

Financing Housing Co-operatives in Switzerland

About Switzerland



- In the centre of Europe
- 8 million inhabitants
- More than 50% rented flats
- Growing part of property owned flats

Housing Co-operatives in Switzerland

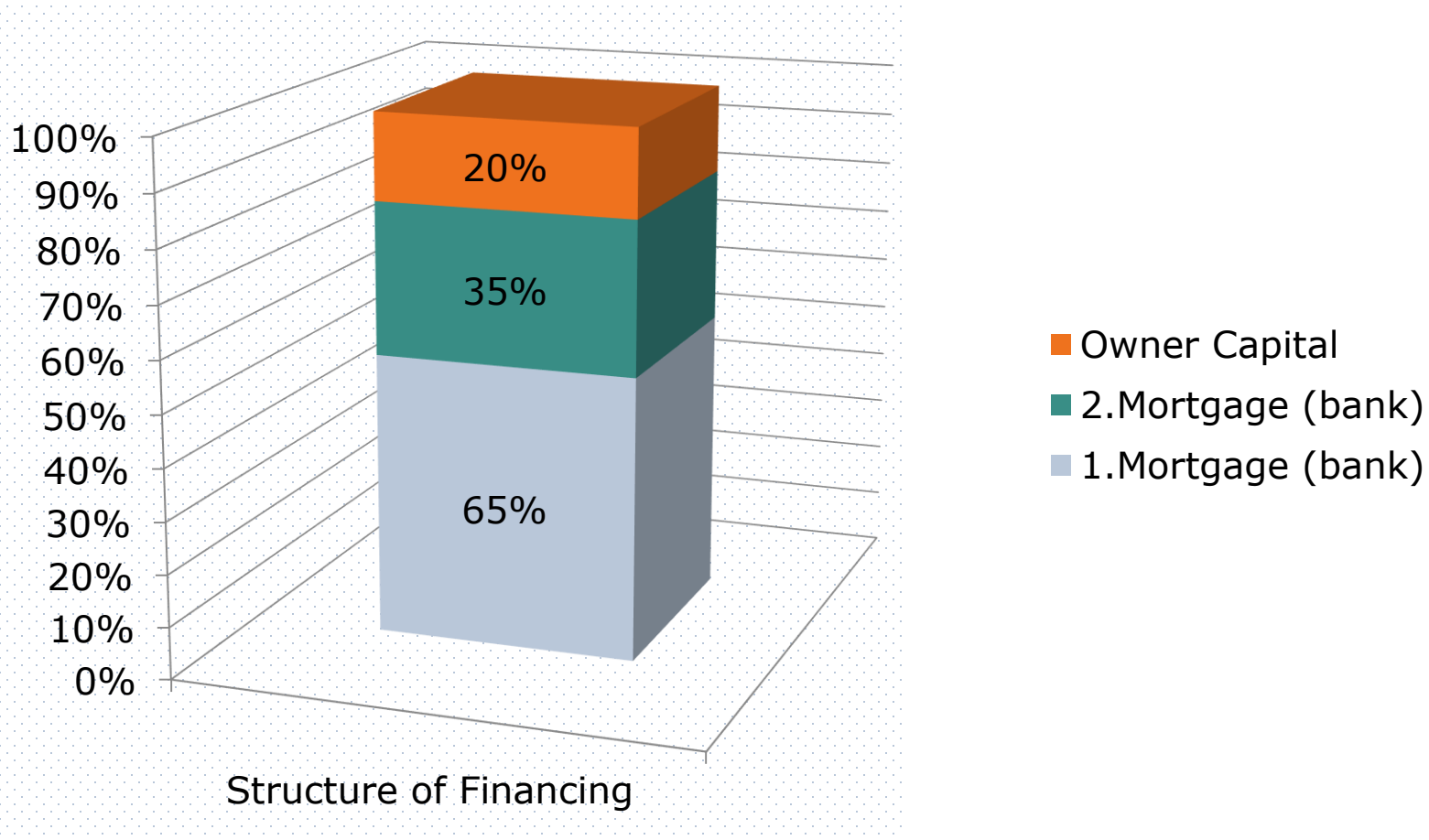
Important key points

- Market share 5% in cities until 20%
- Number of co-operatives 1'800
- Number of flats per co-operative Ø 90 (max. 5'000)
- Local acting co-operatives 98%
- Part of detached or row houses 5%

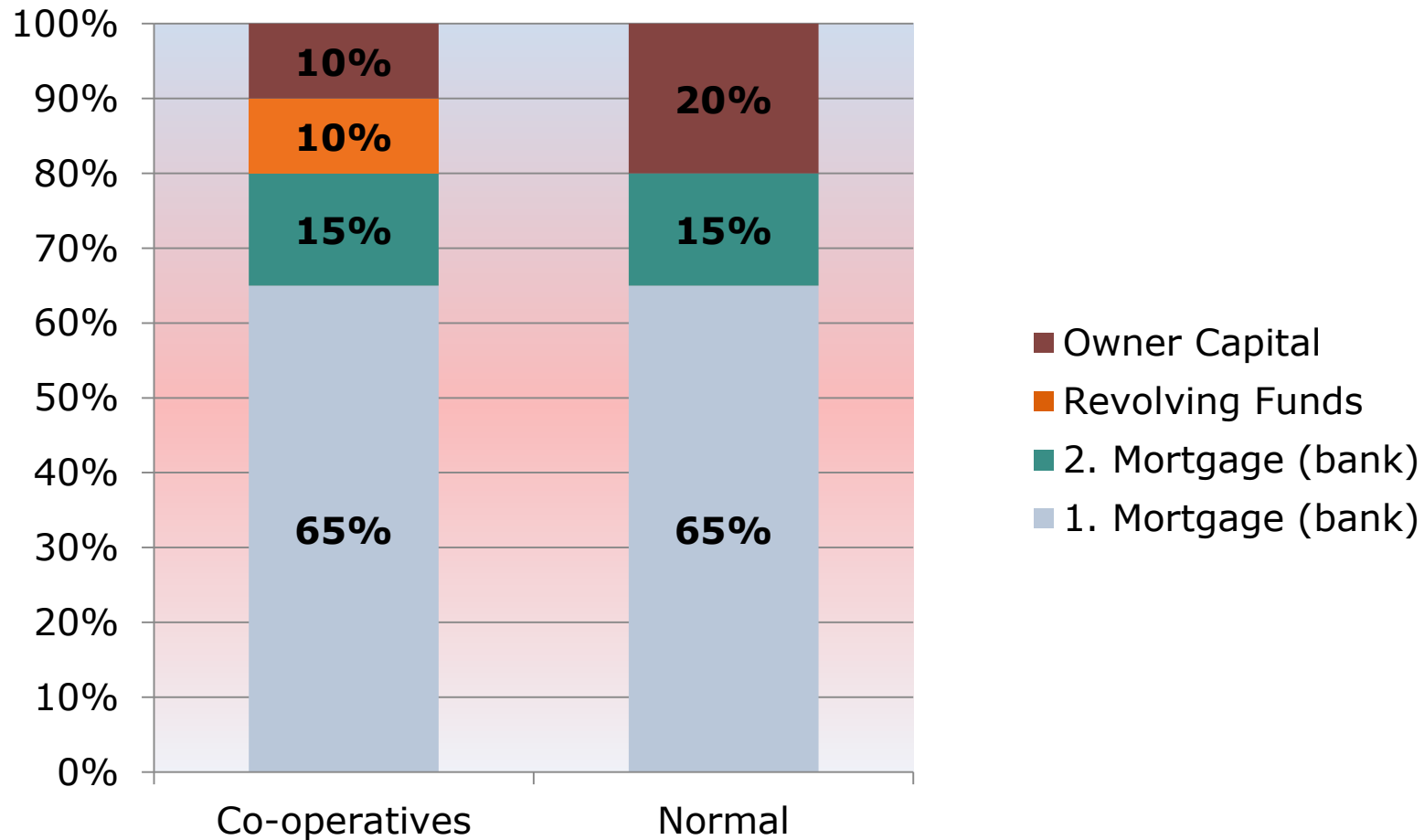
and

- Privately organised, only little support from the government
- Principle of «Cost-rent» = Nonprofit

Normal financing system of houses and flats



Co-operative Housing System



Housing Co-operatives in Switzerland

Financial Help

a) From Government

- Revolving funds from the government
- Finance Emission given out by banks for co-operatives that have a guarantee by the national government
- Loans for co-operatives to reduce the rent for people with low income

b) From the co-operatives and federation as self help

- co-operative, that guarantees the second mortgage of housing co-operatives
- Foundation for solidarity funds to give loans for owner capital
- Foundation that gives sharing capital to co-operatives













New Co-operative Kalkbreite





Co-operatives in Switzerland stand for:

- Innovation
- Ecological sustainability
- Good neighbourhood
- Deeper rent than market
- Common orientation



Thank you!



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