

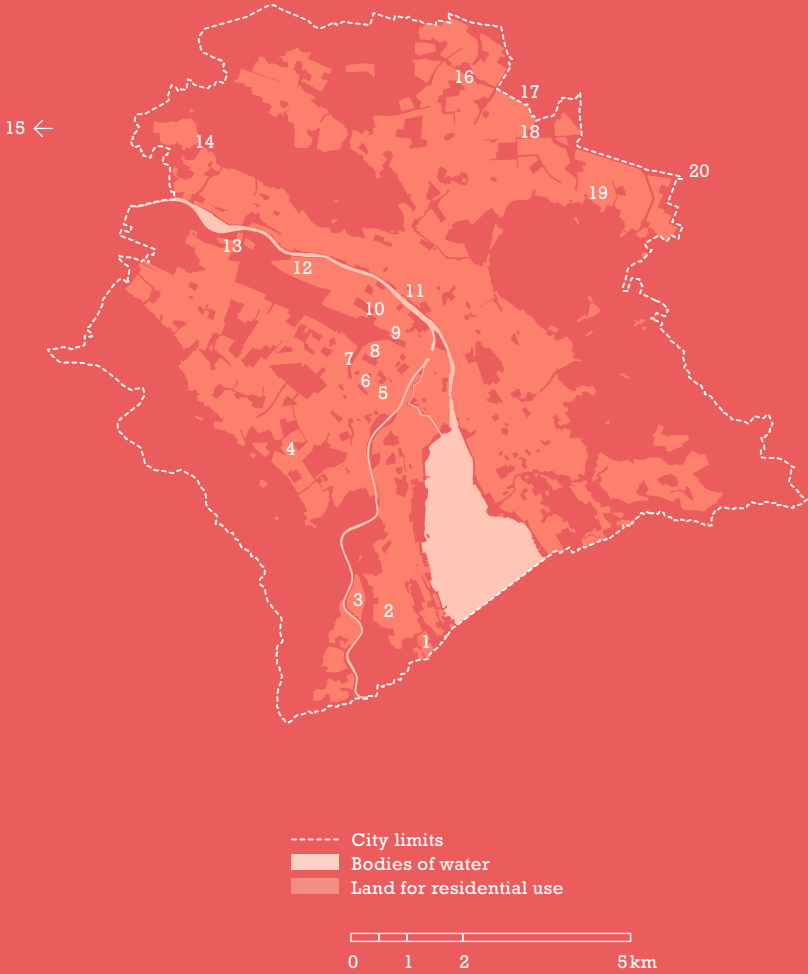
Anne Kockelkorn, Susanne Schindler
and Rebekka Hirschberg

Cooperative Conditions

- 1 An Idea of Sharing
- 2 Public Opinion
- 3 Nonspeculation
- 4 Equity
- 5 Debt
- 6 Land
- 7 Zoning
- 8 The Competition

A Primer on Architecture,
Finance and Regulation in Zurich

Twenty cooperative housing projects in Zurich and beyond that served as an analytical starting point for this book.





1
Neubühl

1928–32

Cooperative: Genossenschaft Neubühl

Architects: Max Ernst Haefeli, Carl Hubacher,
Rudolf Steiger, Werner Max Moser, Emil Roth,
Paul Artaria, Hans Schmidt, Gustav Ammann

194 rowhouses and apartments (1 to 5 rooms)
pp. 68–70, 83–84



2
Entlisberg II

1929–31

Cooperative: Allgemeine Baugenossenschaft
Zürich (ABZ)

Architects: Architekten Schneider & Landolt
135 rowhouses and apartments (2 to 6 rooms)
Redevelopment 2013–17 by Michael Meier
Marius Hug Architekten with 214 apartments

(1.5 to 6.5 rooms)
pp. 232–34, 244–47



3
Stadtgarten I & II

(Greencity Manegg)

2011–17

Cooperatives: Genossenschaft Hofgarten, Wogono

Architects: Adrian Streich Architekten,
EM2N Architekten

126 apartments (1.5 to 6.5 rooms)
pp. 247–49



4
Friesenberg I & II

1924–26

Cooperative: Familienheim-Genossenschaft
Zürich (FGZ)

Architect: Fritz Reiber

144 rowhouses and apartments (2 to 5 rooms)
pp. 188–89, 212–13, 251



5
Dreieck

1986–2002

Cooperative: Genossenschaft Dreieck

Architects: Architekten Fahrländer und Fries,
ARC Architekten, Albers + Cerliani,
Architekturgenossenschaft Bauplan Zürich

85 apartments (1 to 6 rooms)
pp. 46–48, 270–72





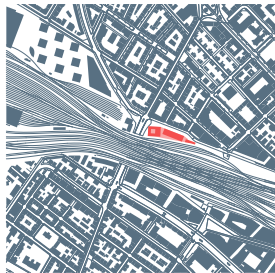
6
Kalkbreite
2008–14
Cooperative: Kalkbreite
Architects: Müller Sigrüst Architekten
82 apartments (1.5 to 17 rooms)
pp. 258–60, 266, 270–80



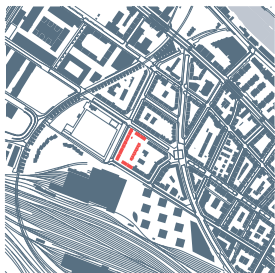
7
Kanzlei
1930
Cooperative: Allgemeine Baugenossenschaft
Zürich (ABZ)
Architect: Otto Streicher
156 apartments (2 to 4 rooms)
Redevelopment (planned) by Müller Sigrüst
Architekten with 205 apartments (1.5 to 6.5 rooms)
pp. 250–51



8
Hellmi neu
1985–91
Cooperative: Wogeno
Architects: A.D.P. Walter Ramseier
33 apartments (1 to 10 rooms)
pp. 117–19



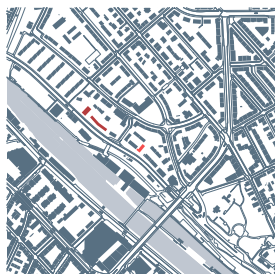
9
Zollhaus
2015–21
Cooperative: Kalkbreite
Architects: Enzmann Fischer Architekten
46 apartments (1.5 to 9.5 rooms), 4 hall dwellings
pp. 87–93, 265, 280



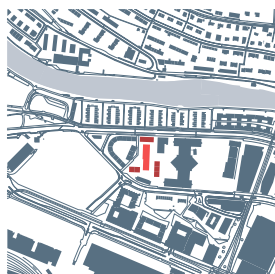
10
Ottostrasse
1925–27
Cooperative: Allgemeine Baugenossenschaft
Zürich (ABZ)
Architect: Otto Streicher
93 rowhouses and apartments (2.5 to 6 rooms)
pp. 108–10, 112–15, 251

Number of rooms includes both bedrooms and living rooms. A half room typically refers to a dining area or a kitchen connected to a living room.

Most projects include social and commercial spaces in addition to housing.



11
Lettenhof
1926–27
Cooperative: Baugenossenschaft berufstätiger
Frauen (BbF)
Architect: Lux Guyer
12 apartments (2 to 2.5 rooms)
pp. 146–49



12
Hardturm
1998–2001
Cooperative: Kraftwerk 1
Architects: Stücheli Architekten with
Bünzli Courvoisier
81 apartments (1 to 13.5 rooms)
pp. 32–34, 48–54, 152–54, 207



13
Grünau
1975–76
Cooperatives: Frohes Wohnen, Gemeinnützige
Baugenossenschaft Röntgenhof (until 2010),
GEWOBAC, Sonnige Hof
Architects: Kunz & Götti, Beeler & Honnegger,
Cassetti & Rohrer, Robert Schmid
455 apartments (1.5 to 5.5 rooms)
pp. 149–52



14
Heizenholz
2008–11
Cooperative: Kraftwerk 1
Architects: Adrian Streich Architekten
26 apartments (1.5 to 10 rooms)
pp. 136–38, 154–56



15
Limmatfeld
2013–19
Cooperative: Baugenossenschaft
des eidgenössischen Personals (BEP)
Architects: Duplex Architekten
152 apartments (1.5 to 5.5 rooms)
pp. 124–27



 Project  Nearby buildings owned
by the same cooperative



16

Katzenbach IV & V

1944–46

Cooperative: Baugenossenschaft Glattal

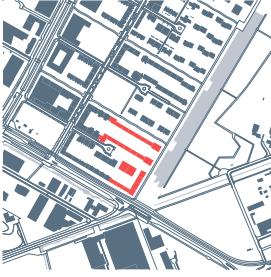
Zürich (BGZ)

Architects: Sauter Dirlir Architekten

115 apartments (3 rooms)

Redevelopment 2009–19 by EMI Architekt*innen
with 139 apartments (2 to 5.5 rooms)

pp. 189–90, 207



17

Glattpark

2014–19

Cooperative: Allgemeine Baugenossenschaft

Zürich (ABZ)

Architects: pool Architekten

284 apartments (1 to 8.5 rooms)

pp. 124–29, 221



18

Hunziker Areal

2007–15

Cooperative: mehr als wohnen

Architects: Duplex Architekten, FuturaFrosch,

Miroslav Šik, Müller Sigrüst Architekten,

pool Architekten

369 apartments (1 to 13.5 rooms)

pp. 84–87, 164–66, 182–90, 207, 220–24



19

Schwamendinger Dreieck

1947–56

Cooperative: Baugenossenschaft Glattal

Zürich (BGZ)

Architects: Sauter Dirlir Architekten

718 rowhouses and apartments (1 to 5 rooms)

Redevelopment 2014–42 by EMI Architekt*innen
and others with 1,023 apartments (1.5 to 5.5 rooms)

pp. 200–2, 216–20



20

Zwicky Süd

2009–15

Cooperative: Kraftwerk 1

Architects: Schneider Studer Primas Architekten

125 apartments (1 to 14.5 rooms)

pp. 100–2, 119–24, 207, 225

Number of rooms includes both bedrooms and living rooms. A half room typically refers to a dining area or a kitchen connected to a living room.

Most projects include social and commercial spaces in addition to housing.

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1 An Idea of Sharing

Instruments 36

Bylaws

Membership

The vote

For Survival, Savings, and Pleasure 41

2 Public Opinion

Instruments 72

Referendum and popular initiative

Survey or report

Design standards

Debating the Adequate Home 80

3 Nonspeculation

Instruments 104

Gemeinnützigkeit

Cost rent

Designing Public Value 112

4 Equity

Instruments 140

Municipal resolution for limited equity

The share

Hidden reserves

Investing by Diversity 146

5 Debt

Instruments 168

Loans from independent institutions under public law

Loans from private lenders

Loans from public lenders

Cooperative funds

The Enjoyment of Trust 178

6 Land

Instruments 204

Cooperative land ownership

Leasehold of public land

Longevity 210

7 Zoning

Instruments 236

Arealüberbauung

Floor area ratio

Mehrwertausgleich and *Gestaltungsplan*

Variations of Porosity 241

8 The Competition

Instruments 262

The architectural competition

The competition brief

The competition for land lease

Building Commitment to a Shared Future 268

Takeaways 287

Bibliography 295

Acknowledgments 309

Introduction: Housing and the Agency of Nonspeculation

Zurich is a center of global finance. The city's housing practices are subject to the pressures of financialized real estate: rents for new residential leases have risen by more than 60 percent since 2000, property prices have approximately tripled since 2009, and most large-scale inner-city developments are owned by institutional investors, whether globalized trusts or local pension funds.¹ Given these trends, one might assume that Zurich manifests other features of housing financialization, including the displacement of longtime residents from neighborhoods undergoing renovation or redevelopment. However, Switzerland's largest and historically most industrialized city has not been characterized by social polarization or gentrification to the same extent as Berlin or London have.²

This specificity is due to Zurich's century-old tradition of non-profit housing: Swiss housing policies never pushed privatization or deregulation as has been the case in other countries. The key principle for this stable and continued relationship between nonprofit developers, cities, and the state is *Gemeinnützigkeit*. Literally, *Gemeinnützigkeit* translates as "common utility"; most translators, however, opt either for "nonprofit" or "public benefit." In Zurich, housing operated under the principle of *Gemeinnützigkeit* has grown continuously since 1995 and by 2023 accounted for 25 percent of the city's roughly 232,000 dwelling units. The largest share, 18 percent, is cooperatively owned; the remainder is under the purview of the municipality or other nonprofit entities.³ These dwellings are permanently withdrawn from the for-profit, and increasingly financialized, housing market; they cannot be traded as a securitized asset on globalized financial markets.⁴ This has been made possible by the municipality's sustained commitment to nonspeculation and public benefit in housing policies for more than one hundred years. As a result, cooperatives founded in the 1920s can, a century later, offer rents in the city center at one-third the market rate. Zurich thus demonstrates how cooperative housing—combining entrepreneurial action and commitment to public benefit—is possible at scale and able to counter an otherwise unquestioned drive to maximize real estate values.

Zurich's cooperative model has not only ensured access to inclusive housing for lower-income households; it has also been critical for catalyzing new sociospatial models of living together. Emblematic projects of the youngest generation of cooperative organizations, including Kraftwerk 1, Kalkbreite, and mehr als wohnen, cater to a variety of income groups and household formations. Their flexible dwelling configurations, integrating commercial and educational uses, not only accommodate but incite social change. Together, Zurich's more than 140 cooperative organizations, both old and new, large and small, offer collective spaces of stunning architectural

and material quality across the city. These spaces serve residents, neighbors, and the general public, whether in the form of green space, playgrounds, or daycare facilities. The architecture of Zurich's housing cooperatives thus fosters social cohesion and public value for the city in an age when most housing is produced and operated under the premise of value extraction—no matter for which income group—leading, in many places, to social isolation and spatial fragmentation.

The striking case of Zurich's cooperative housing prompted us to ask three questions: Which conditions enable a lasting commitment to nonspeculation within a for-profit real estate market? How does architecture as built form partake in these processes—and how does its partaking expand the definition of architecture? Finally, how can Zurich's cooperative model become transferable to other places?

This book is the result of pursuing answers to these questions.

Cooperative housing in Zurich: Four things to keep in mind

Cooperative Conditions, as its subtitle suggests, functions as a primer. It lays out, in simple terms, the architectural, financial, and regulatory conditions under which cooperative housing in Zurich has been able to flourish and adapt to the changing needs of consecutive generations since 1900. Four key aspects of Zurich's cooperative housing have set it apart from cooperative housing elsewhere and are commonly misunderstood.

First, Zurich's housing cooperatives have flourished within a continuum of public policies in support of *Gemeinnützigkeit* in urban development. The term *Gemeinnützigkeit* defines the overarching rules and regulations of Swiss cooperative housing that have been in effect for over one hundred years. It is a key principle for the stable, ongoing relationship between cooperatives and public institutions. In this book, we use “nonprofit” and “public benefit” when referring to the nonprofit housing sector or to public policies in support of nonspeculative housing in general, including in contexts other than Zurich. When speaking about the Zurich context, however, we have chosen to retain *Gemeinnützigkeit* in the German original to emphasize the term's active commitment to public benefit rather than the rejection of profit implied in *nonprofit*. This book is thus about both public policies in support of *Gemeinnützigkeit* and cooperative tenure.⁵

Second, governmental support for Zurich's housing cooperatives has generally been in the form of regulatory measures and only rarely in the form of direct financial assistance.⁶ The City of Zurich

has supported its cooperatives mainly by facilitating access to municipal land or to mortgages, which it insures. In housing literature, both types of public interventions are called “subsidies.”⁷ In Zurich’s planning discourse, however, subsidies are equated with financial payments that transfer taxpayers’ money from one group to another. Such transfers do *not* happen when a public body grants creditworthiness or defines the value of public land in relation to a project’s investment costs rather than its market price. Therefore, the City of Zurich considers cooperatives not as subsidized (*subventioniert*) but as supported (*gefördert*), granting cooperatives relative autonomy in how they plan development and select their residents. In this book, we thus seek to highlight the difference between *regulatory support* (which could include, e.g., improving access to land markets) and *financial assistance* (which might include lower-interest loans or rental subsidies). By explaining how Zurich’s cooperatives have been able to thrive for more than a century within these regulations, we also aim to defy assumptions that nonprofit housing is bound to fail if not generously financially supported by public subsidies.⁸ Quite to the contrary, the example of Zurich shows that public support of cooperatives, including limited financial assistance, saves considerable amounts of taxpayer money on social assistance and complementary benefits.⁹

Third, cooperative housing in Zurich is operated at cost rent. The cost-rent model must cover capital and operational costs but does not require financial subsidies and does not generate a profit. Cooperative housing in Zurich is thus not operated like European “social housing” or Anglo-American “affordable housing.” In Zurich, cooperatives are open to all whom a cooperative board considers suitable for a cooperative community, with no income verification once a rental contract is signed. By contrast, in European social housing or Anglo-American affordable housing, access is reserved for households below a certain income level, and rent prices are calculated relative to household income. For this reason, the terms *affordable* and *affordability* in this book refer to affordability *in general*; that is, spending no more than about one-third of a household’s income on housing; *affordable* does *not* refer to income-restricted housing. This difference in terminology between Zurich and other places is a corollary of the cost-rent model, as cooperative housing in Zurich is conceptualized in terms of cost and not in terms of price.

Fourth, cooperative housing in Zurich combines collective private ownership and individual rental tenure. Cooperative apartments are not individually owned. Rather, residents own a share of the overall development and rent an apartment in it. Rental cooperatives have been established in the German-speaking regions of Germany, Austria, and Switzerland since 1900. The model differs from both the

market-rate and limited-equity cooperatives common in Scandinavia and the Anglo-American context, where the share confers a right of transfer upon a resident's housing unit, thus bearing a greater similarity to individual homeownership.¹⁰ Zurich's cooperatives are also distinct from various forms of "cohousing," which has been a popular model of self-initiated, self-governed living in Northern Europe and North America since the 1970s. Cohousing aligns with many of the ideas of sharing manifest in Zurich's cooperatives. Generous common areas for joint social events, typical of cohousing communities, as well as amenities like guest rooms to complement individual homes, are also found in Zurich's cooperatives. But most cohousing developments are realized as market-rate condominiums. Apartments can be sold with no input by a shared board, and owners are not subject to price restrictions when they sell.

In diving into this study of cooperative housing in Zurich, it is important to keep in mind that any form of housing tenure, including cooperative tenure, is a historical and social construct specific to a time and place—not a stable entity.¹¹ This contingency is, ultimately, what we hope to get at by considering the conditions of Zurich's cooperative housing.

Conditions

The book is divided into eight chapters, each addressing one of eight conditions. "An Idea of Sharing" explains the interplay of joint ownership, collective decision-making, and the form and use of shared spaces. "Public Opinion" addresses how individual cooperatives depend on broader public support if the idea of cooperative housing is to grow to scale. "Nonspeculation"—the key condition for the Zurich model—analyzes the political economy of cooperative housing. "Equity" and "Debt" dissect in more detail how a range of financial constructs contribute to cooperatives' organizational and architectural diversity. Finally, "Land," "Zoning," and "The Competition" interpret how regulations pertaining to land use and access to land can foster social sustainability as well as architectural and urban-design innovation. While each chapter is dedicated to one condition, each, as should soon become clear, is inextricably connected to the others.

The goal of investigating these eight conditions is to counter an assumption, widely held in schools of architecture, that matters of architecture, finance, and regulation are not, and should not be, part of the same field. Often such arguments emerge from a fear of diminished disciplinary standing, as if economic literacy would undermine one's credibility as a designer. Conversely, we aim to increase

the spatial literacy of housing economists, planners, and policymakers, who are frequently not trained to recognize the contribution of social space—which by definition includes architectural design and urban form—to individual and collective well-being.¹² Our approach thus also challenges the entrenched separation of, on the one hand, the practices of architecture and urbanism; and, on the other hand, housing policy and economics. In this book, the history and theory of architecture and urbanism provide the grounds to mediate between these domains—not because we believe history and theory should serve designers or policymakers as they seek to answer the *what* or the *how* of architecture and urbanism but rather because history and theory should empower designers and politicians to ask *why*.

Instruments

To answer the first of our three research questions—Which conditions enable a lasting commitment to nonspeculation within a for-profit real estate market?—we begin each chapter with an “Instruments” section in which we look closely at a selection of regulatory constructs, presented as lexicon entries.

We use the term *instrument* to refer to the legal and societal frameworks, consisting of norms, rules, laws, contracts, conventions, and other institutional relationships, that shape urban development. We explicitly include financial tools such as mortgage regulations and formulas for rent calculations in this list.¹³ Instruments are societal constructs; like modes of tenure, they are at once negotiable and specific to a particular time and place. At the same time, the instruments of cooperative governance and territorial regulation operate as concrete abstractions; that is, as concepts that inscribe themselves into matter and transform its historical trajectory.¹⁴ They become naturalized when practitioners no longer question the concrete abstractions of mortgages and their relationship to owing money or of purchase contracts that turn land into property. This naturalization was one of the reasons we wanted to dissect how, exactly, some of these instruments came into being, how they have enabled the long-term support and use of cooperative housing, and how they relate to contemporary practice.

For each entry, we describe how an instrument works in operable terms, why it was introduced, and how it intersects with cooperative development. By investigating the historical moment of emergence of a certain law or regulatory concept—the window of opportunity within which it was possible to implement it—we learn why an instrument such as *Gemeinnützigkeit* gained enough political support to become a reality.

Because of their commitment to *Gemeinnützigkeit*, we treat Zurich's cooperatives as urban commons. As anthropologist Amanda Huron does in her study of limited-equity cooperatives in Washington, DC, we bring together institutionalist and alterglobalizationist approaches in our study of Zurich housing.¹⁵ By explaining how an instrument supporting cooperative tenure functions, we adhere to the institutionalist approach, as originally defined by Elinor Ostrom: We insist that the commons are bounded, that they need to be governed through rules, and that they need to monitor human behavior and conflict to be able to persist.¹⁶ By simultaneously focusing on the historic origins that allow for cooperative housing to become a cultural, political, and sociospatial reality, we join the alterglobalizationist approach; that is, we adopt a historic perspective when focusing on the needs of people to reclaim the commons and the tools to protect it from enclosure.¹⁷ Understanding cooperative housing as urban commons, we also foreground the relation between commons and social reproduction: both are necessary for subsistence, while their collective management codetermines gender constructs.¹⁸ Subsistence in urban commons, however, transcends the immediate need for food, shelter, and sociability. Urban commons include the right to housing within the complex system of cities, understood as densely populated sites of capital accumulation that are regulated by the state. This complexity of housing as urban commons and its embeddedness within the state and the market requires a careful investigation of how individual and collective agencies unfold. This is where architecture and the built environment come into play.

Agency

In response to our second research question—How does architecture partake in a long-standing commitment to nonspeculation, and how does its partaking expand the definition of architecture?—we look at the interplay between the instruments for cooperative tenure and the representation, production, and maintenance of the built environment. In each chapter, an essay explores architecture's agency and key findings are summarized at the chapter's end.

In this interplay, we identify three different types of agency: people's capacity to act; the effectiveness of laws, codes, and conventions; and the spatial mediation of power relations. The concept of architectural agency thus entails three interdependent modalities in exerting power: the agency of human actors, the agency of regulatory instruments, and the agency of the built environment. These three agencies correlate with the definitions of the commons as spatial practice, understood, in the words of Huron, as "a resource, a

community of people who rely on that resource, and a set of institutions devised by that community for regulating that resource.”¹⁹

In this book, we consider, first, the agency of human actors: cooperative activists and developers, politicians and city officials, architects, urban and landscape designers, residents, and funders, whether they were active in the 1920s, 1980s, or 2000s. In line with other theories of architectural agency, we focus on people’s intentionality, as individuals act upon and within regulatory settings and institutional landscapes while pursuing their interests.²⁰ We thereby trace the individual and institutional possibilities of creating the conditions for *Gemeinnützigkeit* in housing provision, be it through impacting discourse, rewriting legislation, creating institutions for collective action, or reinterpreting legislation through design.

Second, we consider the agency of regulatory constructs, or “instruments.” We contend that regulatory instruments translate political decisions into matter and that their effects and impacts are visible. However, when investigating the effect of regulatory constructs in cooperative housing—its social space, architecture, urban form, and subjectivities—we pay attention to their political negotiability while acknowledging that these effects are complex, nonlinear, and, in part, reciprocal. By thinking through this translation process in terms of “agency,” we refer, on the one side, to the power of concrete abstractions—that is, abstract concepts becoming real in social, economic, political, and cultural practice and unfolding power beyond the agency of an individual or an institution.²¹ On the other side, we refer to the regulatory constructs’ *Handlungsspielraum* or “scope of action,” suggesting a space in which action becomes possible and play can occur. We use this term not only because we consider regulatory frameworks as fundamentally negotiable, subject to constant change, and thus offering political room for maneuver. We also use it because we contend that architecture actively takes part in this negotiation process. Its material presence relates the agency of people who have put frameworks in place in the past to the agency of people transforming them in the present. The term *Handlungsspielraum*, by including *Spiel* (play), also implies a technical and theatrical notion of play and movement— notions we think with when we refer to, for example, the agency of nonspeculation across generations.

Our third notion of architectural agency refers to the effect of the form and materiality of the built environment on human subjectivity. By asking *What does architecture do?* and *How does architecture partake in a lasting commitment to nonspeculation?*, we focus on how the built environment mediates the power relations of regulatory settings—including the direct or indirect intentions of the

protagonists shaping them. We are interested in why and how a cooperative developer establishes a dwelling program and how this program is translated into form. We are less interested in analyzing the purely semantic meaning of form or the historic genealogy of morphological choices. At the same time, we seek to understand the possibilities of use and the rules pertaining to these forms. We thus trace how regulatory constructs impact the long-term maintenance and behavioral rules through which buildings and people engage in a continuous process of materialization. By doing so, we consider this materialization process as situated: it is something that *takes place* in resonance with situated variations of use, the processes by which users' selves are socially conditioned (i.e., subjectivation), and the ways in which territories, buildings, and subjects are governed.²² Here, the concept of *Handlungsspielraum* reappears in its material bearings: it refers to the concrete site where various actors engage with and produce urban space.²³

This layered understanding of agency—including the agency of individuals, of regulatory constructs, and of the built environment—bridges the seeming opposition between, on the one hand, actor-network theories prevalent in the history of science and, on the other hand, theories of agency used in economic and social sciences.²⁴ For proponents of actor-network theories, the notion of nonhuman agents includes the built environment; nonhuman agents impact human decision-making and the production of objectivity and thus have agency within the “collectives” that encompass both human and nonhuman beings.²⁵ Social and economic agency theories, in turn, understand “agency” as the power leveraged by human actors in the face of established organizational settings, whether on behalf of their own self-interest or the interests of others. Such theories thus focus on the relation between individuals' agency and their capacity to act within the conditions set by discourse and regulatory frameworks on the one hand and the availability of resources on the other.²⁶ However, neither social nor economic theories of agency put particular emphasis on the built environment and its spatial disposition. Hence, they provide few clues to understand how housing, as material and spatial practice, is conditioned by regulatory frameworks and how this practice mediates power relations. Actor-network theories, in turn, pay attention to the built environment but sideline the interests and historical contingency inherent within regulatory frameworks.²⁷

In this book, we foreground the intersecting agencies of human actors, regulatory frameworks, and the built materiality of housing. We do so, for example, by analyzing how the sharing of resources, property, and governance translates into use routines in a twelve-person household. We do so by describing how the shared spaces of

cooperative and for-profit developers are conceived and valued, and how they evolve differently over time. Our contribution thereby consists in situating regulatory frameworks within the disciplines of architecture and urbanism. In all instances, the interplay of human, instrumental, and material agency mediates the social relations of living together and expands the definition of architecture beyond the workings of form.

Conceptualizing the intersecting agencies of people, of instruments, and of the built environment is an approach well suited to the specificity of urban commons, which, as Huron explains, are characterized by embeddedness in complex relational networks. This is so, first, because cities are sites of capital accumulation with high population densities; second, because the complex management of cities turns them into sites of state regulation rather than collective self-governance; and, third, because the collective pooling of urban resources—such as affordable housing or mixed-use housing projects that offer social infrastructures to its surroundings—is itself an inherently relational process.²⁸ Studying cooperative housing in Zurich, we noticed that the intersection of the agency of people, regulatory constructs, and matter created *Handlungsspielraum* in which cooperative actors could implement *Gemeinnützigkeit* and produce public value for the city.

Handlungsspielraum is also permeated by discourse. However, architectural discourse within its disciplinary confines was not the object of our inquiry but a starting point to change the conventions of the field. By making use of the methods of architectural discourse—analyses of the built environment through drawings and photographs, interpretation of archival material, and contextualization within existing scholarship—we seek to explain how architects, legislators, users, and funders can conceive of *Gemeinnützigkeit* in housing. Where no such regulatory construct exists, this book advocates for its creation and upkeep.

Transferability

To answer the third question—How can Zurich’s cooperative model become transferable to other places?—we looked closely at the historic origins of the instruments and at their agency within an expanded time frame. Learning from Zurich is thus not about replicating a particular instrument but rather about identifying what it meant, or promised, when it was put in place. We discuss this potential in the instruments and essay sections of each chapter, as well as in the book’s conclusion. More important, it is the underlying rationale for the entire project.

Transferability is central to this book because we have all lived and worked in Zurich but spent most of our lives elsewhere. Why is it, someone looking from Berlin might ask, that Switzerland still upholds *Gemeinnützigkeit* while it was abolished in Germany in 1990? How is it, someone looking from Vienna might wonder, that despite an equally well-established housing system based on *Gemeinnützigkeit*, the materialization and design details of Viennese projects are so different? How strange, someone looking from New York might say, that Zurich's cooperatives never seem to “go market rate”? The differences can be explained, in part, by the fact that in many places, the centrality of homeownership to intergenerational wealth building has been cemented through mechanisms like tax incentives and made essential by a weak social safety net. In parallel, the public sector has been defunded and undermined as a legitimate actor in the production or oversight of housing. Polarization between rich and poor and the increasing dispossession of the latter are made abundantly clear by the lack of housing that is affordable even for the middle class and of homes appropriate for aging individuals. While experiencing the primacy of private property over collective investment in the cities we are most familiar with, the questions of whether and how to learn from Zurich gained urgency and became central to our research.

To explore how Zurich's cooperative system and its commitment to nonspeculation might be made transferable, considering a longer timeframe is important. First, looking back one hundred years allowed us to understand the importance of the debates that took place at the inception of each instrument — whether a zoning law or a type of mortgage — and which arguments made that instrument desirable and acceptable to which alliances. Second, looking back allowed us to conceptualize the agency of people, regulatory constructs, and the built environment in terms of lasting public benefit and to project this lasting public benefit into possible urban futures for another one hundred years.

As Tine De Moor's research on Flemish pastures over the course of several centuries shows, studying the maintenance and upkeep of the commons over long periods of time is key to understanding their accrued benefits and their mode of operation.²⁹ Focusing on the longevity of developments is a relatively recent interest in housing research.³⁰ Indeed, extending the time frame of analysis is particularly important for nonspeculative housing since its benefits accrue over time, as shown by housing scholar Jim Kemeny. He uses the concept of “maturation” to describe the moment when the financial cost of existing housing stock decreases significantly in relation to that of new construction, thereby offering ample leeway and benefits for nonprofit developers.³¹ Kemeny explains maturation by drawing

a parallel to individual home ownership: the moment a mortgage is paid off, financial possibilities for the owners increase (e.g., allowing them to make new investments). The same is the case in nonprofit housing. Maturation is the point in time when debt servicing is no longer an issue and the collective financial benefit of the original investment plays out. In Germany and other European countries, however, large parts of the nonprofit housing sector were privatized at or after the moment of maturation. The ability to consider investment in nonprofit housing for the long term and the enormous possibilities resulting from maturation are conceptually underdeveloped and underrepresented in political discourse. To maintain this public benefit beyond a single generation, beyond a single family and its housing cycle, requires engagement with questions of institution building and regulatory frameworks.

Considering a longer time frame is important not only for scholars who wish to study the economic and political benefits of long-term thinking in housing politics. Crucially, practitioners should consider the impact of their work beyond the five- to ten-year horizon bookended by a project idea and its implementation. The point is to ask, again with Huron, how the benefits of a project conceived in the present extend beyond current beneficiaries toward future generations and how, thereby, the housing remains inclusive over the long term. Huron argues that a cooperative “serves as a commons for its current members, but it also serves as an affordable housing stock for future, as-yet-unknown members.”³² The lesson learned from Zurich is how to ask more concise questions towards about what kind of institution is able to transmit the political commitment to non-speculation from one generation to the next.

At the same time, the expanded conceptualization of the present into a temporal scope of two hundred years also compels us to resituate Zurich’s achievements. This is important given Switzerland’s atypically high standard of living and political stability. As a small, landlocked country, Switzerland has enjoyed remarkable longevity of its institutions, disrupted neither by wars nor by major social upheavals. This has resulted in a stable currency and a unique approach to lending and debt, of which housing cooperatives have made good use. Other circumstances have favored the emergence of cooperative practices: the political system is based on the principle of subsidiarity, granting strong decision-making powers to municipalities and cantons; and functions that are firmly in state hands in other systems are in Switzerland often delegated to civic organizations, including cooperatives. In addition, limitations of geography long ago made the sharing of limited natural resources habitual.

While such conditions help to explain why cooperatives emerged and continue to thrive in Switzerland, they cannot be considered in

isolation from the country's role in the global economy. Its stability and wealth have been and continue to be built at the expense of others, whether through lax tax enforcement or a foreign policy reasoned as neutrality. The ambiguous role of the Swiss confederation in global affairs resonates with the entrenched social mechanism of cooperative action itself. Cooperatives committed to *Gemeinnützigkeit* can assure protection from extraction yet are always close to exclusive appropriation, as urban theorist Michiel Dehaene observes.³³

These political, economic, and cultural aspects are particular to Switzerland. In some cases they are specific to Zurich. Accordingly, many of the instruments and forms of agency we describe in this book cannot be transferred, in a literal sense, to other places. What can be transferred, however, are the ways in which activists, citizens, elected officials, cooperative organizations, and architects use legal, financial, and regulatory instruments—and the architectural imagination—to advance a nonspeculative form of housing development and new forms of living together. The instruments we describe and the arguments used to advance them can be negotiated within the specific political struggles of other locales and may play out in a similar manner when deployed over time. An awareness of the subtle differences between frameworks with ostensibly the same name—consider the multiple manifestations of *nonprofit* or the multiple meanings of *equity*—is part of this work of translation and transfer.

State of the field

Since the 2008 global financial crisis, interest in the commons, cooperative tenure, and the concept of *Gemeinnützigkeit* in housing have surged among researchers from urban geography to political science.³⁴ This scholarly work reacts, in part, to the devastating effects of financialized housing on social cohesion and was crucial as the backdrop for our Zurich study.³⁵ To understand cooperative housing in Switzerland in light of its current regulation and history of governance, we are indebted to Julie Lawson, Ivo Balmer, Tobias Bernet, and Jean-David Gerber.³⁶ For our notion of transferability of the Zurich model, the comparative studies undertaken by Jennifer Duyne Barenstein, Sebastian Kohl, Jardar Sørvoll, and Sukumar Ganapati were key. These transnational comparisons highlight the variations of cooperative tenure between different housing systems and their specific historical trajectories but also identify comparable and transferable features and concepts, including Ganapati's notion of "embedded autonomy."³⁷ In some studies, cooperatives are portrayed as operating "beyond" both market and state.³⁸ In contrast, we argue that they are

involved in both. To develop a more accurate understanding of cooperatives, we drew on the work of Amanda Huron. Her analysis highlights the overlaps and codependencies between private and public rather than focusing on their seeming contradictions.³⁹

Zurich's recent cooperatives have become well known for their exceptional architecture and urbanism. This recognition has been promoted through exhibitions, magazines, journals, and trade publications. Cooperative organizations themselves have actively encouraged symposia, exhibitions, and tours of their projects.⁴⁰ A range of anthologies provide valuable information, including a comprehensive overview of the showcase project Hunziker Areal and publications on the origins of Kraftwerk 1.⁴¹ Dominique Boudet's overview of the extraordinary diversity of floor plans and urban typologies is a foundational reference.⁴² For appraisals of the birth of cooperative housing in Zurich and the interrelation of governmental action and cooperative enterprise, we referred to the work of Daniel Kurz, Angelus Eisinger, Werner Oechslin, as well as Sylvia Claus and Lukas Zurfluh.⁴³ These histories provided us with a rich foundation to build on.

Several recent publications look at cooperative practices from comparative and global perspectives.⁴⁴ They have sought to discuss various models in light of their forms of governance and with respect to their spatial resolution and to connect these analyses to prospects for current action. These works inspired us in their clarity and practicality. What we offer in this publication and what distinguishes it from these and previous works, however, is the systematic approach of a primer, used here to render tangible the interplay of regulatory constructs—including financial instruments—with social space and subjectivities. Conversely, we also attempt to show how specific architectural and urban imaginaries have shaped the writing of a competition process or informed the terms of a subsidy. Thus, *Cooperative Conditions* analyzes the entanglement and mutual construction of the realms of architecture, finance, and regulation in housing as, at once, an analytical endeavor and a call to action.

A collaborative project: Sources and methods

As we developed and tested the approach and taxonomy of our book, we aimed to present a way of thinking and a possibility for doing. This endeavor was prompted by an invitation from Hashim Sarkis, Roi Salgueiro Barrio, and Gabriel Kozlowski to produce an exhibition as part of *Stations*, a section out of competition at the Biennale Architettura 2021 in Venice. The research took shape, in a first step, in the context of a research seminar in the Master of Advanced Studies Program in

the History and Theory of Architecture at ETH Zurich (MAS ETH GTA), co-taught with Marie-Anne Lerjen and undertaken in collaboration with seventeen students in the spring of 2020. As codirectors of this two-year, postprofessional course, Anne Kockelkorn and Susanne Schindler initiated the exploration by defining the eight conditions.

Conversations with cooperative activists Andreas Wirz and Sabine Wolf in December 2019 and January 2020 were pivotal for framing them. By the start of the semester in February 2020, we had determined that students would conduct interviews, engage in archival research, and synthesize the findings using an analytical framework organized around instruments, agency, and transferability. In the interviews, we spoke not just with architects and city officials, typically eager to share their views on design and policy and how these interact with financial constraints, but also with the chief executives of cooperative organizations, with pension fund managers, and with bankers. These conversations about the architectural dimensions of financial decisions provided insights that these protagonists had rarely considered or rendered explicit.

In addition to the interviews, our study is based on the existing exhaustive documentation of Zurich's nonprofit housing, compiled both by the City of Zurich and by historians and architecture critics. These sources include, first and foremost, the city's statistical surveys, starting at the beginning of the twentieth century, and its documentation of its cooperative housing sector, the latter of which has been regularly published since the 1980s. These publications not only elaborate on the regulation of cooperative housing but document its built form.⁴⁵ Students also spent significant time reading through cooperative developers' annual reports and anniversary publications. Their findings gave visual, quantitative, and qualitative specificity to some of the broader themes we were wrestling with, whether by way of the protagonists featured in a contemporary magazine clipping or through the language of the rules and regulations of a laundry room.⁴⁶

The direction of research then evolved in a continual back and forth among students and instructors. This included the choice of instruments and the selection of projects to best highlight architectural agency, but also explorations through photography and film. Students often took the initiative, expanding the range of projects to consider and people to interview. In translating the research into graphic form, feedback and art directorship from the Berlin-based graphic studio Monobloque during the student workshops were critical: Dorothee Billard and Clara Neumann gave shape to aspects of cooperatives that are often discussed but rarely made tangible—for instance, how cost rent develops over time or how equity relates to various forms of debt. The results of this first stage of the

project were shown at the Venice Architecture Biennale in 2021 and published as a website, presenting a framework that brought together short texts, original graphics, and contemporary and historical images.⁴⁷ As project manager, Rebekka Hirschberg was responsible for data management and bringing the research into physical and digital form. She was one of the original students involved in the project and has been its research assistant since January 2020.

The second stage of the project extended the iterative research process into the writing of the book. At this point, Hirschberg joined Kockelkorn and Schindler as a coauthor. While writing, we frequently returned to the continuously growing body of scholarship in the fields of urban geography and housing research, diving deep into available archives and documentation held by housing cooperatives and the City of Zurich. As knowledge gaps on instruments and agency revealed themselves, we undertook ethnographic research and conducted further expert interviews with the relevant city officials, housing experts, and historians. Interviews were often followed by extensive email conversations with the interview partners, for whose patience and generosity we are deeply thankful. In July 2022, we invited architect Hsiu-Ju Chang to explore the lived spaces of four large households and several open spaces in cooperative developments. Her observations and drawings were key in helping us to understand and render tangible the practice of sharing resources, property, and governance in Zurich's cooperative housing.

While writing the final version of the manuscript in 2023, we were keenly aware of working in and against real time. Projects that had existed only on paper when we started our research had long broken ground; circumstances long taken for granted—in particular, low interest rates—had fundamentally changed; practices we had considered as exemplary, including the demolition and new construction of entire cooperative developments, started to appear in a different light once we grasped the scale the practice had taken on and its impact on the displacement of residents and the destruction of gray energy. The insights into the exemplary nature of Zurich's cooperative model and its regulatory framework, however, have lasting currency. The most important aspect of the Zurich model is how its architecture and urbanism contribute public value to the city.

The conditions of public value

Zurich's cooperatives enable diverse populations to live together across difference and steward access to affordable housing across generations. In demonstrating the “collective possibility” of living together, the cooperative system provides a conceptual counterpoint

to the myth of the autonomous individual and a practical alternative to the increasing threat of social isolation.⁴⁸ This is as important a backdrop to our book as the increasing value extraction through financialized housing.

Two authors have informed our thinking about the relationship of the individual to the collective. In *Society of Singularities*, sociologist Andreas Reckwitz describes a broad societal striving to attain singularity, prevalent since the 1970s among the educated middle classes in the postindustrial societies of Western Europe. This singularity is achieved by performing authenticity and by surrounding oneself with objects or immersing oneself in experiences that promise uniqueness.⁴⁹ To garner societal attention in this way, actions must transcend anything related to the notion of a standardized mass society.⁵⁰ But this singularization comes at a price. It pressures individuals to perform constant self-actualization in their professional and private lives, even as society's accelerating rate of change increasingly limits any one individual's chances of achieving singularization.

Chasing singularity and chasing the resources that seem necessary to achieve it can thus run counter to the very goal that triggered the chase; namely, to live what sociologist Hartmut Rosa calls the "good life." Rosa describes the good life as being founded in the experience of a "positive resonance" between the self, others, and the environment. As Rosa shows, however, Western societies increasingly confound the "good life" with the accumulation of resources—wealth, knowledge, networks, space—instead of defining and delimiting the conditions of positive resonance with the world.⁵¹ If Reckwitz observes that the notion of the "collective" is becoming increasingly charged with imaginaries of nationalism, racism, and pejorative demarcations of sociocultural "losers," Rosa describes the need to create positive resonance through relationships with others.⁵²

Zurich's cooperative housing matters because it offers a way to resolve the challenges and needs described by Reckwitz and Rosa. By enhancing inclusion through affordability and shared spaces, by allowing singularity through self-determination, and by creating the basis for the good life through high-quality architecture and open spaces, Zurich's housing cooperatives offer an answer to the challenge of social isolation. They do so by reconciling the societal striving toward the singular with a positive notion of the collective.⁵³

To translate Rosa's idea of a positive resonance with the world into a sustainable political economy, we draw on the concept of "public value," an idea central to the work of economist Mariana Mazzucato and political scientist Barry Bozeman. Bozeman defines a

“society’s ‘public values’” as “those providing normative consensus about (a) the rights, benefits, and prerogatives that citizens should (and should not) be entitled; (b) the obligations of citizens to society, the state, and one another; and (c) the principles on which governments and policies should be based.”⁵⁴ Public values, then, are a politically negotiable goal rather than a resource. Mazzucato relates Bozeman’s political concept to the creation of economic value and sets it in the singular. Public value, following her argument, is thus distinct from “public goods,” understood as “being limited to areas that need fixing” within a broader market-driven economy.⁵⁵

The notion of public value is key for assessing the collective contribution of people and governments to wealth creation. This collective contribution is made, for example, through housing whose social mix and social infrastructures foster health and social cohesion; through the unpaid care work of caregivers; or through the contributions of small-scale commercial activities to the livability of a neighborhood. Such activities and resources are essential for wealth creation—they constitute public value and create positive resonance with the world for those who engage in it. And yet, as Mazzucato shows, they generally are not measured as part of a nation’s gross domestic product. Public value also helps us to understand why the possibility of collectively sharing spaces, knowledge, and resources is an urban question. Land values are inherently relational and predicated on location. The value of a given plot of land is created through collective investments—public and private—undertaken on the plots that surround it. Cooperatives contribute to the general use value of a neighborhood by providing shared spaces and facilities to residents and neighbors alike. At the same time, they pass on the possibility of accessing this resource across generations but not across family ties, thus transforming a single resident’s general use value to a public value for the city.

We contend that the notion of public value is different from *public benefit*, a term commonly found in housing literature that designates outcomes of private or public enterprise that are in the general interest. *Public benefit* highlights the concrete implementation of public values in a given situation but does not entail long-term thinking in economic development per se. A US-American “public benefit corporation,” for example, is a company with a public mandate that acts as an independent institution under public law.⁵⁶ *Public value*, by contrast, addresses collective wealth creation as well as its materialization on the ground.

In this book, the notion of public value helps to explain how Zurich’s cooperatives have been able to produce experimental architecture precisely because of, not despite, their commitment to *Gemeinnützigkeit*. Low-rent housing is often conflated with housing

of low quality; that is, built with lower-grade materials and featuring standardized apartment layouts. In Zurich's cooperatives, the opposite is true. Precisely by renting their apartments at below-market rates, cooperatives minimize the risk of vacancy. Precisely because they are not forced to generate returns on investments, they have the leeway to test new forms of living together. Understanding nonspeculation as a condition for design innovation challenges the widely held assumption that the best way to achieve low rents is through design, such as the repetition of standardized elements, prefabrication, and limited floor area. While these strategies can contribute to lowering construction costs and decreasing a building's carbon footprint, passing on the savings from such architectural decisions to the user happens only if there is a commitment to doing so.

Understanding nonspeculation and *Gemeinnützigkeit* as conditions for high-quality architecture also inverts the neoliberal paradigm positing that housing built for lower-income groups, assumed to be subsidized, should be of lower architectural quality lest it become desirable for higher-income groups.⁵⁷ This neoliberal critique has never quite applied to Zurich's cooperatives since they are not technically subsidized and have never served only low-income households. Cooperatives' exceptional architecture has, in fact, induced others to emulate them. "Cluster apartments" combining several minimal, single-person dwellings around a large, shared kitchen were first tested by cooperatives but have become a mainstream typology among for-profit residential developers.⁵⁸

The impact of cooperative housing production and design shows how the commitment to nonspeculation and affordability produces public value—a common benefit and valorization for the entirety of a city, accessible to future generations of residents—instead of privatizing gains in land value.

Finally, the concept of public value offers architects an opportunity to enter into a conversation with economists and to render tangible the contribution of Zurich's cooperatives to collective wealth creation. In this book, the concept of public value also allows us to transcend the widespread normative opposition between use value (as inherently good and noncommodifiable) and exchange value (as an inherently evil category resulting from market exchange) in housing research.⁵⁹ Public value allows us to rethink nonprofit housing and public benefit in urbanization as a contribution toward the creation of collective wealth: existing within yet independent of private real estate; calculated according to cost instead of price; planned for long-term public value instead of short-term private profit. We hope this primer will open new ways of thinking about and engaging in this possibility.

- 1 "Liegenschaftspreise und Wohnflächenpreise," Stadt Zürich, Präsidialdepartement, Statistik, <https://www.stadt-zuerich.ch/prd/de/index/statistik/publikationen-angebote/datenbanken-anwendungen/liegenschaftenpreise.html> (accessed July 31, 2023). The increase in rents pertains to new leases; for existing leases, rents declined from 2000 to 2020 when compared with inflation. See Simon Schmid, "Die Schweiz und ihre Mietpreis-Hotspots," *Republik*, January 27, 2020, [https://www.republik.ch/2020/01/27/stadtland-graben-die-hotspots, which uses data from the consultancy group Wüest Partner](https://www.republik.ch/2020/01/27/stadtland-graben-die-hotspots,which%20uses%20data%20from%20the%20consultancy%20group%20Wuest%20Partner). Regarding global investments in inner-city developments and their effects on the private rental markets in Zurich, see Philipp Klaus and INURA Institut, *Immo Dorado Zürich West — Bilanz 2013* (Zurich: Mieterinnen- und Mieterverband Zürich, 2013); Philipp Klaus, "Stadtentwicklung an der Börse: Das Beispiel Zürich West," *Collage: Périodique d'urbanisme, d'aménagement et d'environnement* 2, no. 14 (2014), 21–25; Thierry Theurillat, Patrick Rérat, and Olivier Crevoisier, "The Real Estate Markets: Players, Institutions and Territories," *Urban Studies* 52, no. 8 (2015), 1414–33, here 1425, <http://dx.doi.org/10.1177/0042098014536238>; Niklaus Scherr, "Wem gehört Zürich? Stadtentwicklung im Spannungsfeld von Immobilienlobby und Politik," *Widerspruch: Beiträge zu sozialistischer Politik* 35, no. 68 (2016), 45–56, <https://doi.org/10.5169/seals-780972>; Mieterinnen- und Mieterverband Schweiz, "Europaallee ist das Gesicht der Schweizer Immobilien-Spekulation," press release, January 17, 2020, <https://www.mieterverband.ch/mv/politik-positionen/news/medienmitteilungen/2020/Europaallee-ist-das-Gesicht-der-Schweizer-Immobilien-Spekulation>; Christian Zeier and Florian Spring, "Wie sich Immo-Firmen in Zürich ausbreiten," *Republik*, May 17, 2021, <https://www.republik.ch/2021/05/17/wie-sich-immofirmen-in-zuerich-ausbreiten>.
- 2 For London, see Anna Minton, *Big Capital: Who Is London For?* (London: Penguin, 2017); for Berlin, see Laura Calbet i Elias, "Financialised Rent Gaps and the Public Interest in Berlin's Housing Crisis," in Abel Albet and Nuria Benach, eds., *Gentrification as a Global Strategy: Neil Smith and Beyond* (London: Routledge, 2018), 167–76.
- 3 "Wohnungsbestand," Stadt Zürich, Präsidialdepartement, <https://www.stadt-zuerich.ch/prd/de/index/statistik/themen/bauen-wohnen/gebaeude-wohnungen/wohnungsbestand.html> (accessed June 9, 2023).
- 4 For a seminal definition of financialization in housing, see Manuel B. Aalbers, *The Financialization of Housing: A Political Economy Approach* (New York: Routledge, 2016). Since the advent of real estate during the long nineteenth century, housing has been traded as a commodity, with the first global boom-and-bust cycle occurring in the 1880s. See Alexia Yates, *Real Estate and Global Urban History* (Cambridge, UK: Cambridge University Press, 2021), 1–2.
- 5 On the importance of municipalities and their capacity to orient civic action toward post-growth and care, see Neil Brenner, Peter Marcuse, and Margit Mayer, eds., *Cities for People, Not for Profit: Critical Urban Theory and the Right to the City* (London: Routledge, 2012); Laura Roth and Kate Shea Baird, "Municipalism and the Feminization of Politics," *Roar Magazine*, no. 6 (2017), 99–109; Laura Roth, Bertie Russel, and Matthew Thompson, "Politicising Proximity: Radical Municipalism as a Strategy in Crisis," *Urban Studies* 60 no. 11 (2023), 2009–35, <https://doi.org/10.1177/00420980231173825>.
- 6 Direct financial assistance at the federal level was provided from 1942 to 1950. In this period, housing cooperatives received unprecedented financial support in the form of contributions à fonds perdu and loans from federal, cantonal, and municipal authorities. While the federal housing subsidies were discontinued in 1950, the City of Zurich continued this direct assistance in the form of contributions and loans until 1957. Michael Böniger and Statistik Stadt Zürich, eds., *4 × 25: Günstig wohnen in Zürich* (Zurich: Stadt Zürich, 2009), 41.
- 7 For discussions of what constitutes subsidy in housing, see Marietta E. A. Haffner and Michael J. Oxley, "Housing Subsidies: Definitions and Comparisons," *Housing Studies* 14, no. 2 (1999), 145–62, <https://doi.org/10.1080/02673037.2020.1762847>; Judith Yates, "Housing Subsidies," in David F. Clapham, William A. V. Clark, and Kenneth Gibb, eds., *The SAGE Handbook of Housing Studies* (London: SAGE, 2012), 397–418.

- 8 These assumptions are supported, in part, by cases such as the spectacular bankruptcy of the large-scale housing cooperative Neue Heimat in the Federal Republic of Germany from 1982 to 1986, which led to the dismantling of the concept of *Gemeinnützigkeit* in German tax legislation in 1990. Peter Krämper, *Neue Heimat: Unternehmenspolitik und Unternehmensentwicklung im gewerkschaftlichen Wohnungs- und Städtebau 1950–1982* (Stuttgart: Franz Steiner Verlag, 2008).
- 9 econcept for the AWA Kanton Zürich, Fachstelle für Wohnbauförderung, *Nutzen und Zusatznutzen der Wohnbauförderung und des gemeinnützigen Wohnungsbaus für die Gemeinwesen* (Zurich: econcept, September 2001). See also 2. Public Opinion. The study estimated that the Canton of Zurich saved up to CHF 22 million per year due to its investments in nonprofit housing (including cooperative, municipal, and cantonal housing).
- 10 Jardar Sørvoll and Bo Bengtsson, “The Pyrrhic Victory of Civil Society Housing? Co-operative Housing in Sweden and Norway,” *International Journal of Housing Policy* 18, no. 1 (2018), 124–42, here 126, <https://doi.org/10.1080/14616718.2016.1162078>; Hannu Ruonavaara, “How Divergent Housing Institutions Evolve: A Comparison of Swedish Tenant Co-operatives and Finnish Shareholders’ Housing Companies,” *Housing, Theory and Society* 22, no. 4 (2005), 213–36, here 215, <https://doi.org/10.1080/1403609050037537>.
- 11 Sørvoll and Bengtsson, “The Pyrrhic Victory of Civil Society Housing?,” 126; Ruonavaara, “How Divergent Housing Institutions Evolve,” 215.
- 12 We adhere to Henri Lefebvre’s definition of *social space* as including both the physical dimension of space and the practices that constitute it. See Henri Lefebvre, *La production de l’espace* (Paris: Anthropos, 1974); Christian Schmid, *Henri Lefebvre and the Theory of the Production of Space* (London: Verso, 2022).
- 13 For an explanation of territorial regulation and its constructs, see Harald Bathelt and Johannes Glückler, “Integration von gesellschaftlichem und ökonomischem Wandel in der Regulations-
- theorie,” in *Wirtschaftsgeographie: Ökonomische Beziehungen in räumlicher Perspektive* (Stuttgart: Eugen Ulmer, 2003); Christian Schmid, “Urbane Region und Territorialverhältnis — Zur Regulation des Urbanisierungsprozesses,” in Michael Bruch and Hans Krebs, eds., *Unternehmen Globus: Facetten nachfordristischer Regulation* (Münster: Westfälisches Dampfboot, 1996), 224–53.
- 14 Łukasz Stanek, “Space as Concrete Abstraction: Hegel, Marx and Modern Urbanism in Henri Lefebvre,” in Kanishka Goonewardena et al., eds., *Space, Difference, Everyday Life: Reading Henri Lefebvre* (New York: Routledge, 2008), 62–79.
- 15 Amanda Huron, *Carving Out the Commons: Tenant Organizing and Housing Cooperatives in Washington, D.C.* (Minneapolis: University of Minnesota Press, 2018), 23–24. A similar approach combining historical and operational inquiry but without reference to alterglobalizationist approaches was undertaken by Tine De Moor, *The Dilemma of the Commoners: Understanding the Use of Common-Pool Resources in Long-Term Perspective* (Cambridge, UK: Cambridge University Press, 2015).
- 16 Elinor Ostrom, *Governing the Commons: The Evolution of Institutions for Collective Action* (Cambridge, UK: Cambridge University Press, 2015 [1990]); Charlotte Hess and Elinor Ostrom, eds., *Understanding Knowledge as a Commons: From Theory to Practice* (Cambridge, MA: MIT Press, 2007), 3–26.
- 17 Here, we follow the argumentation of Huron, *Carving Out the Commons*, 27 et seq. For an alterglobalizationist positioning, see Naomi Klein, “Reclaiming the Commons,” *New Left Review* 9, (May/June 2001), 81–89, <https://newleftreview.org/issues/i19/articles/naomi-klein-reclaiming-the-commons>.
- 18 Vandana Shiva, “Foreword,” in Giovanna Ricoveri, ed., *Nature for Sale: The Commons Versus Commodities* (London: Pluto Press, 2013), vii–xii, here vii; Silvia Federici, *Caliban and the Witch: Woman, the Body and Primitive Accumulation* (Brooklyn, NY: Autonomedia, 2004), 97.
- 19 Huron, *Carving Out the Commons*, 3. Huron is here paraphrasing Markus Kip, Majken Bieniok, Mary Dellenbaugh et al., “Seizing the (Every) Day: Welcome

- to the Urban Commons!," in Mary Dellenbaugh et al., eds., *Urban Commons: Moving beyond State and Market*, Bauwelt Fundamente, vol. 154 (Basel: Birkhäuser, 2015), 9–25.
- 20 For a conceptualization of architectural agency in terms of human intentionality, see Isabelle Doucet and Kenny Cupers, "Agency in Architecture: Reframing Criticality in Theory and Practice," *Footprint*, no. 4 (Spring 2009), 1–6, <https://doi.org/10.7480/footprint.3.1.694>; Nishat Awan, Tatjana Schneider, and Jeremy Till, *Spatial Agency: Other Ways of Doing Architecture* (New York: Routledge, 2011); Janina Gosseye and Isabelle Doucet, *Activism at Home* (Berlin: Jovis, 2021).
- 21 Stanek, "Space as Concrete Abstraction."
- 22 This observation was previously developed in Anne Kockelkorn, Christian Schmid, Monika Streule et al., "Peripheralization through Mass Housing Urbanization in Hong Kong, Mexico City and Paris," *Planning Perspectives* 38, no. 3 (2023), 603–41, <https://doi.org/10.1080/02665433.2022.2126997>; Anne Kockelkorn, "Financialized Berlin: The Monetary Transformation of Housing, Architecture, and Polity," *Architectural Theory Review* 26, no. 1 (2022), 76–104, <https://doi.org/10.1080/13264826.2022.2104889>.
- 23 See Lefebvre, *La production de l'espace*; Schmid, *Henri Lefebvre*.
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1

An Idea of Sharing

with Kadir Asani, Armin Fuchs, and Abbas Mansouri

Sharing is the foundation of any cooperative enterprise. Sharing occurs in three overlapping realms: resources, including labor and space; property; and governance. Sharing means access to more, not less — not only for the cooperative community but for society at large.

Instruments →

→ Bylaws

Without commonly understood rules, there can be no sharing. Bylaws, also referred to as statutes (*Statuten*), are a set of binding rules that outline how the sharing of resources, property, and governance is to occur. They are one of the few things required for registering a cooperative organization as a legal entity in Switzerland.¹ This simple yet fundamental instrument defines the modalities of an idea of sharing and is key for translating it into practice. Bylaws state how a cooperative is run and how its decision-making bodies are held accountable to its members and society.

Written bylaws for Swiss housing cooperatives are often no more than five pages long.² Certain aspects must be part of the document: a name that includes *Genossenschaft* (cooperative), a place of registration, a description of purpose, whether the share equity generates dividends, and, if so, how. The bylaws also codify whether a cooperative will operate for profit or under the principles of *Gemeinnützigkeit*, a political concept and regulatory tool generally translated as either “nonprofit” or “public benefit.” [Introduction, p. 9; 3. Nonspeculation, p. 105] Cooperatives need to include a commitment to *Gemeinnützigkeit* if they wish to be considered for certain forms of public support. Virtually all of Zurich’s housing cooperatives operate under *Gemeinnützigkeit* as rental cooperatives: members are at once co-owners of the cooperative’s assets and renters of the cooperative’s spatial resources.

Other aspects that must be addressed in the bylaws but can be defined as desired include the share’s value, the board’s powers, and whose votes are necessary for which decisions—for instance, to change the bylaws. Bylaws also regulate how a cooperative can be dissolved and what then happens to its assets. Some cooperatives supplement their operating bylaws with an aspirational charter. This document might define how to achieve solidarity, equity, diversity, and sustainability or how to put the collective sharing of spatial resources into practice.³

The regulatory simplicity of cooperative bylaws is one reason the economic model of cooperativism has become so widespread in Switzerland, whether for agriculture, consumer goods, the provision of services, or housing.

→ Membership

Membership describes who belongs to an organization. For a cooperative, membership is a precondition for the practice of sharing, defining who will be using its resources, owning its property, and

participating in its governance. In specifying its membership, a cooperative can calibrate the parallel needs of raising equity and organizing political support for its particular idea of sharing.

A cooperative is a voluntary association. Registering a cooperative with the country's commercial registry (*Handelsregister*) requires a minimum of seven founding members and a set of bylaws. The share is the basis of both membership in and ownership of the cooperative.

[4. *Equity*, p. 142] Each cooperative defines and uses membership and the share for slightly different ends. The Allgemeine Baugenossenschaft Zürich (ABZ), for example, limits membership to residents.⁴ Wogeno, in contrast, has opened membership not just to residents but to natural persons and corporate entities. In 2023, Wogeno had roughly 5,500 members—similar in number to the membership of ABZ—but only one-fifth of its members resided in one of its 498 apartments.⁵

In most cooperatives, to rent an apartment, at least one person per household must become a member. Once admitted, a member purchases one or more shares. If the member becomes a resident, the share price may be determined by apartment size and location. When the member leaves the cooperative, the shares revert to the cooperative and the equity is paid back. Since there is generally no right to transfer the apartment lease and cooperative share to others, the Zurich system of rental housing cooperatives prioritizes a member's right to use the cooperative's spatial resources over a member's status as co-owner of its assets.⁶

In theory, any natural person or corporate entity can apply to become a member of a cooperative; in practice, however, the cooperative's board can approve or reject an application without justifying its decision. This can result in discriminatory practices against those considered not to fit within the cooperative's circle, or to unfair advantages for individuals who are already well networked. However, cooperatives have argued that the right to determine membership without justification constitutes the basis of their autonomy.⁷ Cooperative housing thus differs fundamentally from most social housing programs, where the right to access is premised on income eligibility.

For cooperatives, then, membership is an instrument to advance the financial and political foundations of an idea of sharing, a tool for community building, and a way to control the social cohesion of its members.

→ The vote

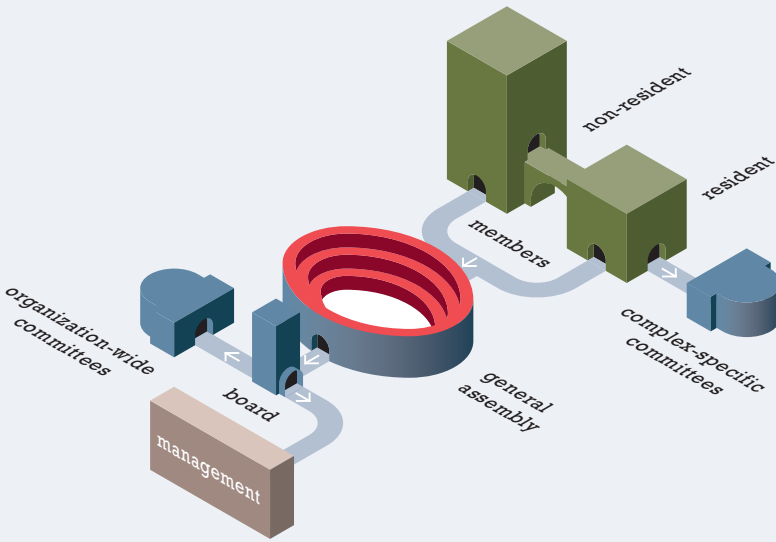
The vote is a third key instrument for cooperatives to translate an idea of sharing into practice. Cooperatives adhere to the principle of “one member, one vote,” regardless of the value of the member's equity or,

if the member is a resident, of the household size. The vote assures a basic level of debate among members, democratic decision-making, and the accountability of a cooperative's leadership. [Figure 1.1]

In Zurich housing cooperatives, all members vote at the level of the cooperative organization. Those who are residents also vote at the level of the building or complex. At both levels, voting is used for elections and for approving motions. All members are entitled to attend and vote in a cooperative's general assembly (*Generalversammlung*), required by law to be held at least once a year. Here, members must approve the past year's budget, spending of revenue, any capital investments above a set value, and whether to engage in new development projects. During a general assembly, cooperatives also elect the members of their board (*Vorstand*) and, in some cases, the organization's auditors (*Revisionsstelle*). In general, decisions are made by a simple or absolute majority of cast votes and do not require a quorum. This is in stark contrast to the laws governing condominiums (*Stockwerkeigentum*), where at least 50 percent of owners representing at least 50 percent of the total real estate value must be present or represented to effect a binding vote, even on general matters such as approving a budget.⁸ Only fundamental decisions, such as amending the bylaws or terminating and liquidating the cooperative, may require more substantial majorities and/or a quorum.⁹

The board, elected by members' vote, must have a minimum of three members according to the Swiss Code of Obligations (*Obligationenrecht*, or OR), part five of the Swiss Civil Code (*Schweizerisches Zivilgesetzbuch*, or ZGB).¹⁰ Zurich's cooperative boards often have up to eleven members, elected for terms of two to four years. Most boards also limit the maximum number of terms a member can serve. Board members must be members of the cooperative and are paid a stipend for their time. As with the general assembly, rules guiding how the board makes decisions vary from cooperative to cooperative. Certain aspects are nonnegotiable, however. For example, the board is responsible for setting the cooperative's policies and direction. It can delegate certain functions to a professional management body (*Geschäftsleitung*). Other tasks, from holiday event planning to public relations campaigns, are often organized by members serving on committees set up for that purpose.

The vote—enacting a mix of direct and representative governance—is thus a pragmatic and established tool for shared governance. It allows members to codetermine the evolution of their living environment, which becomes particularly relevant in cases of its modernization or redevelopment.



1.1 The cooperative system of shared governance

Zurich's cooperatives can vary in structure depending on size and mission, but some features are common to all. Members elect the board (*Vorstand*) and various volunteer committees, and the board makes strategic decisions and appoints the professional management (*Geschäftsleitung*). The purchase of a share is the precondition for membership and residency. Every member has one vote and is part of the cooperative's governance structure.

For Survival, Savings, and Pleasure

Some aspects of sharing resources, property, and governance might seem obvious. Resources like land, energy, and time are limited. Sharing allows for a more efficient, less wasteful use of what is available. As Tine De Moor, historian of the commons, observes, “humanity needs cooperation to survive.”¹¹ Lowering costs in the production or consumption of resources has been another key motivation for sharing: alternative economies such as bartering and a commitment to nonspeculation eliminate intermediaries and can significantly lower prices. Both aspects refer to the economic dimension of the commons; that is, members share the risk that comes with reliance on a resource for living when access to and availability of that resource is unreliable.¹² However, sharing is also motivated by a third, key consideration: to satisfy a desire for a sense of community and the enjoyment of self-determined exchange among like-minded others. At its most basic level, then, the idea of sharing can be understood as collective action by a group of individuals for joint benefit, for survival, savings, or pleasure. The practice of sharing in cooperative housing thus builds on century-old customs and conventions rooted in the awareness that access to fundamental resources is not possible based on individualistic logic.

But what, exactly, has made the overlapping of shared resources, property, and governance possible in Zurich’s housing cooperatives over the course of a century? The answer is threefold. First: the cooperative model is politically neutral and thus has found acceptance across the political spectrum and for a range of ideas of sharing. Second: cooperative initiatives have found a responsive partner in a municipality committed to *Gemeinnützigkeit* and to the production of public value since the early twentieth century. Third: it is within the sociospatial dimension of housing where the key motivations of survival, savings, and pleasure come together. That is, the architecture and urbanism of housing itself is a vehicle through which to negotiate changing ideas of sharing.

A politically neutral model

Collective action for joint benefit has a long global history. In pre-state social organizations, whether in matters of military defense or the cultivation of land, an idea of sharing and mutual aid was a precondition for survival. Cooperatives have existed in the realm of agriculture since the Middle Ages. The unenclosed pastures of England and the

Allmenden in the Alps are the best-known examples of this form of early commons and cooperative economic organization.¹³ As architect Raphael Frei of pool Architekten notes, “It’s a basic thing: together, it’s easier to household (*wirtschaften*).”¹⁴ In this quote, the principle of householding implicitly refers to the Greek notion of *oekonomia*, “consisting in production for one’s own use,” as the economic historian Karl Polanyi remarked, which has “nothing in common with the motive of gain or with the institution of markets.”¹⁵

During the industrialization of the nineteenth century, the cooperative model was adopted beyond agriculture in almost every other sector in Switzerland. As a legal entity it was codified as part of the Swiss Code of Obligations in 1881. The cooperative model has resonance in Switzerland because the state considers itself to be one, at least semantically: the word *Eidgenossenschaft* in Schweizerische Eidgenossenschaft (Swiss Confederation) translates literally as “cooperative by oath.”¹⁶ In 1903, around six thousand cooperatives were registered nationwide, five times the per capita rate in Germany. They ranged from agriculture to consumer co-ops, from education to insurance and banks. As an economic dictionary noted in 1905, the cooperative system was “socio-politically the most important vessel of Swiss economic culture.”¹⁷

The surging cooperative system at the end of the nineteenth century drew its power from strong local and regional governance and institutions that protected small-to-medium enterprises from market monopolies while federal state power was comparatively weak.¹⁸ Another driver of cooperative organization was the Democratic Movement (Demokratische Bewegung), an 1860s organization of urban and rural petit bourgeois citizens that mobilized against the growing market monopolies of railway magnates and socioeconomic inequality caused by industrialization.¹⁹ Its political successes included the furthering of publicly owned, cantonal banks to ensure small businesses had access to loans — Zürcher Kantonalbank was founded in 1870 — and a shift from representational to direct democratic rule and citizens’ referenda fixed in the 1874 constitution.²⁰ “Democracy needs banks providing favorable credit conditions for small-scale entrepreneurs within local contexts,” economic historian Jakob Tanner explained.²¹ [5. Debt, p. 169]

In addition to its strong roots in direct democracy, local autonomy, and market access for small-to-medium entrepreneurs, the cooperative model remains at its core a politically neutral legal form. This legal structure can be used to pursue various economic, political, and social goals through market transactions and political lobbying. The 1905 Swiss economic dictionary identifies a range of cooperative models, including for-profit cooperatives, consumer cooperatives, and insurance cooperatives.²² The consumer societies theorized and

implemented by Robert Owen and others in Great Britain in the mid-nineteenth century were precursors to later consumer cooperatives. Many of the latter resulted from socialist movements in search of alternatives to the capital-labor divide, convinced that wealth generated by workers should be redistributed back to the workers rather than to a few owners. Housing cooperatives would also have figured in this group, although the 1905 dictionary does not mention any examples.

The political neutrality of the cooperative model has been critical for the expansion of housing cooperatives in Zurich since the First World War, facilitating its acceptance by both the political left and right. To the proponents of socialist ideas, housing cooperatives affirm a rejection of market speculation and rent extraction, while enabling alternative lifestyles beyond the normative reach of the state. To conservatives, housing cooperatives promote a form of responsible homeownership rather than dependence on the state, the local anchoring of economic communities of interests, and a patriarchal family model based on a single wage per household.²³ Cooperatives' promise of self-determination and self-responsibility has blurred established lines between progressive and conservative, alternative and mainstream, a blurring that characterizes the entirety of Swiss cooperatives.²⁴ That all types of cooperatives in Switzerland are subject to the same tax laws as any corporation is one more proof of the political neutrality of the legal form.²⁵

A final point on why the cooperative idea of sharing has widespread acceptance: Switzerland is a country of renters, which is, in many ways, an acknowledgment of the priority of sharing resources or of use rights over property rights. In 2021, roughly 58 percent of all Swiss dwellings were renter occupied, another 3 percent were cooperatively managed, and roughly 36 percent were owner occupied.²⁶ In the City of Zurich, renting is even more dominant. In 2021, only 8 percent of dwellings were owner occupied.²⁷ To live in a cooperative is considered to be renting, even if resident members are co-owners of the property they are living in. Accordingly, a majority of Swiss voters identify with the experience of renting and support housing policies that are in their interest.²⁸ [2. Public Opinion, p. 73]

The price of activism: From the Staudingers' divorce to squatters' visions

A key dimension of the idea of sharing is the agency of people—whether as individuals or grouped as organizations—and their capacity to claim a right to housing and to develop an imaginary of living together. In Zurich, one of the first housing cooperatives to adopt a comprehensive idea of sharing was ABZ, founded in 1916.

Its founders prioritized collective action for shared benefit over competition for individual gain and collective organization for pleasure and enjoyment over mere efficiency, even in the midst of severe housing shortages. “Every movement promoting new economic forms will become desolate or fail if it contents itself with only switching off the old motor of profit without taking care of the motor of community spirit,” the cooperative activist and ABZ member Dora Staudinger wrote in 1922.²⁹ That the idea of sharing and mutual self-help was fundamental to the movement is evident in some of the events staged to attract more members to the movement. Festivities held on the annual International Cooperative Day, initiated in 1923, are one example. [Figure 1.2] A more institutional example is the Swiss federation of nonprofit housing cooperatives (Schweizerischer Verband zur Förderung des gemeinnützigen Wohnungsbaues, today Wohnbaugenossenschaften Schweiz), founded in 1919. This umbrella organization provides technical and financial assistance to over 1,200 members and lobbies on their behalf at all levels of government.³⁰



1.2 ABZ photo album with impressions of World Cooperative Day, 1931

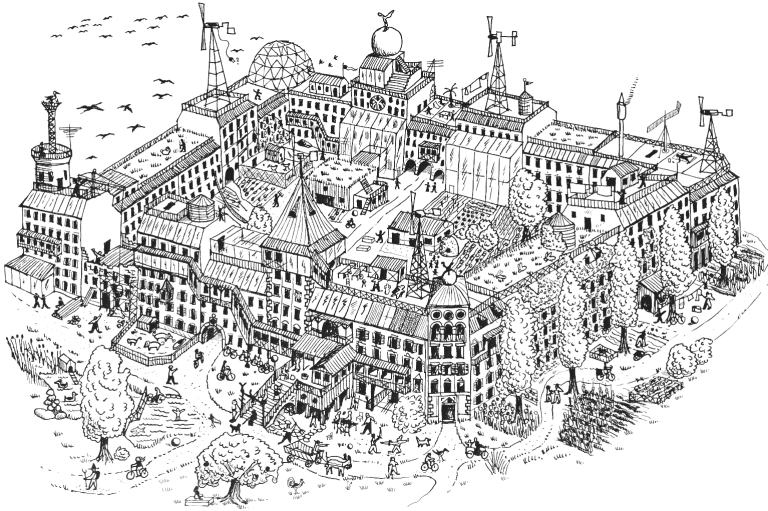
Civic engagement has a long-standing history in Switzerland. This tradition is informed by distrust of professionalized military, law, and politics, which many citizens consider susceptible to clientelism and the abuse of power. The honorary office was a key pillar of the Swiss political system in the nineteenth century, requiring any citizen capable of doing so to assume public offices and duties on

a part-time or honorary basis. Important state positions were held not by permanently employed civil servants but by citizens in other professions serving for a term of office. To this day, members of the municipal and cantonal parliaments serve only part-time. The idea that civic engagement permeates one's life undergirds the Swiss militia system (*Milizsystem*); the term originates in the idea of unity between citizen and soldier. The militia system was codified as a nonprofessional people's army (*Bürgerarmee*) in the Helvetic constitution of 1798 and has been maintained in constitutional revisions since.³¹ As an example of how civic engagement was part of everyday life and individual biographies, Andreas Sonderegger of pool Architekten pointed to his grandfather, a railroad worker. Beginning in the 1950s, he simultaneously initiated several developments of the housing cooperative of railroad workers in Arth-Goldau, was a member of the workers' union, and directed the cooperative workers' library.³²

This time-intensive engagement of male citizens, however, presupposes financial and time resources provided by female caregivers and their reproductive labor. The 1926 divorce statement by Hermann Staudinger, husband of the cooperative activist Dora Staudinger, exemplifies the all-pervasive gender division of the Swiss militia system:

"Even though it was me who filed the lawsuit for divorce, I do not condone it and do not want the divorce because I believe it is an injustice. I will withdraw the lawsuit if 'my wife wants to live with me as a woman who supports the man in word and deed and in his concern for the community.' My wife, however, says that I am oppressing her, that I will not let her live according to her convictions. ... My wife would live with me if I let her continue to express her convictions to the outside world, if I would allow her to continue to work in the religious-social movement. ... My wife will always — apart from the children — center her life on her work, and so she will continue to consider anything in common with me as a sacrifice that takes her away from her real calling."³³

The frustration of a loving husband unable to convince his wife to stay at home and care for the family illustrates how gender roles divided activist communities in Switzerland in the first half of the twentieth century. Civic "concerns for the community" were assigned to the wage-earning man, while the woman took on care work and housekeeping, freeing him to engage in political struggles. Swiss standards of housekeeping have traditionally been exceptionally high, and even in the twenty-first century women feel pressure to maintain homes in perfect order. Change has thus been slow, as the long road to suffrage for Swiss women demonstrates. The right to



1.3 An imagined “bolo,” a self-sufficient housing model using existing structures, 1983

vote at the federal level was not achieved until 1971, following multiple attempts to introduce it dating to 1914.³⁴

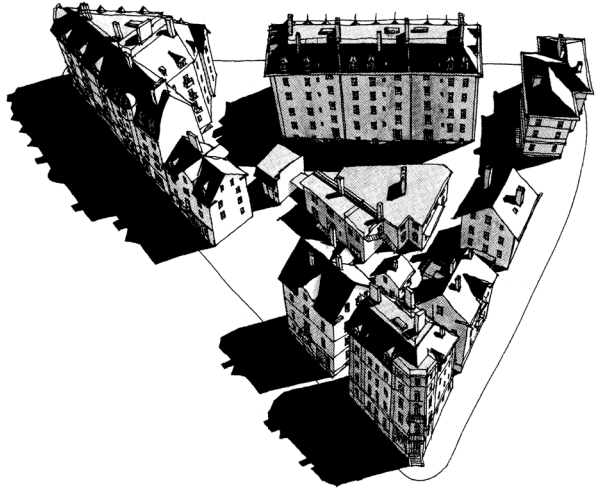
A prominent demand of the women’s movement at the turn of the twentieth century entailed not only the professionalization and industrialization of housework but its socialization.³⁵ Countercultural movements in opposition to normalized gender roles and profit extraction through housing had surfaced in Switzerland, and in Zurich in particular, by the 1970s. The efforts to redefine the idea of sharing as a spatial, economic, and political practice of living together motivated many of the political activists of Zurich’s squatting scene. These motivations went hand in hand with a return to the inner city and its existing urban resources. In the early 1980s, the activist Hans Widmer, writing under the pseudonym “p.m.,” summed up the aspirations of the squatter movements in the imaginary of the “bolo,” an alternative to capitalist housing production in the form of a self-sufficient community. Each of these communities would accommodate several hundred people who would live in an economy based on barter and trade. The “bolo” proposes the transformation of an existing inner-city perimeter block into an autonomous and self-sufficient neighborhood offering ample time for leisure and care; as such, it exemplifies the claim that a right to the city is a right of access to social infrastructures, political control, self-determination, and enjoyment.³⁶ [Figure 1.3]

Challenging the status quo ultimately led to the founding of new cooperatives operating at the scale of single apartment buildings

rather than the *Siedlung*, a type of neighborhood unit that offered standardized dwellings and community facilities, combining slab or row housing with green spaces. These were generally situated at the urban periphery. By the 1960s, the *Siedlung* had grown to high-rise scale, and community facilities were rarely implemented as planned. The single apartment building in the city center, in contrast, seemed like a manageable scale at which to create the kind of self-determined and egalitarian communities described by “p.m.” One early example is Wogeno (an abbreviation of *Wohnbaugenossenschaft*) Zürich, which was founded in 1981 with the explicit goal of reusing existing buildings slated for demolition. At Hellmutstrasse,

1.4

Triangular perimeter block at Dreieck before redevelopment, 1988



1.5

Activism at Dreieck under the slogan “a neighborhood fights against its eradication,” 1989

a squatted structure was turned into a cooperative development and expanded with a new building from 1984 to 1991.³⁷ [3.Nonspeculation, p.117] In 2022, more than forty years after its foundation, Wogeno Zürich owned seventy-three buildings, each largely self-managed by resident associations. The cooperatives Karthago (founded in 1991) and Dreieck (founded in 1996) also emerged from Zurich’s squatter movement and focused on reappropriating older, centrally located buildings to realize self-organized spaces for combining life and work or for coliving in a large household.³⁸ [Figures 1.4–1.6]



1.6 A housing protest blocking Langstrasse with a living room set-up, 1989

New forms of households: Kraftwerk 1’s Hardturm “suites”

A particularly consequential experiment in new housing architecture was the “sofa university” (*Sofa-Universität*), a one-month workshop conceived as a laboratory for testing new forms of large households held in a former warehouse in the summer of 1995. Young activists, frustrated with current housing policies, built a one-to-one mock-up of their “ideal *Siedlung*” and invited people to live in these large households for one month. [Figure 1.7] Satisfied with the experiment, the participants founded a new cooperative, Kraftwerk 1, to implement their ideas.³⁹ In the following decades, Kraftwerk 1 became a key protagonist in the push for new forms of living together—specifically of unrelated individuals living in a large household. In their first publication, the founders wrote, “What may be lacking in terms of individual comfort will be provided—just as in a high-end



1.7 “Sofa university,” a laboratory for new models of living in Zurich, 1995

hotel—through shared luxury,”⁴⁰ Kraftwerk 1 here articulated a recalibration of scarcity and abundance. While remaining true to the idea that shared benefit can be achieved only if certain individual sacrifices are made, the activists also embraced principles of consumerism and self-determination; namely, extravagance and choice within a collective lifestyle.

The discussions surrounding the foundation of Kraftwerk 1 entailed the idea of a “suite.” Each suite was to create a community of twenty to twenty-five people that would mediate between the individual household and the building’s several hundred occupants. “The ‘suite’ would also allow people who inhabit a conventional apartment to feel part of a larger community and thus flatten the difference between shared apartments and conventional housing,” Andreas Hofer, cofounder of Kraftwerk 1, explained.⁴¹ Kraftwerk 1’s effective organizing—including its capacity to raise enough equity—and compelling ideas on sharing led to its first new construction project: the Hardturm project, designed by Stücheli Architekten with Bünzli Courvoisier, situated in the former industrial area of Zürich-West and completed in 2001. [Figure 1.8] [4. Equity, p. 152] The building’s envelope, a 20-meter-deep slab, had been set by a master plan for office and commercial use. Within this rigid outer form, the eighty-one apartments offer a great variety of floor plans: studio apartments with an atelier, conventional apartments with two or three bedrooms, and, for large households, suites with up to thirteen bedrooms. Hofer recalled, however, that the circulation system combining four vertical stairwells with four horizontal *rue intérieures* did not create clearly



1.8 Hardturm, the first realized project by Kraftwerk 1, 2001

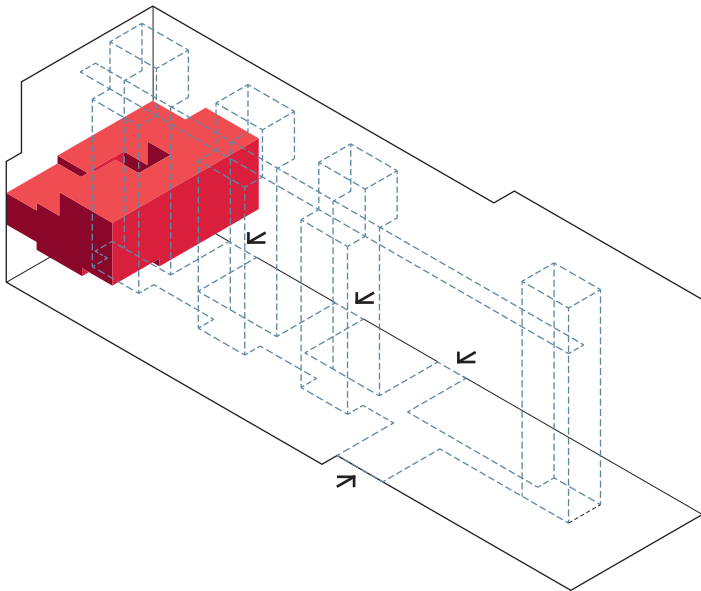
defined subcommunities as originally envisioned. The concept of a suite not only designated shared apartments but was also used when a large household rented more than one apartment.

One such suite was created by connecting one two-story and one three-story apartment via one of the building's stairwells. [Figure 1.9] A visit in the summer of 2022 revealed the simultaneity of discipline and luxury in shared living that this suite, catering to an extended household of up to twelve people, can offer. [Figure 1.10] Each apartment is organized as a *Raumplan* arrangement; that is, the three-dimensional intersection of living rooms is part of a continuous sequence leading up to individual rooms. The *Raumplan* sequence entails three one-and-a-half-story-high living rooms and five one-story-high shared spaces—such as kitchens and libraries—each around 20 square meters in size, resulting in a total of 215 square meters of shared space. The twelve individual rooms, in turn, measure 14 to 18 square meters and, as of 2021, are rented for 500 and 700 Swiss francs respectively. For Zurich standards, this is modest—especially when one considers that each resident can choose to dwell, eat, read, play, relax, or watch TV in an opulent sequence of six living rooms.

The precise assignment of functions in the suite makes apparent the synergies between this *Raumplan* arrangement and the lived reality of the people who have inhabited its series of shared spaces over the course of twenty years. On the right-hand side of the stairwell, the suite opens with a collective entry containing mailboxes, a wardrobe, and a closet for cleaning utensils; a few steps up, the formal dining room is overlooked by the main kitchen; a few steps down

is the gaming and TV room, divided from the other spaces by an acoustic theater curtain; further below, another kitchen. On the left-hand side of the stairwell, the suite features the breakfast kitchen with a selection of newspapers, in print and on a tablet, and a view into the cozy lounge room; further up, some distance from the active spaces, is the library.

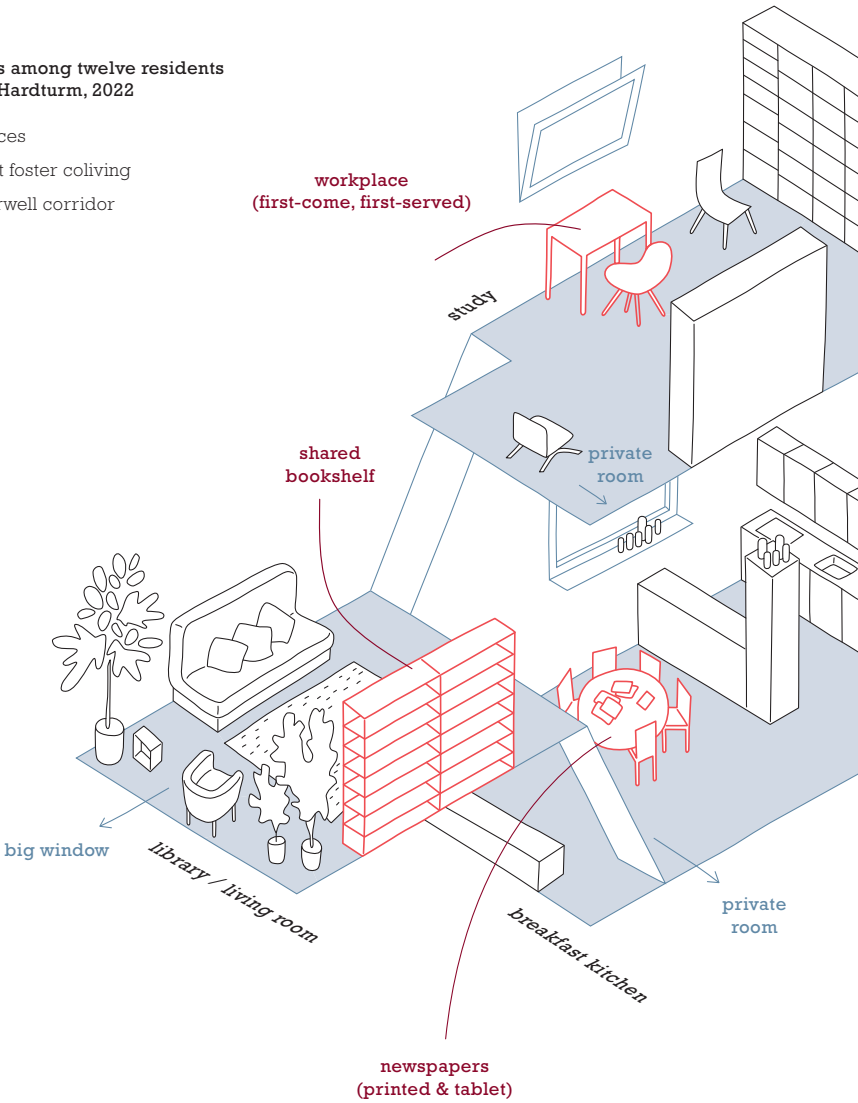
The remarkable usability of the suite in Kraftwerk 1's Hardturm is as much an outcome of the resonance between space, function, and furniture as it is the result of the collective governance of collective life. That is, the spatial synergies of the suite function through a clear regulation of who is doing what and when for the community. At regular intervals, household members meet to apportion responsibility for domestic tasks, from cooking and cleaning to mail distribution. Collectivized cooking, for example, entails thorough organization and reliability, as each household member must take on all related chores — from shopping to dishwashing — approximately twice per month. The synergy between organizational discipline and spatial luxury is exemplified by the well-organized utensil cupboard and the dinner scheduling spreadsheet on the main kitchen's refrigerator. Together, *Raumplan*, spreadsheet, and residents' spatial practice allow for sharing in all three intersecting realms: resources, governance, and property.



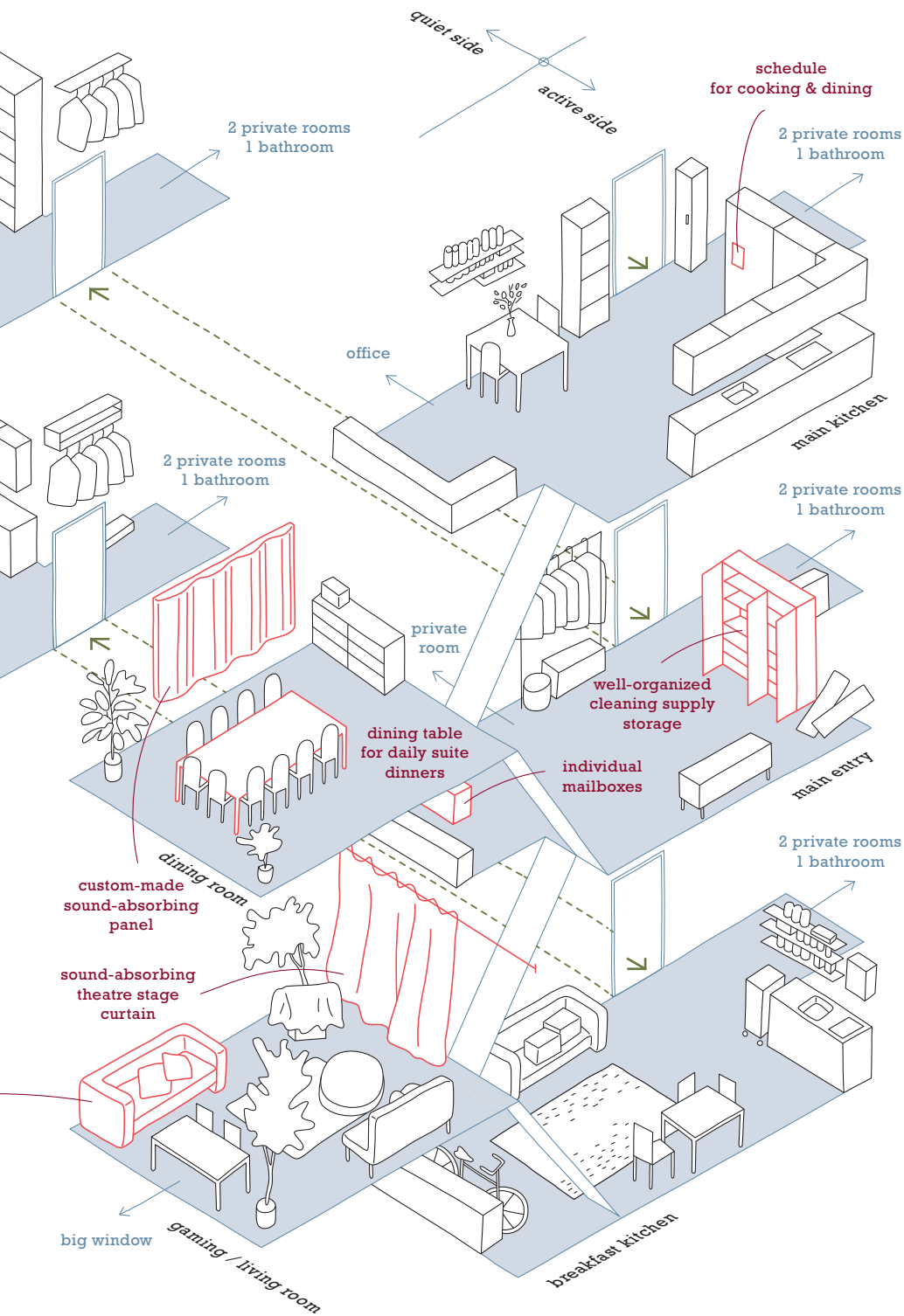
1.9 Position of the suite at Hardturm

Coliving practices among twelve residents
in a shared suite, Hardturm, 2022

- Shared spaces
- Objects that foster coliving
- ▤ Shared stairwell corridor
- ➔ Entrances



all residents
can propose new
furnishings



Expanding the household: Laundry rooms, circulation space, open ground

Kraftwerk 1's Hardturm suite is one example of how the three realms of sharing continuously overlap in the architecture of cooperative housing in Zurich: the built environment is at once a spatial resource for living, a stage for collective self-governance, and a collective asset of property.⁴² The potential for this overlap distinguishes rental cooperative housing under *Gemeinnützigkeit* from other forms of shared housing or collective living. The overlap of sharing through built space takes place at different scales: at the scale of the apartment, at the scale of the building, and at the scale of the neighborhood. As Philipp Klaus, member of the board of Kraftwerk 1, put it: "Our apartments don't end at the apartment door. ... We don't want to live like rabbits in hutches. To us, life happens outside, around the apartments."⁴³

At the scale of the building, the overlap of the realms of sharing plays out in a wide range of spaces and amenities—sewing ateliers, saunas, workshop rooms, party rooms—across the spectrum of the new generation of cooperatives, from Karthago and Dreieck to Kraftwerk 1, Kalkbreite, and mehr als wohnen. But what is more striking than these special rooms is the generosity of the circulation spaces. What sets apart virtually all recent cooperatives from private developments are the former's day-lit, generously wide corridors and expressive exterior galleries that allow for chance encounters and conversations. In some projects, apartments are visually connected to an interior stairwell. In others, the stairwell itself is moved to the exterior, expanded in dimension much beyond what is required by the building code, and configured to allow for sitting and dining.

One of the best examples of how practices of sharing play out is the laundry room. [Figure 1.11] Rather than having a washing machine in every apartment, shared laundry rooms are customary not only in cooperatives but in all Swiss multifamily housing. In most buildings, the spatial qualities of laundry rooms are minimal: a windowless basement. In cooperatives, in contrast, they are situated in central locations, visually connected to a building's main entrance, or are conceived of as an extension of a stairwell. These are spaces that invite residents to linger, to interact with others, to be. Just as important as the space and the equipment, however, are the strict rules governing their use: when they are to be used, what is to be cleaned and how, and what disciplinary actions are to be expected if these rules are not followed. [Figure 1.12] Precisely this shared sensitivity and collective understanding of what is and is not permissible makes sharing possible.



1.11 Laundry room at the Gemeinnützige Mieter- und Baugenossenschaft Zürich, Siedlung Klee, 2020

In most Zurich housing cooperatives, the luxury of shared space is counterbalanced by smaller apartment sizes. The average cooperative apartment in Zurich provides 35 square meters of floor area per resident, seven square meters less than in private housing.⁴⁴ In an overall cost-versus-square-meter calculation, the privileging of shared over private space reduces both carbon footprint and rental price. Some cooperatives, such as Kalkbreite, have reduced the carbon footprint per resident to 32.6 square meters, while offering a total of 330 square meters of varied shared space.⁴⁵ [8. The Competition, p. 270] The sensitivity toward sharing limited resources and managing these according to agreed-upon terms is also reflected in cooperatives' occupancy rules (*Belegungsrichtlinien*). Most cooperatives equate minimum occupancy with the number of bedrooms; that is, an apartment with two bedrooms requires at least two residents. When moving in, residents understand that they will live in an apartment only for as long as it matches their household size; if the household shrinks, they agree to move to a smaller apartment. Accordingly, in recent developments—pioneered in many ways by Kraftwerk 1's Hardturm—cooperatives have paid particular attention to providing a wide range of apartment sizes and types within a single development with the goal of allowing

Waschküchen-Ordnung

Waschherd Vor Gebrauch Kessel und Schiff mit Wasser füllen und erst nachher Feuer machen.
Nach Gebrauch Waschherd aussen mit Petrollappen abreiben, Kessel innen gut reinigen und trocken nachreiben.
Keine scharfen Waschmittel verwenden, da sonst der Kessel schwarz wird.

Schwingmaschine Zum Gebrauch gut einfüllen (Waschestücke gleichmässig verteilen).
Wasserhahn nur 2–3 Minuten öffnen und dann Maschine auslaufen lassen.
Nach Gebrauch innen und aussen gut reinigen und trocken reiben.

Waschmaschine Vor Gebrauch Schmierbüchse unten beim Motor etwas nach rechts zudrehen. Nicht zu hoch mit Wasser füllen (Marke beachten). Nur wenig Wäsche einlegen (Waschestücke sollen schwimmen).
Nicht zu lang laufen lassen, 10–15 Minuten genügt.
Nach Gebrauch gut reinigen, austrocknen, Schwingkreuz herausnehmen und Deckel geöffnet lassen.
Damit der Motor **im Winter** keinen Schaden leidet, ist der Bottich vor dem Waschen mit heissem Wasser zu füllen und einige Zeit stehen zu lassen, bis sich die Maschine erwärmt hat. Nachher ist die Maschine kurze Zeit leer laufen zu lassen, ohne Wäsche einzulegen.

Waschtrog Nach Gebrauch mit Petrollappen reinigen und trocken nachreiben.

Hahnen Blank reiben.

Dole Sieb und Korb herausnehmen, vom Schmutz reinigen **und wieder einsetzen.**

Fenster Glas und Rahmen reinigen.

Boden Aufwaschen.

Tisch und Bock Reinigen.

Vorraum Kehren.

Beim Waschen ist die Waschküchentüre stets geschlossen zu halten.

Der Gebrauch von Stahlwolle zum Reinigen von Metallteilen ist streng untersagt.

Bei Frostgefahr sind die Leitungen und der Waschherd zu entleeren.

Derjenige Mieter, der die Waschküche übernimmt, hat die Apparate etc. sofort zu kontrollieren und vorhandene Defekte vor der Ingebrauchnahme dem Kolonieverwalter zu melden, ansonst er selbst für die betreffenden Reparaturkosten haftbar gemacht wird.

Zürich, im Januar 1950.

Allgemeine Baugenossenschaft
Zürich

1.12 Laundry room regulations from ABZ, 1950

residents to remain part of their known community even if they must or choose to move between apartments due to changing life circumstances.

At the scale of the neighborhood, the overlap of realms of sharing is most clearly visible in the commitment to continuous, accessible open space. In Zurich's cooperatives, where residents are also co-owners, this modernist planning idea—long scorned as inhibiting individual appropriation and deemed impossible due to lack of surveillance—has persisted because it overlaps with the idea of sharing resources, property, and governance. More than mere circulation

routes or undefined open space, the grounds are areas for casual encounters between residents, neighbors, and the general public, thus rendering permeable private, public, and shared space. These porous spaces are the result of the simultaneity of operating under the premise of *Gemeinnützigkeit* and a practice of sharing across time, producing a collective benefit for cooperative residents and members, but also neighbors and those beyond. [3.Nonspeculation, p.120; 7.Zoning, p.244]

What sharing in Zurich is not

To close, a few remarks on how ideas of sharing in Zurich's cooperatives differ from ideas and practices of sharing in other cooperative contexts. The role of shared labor is one important distinction. In many contexts, cooperative members with no savings can invest time on the construction site, thereby contributing what has been called "sweat equity" in lieu of money.⁴⁶ Brazil's *mutirão* cooperatives and Uruguay's *cooperativas por ayuda mutua* also make use of this strategy. In New York City's Housing Development Fund Corporation (HDFC) cooperatives, members take on administrative tasks like bookkeeping or cleaning, with the aim of minimizing costs.⁴⁷ Among Zurich's housing cooperatives, activating members' labor, whether for construction or management, has been an exception; residents tend to share time only through work in committees or as board members.

The extent of what is shared also distinguishes Zurich's cooperative practices from practices found elsewhere. In early Israeli *kibbutzim*, for example, members not only lived in but worked for the collective enterprise; childcare, cooking, and work were all collectivized.⁴⁸ In Zurich, housing cooperatives have rarely sought to provide an all-encompassing social and economic system. The counter-cultural idea of a commune has only occasionally been connected to cooperatives, which have generally maintained the clear gender roles written into the Swiss militia system.

What is decided on through which kind of process is a third major point of difference. In Berlin's *Baugruppen* or Britain's recent wave of Community Led Homes, the ability to codesign one's future home—from building type to materials to amenities—has made shared housing more popular and supported its growth.⁴⁹ In Zurich, cooperative members and potential future residents can contribute to an early ideas-finding process for a development's program and design. However, they rarely determine the layout of a specific home, what material their floors will be, or the color of their walls. This last point is directly connected to the form of shared property: unlike in a condominium—which is the legal form of many cohousing projects today—in Zurich no one is the outright owner of their apartment. As to how

these decisions are made: in contrast to the principles of consensus or consent that undergird many contemporary cohousing projects, the governing structure of Zurich's cooperatives is based on majority vote.⁵⁰

Many of these differences are the result of incomes in Zurich being too high for shared, uncompensated labor to make sense. Furthermore, the complexity of modern-day development projects necessitates advanced construction skills. However, even if the design, construction, and management of cooperative housing are generally professionalized, this professionalization occurs in close consultation with residents in regard to their needs and desires.

Discussion: Boundaries of sharing

Zurich's cooperatives have enabled a fantastic range of ideas of sharing, and it is ideas of sharing that have made them possible. Clear bylaws, membership-based organization, and democratic decision-making through regular votes have been fundamental to this story, which combines the legal form of a business model with a culture of sharing resources under the premise of *Gemeinnützigkeit*. A key challenge, however, resides in the idea of membership itself. The questions of who can partake in the use of resources, who co-owns property, and who is involved in decision-making are much contested both by members and people outside the cooperative organizations.

Sharing and nurturing a sense of trust within a community means setting boundaries that establish who belongs and who does not. Cooperatives monitor access to their communities to maintain the trust and discipline necessary for sharing spatial resources while responding to the housing needs of a diverse population in a continuously dried-out rental market. Questions of fairness in the selection of residents have dogged cooperatives since their beginnings because cooperatives do not have to justify how they select.⁵¹ The difficulty of gaining access to a cooperative apartment and the practice of passing apartments from one generation to the next (despite generally not having an official right to do so) has led many to conclude that cooperative resources are, ultimately, shared only by a group of preselected individuals.⁵² In response, cooperative associations have made a concerted effort to explain their access policies, countering left- and right-wing criticism that the housing does not serve those who need it most.⁵³

These observations need to be contextualized within an ongoing process of societal transformation. Swiss society has become more diverse culturally, if not economically. This raises questions about whom cooperatives serve and to what extent a shared cultural or political background is a precondition for their functioning. Until the 1980s,

many Zurich housing cooperatives did not admit noncitizens, some arguing that shared property was not legal for persons without permanent immigration status. As shown by a 2017 study commissioned by the federal government, in 1970, only 4 percent of cooperative households were non-Swiss compared to 16 percent of households overall. By 2000, this share had increased to 15 percent in cooperatives and to 18 percent overall. By 2015, the difference had disappeared.⁵⁴

Nonetheless, cooperatives continue to struggle with the question of whether and how to include lower-income households of non-Swiss backgrounds. Despite their origins in working-class movements, some cooperatives experience today's working class—many of whom are recent immigrants—as either reluctant or unwilling to engage in the idea and practice of sharing resources, property, and governance. A study commissioned in the late 2000s on the redevelopment of cooperative housing in Zurich's District 4, for example, revealed that the city and cooperatives not only aimed to generate more, more varied, and more up-to-code apartments, as demanded by municipal and federal mandates; they also aimed to bring more affluent and native German-speaking residents to the neighborhood.⁵⁵ Over a decade later, this tendency may again be shifting: many cooperatives are attracting younger residents with diverse migration histories.⁵⁶

Irrespective of cultural background or the economic standing of their residents, one of the biggest challenges to cooperatives' tenet of shared governance is the fact that participation in decision-making, especially in older and larger cooperatives, has been low. In 2013, for example, less than 10 percent of eligible ABZ voters attended the cooperative's general assembly. Of the attendees, 35 percent were over sixty-five years of age.⁵⁷ Residents seem to perceive their role less as co-owners and co-governors and more as co-users of shared resources. This is in line with the overall decline in civic engagement.⁵⁸ It may also be connected to changing gender roles. Working outside the home has become the norm as has sharing parental duties, leaving less time for civic and cooperative engagement. Of course, there are counterexamples, in particular among newer cooperatives. In the planning of Kalkbreite, for example, thirty to sixty people met in regular working sessions to discuss and decide on project goals, even though only 30 percent of the participants ended up living in the realized project.⁵⁹ [8. *The Competition*, p. 270] Cooperative sharing thus reaches well beyond the immediate beneficiaries (i.e., the residents) of a development project.

A key challenge for cooperatives, then, is how to counter the crisis of care under financialized capitalism and how to embrace and empower an increasingly diverse society through an idea of sharing that itself needs continual reinvention.

Shared governance plays out directly in a cooperative's planning decisions. In a cooperative, members elect the board; approve expenditures, investments, and future expansion; and are encouraged to serve on committees that discuss everything from holiday event planning to public relations. This creates an ongoing feedback loop, allowing management to respond to members' changing needs.

Shared governance and shared property shape the configuration and use of a cooperative's architecture. This might result in large, landscaped courtyards rather than small private patios; hallways that are used for interaction, not just to access dwelling units; or laundry rooms designed to encourage children's play. Because residents are at once co-owners, co-governors, and co-users, they know and hence trust one another in the use of these shared spaces. Some of these shared spaces are open to the public, thus directly impacting the city beyond.

The realization that resources are limited has led cooperatives to test new spatial strategies to encourage better stewardship of resources through sharing. These efforts include reducing the size of dwelling units while increasing shared amenities; locating intermittently used spaces such as guest rooms, libraries, and laundry rooms outside the apartment; and offering a range of apartment configurations to

minimize vacancies and accommodate changing household needs. Today, these include the need to belong to and be actively engaged in a community, especially in the face of the increasing loneliness and isolation of deindustrialized, financialized societies.

- 1 The legal requirements for a cooperative as an entity under public law are stated in the Swiss Code of Obligations (Obligationenrecht, or OR), part five of the Swiss Civil Code (Schweizerisches Zivilgesetzbuch, or ZGB). The legal status of cooperatives is defined in Title 29, Articles 828–926. A simple summary of how to set up a housing cooperative, including sample bylaws, is provided by the umbrella organization for nonprofit housing cooperatives in Switzerland, Wohnbaugenossenschaften Schweiz. “Wie gründet man eine Genossenschaft?,” Wohnbaugenossenschaften Schweiz, https://www.wbg-schweiz.ch/information/wohnbaugenossenschaft_gruenden/wie_gruendet_man_eine_genossenschaft#a10 (accessed November 1, 2022).
- 2 For an example of a five-page document, see Allgemeine Baugenossenschaft Zürich (ABZ), “Statuten,” June 25, 2013. The five sections (with a total of thirty-eight articles) are titled “I: Name and Place, Purpose, Principles,” “II: Membership,” “III: Financial Rules,” “IV: Organization,” “V: Final Provisions.” Bylaws and other documents are available on cooperatives’ websites (for example kalkbreite.net, abz.ch, and kraftwerk1.ch).
- 3 For an example, see Kraftwerk 1, “Charta,” July 15, 1995, which describes the new cooperative’s aspirations and explicitly frames these in contrast to “conventional cooperatives.”
- 4 “ABZ in Kürze,” ABZ, <https://www.abz.ch/genossenschaft/portrait/> (accessed April 27, 2022).
- 5 “Häufige Fragen, Mitgliedschaft,” Wogeno, <https://www.wogeno-zuerich.ch/faq/mitgliedschaft/> (accessed April 27, 2022).
- 6 To cite an exception: Wogeno is one of the few cooperatives that allows for the transfer of leases and the inheritance of shares. “Gibt es eine Absicherung nach dem Todesfall?” Wogeno, <https://wogeno.net/service/haeufige-fragen-faq/> (accessed September 1, 2023).
- 7 For a sampling of bylaws language used to explain member selection, see Kraftwerk 1, “Statuten,” May 30, 2015, Art. 15, clause 4: “Die Aufnahme erfolgt aufgrund einer schriftlichen Beitritterklärung. Der Vorstand beschliesst abschliessend über eine Aufnahme und kann diese ohne Angabe von Gründen verweigern.” (“Becoming a member is based on a written declaration of enrollment. The board alone decides who is accepted as member and can refuse this without explaining its reasoning.”) At ABZ, too, the cooperative is under no obligation to justify its decisions. See ABZ, “Statuten,” Art. 4, clause 3: “Über die Aufnahme entscheidet der Vorstand. ... Die Ablehnung eines Aufnahmegesuches bedarf keiner Begründung.” (“The board decides on membership. ... The rejection of an application does not require any explanation.”)
- 8 See “Stockwerkeigentümersammlung §Rechtslage, Regeln & Aufgaben,” Baurechtinfo.ch, <https://www.baurechtinfo.ch/stockwerk-eigentum/stockwerkeigentuemersammlung/> (accessed December 6, 2022).
- 9 For example, at Wogeno, changing bylaws requires three-quarters of votes cast (Article 6.1), and dissolving the cooperative requires the support of four-fifths of all members (Article 6.4). Wogeno, “Statuten,” June 18, 2013.
- 10 Swiss Code of Obligations (Obligationenrecht), Art. 894.
- 11 Tine De Moor, *The Dilemma of the Commons. Understanding the Use of Common-Pool Resources in Long-Term Perspective* (Cambridge, UK: Cambridge University Press, 2015), 1.
- 12 De Moor, 2.
- 13 For a history of the commons, see Elinor Ostrom, *Governing the Commons: The Evolution of Institutions for Collective Action* (Cambridge, UK: Cambridge University Press, 2015 [1990]).
- 14 “Das hat etwas sehr Grundsätzliches: Zusammen kann man besser wirtschaften.” Raphael Frei and Andreas Sonderegger, interview, Zurich, February 28, 2020.
- 15 Karl Polanyi, *The Great Transformation: The Political and Economic Origins of Our Time* (Boston: Beacon Press, 2015 [1944]), 55.
- 16 Switzerland is considered Europe’s oldest continuous democracy, with its constitution dating to 1848. A prevalent popular narrative, however, dates Swiss democracy to 1291, when the first three cantons created the *Eidgenossenschaft*

- on principles of egalitarianism and mutual support while throwing off the feudal dominance of the Habsburg Empire. For a good review of eight myths that have been constructed around the *Eidgenossenschaft*, including ones pertaining to egalitarianism, see Andreas Würzler, “Eidgenossenschaft,” in *Historisches Lexikon der Schweiz (HLS)*, February 8, 2012.
- 17 “Das schweizerische Genossenschaftswesen darf heute als einer der bedeutendsten und sozialpolitisch wichtigsten Träger der ökonomischen Kultur unseres Landes angesprochen werden.” Hans Müller, “Genossenschaftswesen,” in Naüm Reichesberg, ed., *Handwörterbuch der Schweizerischen Volkswirtschaft, Sozialpolitik und Verwaltung, Zweiter Band, Forstwesen – Lieferungs- und Differenzgeschäfte* (Bern: Encyclopädie, 1905), 250–58, here 251. We thank Jakob Tanner for pointing out this source.
- 18 Müller, “Genossenschaftswesen,” 252. For a short overview of the role of cooperatives as a political and territorial form going back to the early Middle Ages, see Hans Stadler, “Genossenschaft,” in *HLS*, February 17, 2015. For a description of the cooperative movement beginning in the mid-nineteenth century, see Ruedi Brassel-Moser, “Genossenschaftsbewegung,” in *HLS*, May 23, 2008.
- 19 Markus Bürgi, “Demokratische Bewegung,” in *HLS*, January 6, 2020.
- 20 Yves Froidevaux, “Kantonalbanken,” in *HLS*, April 8, 2015.
- 21 Jakob Tanner, interview, Zurich, July 11, 2022.
- 22 Müller, “Genossenschaftswesen,” lists six types of cooperatives: (1) consumer cooperatives that aim to lower the price of consumption goods of their members; (2) productive cooperatives that pool business resources for other types of cooperative enterprises; (3) for-profit cooperatives whose members are independent enterprises (especially in agriculture and dairy production); (4) singular enterprises organized as for-profit cooperatives (a business model bearing resemblance to a stock corporation/public limited company); (5) cooperatives that aim to protect members against the consequences of economic loss in situations of existential hardship; (6) cooperatives that pursue goals other than joint business operations (e.g., cultural or educational goals).
- 23 On the adoption of the cooperative model by extreme right-wing positions, see Julius Schmidhauser, “Führung und Gemeinschaft,” *Zürcher Student* 9, no. 3 (1931), 91–96; J. Salwyn Schapiro, “Pierre Joseph Proudhon, Harbinger of Fascism,” *American Historical Review* 50, no. 4 (1945), 714–37, <https://doi.org/10.1086/ahr/50.4.714>.
- 24 Numerous scholars have been puzzled by this paradox and explain its persistence in a variety of ways. Julie Lawson, “The Transformation of Social Housing Provision in Switzerland Mediated by Federalism, Direct Democracy and the Urban/Rural Divide,” *European Journal of Housing Policy* 9, no. 1 (2009), 45–67, <https://doi.org/10.1080/14616710802693599>; Ivo Balmer and Jean-David Gerber, “Why Are Housing Cooperatives Successful? Insights from Swiss Affordable Housing Policy,” *Housing Studies* 33, no. 3 (2018), 361–85, <https://doi.org/10.1080/02673037.2017.1344958>. Balmer and Gerber stress that capitalism cannot afford to commodify everything and that decommodification is not necessarily “anti-capitalist” (361–62).
- 25 The tax status of cooperatives is defined in chapter 4.6 of Swiss tax law: “Der steuerbare Reingewinn der Genossenschaften wie auch das steuerbare Kapital berechnen sich in der Regel in gleicher Weise wie jene der Kapitalgesellschaften.” (“The taxable profit of cooperatives as well as their taxable capital is generally calculated in the same way as that of joint stock companies.”) Eidgenössische Steuerverwaltung (ESTV), Team Steuerevidenz, *Besteuerung der juristischen Personen, Stand der Gesetzgebung: 1. Januar 2024* (Bern: ESTV, 2024), 20. However, cooperatives operating under cantonal legislation that do not pursue commercial purposes—but, for example, charitable ones—can benefit from certain tax exemptions.
- 26 The remaining 3 percent comprise dwellings provided free of charge by relatives or employers (e.g., caretaker dwelling). “Tenants/Owners: Occupancy Status of Occupied Dwellings, 2021,”

- Bundesamt für Statistik, <https://www.bfs.admin.ch/bfs/en/home/statistics/construction-housing/dwellings/housing-conditions/tenants-owners.html> (accessed July 1, 2023). The dominance of renters is the inverse of most European countries, where the majority of homes are owner-occupied and cooperatives tend to be counted as homeownership. In 2020, in the United Kingdom, the figure was 63 percent. “Home Ownership,” Gov.uk, February 4, 2020, last updated September 15, 2020, <https://www.ethnicity-facts-figures.service.gov.uk/housing/owning-and-renting/home-ownership/latest> (accessed August 31, 2022). In France, it was 57.6 percent. “Homeownership in France,” Institut national d’études démographiques, January 2015, https://www.ined.fr/en/everything_about_population/demographic-facts-sheets/focus-on/homeownership-france/ (accessed August 31, 2022).
- 27 Some 18,433 out of 229,565 dwellings were owner-occupied. The 41,318 cooperative dwellings were counted as rental properties. “Miet- und Eigentumswohnungen nach Eigentumsart/Gebäudeart und Jahr” [Excel file], Stadt Zürich, Präsidialdepartement, Statistik, “Miete, Eigentum,” January 31, 2022, <https://www.stadt-zuerich.ch/prd/de/index/statistik/themen/bauen-wohnen/wohnverhaeltnisse/miete-eigentum.html#daten> (accessed August 31, 2022).
- 28 This support is not universal, and significant setbacks have occurred. In 1950, for instance, federal financial assistance for housing construction, in effect since 1936, was recalled via a popular initiative. Florian Müller, “Neoliberale Wohnungspolitik avant la lettre? Staatliche Regulierung und private Interessen im Wohnungsbau in der Schweiz (1936–1950),” *Traverse* 28 (2021), 92–116, <https://doi.org/10.5169/seals-919509>.
- 29 “Jede Bewegung auf neue wirtschaftliche Formen hin muss veröden oder scheitern, wenn sie sich genügen lassen will, den alten Motor Profit auszuschalten, ohne für den Motor Gemeinschaftssinn zu sorgen.” Dora Staudinger, *Wohnung für Alle!* (Erlenbach-Zürich: Rotapfel-Verlag, 1922), 20.
- 30 For a richly illustrated history of the association narrated through its regional chapter Bern-Solothurn, see
- Wie Wollen Wir Wohnen?, “Geschichtliche Meilensteine,” <https://vievollennwirwohnen.ch/geschichte> (accessed December 17, 2022).
- 31 Andreas Kley, “Milizsystem,” in *HLS*, November 10, 2009.
- 32 Frei and Sonderegger, interview.
- 33 “Obwohl ich die Scheidungsklage eingereicht habe, billige ich sie nicht und wünsche die Scheidung nicht, weil ich sie für ein Unrecht halte. Ich ziehe die Klage zurück, wenn ‘meine Frau mit mir zusammenleben leben will als Frau, die dem Manne mit Rat und Tat zur Seite steht und ihn in seiner Sorge für die Gemeinschaft unterstützt’. Demgegenüber sagt meine Frau, dass ich sie unterdrücke, sie ihrer Überzeugung gemäss nicht leben lasse. ... Meine Frau möchte mit mir zusammenleben, wenn ich sie ihren Überzeugungen weiter auch nach Aussen Ausdruck verleihen lasse, wenn sie in der religiös-sozialen Bewegung weiter arbeiten darf. ... Meine Frau wird immer — neben den Kindern — den Schwerpunkt ihres Lebens in ihre Arbeit legen, und so wird sie wie bisher auch später dazu kommen, jede Gemeinsamkeit mit mir als Opfer anzusehen, die sie von ihrer eigentlichen Berufung abzieht.” H. Staudinger, “Zur Scheidungsklage,” January 25, 1926 (signed February 26, 1926), Schweizerisches Sozialarchiv, Ar 198.11.1.
- 34 The first Swiss municipality to introduce the women’s right to vote did so in 1958. At the cantonal and federal levels, motions by popular initiatives had been unsuccessful since 1914. In 1959, the mandatory referendum following the Swiss parliament’s approval of women’s suffrage was rejected by 67 percent of the (male) vote. Individual cantons and municipalities then proceeded to introduce the right. At the federal level, a referendum to adopt women’s suffrage passed in 1971 with 67 percent of the vote. Most cantons had introduced women’s suffrage by 1972, except Appenzell Ausserrhoden (1989) and Appenzell Innerrhoden (1990). See Yvonne Voegeli, “Frauenstimmrecht,” in *HLS*, January 1, 2021.
- 35 For a discussion of the role of professionalized housework around 1900, conceptualized as feminist materialism by Dolores Hayden, see *The Grand Domes-*

- tic Revolution: A History of Feminist Designs for American Homes, Neighborhoods and Cities* (Cambridge, MA: MIT Press, 1981). The case for professionalization, industrialization, and socialization in the 1970s was made by Angela Davis, "The Approaching Obsolescence of Housework: A Working-Class Perspective," in *Women, Race and Class* (London: Vintage, 1981), 222–45.
- 36 p.m. [Hans Widmer], *bolo'bolo* (Zurich: Paranoia City Verlag, 1983); translated into English by Autonomedia and Ardent Press, 2011.
- 37 "Geschichte und Grundgedanke," *Wogeno*, <https://www.wogeno-zuerich.ch/genossenschaft/geschichte-und-grundgedanke/> (accessed February 18, 2022).
- 38 For an overview of the new cooperatives emerging in this period, see Irina Davidovici, "Ideology and Collective Life: Zurich's New Housing Cooperatives," in Dominique Boudet, ed., *New Housing in Zurich: Typologies for a Changing Society* (Zurich: Park Books, 2017), 203–8.
- 39 "Über uns," *Kraftwerk 1*, <https://www.kraftwerk1.ch/genossenschaft/ueber-uns/> (accessed October 28, 2022).
- 40 "Was an Kleinkomfort fehlt, wird—ähnlich wie in einem guten Hotel—durch Gemeinschaftsluxus ausgeglichen." Martin Blum, Andreas Hofer, and p.m. [Hans Widmer], *KraftWerk 1: Projekt für das Sulzer-Escher Wyss Areal* (Zurich: Paranoia-City, 1993), 46.
- 41 "Dies sollte auch Menschen, die in einer konventionellen Wohnung leben, das Gefühl einer größeren Gemeinschaft geben und somit den Unterschied zwischen Wohngemeinschaft und konventionellem Wohnen glätten." Andreas Hofer, email to Anne Kockelkorn, March 23, 2023. See also "Kraftwerk 1 Hardturm," *Kraftwerk 1*, <https://www.kraftwerk1.ch/hardturm/siedlung.html> (accessed May 29, 2023).
- 42 Scholars have constructed the relationship of the political, economic, and spatial dimensions of sharing in various ways, reflected in a range of terms used to describe it. *Collaborative housing*, for example, is used by Darinka Czischke and Sara Lia Brysch to foreground resident-initiated projects independently of the type of ownership or financing. Sara Lia Brysch and Darinka Czischke, "Affordability through Design: The Role of Building Costs in Collaborative Housing," *Housing Studies* 37, no. 10 (2021), 1800–20, <https://doi.org/10.1080/02673037.2021.2009778>. Susanne Schmid and colleagues use both *collective living* and *shared housing* in their analysis of more than one hundred years of housing developments selected for either their spatial, economic, or political motivation. Susanne Schmid, Dietmar Eberle, and Margrit Hugentobler, *A History of Collective Living: Forms of Shared Housing* (Basel: Birkhäuser, 2019).
- 43 "Unsere Wohnungen hören nicht an der Wohnungstür auf. [...] Wir wollen ja bewusst nicht diese Kaninchenstallhaltung. Das Leben entsteht rund um die Wohnungen." Philipp Klaus, interview, Zurich, February 20, 2020.
- 44 Barbara Müller and Wohnbaugenossenschaften Schweiz, Regionalverband Zürich, *Gemeinnütziges Wohnen in Stadt und Kanton Zürich: Kennzahlen zu Wohnungsangebot, Mieten und Bewohnerschaft* (Zurich: Wohnbaugenossenschaften Schweiz, Regionalverband Zürich, December 2021), 7.
- 45 Genossenschaft Kalkbreite, "Projektdokumentation 2014: Kalkbreite—Ein neues Stück Stadt," Zurich, August 2014.
- 46 For an excellent history of self-build cooperatives in Brazil within a larger discussion of labor in modern architecture, see Pedro Fiori Arantes, "Reinventing the Building Site," in Adrian Forty and Elisabetta Andreoli, eds., *Brazil's Modern Architecture* (London: Phaidon, 2004), 172–201. For a discussion of the political ramifications of the model, see Patricia Ventura, "Co-ops within State Developed Housing Programs: The Case of MCMV-Entities in Brazil," in Sascha Delz, Rainer Hehl, and Patricia Ventura, eds., *Housing the Co-Op: A Micro-political Manifesto* (Berlin: Ruby Press, 2020), 105–19. On Uruguay, see Jennifer Duynne Barenstein and Michael Pfister, "The Professionalization of a Social Movement: Housing Cooperatives in Uruguay," *Built Environment* 45, no. 3 (2019), 382–97, <http://dx.doi.org/10.2148/benv.45.3.382>. For a comparative view of the Uruguay model, see Jennifer Duynne Barenstein, Philippe Koch, Daniela Sanjines et al., "Struggles for

- the Decommodification of Housing: The Politics of Housing Cooperatives in Uruguay and Switzerland,” *Housing Studies* 37, no. 6 (2021), 955–74, <https://doi.org/10.1080/02673037.2021.1966392>.
- 47 For a recent guide to HDFC cooperatives, see Emily Nonko, “New York City’s Affordable HDFC Co-ops, Explained,” *Curbed New York*, March 25, 2020, <https://ny.curbed.com/2020/3/25/21192807/hdfc-new-york-income-based-housing>. For a discussion on how cooperatives emerged as both a response to landlord abandonment of rental properties and as a way to circumvent rent regulation in the early 1970s, see Benjamin Holtzman, “From Renters to Owners,” in *The Long Crisis: New York City and the Path to Neoliberalism in New York* (New York: Oxford University Press, 2021), 58–94.
- 48 For a recent history of the practices of sharing in and the architecture of *kibbutzim*, see Michael Chyutin and Bracha Chyutin, *Architecture and Utopia: The Israeli Experiment* (Aldershot, UK: Ashgate, 2007).
- 49 *Baugruppe* can be translated as “building group” and describes housing developments initiated by future residents, generally organized in a condominium structure. For an overview of the *Baugruppen* that emerged in post-1989 Berlin, see Kristien Ring, AA PROJECTS, and Senatsverwaltung für Stadtentwicklung und Umwelt, eds., *Selfmade City: Self-Initiated Urban Living and Architectural Interventions* (Berlin: Jovis, 2013). Community Led Homes is an umbrella term that encompasses housing developments initiated by future users, often not for profit. For an understanding of recent development in the United Kingdom, see the “Wayshaper” toolkit developed and promoted by the Confederation of Co-operative Housing in Great Britain to guide and manage decision-making among newly formed groups. “Wayshaper,” Confederation of Co-operative Housing, <https://wayshaper.co.uk/> (accessed August 26, 2024).
- 50 For a comparative analysis of three cohousing projects and their consent-based decision-making structures, see Rebekka Hirschberg, Jomo Ruderer and Martin Röck, “Social Innovations for Supporting Regenerative Lifestyles: Exploration of Three Pioneering Co-housing Projects in Austria,” *IOP Conference Series: Earth Environmental Science* 1078 (2022), 012111, <https://doi.org/10.1088/1755-1315/1078/1/012111>. For an example of a consensus model, see Tom Verde, “There’s Community and Consensus: But It’s No Commune,” *New York Times*, January 20, 2018.
- 51 In the United States, the autonomy of housing cooperatives to select their members has led to recurrent lawsuits against their boards, which can decline prospective buyers without giving a reason. Fair housing and anti-discrimination advocates have thus always favored the condominium model, where the sale of an individual apartment does not need a board’s approval. For a discussion of these debates, see Matthew Gordon Lasner, “Epilogue,” in *High Life: Condo Living in the Suburban Century* (New Haven: Yale University Press, 2012), 275–85.
- 52 See coverage in the daily *Neue Zürcher Zeitung* (NZZ) chronicling such debates; for example, Irène Troxler, “Baugenossenschaften unter der Lupe,” NZZ, May 30, 2014.
- 53 A recent study highlights that half of cooperative households have an income below the median of CHF 88,000, in contrast to market housing where the median income is CHF 76,000. The study also emphasizes that no more than 5 percent of households in the Canton of Zurich’s housing cooperatives have a household income of CHF 150,000 or above. Müller and Wohnbaugenossenschaften Schweiz, Regionalverband Zürich, *Gemeinnütziges Wohnen*, 7.
- 54 Philippe Koch, “Long-term Institutional Analysis of National and Municipal Housing Policy Processes and Outcomes in Switzerland,” Swiss Network for International Studies, Working Paper 3, “Tackling the Global Housing Challenges: Relevance and Replicability of Switzerland’s and Uruguay’s Housing Cooperatives’ Policies and Strategies,” (May 26, 2020), [34]. For the 2015 data, see sotomo, *Gemeinnütziges Wohnen im Fokus: Ein Vergleich zu Miete und Eigentum* (Grenchen: Bundesamt für Wohnungswesen, 2017).
- 55 Planpartner AG for ABZ et al., *Stadt Zürich: Quartier Seebahn-/Hohlstrasse: Leitbild (Zusammenfassung); Fassung vom 6. Oktober 2010* (Zurich: Planpartner AG, 2010), 8–9. This study, which provides the rationale for the demolition and new

construction of two perimeter-block *Siedlungen* in this centrally located district, states that the new buildings “will have a positive influence on the development of the neighborhood because more families with children, also middle-class, will move into the neighborhood. ... A smaller percentage of children who are nonnative speakers and from uneducated backgrounds in schools and kindergartens will assuage the fears and biases of German-speaking parents.” (“Die neuen Siedlungen werden einen positiven Einfluss auf die Quartiers-Entwicklung haben, da mehr Familien mit Kindern, auch mittelständische, ins Quartier ziehen ... und ein kleinerer Anteil fremdsprachiger und bildungsferner Kinder in Schulen und Kindergärten den Ängsten und Vorurteilen deutschsprachiger Eltern entgegen wirkt.”) Among other neighborhood deficiencies (*Defizite*), the residents, the majority of

whom are non-Swiss, are described as “lacking in self-initiative” (“Wenig Eigeninitiative der Bewohner/innen”). We thank Ana Sofia Gonçalves for pointing to this document.

- 56 Hofer, email.
- 57 Ariel Leuenberger (ABZ), email to Rebekka Hirschberg, March 17, 2022.
- 58 Kley, “Milizsystem.”
- 59 Margrit Hugentobler with Jürg Altwegg, Corinna Heye et al., “Discussion: Participation: Participation Generates Identification,” in Margrit Hugentobler, Andreas Hofer, and Pia Simmendinger, eds., *More than Housing: Cooperative Planning—A Case Study in Zürich* (Basel: Birkhäuser, 2015), 105–11.

Text Credits

This chapter draws on research and ideas developed by Kadir Asani, Armin Fuchs, and Abbas Mansouri in a seminar paper in the spring of 2020, in particular identifying the laundry room as a site of shared, voluntary, but also gendered labor in Zurich’s cooperatives.

Image Credits

- pp.32–34 Shared spaces of coliving suite, Hardturm, 2022.
 Photographs: Anne Kockelkorn, Hsiu-Ju Chang
- 1.1 Visualization: Monobloque
- 1.2 Schweizerisches Sozialarchiv (ABZ F.03.2.30)
- 1.3 p.m. [Hans Widmer], *bolo'bolo* (Zurich: Paranoia City Verlag, 2015)
- 1.4 Drawing: Res Keller
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- 1.6 Photograph: Gertrud Vogler / Schweizerisches Sozialarchiv (F5107-Na-11-055-006)
- 1.7 Photograph: Gerda Tobler / Kraftwerk 1
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- 1.9, 1.10 Drawings: Hsiu-Ju Chang
- 1.11 Photograph: Anna Derriks
- 1.12 Schweizerisches Sozialarchiv (ABZ A.31.4)







2 Public Opinion

with Gina Rauschtenberger and Alexia Zeller

To grow beyond individual initiatives, cooperatives need political and financial support, which, in a democracy, is dependent on public opinion. In Zurich, pro-cooperative policies won important political victories in the 1920s, 1940s, and 1990s, resulting in a significant increase in the production of cooperative housing.

Instruments →

→ Referendum and popular initiative

The Swiss political system combines elements of representational and direct democracy.¹ For the latter, the referendum (*Volksabstimmung*) is a key tool. A referendum asks voters to directly approve or reject a particular question or law at the ballot box; if approved, the measure becomes law. Swiss voters are called to approve or reject referenda on average four times a year. Referenda exist at all three jurisdictional levels (federal, cantonal, municipal) and can come about in three ways: as mandatory referendum, optional referendum, or popular initiative.

Constitutional changes proposed by a legislature require a mandatory referendum (*obligatorisches Referendum*). In certain municipal or cantonal jurisdictions, referenda are also required to approve budgetary motions and land-use changes that pertain to housing and zoning. If citizens oppose a law already passed by a legislature, they can initiate a second type of vote, the optional referendum (*fakultatives Referendum*) to recall that law. At the federal level, this currently requires collecting fifty thousand signatures within one hundred days of the law's publication.

A third type of vote results from popular initiatives (*Volksinitiative*) on any matter of concern; for example, the affordability of housing. In 2011, 75 percent of voters in the City of Zurich approved a referendum, which resulted from three separate popular initiatives, demanding that by 2050 one-third of all dwellings be *gemeinnützig*. [Figure 2.1] In the City of Zurich, a popular initiative must be submitted in written form and be signed by at least three thousand voters within six months.² At the federal level, a petition requires one hundred thousand signatures to be collected within eighteen months to move forward. Even if only 11 percent of popular initiatives at the federal level have been approved since 1891, the practice shapes the legislative agenda.³

Switzerland is one of the world's oldest continuously functioning democracies.⁴ The evolution from the agrarian citizens' assemblies (*Landsgemeinden*) of the Old Swiss Confederacy to the present-day protocols of a nation-state set up in 1848 involved repeated and contested revisions. The resulting political institutions—including their support for and overlap with cooperative organizations—have enjoyed remarkable stability. General strikes or protests are rare. A three-day, nation-wide strike in November 1918 was an exceptional event. [Figure 2.2] In the words of economic historian Jakob Tanner, the tools of direct democracy contribute to this stability, functioning as a kind of “pressure valve” for dissent.⁵ That is, the ability to launch popular initiatives and to recall laws gives citizens ample ways to voice their opinions within, rather than in opposition to, the system.

1893 First urban expansion of the City of Zurich

1896 First inquiry into housing conditions in Zurich

1902 Canton of Zurich requires Zürcher Kantonalbank to lend to cooperatives

1907 City of Zurich charter revision declares housing a municipal responsibility

1910 City of Zurich adopts resolution to support nonprofit housing cooperatives and sets equity requirement at 10 percent

1918 Federal government introduces housing subsidies

1919 Canton of Zurich stipulates cost rent for all housing developers

1924 City of Zurich lowers equity requirement for cooperatives to 6 percent

1934 Second urban expansion of the City of Zurich

1942 Federal government expands subsidies for housing

1950 Successful referendum ends federal subsidies for housing

1972 New federal housing subsidies introduced

1990 Federal government establishes the bond-issuing cooperative EGW

1999 City of Zurich launches a program to build 10,000 apartments in 10 years

2001 Canton of Zurich commits to continued support of nonprofit housing

2003 Federal government establishes Fonds de Roulement

2011 Successful popular initiative obliges the City of Zurich to ensure 33 percent nonprofit housing by 2050

2020 Failed initiative to oblige all Swiss municipalities to ensure 10 percent nonprofit housing

**Influential political decisions
and number of new dwelling units
built by cooperative, municipal,
and other developers in Zurich,
1993–2022**



But the tools of direct democracy do not per se empower the disenfranchised. They can be wielded by the already enfranchised against those who are still without full civil and political rights. For example, Swiss women were granted the vote only in 1971.⁶



2.2 Demonstrators confront mounted police in central Zurich during a national strike at a time of hunger, rampant inflation, a flu epidemic, and a severe lack of housing, 1918

→ Survey or report

In housing policy and research, a survey or report refers to an inquiry into the socioeconomic conditions of housing. It is generally written by a group of experts commissioned by a public entity or philanthropic organization. Its normative power derives from the presumed objectivity of scientific evidence and allows policymakers to argue for or against public-sector involvement in housing.

In Switzerland, surveys of citizens' living conditions began in the mid-eighteenth century amid attempts to understand causes of poverty. By the nineteenth century, surveys and reports on social conditions (*Sozialenqueten*) delivered the necessary data for governmental authorities' early welfare programs. Labor conditions in factories and workers' living conditions were often at the center of these inquiries. In 1877, Switzerland passed its first factories law (*eidgenössisches Fabrikgesetz*) limiting the number of working hours per day and restricting child labor. By the late nineteenth century, infectious diseases and hygiene in the country's cities moved to center stage.⁷ In 1896, the City of Zurich commissioned the first

private consultants can still be critical in shaping public opinion and governmental policies on housing. In 2001, for example, the Canton of Zurich asked real estate consultancy Wüest Partner and research institute econcept to evaluate the canton's financial assistance to housing construction. This occurred against the background of a widespread political shift away from such support and toward market-based options. Defying expectations, the authors concluded that governmental investment in housing, whether municipal or *gemeinnützig*, was not only financially sustainable and promoted social integration but saved taxpayers 22 million Swiss francs (CHF) a year.⁹ The report legitimated the canton's continued financial support of housing.¹⁰ It also asserted that policies of *Gemeinnützigkeit* contribute both to the aspirational and the economic dimensions of public value.

→ Design standards

Design standards are specifications describing the physical aspects, performance, and use of dwellings. Traditionally, they included specifications pertaining to their size, structural stability, sanitary equipment, or materials. More recently, considerations pertaining to accessibility, noise transmission, and energy efficiency have been added. Design standards have been in existence as conventions or codes since the earliest form of human settlement to maintain a certain social order or prevent destruction of life and property, for instance by fire. Today's building code regulations for housing originated in mid-nineteenth-century industrializing cities as a response to hygienic and disciplinary concerns. Building codes overlap with zoning but differ in their focus on built structures rather than on questions of land use.

As a regulatory tool, housing design standards range from recommendations to requirements. Recommendations are voluntary and generally serve as guidelines for both developing and evaluating a design proposal. Requirements, in contrast, are mandatory; some apply to all housing, others only to housing programs receiving public support. All housing is subject to the design requirements formulated in the cantonal planning and building act (Planungs- und Baugesetz, or PBG) first adopted in 1893, reissued in 1975. An example of design recommendations that come into play with cooperatives is the housing evaluation system (Wohnungs-Bewertungs-System, or WBS). [Figure 2.4] This matrix system has been used since 1975 by the federal office for housing (Bundesamt für Wohnungswesen, or BWO) to evaluate projects submitted for federal financial support.¹¹

Design standards are generally developed by experts within governmental agencies in consultation with external stakeholders.

Nonetheless, they codify a societal consensus—public opinion—on what constitutes an adequate dwelling at a given moment. In defining a bedroom’s maximum floor area or minimum ceiling height, in describing the level of daylight or the kinds of shared spaces to be provided, design standards thus describe a societal norm that legitimizes the public support that cooperatives need to thrive.



2.4 Haus A cluster typology, cited as an exemplary floor plan for “Flexible Forms of Living” in the federal design guidelines WBS, 2015

Debating the Adequate Home

A long tradition of cooperative enterprise and the three instruments outlined above have all contributed to a largely favorable public opinion of cooperative housing in Zurich today. Nonetheless, the question of whether and how the state—representing the larger public interest—should provide financial and other support to cooperatives resurfaces again and again. Housing cooperatives have successfully navigated this debate because they are considered to be, even in the words of the programs themselves, publicly supported or assisted (*gefördert*; noun form *Förderung*) but not subsidized (*subventioniert*; noun form *Subvention*). For while *Förderung* implies creating favorable conditions for a set of players who are then left to sustain themselves, *Subvention* implies direct and potentially ongoing spending. This difference is critical to understanding why cooperative housing in Zurich has enjoyed the favorable public opinion required to grow to scale. The varying concepts of assistance and subsidy have also impacted the form of housing; namely, through the design standards that codify what size, amenities, and level of quality are adequate for housing.

Subsidies and standards

The question of what constitutes “subsidies” is contested by both economists and policymakers. For some, any state action on behalf of a desired policy outcome—whether through indirect tax incentives or through direct cash payments—means an undesirable skewing of the imagined free market. For others, state intervention is indispensable to achieve certain societal goals, including the provision of health care, education, and housing.¹² Cooperative housing in Zurich would not be what it is without state intervention and public support—whether that support is called a “subsidy” or not. This support, including financial assistance, has been acceptable to conservatives, generally opposed to state intervention, because it has been constructed in ways that elide the widespread understanding of subsidies as direct funding streams. Rather, state support for cooperatives is provided through indirect measures and without legally or financially framing cooperatives as being treated in a preferential manner.

This political balancing act between progressive and conservative ideologies goes back over a hundred years. In 1907, voters in the City of Zurich approved the charter revision that paved the way for



2.5 Campaign poster for social democrat Emil Klöti, Zurich municipal elections, 1933

the public support of housing; in 1918, the Canton of Zurich launched its first housing assistance program.¹³ As historian Daniel Kurz explains, social democrat Emil Klöti, Zurich's mayor from 1928 to 1941 and a big champion of cooperatives, "understood how to turn nonprofit [*gemeinnützig*] housing into a matter of broad public concern, which Christian social, democratic, and liberal forces could agree to as well. He and others succeeded in foregrounding the quasi-nonpartisan, civic value of nonprofit housing."¹⁴ Before becoming mayor, Klöti was the first president of the federation of housing cooperatives (today: Wohnbaugenossenschaften Schweiz) founded in 1919.¹⁵ [Figure 2.5]

Public support has taken a variety of forms, and form, as discussed above, matters. Loans are largely provided not by a state agency but by banks, including Zürcher Kantonalbank (ZKB), at conventional interest rates. The state mainly insures loans carrying a higher risk.¹⁶ Financing becomes accessible thanks to the low equity threshold mandated by the City of Zurich, not direct public investment. [4.Equity, p. 141] Taxes on cooperatives, whether on income, assets, or real estate, are no different from those levied on other businesses, despite cooperatives' status as *gemeinnützig*. This is in contrast to other Western nations, where the primary financial benefit of a non- or limited-profit status is tax exemption. Rents are not calculated according to household income, which would require additional subsidies to make a project feasible, but are calculated to cover cost and thus are equal for all residents. [3.Nonspeculation, p. 106] Together, these forms of public support have created conditions favorable to cooperatives. What is critical politically is that the conditions seem universal, at least for Swiss citizens, rather than preferential, and that the support is not considered a subsidy. This, in turn, exempts Zurich's housing cooperatives from having to abide by income restrictions or other means testing when selecting their residents, creating a model that is, in theory, open to all. It makes cooperatives autonomous and removes the stigmas often associated with income-restricted "social housing" or "public housing."

With respect to the question of design standards, cooperatives must meet the building regulations required of all residential development as formulated in the cantonal planning and building act. For example, a room must have a minimum surface area of 10 square meters and a minimum room height of 2.3 meters. However, when cooperative developments do include subsidized apartments—reserved for households of low income—they must conform to a set of more closely defined design standards established at the cantonal and federal levels. The cantonal housing assistance act (*Wohnbau-förderungsverordnung*, or *WBFV*) sets minimum dimensions for rooms as well as maximum allowable development costs. The corresponding financial assistance, a zero-interest loan covering at most 20 percent of allowable development costs, is calculated on a points-based, quantitative system. This is designed to calibrate financial and spatial criteria between spatial minimums and development cost maximums.¹⁷

At the federal level, too, the amount of financial assistance is tied to achieving certain design standards and staying within maximum development costs. In contrast to the cantonal programs, however, the federal guidelines, known as the *Wohnungs-Bewertungs-System* (WBS), pertain to both income-restricted and cost-rent developments and are framed more qualitatively and less prescriptively. The

current version, in effect since 2015, lists twenty-five criteria. Criterion K8, for example, asks for a gradient of publicness in outdoor spaces, while criterion K12 suggests building entrances be designed to further communication.¹⁸ Various financial programs base their funding logic on the WBS. The federal Fonds de Roulement, for example, is a revolving loan fund for cooperatives established in 2003. [5. Debt, p. 174] It requires developments to meet a minimum number of WBS points but offers to increase the loan amount if additional, aspirational goals are met.¹⁹ These goals currently prioritize design for accessibility and aging in place, as well as energy efficiency. Their specific certification criteria, included in the WBS point system, are developed by external industry groups.²⁰ The financial incentives for complying with these additional certifications are powerful: for a noncertified design, the maximum loan amount is CHF 15,000 per dwelling. A fully certified proposal is eligible for four times that amount, or CHF 60,000 per dwelling.

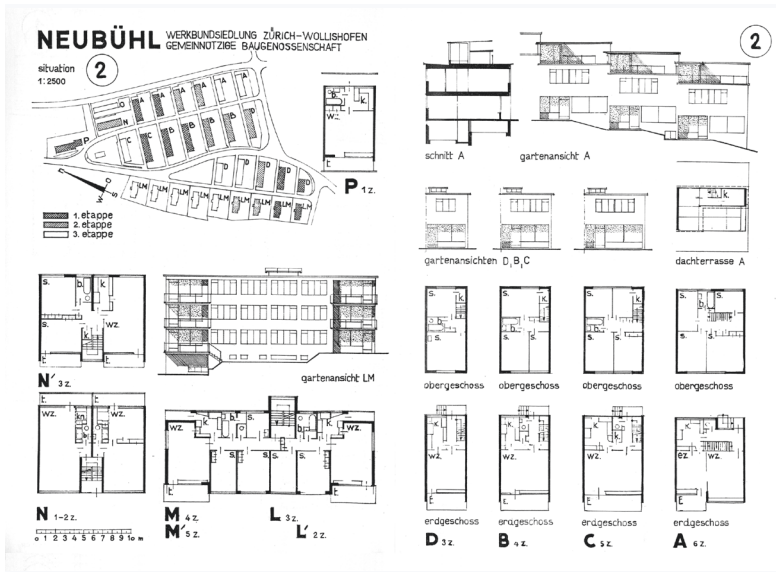
Regardless of whether cooperatives must comply with these or similar design standards, many do so voluntarily. In addition, many aim to achieve below-average per-person floor area use for ecological reasons; they do so while maintaining livability by, for instance, minimizing apartment size and maximizing shared space. They also pay close attention to managing their resources responsibly. Occupancy rules stipulate that the number of rooms a household is eligible for is the number of persons plus one, and residents agree to move should household size change.²¹ In this sense, then, cooperatives not only comply with but try to model design standards for others to follow.

Cooperatives are subject to and redefine the standard: Neubühl, Hunziker Areal, and Zollhaus

Zurich's housing cooperatives must follow certain design standards to benefit from public support, but the relationship is not unidirectional. Cooperatives have actively reframed these standards through architectural experimentation. Three examples from across the last century help to make this point.

An early example of this dynamic is the *Werkbundsiedlung Neubühl*, realized from 1928 to 1932 as an urban model of *Neues Bauen*: rowhouses and apartments planned for optimal solar orientation and cross-ventilation, built at right angles to the existing streets in a building type known as *Zeilenbau*. [Figure 2.6] Following modernist design doctrines, the buildings themselves minimize room dimensions and ceiling heights (to 2.3 meters) and have flat roofs. The applicable building code, however, dating to 1893, required all construc-

tion to be sited parallel to the street and ceiling heights to be 2.5 meters. Neubühl's nonconforming aspects were realized only thanks to the direct intervention of the mayor, cooperative supporter Klöti. For the ceiling heights, a compromise was struck at 2.4 meters. The flat roofs required a compromise of a different kind. Due to the project's novelty and associated structural risk, the city required the cooperative to put up 11 percent equity rather than the usual 6 percent.²² Soon after Neubühl, however, the *Zeilenbau* experiment became the guiding urban model. The idea characterizes several *Siedlungen* built in the 1930s, as in the Milchbuck and Allenmoos neighborhoods, as well as the planning for Zurich's 1934 urban extension. In 1946, Zurich's first zoning ordinance officially sanctioned *Zeilenbau* even when perpendicular to the street, along with other configurations of urban design that allowed more variation and a departure from the parcel and the perimeter block.²³ [7.Zoning, p.237]



2.6 Site plan and overview of housing types, Werkbundsiedlung Neubühl, 1928–1932

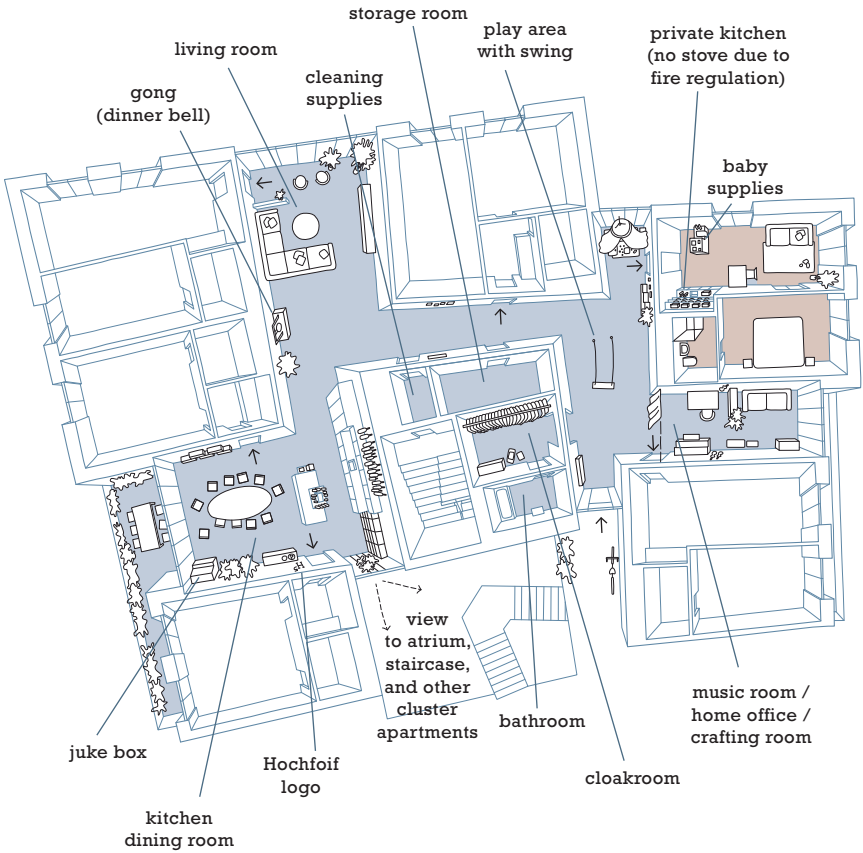
A more recent example of the interplay between standard and experiment is Haus A by Duplex Architekten for mehr als wohnen's Hunziker Areal, developed from 2011 to 2015. Like Neubühl, the new neighborhood was on an urban periphery and intended as a testing ground for future living models.²⁴ [5.Debt, p.182; and 6.Land, p.220] Duplex Architekten's cluster apartments in Haus A combine five to seven one- and two-room individual units, each equipped with a bathroom and minimal kitchen. Organized in a nonorthogonal manner, they

2.7 Cluster apartment HochFoif WG at Haus A, Hunziker Areal, 2022

Shared spaces of the cluster apartment

Private unit used by a young family

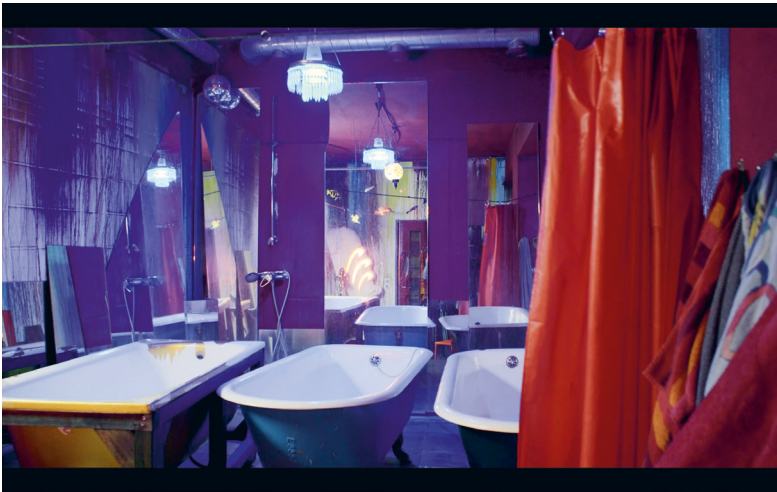
Entrances



create, between them, a sequence of separate yet interconnected spaces to be used by the cluster apartment's residents to mingle, relax, read, gather, or entertain and made possible by a large, shared kitchen. [Figure 2.7] Like Neubühl, some of Hunziker Areal's experiments were quickly codified. When it was completed, the Haus A cluster apartment typology was incorporated into the 2015 revision of the WBS. [See Figure 2.4] The glossary features the floor plan as exemplary for "Flexible Forms of Living" and to illustrate one of its twenty-five criteria, "Adaptability of Private Space."²⁵ The inclusion of the cluster apartment marked a foundational shift in the concepts underpinning housing regulations, implicitly redefining who occupies housing—generally still described as a "family" (*Familie*)—and how that social unit is conceived economically; generally still described as a "household" (*Haushalt*).²⁶

To realize the cluster idea, and thus further an epistemic shift in Swiss housing policy, Duplex had to navigate a set of existing, interrelated, and seemingly contradictory design standards.²⁷ The regulatory acrobatics involved juggling the realms of fire safety, federal assistance, and tenant law. Per fire code, the cluster apartment had to be defined as a single dwelling unit or the spaces between the individual units would have been considered circulation areas, thus prohibiting furniture, which would obstruct the means of egress.²⁸ The fire code also stipulated that a single stairway could serve at most 900 square meters per floor. Haus A measured roughly 1,000 square meters, thus requiring two means of egress.²⁹ But to achieve community design, Duplex wanted to create a central staircase on which the residents of the buildings' eleven cluster apartments could all interact. Accordingly, they hid a second staircase in the center of the larger cluster apartment's floor plan. To qualify for federal financial assistance, however, Duplex had to argue in an opposite direction. Since an eleven-room cluster apartment (each individual unit counting as two or three rooms) is not eligible for federal assistance, it was declared to be two dwelling units—one with five and one with six rooms. The dashed line on the floor plan featured in the WBS guidelines attests to this legal distinction; in reality, there is no separation. Tenant law added another layer of tactical arrangement. Each cluster apartment, being per fire code a single apartment, had to have a single lease. Residents of the cluster apartment thus set up an association (*Verein*) that holds the lease.

The realization of this typological experiment required all parties involved to agree to a particular reading of existing regulations. Duplex's cluster design was not the first of its kind among cooperatives, nor was the developer the first to encounter the legal and code challenges raised by the design. Kraftwerk 1 had pioneered large households in its Hardturm and Heizenholz projects. [1. An Idea of Sharing,



2.8 Temporary hall dwellings in a former industrial building in Zurich, 2017

p. 48; 4. Equity, p. 152] Rather, that the Duplex floor plan was taken up by the WBS attests to the extraordinary interplay between regulatory standards and design experimentation in shaping public opinion.

The hall dwellings (*Hallenwohnen*) at Zollhaus, the second realized project by the Kalkbreite cooperative, occupied since early 2021, are a final example of how cooperative housing has pushed the legal definition of an adequate dwelling. The project is located on a narrow site running along the train tracks just north of Zurich's main station. In 2012, Kalkbreite was selected to purchase the site from the city and SBB Immobilien, the real estate arm of the Swiss railways, on the basis of its far-sighted programming: commercial and edu-

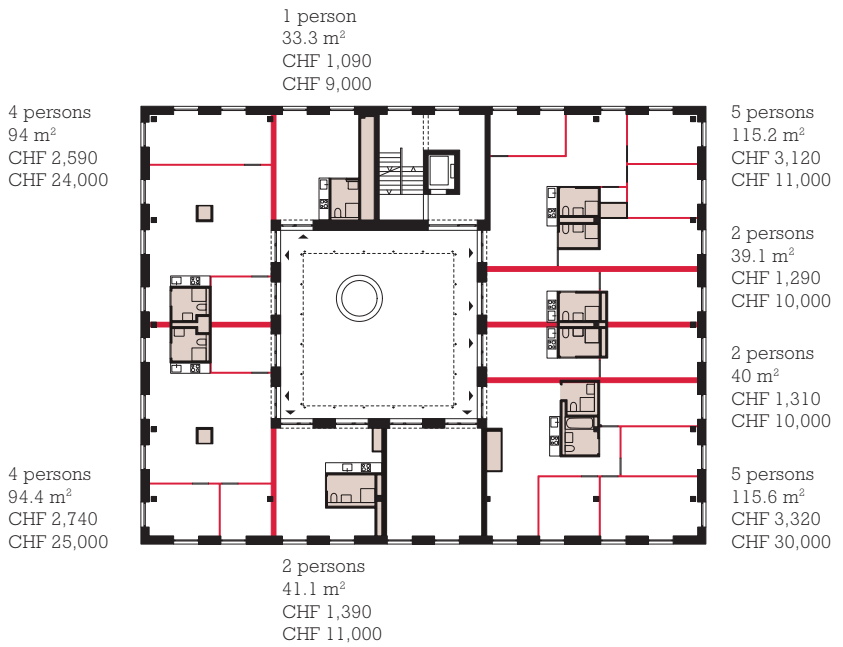
cational spaces, plus a range of apartment types for around 175 individuals, function as an urban infrastructure in this difficult location. One of the apartment types is the hall dwelling: a large, open, loft-like space 4.1 meters high in which preselected groups of residents can self-build their living environment. The idea was inspired by people who had informally lived and worked in former industrial buildings then lost to redevelopment. [Figure 2.8] Zollhaus aimed to provide an architectural form that would legalize self-building and coliving in a large open space, a counterproposal to eviction or displacement.

[Figure 2.9]

Initially, Enzmann Fischer had proposed two large hall dwellings, each with a floor area of roughly 300 square meters. However, to comply with the standards for fire protection, noise protection, and energy efficiency, the proposal had to be radically redesigned.³⁰ In addition, the groups of residents selected on the basis of their proposals did not have the know-how to apply for permits for these self-build projects. The cooperative and architects changed strategy and started a second round, called Hallenwohnen 2.0, relaunching the application process for interested resident groups. The architects proceeded to subdivide the area into eight independent dwelling units, each equipped with a sanitary unit and kitchen. The partition walls between the units were to be realized in wood to facilitate their possible removal by residents. This was then approved and a building permit granted. [Figure 2.10]



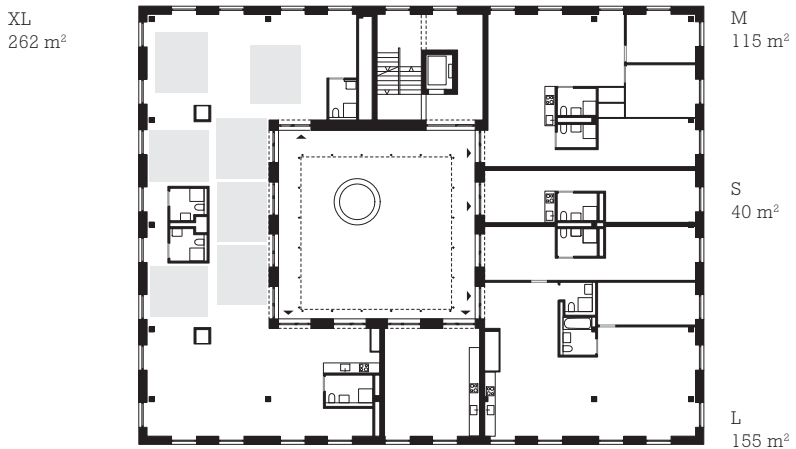
2.9 Zollhaus section showing hall dwellings situated on the third floor, 2015–2021



2.10 Floor plan of hall dwellings with proposal for partitioning, as approved by the authorities, Zollhaus, 2019

- Partitions that can be omitted in consultation with project management
- Fixed installations (bathrooms, shafts)

Indicated costs show monthly cost rent and required share equity.



2.11 Floor plan of hall dwellings as realized, Zollhaus, 2021



2.12 Kitchen with mobile furniture in the XL hall dwelling zurwollke e.V., Zollhaus, 2020

The process of realizing the selected resident group's ideas then took place within a legal gray zone.³¹ Residents were free to take out the partition walls and build rooms with lower than permissible ceiling heights, smaller than allowable floor areas, or less daylight than is legally permissible. This happened in the understanding that the residents would return the unit to its original condition when they moved out. Today, after conceiving of two halls and obtaining a permit for eight, residents now live in four hall dwellings. One is large and, at roughly 262 square meters, close to the originally envisioned size; three are smaller and divide roughly 310 square meters among them.³² [Figures 2.11–2.13] How the experiences at Zollhaus will inform building regulations to allow for more self-building within unfinished shells remains to be seen. In the meantime, the idea has been taken up by Kraftwerk I under the term “unfinished living” (*Rohbauwohnen*) in its ongoing project at Koch-Areal.

In the push and pull between standard and experimental housing, the question of dwelling size remains a central through line. In the Neubühl era, the “minimum subsistence level” was a social, architectural, and financial goal, and a rowhouse with three bedrooms measured 77.6 square meters. [See Figure 2.6] In the 1950s, these standards increased slightly. By the early 2000s, however, cooperative housing deliberately departed from this ideal; the goal shifted to building apartments that would attract middle-class families with children. An apartment with three bedrooms (or, in the Swiss housing lexicon,

with 4 to 4.5 rooms) was now 100–115 square meters in size.³³ Twenty years later, the pendulum is swinging back again, to as little as 90 square meters.³⁴ Designing with less floor area, as architect Raphael Frei argues, is a welcome challenge for architects seeking to respond in meaningful ways to both land scarcity and the need to reduce architecture’s carbon footprint. At the same time, he points out, the larger, deeper building footprints that have gained currency— as at Hunziker Areal — and the associated floor plans that no longer assign specific functions to specific rooms make implementing smaller apartments difficult.³⁵ The recent turn back from large to small has multiple other explanations, however. As Kurz points out,



2.13 Individual units in the XL hall dwelling zurwollke e.V., Zollhaus, 2021

new and larger apartments inevitably have higher rents, and their indeterminate floor plans are impractical for residents seeking multiple, separate rooms; for instance, part-time families or extended households.³⁶

Whether and how the state should support housing is a question that is continually debated. Public opinion on the matter and on what type of housing is worthy of support—standard or experimental—shifts along with changes in inflation, rent, the cost of living, housing shortage, or dissatisfaction with the lifestyles offered by existing housing stock. Design standards—the codification of an adequate dwelling—mark a momentary consensus in this intersection of broader public opinion and the public support of housing. In promoting the necessary and ongoing debate around what constitutes an adequate dwelling, Zurich’s housing cooperatives have played and will continue to play a central role through experiments with urban configurations like the *Zeilenbau*, household forms like the cluster, or self-building within the highly professionalized Swiss construction industry.

Discussion: The tension between *gemeinnützig* and *preisgünstig* in housing design standards

Direct democracy, surveys and reports, and design standards have their limits in shaping public opinion. While the cooperative model may, in theory, be politically neutral and acceptable to conservatives, cooperative housing in general has found and continues to find its most active support among left-wing administrations. Beyond the country’s cities, it has had a harder time, a fact that is periodically confirmed at the ballot box. In 2020, for example, 57 percent of voters, largely in rural areas, rejected the popular initiative More Affordable Homes (*Mehr bezahlbare Wohnungen*). [Figure 2.14] The measure had proposed that 10 percent of all new housing in Switzerland be *gemeinnützig*, facilitated through a series of new financial and regulatory tools, including a right of first refusal for municipalities and cantons on all real estate sales.³⁷

Even in Zurich, support for housing cooperatives is not unanimous. In such a dried-out rental market, cooperatives must continuously refute charges of opaque access criteria in selecting residents as they try to consider both the suitability of residents for a community and their housing needs.³⁸ Opinions are also shifting with respect to the argument that cooperatives are assisted but not subsidized. Zurich cooperatives—while not considered subsidized and thus free of income restrictions—are under increasing pressure to deliver housing to those who cannot afford cost rent, since cost rent in new construction is no longer affordable for about one-third of the population.³⁹ These households require subsidies, and the subsidies come with restrictions.

At Koch-Areal, for example, the city mandated that Allgemeine Baugenossenschaft Zürich (ABZ) and Kraftwerk 1, as a condition to obtain the land lease, each provide 30 percent of their new dwellings to lower-income households. The city enforced this mandate by obliging the cooperatives to take on a zero-interest loan jointly issued by the city and canton (*Subventionsdarlehen*). [5.Debt, p.173] ABZ and Kraftwerk 1 had no need for this loan; they could have easily financed the project in other ways. Thus, the subsidies were considered “more curse than blessing” given the increased administrative burden that came with them.⁴⁰

The pressure to be more economically inclusive has also resulted from voter mandates expressed in popular initiatives, such as the vote in late 2011 obliging the city to ensure that one-third of all rental units are *gemeinnützig* by 2050.⁴¹ But circumstances change: while *gemeinnützig* and cost rent may, in 2011, have equated to affordable rents for most, just ten years later this was no longer the case, and public policy has since shifted from ensuring that dwellings are *gemeinnützig* to ensuring that they are *preisgünstig* (low-priced). For cooperatives, the obligation to take on municipal subsidies makes them less autonomous from and more embedded within the state, in turn affecting how they are perceived by the public.⁴²

At the larger scale of Zurich’s housing production, this recent shift in public opinion toward prioritizing low rents may complicate cooperatives’ efforts to engage in design experiments like Hunziker Areal and Zollhaus that have contributed to the ongoing redefinition of the adequate home.



2.14 Banner on the Zollhaus construction site for the popular initiative More Affordable Housing, 2020

In Zurich, surveys and reports have been instrumental in shaping public opinion and public policy on housing since the late nineteenth century. A recent, noteworthy example of how reports can lead to unexpected results is the 2001 evaluation of the efficacy of cantonal housing assistance by Wüest Partner and econcept. It was commissioned in a political climate set on reducing public support for housing. The report, however, affirmed that policies of *Gemeinnützigkeit* create economically measurable public value. As a consequence, the public sector continued its support of cooperatives.

The question of what constitutes public value in housing policies has been continually debated, contested, and revised by citizens and elected officials in part through referenda. Swiss voters are called to the polls every three months; ballot measures on land-use policy and housing appear every few years. These directly impact cooperative housing production.

Public opinion, public policy, and architecture are mediated through design standards and housing regulations issued by public-sector entities. Zurich's cooperatives, because they are *gemeinnützig*, must adhere to both federal design standards and cantonal housing regulations. As such, they, too, are a product of societal consensus.

However, public opinion can be swayed by the tangibility of architecture. Experiments by cooperatives have often been at the forefront of this ongoing negotiation. A striking example is the highly experimental cluster floor plan designed by Duplex Architekten for Hunziker Areal in Zurich, which was included in federal design guidelines in the year of the project's realization. Its inclusion signified an epochal shift: a move beyond the nuclear family as the normative household model.

Given rising land prices and interest rates, the financial basis of cooperative housing production and cost rent has dramatically shifted in the past decade. The pressure to provide housing that is affordable to lower-income households affects the debate around what constitutes an adequate dwelling. It has also turned cooperatives into involuntary providers of subsidized, income-restricted housing.

- 1 In a representational democracy, citizens elect candidates to represent them in legislative bodies. These representatives are vested with the power to make decisions (on laws or budgets) on behalf of their constituents. In a direct democracy, citizens are empowered to directly vote on laws or budgets. Many democracies combine elements of both.
- 2 “Politische Rechte in der Stadt Zürich,” Stadt Zürich, Politik und Recht, https://www.stadt-zuerich.ch/portal/de/index/politik_u_recht/abstimmungen_u_wahlen/politische_rechte.html#initiative_und_referendum (accessed June 3, 2023).
- 3 Data on popular initiatives and their outcomes, as compiled by the Federal Chancellery, are available at “Volksabstimmungen,” Bundeskanzlei, <https://www.bk.admin.ch/bk/de/home/politische-rechte/volksabstimmungen.html> (accessed July 31, 2023). A good summary is available at Wikipedia, s.v. “Volksinitiative (Schweiz),” last updated June 19, 2023, [https://de.wikipedia.org/wiki/Volksinitiative_\(Schweiz\)](https://de.wikipedia.org/wiki/Volksinitiative_(Schweiz)) (accessed August 28, 2024).
- 4 See, for example, “Mapped: The World’s Oldest Democracies,” World Economic Forum, August 8, 2019, <https://www.weforum.org/agenda/2019/08/countries-are-the-worlds-oldest-democracies/> (accessed November 1, 2022).
- 5 Jakob Tanner, interview, Zurich, July 11, 2022. He used the term “Ventilorganisation des Staates” to describe Switzerland’s institutional landscape of direct democracy.
- 6 For more on the history of women’s suffrage in Switzerland, see 1. An Idea of Sharing, note 34.
- 7 The information in this paragraph is largely based on Thomas Busset, “Sozialenqueten,” in *Historisches Lexikon der Schweiz*, March 2, 2011.
- 8 Surveyors commented on the unexpected camaraderie among residents. This insight into the surveyors’ bias reveals that those who conduct surveys are rarely objective or neutral. Hans-Peter Bärtschi, “Die Lebensverhältnisse der Schweizer Arbeiter um 1900,” *Gewerkschaftliche Rundschau: Monatsschrift des Schweizerischen Gewerkschaftsbundes* 75, no. 4 (1983), 118–24, <https://doi.org/10.5169/seals-355135>.
- 9 econcept for the AWA Kanton Zürich, Fachstelle für Wohnbauförderung, *Nutzen und Zusatznutzen der Wohnbauförderung und des gemeinnützigen Wohnungsbaus für die Gemeinwesen* (Zurich: econcept AG, September 2001).
- 10 A concise summary of Swiss housing policy toward cooperatives is provided in Jennifer Duyn Barenstein and Philippe Koch, “Service Providers or Civil Society Activists? The Dilemmas of Cooperative Housing Associations in Switzerland,” *Housing Studies*, forthcoming.
- 11 The WBS has been updated every ten to fifteen years. For more on its development and revisions (1975, 1986, 2000, 2015), see “Über WBS: Geschichte,” Bundesamt für Wohnungswesen (BWO), Wohnungs-Bewertungs-System (WBS), <https://www.wbs.admin.ch/de/ueber-wbs/geschichte> (accessed November 26, 2022).
- 12 For discussions of what constitutes a “subsidy” in housing, see Marietta E. A. Haffner and Michael J. Oxley, “Housing Subsidies: Definitions and Comparisons,” *Housing Studies* 14, no. 2 (1999), 145–62, <https://doi.org/10.1080/02673039982894>; Judith Yates, “Housing Subsidies,” in David F. Clapham, William A. V. Clark, and Kenneth Gibb, eds., *The SAGE Handbook of Housing Studies* (London: SAGE, 2012), 397–418.
- 13 Weissgrund AG and Kanton Zürich, Fachstelle Wohnbauförderung, *100 Jahre kantonale Wohnbauförderung* (Zurich: Kanton Zürich, 2018).
- 14 “Emil Klöti verstand es, den gemeinnützigen Wohnungsbau zu einem breit abgestützten öffentlichen Anliegen zu machen, dem auch christlichsoziale, demokratische und freisinnige Kräfte zustimmten. Dies gelang, weil Klöti und andere den quasi überparteilichen, staatsbürgerlichen Wert des gemeinnützigen Wohnungsbaus in den Vordergrund stellten.” Daniel Kurz, *Die Disziplinierung der Stadt: Moderner Städtebau in Zürich 1900 bis 1940* (Zurich: gta Verlag, 2021 [2008]), 320.

- 15 “Geschichte 1919–2019,” Wohnbaugenossenschaften Schweiz, <https://www.wbg-100jahre.ch/geschichte/> (accessed June 2, 2023). The federation itself was successful in shaping public opinion through the publication of its periodical *Wohnen*, started in 1926. Today, nine issues of *Wohnen* are published every year.
- 16 Direct public loans to cooperatives do exist. In 1924, the City of Zurich decided to lend to cooperatives directly, on favorable conditions, and did so until the city’s pension fund was turned into an independent public law institution in 2003. To encourage low-income housing, the City of Zurich together with the Canton of Zurich has offered additional loans for the construction of subsidized apartments (*Subventionsdarlehen*) since the 1940s. See 4. Equity / Municipal resolution for limited equity, p. 141; and 5. Debt / Instruments, p. 169.
- 17 See “Wohnbauförderung,” Kanton Zürich, <https://www.zh.ch/de/soziales/wohnbaufoerderung.html> (accessed September 7, 2022). For how the municipal level refers to federal and cantonal standards, see “Wohnbauförderung,” Stadt Zürich, Finanzdepartement, <https://www.stadt-zuerich.ch/fd/de/index/wohnen-und-gewerbe/wohnbaufoerderung.html> (accessed September 1, 2022).
- 18 BWO, *Wohnbauten planen, beurteilen und vergleichen: Wohnungs-Bewertungs-System WBS, Ausgabe 2015* (Grenchen: BWO, 2015), 40–41, 48–49.
- 19 “Fonds de Roulement (FdR),” Wohnbaugenossenschaften Schweiz, https://www.wbg-schweiz.ch/dienstleistungen/finanzierung/fonds_de_roulement (accessed September 7, 2022).
- 20 The Fonds de Roulement standards refer to certifications by industry groups, including the nonprofit Living Every Age (LEA), <https://www.lea-label.ch/de/lea-label/zertifikatsstufen/>; and Minergie, <https://www.minergie.com/>.
- 21 As a result, residents of cooperatives in the City of Zurich use an average of 35 square meters per person, which is seven square meters less than in the private sector. Barbara Müller and Wohnbaugenossenschaften Schweiz, Regionalverband Zürich, *Gemeinnütziges Wohnen in Stadt und Kanton Zürich: Kennzahlen zu Wohnungsangebot, Mieten und Bewohnerschaft* (Zurich: Wohnbaugenossenschaften Schweiz, Regionalverband Zürich, December 2021), 7.
- 22 Ueli Marbach and Arthur Rüegg, *Werkbundsiedlung Neubühl 1928–1932: Ihre Entstehung und Erneuerung* (Zurich: gta Verlag, 1990), 28, 34. For the resulting debate among architects on the need to reform design standards, see P.M., “Zürcher Kunstchronik,” *Das Werk* 18, no. 10 (1931), xxxiii–xxxvii; “Die Werkbundsiedlung ‘Neubühl’ in Zürich-Wollishofen,” *Schweizerische Bauzeitung* 97/98, no. 12 (1931), 141–50, <https://doi.org/10.5169/seals-44748>.
- 23 Daniel Kurz (architectural historian), email to Rebekka Hirschberg, October 2, 2022. For more on the planning for the Milchbuck and Allenmoos neighborhoods, see Kurz, *Die Disziplinierung der Stadt*, 342–74.
- 24 Given that it was a collaborative effort by Zurich’s housing cooperatives on the occasion of the one-hundred-year anniversary of the cooperative model, Hunziker Areal has been widely published. For the official documentation of the planning process and individual architectural projects, see Margrit Hugentobler, Andreas Hofer, and Pia Simmendinger, eds., *More than Housing: Cooperative Planning—A Case Study in Zürich* (Basel: Birkhäuser, 2015). For detailed discussion of Duplex Architekten’s roles as the site’s master planners and architects of two buildings, see Ludovic Balland and Nele Dechmann, eds., *Duplex Architekten: Wohnungsbau neu denken* (Zurich: Park Books, 2021).
- 25 “Flexible Wohnformen” and “K22 Anpassungsfähigkeit des privaten Raums,” in BWO, *Wohnbauten planen, beurteilen und vergleichen*, 20–21, 70–71.
- 26 Wohnbauförderungsverordnung (WBFV), § 13, Art. 3.
- 27 The information in the following analysis is based on Anne Kaestle, interview, Zurich, February 21, 2020.
- 28 Had the individual units been considered separate dwelling units, the cluster would have been considered a lodging

- establishment (*Beherbergungsbetrieb*), which would have made it subject to a different set of codes and requirements.
- 29 These regulations are defined by the association of cantonal building insurance companies, or Vereinigung Kantonalen Gebäudeversicherungen, and refer to the norms of the Swiss Society of Engineers and Architects (SIA). The numbers have since changed. Anne Kaestle, email to Susanne Schindler, December 7, 2022.
 - 30 Philipp Fischer, interview, Zurich, March 12, 2020.
 - 31 Andreas Billeter (Kalkbreite project manager), phone call with Rebekka Hirschberg, October 28, 2022.
 - 32 These descriptions of the planning and permitting processes are based on Billeter, phone call, and Maryam Khatibi, "A Socio-spatial Approach to the First Legal Hall Dwelling Setting in Switzerland: The Case Study of Hallenwohnen in Zurich," *Journal of Housing and the Built Environment* 38 (2022), 979–98, <https://doi.org/10.1007/s10901-022-09980-y>; Paul Knüsel, "Mit eigenen Ideen und einer Motorsäge einziehen," *espazium*, November 2, 2020, <https://www.espazium.ch/de/aktuelles/mit-eigenen-ideen-und-einer-motorsaege-einziehen> (accessed October 28, 2022); Axel Simon, "Gezähmte Wohnträume," *Hochparterre* 32, no. 6–7 (2019), 34–39; "Anders wohnen — Eine Wohngemeinschaft in der Gewerbehalle," SRF Dok, July 30, 2020, video, 49:36, <https://www.youtube.com/watch?v=DAls4HZFXfg> (accessed December 22, 2022).
 - 33 A half room typically refers to a dining area or a kitchen connected to a living room. Floor areas are taken from the catalog of case studies realized from 2007 to 2015, each shown with relevant data about the conditions before and after redevelopment. See Stadt Zürich, Amt für Städtebau, *DICHTER: Eine Dokumentation der baulichen Veränderung in Zürich — 30 Beispiele* (Zurich: Stadt Zürich, 2015 [2012]).
 - 34 pool Architekten has planned an 84-square-meter, 3.5-room apartment for mehr als wohnen at Hobelwerk in Winterthur. It can also function as a four-room apartment. However, within the framework of the *Wohnbauförderung*, this is too small to be counted as a four-room apartment, which is required to have a minimum surface area of 90 square meters. Raphael Frei, email to Susanne Schindler, December 7, 2022; Kanton Zürich, Volkswirtschaftsdirektion, "Bauliche Anforderung an den Mietwohnungsbau, Wohnbauförderung Merkblatt 03," May 2017.
 - 35 Raphael Frei and Andreas Sonderegger, interview, Zurich, February 20, 2020.
 - 36 Daniel Kurz, "Zweifel am Ersatzneubau: Kritische Fragen zu einer Verdichtungsstrategie," *Werk Bauen und Wohnen* 107, no. 5 (2020), 36–39.
 - 37 As is typical with popular initiatives, the Federal Council and Federal Assembly issue recommendations to voters. For this initiative, submitted in 2016, both recommended a rejection. In recognizing the urgency of housing affordability, however, the Federal Council proposed adding CHF 250 million to the Fonds de Roulement. This was approved by the Federal Assembly in late 2019, in advance of the actual vote in February 2020. For a summary of the process and recommendations, see "Volksinitiative 'Mehr bezahlbare Wohnungen,'" BWO, https://www.bwo.admin.ch/bwo/de/home/wohnungspolitik/wohnungspolitik-bund/volksinitiative_mehr_bezahlbare_wohnungen.html (accessed December 3, 2022).
 - 38 In April 2015, two newspaper articles criticized cooperatives as "geschlossene Gesellschaften," emphasizing their decision not to keep waiting lists anymore: Beat Metzler, "Geschlossene Gesellschaften," *Tagesanzeiger*, April 8, 2015; Lucien Scherrer, "Abschied vom bequemen Freisinn," *Neue Zürcher Zeitung*, April 14, 2015. For the federation's reaction, see Stefan Weber-Aich, "Sind Genossenschaften geschlossene Gesellschaften?" *Wohnbaugenossenschaften Schweiz, Regionalverband Zürich*, <https://www.wbg-zh.ch/news/sind-genossenschaften-geschlossene-gesellschaften/> (accessed June 2, 2023).
 - 39 Astrid Heymann and Kuno Gurtner, interview, Zurich, July 12, 2022.
 - 40 Martin Uebelhart, online interview, September 2, 2022.

- 41 The initiative Affordable Apartments for Zurich (Bezahlbare Wohnungen für Zürich) was adopted with 75 percent of the vote. The text the electorate voted on was a counterproposal by the city parliament (*Gemeinderat*) in response to three popular initiatives that had been submitted on the matter of housing affordability. For the full text of the initiative, see Stadt Zürich, Stadtrat, *Zürich stimmt ab 27.11.2011* (Zurich: Stadt Zürich, September 21, 2011).
- 42 On the tension between autonomy and embeddedness, see Sukumar Ganapati, “Enabling Housing Cooperatives: Policy Lessons from Sweden, India and the United States.” *International Journal of Urban and Regional Research* 34, no. 2 (2010), 365–80, <https://doi.org/10.1111/j.1468-2427.2010.00906.x>.

Text Credits

This chapter draws on research and ideas developed by Gina Rauschtenberger and Alexia Zeller in a seminar paper in the spring of 2020, in particular identifying the historic connection between Huldrych Zwingli’s theology and the Swiss cooperative sector and tracing key housing referenda and initiatives.

Image Credits

- pp. 68–70 Private gardens and collective spaces, Werkbundsiedlung Neubühl, 2020.
Photographs: Kristin Sasama
- 2.1 Visualization: Monobloque. Data sources: Statistisches Amt der Stadt Zürich, *Wohnungsbaupolitik der Stadt Zürich 1907–1937*, no. 46 (Zurich: Statistik der Stadt Zürich, 1938); Michael Böniger and Statistik Stadt Zürich, eds., *4 × 25: Günstig wohnen in Zürich* (Zurich: Statistik Stadt Zürich, 2009); Statistik Stadt Zürich, “Kapitel 9: Bau- und Wohnungswesen,” in *Statistisches Jahrbuch der Stadt Zürich* (Zurich: Stadt Zürich, March 2010); Statistik Stadt Zürich, “Fertiggestellte Wohnungen im Jahr nach Eigentumsart, Stadtkreis und Stadtquartier, seit 2010,” <https://www.stadt-zuerich.ch/prd/de/index/statistik/themen/bauen-wohnen/gebäude-wohnungen/wohnungsbestand.html> (accessed August 23, 2023); Dominique Boudet, ed., *New Housing in Zurich: Typologies for a Changing Society* (Zurich: Park Books, 2017)
- 2.2 Photograph: Wilhelm Gallas / Baugeschichtliches Archiv der Stadt Zürich
- 2.3 Schweizerisches Sozialarchiv (Ar 32.90.5)
- 2.4 BWO, *Wohnbauten planen, beurteilen und vergleichen: Wohnungs-Bewertungs-System WBS, Ausgabe 2015* (Grenchen: BWO, 2015)
- 2.5 Schweizerisches Sozialarchiv (F Pe-0910)
- 2.6 Stadt Zürich, Hochbauamt der Stadt Zürich, *Kommunaler und gemeinnütziger Wohnungsbau* (Zurich: Stadt Zürich, 1932)
- 2.7 Drawing: Hsiu-Ju Chang
- 2.8 Film stills: *Anders Wohnen — Eine Wohngemeinschaft in der Gewerbehalle*, directed by Risa Chiappori, SRF Dok, 2020
- 2.9 Drawing: Enzmann Fischer Architekten
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3 Nonspeculation

with Lale Geyer

Nonstandard, experimental forms of living together are possible in Zurich because cooperatives reject value extraction from housing. The high use value of cooperative housing benefits not just current residents and neighbors but also future generations.

Instruments →

No English word conveys the whole meaning of *Gemeinnützigkeit*. Translated literally, it means “common utility” and implies a commitment to public benefit. The term is also used to describe a legal status of businesses and civic entities that operate as limited- or nonprofit organizations. Accordingly, *Gemeinnützigkeit* is generally translated as either “nonprofit” or “public benefit.” In most countries, this status implies the benefit of tax exemption. In Switzerland, these entities are taxable unless they carry out humanitarian and charitable activities that are open to a wide circle of people, not just members.

In the realm of housing, adhering to the principles of *Gemeinnützigkeit* is a requirement for any developer, including cooperatives, to receive federal, cantonal, or municipal housing support. To be considered *gemeinnützig* at the federal level, Swiss housing cooperatives must clearly state certain key principles in their bylaws, which must comply with the requirements pertaining to *Gemeinnützigkeit* in the Swiss Code of Obligations (Obligationenrecht, or OR) and the federal housing assistance act (Wohnraumförderungsverordnung, or WFV). First and foremost, the purpose of a cooperative must be the provision of long-term affordable housing. Bonuses are prohibited, and dividends are limited. Cooperatives are obliged to be transparent in their annual reports and bookkeeping. If a cooperative is liquidated, all proceeds must continue to be dedicated to the cooperative’s original purpose.¹

In Zurich, the core tenets of *Gemeinnützigkeit* for housing at the municipal level have been established since 1910. That year, the City of Zurich adopted a municipal resolution on the principles for supporting nonprofit construction cooperatives (Grundsätze zur Unterstützung gemeinnütziger Baugenossenschaften) to promote low-rent housing for workers. The resolution obligates the City of Zurich to support cooperatives by selling land or issuing land leases, granting loans, acquiring up to 10 percent of a cooperative’s share equity, and taking a seat on the cooperative’s board. Its key requirements have remained largely unchanged to this day, although some regulatory protocols—such as the modalities of accessing mortgages or land leases—were revised in 1924, 1926, 1966, and 2012.²

The municipal resolution describes how cooperative housing is to be built and operated if supported by the municipality. It also details what needs to be stated in a cooperative’s bylaws. These must include certain elements in addition to those required by federal legislation. For example, buildings must be rented out at cost rent; if dividend rates are paid to members, they may not be higher than the interest rates for municipal loans; and, if a cooperative is liquidated, the city has a right of preemption at the investment value

(*Anlagewert*). The resolution further requires bylaws to be approved by the city council; architectural proposals “must be solid and functional and ... pleasant to look at” and need the city council’s approval; the city has a right to supervise project development, maintenance, and accounting; bookkeeping must be transparent; properties must be carefully maintained; and properties cannot be sold.³ Oversight of *Gemeinnützigkeit* has for decades been delegated to administrative bodies, such as the city’s office for nonprofit housing (Fachstelle Gemeinnütziges Wohnen), or to the juries of architectural competitions. Today, the city council no longer has an encompassing role in administering cooperatives. Officially, however, the protocol described in the 1924 principles remains in place.⁴

Stipulations regarding *Gemeinnützigkeit* can be changed only if the cooperative no longer benefits from municipal support. To make this change, two-thirds of a cooperative’s members must approve. In the more than one-hundred-year history of cooperative housing in Zurich, no case is known of a cooperative renouncing its *Gemeinnützigkeit* status.⁵ Maintaining *Gemeinnützigkeit* in cooperative housing at scale and over long periods of time thus needs not only the commitment of individual organizations, but also public sector support and oversight.

→ Cost rent

Cost rent (*Kostenmiete*) is a key tool that translates the idea of *Gemeinnützigkeit* into practice. In Zurich, it refers to a concept of rent that covers capital and operational costs but neither requires subsidies nor generates a profit. [Figure 3.1] Cost rent is determined according to a formula established by the City of Zurich in 1986 and has two parts. [Figures 3.2, 3.3] The first part defines allowable capital costs, which are calculated based on all investments made in the property, including interest on loans and, if applicable, land lease rent. The second part defines allowable operating costs that are determined according to the building’s insurance value and include costs for maintenance, administration, amortization, and contributions to the renewal fund.

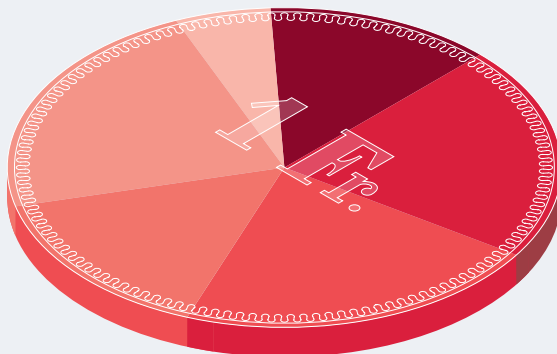
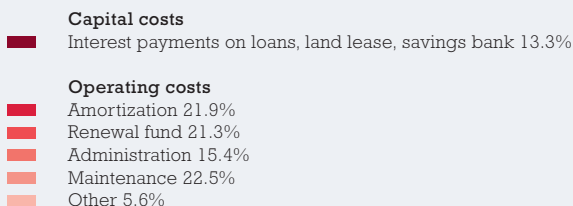
[5. Debt, p. 176]

The idea to base rent on costs is a lesson learned from the housing crisis and associated social upheaval in Zurich during and after the First World War. Due to housing shortages and a lack of regulations, rents rose exorbitantly in this period. To combat the price gouging in the housing market, the emergency commission of the Swiss Federal Council authorized the cantons to issue regulations against unjustified rents in 1917. This marked an exception, since tenancy law is usually issued at the federal level. In 1918, the Canton

of Zurich issued an ordinance for tenant protection that based the permissible rent on the actual investment and maintenance costs incurred and required landlords to present evidence of their cost calculations in court in case of dispute.⁶ This was a novel approach, implemented as a temporary emergency measure. But it proved to be a paradigmatic turning point, as the economist Urs Hausmann observes: the norms of Swiss tenancy law that came into being during a war-related state of emergency have persisted to this day.⁷

According to current law as formulated in the Swiss Code of Obligations, all residential real estate must be rented at rates that bear a reasonable relation to investments made and may not exceed prevailing rents in the surrounding neighborhoods.⁸ In Zurich, cost rent and private market rent are both calculated based on the current reference interest rate (*Referenzzinssatz*).⁹ This means that, if the reference interest rate rises, all rents, including cooperative cost rent, can be adjusted upward too. In practice, however, the regulations on cost rent play out very differently in the private and the nonprofit sectors. The cooperative sector faces close oversight and enforcement of allowable cost rent levels. Still, cooperatives have

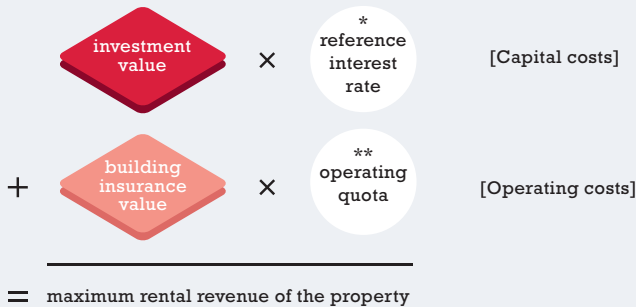
3.1 How 1 Swiss franc of ABZ cost rent is spent, 2022



The cost rent franc represents items in the cooperative's annual income statement. In the case of Zurich cost rent, amortization designates the depreciation of housing stock, which allows for the distribution of the usage cost over an assumed building life cycle of 90–100 years. In the Zurich context, amortization does not entail the repayment of loans. In Swiss lending practice, circa two thirds of loans are not paid off. [5. Debt, p. 169]

some leeway in how they calculate the cost rent. Since cost rent must be calculated per development rather than per unit or across a cooperative's portfolio, a cooperative may cross-subsidize commercial uses on the ground floor with housing above, or vice versa. The private sector, in contrast, sees little oversight; rents for individual apartments within the same development can vary substantially, and tenants themselves must challenge excessive rents at a conciliation board or ultimately in court.¹⁰

3.2 Calculating cost rent: the formula and its components



The investment value (*Anlagewert*) represents the investment made at the time of development, including construction costs and land purchase price. Until a building is renovated or upgraded and additional investments are made, this value remains unchanged. For cooperatives, the value of the land is frozen at the original purchase price. In case of a land lease, the formula considers ongoing lease payments.

The reference interest rate (*Referenzzinssatz*) is adjusted every three months by the federal office for housing (Bundesamt für Wohnungswesen, or BWO) based on the average mortgage rates of banks. Established in 2007, the reference interest rate guides the rents of all residential real estate in Switzerland. In June 2023, after years of decline – bottoming out at 1.25 percent in March 2020 – the rate was increased for the first time since its introduction, to 1.5 percent.

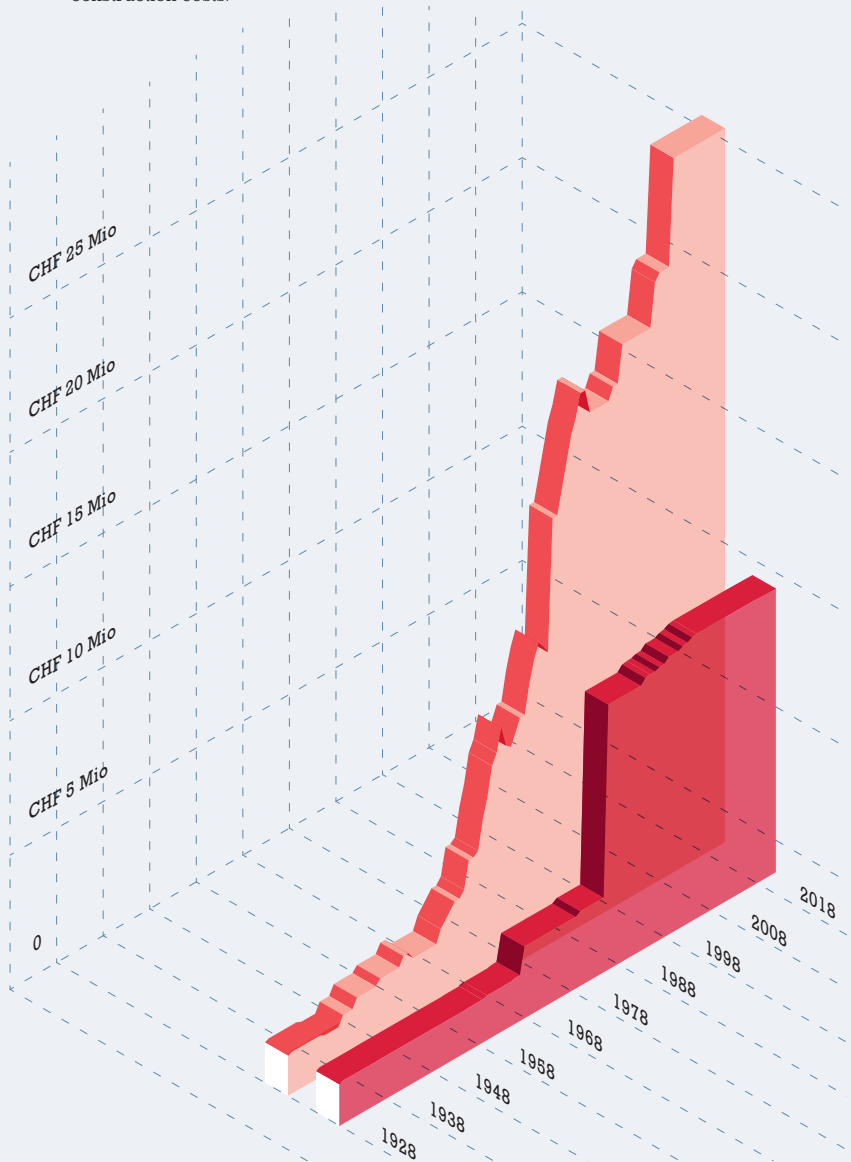
The building insurance value (*Gebäudeversicherungswert*) is the estimated cost to replace the building in case of total loss. It is linked to the construction cost index and therefore accounts for inflation. It is reassessed every few years by the cantonal building insurance company Gebäudeversicherung Kanton Zürich (GVZ), which has been insuring all buildings in the Canton of Zurich for over two hundred years. If the building insurance value is reassessed and is higher than before, the rent is adjusted upward.

The operating quota (*Betriebsquote*) is set by the City of Zurich for all municipal and cooperative property. It was last raised in 2005 from 3.00 to 3.25 percent. The operating quota is determined by the cantonal office for housing promotion (Fachstelle Wohnbauförderung) using empirical values. One percent of the operating quota must be channeled into the cooperative's renewal fund.

3.3 Development of Siedlung Ottostrasse's building insurance value and investment value, 1927–2022

Both values are used to calculate the property's cost rent:

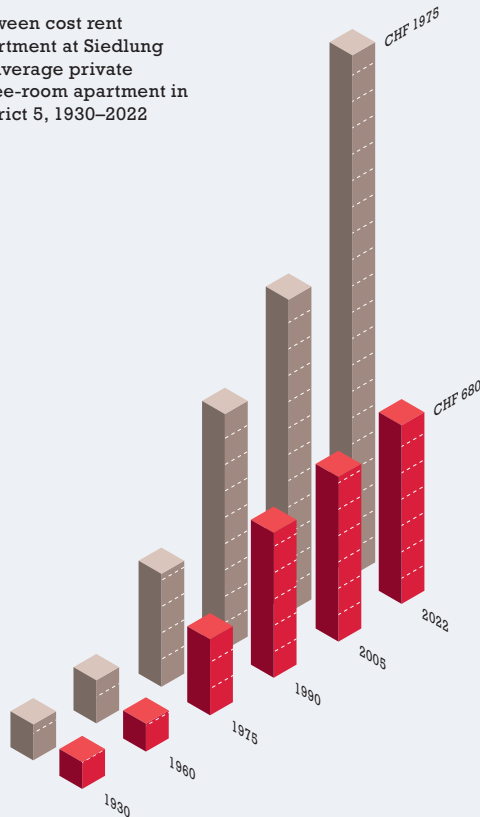
- ◆ Investment value: The sum of all investments made in the acquisition, construction, and upgrading of the property. In 1967 central heating was installed; in 1984 underground parking was added.
- ◆ Building insurance value: What it would cost to rebuild the property in case of total loss. The continuous increase reflects overall inflation as well as rising construction costs.



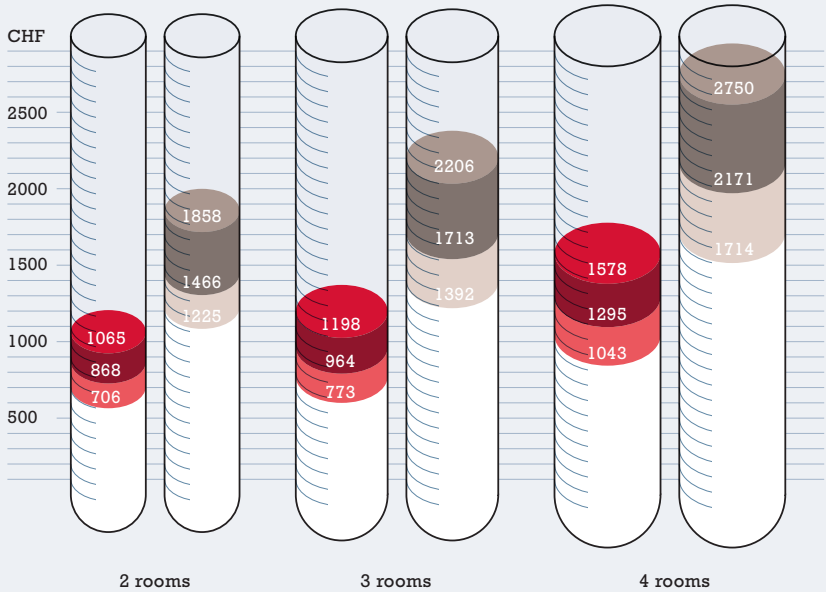
Differences in how the concept of cost rent is put into practice have resulted in rents for cooperative apartments in Zurich that are considerably below those in the private market. In 2022, the difference was as high as 40 percent.¹¹ [Figures 3.4, 3.5] This is due to several factors. Upon completion of a new construction project, cooperative cost rent is only marginally below market rent. Over time, however, cost rent declines relative to market prices because cooperatives calculate investment value based on the purchase price of the land, not its market value. In the case of new construction on land acquired decades ago, cooperative cost rent will thus be significantly below market rent. Cooperative cost rent is also lower than market rent because cooperatives do not increase rent when tenants change. In contrast, rent increases of 10 percent or more are common practice in the private sector.¹²

3.4 Price difference between cost rent for a three-room apartment at Siedlung Ottostrasse and the average private market rent for a three-room apartment in the surrounding District 5, 1930–2022

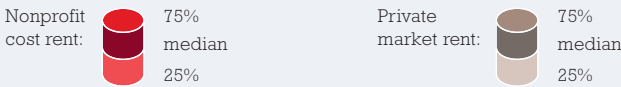
- ◆ Private market rent
- ◆ Nonprofit cost rent



3.5 Price difference between private market rent and nonprofit cost rent in Zurich, 2022



The data excludes apartments in the top and bottom 25 percent of rent prices in each category. Note that in this spectrum even the most expensive nonprofit apartments are still cheaper than the lowest-priced private apartments.



Ongoing demographic growth and persistent high demand also mean that Zurich’s cooperatives have virtually no risk of vacancy. According to Jeremy Hoskyn, director of competitions in the municipal office for building construction (Amt für Hochbauten), the market is “totally dried-out.”¹³ This turns the nonprofit model into a remarkably secure investment even for commercial, for-profit lenders.¹⁴ However, the correlation of low rents and no vacancy risk as seen in Zurich today is not a natural given of cost rent per se. Cost rent, just like the notion of tenancy, is historically contingent, and its effects can differ from place to place. In a more relaxed rental housing market or in situations of shrinkage, for example, market rent may be lower than cost rent.

Designing Public Value

The public value of cost rent and *Gemeinnützigkeit* unfolds over the long term. The commitment to nonspeculation among Zurich housing activists has remained a constant from the 1920s well into the present, while social and urban ideals have changed over the course of the twentieth century. These ideals were articulated in the programming and design of use-neutral floor plans, collective facilities, shared spaces, and urban ground floors. A focus on adaptable apartments and a usable public realm continues to characterize cooperative design in the present. The difference between design that ensures financial value extraction and design for public value can be seen in several recent developments which include both cooperative and market housing.

The affordability of cost rent unfolds over time: ABZ and Siedlung Ottostrasse

In 1927, the cooperative Allgemeine Baugenossenschaft Zürich (ABZ) completed Siedlung Ottostrasse in Zurich's District 5. What was then a new neighborhood bordering industrial sites on the edge of the railway viaduct is today one of the most desirable residential areas in



3.6 Siedlung Ottostrasse and its surroundings, ca. 1928

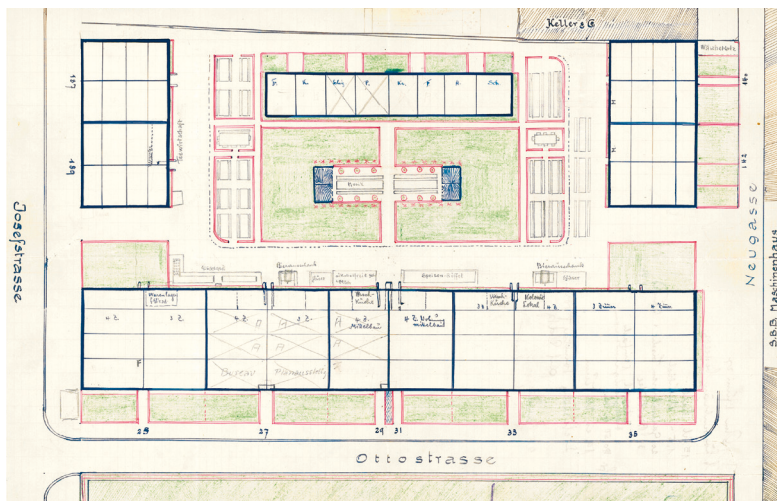


3.7 Floor plan of typical three-room apartments, Siedlung Ottostrasse, 1925–27

Zurich. [Figure 3.6] ABZ has owned and operated Siedlung Ottostrasse for almost one hundred years, and in 2021 rents in the development were only one-third of the local market rate.¹⁵ [See Figures 3.1–3.4]

Otto Streicher, ABZ’s architect, used three five-story housing slabs to delineate the perimeter block but kept the courtyard accessible through open corners. The arrangement was novel for the time, as was the expansive courtyard. This inner green space was mainly dedicated to recreation and accessible to the neighborhood, while the residents’ vegetable gardens were situated outside the block.¹⁶ In the buildings, Streicher fit eighty-two three- and four-bedroom apartments, two per floor at each of the ten stairwells. [Figure 3.7] Along the fourth side of the courtyard, not directly accessible from the street, he placed eight two-story rowhouses with larger, five-bedroom apartments. Streicher’s logic was to minimize apartment size and standardize layouts to keep down costs — “for reasons of price-reduction generally designed alike” — while maximizing shared space in the form of laundry rooms and the courtyard.¹⁷ Upon completion of the project in 1927, the courtyard hosted festivities to celebrate and advertise the cooperative idea. [Figure 3.8] Similar events were organized by the organization’s propaganda commission to attract new members.

In 1967, 1980, and 1984, ABZ renovated the complex. Adaptations included major changes — the addition of underground parking and thirteen new apartments — as well as minor ones; for instance, new kitchens throughout. During the 1984 renovation, the shared courtyard was redesigned. In the interwar and postwar periods, it had a strict layout matching the societal norms and pragmatic demands of the day: orthogonal pathways, fenced gardens, and clotheslines. Today,



3.8 Plan for festivities at Siedlung Ottostrasse with music, buffets, and two showroom apartments, 1927

this rigid organization has been replaced by an open landscape with winding paths, a community garden, soccer goals, table tennis, and a pizza oven. [Figure 3.9]

With every renovation, rents were adjusted upward according to the cost-rent formula. Still, rents remained significantly lower than market rents. [See Figures 3.2–3.4] In 2015, ABZ decided on only a “soft upgrade” at Ottostrasse, with the main goal of maintaining the low rents for another fifteen to twenty years.¹⁸ Over the course of almost a century, then, the cost-rent model has allowed ABZ to adapt the modest apartments and generous courtyard to changing needs while making them available at increasingly affordable rents.

Fighting speculation in a permanently dried-out market

Activism against real-estate speculation and cooperation between these movements and the city have a long-standing history in Zurich. Beginning with the first major incorporation of surrounding towns into the city in 1893, Zurich experienced a constant shortage of housing; in particular, housing affordable for workers. In 1919, of some 47,000 apartments, only twenty were listed as vacant—a vacancy rate of 0.04 percent.¹⁹ As in many industrializing cities, the lack of housing was a threat to public health and led to public unrest. Protagonists of the cooperative movement knew that a constant housing shortage, resulting in soaring prices, was the desired outcome of speculation. In 1922, Dora Staudinger, an organizer and activist for ABZ, pointedly argued,



3.9 Pizza oven and seating in the shared courtyard, Siedlung Ottostrasse, 2020

“Suffering from a shortage of adequate, affordable housing today derives from the fact that the buildings and, above all, the land are considered commodities like everything else that people need; that is, a thing, that you exchange for the sake of profit. ... Once profit no longer drives our actions, it will be the sense of responsibility and community that will drive them.”²⁰

Staudinger connected a commitment to nonspeculation in housing to the moral and ethical principles of cooperative self-governance.

[1. *An Idea of Sharing*, p.43] These arguments gained broad popular support in the coming years and eventually led to a decisive policy change.

Measures to support cooperatives that adhere to the principles of *Gemeinnützigkeit* in the construction of sanitary and affordable housing have existed since the municipal resolution of 1910 (the *Grundsätze zur Unterstützung gemeinnütziger Baugenossenschaften*). A revision in 1924, lowering the equity threshold to 6 percent, then led to a big push for cooperatives in the mid-1920s.

[4. *Equity*, p. 141] From 1923 onward, ABZ, founded in 1916, and many newer cooperatives started to build a few hundred apartments per year.²¹ Their building activity reached a first peak around 1930, when Zurich's cooperatives completed about 1,500 apartments annually. After 1932, this first wave ended abruptly due to the Great Depression. A second cooperative building wave occurred from 1942 onward, when cooperatives received federal, cantonal, and municipal subsidies in the form of land sales, loans, and contributions to building costs.²² In the ten years from 1943 to 1952, cooperatives built more than twelve thousand apartments, mostly on the outskirts of the city on what was then cheap land.²³ Cooperative actors, politicians, and administrators shared the commitment to nonspeculation, understood as the best way to provide housing affordable to the working and middle classes.

Despite increased building activity and the expansion of cooperative housing in the 1940s, since 1945 Zurich's vacancy rate has never been higher than 0.2 percent. In 1970, only four apartments in the whole city of Zurich were listed as vacant.²⁴ In the course of this decade, Zurich's housing shortage acquired a new dimension as the city became a financial center in the wake of the global economic crisis of 1973 and offices slowly but surely started to encroach on residential areas through new construction or conversion.²⁵ By the



3.10 Squatters eating and socializing at Hellmutstrasse, 1989

mid-1980s, apartments affordable for young people and families were nearly impossible to come by. This decades-long shortage unleashed a countermobilization in the 1970s that gained momentum in the 1980s. Protestors occupied vacant residential buildings slated for demolition, arguing that they provided adequate and affordable places to live. In 1988, a broad civic movement of activists, cooperatives, and organizations began to organize demonstrations every Thursday evening.²⁶

From within this movement a new generation of cooperatives emerged, among them Dreieck, Wogeno, Karthago, and Kraftwerk 1. They engaged in activism, protest, and mobilization just as the first generation had done half a century earlier. But the new activists' ideals for how to live and the formal and technical means to achieve those goals were decisively different. The interwar and postwar cooperatives had advocated for new construction, generally in the urban periphery, and supported a household model centered on a single male breadwinner and a female caregiver. The cooperatives of the 1980s, in contrast, embraced the reuse and adaptation of existing structures in the urban core and pursued ideas of living together beyond the patriarchal nuclear family. And yet, the new cooperatives were as committed to nonspeculation as their predecessors. They also mobilized the same instruments: *Gemeinnützigkeit* and cost rent.

Adaptable floor plans and urban programming: Wogeno and Hellmutstrasse

Translating activists' aspirations into built form changed Zurich's housing offerings. The Hellmutstrasse project in District 4 exemplifies the successful cooperation between activist groups, the City of Zurich, and housing cooperatives. In 1979, the group Air and Noise (*Luft und Lärm*)—which had initially formed to criticize car traffic in the city—started an *Instand(be)setzung* (an invented term that plays on the German words for “renovating” and “squatting”) of a derelict building recently acquired by the city. [Figure 3.10] Since the building was going to be demolished and redeveloped, the city issued no new rental contracts. Air and Noise formed a renters' association and prepared rental contracts for the city to rent the apartments for a symbolic 1 Swiss franc per month. With the contracts, the group pledged to take care of the renovations—to which the city council agreed. In 1984, the city then agreed to lease the land to the Wogeno cooperative, founded in 1981. Wogeno aimed to redevelop the site into an experimental, mixed-use development, renovating the existing buildings and adding a new, four-story structure behind it. These goals were formulated in a participatory open planning



3.11 House at the Hellmutstrasse squat, demolished in the redevelopment, 1989

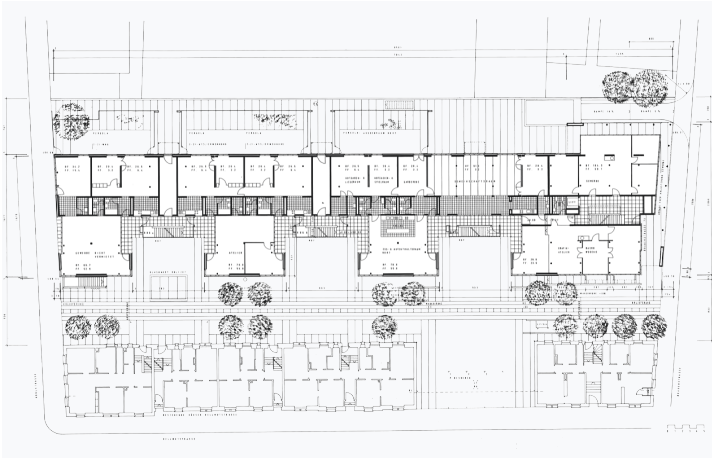
process (Offene Planung Hellmutstrasse) involving residents, architects, and possible future residents. The final decision to demolish one of the old buildings was contested but rationalized as the cost of building five new apartments and a ground-floor commercial space was equal to renovating two existing dwellings.²⁷ [Figure 3.11] Besides housing, the final program included offices, studios, a multi-purpose room, and a daycare center. The open space between the old and new buildings, like the courtyard at Ottostrasse, created room for recreation, festivities, and play.²⁸

The new building at Hellmutstrasse, called “Hellmi neu,” was designed by A.D.P. Architekten and completed in 1991. [Figures 3.12, 3.13] Its adaptability is remarkable. In plan, the building is structured in three parallel spatial layers: one layer for access balconies connected to kitchens and larger rooms; one layer with bathrooms; and one layer with use-neutral rooms of equal size. These could easily be assigned to different apartments during the planning phase. The result was thirty-two apartments, ranging from 1.5 to 9.5 rooms in size. All are accessed via open-air staircases and balconies that are wide enough to place plants or a kitchen table, thus becoming places for casual encounters and daily use.²⁹ [Figure 3.14] The project’s capacity for adaptation was also borne out. Several apartment configurations have been changed over the course of thirty years.

Looking at Hellmutstrasse from the vantage point of a later generation of architects, Philipp Fischer called A.D.P.’s design “a very important project for Zurich” because many of its spatial concepts were adopted in cooperative housing developments in the following years. He pointed to collective access balconies for casual encounters, greening of the facade, and the inclusion of a



3.12 First floor with various apartment configurations, Hellmutstrasse, 1985–91



3.13 Ground-floor plan, Hellmutstrasse, 1985–91. New building (top), existing buildings (bottom)

wide range of apartment typologies for households beyond the nuclear family. Another important aspect of Hellmutstrasse and similar reuse projects of the 1990s is their mixed-use offer, which turns each complex and its publicly accessible courtyards into a resource for residents and the neighborhood.³⁰

Comparing design priorities of nonprofit cooperatives and for-profit developers: Zwicky Süd, Limmatfeld, and Glattpark

Today the provision of adaptable apartments, the accommodation of mixed uses, and the incorporation of accessible open space continue to set apart housing built under the premise of nonspeculation



3.14

View from a kitchen to the shared access balconies, Hellmutstrasse, 2021

from housing developed by the private sector. To understand how these differences are made manifest, we analyzed three projects completed since 2001. All three are situated beyond Zurich's city limits, as rising land prices have rendered large-scale construction within the city nearly impossible. All were developed as joint ventures between a cooperative and for-profit developers, attesting to the shifting roles played by these actors and the municipalities. Finally, all three projects pursued the goal of creating a sense of urbanity and high-quality dwellings on sites where such features did not yet exist.

Zwicky Süd, realized from 2009 to 2016, is Kraftwerk 1's third housing project. [Figure 3.15] A mixed-use development, it combines residential and commercial uses in an approximate ratio of 3:1 and offers a highly diverse housing program, from small studios to shared apartments with up to fourteen bedrooms. The project is in Dübendorf, just beyond Zurich's northeastern border, on the premises of a former yarn factory. Senn AG, a real estate developer, and Wüest Partner, Switzerland's leading real estate consulting firm, were commissioned to develop the entire brownfield. Plot E, on the southern part of the site, bordered by railroad, river, and highway, was initially considered unsuitable for residential use. Wüest Partner solicited Kraftwerk 1 for the project because of its experience in developing difficult sites. Together, in 2009, they launched



Neugutstrasse

Chlirresbach

Seidenweg

Überlandstrasse

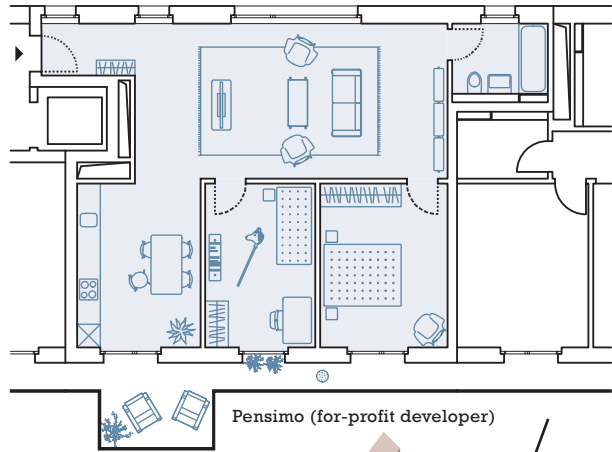
Glatt

0 10 50m

N

3.15 Ground-floor plan, Zwicky Süd, 2009–16

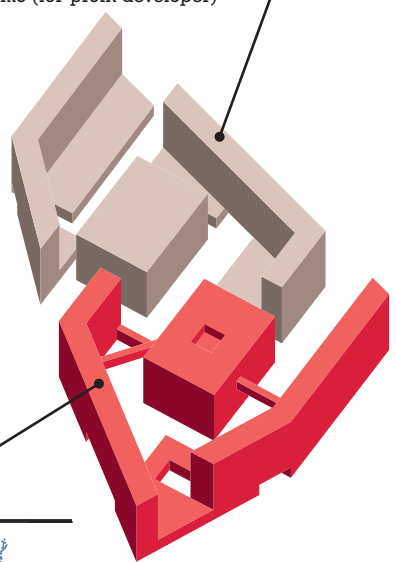
- Commercial spaces
- Shared interior cooperative spaces
- Connecting bridges



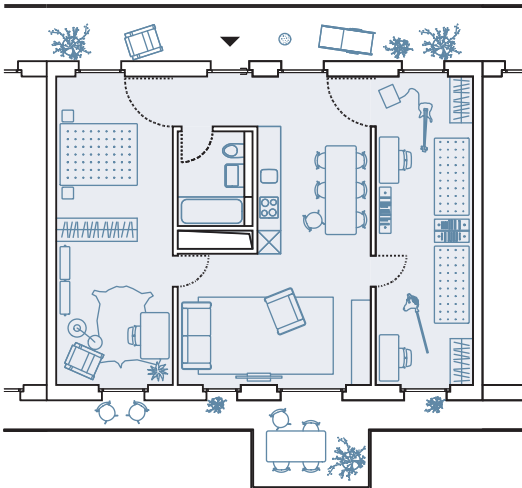
Pensimo (for-profit developer)

3.16 Floor plan comparison of three-room apartments by different developers, Zwicky Süd, 2009–16

Axonometric of Zwicky Süd showing cooperative buildings in red



Kraftwerk 1 (cooperative developer)



a feasibility study with five invited teams, after which the commission was awarded to Schneider Studer Primas Architekten. The firm's design comprised three building types: slabs, blocks, and halls. The four narrow, seven-story slabs shield a big courtyard from the surrounding traffic. The courtyard space, in turn, is structured by two seven-story blocks with a footprint of 30 by 40 meters and, adjacent to the slabs, several two-story halls that contain mainly bike and car parking and other shared spaces. Today, Kraftwerk 1 owns three buildings of the entire complex, two slabs and one block, containing 125 apartments in total. The other three buildings containing 155 apartments belong to insurance funds managed by Pensimo Management AG and Swiss Life.

Schneider Studer Primas thus simultaneously designed for both cooperative and for-profit clients. The different sociospatial strategies used by the firm are immediately apparent when walking across the site. The courtyard between the privately owned buildings is largely sealed, providing parking for cars. The ground floors are occupied by apartments with access to private gardens, partitioned by concrete screen walls, and provide fewer commercial and shared spaces. The surface between Kraftwerk 1's buildings, in contrast, is gravel and mostly reserved for pedestrians. The buildings contain a varied program of commercial and cultural activities, many on or accessed through the ground floor: a dance school, architectural offices, a hotel, a plant store, a deli, and a café. Surrounded by colorful chairs and tables, the café creates a meeting place for the neighborhood even after hours. A large playground made of tree trunks centers the courtyard, while passages connect it to the streets and green space with community gardens beyond. Other connections to and at other levels include two bridges between the buildings, a spiral staircase to the rooftop garden, and a ramp to the bicycle parking.

The differences in design priorities also clearly show in the apartments' floor plans. [Figure 3.16] The three-room apartments designed and realized for Kraftwerk 1 are accessed by a balcony, reflecting the emphasis on casual social contacts. The interiors are flexible: rooms can be connected and separated at will, converting an open, loft-like floor space into an apartment with three separate sleeping areas. The insurance funds, in contrast, requested a more standard layout for similarly sized apartments: three apartments per floor share access from a stairwell, and the rooms in each apartment are fixed and cannot be connected visually or functionally. At the time of completion, cooperative and market rents in Zwicky Süd differed by approximately 20 percent. Over time, they will diverge more dramatically because the need for revenue drives the insurance funds' investments, while decision-making in the

cooperative is focused on keeping rents as low as the cost-rent model allows. Zwicky Süd demonstrates how these calculations have real consequences in the production of urban space and in the qualities of affordable housing.

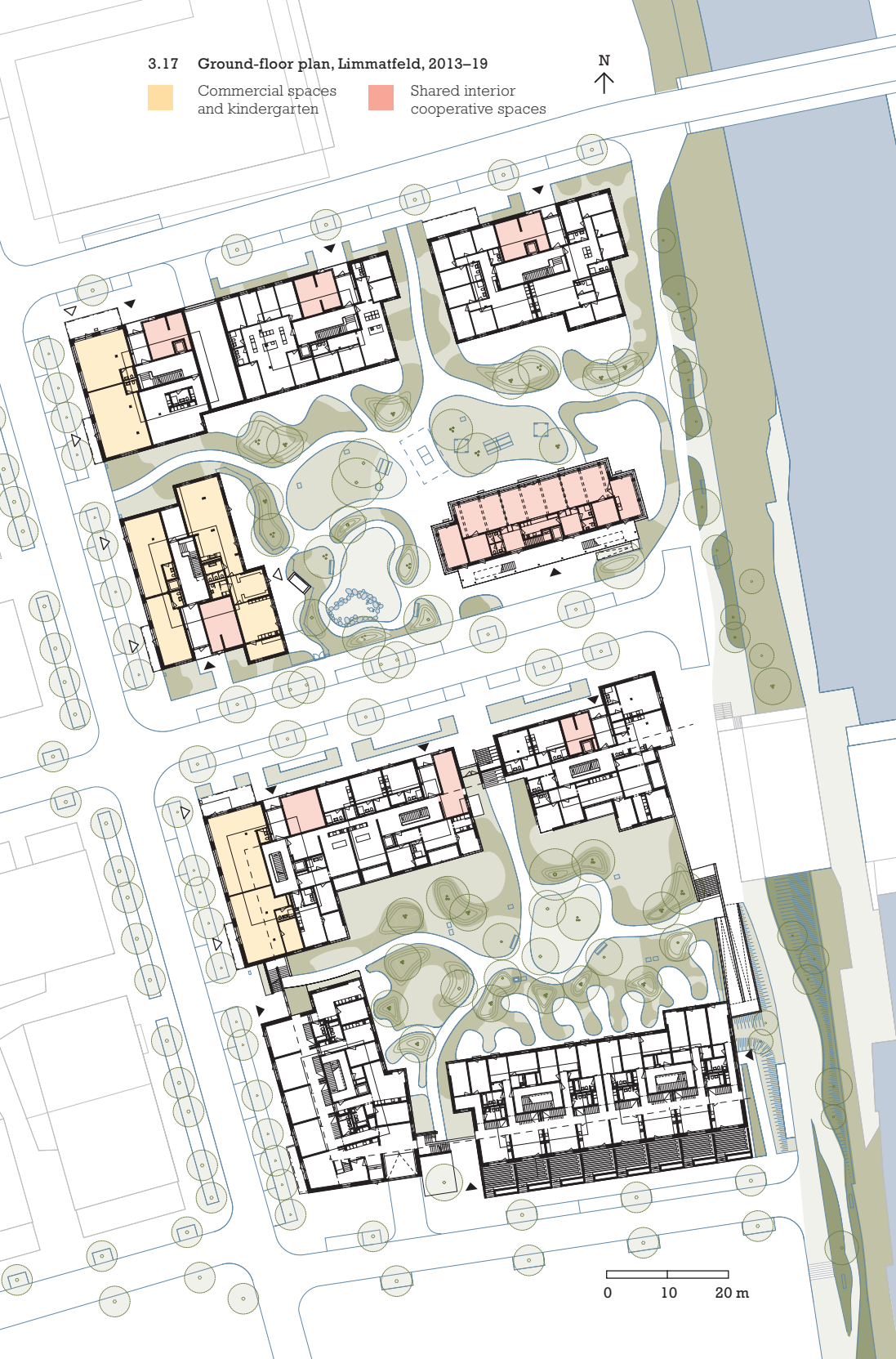
Similar spatial distinctions at both the level of the ground floor and the individual apartments can be seen at Siedlung Limmatfeld in Dietikon, realized from 2013 to 2019. [Figure 3.17] Here, the cooperative Baugenossenschaft des eidgenössischen Personals (BEP) partnered with a for-profit developer, Sammelstiftung NEST, to develop two block-size parcels within a larger master plan based on six-story perimeter blocks designed by Hans Kollhoff in 2002.³¹ Duplex Architekten won the competition with an open variation of the perimeter block. The development is comprised of eight buildings, six owned by the cooperative and two by NEST. The residential cooperative buildings frame a courtyard with a two-story community building with a shared kitchen and guest rooms at its center.³² The block interiors are open to the neighborhood while also clearly spatially defined. The difference in the ground-floor uses of the cooperative and private sections is striking: in one, ground floors are dedicated to shared apartments, ateliers, a kindergarten, and commercial spaces; in the other, they are occupied exclusively by rowhouse-type apartments with private gardens. As at Zwicky Süd, the cooperative partner, through its commitment to nonspeculation, was able to create a richness in programming and spaces that benefits not just the residents of its 152 apartments but also the residents of the 61 private apartments and the neighbors beyond. In peripheral locations, cooperatives tend to be more successful in implementing mixed-use developments than private developers because they have a holistic understanding of neighborhood life and are under less pressure to generate immediate revenue. As Anne Kaestle, principal of Duplex Architekten, explained, this allows cooperatives to “curate” users and “take more time” to find suitable tenants.³³ The apartments at Limmatfeld—while seemingly the same configuration—also reveal key differences. [Figure 3.18] In BEP’s buildings, the use of the corner room is undefined; residents can reinvent its function depending on their changing needs, using it as an additional bedroom, an eating area, or an office. In the private apartments, in contrast, the kitchen is installed in the corner room, fixing its use and thus stipulating a clear programmatic intent to the residents.

Glattpark is a third development that demonstrates the difference between how cooperatives and private developers treat the urban ground floor. [Figures 3.19, 3.20] Glattpark is a new neighborhood for seven thousand residents, located in the town of Opfikon, close to Zurich Airport. It was built from 2001 to 2020, primarily by

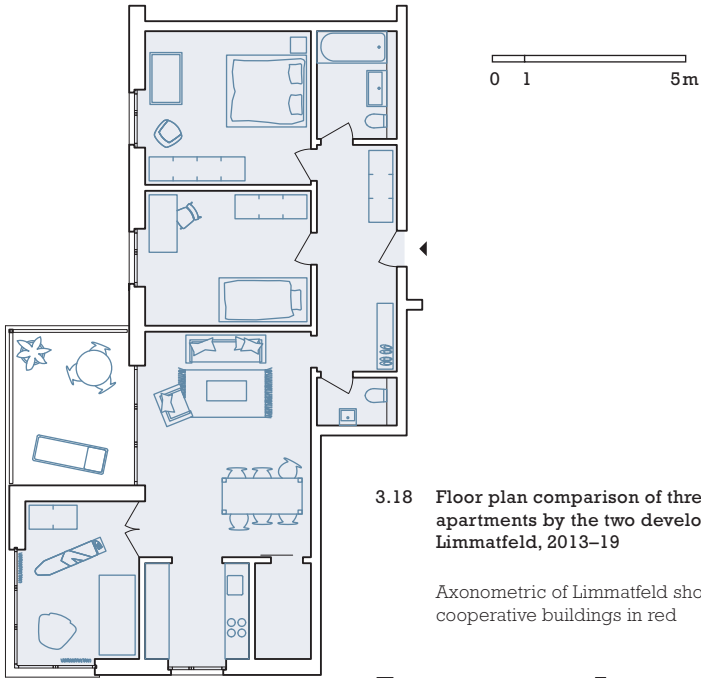
3.17 Ground-floor plan, Limmatfeld, 2013–19

Commercial spaces
and kindergarten

Shared interior
cooperative spaces

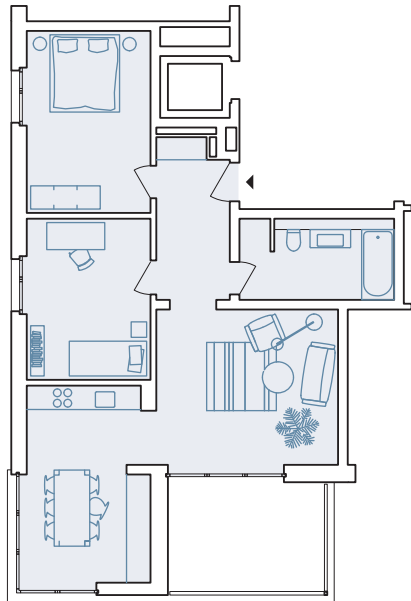
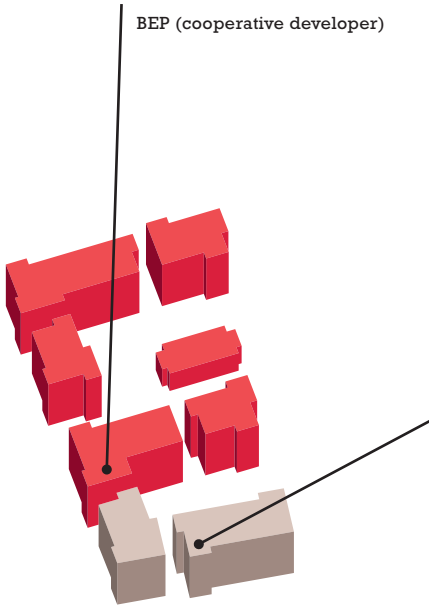


0 10 20 m



3.18 Floor plan comparison of three-room apartments by the two developers, Limmatfeld, 2013–19

Axonometric of Limmatfeld showing cooperative buildings in red



Sammelstiftung NEST (for-profit developer)

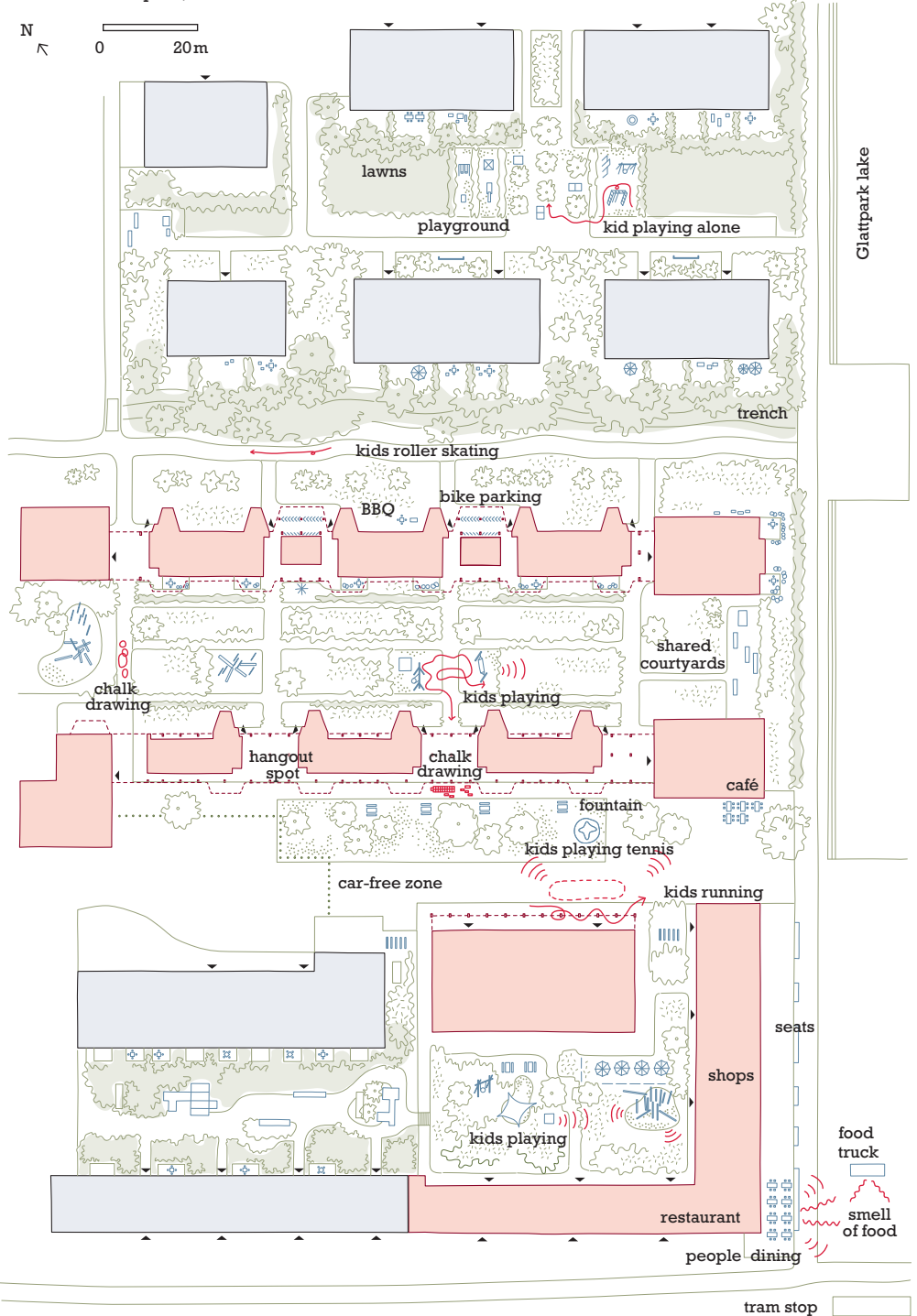
private, for-profit developers. The project by the cooperative ABZ, designed by pool Architekten, is an exception. In two phases, the cooperative realized 284 apartments, ranging from 1.5 to 8.5 rooms, for eight hundred residents. A kindergarten, nursery, and restaurants are located on the ground floor. The project orients an urban facade toward the public square, and its courtyards are connected by open passages, thus making them accessible to residents and the public. The grounds between the four buildings are treated with various permeable surfaces, including gravel and grass. In contrast, the private developers privatized the open space in their developments through individual gardens on the ground floor and glazed balconies above. Plantings and lawns create distance between residents and pedestrians, while patios surrounded by plants block visual connections and promise privacy. The courtyard spaces of the private developments were designed to elevate the property value of the individual apartments. The cooperative courtyards were designed to increase the collective use value of the shared open space.

The side-by-side comparison of cooperative and private development at Zwicky Süd, Limmatfeld, and Glattpark demonstrates how the commitment to nonspeculation has enabled cooperatives to imagine and realize a repertoire of individual and shared spaces that is unknown in the private sector. By operating based on cost rent and in line with *Gemeinnützigkeit*, cooperatives have created more varied and adaptable apartments, as well as shared, urban uses on their ground floors. “Profit, to us, is being able to live here,” says Philipp Klaus, board member of Kraftwerk 1.³⁴ Through a form of economic activity not driven by the goal of maximizing exchange value, cooperatives generate long-term social use value.

Zurich’s housing market is and has always been tight. Almost any apartment, regardless of its design or condition, will be rented; the risk of vacancy is, for all practical purposes, zero. The private sector tends to see such scarcity as a reason to stick to established practices, whether in the programming and design of new development or in the management of current buildings, and still increase net gain. Zurich’s cooperatives, in contrast, have seen the tight market as an opportunity to explore experimental forms of living together and further lowering rental prices. By shifting some uses—laundry, guest rooms, rooms for entertaining, space for work—outside individual apartments and into shared spaces, apartments can be reduced in size, contributing to lower rents. The shared spaces are materialized as generous courtyards and a mix of nonresidential uses, contributing both to the social cohesion of the cooperative’s residents and to the benefit of the residents of the surrounding neighborhood.

3.19 Lived spaces of the courtyards of cooperative and for-profit developers on a summer day, Glattpark, 2022

- Cooperative housing
- Private housing
- Landscape elements
- Housing entrances
- Outdoor furniture
-))) Noise
- ~ Activities



tram stop



3.20 Views across the ABZ courtyards at ground level, Glattpark, 2020

Discussion: Nonspeculation and gentrification

How cooperative housing affects surrounding neighborhoods is a point of debate. A central question is whether the high-quality, cutting-edge architecture and the attractive, mixed-use offerings of recent cooperative housing affect the gentrification of low-rent areas and the displacement of longtime residents. Zwicky Süd provides a particularly telling case study in this regard. A portion of this former industrial site was considered unfeasible for residential use. Only after Wüest Partner convinced Kraftwerk 1 to purchase a 50 percent stake in the site did two institutional developers become interested in a joint venture. “They landed in a ready-made nest,” a person familiar with the planning process put it.³⁵ That is, Kraftwerk 1’s joy of experimentation and focus on creating attractive neighborhoods took the risk out of, and thereby paved a path for, precisely what cooperatives aim to combat: commercial, for-profit development. While Kraftwerk 1’s rents are likely to rise little in the coming years, the rents in the privately owned buildings are prone to rise in parallel with the land values and rents in the surrounding areas. The paradox is that the public value created at Zwicky Süd through a cooperative’s commitment to nonspeculation may contribute to rising land values in the long term, challenging just this public value.

Actually, evidence suggests that cooperatives have a significant price-dampening effect on overall rents, especially in high-priced urban areas with few vacancies. Cooperatives demonstrate to consumers that, by setting prices according to actual costs rather than according to consumers' ability to pay, lower rents are possible. By creating a real supply of housing that is open to anyone, cooperatives' cost rents thus hold down market rents.³⁶

The commitment to nonspeculation keeps rents low in the long term even in locations with rising land values, as these do not figure into the calculation of cost rent. This long-term perspective prevents displacement of residents and secures a certain level of social and economic diversity—but only when land has been in cooperative ownership for decades. Today, if cooperatives seek to expand their housing stock, they face a dilemma. With exorbitant land prices and few undeveloped parcels, they generally have only two options to do so: They can go beyond city limits, as BEP did with Limmatfeld or Kraftwerk 1 did with Zwicky Süd; or they can replace existing housing developments with new ones, building more apartments when allowed by zoning. [6. Land, p.207; 7. Zoning, p.250] The cost rent of these new apartments, even when built on already owned land, is often double what it was before. Relative to market prices, however, the new rents are still low.³⁷

Taken together, old and new cooperative cost rents are crucial to dampening market rents and maintaining the social and economic diversity of the city. This is a pressing issue at a time when around 30 percent of Zurich's population cannot afford new cost rent, thus illustrating how increases in construction costs are related to decreases in the purchasing power of lower-income groups.³⁸ If demolitions continue, the number of people unable to afford cost rent is likely to increase substantially. In this ever-tighter market, a new generation of activists—many of them architects—has started mobilizing against further demolitions and rising rents.³⁹

Nonspeculation has immediate implications for design. This is especially the case within a heated real estate market with virtually no risk of vacancies, such as Zurich's. Whereas for-profit developers tend to see a tight market as a reason to follow existing practices, Zurich's cooperatives have embraced the opportunity to test new forms of living together. Key features include adaptable apartments and urban ground floors programmed for a variety of uses.

The key instrument for nonspeculation is cost rent. The formula keeps rents affordable over the long term. Upon completion of a new construction project, cost rent is only slightly below market rent. Over time, however, cost rent declines relative to market rates because rising land values are not reflected in its calculation. Today, rents for cooperative apartments in Zurich are, on average, more than one-third below market rents.

The commitment to nonspeculation encourages careful and continuous stewardship of housing. Even in coveted central locations, cooperatives can renovate complexes in response to changing standards or regulations but still keep rents low enough to maintain social and economic diversity. However, increasing the number of apartments through new construction at similarly low rents constitutes a key challenge for cooperatives.

- 1 Wohnraumförderungsverordnung (WfV), 842.1, November 26, 2003 (as of October 1, 2020), Art. 37–41.
- 2 Stadt Zürich, “Grundsätze betreffend die Unterstützung des gemeinnützigen Wohnungsbaues; Beschluss des Grossen Stadtrates vom 9. Juli abgeändert durch Beschlüsse des Grossen Stadtrates vom 15. Dezember 1926 und des Gemeinderates vom 2. Februar 1966 und 11. Juli 2012,” 841.110, Zurich, July 11, 2012. See also 4. Equity / Municipal resolution for limited equity, p. 141.
- 3 “Die zu erstellenden Gebäude sollen solid und zweckmässig sein und ein gefälliges Aussehen haben.” Stadt Zürich, “Grundsätze betreffend die Unterstützung,” Art. V, clause 2.
- 4 Nina Pfenninger, online interview, July 21, 2023.
- 5 Information based on Kathrin Schriber, interview, Zurich, March 2, 2020; Nina Pfenninger, email to Rebekka Hirschberg, August 5, 2022.
- 6 Urs Hausmann, *Vertragsfreiheit im Schweizer Mietrecht von 1804 bis 2014 unter besonderer Berücksichtigung des Mietzinses: Rechtshistorischer und rechtspolitischer Hintergrund der heutigen Vertragsschranken im Mietrecht* (Zurich/St. Gallen: Dike Verlag, 2016), 121–23. This evidence included the property tax statement, purchase contract, proof of mortgage interest rate increase, rental contracts for the entire property, bills of recent investments and repairs, and rental rates before and after the disputed rental increase.
- 7 Hausmann, 118.
- 8 Obligationenrecht (OR), March 30, 1911 (as of September 1, 2023), Art. 269: “Mietzinse sind missbräuchlich, wenn damit ein übersetzter Ertrag aus der Mietsache erzielt wird oder wenn sie auf einem offensichtlich übersetzten Kaufpreis beruhen.” (“Rents are abusive if they are used to achieve an excessive income from the rented property or if they are based on an obviously excessive purchase price.”) Until 2020, the rental yield was capped at 0.5 percent above the reference interest rate. However, due to continually declining interest rates, the Federal Supreme Court of Switzerland raised the cap to 2 percent above the reference interest rate in 2020. This decision was controversial, as it will directly affect the tenants of 2.1 million Swiss rental apartments. Bundesgericht, “Anfechtung des Anfangsmietzinses: Praxisänderung bei der Berechnung der Nettorendite,” press release, 4A_554/2019, October 26, 2020.
- 9 Accordingly, both the homeowners association (Hauseigentümerverband) and its adversary, the tenants association (Mieterverband), offer online rent calculators (*Mietzinsrechner*) to determine adequate rent increases based on applying the current reference interest rate and rate of inflation. Casafair, another association for homeowners, which calls itself “fair and environmentally conscious,” launched its own cost-rent calculation tool in November 2022. The criterion of local customary practice — what is paid for comparable apartments in the same place or neighborhood — is explicitly not considered. Jan Jirát, “Was ist eine faire Miete?,” *WOZ*, November 17, 2022.
- 10 Journalist Beat Metzler describes a new tenant’s struggle in contesting a rent increase of 60 percent compared to the prior tenant’s rent, despite no renovations having taken place, showing how difficult it is to appeal new rental contracts: Beat Metzler, “Mietaufschläge in Zürich: Warum es so schwierig ist, sich gegen eine hohe Anfangsmiete zu wehren,” *Tagesanzeiger*, May 24, 2023. Jacqueline Badran, national councilor for the social democratic party, is calling for periodic checks on landlords to ensure that the statutory cost rent is actually implemented: “Man kann doch nicht die Durchsetzung eines Gesetzes dem Einzelnen überlassen. Auf dem Wohnmarkt verhält man sich so, als würde man auf der Strasse Geschwindigkeitskontrollen verbieten, obwohl es Höchstgeschwindigkeiten gibt.” (“One cannot leave law enforcement up to the individual. The housing market operates as if you forbid speed controls on the road even though there are speed limits.”) See interview with Philipp Albrecht, “Die Leute müssen wissen, dass ihnen Märchen erzählt werden,” *Republik*, August 24, 2023, <https://www.republik.ch/2023/08/24/jacqueline-badran-die-leute-muessen-wissen-dass-ihnen-maerchen-erzaehlt-werden>.

- 11 “Mietpreise in der Stadt Zürich,” Statistik Stadt Zürich, November 3, 2022, https://www.stadt-zuerich.ch/content/prd/de/index/statistik/publikationen-angebote/publikationen/webartikel/2022-11-03_Mietpreise-in-der-Stadt-Zuerich.html (accessed April 7, 2023).
- 12 Walter Angst, interview, Zurich, February 20, 2020.
- 13 Jeremy Hoskyn, interview, Zurich, March 5, 2020.
- 14 Thomas Lohmann and Kurt Williner, interview, Zurich, February 28, 2020.
- 15 Allgemeine Baugenossenschaft Zürich (ABZ), “Mieterspiegel Ottostrasse” (2021), internal data provided by ABZ; “Mietpreise in der Stadt Zürich.”
- 16 Miroslav Šik, “Reform des Herkömmlichen — ABZ-Kolonie Ottostrasse 1925–1927,” in Lorenza Donati, ed., *Otto Streichers Spuren: Lebenswerk eines Zürcher Architekten* (Zurich: NZZ Libro, 2017), 38–48.
- 17 “Der Verbilligung wegen ... im allgemeinen gleich gestaltet.” Otto Streicher, “Bestreben hinsichtlich der Bautätigkeit,” in ABZ, ed., *Unser Kampf gegen die Wohnungsnot* (Zurich, 1918), 18.
- 18 Hans Rupp, interview, Zurich, February 27, 2020.
- 19 Niklaus Scherr, *Nur noch für die Miete schaffen ... ? 125 Jahre Zürcher Mieterbewegung (1891–2016)* (Zurich: Mieterinnen- und Mieterverband Zürich, 2016), 66.
- 20 “Daß wir Wohnungsnot haben, ist eine Folge der Tatsache, daß die Häuser und vor allem der Boden Ware sind, wie alles andere, was Menschen heute brauchen; d. h. ein Gegenstand, den man um des Profiten willen eintauscht. ... Wenn der Profit uns nicht mehr treibt, uns das Verantwortungsgefühl und der Gemeinshaftswillen treiben müssen.” Dora Staudinger, *Wohnung für Alle!* (Erlenbach-Zurich: Rotapfel-Verlag, 1922), 6, 19–20.
- 21 ABZ, *Rundum ABZ: Allgemeine Baugenossenschaft Zürich 1916–2016* (Zurich: ABZ, 2016), 12.
- 22 Bruno Fritzsche, “Krise, Krieg und Wohnungsbau,” in Michael Böniger and Statistik Stadt Zürich, eds., *4 × 25: Günstig wohnen in Zürich* (Zurich: Stadt Zürich, 2009), 77.
- 23 From 1942 to 1957, cooperatives built about as much as private developers. In the last one hundred years, however, this fifteen-year period is the exception, as private developers otherwise built at least twice as much (and often more). See also 2. Public Opinion, p. 71.
- 24 Böniger and Statistik Stadt Zürich, *4 × 25*, 27.
- 25 Thomas Stahel, *Wo-Wo-Wonige: Stadt- und wohnpolitische Bewegungen in Zürich nach 1968* (Zurich: Paranoia City Verlag, 2006), 66.
- 26 Stahel, 72–74, 88–91. The demonstration was called *Aufläufe gegen die Speckis*, which is literally translated as “casseroles against the bacon.” The name, which is a play on words, means roughly “crowds against the speculators.”
- 27 Hannes Lindenmeyer, “Bericht über den Planungsprozess ‘Hellmutstrasse’ zuhanden der städtischen Behörden,” December 16, 1985, document provided by Walter Ramseier (A.D.P. Architekten), email to Rebekka Hirschberg, August 14, 2023.
- 28 According to Rudolf Schilling, “Good News from Hellmut,” *Tages-Anzeiger Magazin*, February 18, 1984, 6–14, this decision was informed by a feasibility study commissioned by the office for building and construction (Amt für Hochbauten).
- 29 Jann Lienhart, “Nachbarschaft bauen,” *Hochparterre* 9, no. 8 (1996), 18–23, here 20, <https://doi.org/10.5169/seals-120416>.
- 30 Philipp Fischer, interview, Zurich, March 12, 2020.
- 31 Nele Dechmann, “Wohnen am Stadtrand,” in Ludovic Balland and Nele Dechmann, eds., *Duplex Architekten: Wohnungsbau neu denken* (Zurich: Park Books, 2021), 280–307.
- 32 This design won the competition because the configuration of the buildings “promotes a sense of community in the spirit of the cooperative” (“eine

- Gemeinschaftlichkeit im Sinne der Genossenschaft fördert"). BEP, "Neubau Dietikon-Limmatfeld: Anträge Landverkauf und Baukredit," April 2016, 3.
- 33 Anne Kaestle, interview, Zurich, February 21, 2020. Kaestle used the hard-to-translate German term *Gelassenheit* to describe cooperatives' more relaxed approach to finding users for the non-residential spaces in their developments.
- 34 Philipp Klaus, interview, Zurich, February 20, 2020.
- 35 Interview, Zurich, February 2020. The person prefers to remain anonymous.
- 36 For a comparison of market and cooperative rents and the cost of homeownership in Switzerland, see sotomo, *Gemeinnütziges Wohnen im Fokus: Ein Vergleich zu Miete und Eigentum* (Grenchen: Bundesamt für Wohnungswesen, 2017). We thank Andreas Wirz for pointing out this study.
- 37 Amt für Städtebau, *DICHTER: Eine Dokumentation der baulichen Veränderung in Zürich — 30 Beispiele* (Zurich: Stadt Zürich, 2015 [2012]).
- 38 Astrid Heymann and Kuno Gurtner, interview, Zurich, July 12, 2022. See also Alex Martinovits and Stadtentwicklung Zürich, *Mietzinse und Einkommen: Eine Auswertung der Schweizerischen Arbeitskräfteerhebung (SAKE) für die Stadt Zürich* (Zurich: Stadt Zürich, August 2014), 15.
- 39 The group urban equipe started the project "Mieten-Marta" to call attention to "rent insanity" (*Mietenwahnsinn*), organizing action days against speculators and finding information about buildings and their possible future development. See "Wer besitzt unsere Häuser? Recherchieren gegen Wohnungsnot," urban equipe, last updated October 5, 2022, <https://www.urban-equipe.ch/equipment/rechercheleitfaden>. Countdown 2030 has been documenting demolitions throughout Switzerland in an online atlas. The groups 8000.agency and ZAS* have also contributed to the debate on the demolition of buildings by creating an online platform on Wydäckerring (see <https://www.8000.agency/wyd.html>) and by organizing an idea competition for the future of Triemli (see <https://zas.life/triemli/index.html>; and 8. The Competition / Discussion, p. 280).

Text Credits

This chapter draws on research and ideas developed by Lale Geyer and Rebekka Hirschberg in a seminar paper in the spring of 2020, in particular their choice of Ottostrasse and Zwicky Süd as case studies and their observation that a cooperative's ground-floor uses can create social value for the surrounding neighborhood.

Image Credits

- pp. 100–102 Shared outdoor space, Zwicky Süd, 2022 and 2020.
Photographs: Anne Kockelkorn, Rebekka Hirschberg
- 3.1 Visualization: Monobloque. Data source: ABZ, “Jahresbericht 2022: Finanzielle Kennzahlen,” <https://jahresbericht.abz.ch/2022/wirtschaftlichkeit/finanzielle-kennzahlen/> (accessed June 18, 2024)
 - 3.2 Visualization: Monobloque. Data source: Stadt Zürich, Büro für Wohnbau-förderung, “Kostenmiete im gemeinnützigen Wohnungsbau: Berechnung der höchstzulässigen Mietzinssumme,” January 1, 2010, <https://www.wbg-zh.ch/wp-content/uploads/2012/02/Berechnung-der-hochstzulassigen-Mietzinssumme.pdf> (accessed June 18, 2024)
 - 3.3 Visualization: Monobloque. Data sources: ABZ annual reports (1927–2022)
 - 3.4 Visualization: Monobloque. Data sources: ABZ, “Mieterspiegel Ottostrasse” (2021), internal data provided by ABZ; Michael Böniger and Statistik Stadt Zürich, eds., *4 × 25: Günstig wohnen in Zürich* (Zurich: Stadt Zürich, 2009); Statistik Stadt Zürich, *Mietpreise Stadt Zürich: Ergebnisse der Mietpreis-Strukturerhebung 2006* (Zurich: Stadt Zürich, 2008); “Mietpreise in der Stadt Zürich,” Statistik Stadt Zürich, November 3, 2022, https://www.stadt-zuerich.ch/content/prd/de/index/statistik/publikationen-angebote/publikationen/webartikel/2022-11-03_Mietpreise-in-der-Stadt-Zuerich.html (accessed April 7, 2023)
 - 3.5 Visualization: Monobloque. Data source: “Mietpreise in der Stadt Zürich”
 - 3.6 Baugeschichtliches Archiv der Stadt Zürich
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 - 3.19 Drawing: Hsiu-Ju Chang
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4

Equity

with Hanae Balissat and Kristin Sasama

The limited amount of equity required for Zurich's housing cooperatives to take out a mortgage gives even new organizations access to financing. This has enabled small, specialized cooperatives to determine their specific form of living together and has led to an outstanding diversity of housing developers for a midsize city.

Instruments →

→ Municipal resolution for limited equity

Equity is the capital invested in a business venture or property. Investors generally become co-owners of that business. In a cooperative business, equity consists of statutory retained earnings, profit carried forward, the profit of the current year, and above all share equity. Equity is key to any business venture; it serves as the basis for taking on debt, whether in the form of mortgages or loans. For most conventional mortgages or construction loans, lenders require that borrowers hold at least 20 percent of total development cost in equity. Cooperatives in Zurich, in contrast, need only 6 percent equity to borrow 94 percent of investment cost, which includes land acquisition, planning, and construction.

These preferential borrowing conditions, created by a municipal resolution (*Stadtratsbeschluss*) passed in 1924, allowed Zurich's cooperatives to grow to scale over the past century. The resolution built on housing policies dating back to 1907 that had enshrined the support of housing in the municipal charter. [2. Public Opinion, p. 74] In 1910, the “principles in support of non-profit construction cooperatives” lowered cooperatives’ equity requirement to 10 percent. But this was still not low enough to accelerate housing production amid the dire housing shortage during and after the First World War. The renewed revision of these principles in 1924 thus laid out the following terms: cooperatives need only 6 percent equity, of which the city can purchase up to 10 percent; Zürcher Kantonalbank is called on to provide the first mortgage covering 65 percent of the investment cost; and the city provides a second mortgage for the remaining 29 percent.¹

The main principles of the 1924 resolution are still in place, including cooperatives’ limited equity requirement. Instead of offering direct loans, however, today the city insures the second mortgages provided by other institutions. The only loans the city makes directly to cooperatives are zero-interest loans for the construction of subsidized apartments for low-income households (*Subventionsdarlehen*).² [5. Debt, p. 173] Despite the municipality’s low-equity policies, banks, including Zürcher Kantonalbank, may still require around 10 percent equity, depending on a cooperative’s age and experience.

The City of Zurich typically purchases one-tenth of a cooperative’s total share value. In return, the city holds a seat on the cooperative’s board, enabling it to enforce the principles of *Gemeinnützigkeit* that are the basis for the preferential loan conditions and allowing it to provide technical assistance and oversight.³ Through a simple municipal resolution, then, the City of Zurich created what would prove to be a durable financial framework that balances municipal goals and cooperative autonomy.

By law, a cooperative's equity must be crowdsourced from among its members through the sale of shares. A share (*Anteil*) is thus a certificate of collective ownership and the main vehicle for investing equity in a cooperative organization. How shares and membership are regulated varies but must be stated in the bylaws. To become a member, one usually must acquire at least a single share of the cooperative, after which one is entitled to participate in the governance of the organization.⁴ [Figure 4.1] [1. Idea of Sharing, p.37] Members who become residents must acquire additional share equity corresponding to their apartment's size and age. Cooperatives use a variety of criteria to determine how much share equity is required and the cost per share. Kraftwerk 1, for instance, requires around 430 Swiss francs in equity per one square meter of living space. For a new, average-size two-bedroom apartment with 70 square meters, this amounts to share equity of CHF 30,000, equivalent to 10 percent of that apartment's investment value (*Anlagewert*).⁵ Monthly rent comes to about CHF 1,300. This amount of equity is substantial yet much lower than what would be required if purchasing an individual market-rate apartment. Given a median monthly income in Zurich of around CHF 7,700, the equity is less than one-third of a year's income.

In cooperatives that have been in existence for decades, however, both share equity and rent can be significantly lower. At Allgemeine Baugenossenschaft Zürich (ABZ), the share equity is determined by the number of rooms, irrespective of size or age of the apartment. The share equity for a two-bedroom apartment is CHF 5,500, akin to a security deposit in the rental market, and average rents are CHF 11 per square meter, 12 percent below the cost rents of other Zurich cooperatives.⁶ Baugenossenschaft Glattal Zürich (BGZ), in contrast, prices one share at CHF 100, and a member needs to buy a minimum of twenty shares. To determine the share equity of an apartment, BGZ, like Kraftwerk 1, uses at most 10 percent of the apartment's investment value.⁷ In ABZ and BGZ, only residents can be members. Other cooperatives, such as Wogeno and Kraftwerk 1, also allow nonresident membership.

To assist smaller and newer cooperatives in building equity, the Solinvest foundation, founded in 2008 by the Swiss federation of nonprofit housing cooperatives (Wohnbaugenossenschaften Schweiz), contributes share equity. Occasionally, cooperatives directly support each other by acquiring shares.

Since 1995, a federal directive has allowed cooperative residents to draw on their pension funds to pay for shares, thus treating them like first-time homebuyers.⁸ Residents who cannot afford the cost of the share are sometimes assisted through a loan provided by

a cooperative's solidarity fund. In some cases, cooperatives reduce the required equity by up to two-thirds.⁹ When cooperatives include subsidized, income-restricted apartments, the city and various foundations support residents in purchasing their share. In this way, they become full members of the cooperative. Their monthly rent is lowered via municipal and cantonal zero-interest loans to the cooperative.¹⁰ [8. Debt, p. 173]

4.1 Deposit slip for the payment of a share of Lettenhof, n.d.

Some cooperatives, such as Kraftwerk 1, pay dividends on members' equity investment, resulting in taxable income. Most cooperatives do not. When individuals end their membership or when residents move out of an apartment, the cooperative buys back the share at its original value. No adjustments are made for inflation or the theoretical appreciation of the property. Upon death, neither the membership nor the right of residency attached to shares is automatically passed on to heirs. However, family members can apply to stay in an apartment, a request that needs to be approved by the board. The goal is to balance past residents' privilege to live in an affordable apartment with future residents' right of access to that privilege.

→ Hidden reserves

Hidden reserves (*stille Reserven*) are hidden equity. In professional accounting, the term describes the difference between the price of an asset as shown on a business's balance sheet (*Buchwert*) and the current market value (*Verkehrswert*) of that asset.

In for-profit businesses, hidden reserves are associated with deliberate underaccounting of the value of their assets. The goal is to minimize taxes or maximize future profits, in particular when buying,

restructuring, and reselling companies. According to international accounting standards, for-profit companies must evaluate their assets, including real estate, at regular intervals.¹¹ Swiss banks and pension funds must do so annually to calculate their tax liability.

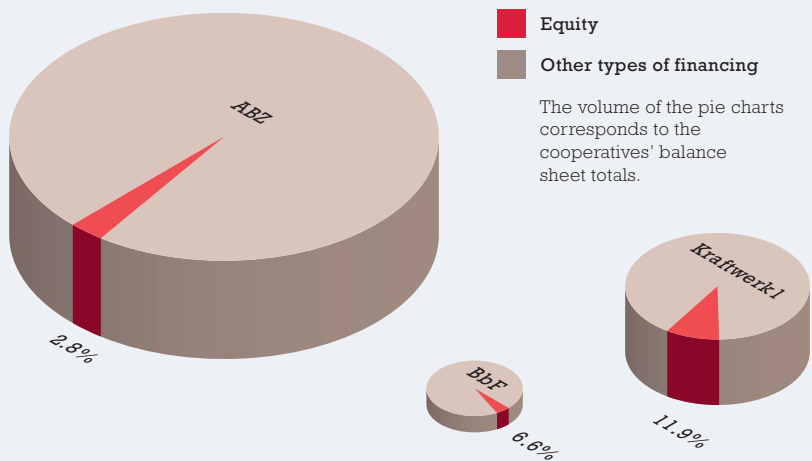
For Zurich's nonprofit housing cooperatives, the negative association of hidden reserves with tax evasion and value extraction is turned upside down. Cooperatives' balance sheets are divided into two types of assets: active assets (*Aktiva*), which include the value of land and buildings; and passive assets (*Passiva*), which include equity and liabilities. Since cooperatives are committed to nonspeculation and their real estate cannot technically be sold at market prices, in their balance sheets the value of land is accounted for at acquisition price and the value of the buildings at their investment cost. A hypothetical example of what this means considering only the land: one hundred years ago, a cooperative bought 1,000 square meters of land at a market price of CHF 100 per square meter. Today, this land would sell at CHF 2,000 per square meter. Thus, a piece of land bought at CHF 100,000 is today worth CHF 2 million. Nevertheless, the balance sheet shows the original acquisition value of CHF 100,000. The difference—CHF 1.9 million—is the hidden reserve. Zurich's cooperatives, then, can use the theoretical economic value of hidden reserves as a security to take on loans, even if they are not entitled to sell their properties at market rates due to their commitment to *Gemeinnützigkeit*.

The market value of a cooperative's real estate becomes known only if the cooperative files for bankruptcy, in which case its assets, buildings, and land are sold off at market values to pay off lenders and shareholders. The City of Zurich has a preemption right (right of first refusal) in all cooperatives in which it has a stake. In this case, it purchases the assets, buildings, and land at the value carried in the balance sheet. As the development's new owner, the city then continues to service the associated loans. However, members of the federation of Zurich housing cooperatives and the City of Zurich cannot recall a single case of bankruptcy or dissolution in the one-hundred-year history of Zurich's cooperatives, although a few cooperatives have merged.¹²

For cooperatives, hidden reserves provide tremendous financial leverage, as they function like equity but are not accounted for as such. Banks that grant loans to cooperatives know this system and can map it in their credit valuation tools.¹³ Older cooperatives with large real estate portfolios have used their hidden reserves to take on debt to redevelop or renovate existing, aging properties. But they have also used their hidden reserves to gain direct access to capital markets. In 2021, ABZ issued a bond, which required a valuation of the cooperative's assets according to stock market criteria. [5. Debt, p. 172]

The estimated market value and thus the basis to take on debt (*Belehnungsreserve*) of ABZ's real estate came to CHF 3.5 billion. The value recorded on its balance sheet was only CHF 1 billion, meaning the cooperative had CHF 2.5 billion in hidden reserves.¹⁴ ABZ's share equity at this time amounted to less than CHF 3 million. Thus, the hidden reserve was worth 2.5 times more than what was accounted for in the books, and the real estate portfolio's estimated market value was 830 times the cooperatives' share equity.

The way hidden reserves are accounted for in Zurich's cooperatives explains why the equity-to-debt ratio reported by cooperatives in their annual reports is so low. [Figure 4.2] ABZ, founded in 1916, reports an equity ratio of around 3 percent. These low ratios are made possible by the cooperatives' enormous theoretical market values, which do not appear on their balance sheets. These theoretical market values grant cooperatives remarkable strategic and financial leverage with financial partners.



4.2 Proportion of equity on the balance sheets of three cooperative organizations, 2022

The three cooperative organizations ABZ (founded in 1916), Baugenossenschaft berufstätiger Frauen (founded in 1926), and Kraftwerk 1 (founded in 1995) differ in age, size, and philosophy, but all illustrate the low share of equity among Zurich housing cooperatives. The willingness and ability to take on more debt increase with a cooperative's age, size, and whether it owns or leases the land on which it has built. Even though cooperatives' so-called hidden reserves cannot be sold on the open market, they have allowed older cooperatives, with larger assets, to take on more debt. How a cooperative's equity is composed varies broadly depending on the age and the calculation method. As of 2023, the required share capital for a three-room apartment in a Zurich cooperative ranged from CHF 3,000 to CHF 50,000.

Investing by Diversity

Share equity has always been, and continues to be, a nonnegotiable step for cooperative housing development since equity is a precondition for obtaining financing. Limited equity requirements, crowd-sourced equity, and the tight restrictions on building individual wealth through share equity are three main reasons why Zurich cooperatives today control 18 percent of all dwellings in the city.¹⁸ But equity, for Zurich's cooperatives, has meant not just the financial leverage of savings and hidden reserves but diversity. In 2023, 141 cooperative organizations—small and large, young and old—managed roughly 42,000 cooperative apartments in Zurich, an outstanding diversity of small-scale developers for a midsize city. Together, they have created an array of forms of living that respond to or anticipate the changing needs and desires of their residents.



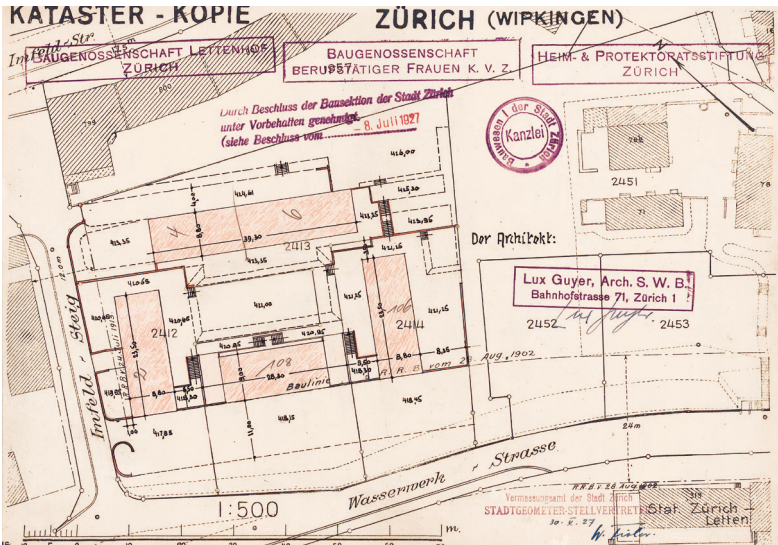
4.3 Birchstrasse, the first project realized by ABZ, 1926

Taking the outsider in: The building cooperative of working women and Lettenhof

When the first housing cooperatives were founded in the early twentieth century, equity was assembled through the selling of shares and membership fees. The Twenty-Cents-Organization (Zwänzgerliverein)

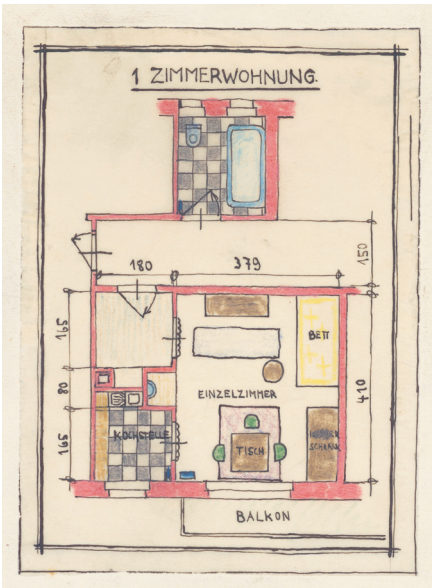


4.4 Lettenhof, the first project realized by Baugenossenschaft berufstätiger Frauen, together with two other organizations, 1927



4.5 Site plan of building permit signed by all parties involved, Lettenhof, 1927

of ABZ was founded in 1916 for this purpose. The group went door to door, collecting twenty cents per month until it acquired a contribution of 25 francs per member. After three years, it had assembled enough equity from over 2,000 members to start construction on its first project, Siedlung Birchstrasse, which was completed in 1920 with room for five families.¹⁶ [Figure 4.3] The primary form of development at this time were *Siedlungen*, envisioned as either low-rise



4.6 Plan of a studio apartment with kitchenette and shared bathroom, Lettenhof, 1927



4.7 A kitchenette and niche with washbasin in a studio apartment, Lettenhof, 1927



4.8 Everyday life at Lettenhof ("Single working women created a homestead for themselves"), in Blatt für Alle, 1940

developments in the city's peripheral areas or perimeter block developments organized around open courtyards. In both, the *Siedlung* was conceived as a self-contained complex, and apartments were designed with an idealized family in mind, consisting of a male breadwinner, female caregiver, and children.

But even in the early years of cooperative housing in Zurich, the limited-equity requirements also enabled marginalized groups to build housing that would serve their needs and desires. For example, unmarried working women had few options for housing and often lived either as boarders or with family. In the mid-1920s, three women's organizations joined forces and equity to develop housing, among them *Baugenossenschaft berufstätiger Frauen (BbF)*, a construction cooperative for working women.¹⁷ In 1925, the organizations started looking for land. They finally found a plot in a central location sited high above the Limmat River, where they realized their first and only project together. *Siedlung Lettenhof* is an ensemble of three four-story buildings, framing a courtyard together with a two-story pavilion featuring a nonalcoholic restaurant. [Figures 4.4, 4.5] Each of the three organizations was responsible for developing one apartment building. As a contemporary builders' journal proclaimed, "Zurich can be proud to be the first Swiss city to have addressed an urgent need of our time: to create small apartments for single and especially for working women."¹⁸ "Working," in this case, did not refer to working class; the women who came together at Lettenhof were educated employees and other types of professionals.

Lettenhof was designed by Lux Guyer, one of Switzerland's first women architects, and provided thirty units from one to four rooms in size.¹⁹ [Figures 4.6, 4.7] Most were outfitted with a full kitchen and bathroom. Contemporaneous architectural debates on how best to liberate working women from the drudgery of housework tended to promote the collectivization of cooking, cleaning, and childcare, especially in various forms of kitchen-less apartments.²⁰ However, for single, working women in 1920s Zurich who desired independence, privacy, and self-determination, the individual kitchen and bathroom were precisely what they sought. [Figure 4.8] Translating this need into built form required collective action on the part of a community with shared interests. The Lettenhof project precisely achieved that. It is still in existence today and has maintained its membership rules: single women only, no children allowed.

Attempts at scaling up: Logis Suisse and Grünau

From 1942 onward, with public support, Zurich's cooperative organizations started to multiply. Their housing production soared from 1943



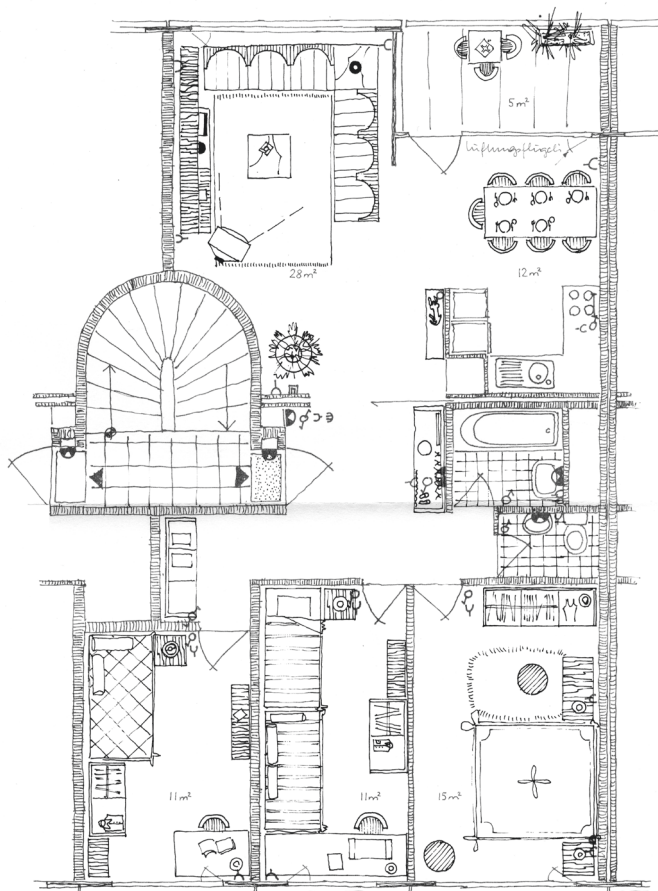
4.9 Aerial view of Grünau with school building in the front, ca. 1977

to 1955. Given modernist planning doctrines and prevailing ideals of health, hygiene, and good housekeeping, producing standard dwellings for families trumped meeting the needs of specific communities of interests—even among cooperatives. By the late 1960s, the pressure to compete with the broader housing and construction sectors led cooperatives to rationalize. Cooperative housing became increasingly indistinguishable from other housing, especially if planned in consortia with municipal, for-profit, and institutional developers.²¹ The tendency to build at larger organizational and physical scale paralleled trajectories in other countries. A prime example of large-scale, nonprofit development was West Germany's *Neue Heimat*, which expanded from housing construction to other sectors at this time.²²

In Switzerland, the idea that cooperatives might need to consolidate and collaborate at the federal level led to the founding of *Logis Suisse* in 1973. This joint stock company was sponsored by labor unions, cooperative banks, and housing cooperatives and is still in operation today.²³ *Logis Suisse* was created to take advantage of a new federal housing law passed in 1972. The law anchored the support of housing development—both homeownership and rental housing—in the Swiss constitution and came into effect in 1975. While committed to the principle of *Gemeinnützigkeit* and dedicated to cooperatives, *Logis Suisse* deliberately chose a more nimble, less democratic legal structure for its own incorporation. As one of its founders explained, “Democratic processes often hinder quick decision-making ... causing many cooperatives to have

ueberbauung grünau zürich altstetten

GBRZ



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Mietzins p.m.	Fr.
Nebenkosten	Fr. _____
Total pro Monat	Fr.

Anteil am Kapital	Fr.
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Nummern: 39-11, 21, 41, 51, 61, 211, 211, 41, 51, 61
311, 31, 41, 51, 61
41-211, 21, 41, 51, 61, 211, 21, 41, 51, 61

4.10 Page from a booklet about Grünau issued by Gemeinnützige Baugenossenschaft Röntgenhof, ca. 1975

fallen into a certain state of paralysis. ... [Logis Suisse] will help to facilitate the access to equity which is necessary to continue building.”²⁴

In its early years, Logis Suisse succeeded in doing just that at Siedlung Grünau, a project sited to the northwest of Zurich’s city center near the Limmat River. [Figures 4.9, 4.10] The large scale of the undertaking is rare for Zurich. The development provides over seven hundred apartments in two-, seven- and eight-story slabs. These frame a generous open space with a nineteen-story high-rise at its center. The project was initiated jointly by four cooperatives, a foundation for housing for the elderly, a private developer, and the municipality in 1969 on city-owned land, made available through a land lease.²⁵ For its implementation, Logis Suisse came on board to coordinate the different actors.²⁶ Grünau was completed in 1976, at a moment when large-scale developments were being criticized for their lack of diversity and connection to the existing city, even those offering a mix of housing types, community facilities, and open space like Grünau.²⁷ The temporal disconnect between planning ideals and their implementation was paralleled by the disconnect between social norms and social realities. The Canton of Zurich, for example, legalized the cohabitation of unmarried couples only in 1972.

Private and public loans for equity: Kraftwerk 1

One hundred years after the creation of Guyer’s Lettenhof and fifty years after Logis Suisse’s intervention at Grünau, social norms and demographic trends again look very different. The male-headed family has become the exception. More than half of Zurich’s roughly 424,000 residents are unmarried, and single persons account for 45 percent of all households.²⁸ At the same time, the desire or need to live alone yet within a community of shared interests has grown.

Since the late 1980s, cooperatives have again taken the lead in exploring how to translate changing social ideas into their organizations and buildings. Kraftwerk 1, founded in 1995, has been one of the most proactive organizations in this regard. According to Andreas Wirz, one of Kraftwerk 1’s founders, to move new ideas forward a cooperative needs to answer two key questions first. The most important question is to agree on “an idea of sharing.”²⁹ [1. Idea of Sharing, p. 48] In the case of Kraftwerk 1, this meant architecture to accommodate large households. The second most important question, according to Wirz, is “how to get the first million” in equity.³⁰ That is, without some capital, it is impossible to obtain the financing for a renovation or new construction project.

	Expenses	CHF
	Land	9,248,000
	Construction	31,064,000
	Financing costs	2,285,000
	Project development	800,000
	Contract amendments	300,000
	Additional development costs	100,000
	Taxes (VAT)	200,000
	Total investment	43,997,000

	Rental income	2,678,000
	Return on investment	6.09%

	Financing	CHF	
Share equity	Cooperative members	3,700,000	} 9% equity
	City of Zurich	223,000	
	Other cooperatives	110,000	
	Contribution from the electricity saving fund	60,000	
	Total equity	4,093,000	
Loans	Banks (ZKB, Migrosbank, ABS)	30,724,000	} 81% debt
	Pension fund City of Zurich (PKZH)	5,000,000	
	Fonds de Roulement	1,860,000	} 10% debt with features of equity
	Private lenders	2,320,000	
	Total debt	39,904,000	

4.11 Projected expenses and financing for Kraftwerk 1's first project, Hardturm, 2001

To obtain the necessary security for the bank loans, the loans from the Fonds de Roulement and private lenders functioned as equity, topping up the share equity to 19 percent. In the cooperative balance sheets, however, these loans with features of equity are accounted for as debt.

After its “sofa university” exploration in 1995, Kraftwerk 1 started looking for land.³¹ Amid a slowdown of Zurich’s real estate in the 1990s, it partnered with Oerlikon-Bührle (today: Allreal), a real estate developer, weapons producer, and owner of a site in the then-industrial part of Zurich referred to as Hardturm. This “dirty reality” (the phrasing is Kraftwerk 1’s) attests to a need to partner with for-profit businesses even in the pursuit of nonprofit housing.³² Banks at first were skeptical about granting loans. This was, in part, due to the fact that 22 percent of the project would be for commercial use, which was considered high. Also, this was the cooperative’s first real estate development. Accordingly, banks required 20 percent of the development cost in equity.³³ [Figure 4.11] The necessary financial setup was secured at the last minute thanks to a CHF 1.86 million loan by the Fonds de Roulement and a

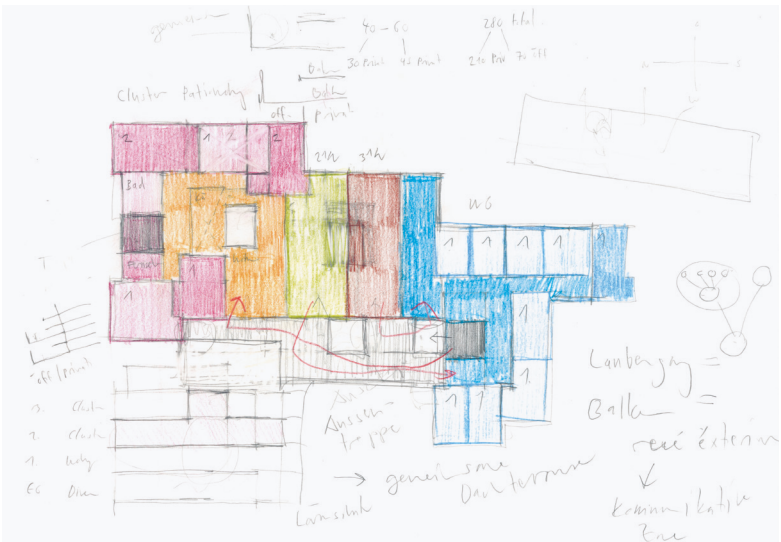
CHF 2 million loan by a private donor. Together these two loans functioned as equity for the bank, topping up the equity crowd-sourced among members and the city.³⁴ Banks, however, came on board only once the pension fund of the City of Zurich, following the city council's directive to support the project, agreed to give Kraftwerk 1 a CHF 5 million loan. According to Alfons Sonderegger, then director of the city's department of finance, "What is remarkable about the process is the fact that the banks, who love to talk about competition and risk taking, simply waited for the public sector to assume the project's risk."³⁵ In 1999, Kraftwerk 1 closed on the land purchase and succeeded in realizing its vision in the Hardturm project. [1. Idea of Sharing, p.48] But the case illustrates the difficulty that new cooperatives face when attempting to break into the field, even with Zurich's limited equity requirements. Without existing development experience or hidden reserves, cooperatives are held to higher equity requirements and need political support to get banks on board.

In its second project, Heizenholz, Kraftwerk 1 reused two 1970s apartment buildings owned by the City of Zurich, which granted Kraftwerk 1 a land lease. [Figure 4.12] Not having to purchase land lowered the overall upfront equity needed. In addition, having already successfully realized a development that was providing a steady revenue flow and could be borrowed against helped in securing lenders' trust.³⁶ In the Heizenholz project, the cooperative further elaborated the idea of sharing in large households and pioneered what came to be known as the "cluster" typology.³⁷ The project was developed with architect Adrian Streich and completed in 2011. [Figure 4.13] Clusters group four or five individual, small apartments, each equipped with a small kitchen and full bathroom, around large, shared spaces. These shared spaces extend into the exterior, where a "terrasse commune" connects the two formerly separate structures through exterior galleries and stairways.³⁸ [Figure 4.14] Although originally envisioned for aging individuals or single parents, the clusters have been rented by a greater variety of age groups and household types, revealing that seemingly niche needs and desires are often more widely shared than expected.

Over the course of the past century, Zurich's limited equity requirements have helped many small cooperative organizations gain access to financing for development. This has led to a remarkable diversity of small- and medium-size cooperative organizations that are able to respond to specific social needs and urban contexts. For newly emerging and even underprivileged groups, accessing financing, while not easy, is possible. But once they begin building hidden reserves, cooperatives can leverage the theoretical market



4.12 Renovation and extension of the two buildings at Kraftwerk 1's second project, Heizenholz, 2010



4.13 Design sketch for the "terrace commune" and coliving arrangements, Heizenholz, 2008

value of these collectively owned assets to continue to respond to or anticipate the changing needs and desires of residents and future members.



4.14 Shared and circulation space of “terrasse commune” between the two existing buildings, Heizenholz, 2020

Discussion: Limited equity and the use-value dividend

The limited equity requirements made possible by municipal resolutions have been central to enabling cooperatives to crowd-source their equity and operate within the context of Zurich's otherwise highly financialized, market-oriented real estate development. However, cooperative housing remains out of reach for many.

For some, cooperatives' limited equity requirements, even if lower than for conventional commercial loans or individual mortgages, are too high. Households that cannot afford the equity payment or subsequent monthly rent of newer cooperative developments can gain access to a cooperative only if it has an agreement with the municipality, foundations, or the cooperative's solidarity fund to provide financial assistance in paying for the share and rent. For others, the issue is simply a lack of apartments. As Wogeno warns on its website, "It takes luck and a lot of patience—depending on the neighborhood four or five years—to even be invited to an interview. ... The number of applicants from among members per apartment ranges between ten and far over one hundred."³⁹ That cooperative housing is so difficult to access even for those who can afford it is testament both to the model's success and to Zurich's persistent housing shortage.

To understand why it is attractive for individuals to invest their savings in cooperative housing, it helps to compare it to other forms of tenure. Renting is often the most practical and rational choice; in the city of Zurich, 92 percent of residents rent.⁴⁰ Given rising interest rates, in early 2022, renting was around 35 percent cheaper than homeownership in the city.⁴¹ Renting, while flexible, still carries risks (e.g., rent increases, eviction), however, and the dream of homeownership remains strong in Switzerland. But building individual wealth does not seem to be the primary aspiration of individual homeownership. Rather, respondents to a recent, nation-wide study overwhelmingly cited the desire for control over and stability of one's living environment and investment; less than half cited wealth building.⁴² For many, however, homeownership is out of reach both because of rising prices and banks' stringent credit requirements. In addition, the benefits of homeownership can be outweighed by its risks. These include mortgages' adjustable interest rates, unpredictable maintenance costs, a lack of flexibility if family or employment circumstances change, and the *Eigenmietwert*, a tax on the rental value of one's home even if owner-occupied. In this context, then, cooperatives offer the best of both worlds—including the relative stability of cost-rent, a life-long right to stay, and the capacity to respond flexibly to changing circumstances. The return on

investment is paid out not in cash but in the social use-value of a high-quality living environment and a predictable future. This explains the sustained demand for cooperative housing even among those who could invest their savings in other ways.

By not limiting access to a particular income group, Zurich's cooperative model has enabled wealthier individuals and institutions to invest their equity in a model that promotes a long-term, nonprofit perspective on housing. This reframes the widespread, mutually exclusive dichotomy between market-rate homeownership and income-restricted rental housing prevalent in many industrialized countries in the Global North. In this established view, market-rate housing is reserved for those who can afford the initial equity investment and ongoing costs to enjoy the assumed benefits of appreciation and wealth building. In contrast, income-restricted rental housing is considered to be for those unable to access the ownership market and to whom, then, none of the assumed benefits are due. Furthermore, in many societies, building equity through homeownership is central to both securing one's retirement and being able to pass on wealth to one's heirs. The Zurich cooperative model instead shifts the focus from the individual or family to that of the cooperative, which leverages housing wealth for a more broadly conceived, nonbiological next generation while guaranteeing, to current members, the benefits outlined above. That this idea of equity investment is not only acceptable but even preferred also has to do with the stability of the larger Swiss retirement system and the fact that people trust the value and reliability of their pensions.⁴³

The larger role of the limited equity required of Zurich's cooperatives, then, has been to activate the savings of varied groups toward varied ends while, over the long term, lowering the cost of housing for all.

A cooperative's equity is crowdsourced by its members, whose needs and desires are known to the cooperative's management. This allows the cooperative to develop housing models specific to its residents. Lettenhof, for example, was developed in the 1920s by and for single women professionals whose only housing options at the time were subletting or living with relatives.

In cooperative housing, the return on an individual's equity investment is paid out in use value, not cash. This "use-value dividend" includes a lifelong right to stay, cost rent, and collective self-governance. By owning a share of the cooperative, each member shapes the cooperative's future through their vote.

A cooperative's limited equity has outsize financial leverage both in the short and long term. While a cooperative's land and buildings cannot be sold at market rates, as "hidden reserves" they can serve as collateral to take on debt for new development projects. The larger and older a cooperative, the greater the leverage of its hidden reserves.

Low equity requirements for cooperatives have led to an outstandingly diverse field of 141 small and large, young and old cooperatives in Zurich. As of 2023, they collectively managed over 42,000 apartments that allow for diverse forms of living together.

- 1 Stadt Zürich, "Protokoll des Stadtrates von Zürich vom Jahre 1924," Zurich, June 28, 1924, 309–10; Stadt Zürich, "Protokoll des Stadtrates von Zürich vom Jahre 1924," July 16, 1924, Stadtarchiv Zürich, 364; Stadt Zürich, "Gemeindeabstimmung vom 31. August 1924," Zurich, July 12, 1924, Stadtarchiv Zürich. Since the 1990s, bank loans have diversified. See 5. Debt, p. 167.
- 2 Stadt Zürich, "Grundsätze betreffend die Unterstützung des gemeinnützigen Wohnungsbaues," AS-Nr. 841.110, July 11, 2012.
- 3 Daniel Kurz, *Die Disziplinierung der Stadt: Moderner Städtebau in Zürich 1900 bis 1940* (Zurich: gta Verlag, 2021 [2008]), 321.
- 4 The Swiss Code of Obligations (Obligationenrecht, or OR) from 1911 regulates the rules for cooperatives. One such rule is that a cooperative's capital must be based in shares. See OR Art. 833. OR Articles 828–926 refer to cooperatives.
- 5 Philipp Klaus, interview, Zurich, February 20, 2020.
- 6 Allgemeine Baugenossenschaft Zürich (ABZ), "Finanzielle Kennzahlen," Jahresbericht 2022, <https://jahresbericht.abz.ch/2022/wirtschaftlichkeit/finanzielle-kennzahlen/> (accessed May 15, 2023).
- 7 BGZ, "Statuten: Baugenossenschaft Glattal Zürich," Zurich, June 12, 2009, 9, <https://www.bg-glattal.ch/weiteres/mieterservices/formulare-reglemente?key=1-16&cHash=c60b9ac0db744c3f5ce8f6ad1972a0ad> (accessed September 28, 2023).
- 8 Schweizerischer Bundesrat, "Verordnung über Darlehen der Eidgenössischen Versicherungskasse zur Finanzierung von Wohneigentum: Änderung vom 7. September 1994," Amtliche Sammlung des Bundesrechts, Nr. 45, November 15, 1994; Eidgenössisches Finanzdepartement und Eidgenössische Steuerverwaltung, *Wohneigentumspolitik in der Schweiz: Bericht der Eidgenössischen Steuerverwaltung, des Bundesamtes für Sozialversicherungen und des Bundesamtes für Wohnungswesen* (Bern, December 7, 2010), 5, 13.
- 9 Andreas Wirz (Archipel GmbH; Wohnbaugenossenschaften Zürich), email to Susanne Schindler, November 1, 2022.
- 10 For the conditions associated with the cantonal loans, see "Mietwohnungsbau, Subventionsverfahren," Kanton Zürich, Wohnbauförderung, <https://www.zh.ch/de/soziales/wohnbauforderung.html#-792208150> (accessed November 19, 2022).
- 11 These standards, first developed in 1973, are today known as the International Financial Reporting Standards (IFRS) and are administered by an eponymous foundation. See "Who We Are: History," IFRS, <https://www.ifrs.org/about-us/who-we-are/#history> (accessed September 28, 2023).
- 12 Peter Schmid, *Kostenstatistik der Zürcher Wohnbaugenossenschaften Rechnungsjahr 2016* (Zurich: Wohnbaugenossenschaften Schweiz, Regionalverband Zürich, 2017), 15. According to Nina Pfenninger (Stadt Zürich, Fachstelle Gemeinnütziges Wohnen), email to Rebekka Hirschberg, August 5, 2022, a few cooperatives merged to avoid financial problems.
- 13 Hans Rupp (former CEO of ABZ), email to Rebekka Hirschberg, July 1, 2022.
- 14 Martin Uebelhart, online interview, September 2, 2022. In the interview, Uebelhart also stressed the importance of hidden reserves to ABZ: "Das ist unser grosses Asset [was jeder Finanzierungspartner gerne sieht]. Da ist sehr, sehr viel finanzielle Substanz. Da braucht es nicht sehr viel Überzeugungsarbeit." ("That's our big asset, which any financing partner likes to see. There's a lot of financial substance. It doesn't take very much convincing.")
- 15 "Wohnungsbestand," Stadt Zürich, Präsidialdepartement, Statistik, <https://www.stadt-zuerich.ch/prd/de/index/statistik/themen/bauen-wohnen/gebaeudewohnungen/wohnungsbestand.html> (accessed December 8, 2022).
- 16 ABZ, *Rundum ABZ: Allgemeine Baugenossenschaft Zürich 1916–2016* (Zurich: ABZ, 2016), 8, 103. In 1973, the building was replaced with a new project comprising thirty-two studio and one-bedroom apartments.
- 17 The women's organization Zürcher Frauenzentrale initiated the project in 1925. Besides BbF, the other two partners were Baugenossenschaft Lettenhof,

- a coordinating cooperative founded by Zürcher Frauenzentrale; and a foundation dedicated to single women called Protektorat für alleinstehende Frauen. Furthermore, the Frauenverein für alkoholfreies Wirtschaften was part of the joint venture to run the alcohol-free restaurant. "Entstehungsgeschichte der Frauenwohnkolonie Lettenhof," no. 29-01, gta Archive / ETH Zurich; Baugenossenschaft berufstätiger Frauen Zürich, *Jahresbericht und Rechnung 1936* (Zurich, February 1937), Stadtarchiv Zürich. Today, BbF still owns the building at Wasserwerkstrasse 106. The other buildings belong to Wohnstiftung Imfeldsteig (formerly Protektorat für alleinstehende Frauen). Eva Zurkirchen (BbF), e-mail to Rebekka Hirschberg, September 27, 2023.
- 18 M.L.Sch., "Der Lettenhof in Zürich: Eine Siedlung für alleinstehende Frauen," *Illustrierte schweizerische Handwerkerzeitung* 43, no. 42 (1927), 504. ("Zürich kann sich rühmen, als erste Schweizerstadt einem dringenden Bedürfnis unserer Zeit entsprochen zu haben: der Schaffung von Kleinwohnungen für alleinstehende und besonders für berufstätige Frauen.")
- 19 For a comprehensive overview of Guyer's work as an architect, see Sylvia Claus, Dorothee Huber, and Beate Schnitter, eds., *Lux Guyer 1894–1955, Architektin* (Zurich: gta Verlag, 2013).
- 20 For histories of collective kitchens and kitchenless apartments as they relate to women's rights, see, for example, Dolores Hayden, *The Grand Domestic Revolution: A History of Feminist Designs for American Homes, Neighborhoods and Cities* (Cambridge, MA: MIT Press, 1981); Ulla Terlinden and Susanna von Oertzen, *Die Wohnungsfrage ist Frauensache! Frauenbewegung und Wohnungsreform 1870 bis 1933* (Berlin: Reimer, 2006).
- 21 Philippe Thalmann, Daniel Kurz, and Rolf Maurer, "Wohnungsbau," in *Historisches Lexikon der Schweiz*, January 11, 2015, 7–8.
- 22 For an illustrated history of the enormous conglomerate, which collapsed in 1986, see Andres Lepik and Hilde Strobl, eds., *DIE NEUE HEIMAT (1950–1982): Eine sozialdemokratische Utopie und ihre Bauten* (Munich: DETAIL, 2019). For an economic history, see Peter Krämper, *Neue Heimat: Unternehmenspolitik und Unternehmensentwicklung im gewerkschaftlichen Wohnungs- und Städtebau 1950–1982* (Stuttgart: Franz Steiner Verlag, 2008). For a contextualization within the broader political economy of the Federal Republic of Germany, see Anne Kockelkorn, "Wohnungsfrage Deutschland: Zurück in die Gegenwart; Von der Finanzialisierung der Nullerjahre über den Niedergang der Neuen Heimat zum Ordoliberalismus der 1950er Jahre," in Jesko Fezer et al., eds., *Wohnungsfrage* (Berlin: Matthes and Seitz, 2017), 106–42.
- 23 We thank Philippe Koch (ZHAW) for pointing out both Logis Suisse and the related research gap on housing cooperatives in Switzerland in the transitional period from the economic crash of the mid-1970s to their reemergence in the early 1990s. For more on the history of Logis Suisse, see "Über uns | Geschichte," Logis Suisse, https://www.logis.ch/de/ueber_uns/Geschichte (accessed December 11, 2022).
- 24 "Die demokratische Willensbildung behindert indessen oft das schnelle Zupacken, die termin- und sachgerechte Entscheidung, so dass manche Genossenschaften in eine gewissen Unbeweglichkeit und Erstarrung verfallen sind. ... Sie soll mithelfen, das Eigenkapital zu verstärken, was nötig ist, um die Bautätigkeit fortzusetzen." Eduard Leemann, "Rund um die Logis Suisse," *Wohnen* 48, no. 7–8 (1973), 199–201, <https://doi.org/10.5169/seals-104242>.
- 25 On the origins of and life within the Grünau development, see Marie Antoinette Glaser, "Gemeinschaftsidee im Grossformat — Die Siedlung Grünau (1975/1976)," in Marie Antoinette Glaser and ETH Wohnforum, eds., *Vom guten Wohnen: Vier Zürcher Hausbiografien von 1915 bis zur Gegenwart* (Sulgen: Niggli, 2013), 184–207. Thanks to Marie Glaser for sharing her archival findings with us.
- 26 "Gesamtüberbauung Grünau Zürich Altstetten," *Wohnen* 49, no. 10 (1974), 262–64, <https://doi.org/10.5169/seals-104434>.
- 27 Glaser, "Gemeinschaftsidee im Grossformat."

- 28 "Privathaushalte nach Haushaltsgrösse und Stadtquartier, seit 2013" [Excel file], Stadt Zürich, Präsidialdepartement, Statistik, "Haushaltsformen," <https://www.stadt-zuerich.ch/prd/de/index/statistik/themen/bevoelkerung/familien-haushalte/haushaltsformen.html> (accessed April 1, 2022).
- 29 Andreas Wirz, online interview, January 10, 2020.
- 30 Wirz, online interview.
- 31 First concrete ideas on how to live together were published in Martin Blum, Andreas Hofer, and p.m. [Hans Widmer], *KraftWerk 1: Projekt für das Sulzer-Escher Wyss Areal* (Zurich: Paranoia City Verlag, 1993).
- 32 "Über uns," Kraftwerk 1, <https://www.kraftwerk1.ch/genossenschaft/ueber-uns/> (accessed October 28, 2022).
- 33 Ruedi Weidmann, interview with Alain Paratte, "Die Krise als Chance: Eine unerwartete Allianz für ein aussergewöhnliches Projekt," *tec 21*, no. 42 (October 19, 2001), 22–30.
- 34 "Über uns," Kraftwerk 1; Stefan Hartmann, "Eine Sozialutopie für das neue Jahrtausend: KraftWerk 1 in Zürich," in Christian Caduff and Jean-Pierre Kuster, eds., *Wegweisend wohnen: Gemeinnütziger Wohnungsbau im Kanton Zürich an der Schwelle zum 21. Jahrhundert* (Zurich: Scheidegger und Spiess, 2000), 116–25, here 118.
- 35 Inge Beckel, interview with Alfons Sonderegger, "Es braucht mehr Solidarität unter den Genossenschaften," *tec 21*, no. 42 (October 19, 2001), 43–44. ("Bemerkenswert am ganzen Vorgang ist, dass die Banken, die ja gerne von Wettbewerb und Risikobereitschaft reden, hier einfach auf die Risikogarantie der öffentlichen Hand warteten.")
- 36 Wirz, email.
- 37 Tanja Herdt, *Mikro-Wohnen / Cluster-Wohnen: Evaluation gemeinschaftlicher Wohnformen für Kleinsthaushalte* (Grenchen: Bundesamt für Wohnungswesen, 2019), 10.
- 38 *Terrasse commune*, which literally translates as "common terrace," was also the title of Streich's competition entry. Axel Simon, ed., *Adrian Streich Architekten: Bauten + Projekte 2001–2019* (Zurich: Park Books, 2020), 121.
- 39 "Es braucht Glück und viel Geduld — je nach Quartier dauert es 4 bis 5 Jahre um überhaupt an eine Vergabesitzung eingeladen zu werden. Zahlreiche Mitglieder bewerben sich für die frei werdenden Wohnungen. Die Zahl der Bewerbungen aus dem Kreis der Mitglieder variiert zwischen 10 bis weit über 100." "Häufige Fragen, Mitgliedschaft," Wogeno, <https://www.wogeno-zuerich.ch/faq/mitgliedschaft> (accessed May 25, 2023).
- 40 "Mietwohnungen und Wohneigentum, seit 2014," Stadt Zürich, Präsidialdepartement, Statistik, "Miete, Eigentum," <https://www.stadt-zuerich.ch/prd/de/index/statistik/themen/bauen-wohnen/wohnverhaeltnisse/miete-eigentum.html> (accessed May 18, 2023).
- 41 "Wo mieten günstiger ist als kaufen," SRF, September 1, 2022, <https://www.srf.ch/news/wirtschaft/immobilien-in-der-schweiz-wo-mieten-guenstiger-ist-als-kaufen-pruefen-sie-ihre-gemeinde> (accessed April 28, 2023). In most rural areas, owning is cheaper than renting.
- 42 Selina Lehner and Holger Hohgardt, *Wohneigentum: Was macht den Traum der eigenen vier Wände aus?* (Bern: Bundesamt für Wohnungswesen, March 2022). The responses included long-term living situation (91 percent), freedom to design (80 percent), stable investment (71 percent), and appreciation of investment (40 percent).
- 43 For a comparative view of the role of cooperatives and the larger social safety net in the United States and Switzerland, see Susanne Schindler, "Housing beyond and within the Market, Part 1: Cooperative Housing and the Racial Wealth Gap; Part 2: Cooperative Conditions in Zurich; Part 3: Cooperatives in Boston," *Platform*, March 29, 2021, <https://www.platformspace.net/home/housing-beyond-and-within-the-market-part-1-cooperative-housing-and-the-racial-wealth-gap> (accessed August 29, 2023).

Text Credits

This chapter draws on research and ideas developed by Hanae Balissat and Kristin Sasama in a seminar paper in the spring of 2020, in particular their archival research on Lettenhof and their observation that cooperatives' participatory governance structure allows them to respond to changing societal needs.

Image Credits

- pp. 136–38 “Terrasse commune,” Heizenholz, 2022.
Photographs: Rebekka Hirschberg
- 4.1 Stadtarchiv Zürich
 - 4.2 Visualization: Monobloque. Data sources: Annual reports from ABZ, Baugenossenschaft berufstätiger Frauen, and Kraftwerk 1 (2022)
 - 4.3 Photograph: Bauamt Oerlikon / Baugeschichtliches Archiv der Stadt Zürich
 - 4.4–4.6 gta Archive / ETH Zurich, Lux Guyer
 - 4.7, 4.8 Archives of Baugenossenschaft berufstätiger Frauen
 - 4.9 Photograph: Peter Grünert / Baugeschichtliches Archiv der Stadt Zürich
 - 4.10 Archives of Gemeinnützige Baugenossenschaft Röntgenhof (GBRZ)
 - 4.11 Visualization: Monobloque. Data source: Kraftwerk 1, in Ruedi Weidmann, interview with Andreas Hofer, “Ein besseres Stück Stadt,” *tec* 21 no. 42 (October 19, 2001)
 - 4.12 Photograph: Katrin Simonett
 - 4.13 Drawing: Adrian Streich Architekten
 - 4.14 Photograph: Anna Derriks







5

Debt

with Nina Baisch and Bianca Matzek

Around 94 percent of the balance-sheet value of Zurich's cooperatives is debt. Private and public-sector lenders alike consider cooperative organizations to be reliable borrowers and their developments to be lucrative investments, a status materialized through architecture that is built to last.

Instruments →

To understand cooperative borrowing in Zurich, it is important to understand a feature particular to the overall Swiss mortgage market: the practice of paying off only one-third of the lending value. The lending value is defined by the lending institution and is distinct from the purchase price: it is the value that can be expected to be achieved upon resale, independent of temporary value fluctuations in the relevant real estate market. Lenders, in general, consider the loan only up to a third of the lending value as an economic risk and typically require borrowers to repay this third (referred to as the second mortgage) within fifteen years.¹ The remaining two thirds of the loan (referred to as the first mortgage) are often not repaid since they are backed by the value of the underlying real estate—that is, they are kept as a permanent debt that a borrower continues to owe the bank, no matter which kind of developer or household. This results in a long-term business relationship between borrower and lender: for the borrower, the permanent loan is linked to certain tax advantages while the lender benefits from ongoing interest payments. Institutional trust in the lending value of cooperative developments allows Zurich cooperatives to use their hidden reserves as collateral while managing their landed assets under the premise of nonspeculation.

→ Loans from independent institutions under public law

Independent institutions under public law (*selbständige öffentlich-rechtliche Anstalt*) play a central role for cooperative lending. They are founded through public legislation with the purpose of fulfilling a public mandate but operate as independent private companies. The two institutions that have been crucial for lending to cooperatives in Zurich are the Zürcher Kantonalbank (ZKB) and the pension fund of the City of Zurich (Pensionskasse Stadt Zürich, or PKZH). Both have been characterized by a strong regional focus in their economic activities. [Figure 5.1]

↳ Zürcher Kantonalbank (ZKB) is a universal bank offering all types of financial services to all customer groups and has focused its financial services on the Zurich region since its founding in 1870. It is owned by the Canton of Zurich, which insures the bank against loss.

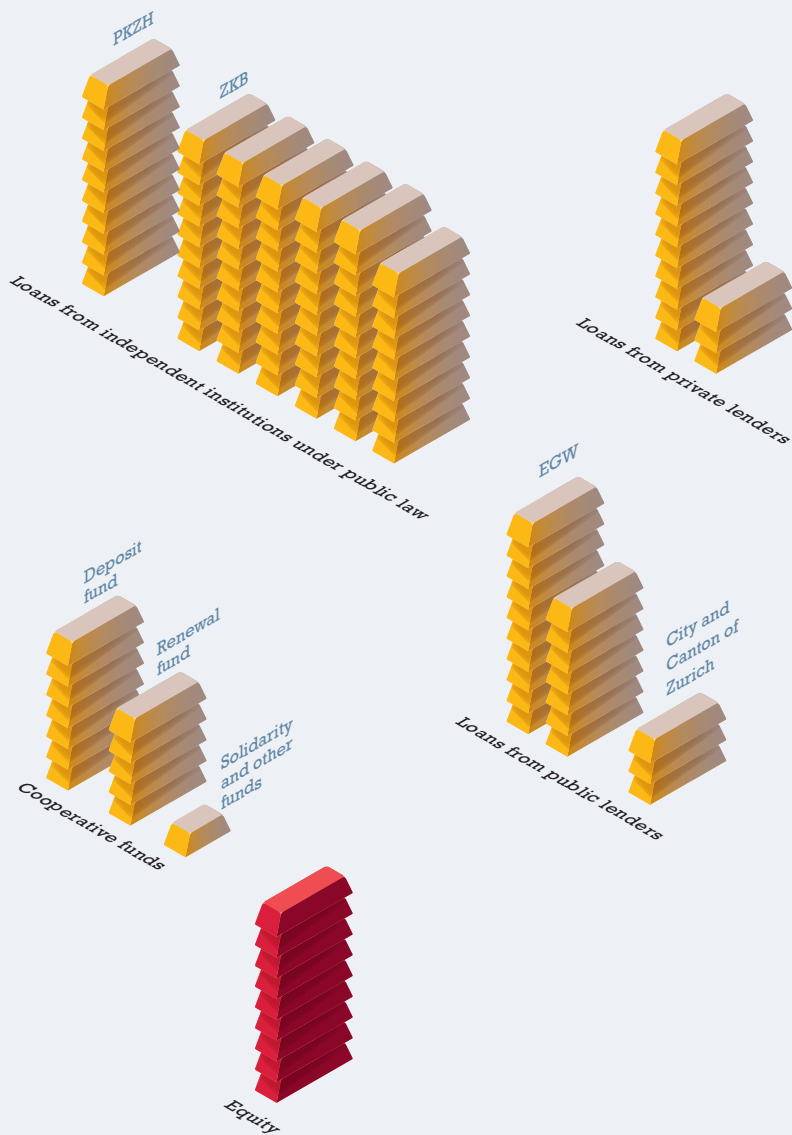
The idea of cantonal banks originated with the mid-nineteenth-century Democratic Movement and its demands to grant favorable credit conditions to the middle class and to small and medium enterprises.² To this day, ZKB's public mandate requires it to provide Zurich's population with financial services and to promote housing

operated under *Gemeinnützigkeit*.³ Cantonal banks exemplify the regional diversification of credit provision in Switzerland, where credit regulations are stipulated by the canton. As a result, regional mortgages account for a substantial share of banks' balance sheets.⁴ The state guarantee and a focus on the productive economic region of Zurich are key reasons for ZKB's ranking as the safest bank in Switzerland and the safest universal bank in the world.⁵ Throughout the twentieth century and until today, ZKB has been the most important financial partner of Zurich's housing cooperatives, owing to various public directives to cooperate with them.⁶

In 1924, the city, in a municipal resolution determined that cooperatives need only 6 percent equity to take out loans. [4.Equity, p.141] In parallel, it summoned the bank to grant cooperatives first mortgages covering 65 percent of investment cost.⁷ These mortgages were granted at conventional interest rates, so ZKB incurred no economic disadvantage and no additional subsidies were required from public bodies. Second mortgages (65–94 percent of investment cost) were issued by the City of Zurich, which tied the interest rates to those offered by ZKB for first mortgages.⁸ Prior to the mandate, banks had been reluctant to lend to nonprofit cooperative developers, thwarting the growth of cooperative housing production deemed necessary by the city to ensure public stability after the general strike of 1918.

Since 2010, ZKB has lost some of its centrality for cooperatives. Those with significant real estate portfolios have been able to obtain more favorable credit conditions from other banks. Still, ZKB remains the primary financial partner for most cooperatives since it holds their accounts, including for tenants' payment transactions, and can grant access to immediate liquidity when needed. The close collaboration between cooperatives and ZKB is based on a century's worth of trust during which loans to cooperatives were collateralized by the cooperatives' land and real estate. [4.Equity, p.143] This long-term partnership has allowed cooperatives significant flexibility when financing construction projects. Granting liquidity for immediate use is based on framework agreements between ZKB and a cooperative for a total amount of possible borrowing.⁹ In 2022, ZKB began to offer cooperatives interest rate discounts of up to 0.50 percent if they guaranteed that their future cost rent would remain at least 15 percent below market rent.¹⁰ Because of the many other conditions tied to this program, generally only the oldest, most well-established Zurich cooperatives have qualified.¹¹

↳ The pension fund of the City of Zurich (PKZH) was founded in 1913 as a division (*Dienstabteilung*) of the City of Zurich. In this



5.1 Types of equity and debt as shown in Kalkbreite cooperative's balance sheet, 2022

The balance sheet of an average Zurich cooperative shows a surprisingly small amount of equity (red). The rest is considered debt (yellow), including funds under the control of the cooperative. In the case of Kalkbreite, and many other Zurich cooperatives, the largest part of the loans are provided by independent institutions under public law, in particular Zürcher Kantonalbank (ZKB).

function, the PKZH offered second mortgages to cooperatives, covering up to 94 percent of investment cost. Since 1992, these second mortgages have been backed by the municipality with a 100 percent loan guarantee. In 2003, the PKZH was transformed into an independent institution under public law. Due to the guarantee by the municipality, its lending to cooperatives offers stable returns and zero counterparty risk.¹²

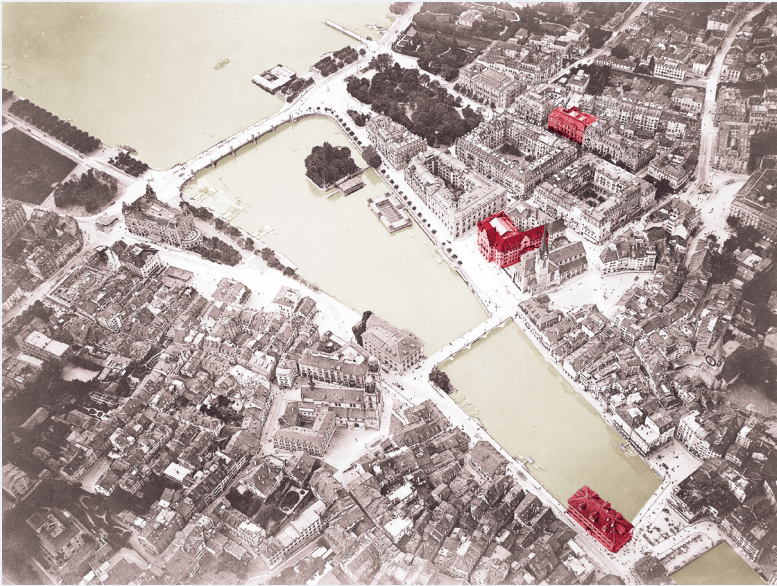
Privately operating yet publicly secured institutions have been essential for Zurich cooperatives to access the financing needed for development, allowing them to grow to scale. Because these banks and pension funds often lend at conventional interest rates and because cooperatives almost never fail, these lending practices have furthered public trust in cooperatives and their economic viability.¹³

→ Loans from private lenders

Loans from private lenders to cooperative developers include mortgages from banks and pension funds as well as bonds and direct credit from individuals and banks. This diversification of cooperative borrowing began in the 1990s. Cooperatives with substantial land ownership have increasingly been able to obtain financing from banking partners other than ZKB, such as the Alternative Bank Switzerland, founded in 1990, or, for a few bigger cooperatives, the country's largest bank, UBS.¹⁴

During the global low-interest phase between 2008 and 2020, cooperative borrowing further diversified. Highly leveraged cooperatives such as Allgemeine Baugenossenschaft Zürich (ABZ) restructured their debt portfolios and entered into new credit agreements that were no longer secured by land assets. The new credit instruments included bonds, which a cooperative can issue to raise capital directly in capital markets without intermediaries. To date, however, only ABZ has issued a bond, as doing so requires considerable legal know-how and critical financial mass.¹⁵ The ABZ bond has mainly attracted Swiss private investors: insurance companies, pension funds, banks, and institutional investors. ABZ has also obtained short-term loans (i.e., with a maturity of fewer than twelve months) directly from companies and institutions seeking to avoid negative interest rates and bank fees.

Private lenders, whether individual or institutional, have allowed cooperatives to flourish as regular agents on the real estate market. At the same time, cooperatives prove that a commitment to nonspeculation does not preclude generating returns attractive to private lenders.



5.2 Central Zurich with city hall (Rathaus), municipal offices (Stadthaus), and Zürcher Kantonalbank shown in red, 1910

→ Loans from public lenders

Public lenders have long issued and insured second mortgages and gap financing to cooperatives. Gap financing refers to a range of small-scale loans beyond conventional lending practices. Public lending occurs at several administrative levels, and its terms are continuously changing. In all cases of public lending, cooperatives, like other nonprofit borrowers, must comply with the regulations governing federal or cantonal housing assistance.

↳ **Municipal loans from the City of Zurich** to cooperatives have taken the form of both direct loans and mortgage insurance, a practice initiated by the city itself. In 1910, the city council (Stadtrat) committed the city to issuing *and* insuring second mortgages covering up to 90 percent of investment cost; in 1924, this was increased to covering up to 94 percent of investment cost.¹⁶ [Figure 5.2] For decades, these municipal loans were granted through the pension fund of the City of Zurich (PKZH) until it became an independent institution under public law in 2003.

↳ **Loans for the construction of subsidized apartments (*Subventionsdarlehen*)** have been provided by both the City and Canton of Zurich since the 1940s. The loans are available to both cooperatives

and private developers. They are interest-free and must be repaid within twenty years, after which the apartments must be kept income-restricted for a further ten years. To obtain the loans, developers must comply with energy and other design standards and rent the apartments to low-income households. [2. Public Opinion, p.91] Because compliance with these rules requires considerable administrative effort and because cooperatives have been able to obtain favorable credit conditions from other lenders during the recent low-interest period, the demand from cooperatives for municipal or cantonal housing loans has been minimal since 2007. This could change if interest rates continue to remain high.¹⁷

The involvement of the federal government in cooperative housing development has been less continuous and generally administered not directly but through various organizations operating under a public mandate. In 1921, the federal government allocated for the first time a CHF 200,000 fund for housing the “less affluent,” administered by the Swiss federation of nonprofit housing cooperatives (today, Wohnbaugenossenschaften Schweiz).¹⁸ This fund established the base for today’s institutional landscape. Since 1972, the federal government has been mandated by the Swiss constitution to support the construction of affordable housing, and since 1999 it has been required to promote the activities of nonprofit housing associations.¹⁹ It does so by granting loans and providing guarantees for housing cooperatives whose bylaws comply with the requirements of *Gemeinnützigkeit*. The two main instruments are the revolving fund (Fonds de Roulement) and the cooperatively organized institution Emissionszentrale für gemeinnützige Wohnbauträger (EGW). Both are key to contemporary cooperative borrowing.

↳ **The Fonds de Roulement** primarily provides gap financing for new construction, renovation, or the purchase of properties with terms of twenty to twenty-five years. Its loans are offered at 2 percent below the reference interest rate, but with a minimum rate of 1 percent.²⁰ A fund commission decides on the allocation of the loans, which are funded with tax money and administered in trust by the two umbrella organizations of the nonprofit housing sector, Wohnbaugenossenschaften Schweiz and Wohnen Schweiz. As a financial tool, the Fonds de Roulement is of particular importance for younger and smaller cooperatives that have not yet amassed a substantial housing portfolio to serve as security.²¹

The current setup of the Fonds de Roulement originated in a law for the promotion of housing (Wohnraumförderungsgesetz) passed in 2003. That same year, the Swiss Federal Assembly (Bundesversammlung) also approved a framework credit of over CHF 510

million allocated in successive tranches to the Fonds de Roulement through 2017 and then topped up in 2020 with an additional ten years of funding totaling CHF 250 million. Loans from the Fonds de Roulement are subject to conditions such as maximum investment costs per apartment and compliance with high energy-efficiency standards. Cooperatives can draw a maximum of CHF 50,000 per apartment, regardless of apartment size. In addition, the architecture must score enough points in the housing evaluation system (Wohnungs-Bewertungs-System). [2. Public Opinion, p. 78] Between 2004 and 2023, Zurich cooperatives received 58 loans amounting to CHF 147.2 million, allowing them to construct, renovate or buy 4,629 apartments.²²

↳ **The Emissionszentrale für gemeinnützige Wohnbauträger (EGW)** is a cooperatively organized institution that issues bonds for nonprofit housing developers. It was founded in 1990 as an initiative of the federal government when high interest rates made conventional borrowing difficult for cooperatives. Insuring loans on capital markets was a way for the government to offer cooperatives loans at reduced interest rates.²³ Thus, the EGW issues government-secured bonds that offer investors low-risk, fixed-income securities for a defined term of five to twenty years. These bonds have the highest credit rating in the ZKB Rating Guide (AAA) because they are guaranteed by the federal government.²⁴ To date, this state guarantee has never been called upon. Every few years, the Swiss National Council (Nationalrat) decides on a new framework credit; since its founding, this has amounted to a total of CHF 7.75 billion in bonds, supporting over one thousand developments with roughly thirty-seven thousand apartments.²⁵ EGW offers housing cooperatives seeking financing for a specific development project the option of participating in the bond issuance at interest rates that are one to two percentage points lower than comparable fixed-rate mortgages granted by banks.²⁶ To participate in a bond issued by the EGW, a housing cooperative must be a member of the EGW cooperative and comply with the standards of the federal housing assistance law. The model has been highly successful. In 1990, the founding members of the EGW were the then four umbrella organizations for nonprofit housing together with 26 developers; in 2022, the organization included 546 cooperative developers from across the country.²⁷

Public lending and insuring loans are central to Zurich's cooperative economy as they enable borrowing up to the exceptionally high loan-to-value ratio of 94 percent. Since the 1990s, the federal bond guarantee and federal loans have been key for the development of new cooperatives who cannot secure new loans through land assets.

These funding sources are administered by a cooperative umbrella organization and a bond-issuing cooperative, thus assuring a high degree of feedback, mutual knowledge, and commitment between lenders and borrowers. These loans and guarantees, granted since 2003, have been a secure investment for the federal government and not resulted in a financial loss.

→ Cooperative funds

Cooperative funds include forms of debt capital (*Fremdkapital*) that a cooperative holds for various purposes and which have certain properties of equity. The deposit fund (*Depositenkasse*) consists of deposits made by cooperative members. The renewal fund consists of funds reserved for renovation and maintenance. Solidarity funds are reserved for projects pertaining to the social goals of a cooperative. These three types of funds are all accounted for by the cooperative as long-term debt (*langfristiges Fremdkapital*) on the balance sheet. As financial tools, they strengthen the cooperative and the cooperative idea.

↳ A **deposit fund** operates as a cooperative-owned savings facility, similar to a bank. Its aim is, first, to increase the cooperative's equity; second, to provide a secure form of investment for members; and third, to generate a profitable return for both the cooperative and its members. Most deposit funds set interest rates slightly below the reference interest rate.²⁸ Almost every big cooperative has its own deposit fund. Often it is as old as the cooperative itself and contributes to residents' collective identification with the cooperative.²⁹ Its purpose is long-term investment, not short-term returns. Most cooperatives set a minimum deposit period of six months.³⁰ Since cooperatives can write many of the regulations for their deposit fund themselves, specific properties and rules differ from one cooperative to the next.³¹ In almost all cooperatives, however, only members or natural and juridical persons close to the cooperative are eligible to deposit money.³²

↳ The **renewal fund and the solidarity fund** are designated funds for a cooperative's maintenance and future social and material development. The renewal fund is used to address and repair a building's normal wear and tear (but not major capital investments). Contributions to it are included in the cost rent. The fund is a tax-free asset of the cooperative administered separately for each development by setting aside up to 15 percent of the development's building insurance value (*Gebäudeversicherungswert*).³³ Some cooperatives

also establish a solidarity fund for collective investments such as for leisure, infrastructure, or events, or to temporarily assist members struggling with financial commitments. A solidarity fund can also be used to support future members in acquiring a cooperative share. Solidarity funds are generally sourced through members' monthly contributions, calculated as a set amount or as a percentage of household income.³⁴

These three instruments—deposit, renewal, and solidarity funds—emerge from the cooperative idea of householding, understood as an economic activity and social practice that maintains the material welfare and political goals of a community over the long term. The deposit fund operates like a bank for cooperative members, the renewal fund supports long-term thinking in building maintenance, and the solidarity fund supports a community's stability and cohesion. Through these funds, individual equity contributions become tools that support housing commons by giving cooperatives flexibility in spending.

The Enjoyment of Trust

The strikingly high debt ratio of Zurich's cooperatives is comparable to that of the private equity industry, where high and risky debt leverage can trigger enormous profit margins when restructuring and reselling companies or debt portfolios. In the case of Zurich's cooperatives, however, the high debt ratio has a fundamentally different role and effect. It denotes confidence in the long-term value of cooperative real estate, backed by the steady flow of rental income. Because this sense of security increases rather than decreases over time, the long-term mutual trust between debtor and creditor also denotes trust in the future, which is exemplified by the high material quality of the cooperative buildings. The tight association of debt with trust, and its translation into housing that is built to last, empowers cooperatives and materializes public value for the city.

This century-long practice stands in stark contrast to the subjectivity of the "indebted man," philosopher Maurizio Lazzarato's term for citizens of countries undergoing neoliberal austerity measures or where states delegate the costs of education, health care, and housing to individuals.³⁵ According to Lazzarato, the individualization of debt to cover basic needs triggers feelings of guilt (about one's indebtedness) and clouds one's long-term thinking, including one's understanding of the notion of public value. The cooperatives' inversion of debt leverage from restriction to empowerment confirms that debt is an imaginary based on narrative constructs about social relations. While the assumptions that feed into a mortgage are always fictional insofar as they are predictions about the future, the mortgage contract itself is a concrete abstraction that inscribes itself into reality and changes it.³⁶ The way debtor-creditor relations are constructed is grounded in, and contributes to, the way social relations, their histories, and their futures are conceptualized—which means, in turn, that they can be reconceptualized.

In Switzerland, the narrative constructs of debt are based first on the country's economic and banking history, specifically its regionalized and autonomous banking system grounded in local mortgage lending since the nineteenth century. Second, they are based on Switzerland's specific geopolitical role, which has allowed for the development of the Swiss interest island since the mid-1920s. Understanding this broader context helps to explain the high indebtedness of Zurich's housing cooperatives and how it translates into an environment built for enjoyment and durability.

Zurich's cooperative debt economy is situated within the Swiss mortgage market, whose value in 2020 was CHF 1 trillion, or 152 percent of the nation's gross domestic product. Given Switzerland's homeownership rate of 36 percent, the lowest rate in Europe, the outside economic weight of its mortgage market is astonishing. The discrepancy is explained by the practice of paying off only the first third of the mortgage debt, then holding the remaining debt indefinitely while paying only interest on the principal (i.e. maintaining two-thirds of the lending value as debt).³⁷ As the guidelines of the Swiss Bankers Association (SBA) state, "In the case of owner-occupied residential property, the mortgage must be amortized to two thirds of the lending value of the property within maximally 15 years."³⁸ Thus, the remaining two thirds are kept as debt and amortized at a much slower pace, if at all.

One reason for the widespread societal acceptance of permanent indebtedness among real estate developers, including cooperatives committed to *Gemeinnützigkeit*, institutional investors, and individuals, is the historic path charted by the Swiss banking system. That system was first regulated at the cantonal level; a federal banking law was passed only in 1934. A weak federal and strong regional organization, as well as a high degree of self-regulation, characterizes the Swiss banking industry to this day and sets it apart from other European countries. The normalization of debt began to evolve from the privatization of the Swiss commons in the early nineteenth century. In this process, farmers could replace feudal royalties with high redemption sums to be paid back to banks, thus trading shared access to land for private ownership of land.³⁹ The transaction costs of this privatization normalized a state of indebtedness among farmers. By the mid-1890s, the outstanding mortgage debt in eleven cantons alone amounted to CHF 2.1 billion.⁴⁰ Improving the conditions for mortgage lending and granting favorable credit conditions to small-scale entrepreneurs figured among the central demands in the founding of cantonal banks in the course of the nineteenth century. Their foundation underscored the importance of locally anchored lending to middle-class entrepreneurs for consolidating democracy. "Economically, the stabilizing effect of the cantonal banks on mortgage rates was (and remains) of particular importance," historian Yves Froidevaux pointed out.⁴¹ Swiss mortgage markets have historically been strongly locally grounded, as the Swiss principle of subsidiarity meant that cantons could define their own mortgage regulations and thus react to local market conditions. Banks, in turn, have been able to assess and evaluate the properties for which they issued loans merely by

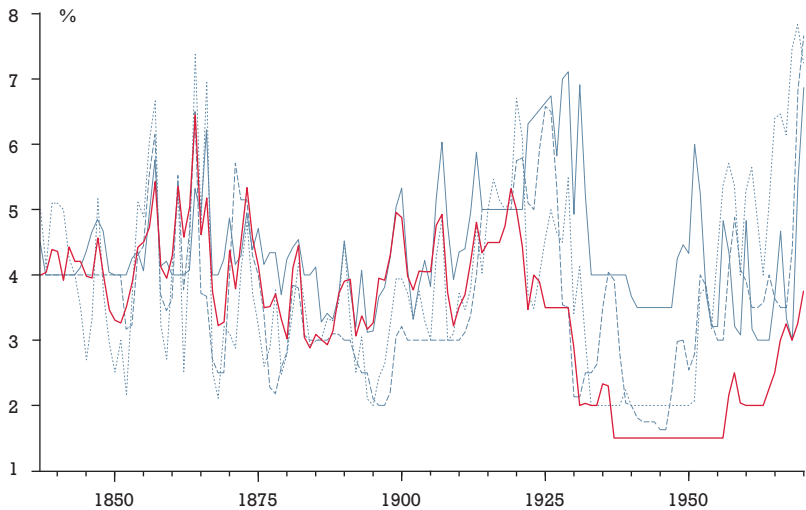
following the minimum standards established by the SBA, founded in 1912.⁴²

In 2021, the share of regionally issued mortgages relative to the total assets in Swiss banks was as high as 80 percent.⁴³ The practice of keeping such high ratios of mortgage debt on a bank's balance sheet follows a specific economic logic: it is based more on a trusting debtor-creditor relationship than on a bet that real estate values will increase. Although an expectation of the stable market value of properties remains a cornerstone of the Swiss mortgage economy, a 20 to 30 percent decline in real estate value is considered acceptable, since loans are also secured by the stability of the land market.⁴⁴ Just as important as the concept of secure real estate values is the high creditworthiness of Swiss private debtors, including cooperatives and individual households. Few Swiss qualify for a loan—and those who do service their debts with great reliability, even in times of economic crisis.⁴⁵ Debtor creditworthiness closely correlates with the proximity between the bank and its borrowers. Ninety-five percent of lending in the Swiss real estate market is done by banks who hold their debtors' budget accounts and hence are able to monitor the minute details of their clients' everyday spending. The banks' knowledge of prospective mortgagees' behavior, coupled with trust in the security of property values, fosters a solid debtor-creditor relationship. The bank benefits from continued interest payments made by reliable existing customers, while high-earning mortgage holders can write off the repayment of mortgage interest from their taxes. In this situation, both parties benefit from maintaining the debtor-creditor relationship for as long as possible.

The Swiss interest island

Another key feature of the Swiss mortgage system is the consistently low interest rates that have characterized Switzerland's financial system since the mid-1920s. [Figure 5.3] The practice of paying a loan's interest but not paying off the principal and relying on the creditworthiness of borrowers was strongly facilitated by the low interest rates that prevailed in Switzerland throughout the twentieth century. Since 1920, the Swiss long-term interest rate (for loans with terms of five or more years) has not risen above 5 percent. The average real interest rate for ten-year loans in Switzerland was 1.7 percent from 1880 to 2020 and 1.1 percent from 1970 to 2020.⁴⁶ These consistently low interest rates correlate with the stability of the Swiss franc, leading to continually rising exchange rates against foreign currencies.

Both conditions can be credited to Switzerland's geopolitical situation. After the First World War, Switzerland became a haven of



5.3 Development of Swiss interest rates in comparison with France, Germany, and Great Britain, 1837–1970

- Switzerland, mean of banks of issue, from 1907 SNB
- - - France, Banque de France
- Germany, Reichsbank/Bundesbank and predecessors before 1875
- Great Britain, Bank of England

In 1924, European interest rates were at historic highs when Zurich’s municipal resolution lowering cooperative equity rates was passed. However, the comparison to Germany, Great Britain, and France shows the significant decline of the Swiss interest rate. That same year, the Swiss discount rate had fallen to 3.5 percent—down from 5 percent in 1918. In 1930, it fell further to 2 percent before leveling off at 1.5 percent from 1936 to 1956. By the 1930s, the Swiss interest island was firmly in place, allowing Zurich’s cooperatives to fully enjoy its benefits during their second growth period between 1942 and 1952.

political, economic, and monetary stability that benefitted from the increasingly globally networked banking system and translated into a continual increase in the exchange value of the Swiss franc.⁴⁷ International investors soon discovered this potential, especially as the formerly belligerent countries struggled with rampant inflation, political instability, and the 1929 economic crisis. In the interwar period, Swiss francs were hoarded as an asset, leading Swiss politicians and bankers to realize they could capitalize on the country’s banking system by offering it to the world’s wealthy as a tax haven. In the 1930s, federal politicians actively promoted the safety for tax evasion from other countries to Switzerland. In 1934, the first Swiss banking law strengthened Swiss banking secrecy, criminalizing not only breaches of this secrecy but even efforts to instigate breaches of secrecy.⁴⁸

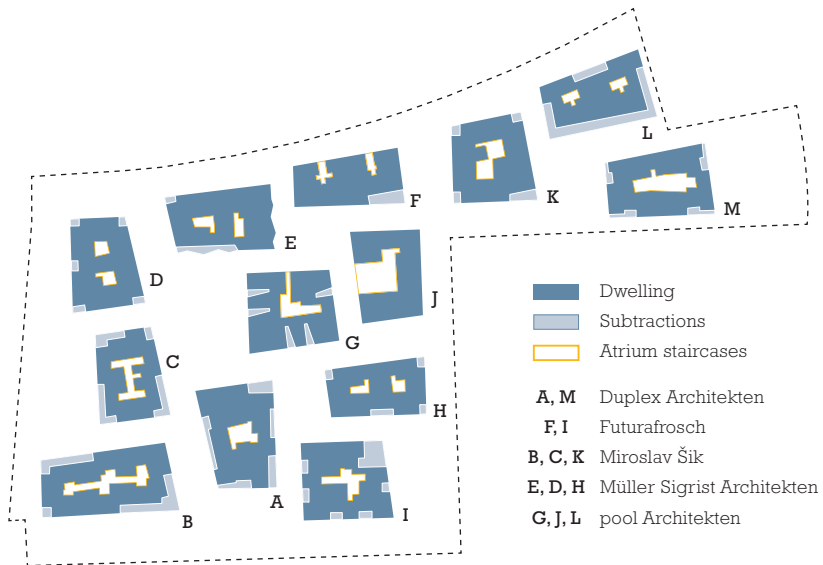
Neither the steady rise of the Swiss exchange rate nor Swiss banking secrecy can fully explain the phenomenon of the Swiss interest island during the twentieth century, however. As economists Ernst Baltensperger and Peter Kugler have shown, it is rather the trust generated by the idea of Switzerland’s “exceptional political, economic, and monetary stability.” This stability reinforces itself by creating a very strong imaginary—which, in turn, explains investors’ readiness to invest in assets fixed on the Swiss franc and to pay a premium for them.⁴⁹ The Swiss real estate economy, and thus the trust in mortgage debt as security, plays an important role in this process while also embedding the practice of local mortgage lending within the macroeconomic context of global investing. On the one hand, the Swiss banking system’s confidence in the intrinsic value of Swiss real estate has consolidated the perception of Swiss geopolitical stability. Conversely, the very possibility of storing the value of local real estate markets as debt assets on the balance sheets of cantonal banks was facilitated by the stable Swiss franc and the low-interest island.⁵⁰ The latter was thus a necessary (but not the sole) condition for the Zurich City Council’s 1924 decision to grant cooperatives access to the capital market with only 6 percent equity—and not to revisit this decision in the following one hundred years.

In an interview, the economic historian Jakob Tanner referred to the relationship between Swiss debt and real estate fictions in terms of the Heideggerian concept of *Gestell*—that is, an “enframing” of the world through technology under the premise of certain aims and preconditions—in this case, the publicly produced imaginaries of durability and reliability: “The available information and the assumption that the state will step in in precarious situations create representations that can be enframed on durability because they stand the test of time.”⁵¹ By using this formulation, Tanner conceptualizes credit as a dispositive that embraces the system of relations between ethical concepts, debtor promise, financial engineering, and built space.⁵² Material value, political stability, and the imaginary of debt are bound together. They enable something unexpected: the enjoyment of high-quality housing. *Enjoyment* here refers to both a right to something and the pleasure derived from that thing. It translates the abstraction of debt into the collective experience of public value for the city.⁵³

Housing for collective enjoyment and its durable architecture: Hunziker Areal, Friesenberg, and Katzenbach

Powerful examples of such collective enjoyment are the stairwells of Hunziker Areal, a neighborhood of thirteen buildings developed by the cooperative mehr als wohnen from 2007 to 2015. [Figure 5.4] With an

average building depth of 32 meters, the urban typology of the development was termed “dicke Typen” (literally, “fat types”) by the architects and was initially conceived to increase density and improve energy performance.⁵⁴ Yet the building shape also challenged conventional understandings of plan typologies and necessitated large, top-lit staircases situated at the center of the building mass. The resulting monuments to the everyday resonate with bodily movements through space and simultaneously materialize a noncommodifiable dimension of enjoyment in cooperative housing. [Figures 5.5–5.8]

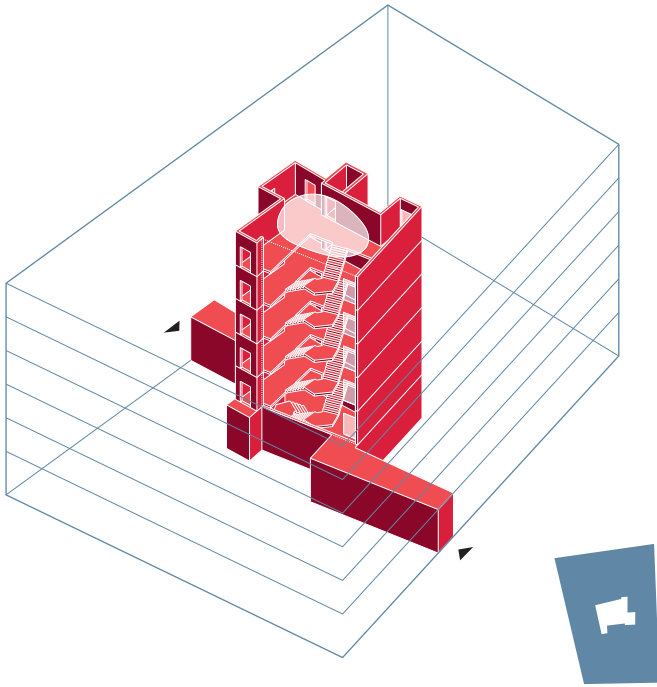


5.4 Site plan highlighting different configurations of atrium staircases, Hunziker Areal, 2007–15

In House A by Duplex Architekten, for example, the flights of stairs placed diagonally in the large open space offer a dignified ascent (to a height of 22 meters) reminiscent of a concert hall. While walking upward, a resident is exposed to the spatial spectacle of the vertical, skylit space bathed in gray light reflecting off exposed concrete. The stairwell also offers a vertical panorama of the cluster apartments’ shared kitchens, whose stacked, floor-to-ceiling windows overlook the staircase. In plan, the shared kitchens, two per floor, are placed opposite each other across the staircase so that cooking activity is visible both from the staircase and, by looking across the staircase, from one apartment to the next. The multiple views created by this spatial disposition relate everyday routines to



5.5 Atrium staircase, Haus A, Hunziker Areal, 2020

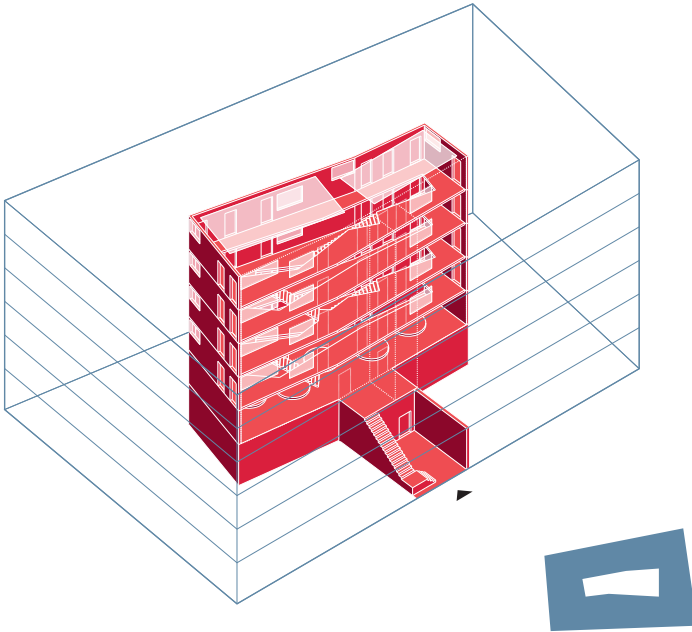


5.6 Atrium staircase, Haus A, Hunziker Areal, 2020

monumental grandeur as one looks through layers of collective privacy, linking the quotidian to the sublime.

Such monuments to the everyday—as exemplified in Hunziker Areal but appearing in variations in other recent cooperative developments—result from a long history of cooperative sharing, the urban politics of *Gemeinnützigkeit*, and the commitment to nonspeculation. Yet Hunziker Areal is special insofar as it was launched as a flagship project celebrating of one hundred years of cooperative engagement in 2007. That year, an association of existing cooperatives founded *mehr als wohnen*, aiming to demonstrate how the cooperative movement responds to the reality of the social mix—of lifestyles, age, income groups, and household types—while sharing resources. The cooperative’s mission statement from 2013 boldly asserts: “We use resources in a householding spirit and in view of future generations. We want to live together in a self-determined and community-oriented manner and use more together instead of individually owning it.”⁵⁵

At the same time, the stairwells of Hunziker Areal emerge from within a building culture where investment in durable building materials is a matter of course. From the 1920s to the 1950s, Swiss conceptualizations of modernity adhered to the notion of home-



5.7 Atrium staircase, Haus M, Hunziker Areal, 2022

liness in interior design and to the dimensions of the village in urban planning, thus associating modernity with permanence. Another example from the post-war period is Max Bill's concept of "good form," which stipulated that design should achieve permanent validity by paying close attention to functionality and use and which became a latent design doctrine of Swiss design.⁵⁶ What is fascinating about Hunziker Areal, however, is not only the exuberance of the common spaces—combining the commitment to durability and sharing—but also how self-evidently this project is inscribed in Zurich's debt economy. In 2007, the project was initially launched with no more than 1.2 percent equity contributed by thirty cooperatives. [Figure 5.9] Subsequently, shares bought by members (totaling 4.53 percent) and the city (0.56 percent) topped up the amount of equity to 6.32 percent. The remaining 93.68 percent of the CHF 196 million budget—CHF 183.6 million—was borrowed. And yet, the extraordinary size of the project, its large sum of borrowed money, and urban scale of four hectares comprising thirteen buildings would not have been conceivable without municipal support and public lending. The city provided the land through a lease on the site of a former waste incinerator, while CHF 64.6 million in public loans with low interest rates—from 0 to 1.4 percent—made the project economically viable.⁵⁷ Banks and public institutions



5.8 Atrium staircase, Haus M, Hunziker Areal, 2022

		CHF	in %	interest rate	loan period
Share equity	Corporate entities	2,400,000	1.22%	0.75%	unlimited
	City of Zurich	1,100,000	0.56%	0.75%	unlimited
	Residents	8,881,490	4.53%	0.75%	unlimited
	Total equity	12,381,490	6.32%		
Loans	Fonds de Roulement	13,260,000	6.77%	1.00%	20 years
	Canton of Zurich	8,178,510	4.17%	0.00%	20 years
	City of Zurich	8,180,000	4.17%	0.00%	30 years
	Emissionszentrale (EGW)	35,000,000	17.86%	1.40%	15 years
	Pension fund City of Zurich (PKZH)	10,000,000	5.10%	1.25%	variable
	Bank consortium (UBS, ZKB, Migrosbank, ABS)	100,000,000	51.02%	2.10%	phased until 2032
	Bank consortium Libor (UBS, ZKB, Migrosbank, ABS)	9,000,000	4.59%	0.65%	short term
Total debt	183,618,510	93.68%			
Total financing	196,000,000	100.00%	1.67%		

5.9 Project financing, loans, and their interest rates, Hunziker Areal, 2015

Starting with CHF 2.4 million contributed by thirty cooperatives, the Hunziker Areal project became possible with CHF 12.4 million of equity and CHF 183.6 million of borrowed capital. Public lending included CHF 64.6 million in loans from the Fonds de Roulement, EGW, and the City and Canton of Zurich. The low interest rates of these loans lowered the interest rate offered for a CHF 100 million loan made by a bank consortium from 2 percent to an average of 1.67 percent.

shared a unanimous belief in this project and agreed that this endeavor entailed virtually no risk.

Hunziker Areal also showcases how public lending can enable large-scale investment and high-quality housing in the urban periphery. This practice has a long-standing history in Zurich, and it counters the preconception that urban expansion with housing for lower-income groups means diminished urban and architectural quality. Another case in point to this argument is the 144 rowhouses and apartments of the first two construction phases of Siedlung Friesenberg. The project was begun in 1925 in what was then the southwestern periphery of the city. It was financed with loans from ZKB, following the 1924 municipal resolution permitting cooperatives to access financing with only 6 percent equity as collateral.⁵⁸ [4.Equity, p. 141] The developer, Familienheim-Genossenschaft Zürich (FGZ), was and is a cooperative focused on providing homes to families with children. Today, the original project's proportions, materials, and colors exude

longevity and homeliness even after one hundred years. The neighborhood welcomes its residents with individual gardens, stone-paved entrances, red tile roofs, yellow plaster facades, and green wood shutters. [Figure 5.10] As with Hunziker Areal one hundred years later, such large-scale investment in the urban periphery was made possible thanks to high levels of debt financing, held as permanent debt in Swiss bank accounts.



5.10 Front garden and house entrance, Siedlung Friesenberg, 1925



5.11 Ceramic tile facade, Katzenbach IV, 2020

Besides the exuberance of common spaces and large-scale investments in the urban periphery, there is a third, more widespread way that debt translates into representations enframed on durability. It appears in the quality of facade construction. On the one hand, material durability is an outcome of cooperative operators' pragmatic wish to avoid high maintenance costs. "We do it because we can do the math," pool Architekten's Raphael Frei recalled of the Zurlinden cooperative's decision to opt for an experimental, durable construction technology combining timber and fiber cement elements for their project Badenerstrasse 378/380. The durable materials would require less repair and maintenance, the cooperative argued.⁵⁹ On the other hand, durability is a mark of high living quality and bespeaks trust in the future. This attitude is reflected, for example, in the preference for rear-ventilated facades over compact facades, at times conveying a sense of luxury, as exemplified by Phase IV of the redevelopment of BGZ's Siedlung Katzenbach, designed

by EMI Architekt*innen. [Figure 5.11] Shimmering, dark-red ceramic tiles and bronze-color metal loggia railings bestow upon angular building shapes the elegance of Northern Italian upper-middle-class residences. The construction cost of the facade was 30 percent higher than that of a standard compact facade. But since this amounted to only 11 percent of the total investment cost, “at the end of the day [it is] not that much more,” architect Christian Inderbitzin noted when discussing the financial ease with which the project was built.⁶⁰

All three examples — Hunziker Areal, Friesenberg, and Katzenbach — unite investment in high-quality materials and high levels of borrowed capital to create public value. They illustrate how debt based on trust in stable returns translates into the enjoyment of an architecture built to last.

Discussion: From locally grounded relations of trust to the pressure of loose money — and back

The contemporary understanding of debt as a burden shouldered by individuals and as a tool to leverage enormous corporate gains is informed by the 2008 global financial crisis. Overextended borrowers were unable to repay their mortgages, which had been repackaged and resold worldwide. Systemic indebtedness — the combination of high-risk financial transactions and precarious loans — unleashed a systemic collapse in bank solvency. As a result, many low- and moderate-income borrowers lost their homes; had they been able to refinance, many would likely have been able to retain them. Instead of bailing out these households, however, governments bailed out the banks. Corporate gains made in the high-risk transactions translated into public debt, leading to cuts in social welfare programs that spurred inequality and social polarization.⁶¹

In contrast, Zurich’s housing cooperatives demonstrate how, under the right conditions, highly leveraged debt translates into secure, stable business relations and high material quality. Their example suggests ways to reconceptualize the narrative construct of debt, especially when looking at long-duration time periods. Rather than symbolizing individual guilt and incapacity, debt can be understood as pride and trust in a long-standing and sustainably managed business relationship. This observation also confirms anthropologist David Graeber’s assessment of the historic evolution of debt. Before the implementation of imperial or national currencies, the social practice of lending bore witness to long-standing peace and relations of trust rather than upheaval and violence.⁶²

Switzerland's specific logic of mortgage debt results from the historic evolution of its regionalized banking system, supported by the global trust in Switzerland's geopolitical stability. Cooperatives not only benefit from this macroeconomic situation but also contribute to consolidating it through stable real-estate developments founded in long-term thinking. Mutual trust is at the base of the business relations between independent cantonal banks and cooperative borrowers, and this trust is grounded in the enduring experience that cooperatives do not go bankrupt.⁶³ This type of relationship parallels Zurich's highly diverse cooperative scene, where each cooperative has a close relation to its users and knows what to expect from them. Both entrepreneurial relations are comparatively small-scale and locally grounded, yet embedded within a broader macroeconomic setting that supports trust and long-term thinking. And yet, the cooperatives that led the movement's renaissance over the last thirty years by challenging social norms were not granted the same degree of trust that banks extend to cooperatives with which they had long-standing business partnerships. [4. Equity, p. 152] In this respect, Hunziker Areal, with its loan-to-value ratio of 94 percent showcases a pivotal moment in Zurich's housing history: The demands of activist movements aligned with the conceptualization of public value by the governing, allowing the cooperative to integrate the project within Zurich's system of high loan-to-value ratios and low equity requirements.

During the two decades of low interest rates that lasted until 2022, the Swiss interest island decreased in geopolitical importance. However, the pressure of cheap money had a strong effect on Zurich's cooperatives, turning them into even more lucrative investment opportunities than they already were. The low-interest phase not only spurred banks' desire to grant more loans to existing customers. The pressure of cheap money also contributed to propelling a process of urban renewal through *Ersatzneubau* (replacement construction). [7. Zoning, p. 250] "Now is the time to build your expensive facade; you will never get money as cheaply again," Philipp Fischer advised his cooperative clients in 2020.⁶⁴ The low-interest phase also contributed to the consolidation of the cooperative economy by creating opportunities to restructure debt portfolios to create more financially advantageous long-term debt obligations. ABZ cooperative even used the intermediate vehicle of direct credits. The rise in global interest rates since 2022 has brought to a halt the pressure for redevelopment and banks' eagerness to lend while reorienting development concepts toward reuse. The concurrent rise in violent geopolitical conflicts, however, makes even more urgent those efforts to reconsider locally grounded debt and the trust it is based upon as a tool of peacetime.

For Zurich's cooperatives and their lenders, debt means a commitment to a secure, stable, and long-term business relationship based on mutual trust. The primary goal is not to pay back the mortgage but rather to create a stable and lasting partnership. As a result, mortgage-financed architecture is built to last for generations. This plays out in the choice of high-quality building materials, whether in facades, floors, or hardware. It also fosters the creation of spaces of noncommodifiable enjoyment, such as the monumental collective staircases of Hunziker Areal.

For private lenders, cooperatives provide lucrative investment opportunities with virtually no risk. The cooperatives' land and buildings are secure assets. Zurich's vacancy rate of a mere 0.15 percent ensures that cooperative apartments, offering high use value at low cost, will never go unrented. That is, cooperatives are virtually guaranteed a stable income flow to service their debt. In the extremely rare case of a cooperative going bankrupt, the riskier portion of its mortgages is backed by the public sector.

For public lenders, issuing debt to cooperatives is a way to require specific design standards, such as energy efficiency and diverse dwelling forms, while also ensuring the provision of subsidized apartments for low-income residents.

For the federal government, having professional associations such as Wohnbaugenossenschaften Schweiz award these loans ensures a close feedback loop between financial programs and borrowers' needs and desires.

For cooperatives, having a choice of public and private lenders allows for debt to be borrowed and rescheduled at favorable rates over long periods of time. These conditions enable cooperatives to invest in durable materials and to pursue nonstandard architectural solutions while meeting the standards imposed by public loans. Long-term debt also allows cooperatives to take risks on endeavors that play out only in the long term, such as the development of large-scale projects in the urban periphery.

- 1 **SwissBanking, *Richtlinien betreffend Mindestanforderungen bei Hypothekarfinanzierungen* (Basel: SwissBanking, August 2019), 6–7, https://www.swissbanking.ch/_Resources/Persistent/0/e/3/0e3fe72b0bdc557fef84893287ece62b37172e4cf/0e3fe72b0bdc557fef84893287ece62b37172e4cf/SBVg_Richtlinien_betreffend_Mindestanforderungen_bei_Hypothekarfinanzierungen_DE.pdf (accessed August 1, 2023).**
- 2 **Karl Bürkli, *Kantonalbank, aber keine Herren-, sondern eine Volksbank, keine 5 und 6%, sondern 2, höchstens 3 Prozent Zins: Sturz der Geldaristokratie durch eine Staatsbank ohne Gold- und Silbergeld* (Zurich: Kommissionsverlag der Buchhandlung von Honegger Schmid, 1866); Daniela Decurtins and Susi Grossman, “Die Bedeutung kommunikativer Vernetzung für die Gründung der Zürcher Kantonalbank 1870,” in Youssef Cassis and Jakob Tanner, eds., *Banken und Kredit in der Schweiz / Banques et crédit en Suisse (1850–1930)* (Zurich: Chronos, 1993), 105–27.**
- 3 **For ZKB’s public mandate, see “Leistungsauftrag,” Zürcher Kantonalbank, <https://www.zkb.ch/de/ueber-uns/unser-unternehmen/leistungsauftrag.html> (accessed October 3, 2022).**
- 4 **According to the Swiss National Bank (SNB), real estate mortgages are the main business for all Swiss banks except Credit Suisse and UBS. See “3.2 Kantonalbanken,” in “Erläuterungen — Banken,” SNB BNS, last updated December 21, 2022, https://data.snb.ch/de/topics/banken/doc/explanations_banken#bgkb (accessed July 24, 2023). For the continuous rise of the share of mortgages on the balance sheets of the SNB since 1987, see “Ausgewählte Aktivpositionen — Jährlich,” SNB BNS, last updated June 22, 2023, <https://data.snb.ch/de/topics/banken/chart/babilaapouach> (accessed July 24, 2023).**
- 5 **“Rating,” Zürcher Kantonalbank, <https://www.zkb.ch/de/ueber-uns/investor-relations/rating.html> (accessed July 18, 2023).**
- 6 **These directives have taken a variety of forms. In 1902, the canton passed a law that allowed ZKB to lend to housing cooperatives “at a reduced interest rate” (“können ... zu verbilligtem Zinsfuß gewährt werden”). Gesetz betreffend die Zürcher Kantonalbank, March 16, 1902, Staatsarchiv des Kantons Zürich (StaZH), OS 26, 355–64, § 17. In 1926, the Gesetz über die Zürcher Kantonalbank, June 6, 1926, StaZH, OS 33, 277–88, § 14, added that these interest rates should cover the banking costs. The 1978 edition of the law underlined the social vocation of the bank and its support for affordable housing: Gesetz über die Zürcher Kantonalbank, May 28, 1978, StaZH OS 46, 849–56, § 2, shifting the term from “gemeinnützig” to “preisgünstig,” stating that the bank “fördert den preisgünstigen Wohnungsbau” (“assists low-cost housing”).**
- 7 **Stadt Zürich, “Protokoll des Stadtrates von Zürich vom Jahre 1924,” August 27, 1924, Stadtarchiv Zürich, 416–19.**
- 8 **See Stadt Zürich, “Grundsätze betreffend die Unterstützung des gemeinnützigen Wohnungsbaues,” July 2, 1924, Wirtschaftsarchiv Basel, H XII 10B, clause III. For relating the interest rates of the second mortgages to regular ZKB rates see Stadt Zürich, “Protokoll des Stadtrates von Zürich vom Jahre 1924,” June 28, 1924, Stadtarchiv Zürich, 310.**
- 9 **Hans Rupp, interview, Zurich, February 27, 2020; Philipp Klaus, interview, Zurich, February 20, 2020; Martin Uebelhart, online interview, September 2, 2022.**
- 10 **ZKB, “Zürcher Kantonalbank lanciert eine vergünstigte Hypothek für Wohnbaugenossenschaften, um gemeinnützigen und preisgünstigen Wohnraum zu fördern,” press release, May 16, 2022, <https://www.zkb.ch/de/ueber-uns/medien/medienmitteilungen/2022/hypothek-wohnbaugenossenschaften.html> (accessed November 5, 2022).**
- 11 **Kathrin Schriber (Wohnbaugenossenschaften Schweiz), email to authors, February 6, 2023.**
- 12 **Jürg Tobler, interview, Zurich, February 25, 2020.**
- 13 **Regarding cooperatives’ economic soundness, see 4. Equity, p. 143 and notes 12 and 14.**

- 14 Kathrin Schriber, email to Rebekka Hirschberg, November 29, 2022. Kraftwerk 1, for example, chooses not to hold mortgages issued by UBS and Credit Suisse (Klaus, interview).
- 15 The 2021 CHF 120 million ABZ bond has a ten-year term and an interest rate of 0.25 percent. See “0.25 ABZ 21-31,” SIX, <https://www.six-group.com/de/market-data/bonds/bond-explorer/bond-details.CH1131931300CHF4.html#/> (accessed August 22, 2024).
- 16 Stadt Zürich, “Protokoll des Stadtrates von Zürich vom Jahre 1924,” July 16, 1924, Stadtarchiv Zürich, 364; Stadt Zürich, “Protokoll des Stadtrates von Zürich vom Jahre 1924,” September 3, 1924, Stadtarchiv Zürich, 428; Stadt Zürich, “Grundsätze betreffend die Unterstützung gemeinnütziger Bauge nossenschaften,” August 27, 1910, Wirtschaftsarchiv Basel, H XII 10B, clause III.
- 17 Uebelhart, online interview; Astrid Heymann, interview, Zurich, July 12, 2022.
- 18 “Der Baufonds des Bundesrates an den Verband,” *Gemeinnütziger Wohnungsbau: Monatsschrift des Schweiz. Verbandes zur Förderung des gemeinnützigen Wohnungsbaues* 1, no. 10 (July 1921), 160: “Die Häuser sollen nach Ausgestaltung und Baukosten den Bedürfnissen der weniger bemittelten Bevölkerungsschichten angepasst werden.” (“In terms of design and construction costs, the houses should be adapted to the needs of the less affluent strata of the population.”)
- 19 “SR 101: Bundesverfassung der Schweizerischen Eidgenossenschaft vom 29 Mai 1874; Änderungen,” Schweizerische Eidgenossenschaft, Systematische Rechtssammlung, https://www.fedlex.admin.ch/eli/cc/1/1_1_1/de/changes (accessed January 3, 2023).
- 20 “Fonds de Roulement (FdR),” Wohnbaugenossenschaften Schweiz, https://www.wbg-schweiz.ch/dienstleistungen/finanzierung/fonds_de_roulement (accessed September 7, 2022).
- 21 Franz Horváth, “‘Gesunde, frohe und preiswerte Heimstätten’: Verbandsgründung in schweren Zeiten,” in “Verbandsjubiläum: 100 Jahre für faires Wohnen,” special issue, *Wohnen* 94 (2019), 6–10, here 9, <https://doi.org/10.5169/seals-867746>.
- 22 Felix Walder (BWO), email to authors, September 27, 2023.
- 23 ChristophENZler, “Die Finanzierungshilfen der Emissionszentrale für gemeinnützige Wohnbauträger EGW,” *Die Volkswirtschaft* 7/8 (2010), 26–29.
- 24 “Konditionen,” Emissionszentrale für gemeinnützige Wohnbauträger, <https://www.egw-ccl.ch/de/anleihen/konditionen/> (accessed November 5, 2022).
- 25 Emissionszentrale für gemeinnützige Wohnbauträger EGW, *Geschäftsbericht 2022* (Olten: EGW, 2023), 4–6.
- 26 EGW, *Geschäftsbericht 2022*, 3, 9–10. The average interest rate for all EGW bonds outstanding on December 31, 2022, was 0.763 percent. The EGW bonds issued in 2022, however, have a much higher interest rate, reflecting rising interest rates worldwide: 1.28 percent on March 30, 2022, and 2.12 percent on November 2, 2022.
- 27 EGW, *Geschäftsbericht 2022*, 3, 5.
- 28 These aims are stated under item one, “purpose,” in the *Depositenkasse* regulations of FGZ and Kraftwerk 1. FGZ, “Reglement der Darlehenskasse der Familien-Genossenschaft Zürich,” May 26, 2010, <https://fgz.ch/darlehenskasse/> (accessed September 14, 2023); Kraftwerk 1, “Reglement der Depositenkasse,” May 10, 2011, <https://www.kraftwerk1.ch/genossenschaft/depositenkasse.html> (accessed September 14, 2023).
- 29 Uebelhart, online interview. The ABZ deposit fund was founded in 1923, seven years after the founding of the cooperative.
- 30 See “Reglement der Depositenkasse” by Kraftwerk 1 and Kalkbreite, for example. On average, depositors with ABZ’s deposit fund leave their money in for eight years. Uebelhart, online interview.
- 31 Cooperatives adjust the interest rate for their deposit fund every few months in accordance with their regulations. Some cooperatives, such as Kalkbreite, follow the reference interest rate (*Referenz-*

- zinssatz) of the Federal Office for Housing (Bundesamt für Wohnungswesen, or BWO) and define their own interest rate as 0.75–1 percent lower. Others, such as FGZ and Kraftwerk 1, set their interest rate between the usual interest rates for variable new mortgages on the capital market and the savings account of the ZKB. Kalkbreite, “Reglement der Depositionskasse der Genossenschaft Kalkbreite,” April 18, 2019, <https://www.kalkbreite.net/reglemente/> (accessed September 14, 2023).
- 32 For decades, ABZ was one of the few cooperatives whose deposit fund was open to nonmembers. This option was withdrawn in 2015, and in 2021, ABZ introduced negative interest rates for nonmembers. Many nonmembers chose not to withdraw their deposits due to their ethical and emotional attachment to the organization. Uebelhart, Zoom interview.
- 33 This tax deduction applies to all legal entities in the Canton of Zurich. Kathrin Schriber (Wohnbaugenossenschaften Schweiz), email to Rebekka Hirschberg, April 5, 2022.
- 34 For the regulations of the Kalkbreite solidarity fund, see <https://www.kalkbreite.net/reglemente/> (accessed December 18, 2023). For the regulations of the Kraftwerk 1 solidarity fund, see <https://www.kraftwerk1.ch/genossenschaft/dokumente.html> (accessed September 14, 2023). ABZ requires a monthly contribution of CHF 5 per household, irrespective of income. See “Der ABZ-Solidaritätsfonds,” <https://www.abz.ch/verantwortung/solidaritaetsfonds/> (accessed September 15, 2023).
- 35 Maurizio Lazzarato, *The Making of the Indebted Man*, trans. Joshua David Jordan, intervention series 13 (South Pasadena, CA: semiotext(e), 2012 [2011]).
- 36 David Graeber, *Debt: The First 5,000 Years* (New York: Melville House, 2011). For a discussion of real estate fictions produced by architects and branding professionals, see Dasha Kuletskaya, “The ‘Legitimized Architecture’ of Minsk World: Primitive Accumulation through Housing under Authoritarian Neoliberalism in Belarus,” *Architectural Theory Review* 26, no. 1 (2022), 105–25, <https://doi.org/10.1080/13264826.2022.2056214>;
- Claire Harper, “Density: Objective Measure or Critical Tool of the Neoliberal Agenda?,” *Footprint* 13, no. 1 (2019), 31–54, <https://doi.org/10.7480/footprint.13.1.2123>. For the concept of concrete abstraction, see Łukasz Stanek, “Space as Concrete Abstraction: Hegel, Marx and Modern Urbanism in Henri Lefebvre,” in Kanishka Goonewardena et al., eds., *Space, Difference, Everyday Life: Reading Henri Lefebvre* (New York: Routledge, 2008), 62–79.
- 37 Hendrik Budliger, “Die Schweiz ist Weltmeisterin,” in *Demografie, Wohnen, Immobilien* (Cham: Springer Link, 2022), 45–59, https://doi.org/10.1007/978-3-658-38012-0_4; Fritz Zurbrügg, “Hypothekar- und Immobilienmarkt: Aktuelle Entwicklungen bergen Risiken für die Finanzstabilität” (lecture presented at the Swiss National Bank, Bern, 2021), 13; Bundesamt für Statistik, ed., *Bau- und Wohnungswesen 2020* (Neuchâtel: Bundesamt für Statistik, 2022), <https://www.bfs.admin.ch/bfs/de/home/statistiken/bau-wohnungswesen.assetdetail.22304473.html> (accessed October 15, 2022). For the rate of Swiss homeownership in 2020, see “Bewohnertyp der bewohnten Wohnungen,” Schweizerische Eidgenossenschaft, Bundesamt für Statistik, 2022, <https://www.bfs.admin.ch/bfs/de/home/statistiken/bau-wohnungswesen/wohnungen/wohnverhaeltnisse/mieter-eigentuemer.assetdetail.21245848.html> (accessed September 21, 2023). Eurostat, the statistical office of the European Union, states 42.2 percent for Switzerland’s home ownership rate instead of 36.2 percent. Eurostat thus includes cooperative renters (2.8 percent) and people living for free in privately owned properties (3.1 percent) in the account of owners. <https://ec.europa.eu/eurostat/cache/digipub/housing/bloc-la.html>, accessed September 21, 2023.
- 38 SwissBanking, *Richtlinien betreffend Mindestanforderungen bei Hypothekendarfinanzierungen* (Basel: SwissBanking, August 2019), 7: “Im Falle von selbstgenutztem Wohneigentum ist die Hypothekarschuld innert maximal 15 Jahren auf 2/3 des Belehnungswertes der Liegenschaft zu amortisieren.”
- 39 Jakob Tanner, “Geschichte und Kritik des ‘Bodenmarktes’ in der Schweiz,” in Ruth von Gurny et al., eds., *Boden*

- Wohnen Leben: Markt, Profit und Gegenwart im Fall nicht vermehrbare Güter* (Zurich: edition 8, 2022), 13–24.
- 40 Emil Hofmann, “Bodenverschuldung,” in Naum Reichesberg, ed., *Handwörterbuch der Schweizerischen Volkswirtschaft, Sozialpolitik und Verwaltung, Zweiter Band, Forstwesen – Lieferungs- und Differenzgeschäfte* (Bern: Encyclopädie, 1903), 601–12.
- 41 Yves Froidevaux, “Kantonalbanken,” in *Historisches Lexikon der Schweiz*, April 8, 2015. In the nineteenth and twentieth century, banks dominated the consolidation of the land market, and this domination remains a constant. See Jakob Tanner, “Geschichte und Kritik des ‘Bodenmarktes’ in der Schweiz,” 16.
- 42 Urs Hausmann, *Liegenschaften wertgeschätzt: Ein Streifzug durch zwei Jahrhunderte Schweizer Bewertungsgeschichte* (Zurich: Edition Hochparterre, 2019). For the guidelines on minimum requirements for mortgage loans and the guidelines on assessing, valuing, and processing loans secured against property, see “Mortgage Market Regulation,” SB, <https://www.swissbanking.ch/en/topics/regulation-and-compliance/mortgage-market-regulation> (accessed October 14, 2022).
- 43 Zurbrügg, “Hypothekar- und Immobilienmarkt.”
- 44 Urs Hausmann, online interview, July 13, 2022.
- 45 Hausmann, online interview: “Bei der Raiffeisenbank bewegten sich die Ausfälle von grundpfandgesicherten Krediten in der Krisenzeit der 1990er-Jahren im Promille-Bereich.” (“During the real estate crisis of the 1990s, at Raiffeisenbank, defaults on loans secured by real estate were in the per mill range.”) Hausmann drew this insight after consulting the annual reports of the Eidgenössische Bankenkommision (EBK), precursor of the Swiss Financial Market Supervisory Authority (FINMA).
- 46 Niko Hauzenberger, Florian Huber, Daniel Kaufmann et al., *Interest Rates in Switzerland, 1852–2020* (Bern: State Secretariat for Economic Affairs, June 2021), 24, https://www.seco.admin.ch/seco/en/home/Publikationen_Dienstleistungen/ Publikationen_und_Formulare/Strukturwandel_Wachstum/Wachstum/interest_rates_switzerland_1852-2020.html (accessed August 1, 2023); Philippe Bacchetta, Kenza Benhima, and Jean-Paul Renne, *Understanding Swiss Real Interest Rates in a Financially Globalized World* (Bern: State Secretariat for Economic Affairs, June 2021), 10.
- 47 Ernst Baltensperger and Peter Kugler, “The ‘Swiss Interest Island,’ 1837–1970,” in *Swiss Monetary History since the Early 19th Century* (Cambridge, UK: Cambridge University Press, 2017), 171–79.
- 48 Schweizerischer Bundesrat, “Botschaft des Bundesrates an die Bundesversammlung betreffend den Entwurf eines Bundesgesetzes über die Banken und Sparkassen,” Bern, February 2, 1934, 171–224; Bundesgesetz über die Banken und Sparkassen, Bankengesetz BankG, November 8, 1934, Art. 47; Peter Hug, “Steuerflucht und die Legende vom antinazistischen Ursprung des Bankgeheimnisses: Funktion und Risiko der moralischen Überhöhung des Finanzplatzes Schweiz,” in Jakob Tanner and Sigrid Weigel, eds., *Gedächtnis, Geld und Gesetz: Vom Umgang mit der Vergangenheit des Zweiten Weltkrieges* (Zurich: Vdf-Hochschulverlag, 2002), 269–322; Christophe Farquet, “The Rise of the Swiss Tax Haven in the Interwar Period: An International Comparison,” EHESS Working Papers in Economic History, no. 27, European Historical Economics Society, October 2012, https://ehes.org/wp/EHES_No27.pdf (accessed August 1, 2023). At a 1936 Federal Council meeting, a council member described the ongoing tax evasion from France in terms of the “advantage” of bringing “funds to safety”: “Switzerland was the preferred refuge for French tax evaders long before the war. Since the war, it has become so to an even greater extent. The advantages of Switzerland’s balanced foreign and domestic policy, its monetary policy and tax legislation prompted countless French capitalists to bring their funds to safety in Switzerland.” (“Die Schweiz war schon lange vor dem Kriege die bevorzugte Zufluchtsstätte der französischen Fluchtkapitalien. Sie ist es seit dem Kriege in noch weit größerem Masse geworden. Die aussen- und innenpolitisch ausgeglichene Haltung der Schweiz, ihre Währungspolitik und Steuergesetzgebung waren Vorzüge, die unzählige französische

- Kapitalisten veranlassten, ihrer Gelder in der Schweiz in Sicherheit zu bringen.” Session of the Federal Council on February 14, 1936, no. 220, “Verhandlungen mit Frankreich zur Beseitigung der Doppelbesteuerung” [Negotiation with France to eliminate double taxation], BAR E 1004.1, vol. 356 (January–February 1936), 12, cited in Hug, “Steuerflucht und die Legende,” 20.
- 49 Baltensperger and Kugler, “The ‘Swiss Interest Island,’” 178. Assets denominated in Swiss francs but created outside Switzerland also showcase low interest rates, while “most fixed interest rate securities deposited in Switzerland by foreign investors are denominated in foreign currencies.” See also Peter Kugler and Beatrice Weder di Mauro, “The Puzzle of the Swiss Interest Island: Stylized Facts and a new Interpretation,” *Aussenwirtschaft* 57 (1), 2002, 49–63; Peter Kugler and Beatrice Weder di Mauro, “Why are Returns on Swiss Franc Assets So Low? Rare Events May Solve the Puzzle,” *Applied Economics Quarterly* 51 (3), 2005, 351–72.
- 50 Baltensperger and Kugler, “The ‘Swiss Interest Island,’” 173.
- 51 “Auf Grundlage der vorhandenen Information und der Annahme, dass der Staat in prekären Situationen einspringt, entstehen Bilder, die auf Dauer gestellt werden können, weil sie sich bewähren.” Jakob Tanner, interview, Zurich, July 11, 2022. See also Martin Heidegger, “Die Frage nach der Technik,” in *Die Technik und die Kehre* (Pfullingen: Günther Neske, 1962), 5–36.
- 52 In “The Confession of the Flesh” (1977), Michel Foucault defines *dispositif* as an apparatus that embraces the system of relations between “discourses, institutions, architectural forms, regulatory decisions, laws, administrative measures, scientific statements, philosophical, moral and philanthropic propositions.” Michel Foucault, “The Confession of the Flesh,” in Colin Gordon, ed., *Power/Knowledge: Selected Interviews and Other Writings* (New York: Pantheon Books, 1980), 194–228.
- 53 The German term *Genossenschaft* (cooperative) and *Genuss* (enjoyment) share etymological roots. See “genießen” in *Etymologisches Wörterbuch des Deutschen*, <https://www.dwds.de/wb/etymwmb/genießen>, accessed August 20, 2024; “Genossenschaft” in *Deutsche Wortfeldetymologie in europäischem Kontext*, <https://dwee.saw-leipzig.de/etymology/Genossenschaft/de>, accessed August 20, 2024.
- 54 Anne Kaestle, interview, Zurich, February 21, 2020.
- 55 mehr als wohnen, *Leitbild*, 2013, 1. (“Wir nutzen Ressourcen haushälterisch und mit Blick auf kommende Generationen. Wir wollen selbstbestimmt und gemeinschaftsorientiert zusammenleben und mehr gemeinsam nutzen statt individuell besitzen.”) For the project’s initial goals, see Paul Knüsel and Jutta Glanzmann, *mehr als wohnen: Von der Brache zum Stadtquartier; Dokumentation “Entwicklungs- und Realisierungsprozess der gemeinnützigen Wohnsiedlung Hunziker Areal in Zürich-Leutschenbach,” Report 1: 2007–2010* (Zurich: Bundesamt für Wohnungswesen, December 2010). Both documents available at <https://www.mehralswohnen.ch/dokumente/> (accessed September 16, 2023).
- 56 Bill coined the phrase “good form” for the Swiss Werkbund and represented Switzerland at the Milan Triennials in 1936 and 1951. See Max Bill, *Form: Eine Bilanz über die Formentwicklung um die Mitte des XX. Jahrhunderts* (Basel: K. Werner, 1952); Ulrike Jehle-Schulte Strathaus and Roger Diener, “Von der Angemessenheit der Form zur Form der Angemessenheit,” in Anna Meseure, Martin Tschanz, and Wilfried Wang, eds., *Architektur im 20. Jahrhundert: Schweiz* (Munich: Prestel, 1998), 61–65. The importance of longevity in Swiss design was highlighted by Christian Indebitzin and Elli Mosayebi, interview, Zurich, February 28, 2020. See also pool Architekten, “Eine Art Schweizer Trotz: Langlebigkeit,” in Marc Angéllil and Jörg Himmelreich, eds., *Architekturdialoge: Positionen – Konzepte – Visionen* (Sulgen: Niggli, 2011), 470–85.
- 57 Public lending included CHF 64.6 million in loans from the Fonds de Roulement, EGW, and the City and Canton of Zurich. The low interest rates of these loans lowered the interest rate offered for a CHF 100 million loan made by a bank consortium from 2 percent to an average of 1.67 percent. Paul Knüsel and Jutta Glanzmann, *mehr als wohnen: Von der Brache zum Stadtquartier*;

- Abschlussbericht "Entwicklungs- und Realisierungprozess der gemeinnützigen Wohnsiedlung Hunziker Areal in Zürich-Leutschenbach," Report 3, 2013–2015* (Zürich: Bundesamt für Wohnungswesen, December 2015), 84–85.
- 58 Stadt Zürich, "Protokoll des Stadtrates von Zürich vom Jahre 1924," July 16, 1924.
- 59 Raphael Frei and Andreas Sonderegger, interview, Zurich, February 20, 2020.
- 60 Inderbitzin and Mosayebi, interview.
- 61 Financial Crisis Inquiry Commission, *The Financial Crisis Inquiry Report* (Washington, DC: Authenticated US Government Information, 2011); Anne Kockelkorn, "4. Global Transactions, 2002–15," in Stefan Aue et al, eds., *Housing after the Neoliberal Turn: International Case Studies* (Berlin: Spector Books, 2015), 100–15; Adam Tooze, *Crashed: How a Decade of Financial Crises Changed the World* (New York: Viking Press, 2018).
- 62 Graeber, *Debt*.
- 63 See 4. Equity, p. 144 and note 12.
- 64 Philipp Fischer, interview, Zurich, March 12, 2020.

Text Credits

This chapter draws on research and ideas developed by Nina Baisch and Bianca Matzek in a seminar paper in the spring of 2020, in particular their archival research on Siedlung Friesenberg.

Image Credits

- pp. 164–66 Top-lit staircases, Hunziker Areal, 2022 and 2020. Photographs: Hsiu-Ju Chang, Anna Derriks
- 5.1 Visualization: Monobloque. Data source: Kalkbreite annual report (2022)
- 5.2 Baugeschichtliches Archiv der Stadt Zürich, coloration by Monobloque
- 5.3 Visualization: Monobloque. Data source: Ernst Baltensperger and Peter Kugler, *Swiss Monetary History since the Early 19th Century* (Cambridge UK: Cambridge University Press, 2017), using data from Sidney Homer and Richard Sylla, *A History of Interest Rates* (Hoboken, NJ: John Wiley & Sons, 2005)
- 5.4 Drawing: Hsiu-Ju Chang
- 5.5 Photograph: Hsiu-Ju Chang
- 5.6, 5.7 Drawings: Hsiu-Ju Chang
- 5.8 Photograph: Anne Kockelkorn
- 5.9 Visualization: Monobloque. Data source: BWO, *mehr als wohnen. Von der Brache zum Stadtquartier. Abschlussbericht. "Entwicklungs- und Realisierungprozess der gemeinnützigen Wohnsiedlung Hunziker Areal in Zürich-Leutschenbach," Report 3, 2013–2015* (Grenchen: BWO, 2015)
- 5.10 Archives of Familienheim-Genossenschaft Zürich (FGZ)
- 5.11 Photograph: Anna Derriks







6

Land

with Anna Derriks and Sanna Kattenbeck

The high percentage of cooperative land ownership in Zurich contributes to the city's sociospatial balance. Cooperatives' land is removed from speculation, curbing gentrification and keeping even inner-city apartments affordable. Large, contiguous sites allow for the collective use of urban green spaces.

Instruments →

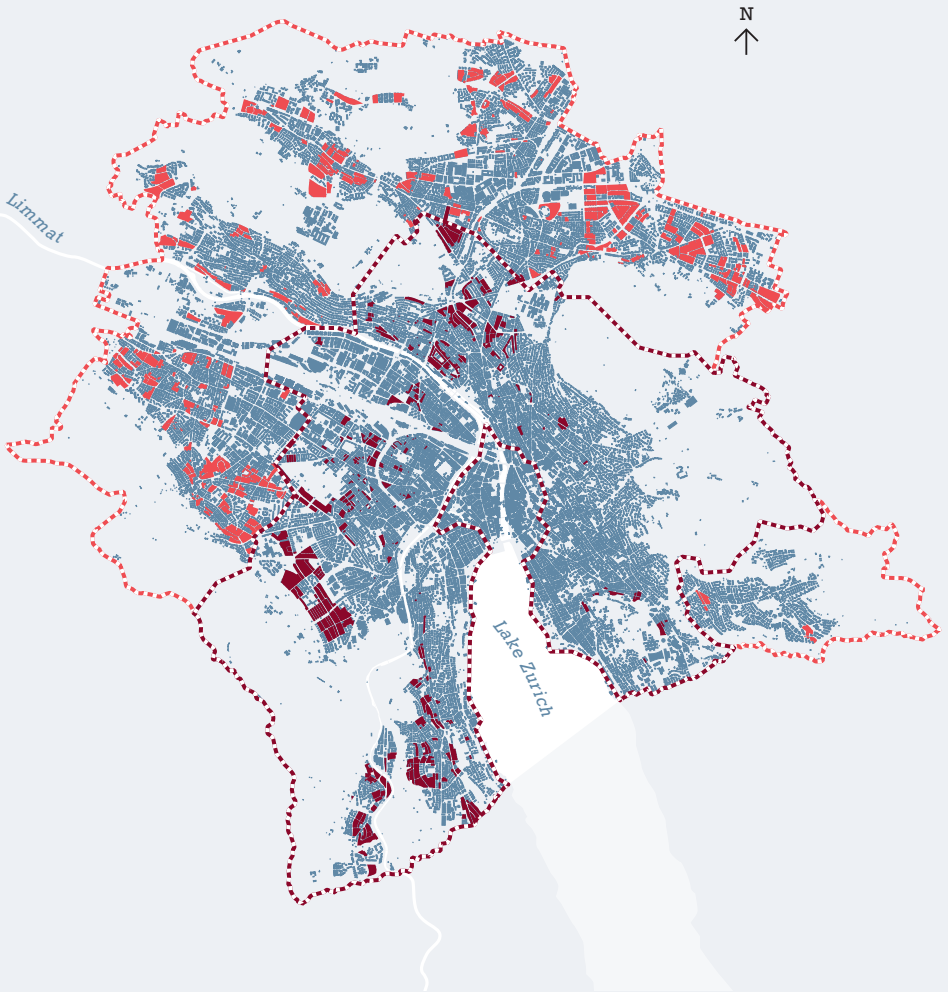
→ Cooperative land ownership

Ownership of land is a legal construct for assigning the rights and responsibilities of individual or juridical persons to a piece of property, defined as a part of the earth's surface and registered in a deed. The Swiss constitution protects the right to property as a fundamental right. It can be restricted only if certain conditions are met. For example, expropriation of land, also known as eminent domain or compulsory acquisition, must have a legal basis and serve a valid public interest. It must be proportionate to the ends sought, and market-rate compensation must be guaranteed.¹

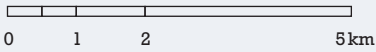
As of 2016, Zurich's cooperatives owned approximately 9 percent of the city's buildable land.² [Figure 6.1] Seventy percent of the total number of cooperative dwelling units were developed on land purchased on the private real estate market; 30 percent on land purchased or leased from the municipality.³ Thus, the City of Zurich has been a key partner for housing cooperatives seeking to access land. Because of a policy of land reserves instituted in 1900, the municipality was able to sell to cooperatives large contiguous areas of land—crucial for the coherent urban design of neighborhoods—often at discounted prices. In exchange, the municipality saved on welfare benefits, as cooperatives guaranteed the provision of nonprofit housing at cost rent.⁴ But other factors also empowered cooperatives to acquire land throughout the twentieth century, including the low share of equity set by the 1924 municipal ruling, the mortgage conditions associated with the Swiss interest island, and federal housing subsidies provided from 1942 to 1950.⁵ [4.Equity, p.141; 5.Debt, p.180]

Land owned by cooperatives committed to *Gemeinnützigkeit* is permanently removed from the real estate market and registered at its purchase price in the cooperatives' balance sheets. The price paid for the land is then factored into the cost-rent formula. Over time, this keeps cost rent low, even as the land's hypothetical market value increases. For example, the market value of land in Zurich's periphery that was acquired before 1960 increased by a factor of one thousand by the 2020s, but this did not affect cost rent calculation of cooperatives.⁶ [3.Nonspeculation, p.106] For lenders, this hypothetical market value functions as security for loans. For cooperatives, it facilitates the renewal, expansion, or redevelopment of their properties.

Since 2010, land prices in the city of Zurich have been too high for cooperatives to develop and operate new projects in accordance with the premise of *Gemeinnützigkeit*, as cost rents would no longer be affordable even to middle-income households. [Figure 6.2] Access to land for cooperatives now depends on other forms of municipal action: a *Gestaltungsplan* (a special planning permit), a *Mehrwertausgleich* (an appreciation tax), and leaseholds of municipal land. [7.Zoning, p.240]

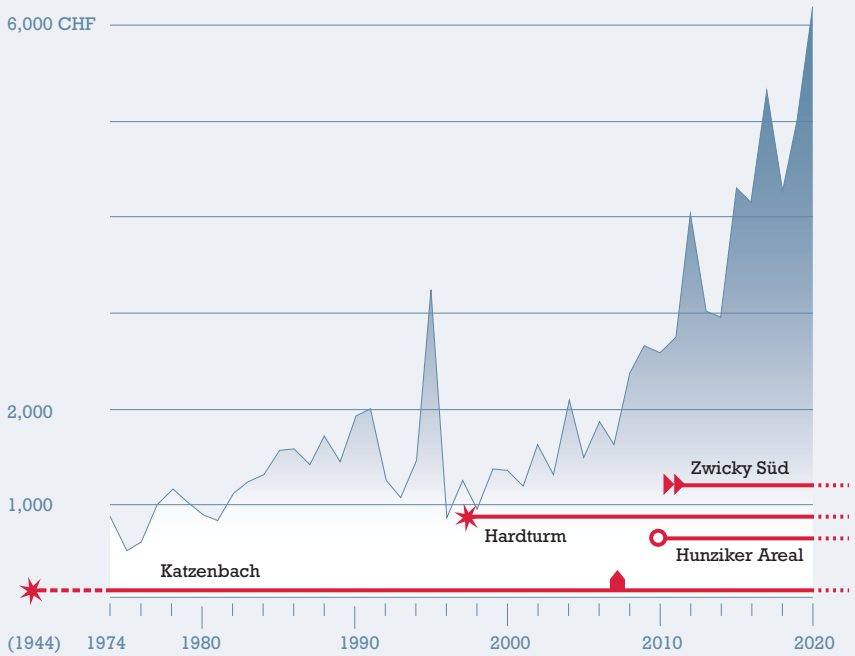



- First urban expansion, 1893
- Cooperative land (ownership and leasehold)
- - - Second urban expansion, 1934
- Cooperative land (ownership and leasehold)





6.2 Cooperatives' strategies in light of rising land prices in the City of Zurich, 1974–2020


Into the early 2000s, cooperatives were able to compete on the private land market in Zurich. Around 2010, however, land became too expensive for cooperatives to develop and operate a building at reasonable rents under the premise of nonspeculation. In this situation, cooperatives have pursued three strategies: redeveloping existing property, building on land leased by the city or moving beyond city borders. While prices on the market have been rising, the values of cooperatively owned land are frozen in the balance sheets.




 Average price per m² for residential land in the City of Zurich

 Land value in the cooperative balance sheets

 Land purchase on the private market

 Land purchase beyond the city borders

 Land lease from the City of Zurich

 Redevelopment on cooperatively owned land

1944: BGZ purchases 5.1 ha of former privately owned agricultural land for Siedlung **Katzenbach** for a total price of CHF 240,000 (CHF 4.70/m²).

1997: Kraftwerk 1 purchases a 0.94 ha former industrial site for its **Hardturm** development for CHF 9.25 million (CHF 985/m²), made possible by a short downturn of land prices in the midst of a real estate crisis.

2005: BGZ starts redeveloping Siedlung **Katzenbach** in five phases until 2019, made possible by leveraging the market value of its land.

2010: mehr als wohnen obtains a leasehold contract from the City of Zurich for 4 ha on a former industrial site renamed **Hunziker Areal**. The land lease rent is around CHF 1 million per year (leasehold value CHF 790/m²).

2011: Kraftwerk 1 purchases a 1.15 ha plot of a former industrial site called **Zwicky Süd** in Dübendorf, beyond the city borders, for CHF 12 million (CHF 1,045/m²).

→ Leasehold of public land

A leasehold (*Baurecht*), also called a ground or land lease, is a legal arrangement by which a landowner grants rights to the use of land in return for payment of rent for a certain period of time. At the end of the leasehold period, the land and the buildings on it revert to the landowner according to conditions set in the contract. In Switzerland, these conditions generally include reimbursement of about 80 percent of the buildings' current market value.⁷ In Zurich, however, the reimbursement for buildings on municipal leaseholds to cooperative developers is based on the initial investment value minus amortizations. The reimbursement is, hence, considerably lower. Setting up a leasehold contract that offers economic incentives and guarantees for both lessor and lessee is complex, since the agreement, which might last for half a century or more, entails numerous economic and political uncertainties. In Switzerland, the basis for granting leaseholds was defined by the Swiss Civil Code (*Schweizerisches Zivilgesetzbuch*, or ZGB) in 1907.⁸

In the City of Zurich, leasehold contracts for municipal land are subject to approval by a vote of the city parliament after a directive from the city council. The city typically grants leaseholds for sixty-two years, extendable for two fifteen-year terms, for a total of ninety-two years. In the case of redevelopment (*Ersatzneubau*) or renovation, the leasehold can be renewed for another thirty or sixty years.⁹ As of 2022, the City of Zurich had leased 58 hectares of land through 84 leaseholds to cooperatives. Approximately 15 percent of the city's cooperative housing units are located on this land.¹⁰

In the first half of the twentieth century, the municipality granted leaseholds to cooperatives only occasionally. From the 1950s onward, however, this legal instrument became more important as the city halted the sale of municipal land. In 1965, the city introduced a municipal guideline that explained the calculation for granting leaseholds more clearly, setting the land value of municipal land in relation to a possible nonprofit investment—and not according to market value or a predetermined price. The guideline set the maximum leasehold length and stipulated that land may not be valued in excess of 20 percent of the total investment cost for housing operated at cost rent. The 1965 guideline thus established that annual rent for a leasehold be calculated based on expected rental income.¹¹ According to the consultancy firm Wüest Partner, land lease rents on municipal land are lower than those on privately owned land since public interest prevails over profit maximization.¹² Cooperative lobbyists stress that this is not a subsidy but “compensation for additional services required by the city,” services that legitimize leasing below market value.¹³

In exchange for the lower land lease rent, the municipality requires that the development contribute a public benefit. Since the 1920s, this has included the operation of the housing at cost rent, but since the 1990s, other conditions have been added. Since 1991, the city has required developers to organize architectural competitions. The city parliament vote on granting a land lease is therefore also a vote on an architectural project, selected by the competition's expert jury. Since 2006, the city has also required a competitive selection process for awarding the leasehold itself. [8. *The Competition*, p. 266] Since the 2010s, the city has attached further goals to its land leases, including the provision of subsidized housing along with cost-rent housing (the subsidized part amounting to around one-third of a development's dwelling units); adherence to high standards for energy efficiency; integration of social infrastructure such as childcare; and 1 percent of investment costs set aside for art.¹⁴

For the municipality, the conditions of the leasehold contract are a tool by which to steer urban development.¹⁵ Leaseholds ensure long-term control of urban land and a way to achieve public policy goals such as the provision of subsidized and cost-rent housing. But the municipality also reaps an important financial reward: it receives yearly payments over the term of the contract. For cooperatives, the biggest advantage of a leasehold is access to land at an initially lower cost, as leases require no down payment or debt. In the long term, however, leaseholds may cost more, and they do not allow for hidden reserves. [4. *Equity*, p. 143] The leasehold can be leveraged for loans, but the economic value of a temporary right to use a plot of land will always lag behind the value of the land itself.¹⁶

Longevity

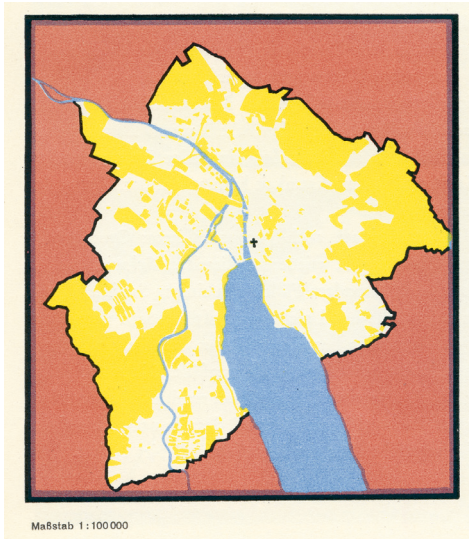
The importance of access to and control of land for the longevity of Zurich's cooperatives cannot be overstated, since the benefits of nonprofit land ownership accrue over time. Financially, land ownership plays out as a hidden reserve and guarantee vis-à-vis banks, granting considerable latitude for redevelopment or renovation. Socially, ownership of land keeps cost rent low—the longer a cooperative owns a piece of land, the lower its cost rent is in relation to market value. Urbanistically, the control of land allows cooperatives to plan for the long term and to offer social infrastructure and open space to surrounding neighborhoods.

The decisive factor in orienting land use toward public benefit in Zurich was the interplay between the city's active land policy and the city's empowerment of cooperatives to play a role in the land market by insuring their mortgages. Cooperative organizations, in turn, used urban design models to guide development of their land in ways that provided high-quality living environments focused on collectively accessible open space. Zurich's cooperatives own around 9 percent and lease around 1 percent of the city's buildable land, yet they operate 18 percent of the city's dwelling units.¹⁷ [See Figure 6.1] Higher densities, however, are not the most unusual aspect of cooperative land use and urban forms. Where cooperatives most differ from their for-profit counterparts is in the capacity to conceive of open space and collective facilities as a resource for residents and neighbors. This potential to create living environments that constitute public value for the entire city fully unfolds at the point of "maturation." This term designates the financial and sociospatial agency that accrues to a housing developer as the financing costs of an existing development decrease in relation to new construction (since mortgage debt has been declining while land values have been rising).¹⁸ Longevity and maturation are hence key notions when considering the agency of cooperative land ownership and leasehold of public land.

Zurich's land reserves policy

A remarkable feature of Zurich's active land-use policy and support for cooperative land ownership is its historical reluctance to achieve desired ends through expropriation and preemption of owners' property rights. In Europe and North America, both instruments

were key to facilitating large-scale public projects after the two world wars. In Swiss land policy, however, they have been at best marginal, as the City of Zurich and Zurich's housing cooperatives have behaved like other actors on the land market. This entrepreneurial approach is based on the principle of subsidiarity anchored in the Swiss constitution, which empowers the local state and combines a political culture of liberalism with the strengthening of property rights. Both the principle of subsidiarity and property rights are, in turn, grounded in the political imaginaries of stability, neutrality, and security that condition the Swiss financial sector and its legal protections under Swiss law.



6.3

Municipal land in Zurich, including roads, infrastructure, and forest, 1929

As of 2016, the City of Zurich owned 57 percent of the land within its jurisdiction, including roads, dedicated open space, and 36 percent of the city's buildable land (i.e., land zoned for development).¹⁹ Continuity in land ownership since the 1920s has allowed the city to steer urban development according to its understanding of public value. Selling or leasing land to cooperatives in line with Zurich's principles of *Gemeinnützigkeit* has been a core element of this policy. The professional consensus that public land reserves are necessary for coherent urban planning was an important condition for its implementation, a consensus shared by members of the Congrès internationaux d'architecture moderne (CIAM) and articulated in the group's 1933 Athens Charter.²⁰ Swiss planning professionals, intellectuals, and elected officials adhered to the idea as well. Prominent public figures—including the architect and planner Hans Bernoulli, Zurich's social democratic mayor Emil Klöti, and

architect and Liberal Democratic Party city councilor Armin Meili—were convinced that land is a public good and that its use for public benefit should be guided by public policy developed by experts.²¹ [Figure 6.3]



6.4

Poster supporting the referendum for Zurich's second urban expansion, 1929

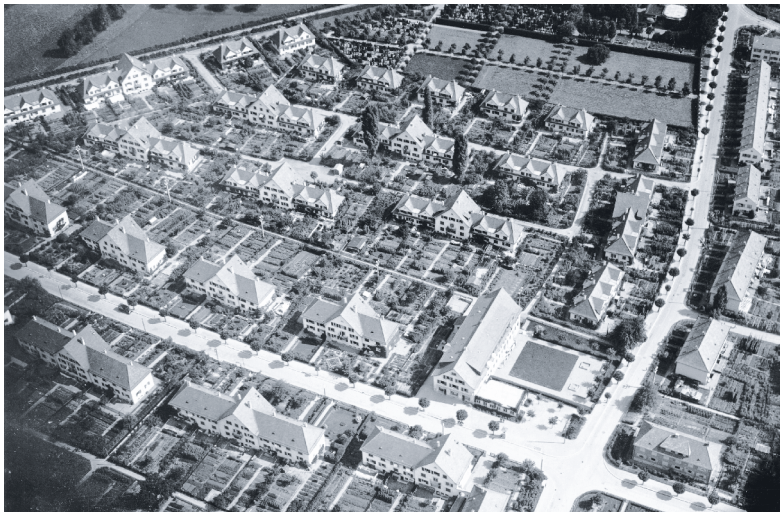
A second condition for Zurich's land reserve policy was the low cost of land in the first half of the twentieth century. For decades, land, especially agricultural land, was much less expensive than construction. Around 1900, buildable land in the inner city cost as much as five hundred times more per acre than agricultural land in Zurich's rural periphery. In the 1920s, the city invested 10 to 20 percent of its tax revenues—about 4 million Swiss francs (CHF) per year—in land purchases. During the urban expansions from 1893 to 1934, the share of land owned by the municipality rose from one-eighth to more than one-third of the total urban area.²² [Figure 6.4]

Two emblematic garden city settlements of the 1920s illustrate the importance of the city's active land policy: Friesenberg, developed by the cooperative Familienheimgenossenschaft Zürich (FGZ); and Entlisberg, developed by Allgemeine Baugenossenschaft Zürich (ABZ). [Figure 6.5] In both cases, the city sold to the cooperatives, at favorable prices, land that the city had begun buying up as early as 1896.²³ In 1934, Zurich again expanded, integrating surrounding villages into the City of Zurich and leading to booming cooperative growth in these new urban peripheries.

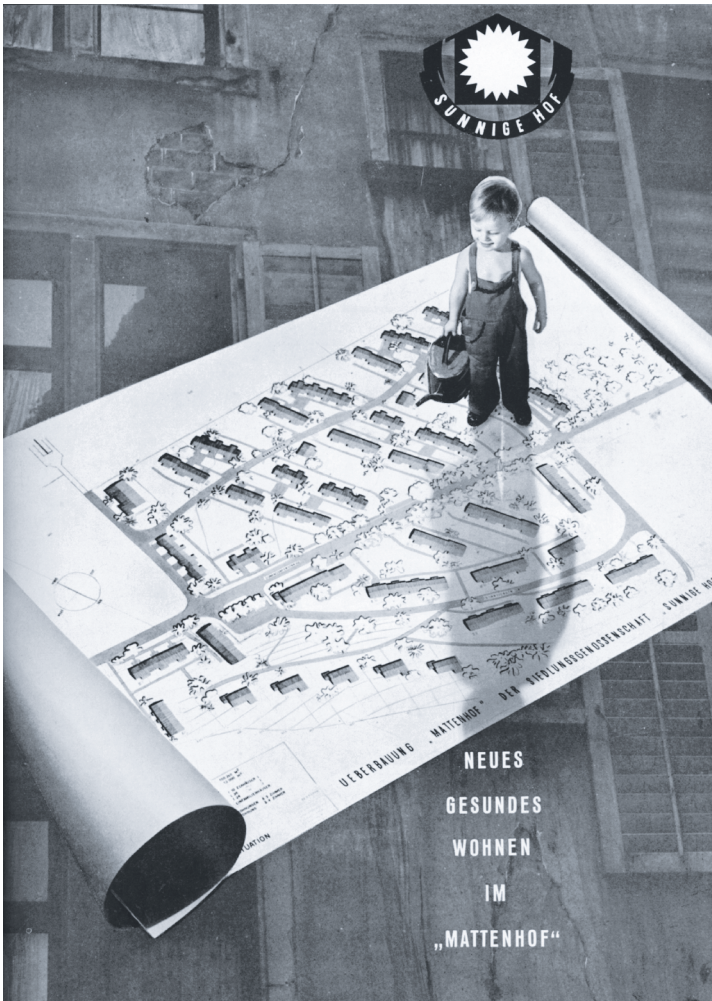
In the following decades, however, the greater share of cooperative land was bought at market price on the private real estate market. A 2014 inquiry shows that only 30 percent of the land that cooperatives have built on was obtained from the city through sales or leases.²⁴ Nonetheless, public policies have been key to Zurich's cooperative expansion. Zurich's cooperatives benefitted from the conditions of the Swiss interest island, from subsidies allocated by the federal government from 1942 to 1950, and from the city's continued willingness to insure the risk of cooperative debt and to sell larger plots to cooperatives, such as the 4.2 hectares sold to Baugenossenschaft Glattal (BGZ) in Katzenbach in 1944.²⁵

Urban design of collective property

Collective land ownership on large contiguous plots empowered cooperatives to implement several of Ebenezer Howard's garden city ideas in Zurich's urban periphery. First among these was cooperative tenure and the idea of public benefit as drivers of urban development.²⁶ Zurich's urban periphery also exemplifies Howard's concept of an urbanity that blends the rural and the urban, an approach that translates into open space shared among residents and the broader public. The outer districts of Schwamendingen, Seebach, Affoltern, Altstetten, and Albisrieden are thus characterized by a remarkably coherent urban development of publicly accessible, user-oriented green spaces tucked between modernist slab housing (*Zeilenbau*). This type of development fit ambiguously



6.5 Siedlung Friesenberg, ca. 1929



6.6 Poster promoting “new, healthy living” in cooperative Sunnige Hof, Siedlung Mattenhof, ca. 1946

between the public value of a high-quality living environment and city planning goals aiming for discipline and nationalism. The latter included a desire for *Bodenständigkeit* (literally, “down to earth”)— a concept tying rootedness in the soil to disciplined and economically sound behavior — and *Heimatstil* (literally, “homeland style”), a movement to recreate in an urban setting the identity of alpine villages. Swiss planning doctrines of the 1950s considered large green spaces mainly as a sanitary measure for improving the health of the population, subordinated individual expression to robust maintenance standards, and aimed at uniformity and coherence to

create a village-like appeal.²⁷ [Figure 6.6] Swiss landscape architects such as Gustav Ammann, however, designed the landscapes of cooperative developments with remarkable care and skill. His designs for Zurich's cooperative *Siedlungen* in the 1940s and 1950s yielded stunning examples of green urban space that have often been classified as urban heritage.²⁸ [Figure 6.7]



6.7 Landscape designed by Gustav Ammann for Sonnengarten cooperative, Siedlung Goldacker, n.d.

The urban plan for Schwamendingen created by Zurich's city architect (*Stadtbaumeister*) Albert Steiner beginning in 1948 equally illustrates the attention to scale and detail with which the green open spaces of Zurich's cooperative garden cities were planned.²⁹ [Figures 6.8, 6.9] Steiner's plan shows the development of a new settlement on former fields between the forest of Zürichberg to the south and train tracks and a canal to the north. Five main streets converge toward a neighborhood center. The large neighborhoods between the main streets, triangular in plan, consist of repetitive modernist slab housing situated within a continuous parkscape. Its urban interiors are delineated but not enclosed by the slabs and are planted and designed as meadows, playgrounds, or vegetable gardens. These spaces remain publicly accessible via meandering footpaths for pedestrians, thus creating a simultaneous experience of intimacy and expanse. Steiner likened the hierarchical ordering of urban planning to "a practice as self-evident as furnishing a room," while the sight lines generated by his master plan convey the impression of walking through an extended park.³⁰



6.8 Cadastral map of Schwamendingen, 1900



6.9 Neighborhood plan for Zurich-Schwamendingen by Albert Heinrich Steiner, 1948

In contrast to the robust generosity of the landscape design, Schwamendingen's architecture showcases the adaptation of modernism to *Heimatstil* and *Bodenständigkeit*. This is exemplified by one of the biggest cooperative developments of Schwamendingen's urban plan, the so-called Schwamendinger Dreieck (triangle), built by BGZ on 9.5 hectares of land from 1947 to 1956.³¹ [Figure 6.10] The nine hundred flats in the development are distributed in a series of two-, three-, and four-story slabs, 25–50 meters long and 12 meters deep, shaped with gabled roofs and designed with shutters, muntin windows, and windowsills at waist height. For many writers and architects who had internalized modernist architectural education, these aesthetic features evoked first and foremost the disciplining imaginaries of petit bourgeois cleanliness.³² At the same time, with their offset positioning, the housing slabs also form a continuous and well-maintained parkscape for pedestrians, interconnecting small-scale green spaces of roughly 75 by 20 meters. These urban interiors belong to the mental space of the home but are collectively owned and publicly accessible to residents, neighbors, and visitors alike.

Urban renewal and the potential of maturation: BGZ and Schwamendinger Dreieck

Since 2017, BGZ's Schwamendinger Dreieck has been undergoing a process of redevelopment, phased in eleven stages and scheduled to be completed by 2040. [Figure 6.11] The project exemplifies the processes of urban renewal that have been fundamentally transforming Zurich's garden city neighborhoods since the 2000s. The City of Zurich is projected to grow by 74,000 residents by 2050, and the densification of built-up plots aligns with a federal political mandate; namely, the 2014 revision of the Spatial Planning Act (*Raumplanungsgesetz*, or RPG), which obliged cantons and municipalities to "orient their development inward, taking appropriate housing quality into account."³³ Limiting new construction to previously developed plots is one of the country's broader ecological goals, as is the construction of more energy-efficient buildings.

In Zurich, cooperatives with *Siedlungen* became prime candidates for this complex task, as is exemplified by Schwamendinger Dreieck. The open spaces and low-rise housing slabs of cooperative garden city developments are ideal locations for densification. Zurich's zoning regulations, in turn, facilitate densification on plots larger than 6,000 square meters. [7. Zoning, p.237] Cooperatives fulfill a key social function by taking on the public mandate to provide affordable housing and by managing their housing stock under the



6.10 Schwamendinger Dreieck, BGZ cooperative, Zurich-Schwamendingen, 1954

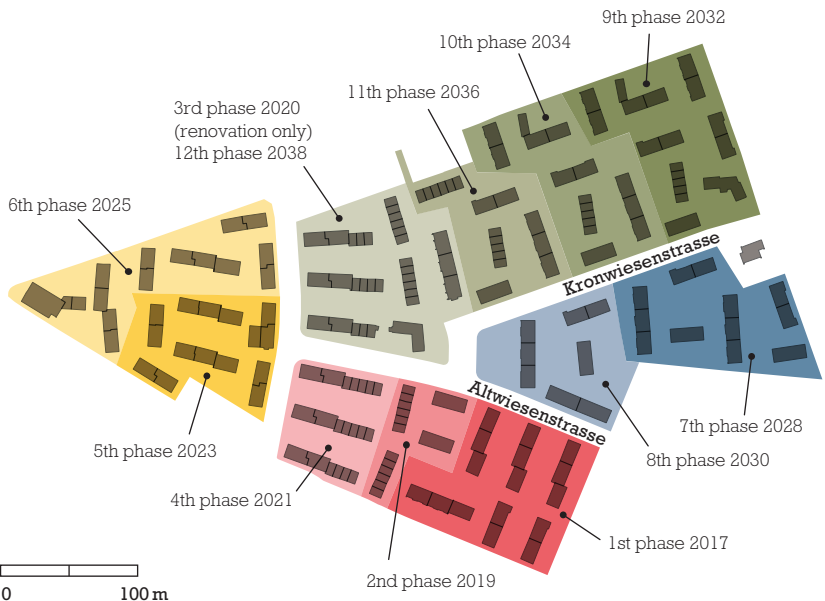
premise of nonspeculation. Cooperatives also have strong financial incentives to densify: large-scale land ownership can be leveraged by cooperatives as a hidden reserve, and two decades of historically low interest rates made borrowing easy, at least until rates began to rise again in 2021.

Cooperatives are able to meet the city's goals for social sustainability because of the longevity of their land ownership, their commitment to nonspeculation, and the size of their sites. Land-owning cooperatives are under no financial pressure to accelerate a redevelopment process or to maximize the legally allowed building volume. On the contrary, they carefully respond to existing open spaces and maintain their spatial continuity wherever possible. A twenty-three-year construction phase, as is the case in Schwamendinger Dreieck, would be inconceivable with newly purchased land or a land lease. For newly purchased land, the pressure for returns is too high; for a leasehold, the limited term of the contract makes long-term planning more difficult. Affordable cost-rent housing stock is kept by the cooperative as long as possible. Contiguous sites allow cooperatives to relocate residents within their existing neighborhood. Residents can be actively involved in the process and on their own terms: they have the right to approve of the development and are given time both to adjust to it and to adapt it to the conditions of their own life cycles.³⁴

The key to these advantages and to cooperatives' creation of public value is the longevity of nonprofit land ownership. It allows the provision and maintenance of socially inclusive living environ-

ments—even during phases of redevelopment. Housing theorist Jim Kemeny understands this concept as “maturation,” defined as the moment when the financial cost of existing housing stock decreases significantly in relation to new construction.³⁵ In most cases, this happens once a mortgage is paid off. Thus, the higher the share of debt-free housing stock in relation to debt-burdened new development, the higher the degree of maturation of a company’s housing stock. This financial leeway, well known to any individual homeowner, gains political leverage within a nonprofit mode of management at a larger scale of operation. At the point of maturation, according to Kemeny, the nonprofit rental sector can compete with the for-profit rental sector because of the financial and social benefits the former provides; that is, low rents and high-quality living environments.

In Zurich, however, where cooperatives have no strong economic incentive to pay off debt beyond a loan-to-value ratio of 65 percent, maturation depends on the economic value of a cooperative’s hidden reserves; that is, the difference between the purchase price of land and its market value. [4. Equity, p. 143; 5. Debt, p. 169] The lower the purchase price of the land in relation to market price, the lower



6.11 Redevelopment plan, Schwamendinger Dreieck, 2013

The size and long-standing ownership of land in Schwamendingen has allowed BGZ, a cooperative organization founded in 1942, to pursue a phased renewal of its housing stock over two decades.

the cost rent in relation to market rent and the higher the economic value of the hidden reserve that can be leveraged in the renewal process. This financial autonomy frees cooperative developers from the financial pressure to maximize commodifiable floor space, allowing them to plan redevelopment projects that are sustainable, economical, and socially beneficial.

Schwamendingen thus illustrates the potential of maturation when combined with a commitment to nonspeculation. However, the effort to match higher densities with existing qualities of green space also reveals contradictions between the aims of affordability, ecological preservation, and a heritage mandate—even when the redevelopment is managed more sustainably than if it had been undertaken by a for-profit developer. First, redevelopment is followed by a significant increase in cost rent due to the cost of development—even if the land is already owned by the cooperative. The new cost rent will still be lower than comparable for-profit market rent, but compared to existing cost-rent housing stock the increase in rents after new cooperative construction might be as high as 100 percent for a three-to-four-bedroom apartment.³⁶ Second, redevelopment destroys gray energy, or the energy consumed and stored in the materials of the initial construction. Third, even if most redevelopment projects maintain the idea of continuous open space, densification inevitably transforms the landscapes of the garden city. Green spaces are often replaced by mineral surfaces or plantings on top of parking lots. In the case of Schwamendingen's Siedlung Mattenhof by the cooperative Sunnige Hof (1946–48), the cooperative opted to demolish one of Ammann's protected landscape designs for their redevelopment project (2009–17). More than doubling the number of homes from 137 to 381 justified the decision.³⁷ [See Figure 6.6] Ultimately, conflicts of interest between heritage and densification agendas reveal the importance of an open political debate about what qualifies as public benefit in housing and for whom.

Return of land reserve policies, the leasehold, and the end of maturation: mehr als wohnen and Hunziker Areal

If Zurich's cooperatives have been able to afford to densify and grow upward on plots they already own, acquiring new land has become far more difficult. Until about 2010, cooperatives owning land assets bought in the twentieth century were still able to bid on the private real estate market, as they enjoyed the creditworthiness of large-scale landowners. At the turn of decade, however, the ratio of construction cost to land price reached a critical limit: the resulting cost rent would no longer be affordable to households of the lowest income

tier. The chief executive officer of the cooperative BGZ recalled, “Until the early 2010s BGZ actively acquired land. There were no preferential conditions for cooperatives, just regular bidding processes, like at Glattpark in Opfikon. Housing cooperatives were able to compete with private investors.”³⁸ Since then, prices have increased due to land scarcity and high demand.

The rapid increase in land prices was partly enabled by changes to the federal law governing acquisition of real estate by foreigners (the law also known as Lex Koller) in 1997. Deregulation made it easier for non-Swiss companies to purchase property and allowed Swiss real estate companies to be traded on international stock exchanges, which meant that global investors, such as BlackRock, could hold shares in them. One such firm is Swiss Prime Site, founded in 1999 after the merger of the pension funds of Credit Suisse, Siemens, and Winterthur Leben (now AXA).³⁹ The firm invested in particular in the Zurich real estate market, mostly in office space.⁴⁰ The investment pressure drove up prices even further, and from 2010 to 2021 the cost of land in Zurich tripled.⁴¹ [See Figure 6.2] Philipp Klaus, member of Kraftwerk 1’s board, summarized the condition in 2020: “Land is expensive, money is cheap.”⁴²



6.12 Circus at Hunziker Areal before development, 2006

As land became too expensive for cooperatives to buy, the leasing of municipal land became a key means of accessing buildable land within city boundaries. City officials, in turn, confirmed the leasehold as a better fit to respond to contemporary challenges of urbanization than land sales, in particular the challenges of housing affordability, climate change adaptability, and the provision of social infrastructures.⁴³ Showcase projects such as Kalkbreite (2006–14),



6.13 Ground-floor plan, Hunziker Areal, 2007–15

Hunziker Areal (2007–15), and Koch-Areal (2017–26) are all situated on land leased from the city, and the competitions for those leaseholds proved to be a powerful tool for implementing public urbanization goals. [8. *The Competition*, p. 266] Given the scarcity of land to build affordable housing, these projects also benefitted from the municipality's active engagement in land policy. At Hunziker Areal, the city

purchased and assembled the four-hectare site of a former waste incinerator in 1977, 1978, and 1992.⁴⁴ [Figure 6.12] In 2013, the city purchased the three-hectare Koch-Areal from a private bank for CHF 70 million and then launched a competition for a land lease in 2017.⁴⁵

For cooperatives in an era of climbing interest rates and sky-high real estate prices, the leasehold is now the most realistic option for obtaining land within the municipal boundaries of Zurich. However, the land lease disrupts the long-standing mechanism by which cooperative land ownership granted financial autonomy to cooperatives in return for providing resources benefitting the city. A land lease does not allow for the maturation of cost-rent housing stock that outright ownership does, thus denying cooperatives the



6.14 Central square at Hunziker Areal, 2016

steady increases in hidden reserves that have historically undergirded their ability to borrow funds for redevelopment. At the same time, cooperatives must comply with the sociospatial and political requirements of the land lease contract, such as an obligation to provide subsidized apartments or offer social infrastructure. The city, in turn, benefits from the land lease rent, turning the land lease into a secure revenue stream. From 2017 to 2022, the city had an average annual income of CHF 20.6 million from two hundred land leases.⁴⁶ The city's biggest land lease is for the property on which Hunziker Areal is situated. [Figures 6.13, 6.14] According to the rent estimate detailed in the 2010 contract, the cooperative *mehr als wohnen* is obligated to pay the city CHF 64 million in land rent over the sixty-two years of the leasehold period.⁴⁷

Despite these economic disadvantages for cooperatives, the leasehold allows them to keep pursuing the overall goals of public value for the city over long periods of time. The case of Hunziker Areal illustrates how control of a large site allows cooperatives to test socially inclusive forms of living together. The typological experiment consisted in distributing 370 apartments over twelve buildings with an average building depth of 32 meters. This disposition offered ample scope for programmatic innovation in the shared spaces. [2. Public Opinion, p. 83; 5. Debt, p. 182] The buildings form ten-meter-wide pedestrian streets leading to a central square programmed and designed as a neighborhood center. The square includes a playground, a fountain, benches, and trees and is surrounded by a café, a restaurant, a bookstore, and an exhibition space. All commercial activities operate under Zurich's cost-rent model, but commercial tenants that the cooperative considers to be a resource for the neighborhood receive graduated leases (i.e., their rent increases incrementally over time). Finally, *mehr als wohnen* programmed a set of community spaces or *Allmendräume* (literally, “spaces for commons”)—cofinanced by the residents' regular rental payments and daily use fees.⁴⁸

With this comprehensive offer, the cooperative succeeds in producing a community nexus and offers a long-term perspective on well-being in urban development. Ensuring the viability of ground-floor activities is essential for quality of life in such a dense development on a former industrial site. Such aspects of centrality create a public value that positively impacts both the cooperative neighborhood and adjacent neighborhoods while the apartments will remain affordable in the coming decades.

Discussion: Strategies for longevity in the face of rising land prices

Zurich illustrates how the interplay between public land reserve policies and cooperative land ownership can steer housing development toward the creation of public value. That term refers here not only to access to affordable housing but to the social cohesion created by a high-quality living environment that includes collective facilities and green spaces. This potential is fostered by the possibility of maturation, which encapsulates the possible financial and social benefits that accrue over time as the management of long-standing rental housing stock becomes significantly cheaper relative to newer developments.

In Zurich, the maturation of the cost-rent housing sector unfolds within a specific socioeconomic context. First, an overheated real

estate market leads to continually rising land values and an arid rental market. The social and financial benefits of cost rent and non-profit land ownership accrue precisely because the economic value of the land is steadily growing. Thus, the political economy of non-profit landownership benefits from the increasing gap between the original purchase price of the land and its current market value. Second, the local, cantonal, and federal governments have been following an entrepreneurial mindset, operating within the rules of the real estate market rather than using their powers of expropriation.

Proponents of tighter regulation of land speculation have not had much success in Switzerland, as the history of failed referenda on stronger measures in 1950, 1967, and 1988 attests. In February 2020, Swiss voters again rejected the referendum *More Affordable Homes* (*Mehr bezahlbare Wohnungen*) that included preemption rights for municipalities to support the construction of nonprofit housing.⁴⁹ Active land policies are nonetheless possible, even in a situation of acute land scarcity caused by rising land prices. The City of Zurich has been and continues to be an active player on the private land market in an effort to meet its goals of affordable housing provision. In doing so, it accepts increasing expense, as illustrated by the investment in Koch-Areal. However, the public has not been univocal in its support of public land acquisitions. Debates on the matter are long-standing. A decision to reserve land for workers' housing in Friesenberg in 1896, for example, was fiercely debated in the city council and finally settled by referendum.⁵⁰

The dramatic rise in land prices since 2010 marks the end of a long history of maturation through longevity in cooperative land ownership. [See Figure 6.2] In light of this, cooperatives have largely adopted a strategy of densification by redeveloping existing plots as a way to provide new cost-rent housing. Most cooperative growth in the coming years will follow this path. Even though these renewal processes are not unequivocally beneficial—they sometimes destroy cheap cost-rent units and existing green space—the leverage provided by maturation still allows for significant social benefits to be achieved; for example, redevelopment of land bought decades earlier frees cooperatives from the financial pressure to maximize rentable floor space.

Alternative strategies include bidding on a leasehold of public land or building beyond city limits. Many Zurich cooperatives have started developing projects in nearby municipalities because land is still affordable there. These projects include Kraftwerk 1 at Zwicky Süd (2009–15) and Wogeno at Westhof (2017–22) in Dübendorf; BGZ at Glasi-Quartier in Bülach (2013–22); and *mehr als wohnen* with Hobelwerk in Winterthur (2018–23). Through these strategies, these cooperative developers remove land from speculation, thereby ensuring the longevity of a new generation of cooperatives.

Cooperative organizations own about 9 percent of Zurich's buildable land and 18 percent of the city's housing units. Owning entire neighborhoods is key to cooperatives' resilient, long-term planning practices. Organizations can rehabilitate or redevelop their housing stock in phases over several decades. This allows them to maintain a socially sustainable occupancy policy even if not all contradictions between heritage agendas, ecological aims, and social goals can be resolved.

The garden city model of urban planning, premised on rejecting the individual parcel, exemplifies the promise of collective land ownership. Under cooperative stewardship, generous collective landscapes and playgrounds can be enjoyed not only by residents but by the wider public.

A majority of Zurich's cooperatives acquired their land from the 1920s to the 1950s. Today's low rents are a direct result of the low initial purchase price of the land, as the rent calculation is based on the initial purchase price and not on the current market value.

Concurrently, land ownership is the foundation of cooperatives' high credit rating because the theoretical market value of the land has often increased more than thousandfold since purchase. Cooperatives can finance

redevelopment projects by rescheduling debt backed by land, even though the land is not for sale due to the cooperatives' commitment to nonspeculation. The difference between purchase price and market price indicates the degree of maturation of the housing stock.

Since the mid-1960s, municipal land leases have allowed cooperatives continued access to centrally located land. Land leases significantly lower the financial threshold for new development by cooperatives but do not allow for the financial flexibility that comes with maturation. For the municipality, a leasehold guarantees long-term control over the implementation of its housing, land, and urbanization goals.

- 1 Bundesverfassung der Schweizerischen Eidgenossenschaft, April 18, 1999 (as of February 13, 2022), Art. 5 (Rule of law), Art. 26 (Guarantee of ownership), and Art. 36 (Restrictions on fundamental rights), clauses 1–3, <https://www.fedlex.admin.ch/eli/cc/1999/404/de> (accessed January 21, 2023).
- 2 Martin Brenner, “Wem gehört Zürich?” Statistik Stadt Zürich, November 10, 2016, https://www.stadt-zuerich.ch/content/prd/de/index/statistik/publikationen-angebote/publikationen/webartikel/2016-11-10_Wem-gehoeert-Zurich.html (accessed December 26, 2022).
- 3 Peter Schmid, “Landgeschäfte mit Genossenschaften: Fakten und Argumente am Beispiel der Stadt Zürich,” *Swiss Real Estate Journal*, no. 11 (October 2015), 51–56; Peter Schmid, “Landgeschäfte der Stadt Zürich mit Wohnbaugenossenschaften auf dem Gebiet der Stadt Zürich von 1910–2010,” in Schriftenreihe WBG, *Dokumentationsstelle Forschung und Innovation*, vol. 7 (Zurich: Wohnbaugenossenschaften Schweiz, Regionalverband Zürich, 2013), 3.
- 4 Schmid, “Landgeschäfte der Stadt Zürich,” 8. Average prices on the discounted sales from 1910 to 1960 ranged from CHF 2 to CHF 20 per square meter.
- 5 These federal housing subsidies temporarily covered up to 45 percent of the investment costs of nonprofit housing developers. Florian Müller, “Neoliberale Wohnungspolitik avant la lettre? Staatliche Regulierung und private Interessen im Wohnungsbau in der Schweiz (1936–1950),” *Traverse* 28 (2021), 92–116, here 100, <https://doi.org/10.5169/seals-919509>.
- 6 In 1944, BGZ acquired the land for Siedlung Katzenbach for CHF 4.69 per square meter. In 2021, the average price for residential land in Zurich reached more than CHF 7,000 per square meter. “Oeffentliche Beurkundung. Kaufvertrag,” Zurich, July 4, 1944, purchase contract provided by the cooperative BGZ; “Preise für Wohnbauland,” Kanton Zürich, Statistisches Amt, <https://www.zh.ch/de/planen-bauen/raumplanung/immobilienmarkt/bodenpreise.html> (accessed August 20, 2024).
- 7 Wüest Partner AG, *Baurecht unter der Lupe: Schlussbericht* (Grenchen: Bundesamt für Wohnungswesen, 2017), 21–22.
- 8 Schweizerisches Zivilgesetzbuch (ZGB), December 10, 1907 (as of September 1, 2023), Art. 675, Art. 779.
- 9 Stadtrat Zürich, “Liegenchaftenverwaltung, Verlängerung von zwölf vor dem Jahr 2030 ablaufenden Baurechtsverträgen mit gemeinnützigen Bauträgerschaften,” no. 224, March 20, 2013, 4.
- 10 Number and surface of land leases from Thomas Wernli (Liegenchaften Stadt Zürich), email to Rebekka Hirschberg, January 6, 2023; approximate share of units located on leased land in Schmid, “Landgeschäfte mit Genossenschaften,” 51.
- 11 Stadtrat Zürich, “Richtlinien für die Anrechnung von Land beim Wohnungsbau auf städtischen Grundstücken,” no. 3251, December 3, 1965. These guidelines revised and expanded the “Grundsätze betreffend die Unterstützung des gemeinnützigen Wohnungsbaues” of 1924. (See 4. Equity, p. 139.) The guidelines set land values for leaseholds of municipal land in relation to user groups and developer type. For cooperative housing without subsidies, the value is set from 16 to 20 percent of investment cost; for subsidized housing, it is set from 10 to 14 percent. In the most recent competition for land lease at Thurgauerstrasse, the land values were set at 20 and 10 percent. The formula for calculating land-lease rent then multiplies the estimated land value by the reference interest rate and the floor area ratio (*Ausnützungsziffer*). For a low-rise cooperative development in 2023, land valued at CHF 2 million on a plot with a floor area ratio of 1.0 would generate a yearly land-lease rent of CHF 25,000: CHF 2 million × 1.0 (floor area ratio) × 1.25 percent (the average reference interest rate over the last five years) = CHF 25,000. The applied reference interest rate is adjusted only every five years. This calculation is based on the guidelines of 1965, the current reference interest rate, and the tender of Stadt Zürich, Liegenchaften, *Ausschreibung Teilgebiete C und D Areal Thurgauerstrasse*, Zürich (Zurich: Stadt Zürich, October 2022), 32.

- 12 Wüest Partner AG, *Baurecht unter der Lupe*, 6–7, 34.
- 13 Schmid, “Landgeschäfte mit Genossenschaften,” 65.
- 14 Stadt Zürich, Liegenschaften, *Ausschreibung Teilgebiete C und D*, 31–33; Wüest Partner AG, *Baurecht unter der Lupe*, 34–35.
- 15 Astrid Heymann and Kuno Gurtner, interview, Zurich, July 12, 2022.
- 16 Hans Rupp, interview, Zurich, February 27, 2020.
- 17 Zurich’s buildable land comprises 4,462 hectares, of which 398 hectares are owned by cooperatives and 55.2 hectares leased to cooperatives. Figures derived from Brenner, “Wem gehört Zürich?”; “Stadtgebiet: BZO-Zonenart Quartiere” [Excel file], Stadt Zürich, Statistik, “Stadtgebiet,” January 31, 2022, <https://www.stadt-zuerich.ch/prd/de/index/statistik/themen/umwelt-verkehr/stadtgebiet.html> (accessed August 1, 2023); Schmid, “Landgeschäfte der Stadt Zürich,” 3–4.
- 18 Jim Kemeny, *From Public Housing to the Social Market: Rental Policy Strategies in Comparative Perspective* (London: Routledge, 1995), 37–48; Jim Kemeny, Jan Kersloot, and Philippe Thalmann, “Non-profit Housing Influencing, Leading and Dominating the Unitary Rental Market: Three Case Studies,” *Housing Studies* 20, no. 6 (2005), 855–72, here 857, <https://doi.org/10.1080/02673030500290985>.
- 19 Brenner, “Wem gehört Zürich?”
- 20 CIAM 1933, *Constatations: Les annales techniques*, no. 44–46 (1933), 1183–88, cited in Dasha Kuletskaya and Alicija Willam, “Warsaw and Its Land: Property Rights on Urban Land in Transition,” *Architectural Histories* 10, no. 1 (2022), 1–33, here 7, <https://doi.org/10.16995/ah.8296>.
- 21 Armin Meili, “Allgemeines über Landesplanung,” *Die Autostrasse* 2, no. 2 (1933); Armin Meili, “Die Schweizerische Landesplanung,” *Schweizerische Bauzeitung* 121/122, no. 14 (1943), 164–67, <https://doi.org/10.5169/seals-53068>; Hans Bernoulli, *Die Stadt und ihr Boden* (Erlenbach-Zurich: Verlag für Architektur, 1946). On Klöti’s role in Zurich’s acquisition of land for cooperative housing, see Daniel Kurz, *Die Disziplinierung der Stadt: Moderner Städtebau in Zürich 1900 bis 1940* (Zurich: gta Verlag, 2021 [2008]), 143, 299, 309, 361. In the early 2020s, several architectural firms in Zurich referred to this planning tradition, understanding it as a call to action for the present. Raphael Frei and Andreas Sonderegger, interviews, Zurich, January 30 and February 28, 2020.
- 22 Kurz, *Die Disziplinierung der Stadt*, 263 (tax investment), 265 (selling land at a cheap price), 81 (the relation between inner-city and rural land prices), 80 (public land ownership). See also Schmid, “Landgeschäfte der Stadt Zürich,” 8.
- 23 For Friesenberg, see 5. Debt, p. 188, Land, p. 212; for Entlisberg, see 7. Zoning, p. 244; Kurz, *Die Disziplinierung der Stadt*, 80–81.
- 24 Schmid, “Landgeschäfte der Stadt Zürich,” 3.
- 25 Schmid, 6.
- 26 Ebenezer Howard, *Garden Cities of To-morrow* (London: Swan Sonnenschein, 1902), 21, 24, 41, 89–90, 112, 139.
- 27 Johannes Schweizer, “Die Bedeutung der Umgebungsarbeiten bei genossenschaftlichen Siedlungen,” *Das Werk* 38, no. 5 (1951), 133–36, <https://doi.org/10.5169/seals-82052>; Johannes Stoffler, “Et in Schwamendingen ego: Anmerkungen zum Zürcher Siedlungsbau der vierziger Jahre und seinen Wurzeln,” *Topiaria helvetica* (Jahrbuch), 2004, 44–50, <https://doi.org/10.5169/seals-382396>.
- 28 Gustav Ammann, “Das Landschaftsbild und die Dringlichkeit seiner Pflege und Gestaltung,” *Schweizerische Bauzeitung* 117/118, no. 15 (1941), 172–74, <https://doi.org/10.5169/seals-83425>; Johannes Stoffler, *Gustav Ammann: Landschaften der Moderne in der Schweiz* (Zurich: gta Verlag, 2008), 157–70.
- 29 Albert Heinrich Steiner (1905–1996) was Zurich’s city architect from 1943 to 1957.
- 30 Citation of Albert Steiner in Oscar Walsler, “Regional- und Landesplanung: Schwamendingen — Ein Prüfstein schweizerischer Städteplanung,” *Das*

- Werk* 42, no. 7 (1955), 148. "Urban planning and design means ordering, classifying, and subordinating. It is thus a very self-evident matter, almost as self-evident as furnishing a room."
- 31 Surface indication according to GIS-Browser, <https://maps.zh.ch> (accessed January 7, 2023).
- 32 Max Frisch, "Cum grano salis: Eine kleine Glosse zur schweizerischen Architektur," *Das Werk* 40, no. 10 (1953), 325–29, <https://doi.org/10.5169/seals-31021>; Angelus Eisinger, "Wenn Sie wollen, eine unglückliche Liebe: A.H. Steiner Amtszeit als Zürcher Stadtbaumeister 1943–1957," in Werner Oechslin, ed., *Albert Heinrich Steiner: Architekt – Städtebauer – Lehrer* (Zurich: gta Verlag, 2001), 50–57. This disdain is still tangible when talking to architects educated in Switzerland through the mid-2000s.
- 33 Raumplanungsgesetz (RPG), June 22, 1979 (as of January 1, 2019), Art. 1, clause 2a^{bis} 6: "die Siedlungsentwicklung nach innen zu lenken, unter Berücksichtigung einer angemessenen Wohnqualität."
- 34 Thomas Lohmann and Kurt Williner, interview, Zurich, February 28, 2020.
- 35 Kemeny, *From Public Housing to the Social Market*; Kemeny, Kersloot, and Thalman, "Non-profit Housing."
- 36 For rental increases of up to 60 percent in for-profit developments in Zurich, see Jean-David Gerber and Gabriela Debrunner, "Planning with Power: Implementing Urban Densification Policies in Zurich, Switzerland," *Land Use Policy* 123, no. 4 (2022), <https://doi.org/10.1016/j.landusepol.2022.106400>. For cost-rent increases of up to 100 percent, see Stadt Zürich, Amt für Städtebau, *DICHTER: Eine Dokumentation der baulichen Veränderung in Zürich — 30 Beispiele* (Zurich: Stadt Zürich, 2015 [2012]).
- 37 Ania Tschenett, "Gartenstadt als Dogma: Wie der Begriff die Transformation von Schwamendingen beeinflusst" (master's thesis, Institute gta, ETH Zurich, July 2022); Daniel Kurz, "Zweifel am Ersatzneubau: Kritische Fragen zu einer Verdichtungsstrategie," *Werk, Bauen und Wohnen* 107, no. 5 (2020), 36–39.
- 38 Lohmann and Williner, interview.
- 39 Bundesgesetz über den Erwerb von Grundstücken durch Personen im Ausland, December 16, 1983. The law was substantially transformed during the mandate of federal council member Arnold Koller in 1997; its most recent revision took effect in 2021. Niklaus Scherr, "Wem gehört Zürich? Stadtentwicklung im Spannungsfeld von Immobilienlobby und Politik," *Widerspruch: Beiträge zu sozialistischer Politik* 35, no. 68 (2016), 45–56, here 52, <https://doi.org/10.5169/seals-780972>.
- 40 For more on the firm's real estate portfolio in Zurich and its significant shareholders (BlackRock, Credit Suisse, State Street Corporation, and UBS), see Swiss Prime Site, *Geschäftsbericht 2019* (Olten: Swiss Prime Site AG, 2020), 33; Swiss Prime Site, *Unternehmenspräsentation: Zürich, Oktober 2019* (Olten: Swiss Prime Site AG, 2019), 21; "Aktionariat: Bedeutende Aktionäre," Swiss Prime Site, data as of December 31, 2022, <https://sps.swiss/de/gruppe/investoren/aktie/aktionariat>.
- 41 "Entwicklung der Liegenschaftspreise in der Stadt Zürich," Statistik Stadt Zürich.
- 42 Philipp Klaus, interview, Zurich, February 20, 2020.
- 43 Heymann and Gurtner, interview.
- 44 Stadtrat Zürich, "Überweisung des Stadtrates an den Gemeinderat der Stadt Zürich: Baurechtsvertrag für genossenschaftlichen Wohnungsbau mit der Jubiläums-Baugenossenschaft 'MEHR ALS WOHNEN' auf dem Hunzikerareal, Hagenholzstrasse 102a," Weisung 483, GR Nr. 2010/66, February 3, 2010, 1.
- 45 The competition for Koch-Areal was won by a consortium formed by the real estate developer Senn Resources AG and two cooperatives, ABZ and Kraftwerk 1.
- 46 Stadt Zürich, *Geschäftsbericht 2021 der Stadt Zürich* (Zurich: Stadt Zürich, April 2022), 95; Stadt Zürich, Liegenschaften, *Strategie Liegenschaften Stadt Zürich* (Zurich: Stadt Zürich, January 1, 2021), 20. These numbers include all land leases, not only those for residential land.

- 47 Stadtrat Zürich, “Überweisung des Stadtrates: Baurechtsvertrag für genossenschaftlichen Wohnungsbau,” 6.
- 48 Anna Haller (mehr als wohnen), email to Rebekka Hirschberg, January 19, 2023; Paul Knüsel and Jutta Glanzmann, *mehr als wohnen: Von der Brache zum Stadtquartier; Abschlussbericht “Entwicklungs- und Realisierungsprozess der gemeinnützigen Wohnsiedlung Hunziker Areal in Zürich-Leutschenbach,” Report 3: 2013–2015* (Zurich: Bundesamt für Wohnungswesen, December 2015), 86–87.
- 49 “Chronologie Volksabstimmungen,” Schweizerische Eidgenossenschaft, Bundeskanzlei, last updated July 26, 2023, https://www.bk.admin.ch/ch/d/pore/va/vab_2_2_4_1 (accessed July 26, 2023). For comprehensive information on all federal referenda since 1848, see the online database Swissvotes, <https://swissvotes.ch/> (accessed August 1, 2023). All referenda sought to curb land speculation through measures like preemption rights. The 1967 referendum included a debate on “preemption rights in favor of the public good” (“Vorkaufsrecht zugunsten des Gemeinwesens”).
- 50 Bickel, *Wohnungspolitik der Stadt Zürich*, 71–72.

Text Credits

This chapter draws on research and ideas developed by Anna Derriks and Sanna Kattenbeck in a seminar paper in the spring of 2020, in particular their choice of Schwamendinger Dreieck and Hunziker Areal as case studies; their research into land lease and ownership regulations; and their close analysis of purchase agreements in relation to land subdivision.

Image Credits

- pp.200–202 Parkscape, Schwamendinger Dreieck, 2022 and 2020.
Photographs: Maria-Theresa Lampe, Kristin Sasama
- 6.1 Visualization: Sanna Kattenbeck and Monobloque.
Data source: GIS-Browser Kanton Zürich
- 6.2 Visualization: Monobloque. Data sources: “Preise für Wohnbauland,” Kanton Zürich, Statistisches Amt, <https://www.zh.ch/de/planen-bauen/raumplanung/immobilienmarkt/bodenpreise.html> (accessed August 20, 2024); documents provided by the cooperatives BGZ and mehr als wohnen; “Kraftwerk 1 Hardturm,” Kraftwerk 1, <https://www.kraftwerk1.ch/hardturm/siedlung.html> (accessed September 5, 2023); Kraftwerk 1, in Ruedi Weidmann, interview with Andreas Hofer, “Ein besseres Stück Stadt,” *tec* 21 no.42 (October 19, 2001); Liza Papazoglou, “Verzwickte Lage, mutiges Projekt,” *Wohnen* (May 2016), <https://www.zeitschrift-wohnen.ch/heft/beitrag/neubau/verzwickte-lage-mutiges-projekt.html> (accessed September 5, 2023)
- 6.3 Camille Martin and Hans Bernoulli, *Städtebau in der Schweiz: Grundlagen* (Zurich: Fretz und Wasmuth, 1929)
- 6.4 Stadtarchiv Zürich
- 6.5 Baugeschichtliches Archiv der Stadt Zürich
- 6.6 gta Archive / ETH Zurich
- 6.7 Johannes Schweizer, “Die Bedeutung der Umgebungsarbeiten bei genossenschaftlichen Siedlungen,” *Das Werk* 38, no. 5 (1951)
- 6.8 Stadtarchiv Zürich
- 6.9 Baugeschichtliches Archiv der Stadt Zürich
- 6.10 Photograph: Werner Friedli / Bildarchiv der ETH-Bibliothek
- 6.11 Visualization: Monobloque. Data source: Baugenossenschaft Glattal Zürich and Planpartner AG, *Masterplan Schwamendinger-Dreieck* (Zurich, November 2013)
- 6.12 Photograph: Juliet Haller / Baugeschichtliches Archiv der Stadt Zürich
- 6.13 Drawing: Duplex Architekten
- 6.14 Photograph: Johannes Marburg







7

Zoning

with Sarah Hummel-Smit and Olga Rausch

The City of Zurich uses its zoning code to promote cooperatives' collective use of interior and exterior spaces both in new construction and redevelopment. In combination with new fiscal tools, zoning has also facilitated cooperatives' access to buildable land.

Instruments →

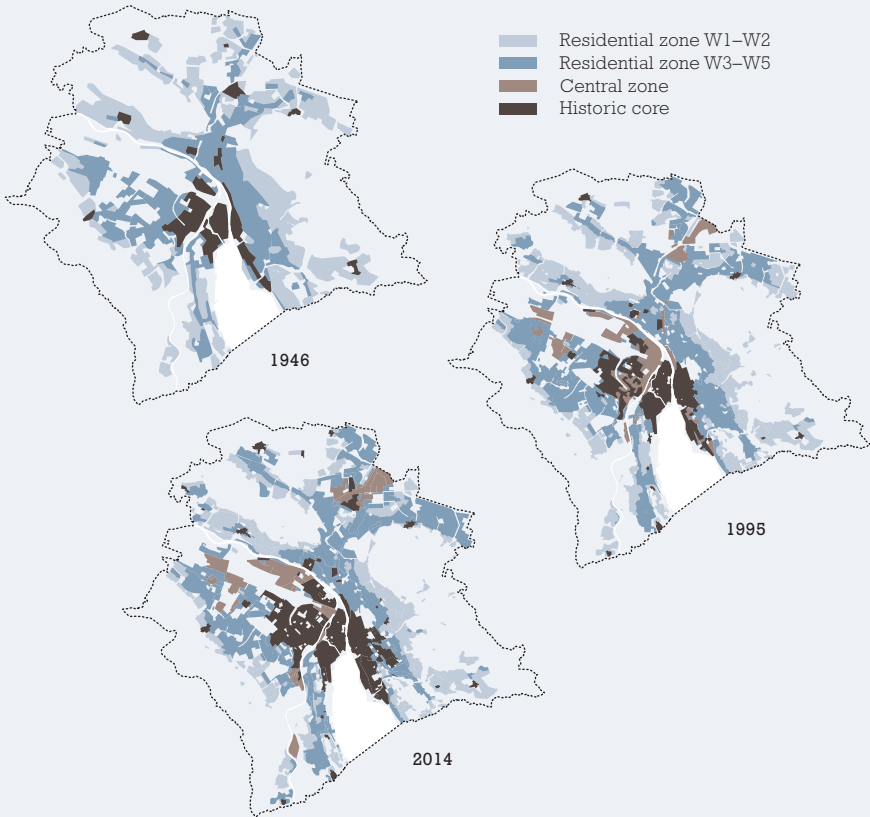
→ Arealüberbauung

The *Arealüberbauung* is a zoning instrument that applies to sites of at least 6,000 square meters.¹ Translating roughly as “planned development area,” it allows, as of right, for the flexible placement of the total allowable floor area in ways that would not be possible if the site were partitioned into individual parcels.²

The tool was introduced as part of Zurich’s first zoning ordinance in 1946 (Bau- und Zonenordnung, or BZO; hence called BZO 46), then under the name *Gesamtüberbauung*. The goal was to allow housing developers to construct low-rise neighborhood units, or *Siedlungen*, without requiring a special permit. Their organizational and spatial model was especially important to cooperatives who were inspired by the garden city movement, as *Siedlungen* were mostly realized on vacant land on the periphery. From 1930 to 1940, the city had been swamped by applications for special permits for such developments.³ Earlier forms of land-use regulations, premised on an understanding of good urban form, had specified building type and building dimensions. BZO 46 was the first to take a comprehensive view of the city, separating the territory into districts by permissible use. This approach aligned with the quantitative, quasi-scientific framework advocated by modern town planners.⁴ [Figure 7.1]

Since the 1960s, rules guiding the *Arealüberbauung* have been repeatedly revised to promote shifting public goals. While issued by the City of Zurich, every revision of the BZO must be approved by the canton, which has, on occasion, overruled the municipality’s proposals. Beginning with BZO 63, the *Arealüberbauung* became a tool of densification, allowing for a 125 to 150 percent larger total floor area otherwise permissible in a zoning district. BZO 95 sought to further accelerate densification and abolished the maximum allowable floor area in an *Arealüberbauung* while maintaining other restrictions; for instance, the maximum number of floors.⁵ Under current zoning (BZO 2016), the goal of densification is paramount. A W4 residential district is usually zoned for up to four floors, but an *Arealüberbauung* in a W4 district allows for up to eight floors.⁶ [Figure 7.2]

In recent years, sustainability and design requirements have been attached to increased density in an *Arealüberbauung*; buildings must adhere to energy-efficiency standards, and the overall design must be vetted as “very good” (“besonders gut”) or show a “relationship to visual context” (“Beziehung zum Ortsbild”).⁷ An architectural competition is one way to demonstrate compliance with these design criteria and ensure a project’s permitting. [8. The Competition, p.263] Requiring more affordable housing in any *Arealüberbauung* has also been a matter of growing concern. In 2014, voters in the Canton of Zurich approved a motion to allow municipalities to require a

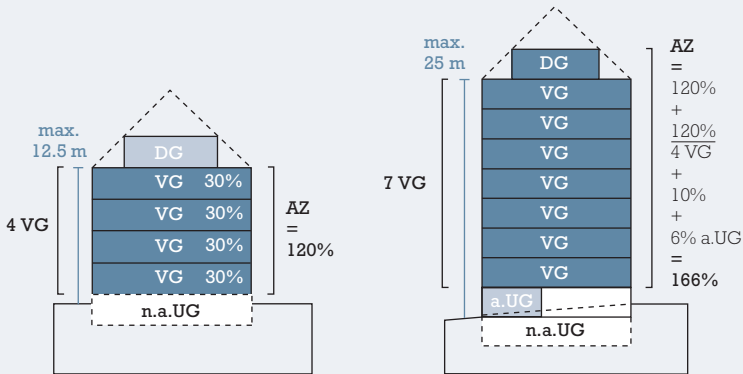


7.1 Revisions to the zoning ordinance in the City of Zurich, 1946, 1995, and 2014

The comparison of building zones in 1946, 1995, and 2014 shows that the area of buildable land has changed little over the past seventy years. However, the allowable density in residential zoning districts has greatly increased.

percentage of *preisgünstig* housing as part of any rezoning. *Preisgünstig* translates as “low-cost” or “low-rent” and has no legal definition; in practice, it gives municipalities the ability to require either cost rent or subsidized rent in such housing. The new cantonal regulations went into effect in 2019. In the City of Zurich, the city council agreed in late 2022 to require that 50 percent of the additional floor area created through an upzoning must be provided as *preisgünstig* housing; by late 2023, the measure had yet to be approved by the city parliament.

While originally introduced to promote low-rise cooperative housing and the urban model of the garden city, the *Arealüberbauung* has become a primary vehicle to incentivize the development or redevelopment of large, contiguous sites at higher densities and in nonstandard ways.



7.2 Diagrams from the BZO 2014 zoning ordinance explaining the densities permissible in a W4 residential district, as of 2014. On a plot (left), in an *Arealüberbauung* (right)

AZ *Ausnutzungsziffer*: floor area ratio (FAR)

VG *Vollgeschoss*: full story

DG *Dachgeschoss*: attic story

a.UG *anrechenbares Untergeschoss*: basement story that counts toward FAR

n.a.UG *nicht anrechenbares Untergeschoss*: basement story that does not count toward FAR

→ Floor area ratio

The floor area ratio (FAR), in Switzerland referred to as the *Ausnutzungsziffer*, is a relational measure of a building's total floor area to the area of the parcel upon which it is built. For example, if a zoning ordinance designates a parcel measuring 1,000 square meters with a FAR of 0.9, then a total of 900 square meters of floor area may be constructed on the site. Typically, the FAR includes only floor area above ground. For municipalities, this zoning tool is key to either accelerating or slowing development. If a city adjusts the FAR upward, a parcel of land becomes more valuable and is likely to be developed. If it adjusts the FAR downward, the opposite is true. In everyday parlance, FAR has thus become a placeholder for "density."

A unique aspect of Zurich's BZO is the fact that ancillary spaces not continuously used for living or working are not counted toward the FAR.⁸ Thus, laundry rooms, bicycle storage, and other collective spaces can be located aboveground without a reduction in the total floor area that can be built—and thus sold or rented. The regulation allows further reductions from the FAR of ancillary spaces "if these are deemed to enhance residential livability or the creation of workspaces."⁹ Cooperatives have taken advantage of this regulation to realize generous spaces in line with their idea of sharing.

The *Mehrwertausgleich*—“appreciation tax” or “added value capture”—is a tax on the additional land value created by rezoning. The tax, levied by the municipality, is due when the land is developed or sold. A municipality can use the revenue to pay for public projects and thus enhance public goals; to compensate landowners for value lost due to rezoning or to pay for land taken by eminent domain; to further the preservation of natural resources; or to fund facilities such as schools, infrastructure, or low-rent housing.¹⁰ The tax may also be paid in kind—that is, in the form of land or the construction of a community facility.¹¹

Since 2009, the City of Zurich has implemented a version of an appreciation tax in conjunction with a zoning tool, the *Gestaltungsplan*. This type of special planning permit is required when a new development proposal for a large site does not adhere to current zoning regulations. The intent of a *Gestaltungsplan* is to assure that the proposed uses and the quality of the planning and design justify the exception. The specifics are set in a binding contract between the developer and the city. As part of the contract, the city negotiates some kind of public benefit, for instance, the allocation of a percentage of the rezoned land to cooperative housing. A *Gestaltungsplan* must be approved by the city parliament, but citizens can call it into question by calling for a referendum. The process of negotiating and approving a *Gestaltungsplan* takes a minimum of three years. It is thus distinct from an *Arealüberbauung*, which applies when a development does *not* require a change of use or other exceptions.¹²

In 2014, a revision of the federal Spatial Planning Act (*Raumplanungsgesetz*) went into effect. Its goal is to limit sprawl and promote the conservation of open space and agricultural land. It mandates that all cantons and municipalities levy a *Mehrwertausgleich* of at least 20 percent on additional land value created by rezoning agricultural into buildable land. In 2019, the Canton of Zurich approved a framework to implement these federal standards, allowing the tax to be levied in any re- and upzoning. These cantonal rules went into effect in 2021.¹³ The cantonal ruling gave municipal authorities a legal basis for using the *Mehrwertausgleich* to implement public value in the urban realm. The City of Zurich approved its specific rules in 2022, setting the maximum appreciation tax to 40 percent.¹⁴ How (or even if) the City of Zurich will use these tools to further cooperative development remains to be seen.

Variations of Porosity

Any land-use regulation must strike a balance between, on the one hand, ensuring continuity and predictability and, on the other hand, allowing for variability and adaptability to respond to changing circumstances. What is striking about Zurich's BZO is how it has supported the creation of public value at the scale of the city through a combination of relatively simple tools. Its effects become most tangible in the variety of urban design configurations of housing that combine the qualities of modernist slab housing (*Zeilenbau*) and perimeter block (*Blockrand*) in creative ways when responding to programmatic and site-specific needs. This formal variety allows for many open courtyard formations in both new construction and redevelopment projects that together embody the concept of *Gemeinnützigkeit* at city scale. Zurich's BZO, then, has managed to strike the balance between predictability and variability, between private and public interests, since the 1940s. We qualify the resulting urban potential as "porous."¹⁵ The metaphor refers to the permeability and adaptability of urban configurations that result from functional heterogeneity and formal and social diversity, addressing different user and income groups in various temporal rhythms. Predictability and variability in zoning legislation support the creation of urban porosity, which, in turn, is key for inclusive public space.

Negotiating public value through zoning

Over the course of its eighty-year existence, Zurich's BZO has been repeatedly revised to respond to new challenges. In the 1970s and 1980s, these included population decline and a shift from an industrial to a service economy; in the 1990s, lack of investment and of livable neighborhoods; and, since the early 2000s, a demographic boom, rising real-estate prices, and a lack of vacant land. Zoning revisions proposed by the city have always been contested. At issue is who benefits or loses from the changing land values caused by rezoning, for example from an industrial to a residential use or from a residential to a transportation use.

While in prior decades the BZO was revised every fifteen years or so, in the 1990s it was updated every three to four years. A main point of contention was how formerly industrial areas were to be redeveloped. Zürich-West, one of the first large areas to be rezoned for mixed use, is emblematic of how these debates unfolded.¹⁶

Squaring off for battle were advocates of low-rent housing and promoters of profit-oriented commercial development. Since 1986, the city, at that time governed by a social-democratic majority, had pursued a goal of keeping manufacturing within the city and of promoting a housing policy that would keep families with children in the city too. These policies were directed by Ursula Koch, head of the city's building department. [Figure 7.3] [8. *The Competition*, p. 268] Peter Ess, a close collaborator of Koch's, paraphrased her vision for Zurich: "If we fail to maintain the residential city as a high-quality foundation for urban life today in balance with housing, work, services, entertainment, culture and education, that failure will be irreversible."¹⁷ Formulated under her leadership, the revised zoning ordinance, BZO 92, introduced a special permitting process for the rezoning and change of use of former industrial sites. The new requirement gave the city significant leverage in how redevelopment would take shape.



7.3

Ursula Koch referring to the city model of Zurich used for planning decisions, n.d.

Unlike the city, the Canton of Zurich at this time was governed by a coalition of conservative parties, and it promoted an alternative agenda: to make Zurich a center for global banking. Profit-oriented investors preferred to invest in this growing service economy rather than in housing, while youth organizations and squatters' movements were protesting against housing shortage.¹⁸ BZO 92 was thus debated

in terms of the competing goals of commercial development and low-rent housing. [Figure 7.4] It was ultimately adopted in a municipal referendum, albeit by a slim majority of 51.7 percent.¹⁹ However, objectors filed 430 appeals, which prevented the new ordinance from taking effect. To break the stalemate and promote business interests, the canton imposed a new, transitional BZO in 1995.²⁰ It allowed for the conversion of former industrial areas to the service sector. Toward this end, the *Arealüberbauung* was adjusted to allow for office uses, and its density allowance was increased. In 1999, the city finally issued a new BZO, again limiting the rezoning of industrial sites and requiring a *Gestaltungsplan* as the basis for a proposal's approval.



7.4 Public demonstration in favor of BZO 92, 1992

Zurich's experience with zoning at a time when its economic base was deindustrializing resonates with that of many cities in the Northern Hemisphere which experienced a retrenchment of the public sector. Specific to Zurich, however, is how its zoning laws have been related to housing and the role of cooperatives therein. The *Arealüberbauung* and the way in which the FAR is calculated have created opportunities for architects to design housing as part of urban development that prioritizes public value over individualized gain. Instead of resulting in clear demarcations between what is publicly accessible and privately cared for, Zurich's zoning has allowed for the creation of a differentiated set of open spaces accessible to residents and neighbors alike. An examination of the development and redevelopment of Siedlung Entlisberg and the construction of Greencity at Manegg, a rezoned industrial area nearby, shows how this has worked.

Landscape: Entlisberg

Prior to 1946, cooperatives needed a special permit to implement modern town-planning ideas, such as the *Zeilenbauweise*: parallel rows of buildings oriented for solar exposure, with large, collective open spaces. In 1930, two hundred such special permits were requested by cooperative developers; in 1940, it was 380.²¹ Siedlung Entlisberg was built on former farmland on the southwestern edge of the city; the development's three phases from 1928 to 1932 required three separate special permits.²² The first phase included sixteen two-story *Zeilenbauten* with a total of 135 homes and had larger overall lot coverage than would have been allowed on a standard single parcel, but the overall plan created larger, connected, green courtyard spaces by virtue of the siting. [Figure 7.5] The buildings were located on the 250-meter-long site to create multiple



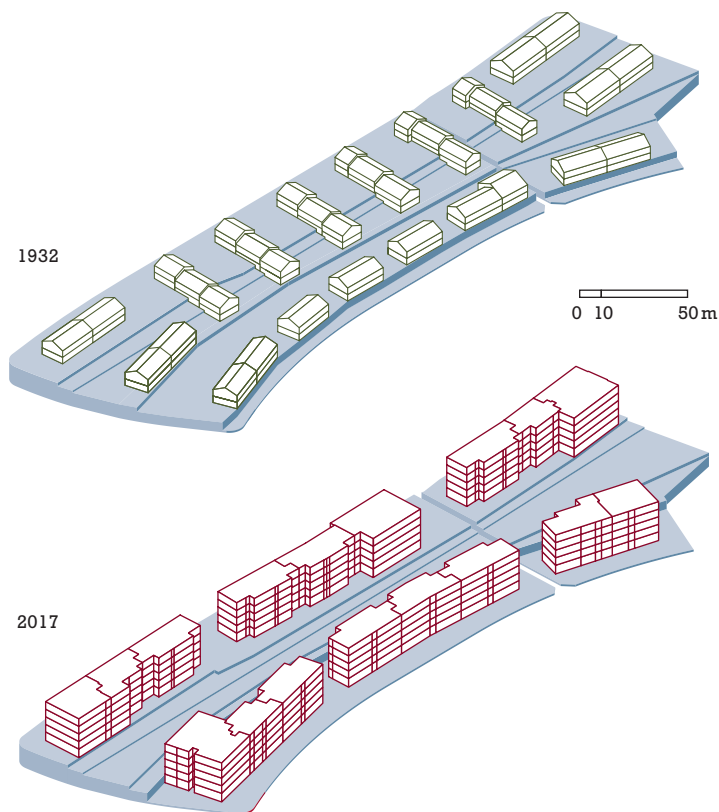
7.5 Siedlung Entlisberg, Phases I–III, 1928–31, n.d.

smaller courtyards at right angles to the terrain's slope. Indicating an early commitment to shared public benefit, wherever the buildings faced the street, Allgemeine Baugenossenschaft Zürich (ABZ) refrained from fences, thus “allowing the general public to partake of each individual's garden,” as architect and critic Peter Meyer explained in 1930.²³ The cover of ABZ's 1942 annual report captures the idealized social model of the time: two energetic children enjoy their swings above a vegetable garden, a healthy environment presumably maintained by their mothers while their fathers are at work elsewhere. [Figure 7.6]



7.6 Cover of ABZ annual report, 1942

Eight decades after its construction, a section of Siedlung Entlisberg was demolished and redeveloped, a process known as *Ersatzneubau* (replacement construction) in Zurich. The *Arealüberbauung* was the critical tool for this redevelopment. The site is part of residential zoning district W3, which generally allows three stories at a FAR of 0.9. The *Arealüberbauung* at the time would have allowed seven-story structures at a FAR of 1.3. However, ABZ and the city jointly engaged in a master-planning process that recommended not building to the maximum allowable density. To make the intervention spatially and socially compatible, the parties agreed to build to only



7.7 Increased density in the redevelopment of Entlisberg made possible through the *Arealüberbauung*, 1932 and 2017

Entlisberg, original development, 1928–32

Site area: 23,362 m²

Total floor area: 10,360 m²

Housing units: 135

Floor area ratio: 0.44

Entlisberg, redevelopment, 2013–17

Site area: 23,362 m²

Total floor area: 30,727 m²

Housing units: 213

Floor area ratio: 1.2

four stories. As a result, the new development nearly tripled the FAR from 0.44 to 1.2. The number of apartments increased by only half, however, from 135 to 213, since the new apartments were larger than the old. [Figure 7.7] Compared to apartments built by private developers, the dwellings are nevertheless smaller than average, a deliberate cost and energy saving goal. This made the shared open-space amenities at Entlisberg all the more important for enabling the cooperative's ideas of sharing.

In the redevelopment, Meier Hug Architekten, working with Schmid Landschaftsarchitekten, created one longitudinal courtyard-like garden, running parallel to the slope. [Figure 7.8] The space is

framed by the buildings yet accessible to the public. The apartments' balconies and patios are oriented toward this open courtyard, as are shared use spaces such as laundry rooms located on the ground floor—a placement incentivized by the fact that these shared spaces would not count toward the building's FAR. The BZO would have allowed ABZ to build an additional, stepped-back top floor (*Attika*), but ABZ chose not to do so to avoid creating a social distinction between the residents of penthouses and those of the other apartments.²⁴ In the courtyard, playgrounds, benches, and vegetable gardens are shared by residents. Architect Marius Hug calls this space a “machine for community.”²⁵ In contrast to Le Corbusier's “machine for living,” to which Hug's phrase alludes, the focus of dwelling is the collectively shared exterior space. Porous in terms of accessibility and use, it operates as a resource for residents and passing neighbors.



7.8 Shared central courtyard of the *Ersatzneubau*, Entlisberg, 2018

Streetscape: Greencity

Greencity is a new development located only seven minutes by foot from Entlisberg but contrasts the latter's density and urban design. Greencity also came about through a specific set of zoning tools, being one of only a handful of projects to result from a precursor to the *Mehrwertausgleich* in combination with the *Gestaltungsplan*. As such, it is a model for how the municipality can coerce private



7.9 Greencity in the Zurich city model, showing buildings allocated to different developers, 2020

- Cooperative housing
- Other housing
- Commercial spaces, services, retail, hotel

property owners whose land has gained in value after rezoning to pay the appreciation tax in kind, as land for cooperative development. The mixed-use, majority-residential neighborhood was developed from 2000 to 2018 on the site of the former Manegg paper mill, wedged between the A2 highway and the Sihl River. [Figure 7.9] In return for the rezoning, approved in 2012, the city obligated the coordinating private developer, Losinger Marazzi AG, to dedicate 30 percent of the site to nonprofit housing.²⁶ Leveraging this combination of fiscal and land-use tools is one of the few ways the City of Zurich can still create access to land for cooperatives.

In contrast to the relatively flexible *Arealüberbauung*, a *Gestaltungsplan* tends to be more prescriptive. In the case of Manegg, building lines, floor-to-floor heights, the “2000 Watt” energy efficiency standard, types of uses, and the FAR were defined for each new parcel. The project embraces the perimeter block model, with residential buildings of five to eight floors. [Figure 7.10] The overall FAR is 2.7.²⁷ Two cooperative developers—Wogeno and Hofgarten—and their architects located the shared spaces of their housing projects not as open

courtyards but on the buildings' interiors or on their roofs. In the case of an elongated housing slab, EM2N conceived of a continuous *rue intérieure* connecting a library, community space, and billiards room. In the case of a perimeter block development, Adrian Streich Architekten proposed an enclosed courtyard between the third and eighth floors, lined with collectively accessible balconies, coupled with a community space and a neighborhood store at the street level. Both cases illustrate material porosity, offering a collective possibility in a dense urban constellation that is built in a way that maintains that possibility for a distant future. As with the redevelopment of Entlisberg, these shared spaces did not count toward the FAR.²⁸



7.10 Pedestrian street adjacent to the Hofgarten perimeter block development, Greencity, 2022

Entlisberg's nuanced building arrangement, soft landscaping, and nonmaximization of the FAR and Greencity's volumetric rigor, hardscape, and maximization of the FAR together demonstrate the predictability and variability of zoning in Zurich. The projects show how zoning tools and a responsive urban design can increase the offer of sociospatial resources within a densification process fueled by demographic change and economic growth. Both projects, although very different in terms of density, form, and function, showcase porosity in the transitions between public and private space. In this respect, the zoning tools of the City of Zurich are exemplary in how they combine densification with public benefit in housing and public value in urban space—a dimension that is painfully absent in recent redevelopment projects in other cities.²⁹



7.11 Siedlung Kanzlei as depicted on the ABZ website, 2020



7.12 Rendering of the planned *Ersatzneubau* for Siedlung Kanzlei on the ABZ website, 2020

Discussion: Contradictions of *Ersatzneubau*

Quantitatively and qualitatively, redevelopment through zoning has been an effective approach to create more sought-after housing. From 2009 to late 2021, just over five thousand cooperative and municipal apartments were demolished and almost ten thousand new apartments built in their place.³⁰ The densification resulting from rezoning is profoundly changing the identity and character of Zurich. As architect Adrian Streich noted, referring to the large array of urban-design inventions, “Without the *Arealüberbauung*, we

wouldn't have the quality of housing we have in Zurich today!"³¹ And yet, the speed and volume of redevelopment in the name of densification has reached a limit that puts the goals of heritage, social inclusion, and sustainability into question. Increasingly, *Ersatzneubau* has targeted centrally located developments noted as historically significant, such as Familienheim-Genossenschaft Zürich's Siedlung Friesenberg from the 1920s. [6.Land, p.212] One of the most puzzling examples is the ABZ's Siedlung Kanzlei, approved for demolition in 2015.³² The proposed replacement mimics the old in scale and massing without approaching its distinctiveness in execution or the livability of its exterior spaces. [Figures 7.11, 7.12] Even Siedlung Ottostrasse—celebrated as a “workers’ palace” on the ABZ website and lauded for being listed on a municipal register of historic monuments—is slated to be replaced within the next ten years.³³ [3.Nonspeculation, p.112]

This rush has rarely been driven by residents' dissatisfaction with their living environments. Rather, it is a result of the political mandate to comply with new building standards, demographic change, and the need for more housing. *Ersatzneubau* has dovetailed with developers', lenders', architects', and contractors' financial interest in new construction projects, an interest that has grown—at least in the past decade—thanks to the availability of low-interest financing.³⁴

Critics' voices have become louder and more persistent in pointing out the contradictions of *Ersatzneubau*.³⁵ First, redevelopment undermines, at least in the short term, the goal of increasing the number of low-rent apartments; the cost rent of new construction is always closer to market rent than that of the replaced building. Only over time does cost-rent housing become—and remain—decisively more affordable than market-rent housing. Cooperatives, whose historical origin resides in working-class movements and whose mission continues to be the provision of low-rent housing, are thus displacing working-class residents who can no longer afford the new apartments. ABZ, the Entlisberg developer, shared that in a typical *Ersatzneubau* project, one-third of residents return, another third relocate to other ABZ developments, and a final third move elsewhere, likely out of the city altogether.³⁶

In addition to the sociopolitical contradiction, *Ersatzneubau* also gives rise to an environmental contradiction. With sustainable growth as the overarching federal goal, more intensive land use and higher energy standards have become the two main principles promoted through zoning. However, redevelopment destroys the gray energy embodied in the materials of the existing housing, which is, furthermore, generally in good structural condition.³⁷ In addition, the number of additional apartments created—as at Entlisberg—is

often not substantial, since the new apartments are usually larger than those being replaced.

Finally, *Ersatzneubau*, which is often promoted by the city and cooperatives as creating more diverse, more urban developments than the purely residential postwar projects, in practice has fallen short in terms of comprehensive neighborhood development and a territorial vision for the entire city. Zurich architects, who have seen the impact of *Ersatzneubau* over decades, increasingly articulate its shortcomings. Sticking to the boundaries of existing sites, they argue, often leads to the persistence of “island urbanism” rather than contributing to a connected, mixed-use urbanity.³⁸

Despite such criticism from within, zoning has been a highly effective instrument for the City of Zurich to promote the development and redevelopment of cooperative housing since the 1940s. Balancing the competing interests of all stakeholders at a time of continued demographic growth, increasing land values, and diverging household incomes is a contested process that will continue to be waged, in part, in and through zoning. The limitations and contradictions of current redevelopment practices are an invitation to continue adjusting this tool and not a reason to reject it. The resolution of these competing interests will hopefully continue to draw on the city’s long history of open courtyards, which, as a whole, have helped Zurich build *Gemeinnützigkeit* and create urban porosity at city scale.

Zurich's zoning ordinance does not count the floor area of collectively used spaces toward the FAR. This encourages developers to locate these spaces on the ground floor or in other attractive places within the building. Cooperative organizations make particular use of this rule to create inviting, multiuse shared spaces.

The *Arealüberbauung* allows planners to distribute the permissible FAR on large sites more flexibly than in parcel-based planning. The tool promotes forms of urban design that privilege collective open space. For cooperatives, this has particular importance, since they tend to build more and smaller dwellings than private developers do. Shared courtyards or landscaped terraces are thus central to the design, use, and maintenance of such developments.

Since 1995, the *Arealüberbauung* has been the decisive instrument for promoting densification, as it allows building to a higher density than on individual parcels. Cooperatives sometimes do not maximize the legally permitted floor area in redevelopment projects, prioritizing contextual integration and continuity of open space.

The *Mehrwertausgleich*, an appreciation tax due in cases of rezoning, is one of the more recent instruments that can be used to make sites available for cooperative development in a city with little vacant land.

- 1 6,000 square meters (0.6 hectares) is 1.48 acres. How this minimum site area was determined is unclear; it might have seemed like a practicable size for moving beyond the confines of both the perimeter block and freestanding buildings and thus for achieving the principles of the garden city model.
- 2 In seeking to promote at once flexibility and a comprehensive consideration of urban design, the *Arealüberbauung* is similar to zoning tools introduced beginning in the 1920s in the United States and Great Britain inspired by the garden city model, in particular the “Planned Unit Development.” In recent decades, the use of higher densities to further public goals such as below-market-rate housing has been another reason for such zoning tools. Miami’s “Special Area Plan,” which requires a minimum of 3.6 hectares of contiguous land, is one example.
- 3 For a good summary of BZO 46 and all subsequent revisions to 2013, see Stadt Zürich, Amt für Städtebau, *GERECHTER: Die Entwicklung der Bau- und Zonenordnung der Stadt Zürich* (Zurich: Stadt Zürich, 2013), 16–19.
- 4 Like the 1925 Zoning Plan for Greater Berlin or the 1929 Cantonal Plan for Geneva, Zurich’s BZO 46 was based on the modernist belief in the separation of uses. In Zurich’s case, this meant designating zoning districts for living, working, transportation, and recreation.
- 5 In BZO 95, the minimum size of the *Arealüberbauung* was lowered to 4,000 square meters in low-rise residential districts and increased to 8,000 square meters in all other residential districts; a maximum floor area ratio (FAR) was abolished. In BZO 99 this was changed back to 6,000 square meters. Stadt Zürich, *GERECHTER*, 53.
- 6 This floor count includes seven full floors above ground (*Vollgeschoss*) plus a habitable floor that extends below street level (*anrechenbares Untergeschoss*). Depending on the siting of the buildings on the plot, one or two attic floors (*Dachgeschoss*) can be added. Bau- und Zonenordnung (BZO 2016), October 23, 1991 (as of November 24, 2021), Art. 8, clause 5; Stadt Zürich, Amt für Städtebau, *Teilrevision der Bau- und Zonenordnung der Stadt Zürich: BZO 2014, Erläuterungsbericht nach Art. 47 RPV* (Zurich: Stadt Zürich, October 2014), 60–61. Due to multiple appeals and revisions, the final version of BZO 2016, despite its name, has not yet been approved.
- 7 Planungs- und Baugesetz (PBG), September 7, 1975 (as of July 1, 2023), § 71.
- 8 PBG, § 255, clause 2: “Für die Ausnutzungsziffer anrechenbar sind alle dem Wohnen, Arbeiten oder sonst dem dauernden Aufenthalt dienenden oder hierfür verwendbaren Räume in Vollgeschossen unter Einschluss der dazugehörigen Erschliessungsflächen und Sanitärräume samt inneren Trennwänden.” (“Countable toward the FAR are all spaces that serve living or working or other permanent occupancy in full floors including the associated circulation and sanitary spaces and their interior partitions.”)
- 9 PBG, § 255, clause 4: “Durch Verordnung können der Wohnlichkeit oder der Arbeitsplatzgestaltung dienende Nebenräume als nicht anrechenbar erklärt werden.”
- 10 Mandating cost rent or subsidized rent can reduce a property’s future revenue stream, thus affecting sales value and, in turn, the added value that can be taxed through the *Mehrwertausgleich*. The ruling was implemented in the Canton of Zurich in 2020 as part of paragraph 49b of the canton’s PBG.x Stadt Zürich, Amt für Städtebau, *Teilrevision Bau- und Zonenordnung: Änderung der Bauordnung “Kommunaler Mehrwertausgleich,” Erläuterungsbericht nach Art. 47 RPV* (Zurich: Stadt Zürich, October 2020), 13.
- 11 For an overview of the introduction and different applications of the appreciation tax in various Swiss municipalities, see Francois-Xavier Viallon, “Added Value Capturing in Switzerland: How Much Is Enough?” in Jean-David Gerber, Thomas Hartmann, and Andreas Hengstermann, eds., *Instruments of Land Policy: Dealing with Scarcity of Land* (New York: Routledge, 2018), 57–69.
- 12 Stadt Zürich, Amt für Städtebau, “Gestaltungsplanverfahren,” Zurich, June 2020.
- 13 For a summary of the Canton of Zurich’s provisions, see “Mehrwertausgleich,” Kanton Zürich, <https://www.zh.ch/de/>

- planen-bauen/raumplanung/
mehrwertausgleich.html (accessed
August 1, 2023).
- 14 For a summary of the City of Zurich's provisions, see "Mehrwertausgleich," Stadt Zürich, <https://www.stadt-zuerich.ch/hbd/de/index/staedtebau/planung/mehrwertausgleich.html> (accessed October 17, 2023).
 - 15 "Porous" is a concept that was first deployed in the realm of urbanism by architect and urbanist Paola Viganò and taken up more recently by various architects, activists, and planners, including Sophie Wolfrum and Stavros Stavrides. See Sophie Wolfrum, "Porous City—From Metaphor to Urban Agenda"; Stavros Stavrides, "Urban Porosity and the Right to a Shared City"; Paola Viganò, "Porosity: Why This Figure Is Still Useful," in Sophie Wolfrum, ed., *Porous City: From Metaphor to Urban Agenda* (Basel: Birkhäuser, 2018), 9–16, 32–37, 50–57.
 - 16 For more on the longer-term consequences of the conversion of Zürich-West, one of the first large areas to be rezoned from industrial to mixed use, see Philipp Klaus and INURA Institut, *Immo Dorado Zürich West — Bilanz 2013* (Zurich: Mieterinnen- und Mieterverband Zürich, 2013).
 - 17 "Wenn wir jetzt die Wohnstadt als qualitative Grundlage für ein städtisches Leben mit Wohnen, Arbeiten, Dienstleistungen, Unterhaltung, Kultur und Bildung nicht im Gleichgewicht halten können, ist das kaum noch reversibel." Ursula Koch, as paraphrased by Peter Ess, interview, Zurich, February 26, 2020.
 - 18 Ess, interview; Philipp Klaus, interview, Zurich, February 20, 2020; Stadt Zürich, *GERECHTER*, 40–44.
 - 19 Stadt Zürich, *GERECHTER*, 44–46.
 - 20 The extraordinary transitional ordinance of 1995 issued by the Canton of Zurich was called "Übergangs-BZO." Stadt Zürich, 48–53.
 - 21 Stadt Zürich, 19.
 - 22 Regierungsbeschluss StAZH MM 3.43 RRB 1928/0896; Regierungsbeschluss StAZH MM 3.42 RRB 1929/0896; Regierungsbeschluss StAZH MM 3.45 RRB 1931/0651.
 - 23 "Die Allgemeinheit am Gartenbesitz des Einzelnen teilnehmen zu lassen." Peter Meyer, "Baugesetz und Gärten," *Das Werk* 17, no. 4 (1930), 122–27, here 122, <https://doi.org/10.5169/seals-81831>.
 - 24 Marius Hug and Michael Meier, online interview, April 16, 2020.
 - 25 Hug and Meier.
 - 26 These negotiations occurred before the official introduction of the appreciation tax, and the details of the agreement are not publicly accessible. The four developers dedicated to *Gemeinnützigkeit* who selected to build in Greencity are Stiftung für kinderreiche Familien, Gemeinnützige Bau- und Mietergenossenschaft Zürich (GBMZ), Wogarten Zürich, and Genossenschaft Hofgarten. A good summary of the negotiations is provided by Richard Liechti, "Gemeinsam zum Erfolg: Im neuen Quartier Greencity in Zürich Leimbach entstehen 250 Genossenschaftswohnungen," *Wohnen* 87, no. 5 (2012), 21–25.
 - 27 Stadt Zürich, "Vorschriften zum Privaten Gestaltungsplan Manegg; Ergänzender privater Gestaltungsplan 'GreenCity Zurich' für die Teilgebiete A, B und C (im Sinne von § 85 Abs. 1 PBG) Stadtratsbeschluss vom 14. November 2012 (1464) mit Änderungen bis 16. März 2022," 701.351.
 - 28 According to the Allgemeine Bauverordnung (ABV), June 22, 1977 (as of August 1, 2021), § 10c: "Als nicht anrechenbar gelten: der Freizeit dienende Gemeinschaftsmehrzweckräume von Mehrfamilienhäusern und Einfamilienhaussiedlungen, soweit sie mindestens 20 m² erreichen und bei grösserem Ausmass 2% der anrechenbare Geschossfläche nicht übersteigen." ("The following are not considered to be eligible [for inclusion in the FAR]: shared multipurpose rooms used for leisure purposes in multifamily houses and single-family housing estates, insofar as they are at least 20 square meters and, for larger dimensions, do not take up more than 2 percent of the total floor area.")
 - 29 For an examination of Berlin's recent housing development, see Anne Kockelkorn, "Financialized Berlin: The Monetary Transformation of Housing, Architecture, and Polity," *Architectural*

- Theory Review* 26, no. 1 (2022), 76–104, <https://doi.org/10.1080/13264826.2022.2104889>.
- 30 Calculation by Rebekka Hirschberg based on data provided by Statistik Stadt Zürich.
- 31 Adrian Streich, interview, Zurich, February 21, 2020.
- 32 In 2017, the Swiss Heritage Society (Schweizer Heimatschutz), a preservation organization, failed to convince a local court of the need to prevent the demolition of Siedlung Kanzlei. In 2019, however, it succeeded in convincing the country's highest court of the need to protect parts of Siedlung Friesenberg. See Adi Kälin, "Stadt Zürich unterliegt vor dem Bundesgericht," *Neue Zürcher Zeitung*, October 6, 2020.
- 33 Natanea Elte, "Sozialverträgliche Verdichtung und genossenschaftliches Zusammenleben: Die Allgemeine Baugenossenschaft Zürich" (presentation, "4. St. Pöltner Wohnbaudialog," St. Pölten, October 7, 2021), <https://orte-noe.at/programm/st-poeltner-wohnbau-dialog-2021> (accessed October 7, 2022).
- 34 Zurich's cooperatives and their architects rarely, if ever, publish before-and-after photographs of these renewal projects—a visual rhetoric widely used to make the case for demolition in other cities—thus revealing that circumstances in Zurich can hardly be compared to those leading to "revitalization" or "redevelopment" projects elsewhere.
- 35 These critical voices include, among others, *baubüro in situ*, ZAS*, 8000.agency, and Zürcher Heimatschutz. The 2023 exhibition *Verdichtung oder Verdrängung?* (Densification or displacement?), cocurated by Susanne Schindler with the Master of Advanced Studies in History and Theory of Architecture (MAS GTA) and Master of Advanced Studies in Housing (MAS HS) programs at ETH Zurich, contextualized the practice in its global history and as seen from the perspective of residents. See Susanne Schindler, Carolina Gomes, and Marie-Anne Lerjen, eds., *Ersatzneubau: Eine Globale Geschichte. Dokumentation* (Zurich: MAS GTA, 2023), <https://doi.org/10.3929/ethz-b-000637359>.
- 36 Ariel Leuenberger (ABZ), email to Rebekka Hirschberg, March 14, 2022.
- 37 The Federal Office for the Environment has calculated that 84 percent of waste in Switzerland is produced by the construction industry, amounting to more than 500 kilograms of construction waste per second. Countdown2030, "Atlas of Demolition," <https://www.abriss-atlas.ch/en/> (accessed January 21, 2023).
- 38 Raphael Frei and Andreas Sonderegger, interview, Zurich, February 28, 2020; Hug and Meier, online interview.

Text Credits

This chapter builds on research and ideas developed by Sarah Hummel-Smit and Olga Rausch in a seminar paper in the spring of 2020, in particular their choice of Entlisberg and Greencity as case studies, close analysis of the Bau- und Zonenordnung (BZO), and identification of the tension between a set of universal rules and the opportunities those rules afford to some.

Image Credits

- pp.232–34 Shared courtyard, Siedlung Entlisberg, 2022 and 2020.
Photographs: Rebekka Hirschberg, Anna Derriks
- 7.1 Visualization: Sarah Hummel-Smit, Olga Rausch, and Monobloque. Data source: Stadt Zürich, Amt für Städtebau, ed., *GERECHTER: Die Entwicklung der Bau- und Zonenordnung der Stadt Zürich* (Zurich: Stadt Zürich, 2013)
- 7.2 Diagrams selected by Sarah Hummel-Smit and Olga Rausch for comparison. Visualization: Monobloque. Data source: Stadt Zürich, Amt für Städtebau, *Teilrevision der Bau- und Zonenordnung der Stadt Zürich: BZO 2014; Erläuterungsbericht nach Art. 47 RPV* (Zurich: Stadt Zürich, October 2014)
- 7.3 Photograph: Verena Eggmann / Schweizerisches Sozialarchiv (F 5037-Fx-0005)
- 7.4 Schweizerisches Sozialarchiv (F 5107-Na-07-155-008)
- 7.5 Photograph: Swissair / Baugeschichtliches Archiv der Stadt Zürich
- 7.6 Archives of ABZ
- 7.7 Visualization: Sarah Hummel-Smit, Olga Rausch, and Monobloque
- 7.8 Photograph: Roman Keller
- 7.9 Photograph: Rebekka Hirschberg, coloration by Monobloque
- 7.10 Photograph: Juliet Haller / Baugeschichtliches Archiv der Stadt Zürich
- 7.11 Photograph: Reto Schlatter
- 7.12 Visualization: MAAARS Zürich







8 The Competition

with Sébastien El Idrissi and Kana Ueda

The competition aligns users, the client, the municipality, and designers behind a common imaginary of a future living environment. As a transparent and binding merit-based selection process, competitions promote public understanding of and trust in what design can achieve.

Instruments →

→ The architectural competition

The architectural competition is a procedure in which designers submit proposals in response to a competition brief. The goal is to identify the highest-quality proposal and establish fairness and transparency in awarding contracts. An architectural competition is thus an alternative to a direct commission. The architectural competition has a long tradition in Switzerland. Key principles were developed in 1877 by the Swiss Society of Engineers and Architects (Schweizerischer Ingenieur und Architektenverein, or SIA) and are still valid. These include a binding project brief; a jury in which a majority of the members are architects or other building professionals; prize money that is commensurate with the designers' effort; and a public exhibition of all submitted works.¹

Three main forms of architectural competitions are in use: open, selective, and invited. An open competition allows any architect to participate. Only the top-ranking proposals are compensated. In a selective competition, architects submit a portfolio for review, and a limited number, usually eight to twenty teams, are invited to enter the competition based on their experience or suitability for the specific project. In an invited competition, clients extend invitations to participate to as many architects as they wish (in practice, usually four to ten). In competitions with a limited field of participants, all teams usually receive fixed compensation, while the first-ranked teams may receive an additional honorarium. Open, selective, and invited competitions are generally judged anonymously. Another type of invited competition is the commissioned study. In this process, proposals, which are not anonymous, are presented and discussed intermittently with the client and jury, and all invited teams receive the same compensation.

Since the late 1980s, the City of Zurich has required an architectural competition for any new development or redevelopment on land leased from the municipality. This was a key part of the directives introduced by Ursula Koch, head of Zurich's building department (Hochbaudepartement) from 1986 to 1998. The idea to require architectural competitions was conceived and implemented together with Peter Ess, head of project development and competitions in the building department at the time, as well as with Willy Küng, head of the finance department (Finanzdepartement), who was responsible for municipal land and budget.² The goal was to make Zurich, which had seen an increase in residents moving to outlying towns, an attractive place for families again, including through a revision of the zoning ordinance. [7. Zoning, p. 241] Toward this goal, Koch insisted that buildings on city-owned land be of outstanding design quality and thus introduced the

architectural competition as a requirement for the lease of any city-owned land.³

Quality control in an architectural competition is a function of jury composition, clear evaluation criteria, and the jury report. According to SIA rules, at least half of the jury members must be independent of the commissioning client.⁴ The jury's task is to assess every project according to the established criteria, weigh the projects' strengths and weaknesses against each other, and then rank the most convincing projects. The criteria set by the city's office for building construction (Amt für Hochbauten), one of the main competition organizers, are grouped into three fields: society, environment, and economy. The criteria are adapted for each competition to reflect changing political and societal priorities.⁵ The goal of the process is to balance the interests of clients, planners, and the public.⁶ The results of these deliberations must be published in a detailed report outlining how the jury arrived at its conclusions, thereby ensuring the transparency of the process.

The jury report is a binding document, thus creating predictability for the city, the client, and the winning architect. For the city, the architectural competition guarantees design quality. Projects resulting from a competition are therefore not submitted to the *Baukollegium*, an advisory committee that reviews most proposed architectural and urban interventions.⁷ For the client, a competition thus ensures a building permit without further delay. For the architects, a competition means a commitment to an agreed-upon standard for project implementation. For a housing development awarded to Edelaar Mosayebi Inderbitzin Architekt*innen, for example, the cooperative client wanted to substitute ordinary windows for the projecting windows proposed in the competition entry. The clear wording of the jury report, however, enabled the architects to insist that their original design be realized.⁸

The cost of organizing an architectural competition covers the preparation of the brief, the compensation of the jury, and prize money. On average, this comes to around 1 percent of total development cost, or between 120,000 and 600,00 Swiss francs (CHF) depending on the size of the project.⁹ Since the 1990s, the city has been supporting nonprofit developers by granting a zero-interest loan (*Eventualkredit*) to organize competitions; repayment of the loan begins once the project is generating rental revenue.¹⁰

In the Canton of Zurich, 40 to 50 architectural competitions are held every year, sponsored by public, private, and nonprofit clients.¹¹ The realized projects, whether for housing cooperatives or otherwise, typically adhere closely to the winning competition design, attesting to the effectiveness of a process set up to achieve transparency, cost efficiency, and quality in architecture.

→ The competition brief

A competition brief is a document that outlines what a building is to accomplish. It typically includes a program of spaces, their floor areas and envisioned uses, and the intended relationships between them. [Figure 8.1] A brief might also reference environmental or social goals and overall construction cost. The brief provides the binding basis for participants' designs and a jury's evaluation of submitted proposals.

A competition brief is often based on a feasibility study that determines what can be realized on a site in conformance with building regulations and within available funds. Architectural offices are usually directly commissioned for such a study, testing design options and in some cases weighing the benefits of renovation versus new construction. The cost for these studies ranges from CHF 10,000 to CHF 30,000.¹² For Jeremy Hoskyn, head of competitions at the city's office for building construction, developing a competition brief helps a client to arrive at a clear position internally—on everything from density, building height, apartment types, complementary uses, and economic aspects—before the competition is announced.¹³ To housing consultant Sabine Wolf, the brief's conclusions increase the client's "commissioning competence" (*Bestellerkompetenz*); that is, the client's ability to be a client.¹⁴ Finally, according to Ursula Koch, a key proponent of the competition process, "a competition is only as good as the preparation of the program and the jury."¹⁵

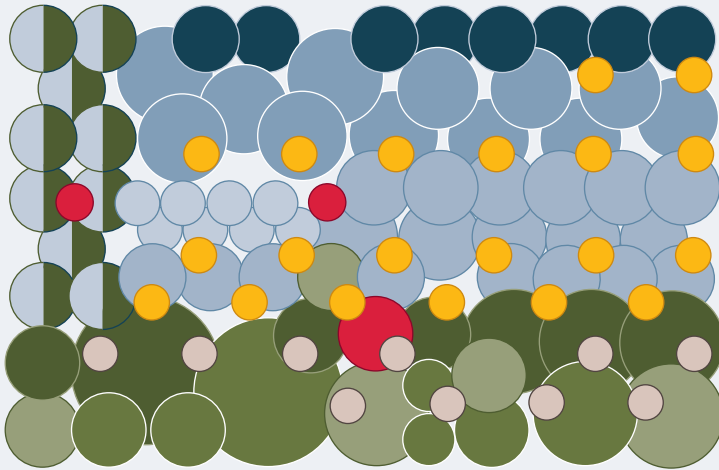
The city's office for building construction has been preparing, organizing, and conducting competitions for cooperatives and other developers since the 1990s. On municipal land, the established practice is to organize the competition together with the city.¹⁶ In parallel, a handful of private consulting firms specialized in project development and real estate have emerged that also offer this expertise.¹⁷ Most cooperatives collaborate with the same professional partner for several competitions.

Cooperatives develop competition briefs in various ways. Most work in a team consisting of representatives of the cooperative and the chosen professional partner. Others prioritize ongoing, close exchange with their members through open workshops. The program for Zollhaus, the Kalkbreite cooperative's second building project, for example, was spearheaded by the city's office for building construction. A team from the cooperative participated and contributed ideas, such as the novel concept of self-built hall dwellings. [2. Public Opinion, p. 83] These partnerships build on the experiences of the late 1980s and early 1990s, when protagonists of Zurich's youth movement, which evolved out of building squats, developed far-reaching sociospatial programs for housing and learned to

involve various stakeholders in the process, including city officials.¹⁸

[1. An Idea of Sharing, p. 43]

The close collaboration between the city and civic groups on competition briefs has increased the knowledge of all involved parties about future users' needs and desires. Developing a competition brief, then, can also be a tool to challenge norms and standards.



8.1 Program diagram submitted by Genossenschaft Kalkbreite in Gründung in the competition for land lease, reused in the brief for the architectural competition, 2006

- Family apartment 80/100/120 m²
- Small loft 40 m²
- Coliving apartment 120/150/170 m²
- Luxury loft 80 m²
- Public services (childcare, doctors' offices, restaurants)
- Retail
- Offices, studios
- Live-work studio 80 m²
- Flexible small unit 20 m² (residential/office zone)
- Communal space and kitchen

→ The competition for land lease

A competition for a land lease, or leasehold, is a selection process by which applicants submit proposals for the right to use and develop a site. The owner awards the land lease to one of the applicants according to criteria established in a request for proposals.

The City of Zurich began to mandate competitions for land lease on municipal land in 2006 with the Kalkbreite site. This was a deliberate choice of the city, which may allocate municipal land as it

wishes, since land it already owns is not subject to public procurement law.¹⁹ Prior to 2006, the city, in consultation with the federation of housing cooperatives (Wohnbaugenossenschaften Schweiz), had granted leaseholds to cooperatives based on their recent building activity or whether they already had properties nearby.

Since 2006, the city has held six large competitions for land leases among developers.²⁰ In each, the city worked out criteria specific to program and site, and subsequent competitions have built on the preceding ones.²¹ In 2017, for example, the city formulated a set of thirty criteria for housing and commercial uses to be realized at Koch-Areal, a large, formerly industrial site purchased by the city with the aim of creating new housing and a public park. The criteria ranged from the affordability and diversity of the housing to the developers' financial standing and experience. Special attention was paid to the plausibility of the program for the intended socioeconomic mix; share of apartments with rents under CHF 1,500 per month; variety of the housing offer; energy efficiency; and the diversity of ground-floor uses and their contribution to the identity of the neighborhood and the liveliness of the outdoor spaces.²²

The requirement to hold an architectural competition on land leased from the city was introduced in the late 1980s. The two competition procedures are connected because the requirement to hold an architectural competition is listed in the leasehold contract. Implementing this qualitative turn meant developing the idea for a future project *before* granting the land lease. That is, the land lease contract is finalized only once a full architectural project has been approved by the city council. Requiring a competition for the land lease itself added a decisive level of quality control at the urban scale. The process enhanced the level of cooperation between developers and the city for urban sites, placing ever greater focus on the importance of the future project's public value.

Building Commitment to a Shared Future

Since the early 1990s, embracing the competition has allowed the City of Zurich to effectively connect access to land, quality control in architectural design for housing, approvals of zoning changes, and building permits. Connecting these realms has enabled the city to take control of a range of development goals and to collaborate with cooperative housing developers to reach them. In this way, the competition has become an instrument of exploration, negotiation, and debate. The collective imagination fostered by the competition process builds commitment for and trust in what design can achieve. To understand how this culture emerged, it is instructive to examine how and why the mandated use of architectural and land-lease competitions was instituted from the 1980s to the 2000s, with the Kalkbreite competitions marking a turning point. This background helps in exploring where competitions might be headed.

Reimagining urban housing

From their beginnings until the 1970s, Zurich's cooperatives built housing mainly for nuclear families with their preferred, self-chosen architects, while the city issued land leases without specific demands regarding architectural quality. By the 1970s, many cooperatives had transformed from active developers into conventional albeit non-profit property managers, stewarding the existing housing stock. By the 1980s, the city experienced a housing shortage despite having lost a fifth of its population since 1963. Many families had moved to the suburbs for lower-cost and more desirable housing. Simultaneously, housing activists from the squatter movement wanted to transform the architecture of housing and the underlying, increasingly market-driven housing sector.²³

The urban planning and design guidelines issued by Ursula Koch, head of the city's building department, sought to counter these processes. In the late 1980s, the city council made a fundamental decision: from then on, buildings on municipal land would have to be of outstanding architectural and urban-design quality.²⁴ Cooperatives with leaseholds of municipal land became a key target and beneficiary of this policy. By financially supporting the launch of architectural competitions, the city persuaded cooperatives to again become active developers not only of unbuilt land but through the redevelop-

ment and densification of existing complexes. In the early 1990s, cooperatives resisted the implementation of this policy, perceiving it as a top-down intrusion into their autonomy.²⁵ But by the late 1990s, the boom of architecture competitions for new housing initiated by the city had created an appreciation for the architectural possibilities of housing among cooperatives and architects alike.

The first two competitions after this paradigm shift were for Rütihof of the ASIG cooperative (1991–97) and the housing complex In Böden/Wehntalerstrasse (1990–95) of the Waidmatt cooperative. The case of Rütihof is instructive because the cooperative had already directly commissioned an architect in 1986 to design new housing for the site. The city, however, forced ASIG to organize an invited competition, which was won by Metron Architects. The resulting development responded to the sloping site, giving many of the apartments views toward the Limmat Valley and offered a robust mix of apartment sizes. The housing complex In Böden, in turn, was designed by A.D.P. Architekten, known for its work at Hellmutstrasse. [3.Nonspeculation, p.117] The outstanding features of the In Böden project were its wide mix of apartment sizes, from tiny to enormous, the latter with two entrances, allowing for easy subdivision or the incorporation of a home office.²⁶

The city was also thinking of public opinion when it chose to organize development projects around competitions. Beginning in 1991, jury deliberations for any city-organized competition were open to the public, just like a courtroom. Koch was convinced that a population educated in matters of architecture and urban design would demand a higher quality of housing. She argued, “In order to broaden architectural debate, we should experiment with open juries in competitions. This will give an interested public insight into the emergence of a project and the jury’s criteria. A project’s acceptance among neighborhood residents can be promoted in this way.”²⁷ Public juries disciplined professionals to use comprehensible arguments and increased confidence among all stakeholders in the transparency of the process. As Ess recalls, residents and neighbors attended public juries throughout the 1990s and 2000s and started to debate the architectural benefits of winning entries with one another.²⁸ Public juries were not uniformly welcomed, however. The SIA argued that the process might violate the anonymity of submissions. In 1993, the society issued revised competition rules that briefly addressed the matter: competition entries could not be made accessible to third parties during the judging process, and deviation from the rules (e.g., in the case of judging in public) must be approved in advance by the SIA’s competition commission.²⁹ Public jurying was never formally abolished, but it is no longer widely used. By the early 2020s, some cooperatives

were still conducting open juries with attendance limited to members.³⁰

If municipal policies thus supported a competition culture in housing beginning in the late 1980s, the major quantitative leap occurred after 1999 in the context of the municipal program 10,000 Apartments in 10 Years (10'000 Wohnungen in 10 Jahren), launched by Koch's successor as head of the building department, social democrat Elmar Ledergerber.³¹ To increase the production of housing after the 1990s real estate crisis and to improve Zurich's image as a residential city, the program targeted, among other measures, municipal land reserves; these, too, were to be developed in conjunction with an architectural competition.³² In 1998 alone, the city offered cooperatives eighteen municipal plots as leaseholds and organized the competitions together with them.³³ The following year saw reforms to the public procurement process and the adoption of European Union (EU) regulations in Switzerland. Although the country is not a member of the EU, it had signed individual, bilateral agreements on economic and trade matters with EU countries which obliged it to adhere to EU regulations. These regulations require a public competition if the planner's honorarium is more than CHF 250,000; this, too, contributed to an upswing in Zurich's competition culture.³⁴

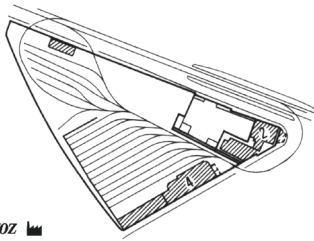
Since the early 2000s, the city has added additional requirements to its competitions, including a mandatory cost breakdown of building components and a detailed 1:20 or 1:50 building section that illustrates, according to Ess, the "DNA of the building."³⁵ The intent is to help juries and other interested parties assess how the interrelated goals of design quality, economic feasibility, and ecological sustainability are met. Having cost breakdowns as part of a submission to an architectural competition increased cooperative developers' trust that even unconventional proposals—if awarded a first prize in a competition—would stay within the cost bracket and could be implemented. The intersecting formal and informal competition rules increased both the quantity and the quality of housing production in Zurich throughout the 2000s and 2010s.

Imagining urban mixed use

This trajectory is key to understanding how Kalkbreite, one of Zurich's most daring competitions for land lease and architecture, came about, and how this process marked a turning point in Zurich's competition culture. In 2006, the Kalkbreite association, a neighborhood group, was founded to oppose a planned office complex on the site of an inner-city tram depot bordered by a railway line and two busy



8.2 Kalkbreite tram depot, ca. 1980



hier entsteht...

stadt.labor-Workshop zur Zukunft des Kalkbreite-Areals

Sa, 11.2.06, 13.30 bis 18.00

Zusammentragen von Ideen und Utopien

So, 12.2.06, 13.30 bis 17.00

Auswertung und Konkretisierung

Ort: Kantine Dreieck, Gartenhofstrasse 27, 8004 Zürich

Anmeldung: stadtlabor@gmx.ch

Infos: www.stadt-wohnen.ch

8.3 Invitation to a public workshop on the future of the tram depot, organized by Kalkbreite activists, 2006

streets.³⁶ [Figures 8.2–8.4] Given the noise level, the city had classified the site as unsuitable for residential use. The activists, however, convinced the city to designate the site for housing and to hold a competition for the land lease. In 2007, the Kalkbreite association won the competition, with the support of the cooperatives Dreieck and Karthago, on the basis of a daring but precise proposal: space to live and work for around two hundred residents in a diverse mix of apartment types for studio living, families, and large households; workplaces for 150 people; and a public park on top of the tram depot. [See Figure 8.1] Including so much nonresidential space was a novelty for cooperative developments but reflected the association's commitment to mixed-use, inner-city living. In addition, the program aimed to reduce the average space per resident to 30 square meters—a stark contrast to Zurich's overall average of 42 square meters per



8.4

Public workshop for the Kalkbreite development in the cafeteria of the Dreieck cooperative, 2006

resident—in light of the goal of limiting use of scarce resources.³⁷ To counterbalance the minimized private space, the program introduced a broad range of shared spaces, including a central laundry room, guest rooms, bike storage, a workshop, and a large communal kitchen serving nightly meals.³⁸ The proposal, developed as part of the competitive process to obtain the land lease for the Kalkbreite site, thus postulated a new relationship between private, collective, and urban space, as well as between residential and nonresidential uses.

After Kalkbreite won the bid in June 2007, many steps toward the realization of its vision followed. First, the association officially reorganized and registered as a cooperative. In early 2008, it commissioned a feasibility study with the city, which then launched an open, international, anonymous architectural competition in September 2008. The competition brief built on the proposal for the land lease and the feasibility study: a total of 11,000 square meters of usable floor area, of which up to 35 percent would be for nonresidential uses such as shops, offices, childcare, and entertainment.³⁹ The program included the shared spaces envisioned in the land lease application, as well as apartment types for all ages and household forms. These ranged from “XL” (220–240 square meters) to “S” (35 square meters), which could be clustered together, plus an “XS” (20 square meter) option called *Wohnjoker* (residential joker room), a separate room that cooperative residents could rent for limited periods. The maximum floor space per capita was to be 35 square meters thanks to shared use of rooms not needed on a daily basis. However, imagining urban mixed use was not restricted to technical specifications, but also included poetic imaginaries of living situations. Eight postcards illustrating “use cases” accompanied Kalkbreite’s fifty-seven-page competition brief. [Figure 8.5] These postcards were based on photographic snapshots that members of the cooperative had taken of



Nuclear family

Ida was considering moving into a retirement home in Munich to be closer to her daughter. But then she chose Kalkbreite and a new relationship with Anton. Together they share an apartment and coworking space with Martha, who works as a translator. All three are over seventy years old. Today, Ida watched the children next door, for whom she is like a grandmother. She has never regretted the move.



40, 100, and a cappella

Paul is nervous. Tonight his neighborhood choir will sing at Roselyne's fortieth birthday party, to which one hundred guests have been invited. The choir rarely performs in front of such a large audience, and they will be presenting a new program. Everyone took the rehearsals seriously. The partition wall is open, joining cafeteria and community room into one large space.



Putting up one's feet in the evening

Remy had an exhausting day. He just got off the tram that takes him home from the station in ten minutes. Tonight, he is not in the mood to meet anyone, so he does not walk across the terrace but takes the elevator straight to his doorstep. His wife and kids are gone for the weekend. He grabs a beer, a newspaper, and a comfortable chair. Finally, he can relax.



Antonio's workshop

The November day is cold but clear. Antonio is in his unheated workshop on the south side of the terrace. Antonio loves the improvised character of the "sheds." His view wanders into the courtyard. He seems to be the only one working in the sheds today. The sculptor's atelier and Sophie's room are empty. His plan for today: refurbish his bike and repair the neighbors' coffee machines.

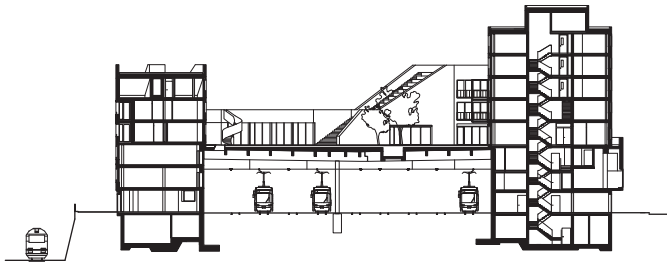
8.5 Envisioned "use cases" as part of the competition brief, 2008

their imagined future living situations. Architects were then asked to respond to these stories with their design. The Kalkbreite competition thus not only brought to the fore a truly novel program of uses but introduced new ways of framing a competition brief.

In 2009, in a process open to the public, the jury evaluated fifty-five submissions and awarded the first prize to Müller Sigrist Architekten. [Figures 8.6, 8.7] Originally, 158 teams had registered for the competition. The large discrepancy between the number of registrations and submissions hints at the difficulty of the task.⁴⁰ Key challenges included how to structurally span the tram depot and how to provide sufficient noise mitigation. Müller Sigrist's polygonal courtyard building vertically separates residential and commercial zones and places a publicly accessible courtyard on the roof of the tram depot. [Figure 8.8] From the street level, six stairwells are distributed across the building complex; inside, an inner street (*rue intérieure*) connects the versatile program across several floors and culminates at both ends on the roof terrace. [Figures 8.9–8.11] The jury decided in favor of this proposal because it best succeeded in combining a convincing urban design with a strong vision for cooperative living, especially in the outdoor areas, which feature shared roof terraces and large balconies in front of communal kitchens.⁴¹

Implementing the vision required some design adjustments. The polygonal building shape was meant to create many bright corner apartments. In combination with the *rue intérieure*, however, the configuration created a series of small apartments oriented only toward the noisy street, a situation the jury considered “unacceptable.”⁴² The plan was reworked, and loggias were added to some of the units as a form of noise buffer. Furthermore, since the small apartments were clustered and would have access to a communal room facing the quiet courtyard, the cantonal noise protection unit (Fachstelle Lärmschutz) accepted the proposal under the premise that the apartments constituted one dwelling unit.⁴³ Because of these mitigation measures and the public interest served by bringing housing to this central location, a special variance (*Ausnahmebewilligung*) was granted. Kalkbreite thus shows that, through persistence, political will, and dialogue, a competition design can challenge and transform existing regulations.⁴⁴

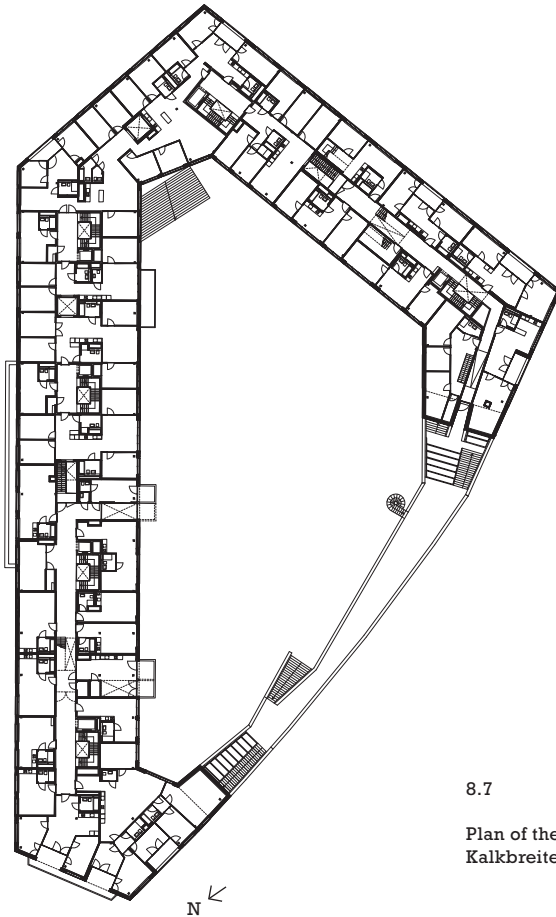
For several decades, competitions have enabled Zurich's architects to innovate the architecture of housing, prompting them to develop novel floor plans, building sections, and urban configurations. The rules for architectural competitions modeled by the city have promoted the production of high-quality affordable housing in all neighborhoods of the city—and not only among nonprofit developers. As architect Christian Inderbitzin observes, “Investors and private developers noticed that architecture adds value, which is



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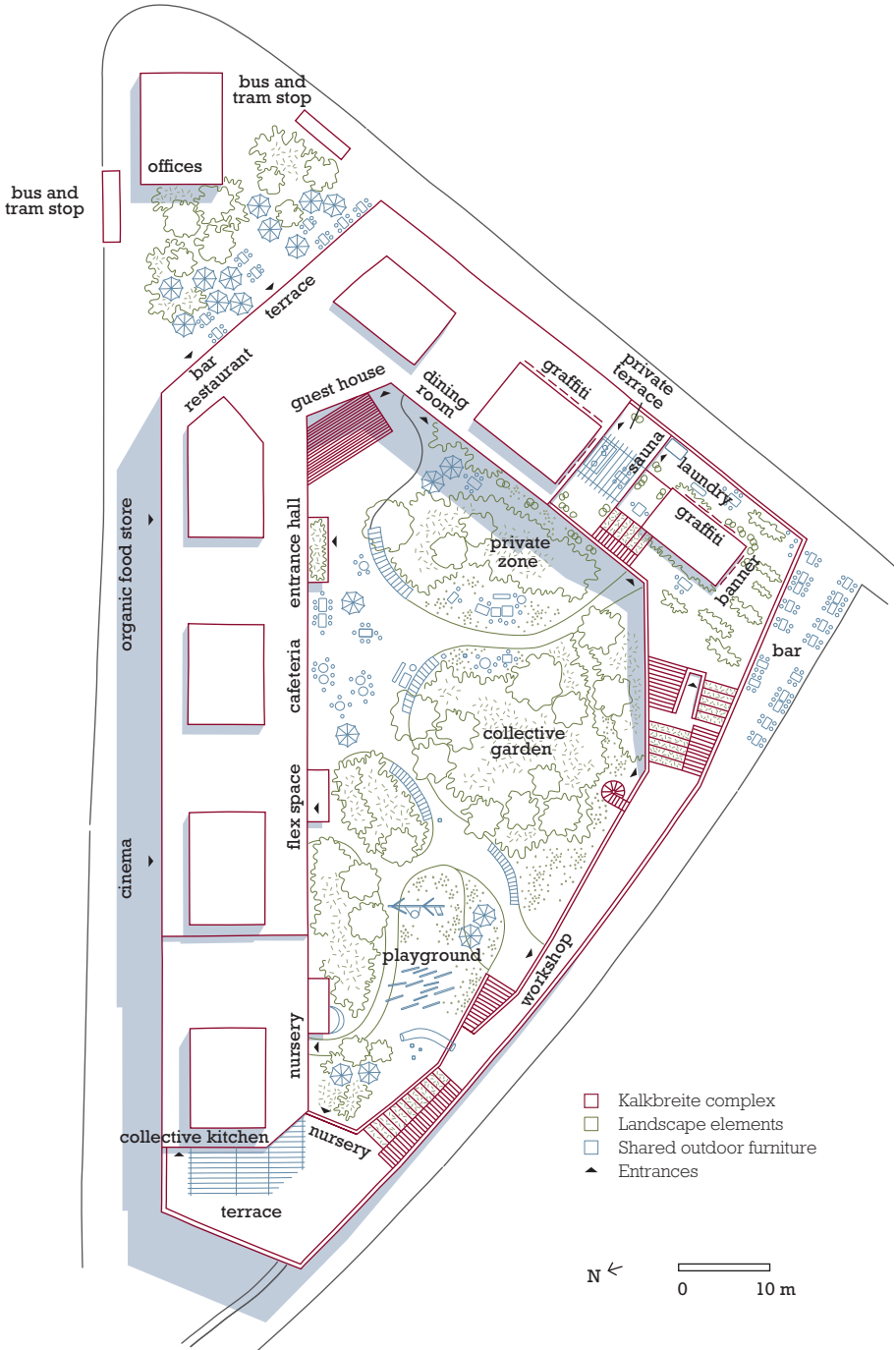
8.6

Cross section of
Kalkbreite, 2009–14

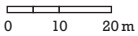
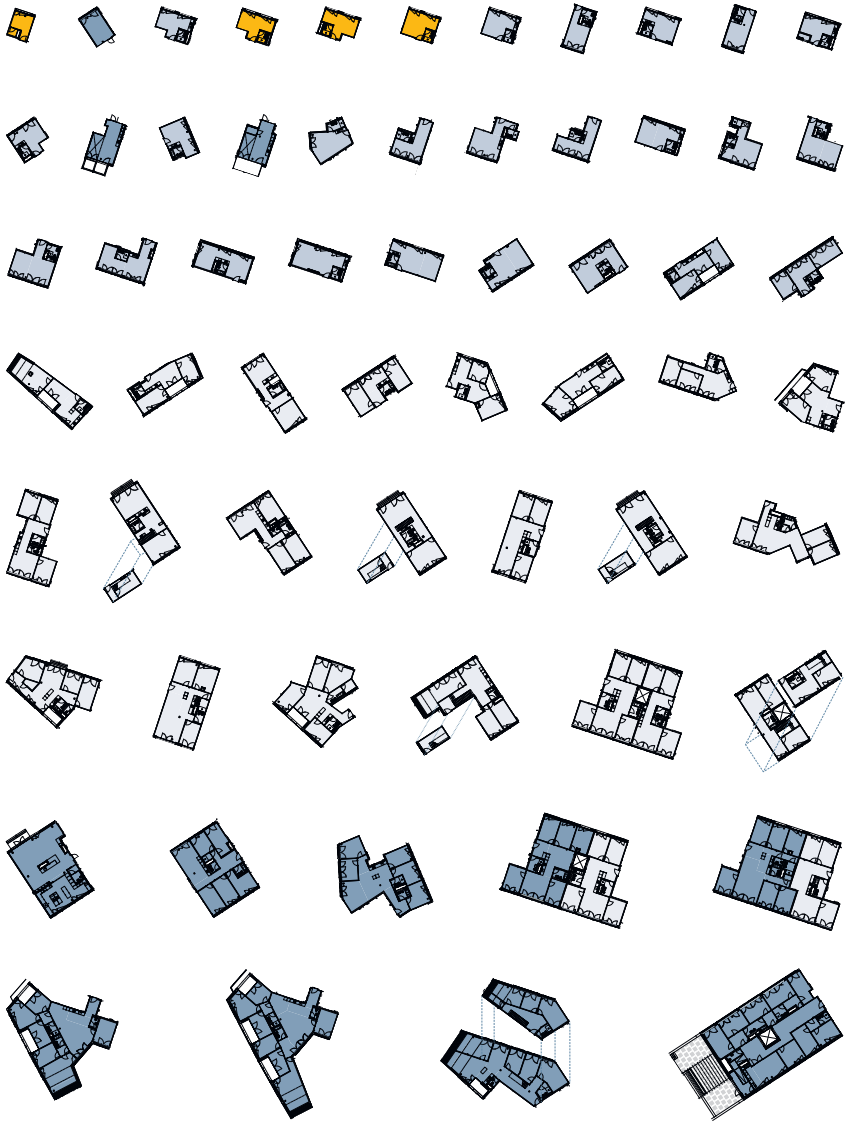


8.7

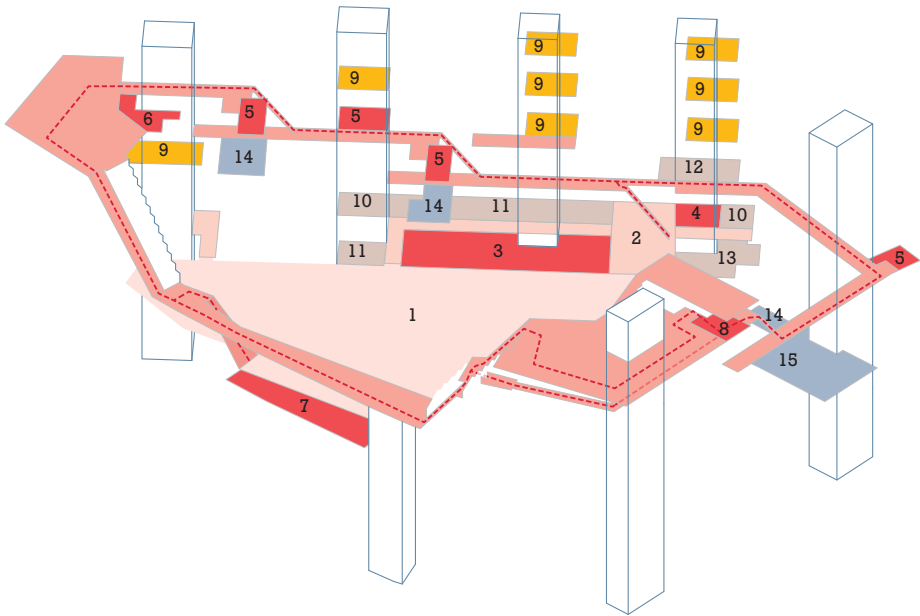
Plan of the fourth floor,
Kalkbreite, 2009–14



8.9 Range of apartment types, Kalkbreite, 2009–14



- Flexible small unit 20 m²
- Small loft 40 m²
- Family apartment 80/100/120 m²
- Coliving apartment 120/150/170 m²



8.10 Diagram of *rue intérieure* and shared spaces at Kalkbreite, 2022

The interior street called *rue intérieure* (in orange) connects the versatile program of social infrastructures and shared spaces across several floors and culminates at both ends on the roof terrace. Joker rooms are additional rooms that residents can rent temporarily (from six months to four years) for living or working.

- | | |
|------------------------------------------------------------------|------------------------------------------------------------------|
| ● Communal space | ● Flexible small unit |
| 1 Courtyard | 9 Residential joker room |
| 2 Entrance hall | 10 Office joker room |
| 3 Cafeteria | 11 Office room for rent – for non-residents |
| 4 Laundry room | 12 Communal office |
| 5 Multi use shared space (sewing studio, youth space, yoga room) | 13 Kalkbreite office |
| 6 Communal kitchen | ● Coliving apartment |
| 7 Workshop | 14 Shared space cluster apartment |
| 8 Sauna | 15 Dining room large household |

also expressed monetarily. ... This is, in part, a consequence of the many architectural competitions among housing cooperatives.”⁴⁵ In 2020, the city’s office for building construction published an atlas of all completed housing competitions since 2001, featuring an astounding sixty-six competitions that resulted in some six hundred proposals.⁴⁶ This wide-ranging architectural exploration was facilitated by a culture of competitions put in place by the municipality, which then cajoled or required developers to engage in design selection processes that were at once open and binding. In contrast to other cities with competitive processes, the Zurich competition



8.11 Sequence from the street to the roof along *rue intérieure*, Kalkbreite, 2022

model prioritizes the program and its architectural and urban-design resolution rather than the financial solvency and experience of the developer. The jury report and the public exhibition of competition entries hold clients, jury members, and organizers accountable and help to explain, to a wider audience, the process, trade-offs, and design decisions involved in housing development. To Philipp Fischer, founding partner of Enzmann Fischer Architekten and architect of Zollhaus, Kalkbreite's second realized project, the mutual learning, discussion, and negotiation prompted by Zurich's competition culture is itself "worthy of a Pritzker Prize."⁴⁷

Discussion: Reimagining the competition process

And yet, despite great commissioning skills and trust in design competence, Zurich's competition culture had become somewhat ossified by the late 2010s. This is visible most clearly in the predominance of the selective competition over the open competition.⁴⁸ If not addressed, this imbalance will likely impact future architectural innovation in cooperative housing. Two of the most interesting recent projects in Zurich—because of their dense mix of residential, commercial, and public space—are Kalkbreite and Zollhaus, which resulted from open competitions with 58 and 102 submissions respectively.⁴⁹ When seeking new typologies and innovative uses of materials, competitions have the greatest potential to deliver unexpected urban design solutions and architectural innovation. Open competitions generate more proposals and thus more ideas to be considered. Designers know that if they are to stand out among the many, they must develop truly exceptional—rather than simply solid—projects.

In contrast, with selective competitions, architectural offices must apply to be invited. Generally, as many as one hundred apply. Of these, maybe twelve are chosen, typically including, at most, two young, emerging practices. Because of the smaller pool of competitors, young firms have a harder time breaking through the selective process. Further complicating younger and smaller firms' ability to break through is their lack of experience with the increasingly complex briefs for both land lease and architectural competitions. According to Urs Primas, founding principal of Schneider Studer Primas, since 2010, "Programs have gotten longer and longer, and designers' freedom to propose new solutions smaller and smaller."⁵⁰ This is, in part, because clients hope to address environmental and regulatory concerns and avoid future cost overruns. Also, the smaller number of open competitions has meant that the number of submissions to those that remain has risen, making each entrant's likelihood of winning even smaller. The prioritization

of selective competitions because of a desire to limit uncompensated work has thus had the unintended consequence of restricting opportunities for emerging architects while limiting the exploration of new ideas.

Despite the apparent stagnation, Zurich's competition culture has shown signs of renewal. In mid-2022, the Zürcher Arbeitsgruppe für Städtebau (ZAS*) organized an open ideas competition for the reuse of three high-rise buildings slated for clearance. ZAS* is an initiative founded by architects and planners who question the widespread demolition and new construction of housing in Zurich. The jurying of forty-five submissions was live-streamed, widely debated, and publicly exhibited.⁵¹

For Fischer, exploration is the main reason to participate in architectural competitions: they create a space to pursue design ideas in a highly focused manner—in what he called a “protected workshop”—without distractions or client interference. “Every competition allows us to grow, moves us forward.”⁵² Fischer acknowledged, though, that this design exploration is possible only if an office has financial reserves for this purpose. Fisher's practice invests around two thousand hours of work to design a competition project. Other offices reported investing more or less time depending on the complexity of the brief and level of technical and financial detail required in the submission. An open competition with one hundred submissions thus means that architectural offices will have incurred several million Swiss francs in direct costs.

The more complex, established, and professionalized a system, the higher the threshold for young architects or newly founded cooperatives to enter. Opening competitions again and thereby making the pursuit of new ideas more accessible would help to reinvigorate competition culture through new and unexpected submissions and promote the next generation of ideas for sharing. Open competitions would also increase public debate around the architecture of housing, including beyond Zurich. In addition, reactivating the open jury process could reignite public debate about how we will live together in the future.

From writing the brief to the jury process, architectural competitions and competitions for land leases build knowledge among residents, cooperative organizations, policymakers, and architects alike. For this reason, cooperatives must think carefully about their needs and desires so that architects can be given a detailed and comprehensive competition brief. A binding brief and transparent jury deliberation are likely to generate an outstanding project in return.

The hard-to-define quality of architecture in housing becomes tangible in the competition criteria. Criteria can range from users' utility to a project's siting, from sustainability to a specific idea of public benefit. Clearly articulated, these criteria increase the ability of both users and housing professionals to claim such qualities as a cultural norm.

The competition process builds trust and commitment among all stakeholders. The municipality, the client, and the users receive assurance that the selected project will be realized on time and on budget. The winning design team receives a commission, no matter how experimental the design. To architects, then, competitions are not only intellectually stimulating but provide a potential financial reward that justifies investing around two thousand hours of work.

Architectural competitions make innovation in housing economically feasible and socially acceptable. A cooperative organization might invest CHF 300,000 or more in a competition process because residents and management draw long-lasting benefits from a proposal that has been vetted by all. For new cooperatives, the competition process can be essential for developing a shared vision of a collective future.

Zurich's competition culture has been key to facilitating an urban politics oriented toward the creation of public value. By involving the client and future users in writing the brief, a competition contributes to the political legitimacy of the resulting project.

- 1 SIA, "Wettbewerbsordnung von 1877: Grundsätze über das Verfahren bei öffentlichen Concurrenzen," in Ivo Bösch, ed., "Der offene Wettbewerb: Themenheft von Hochparterre und Hochparterre Wettbewerbe," *Hochparterre*, special issue (March 2020), 7.
- 2 Peter Ess, interview, Zurich, February 26, 2020; Peter Ess, email to Rebekka Hirschberg, November 16, 2022.
- 3 Ursula Koch, "Bauen in Zürich zwischen Utopie und Resignation" (speech at the SIA General Assembly, Zurich, March 16, 1988), 7–8, 18.
- 4 Ordnung für Architektur- und Ingenieurwettbewerbe (SIA 142), 2009, Art. 10.4.
- 5 Recent architectural competitions organized by the city include Zollhaus (2015), Koch-Areal (2019), and Wohnsiedlung Salzweg (2021). Ess, email to Hirschberg.
- 6 Daniel Kurz and Stadt Zürich, Amt für Hochbauten, *Der Architekturwettbewerb im Wohnungsbau: Das Amt für Hochbauten als Partner, 1998–2007* (Zurich: Stadt Zürich, August 2008), [3].
- 7 Different rules apply for different types of development. The *Arealüberbauung* (see 7. Zoning / *Arealüberbauung*, p.237), for example, "must be particularly well designed" (PBG §71) to be approved, which means it must go through a quality-control assessment. Since the 2000s, the architectural competition has become the preferred instrument for designing an *Arealüberbauung*, although it is not an explicit legal requirement.
- 8 Christian Inderbitzin and Elli Mosayebi, interview, Zurich, February 28, 2020. The jury report states: "Die Profilierungen sind für das Fassadenbild und den architektonischen Ausdruck ... unverzichtbar und dürfen bei der Weiterentwicklung nicht 'weggespart' werden." ("The profiling for the facade appearance and the architectural expression ... is indispensable and must not be 'cost-cut' in the subsequent development.") Planpartner AG, *Studienauftrag "Siedlung Toblerstrasse" Zürich-Fluntern: Bericht des Beurteilungsgremiums; 18. März 2011* (Zurich: Planpartner AG, 2011), 62.
- 9 Kurz and Stadt Zürich, *Der Architekturwettbewerb im Wohnungsbau*, [4]; Martin Schmid, online interview, June 2, 2022; Stefan Meier, online interview, June 13, 2022.
- 10 Ess, interview.
- 11 This number is based on an overview of competitions since 2010 that is available on a central platform for competitions in Switzerland. See Konkurado: Web of Design Competitions, <https://konkurado.ch/> (accessed July 31, 2023).
- 12 Schmid, online interview; Meier, online interview.
- 13 Jeremy Hoskyn, interview, Zurich, March 5, 2020.
- 14 Sabine Wolf, interview, Zurich, January 29, 2020.
- 15 Koch, "Bauen in Zürich," 18.
- 16 Hoskyn, interview.
- 17 The firms include planzeit, Wüest Partner, Planpartner, and Topik Partner. Several of the firms' founders had previously worked for the city's building department, where they built up experience and knowledge in managing these processes.
- 18 Ess, interview.
- 19 Astrid Heymann and Kuno Gurtner, interview, Zurich, July 12, 2022.
- 20 A few smaller tenders were not successful or resulted in a direct allocation of the leasehold. Thomas Wernli (Liegenschaften Stadt Zürich), email to Rebekka Hirschberg, November 28, 2022.
- 21 Thomas Wernli (Liegenschaften Stadt Zürich), email to Rebekka Hirschberg, November 15, 2022.
- 22 Stadt Zürich Liegenschaftenverwaltung, Wohnbaugenossenschaften Zürich, and Wüest Partner, *Baurechtsvergabe Koch-Areal, Zürich-Albisrieden/Altstetten: Bericht des Beurteilungsgremiums* (Zurich: Stadt Zürich, September 2017), 9–12.
- 23 Andreas Hofer, "Urbane Renaissance im Genossenschaftsbau," in Michael Böniger and Statistik Stadt Zürich, eds., *4 × 25: Günstig wohnen in Zürich* (Zurich:

- Stadt Zürich, 2009), 153–55. For the urban squatter movement that emerged in reaction to this situation, see 1. An Idea of Sharing, p. 46
- 24 Peter Ess, “Neuorientierung der städtischen Wohnbaupolitik,” in Böniger and Statistik Stadt Zürich, 4 × 25, 150–52.
- 25 Ess, interview.
- 26 Ess, email to Hirschberg. On A.D.P.’s work, see Jann Lienhart, “Nachbarschaft bauen,” *Hochparterre* 9, no. 8 (1996), 18–23, <https://doi.org/10.5169/seals-120416>.
- 27 “Um die Architekturdiskussion zu verbreiten, sollen Experimente mit öffentlicher Jurierung von Wettbewerben gemacht werden. Damit wird einer interessierten Öffentlichkeit [!] Einblick in den Werdegang eines Projekts und die Kriterien der Jury gegeben. Die Akzeptanz eines Bauwerkes bei der Quartierbevölkerung kann auf diese Weise gefördert werden.” Koch, “Bauen in Zürich,” 18.
- 28 Ess, interview.
- 29 Klaus Fischli, *Zur Geschichte der schweizerischen Ordnung für Architektur- und Ingenieurwettbewerbe* (Zurich: Hochparterre, 2021), 33; Klaus Fischli (SIA), email to Rebekka Hirschberg, May 31, 2022.
- 30 Michael Hauser, online interview, June 20, 2022. Klaus Fischli estimated that, of all competitions in Switzerland in the early 2020s, only 1 percent were publicly juried. Fischli, email.
- 31 Hauser, online interview; Peter Ess, phone interview, March 12, 2021.
- 32 Stadt Zürich, Hochbaudepartement und Finanzdepartement, *Legislaturschwerpunkt ‘10,000 Wohnungen in 10 Jahren’: Konzept* (Zurich: Stadt Zürich, April 1999), 21.
- 33 Daniel Kurz, “Hohe Ansprüche an Wohnarchitektur,” in Stadt Zürich, Amt für Hochbauten, ed., *Bauen für Zürich: Das Amt für Hochbauten 1997–2007* (Zurich: Verlag Neue Zürcher Zeitung, 2008), 85–99, here 94.
- 34 Jeremy Hoskyn and Ursula Müller, “Qualität dank Wettbewerb,” in Stadt Zürich, *Bauen für Zürich*, 267–81; Hoskyn, interview.
- 35 Ess, email.
- 36 Sabine Wolf, Willi Wottreng, Res Keller et al., *Kalkbreite: Ein neues Stück Stadt* (Zurich: Genossenschaft Kalkbreite, 2015), 34.
- 37 Thirty square meters — set as a goal in 2006 — is also less than the average cooperative apartment size of 35 square meters. See Barbara Müller and Wohnbaugenossenschaften Schweiz, Regionalverband Zürich, *Gemeinnütziges Wohnen in Stadt und Kanton Zürich: Kennzahlen zu Wohnungsangebot, Mieten und Bewohnerschaft* (Zurich: Wohnbaugenossenschaften Schweiz, Regionalverband Zürich, December 2021), 7.
- 38 Genossenschaft Kalkbreite in Gründung, “Areal Kalkbreite: Bewerbung um das Baurecht,” Zurich, 2006, 10–11.
- 39 Stadt Zürich, Amt für Hochbauten, *Neubau Wohn- und Gewerbesiedlung Kalkbreite: Projektwettbewerb im offenen Verfahren; Programm* (Zurich: Stadt Zürich, September 2008), 48.
- 40 Wolf et al., *Kalkbreite*, 63.
- 41 Stadt Zürich, Amt für Hochbauten, *Neubau Wohn- und Gewerbesiedlung Kalkbreite: Projektwettbewerb im offenen Verfahren; Bericht des Preisgerichts* (Zurich: Stadt Zürich, April 2009), 36–37.
- 42 Stadt Zürich, Amt für Hochbauten, 36: “Zudem ergibt sich durch die ‘Rue intérieure’ ein hoher Anteil von Kleinwohnungen, die ausschliesslich zu den lauten Strassen orientiert sind, was nicht akzeptiert werden kann.”
- 43 INTERFACE, *Evaluation zum Vollzug der Artikel 22 und 24 Umweltschutzgesetz (USG) respektive Artikel 29, 30 und 31 Lärmschutz-Verordnung (LSV)* (Lucerne/ Zurich: INTERFACE, October 2011), 60–62.
- 44 In addition to the abovementioned adjustments, the overall form and loadbearing structure were extensively reworked when a cinema signed on as tenant and brought very specific spatial needs. Ignaz Strebler and Jan Silberberger,

- Architecture Competition: Project Design and the Building Process* (New York: Routledge, 2017), 144.
- 45 “Das ist mitunter eine Folge von den vielen Wettbewerben im genossenschaftlichen Wohnungsbau. ... Die Investoren merkten, dass Architektur ein Mehrwert produziert, der sich auch monetär ausdrückt.” Inderbitzin and Mosayebi, interview.
- 46 Stadt Zürich, Amt für Hochbauten, *Floor Plan Manual: 62 Architectural Competitions for Non-profit Housing* (Zurich: Edition Hochparterre, 2020).
- 47 Philipp Fischer, interview, Zurich, March 12, 2020.
- 48 The Swiss magazine *Hochparterre* published a special edition to advocate for open competitions due to their decline. In 2021, the number of open competitions in Switzerland was half that of 2010. Bösch, “Der offene Wettbewerb,” 6, 10, 20.
- 49 In the Zollhaus competition, 78 Zurich-based architectural offices participated and fourteen entries came from outside Switzerland. However, the top ten ranked projects were all from Zurich-based firms. This may be because the Zurich firms were more familiar with the competition process or the state of local discourse or both. Stadt Zürich, Amt für Hochbauten, *Wohn- und Gewerbeüberbauung Zollhaus: Projektwettbewerb im offenen Verfahren; Bericht des Preisgerichts*, (Zurich: Stadt Zürich, June 2015), 25–37.
- 50 Urs Primas and Ivo Hasler, interview, Zurich, February 28, 2020.
- 51 “Stadthotel Triemli,” ZAS*, <http://zas.life/> (accessed December 5, 2022).
- 52 “Jeder Wettbewerb bringt einen weiter. ... Für einen Wettbewerbsbeitrag können wir hochkonzentriert und völlig befreit das machen, was wir richtig finden ... eine geschützte Werkstatt.” Fischer, interview.

Text Credits

This chapter draws on research and ideas developed by Sébastien El Idrissi and Kana Ueda in a seminar paper in the spring of 2020, in particular the choice of Rütihof and Kalkbreite as case studies and for insisting that the quality of Zurich's housing is a result of Zurich's competition regulations and culture.

Image Credits

- pp. 258–60 Courtyard and entrance hall, Kalkbreite, 2020.
Photographs: Anna Derriks
- 8.1 Drawing: Genossenschaft Kalkbreite, translation by authors, coloration by Monobloque
- 8.2 Photograph: Rudolf Butz / Tram-Museum Zürich
- 8.3–8.5 Genossenschaft Kalkbreite
- 8.6, 8.7 Drawings: Müller Sigrist Architekten
- 8.8 Drawing: Hsiu-Ju Chang
- 8.9 Drawing: Müller Sigrist Architekten, coloration by Monobloque
- 8.10 Drawing: Hsiu-Ju Chang and Monobloque
- 8.11 Photographs: Hsiu-Ju Chang, Rebekka Hirschberg, and Anne Kockelkorn

Takeaways

The impetus for this project was a desire to understand what makes possible the recent architecture of Zurich’s housing cooperatives. These buildings are characterized by an extraordinary range of shared amenities and novel apartment types. Through programming and open spaces, their urbanism and design contribute to social inclusion and public value.

While the architecture and urbanism drew us in, we were equally smitten by how these buildings were being operated: as permanently nonprofit housing. From our current vantage points in Brussels, Boston, and Larnaka, such options seemed increasingly elusive. What we tended to see instead was poorly designed housing, built either as low-income dwellings or luxury products, with few attempts to provide spaces of social inclusion or neighborhood encounter.

What differentiates Zurich from most other cities in the Global North is the city’s long-standing commitment to *Gemeinnützigkeit* in its housing policies. To understand how this works and how architecture partakes in this process, we set up a framework of conditions, instruments, and agency. In this way, we sought not only to reveal the agency of regulatory constructs but to describe the agency of individuals, the agency of the built environment, and the intersections between them.

This framework was motivated by our desire to bring a distinctly architectural perspective to a growing body of scholarship and activism related to the global fight for a right to affordable, carbon-neutral, community-led housing. When faced with the increasing inequality caused by the financialization of homes and the lack of adequate housing, policymakers often react with a short-sighted call to build more, to build smaller, or to build more cheaply, and to inscribe these mandates into their briefs and budgets. In so doing, they perpetuate the thinking that underlies the economic interests that benefit from a growth-and-profit-driven market. Little consideration is given to the potential of the architectural imaginary in this process or to the interplay of architecture with finance and regulation. Likewise, little attention is paid to how the agency of individuals involved in activism and scholarship intersects with the agency of regulatory constructs and the agency of the built environment in the long term.

Cooperative Conditions aimed to achieve just that.

In current scholarship and activism, the self-governance and non-profit economic model of cooperatives is often portrayed as a third way, combining elements of both renting and owning, delivering housing that is controlled neither by a state authority nor is inscribed into a profit-driven real estate market. Cooperatives—but also their

many cousins, including cohousing, collaborative housing, *Baugruppen*, and community land trusts, with which they share certain features—are thus often framed as intentional, near utopian communities founded by autonomous actors responding to citizens’ initiatives. We noticed that housing professionals and students of architecture and planning in the countries we have been working in are increasingly driven by an interest in cooperatives for these reasons.¹ Cooperatives are seen as exemplars of decommodified housing and thus as part of the commons, an alternative to the excesses of individualized wealth-building through homeownership and a corrective to a deregulated and erratic rental market.

We, too, subscribe to the promise of decommodification. And yet, after several years of immersing ourselves in Zurich’s cooperative system, we started to grasp its complexity and inherent pragmatism. This housing does not exist beyond state and market; rather, it is embedded in both. A key moment was when we learned that Zurich’s largest cooperative organization, Allgemeine Baugenossenschaft Zürich (ABZ), borrows money from a range of private lenders, negotiating the best-possible conditions like any other developer would. An idea of sharing might have been the crucial starting point for all cooperatives, whether they emerged from the workers’ movements of the 1920s or the squatting scene of the 1980s. In the early 2020s, however, these organizations, as part of their commitment to nonspeculation, operate as regular real estate companies. Zurich’s cooperatives are not made up of autonomous activists but are organizations that thrive thanks to their exchanges with representatives of municipal government. Zurich’s cooperative homes are not designed by self-building volunteers but are produced by a highly professionalized network of architects and planners who define what constitutes quality in the architecture of housing. Yes, Zurich’s cooperatives provide a “third way,” but not in the sense of “neither-nor”; rather, they are a case of “both-and” and “because of, not despite.”

The Zurich cooperative model thus allowed us to revisit certain entrenched ways of thinking about housing in general. Specifically, Zurich demonstrates how cooperatives contribute to an understanding of public value created in and through the built environment. Cooperative history shows how public value translates into spatial practice and accrues over time as part of urbanization dynamics. As we explored how Zurich’s cooperative model might be made transferable to other settings, we realized that the notion of public values, as defined by political theorist Barry Bozeman and redefined as public value, in the singular, by economist Mariana Mazzucato, would be key to this effort.² [Introduction, p.23] However, Mazzucato herself has only recently begun to address how public value relates to questions of housing and has not yet touched on the role of

architecture therein.³ Connecting her thinking on public value with the built and lived realities of Zurich's housing cooperatives allowed us to articulate what the Zurich case can teach housing professionals, planners, architects, residents, and activists about the transformation of housing systems toward affordability, sustainability, and inclusion—as well as about architecture's crucial role.

In what follows, we summarize seven key takeaways from our four-year engagement with Zurich's cooperative system—insights that connect seemingly contradictory realms, bringing together fundamental observations and insights across disciplinary divisions.

Market rate is not a natural condition

Zurich cooperatives prove that market-rate housing is not a natural condition. That real estate developers must generate up to 20 percent return on their investment is neither a given nor justified because of a supposed risk they are taking. That housing must be rented at whatever rate someone is willing and able to pay is likewise not a given. As Zurich's cooperatives demonstrate, housing can be priced at what it costs to operate it, an approach that redefines the widespread notion of “affordability” in which housing prices are tied to income. This idea of affordability is based on the paired notions that households unable to afford market rents should be “subsidized” through rental assistance and that households able to afford them should pay market rents. Zurich shows that developers can create cost-rent housing that is above average in design and amenities, rent it out to a mix of different income groups, and do so at scale. Such developers—and this is the key to the whole enterprise—are committed to operating such housing under the premise of *Gemeinnützigkeit* over the long term.

Cooperatives embrace decommodification and can benefit from the market

Despite a clearly defined approach to pricing, rooted in a commitment to nonspeculation, cooperatives are very much a part of Zurich's housing market and benefit from rising land values. They may be committed to *Gemeinnützigkeit*, and their land and buildings cannot be sold, but they *can* borrow against the theoretical market value of their buildings and land. In this way, cooperatives are direct beneficiaries of Zurich's tight housing market because the theoretical appreciation of their assets can be leveraged. Thus,

cooperatives make use of the financialized context around them while operating as housing commons—understood as a social practice of a community of people making use of housing as a resource and conceiving of the rules for doing so. For Zurich, this community refers to the inhabitants of the entire city in two ways. First, cooperative apartments are not reserved for households of a particular income bracket, as is the case in what is generally referred to as “public housing” or “social housing.” They are open to anyone whom cooperatives see fit for their community. Second, cooperatives provide high-quality housing at cost rent, and this has a price-dampening effect on rents beyond the cooperatives themselves, especially in high-price areas.⁴

Maintaining nonspeculation requires a broader framework

Thinking beyond a naturalized “market rate” requires both institutions and a regulatory framework larger than that of a single cooperative. Only through decades-long, continuous public-sector support and oversight have Zurich’s cooperatives been able to thrive and operate. The Zurich model thus refutes the idea of the autonomous collective and showcases a model in which the autonomy of the cooperative is feasible only because of, in the words of Sukumar Ganapati, its embeddedness in the state.⁵ This embeddedness leads to practices such as public oversight of cooperatives to ensure that their finances are in order, thus preventing the need for later public bailouts to preserve affordability. Without such embeddedness and oversight, cooperatives could opt out of their limited-equity restrictions once their state-issued loans are paid back, thereby converting collective assets to individual wealth and doing so on the premise that market rate is the “natural” condition for housing markets.⁶ In contrast, the embeddedness of Zurich’s cooperatives means that their autonomy is circumscribed by the agreement to ensure wealth for future generations through decommodification. That is, their assets are built for long-term nonprofit housing provision, ensuring high-quality, affordable living environments for present and future inhabitants.

A broader framework needs trust

Trust plays an important role in the functioning of the institutional framework—comprising the state, the market, and the cooperative sector—in which individual housing cooperatives operate. We found examples of trust at all scales of cooperative operation and

among all kinds of actors: the trust of a cooperative member who has bought a share in an organization whose housing they may never live in; the trust of a resident who shares a kitchen with seven others; the trust of the municipality that lowers equity thresholds so cooperatives can access loans; the trust of the bank that issues those loans; the trust in the continued stability of the Swiss franc; the trust of the municipality that leases a formerly squatted property to the group that squatted it; the trust of voters who approved a revised zoning ordinance in the belief that it will be to their benefit; the trust of a cooperative developer that delegates the selection of an architectural proposal to a professional jury. Trust of this kind grows only in specific circumstances, and the smallness of Switzerland, its fictions of financial safety, and the familiarity among actors are all contributing factors. These factors also play out at the cooperative level. Zurich's cooperative organizations are smaller than a district but larger than a building, ensuring closeness between residents, management, and other professionals. The trust is based, in part, on the fictions of stability that undergird Zurich's economic success but is not exclusively about Swiss financial assets. Trust is far more about relationships than money.

Stability requires ongoing transformation, and ongoing transformation requires time

Zurich also shows that institutions and regulatory frameworks need ongoing transformation. Societal answers to the question of how we live together are ever in flux. Cooperative conditions developed to answer these challenges thus need to be continually renegotiated. Ideas of sharing need the power of the imaginary to reach a negotiable form. Courage and self-confidence are required to strike out in new directions. In Zurich, ongoing transformation is guaranteed by a tight network of actors and institutions made up of cooperatives and associations, activists and civic initiatives, residents and shareholders, planners and architects, public officials and consultancies. Individuals often switch from one position to another or hold several roles at once. What is even more essential is patience, perseverance, and the resources to maintain them. Co-creating complex projects with multiple stakeholders takes time: for Hellmutstrasse and Kalkbreite, it took twelve years and eight years respectively from the first initiative to the completed building. Such co-creation processes and institutional transformation are possible only because the commitment to nonspeculation protects cooperatives from the pressure to achieve immediate financial return.

Trust is built through architecture

Commitment and trust are also manifest in, and created through, the built environment. Cooperatives build architecture for the long term because they will own it, manage it, and have a clear idea who will live in it because they know their members. Cooperative buildings are remarkably solid in construction, so much so that to outside visitors they seem luxurious in their choice of materials or the dimensions of their shared spaces. Cooperatives' ability to provide and maintain collective facilities—another benefit of being exempt from the pressure to generate financial returns—makes them pioneers of urbanization. The municipality and banks alike consider cooperatives to be a safe investment. This solidity demonstrates that the model works for the long-term—materially, economically, and socially.

Design innovation flourishes because of, not despite, the commitment to nonspeculation

Perhaps the most important lesson learned is the realization that the extraordinary architecture and urbanism of Zurich's cooperatives—which were our entry point into this investigation—are possible because of and not despite the dedication to *Gemeinnützigkeit* and nonspeculation. Understanding nonspeculation as a condition for high-quality architecture inverts the neoliberal paradigm that housing built for lower-income groups, assumed to be subsidized, should be of lower architectural quality lest it become desirable for higher-income groups.⁷ It also inverts the paradigm of financialization, in which the architectural imaginary serves to increase the potential for value extraction on a given site. Because nonspeculation allows cooperatives to take the long-term view, they are able to take risks such as building shared apartments for thirteen roommates. Because their idea of sharing is premised on nonspeculation, they are willing to invest in shared facilities for all. Because the cost-rent model provides a reliable formula, Zurich's cooperatives show that housing built well rather than cheaply can be offered at affordable rents.

This is the public value of cooperatives. This is the agency of nonspeculation.

- 1 Besides the work at ETH Zurich where this book originated, our teaching includes studios, seminars, and workshops at TU Delft (NL), Ghent University (BE), MIT (USA), and Harvard (USA).
- 2 Barry Bozeman, *Public Values and Public Interest: Counterbalancing Economic Individualism* (Washington, DC: Georgetown University Press: 2007), 13; Mariana Mazzucato, *The Value of Everything: Making and Taking in the Global Economy* (London: Allen Lane, 2018), 11, 265, 272.
- 3 Mariana Mazzucato and Leilani Farha, “The Right to Housing: A Mission-Oriented and Human Rights-Based Approach” (Working Paper 2023/01, Council on Urban Initiatives, London, May 2023), https://www.ucl.ac.uk/bartlett/public-purpose/sites/bartlett_public_purpose/files/right_to_housing_missions_final76.pdf (accessed August 1, 2023).
- 4 sotomo, *Gemeinnütziges Wohnen im Fokus: Ein Vergleich zu Miete und Eigentum* (Grenchen: Bundesamt für Wohnungswesen, 2017).
- 5 Sukumar Ganapati, “Enabling Housing Cooperatives: Policy Lessons from Sweden, India and the United States,” *International Journal of Urban and Regional Research* 34, no. 2 (June 2010), 365–80, <https://doi.org/10.1111/j.1468-2427.2010.00906.x>.
- 6 In historical constellations where cooperatives were under less oversight—for instance, those built from the mid-1950s to the mid-1970s as part of New York City’s Mitchell Lama program—bailouts and conversions to market rate have been the norm. For portrayals of the often-bitter debates around refinancing and privatization in select cooperatives, see Annemarie Sammartino, *Freedomland: Co-op City and the Story of New York* (Ithaca, NY: Three Hills, an imprint of Cornell University Press, 2022); Jonathan Tarleton, *Homes for Living: The Fight for Social Housing and a New American Commons* (Boston: Beacon Press, forthcoming).
- 7 This neoliberal critique has never quite applied to Zurich’s cooperatives, as they are not technically subsidized and have never served only low-income households. See note 57 in Introduction.

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Plakatsammlung Museum für Gestaltung,
Zürcher Hochschule der Künste (ZHdK)
Schweizerisches Sozialarchiv
Schweizerisches Wirtschaftsarchiv, Universität Basel
Staatsarchiv, Kanton Zürich
Stadtarchiv, Stadt Zürich

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With

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- 3 Nonspeculation: Lale Geyer
- 4 Equity: Hanae Balissat and Kristin Sasama
- 5 Debt: Nina Baisch and Bianca Matzek
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This book originated in a research seminar of the Master of Advanced Studies program, co-directed by Anne Kockelkorn and Susanne Schindler in 2019 and 2020, at the Institute for the Theory and History of Architecture (gta) at ETH Zurich. Rebekka Hirschberg completed this program in 2021.

Recent cooperative housing projects in Zurich have become icons of architectural design internationally. But what makes innovation in nonprofit housing possible within a largely for-profit real estate market? What has enabled Zurich's lasting commitment to nonspeculation for more than one hundred years? How does built architecture partake in these processes — and how does its partaking expand the definition of architecture?

Cooperative Conditions answers these questions in a systematic investigation of eight conditions that have allowed Zurich's cooperative housing to thrive under the principles of public benefit, or *Gemeinnützigkeit*. By analyzing specific financial and regulatory instruments, their history, and their intersection with the built environment, this primer shows that the exceptional quality in Zurich's cooperative housing is possible because of, not despite, the commitment to nonspeculation.

