modest rents, that affect the rents for the housing only minimally. We are convinced that this investment in the neighbourhood will pay off. The remaining spaces will be rented to local businesses, if they offer sustainable concepts.

In the neighbourhood there will be a central reception, open seven days a week. It will not only function as an administrative office, but also as a platform for mutual help in the neighbourhood and for organising micro jobs in den maintenance. For the activation and coordination of the initiatives of the tenants there is a neighbourhood coordinator, whose job it is to involve the tenants in all sorts of participation. The reception also manages a small 20-room hotel that is used as a guesthouse, a bed and breakfast or as a hotel for visitors of the near-by fairs. At the same time it is the mail deposit; it receives the laundry and also sells the most current personal hygiene products. We will also establish there a deposit bank, where the inhabitants can invest their capital. They get a better interest than from the banks and at the same time we pay less for loans than for the mortgages of the banks.

Let's have a look at the ecology and first at the energy systems. The neighbourhood will be build according to the highest energy use standards - and what is the result? Primary energy consumption for operative uses and heat decreases, and you save a lot if you reduce grey energy what means the energy used in the building process. This latter was a special aspect of our project. How much concrete do we need? How much grey energy do we consume with alternative buildings materials like insulation concrete in the central house G, monolithic, highly insulating brick walls in two houses or in the two wooden buildings? These comparisons are extremely interesting. But there is also the question of how much you can shrink a concrete ceiling. Of course there are different systems used for the evaluation of long-term sustainability. In Switzerland there is the Eco standard. The minimal remaining amount of energy we get from the waste heat of a near-by computer centre, and the roofs will be filled with solar panels.

Also in this project there are only a few parking spaces for persons with disabilities and for those who rely on their car on the job. However there is car sharing with electric cars or cars run with gas from a near-by biogas-reactor that processes our biological waste. All of this improves our energy balance. The vehicles will be managed by a mobility centre, that also rents trailers and electro-bikes and that repairs bicycles.

Then there are first contacts with farmers of the region. We want to encourage that vegetables are produced and distributed locally. May-be our children will be able to help sowing or harvesting and get a first-hand experience of where their food comes from. This is another important aspect of ecological education. At the moment the children of the adjacent school building practice urban farming on our land, and also urban gardening will be on the agenda.

As you see, we have packaged a lot into our project and there would be a lot more to tell you. Construction has started and between the autumn of 2014 and May 2015 the tenants will move in. Then you're cordially invited to visit us. I'm convinced that this project will have a positive impact not only on the development of cooperative housing but far beyond. We already feel a big interest in it.

I hope that with these examples I have shown you the innovative efforts of Zurich's cooperatives. Now, as a conclusion, permit me a glimpse into the future.

Land in Zurich gets scarcer and scarcer. For this reason higher density in existing neighbourhoods gets more and more important. The challenge in this respect is a balance of higher density and a better quality of life, but also the additional benefit that can be achieved by density. An important aspect is the combination of working and living, especially considering the newest developments of the means of digital communication. In fact a lot of people could already work at home or in their neighbourhood.

The city itself has only got very little land left. If the cooperatives want to maintain their share of the market, common initiatives are needed. On the one hand the city can buy land or real estate and offer it to the cooperatives, or it could subsidize the cooperatives financially, so that they can buy more expensive land or real estate.

Why should the city do this? Zurich profits enormously from its cooperatives:

- Because of their occupancy rules tenants living in cooperatives use less surface per person than those living in private buildings. This reduces costs for infrastructures, urban sprawl and all the problems connected with it. And it helps to save energy.
- The cooperatives guarantee a good social mix in neighbourhoods, because they offer flats for all persons of all levels of income. Especially they keep elderly persons and families within the cities. Without the cooperatives the city of Zurich would be much more segregated and only the well-to-do would be able to live there.
- They respect higher ecological standards because they plan on a long-term basis, and because their buildings are not commodities on the real estate market.
- Cooperatives are partners for the establishment of publicly used services and as rents tend to decrease, the state benefits, as it has to spend less for rent subsidies for low-income persons.
- From my perspective the most important contribution of the cooperatives is the following:
By advancing participation and by creating good neighbourhoods we strengthen social coherence and mutual help in the neighbourhoods. This will become crucial in times when we have more single and elderly persons. Investments in social systems are not only sustainable, but they will pay off in the long term for all of the society and us. That's why we cooperatives must also be pioneers in the future for those themes.

In Zurich the public appreciation of these benefits is increasing. This is underlined by the fact that the citizens approved an initiative requesting the city to invest more in public housing with a majority of over 75%. Its share is to increase by 5 percent in the next forty years – the goal is to preserve a balanced mix of population in the city and to prevent further segregation. With this vote result a strong signal to the politicians is given.

Thank you for your interest.

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