Sustainable Housing in Switzerland

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Occupancy status of dwellings

- Tenant or sub-tenant: 2.7%
- Cooperative member: 26.2%
- Condominium/apartment owner: 12.0%
- House owner: 2.9%
- Others*: 56.2%

* Dwelling provided free of charge by relative or employer, employee accommodation (e.g. caretaker dwelling), lease.

Sources: FSO – Structural survey (SS), BDS © FSO 2018
Owners of rented dwellings

Private individuals
Insurance company, pension fund, foundation, bank, investment fund
Construction company or real estate agency
Cooperative
Public sector

Total in %
Proportion for construction Period from 2000 in %
Housing: Key Figures

- Vacancy rate: 1.45%
- Surface area per dwelling: 99 m²
- Living space per occupant: 45 m²
- Occupants per dwelling: 2.2
- Occupants per room: 0.6
- Average monthly rent: 1,322 CHF
- Average rental charge: 20%
Sustainable housing: Main challenges

- Urban sprawl and high energy consumption in older buildings
- Imbalances on the mortgage and real estate markets
- Affordability: 15% of the rental households pay more than 30% of their income for housing
- Access to housing for poor, disadvantaged and vulnerable populations
Measures to prevent urban sprawl

- **2012**
  New law limiting the share of second homes to 20% in all communes

- **2014**
  New amendment to the Spatial Planning Act: Restricting greenfield construction, priority to the exploitation of the existing building zones through higher-density construction, closing building gaps and brownfield developments
Measures to improve energy performance

- High energy standards for new buildings
- Special programme funded via CO₂ tax to promote energy efficiency in existing buildings
- Tax incentives for renewal and reconstruction
Measures to stabilize the real estate market

- Repeated tightening of the procurement directive for mortgage lending (self-regulation of Swiss banks)
- Tax reform debate on the abolition of mortgage interest related tax deductions
Measures to make housing affordable for all

- Promotion of affordable rental housing
- Federal level: cooperation with the non-profit housing developers (revolving fund for loans, guarantee in favor of the bond issuing cooperative)
- Some cantons and communes with own promotion programs
- Cooperative «mehr als wohnen» (World Habitat Award 2016/17)
Measures to facilitate the access to the housing market

- Information about rental housing in 16 languages in order to promote «housing skills»
- Communal or private assistance in apartment hunting
- Coaching in everyday living
- Private or public rent guarantee
Contribution of the private sector to sustainable housing

- NNBS as platform encouraging the dialogue between business, the public sector, education, politics and academia
- Introduction of standards, instruments and labels to create a common understanding of sustainable construction
- Focus on construction technology and processes