A vision becomes reality – 10 years lessons learned
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Preface

The Hunziker Areal in Zurich Leutschenbach was the first project for the housing cooperative mehr als wohnen (more than housing), which was founded in 2007. It is a flagship project that strengthens the identity of the growing district of Zurich North. It also increases awareness of the Swiss cooperative scene and its important role in building affordable and high quality living and working spaces. As the name suggests, the Hunziker Areal, with more than 40,200 square meters, is much more than a typical housing cooperative: it is an urban microcosm containing 370 apartments, restaurants, guesthouse, shops, studios and more. Also it is offering 150 jobs and housing for 1,200 people with very different housing requirements and backgrounds.

more than housing provides stable long-term perspectives for its residents, offering a mixture of traditional and new types of housing, additional rooms or workspaces to let, large scale flat-sharing communities, satellite homes, a wide variety of commons rooms and recreational facilities. The Hunziker Areal provides living spaces for every life style and situation. The complex accommodates people of different generations, cultures and social backgrounds. The residents help develop the area by working together in teams, participating in workshops and ballots and actively engaging in political processes. more than housing has been certified as an outstanding 2000-Watt-Site in Operation which means, that the construction and operation of the complex and the day-to-day mobility reflect the target values of the 2000-Watt-Gesellschaft (2000-watts society). However, achieving the 2000-watt society as a whole (incl. consumption, nutrition, travel) remains an ongoing process. Because the buildings are energy efficient and supplied with the latest technology, they are environmentally sustainable and inexpensive to run. The residents adopt environmentally conscious behaviours such as giving up their personal cars. As the project shows, these demands are very compatible with sophisticated architecture and high quality construction.

As society constantly changes, the demands on living space change. How can we cater for new living expectations and needs? How can we answer the most pressing questions of our time and contribute to solving future problems? more than housing is not purely a research project or a traditional urban settlement. It is, in fact, both. This distinguishes it from other building projects of this size. From the beginning, it has been set up as a holistic innovation and learning hub, where research and innovation were integral parts of the project. Different experiments were planned early on, implemented and continually assessed. If the more than housing project had been implemented as a standard project with 13 identical houses, the building costs might have been 5 to 10 percent lower. Significant resources went into research projects, scenario testing and experiments. Taking into account the whole project, these costs were negligible. On behalf of the founding members academic research was conducted during the entire development process and during the ongoing opera-
Foundation & Organisation

According to the Swiss Code of Obligations (OR), cooperatives are corporations. Seven individuals can establish a cooperative and have it registered at the Swiss Commercial Register. If housing cooperatives are defined as non-profit organisations, they are entitled to support by national, cantonal and municipal institutions. In return, they are obliged to adhere to certain business practices, in particular regulation of rental costs. The cooperative system in Zurich has a long tradition and is highly developed. In 2007, the cooperatives and the City of Zurich celebrated 100 years of urban housing development policy.

The «more than housing» project has resonated nationally and internationally and has won many prizes. These prizes are not only an appreciation of the project but also acknowledge the work of all those involved over the years. It is especially important for us to pass on our experience and knowledge: to mehr als wohnen’s founding members, to other housing cooperatives, to architects and to anyone else interested. We have set up an exhibition and have shown about 10,000 people around the Hunziker Areal since the first residents moved in between 2014 and 2015. People and delegations from Switzerland and from abroad visit our settlement, take a look around and ask questions: How did you do this? And how does that work?

This brochure is not only directed at a local audience, thus, it also explains the context and frameworks within the cooperatives in Zurich operate. Of course every project is unique. There are no one-size-fits-all solutions, only potential routes to success as well as mistakes that can easily be avoided. Some of the things we have learned may be applicable, others may not. This brochure answers the most commonly asked questions we encountered during the years. The comments, findings, advices and even «warnings» are concise, sorted by category and offer a general overview of the many elements that led «more than housing» to succeed. Those who seek deeper insight into a specific topic will find further information on related documents, websites and books. We hope to be of assistance to you and to inspire you with your own innovative projects.

Peter Schmid, Andreas Hofer, Andrea Wieland

Subject:
• more than housing: Housing Cooperative

«The mehr als wohnen housing cooperative owes its existence to the strong networking of Zurich’s cooperatives.»

Ueli Keller, Architect and Board Member

• more than housing: is a meta cooperative which, in 2007, was formed by the Regionalverband Wohnbaugenossenschaften Zürich (Zurich’s regional housing cooperatives association) and founded by more than 30 Zurich-based cooperatives. Shortly after, it was supported by more than 50 institutional members (associations and cooperatives, foundations, the City of Zurich and other companies). The idea was to raise with one voice pressing questions of future urban development, finding solutions and generating knowledge for the entire housing sector. For its first project on the Hunziker Areal in Zurich Leutschenbach, «more than housing» was inspired by the Werkbund federation housing estates of the 1920s/1930s.

Comments, observations and recommendations
→ To get similar projects going, you do not need a large number of partners. However, those you have need a firm conviction, a clear vision and, above all, much strength and perseverance.
→ Projects which are to be clearly positioned as innovation hubs must have wide financial and non-material support.
→ In order to solve contemporary urban development and societal challenges, the partners must think on macro level and not in terms of estates, buildings or apartments.
→ Building estates on this scale always have an influence on the urban environment and the district itself, so it is worthwhile evaluating the wider requirements in the district.
→ Ambitious projects are part of a long tradition of experimental urban planning and must stand the test of everyday city life. It is important to define areas where «research» and «innovation» will be possible at an early stage. Other areas (financing and organisation) can be based on established strategies.
→ Research about similar projects, site visits and exchanging ideas with their initiators may serve as valuable sources of inspiration.

Additional information
• Swiss Code of Obligations: article 828 et seq.
• Wohnbaugenossenschaften Schweiz (www-wohnbaugenossenschaft-gruenden.ch)
• Housing Cooperative mehr als wohnen (www.mehralswohnen.ch/dokumente)
Subject: Innovation and Learning Hub

«How will we live tomorrow? How will we launch new ideas? These were the main questions we dealt with.»

Andreas Holzer, Head of Innovation and Research

In the course of various participatory processes we developed a number of core activities for the project (ideas competition, ideas market, working committees, events, themed workshops etc.). These took place prior to the project competition with the aim of collectively developing the fundamentals of the architectural competition programme.

Comments, observations and recommendations

→ The discussions about new living concepts can take place even before a particular plot of land is or may be available.
→ To turn all these ideas into a project, a specific location is required to finalise the size and timing plan for the construction.
→ It is important to launch a wide and public discussion, in order to attract people, who will serve as the social foundation for the project. At more than housing we organised major events, themed workshops, media, art and cultural events. This approach helped to promote a positive attitude towards the project and enabled everyone to visualise the end result.
→ Building projects take a long time to implement. This must be taken into account during the planning of the participatory process so as not to disappoint the parties involved.

Additional information

→ Jury’s report on the competition (www.mehralswohnen.ch/dokumente)

Subject: Project Organisation

«The management team should be small, consistent and agile.»

Peter Schmid, President

The founding members (other cooperatives) were represented on the board of more than housing, as well as a delegate from the City of Zurich. The management team responsible for the operational execution consisted of three professionals in the areas of management, finance, construction and administration. All managers had many years of experience in setting up cooperative projects.

Comments, observations and recommendations

→ The management team for such projects should not be large but cover many areas; it must be agile and decisive, and it should ensure a regular exchange of ideas with the decision-makers.
→ A lean leadership structure has many advantages, but there are also some disadvantages. Due to the dynamics of the processes it is difficult to meet the communication needs of everyone involved at any time. Thus, organigrams and functional specifications can be useful in setting out responsibilities and competencies.
→ Regarding the transition between important phases, we would recommend holding an early off-site planning meeting, where you can identify all key milestones and related tasks, as well as the required resources.
→ Counting on a small group of key decision-makers means that, whilst they gain extensive knowledge across the whole project, they may not be able to document the process comprehensively. Resource planning (use of proxies, deputies, establishing a network of key personnel) is vital to ensure the project stays on track, even if a key decision-maker is unavailable at any stage.
→ All processes and decisions should be documented in a professional manner from the very beginning. Minutes help to record ideas and support communication (later on). Making resources available for these purposes reduces the burden on project initiators.

Subject: Heritable Building Right & Partnership with the City of Zurich

«By granting heritable building rights and in co-operation with housing cooperatives, the City of Zurich can safeguard its long-term targets.»

Thomas Schlepfer, City of Zurich Department of Finance

The City of Zurich and more than housing agreed on a number of important official project targets. Social and ecological commitments as well as investment in art within architecture are part of the long-term lease contract. One per cent of the floor space is to be granted to the City of Zurich free of charge for district functions e.g. kindergarten, and the Social Department may let one per cent of the apartments. The project development was closely co-ordinated with the communal Building Construction Department, which organised the more than housing architecture competition. For the 62-year leasehold term (plus an option of 2 x 15 years), the City of Zurich receives above-average interest each year (currently CHF 0.8 million). This interest rate is regularly adjusted to reflect the current interest level and in accordance with the cost of living index. The reversion regulation in long-term lease agreements with non-profit property developers reflects the non speculative intention of the heritable building right grantor. In the case of reversion, the housing cooperative does not receive the market price for a building; instead, it is transferred back to the grantor, in this case the City of Zurich, at the unamortised value including non-invested parts of the renovation fund. The close co-operation between the grantor of the heritable building rights and the more than housing housing cooperative led to further projects, in which the housing cooperative was able to include municipal requests. It reduced the rent for 20 per cent of the apartments through the use of cantonal and municipal support, and it made sure that, when the apartments are rented out, the strict conditions for subsidized living space are met. More than housing voluntarily applies the given occupation rules to all apartments. Together with the City of Zurich, more than housing has realised a kindergarten, a day care centre for infants and a curative pedagogy school, partly free of charge (one per cent of the floor space) and partly for a rental fee. In co-operation with EWZ (Zurich’s utility company), it was also agreed to reuse the heat from the adjacent municipal data centre. Co-operation between the City of Zurich and housing cooperatives is attractive because of heritable building right agreements. The housing cooperatives can offer more affordable living space, and they make social and ecological contributions to urban development. In return, they profit from urban land resources and receive financial support.

Subject: Building Land & Financing

The availability of urban space is limited. The costs of building plots in cities are becoming increasingly expensive. For local authorities, heritable building rights or long-term leases are a simple and proven way to create affordable living space and innovative projects through housing cooperatives. They can safeguard the social mix within districts in a sustainable manner. More than housing has managed to turn derelict land into a new urban district.
Comments, observations and recommendations

- The heritable building right framework is a win-win situation: Cities and municipalities can reach many of their targets, and housing cooperatives have access to reasonably priced land on the free market.
- They must, however, serve the public interest.
- The heritable building right interest rates result in slightly lower initial rental costs, but in the long run, annual lease costs fall drastically than for property purchased on the free market. This is because the heritable building right interest is adjusted to the inflation rate, but the land purchased remains as is on the balance sheet.
- The cities and municipalities receive ongoing interest payments on the lease, and they can sell the property once the long-term lease has expired.
- Co-operation with non-profit housing developers ensures the availability of affordable accommodation in cities, without the municipality having to build, finance and operate those themselves. Contrary to housing subsidy systems, which make use of subsidies and rent control, the cities are in a position to ensure long-term, affordable living space for less privileged citizens without spending capital.

Additional information

- www.stadt-zuerich.ch/fd/de/index/wohnaufuerordnung.html
- www.bauwirtschaftschule-zuerich.ch/bewilligung
- www.cooperative-voisinage.ch

Subject: Raising Capital

«mehr als wohnen had a lot of experience and widespread support. We had great confidence in the project from the very beginning.»

Christian Wittwer, Business Customers Adviser Migros Bank AG

Raising capital is a great challenge for newly established cooperatives that are yet to build any housing and as a result have few members and limited capital at their disposal. This was not, however, a major issue for «more than housing» because of the institutional memberships of the founding cooperatives. They funded share capital and created trust among the financing partners. In the City of Zurich, the well-established regulations on the funding of cooperatives meant that «more than housing» needed a mere 5.4 per cent equity. The City of Zurich raised 0.6 per cent of equity. The total of 6 per cent equity enabled «more than housing» to obtain loans and guarantees pro-vided by the Municipal Pension Fund. There are also federal financing opportun-ities (Fonds de Roulement, Emissionszentrale gemeinnütziger Wohnbauträger – emission centre of non-profit developers), which help ensure financing. These are not subsidies. If for 20 per cent of the apartments the rent is reduced using the interest-free loans provided by the City of Zurich, the capital required from bank loans decreases further to a level below a first mortgage rate. The City of Zurich and UBS bank supported «more than housing» during the project planning phase by each providing one unsecured loan. Finally, the building loan and subsequent financing were secured from a consortium of four banks.

Comments, observations and recommendations

- Whenever similar projects are launched, it makes sense to have a strong network in place and to establish solid partnerships such as existing cooperatives and associations.
- The question of financing should be raised as early as possible. Discussions and negotiations with banks and other financial institutions take a long time due to internal processes.

Additional information

- www.stadt-zuerich.ch/fd/de/index/wohnaufuerordnung.html
- www.cooperative-voisinage.ch

Subject: Fundamentals & Competition

During the development phase, «more than housing» focussed on how to create urban quality – particularly in deprived areas. In addition to examples from our home city (in Zurich West, Zurich North, Neu-Affoltern) we con-ducted wide-ranging research of historic and modern projects as well as projects with similar aims nationally and internationally.

Subject: Defining the Project

«We are not building a settlement but a district.»

Kornelia Gysel, Futurafrosch GmbH

We developed the fundamentals of the competition through workshops on topics includ-ing economy, ecology, technology and utilization (see pages 13 and 14). Subsequently, the jury selected the teams for the architecture competition (preselection). The provided urban development and architectural opportunities were as important as was the willingness of the architectural teams to look into new types of housing for an ageing society (multi-generations housing, satellite apartments) and to deal with sustainability strategies.

Comments, observations and recommendations

- The precise phrasing of competition programmes and the appointment of qualified jury members are of key importance for the selection of innovative and affordable projects.
- The «more than housing» competition programme was comprehensive, complex and demanding. Today, similar projects could be delivered more simply as Swiss architectural circles are now accustomed to the typological diversity of new ways of living.
- It is a challenge to ensure the economic goals and budgets without already detailing specifications on apartment sizes and mix in the competition program.
Subject: Architecture Competition

«Anything goes» – this is not the kind of diversity we have in mind. We always have to ask ourselves how everything fits together in terms of design. To quote Aristotle: «The whole is greater than the sum of its parts.»

Anne Kaestle, Duplex Architekten AG

In 2008, the City of Zurich’s Building Department (Amt für Hochbauten) and the «more than housing» cooperative launched an international architecture competition. The six prize-winners of the «competition of ideas» had a free entry for the architectural competition – and one of them was the young «Futurafrosch» architecture bureau. It won the ideas contest with its «Kodex – Handbuch zur Qualitätssicherung im Wohnungsbau» contribution (codex – a quality assurance manual for housing construction). The jury selected an additional 20 teams from almost 100 new applicants. All 26 teams were given the task to design an urban development project for the Hunziker Areal as well as one specific building showing exemplary the potential of innovative housing. Three additional architecture firms were commissioned to design other buildings. This marked the beginning of the dialogue phase for all parties (see page 13).

Comments, observations and recommendations

In the beginning, «more than housing» stated a theory: «Urban construction and building flats cannot be considered in isolation. They must be discussed and treated as integral parts.» This theory has been validated.

Planning processes must be very close to concrete projects. With this, the usual sequential planning procedures may not become obsolete but they may well be questioned.

The competition was won by a young team who had qualified for the competition in a preceding process. Thus, it is well worth breaking new grounds in the selection of planners.

Additional information

- Hochparterre Wettbewerbe, Magazine 2, 2014 (www.hochparterre.ch/publikationen)

Subject: Developing the Project through Dialogue

In the 1990s, dissatisfaction with the status quo and lack of accommodation in the City of Zurich led to the development of opposing forces in urban planning. Utopian ideas were added at a later stage and were integrated into the first visionary projects (Kraftwerk1, Dreieck, Karthago). Based on experience gained during this period, «more than housing» is in a position to link vision with implementation: we continually build and assess. We do not merely have ideals; we also turn them into practice. The fact is: There are no urban planning examples for projects of the Hunziker Areal size and for similarly challenging sites. For such sites, a bespoke solution must be found; a vision needs to be created. The task is to «design» a project-specific process which results in interesting, affordable housing for hundreds of people.

We believe this demands a democratic planning process. To this end, we have created an eclectic pool of ideas where the views of architects, experts and the public are equal. True innovation means that we have to break with old and established processes and ways of thinking. This may well upset some experts because trusted and familiar structures may be challenged. Nevertheless, even apparently unfeasible and weird ideas should be explored. We had a very wide, societal dialogue about cities, living, sustainability and the future – and on the way ended up with a project.

Dialogue Phase with Planners

Pascal Müller, Müller Sigrist Architekten AG

Following the competition, our master planners, architects, technical experts and project developers started refining the entire project. For six months, they discussed optimising buildings and their surroundings and they came up with a set of principles called «Häuser im Dialog» (houses in dialogue). This set of principles ensured that the Hunziker Areal is an ensemble despite the mix of types of buildings and apartments as well as different architectural signatures.

Comments, observations and recommendations

- One theory has been validated: Large urban planning projects improve if several architecture teams are involved.
- The «Häuser im Dialog» (houses in dialogue) principles made it possible to define comprehensive standards for all buildings (costs, energy consumption, materials, standards) and to create individual architectural signatures.
- Even at this stage, specialists in construction management, sustainability and building technology were involved. This meant that some important concept decisions could be made at an early stage (low-tech, assigning building technology experiments, common principles for standards and parameters).
- Architects with limited experience were able to refer to set protocols and standards.
- «More than housing» clearly shows that it makes sense to work with and learn from each other. After all, everyone involved in the project benefits from pooling their knowledge. In addition, this approach made implementation much easier and more efficient.
- The architects are challenged within their authorship. They are criticised, and they criticise each other. Such processes are unusual and somewhat risky as they call for careful facilitation as well as team players and readiness to talk.
During the planning phase, facilitated so-called «echo chambers» were run three to four times a year. These were events where housing cooperative members, the wider public and the project developer exchanged ideas on imminent tasks (sustainability, voluntary work, outside spaces/outdoors, biodiversity, building services technology, alternative currencies, new apartment typologies, etc.). For some of the topics, teams were built conducting further analysis and reporting back within the «echo chambers». Many institutional members such as traditional housing cooperatives used this forum to gain knowledge of construction and process issues (competition process, space programmes, building technology and energy standards).

Comments, observations and recommendations

- At the beginning of each participatory process, the «rules» must be explained to everyone involved, i.e. where they can and cannot be involved due to legal, process-related or similar reasons.
- Large projects requiring many years of preparation cannot be based only on the housing requirements of future residents. A creative and stimulating project culture opens the doors to wider groups.
- A really broad dialogue sometimes has its challenges: Evening events and workshops are time-consuming, energy-intensive and quickly overtax people who may well be interested. We had to learn to deal with such conflicts. Focussing on central topics in three to four major themed events per year can keep the interest in participating alive.
- It is essential to try out different formats and, during planning and communication, to clearly differentiate between sole information events and those where contribution and participation are required.
- The urban planning department and planning authorities were involved in the refining process. This moderation and a broader architectural vision.
- Participatory events must be scheduled for key milestones in the planning process. Clear rules are needed defining when each decision must be made, and is declared binding. These events need careful and professional facilitation by the management or external experts.

Additional information

- Excerpt from the «Häuser im Dialog» set of rules (www.mehralswohnen.ch/dokumente)
Subject: Ground Floor Use

«Large complexes built by housing cooperatives increasingly fulfil centre functions. This presents new challenges regarding the ground floor configuration.»

Urs Hauser, Director of Wohnbaugenossenschaften Schweiz (national association of housing cooperatives)

Housing cooperatives must let ground floor space to businesses in order to fulfil centre functions. After all, a district only comes to life if there are shops, cafés and restaurants. Developing strategies for the use of ground floor space on specific sites is a challenge. In this case, «more than housing» took a radical approach: Apart from a few exceptions on mezzanine floors, the ground floor space is not inhabited. The link between indoor and outdoor spaces should not be disrupted by private front gardens. We agreed on three categories for the use of ground floor space: Commons space is available to the residents (see page 33). Communal usage provides important infrastructure and services (such as child care, restaurants) and businesses such as shops and studios ensure a vibrant urban feel.

Comments, observations and recommendations

► Extra spaces for residential requirements (bicycle stands and space, laundrettes) on the ground floor minimise the financial risk of non-let business space.

► The commons space in medium-sized settlements provided by housing cooperatives is usually between 1 and 1.5 per cent of the main usable area. On larger projects such as the Hunziker Areal, a comparable share of «non-commercial space» can fulfil important district functions and help bring ground floor space to life.

► Comprehensive business concepts create synergies between the different trades and commons space.

The «more than housing» project has created diverse relationships between the gastronomic offerings and the guesthouse offering space for seminars and shared use, which revise the district and provide a good return on investment.

► In order to avoid vacant commercial spaces, ground floor space can be let for attractive interim use purposes, so-called «pop-ups».

► Use of the ground floor space is vital to the district (such as catering, bakers, cultural purposes) and may call for unique rental models (sales-based rent, scale or graduated rent) and professional support for the interior design.

► If a project is to be low in car traffic, it is important to protect the residents from car related emissions caused by businesses (noise during deliveries etc.). Businesses with a lot of visitors should therefore be placed on the periphery, and parking areas should be clearly defined.

► In construction there is a latent contradiction between upper floors with small units and the flexibility requirements on ground floors (expensive flat slab constructions, which should be avoided for sustainability reasons).

► As letting the ground floor space is a process on its own, corrective and optimising measures should be included in the planning and budgeting phases. It is impossible to fully plan visitor and customer parking spaces, delivery requirements and signage in advance. There must be a willingness as well as a budget for adjustments later on.

► Both, residential and business tenants must be given the opportunity to state their requirements and contribute to the development of the district.

Additional information

► Doris Tausendpfund: Kurzfassung Nutzungskonzept Gemeinschaftsgärten (common garden use concept in short) (www.mehrwohnen.ch/dokumente)

ZHAW research project: Urban Farming, «more than housing» /cooperative More Than Housing (www.zhaw.ch/no_cache/de/forschung/persoenen/publikationen/projekte/detailansicht-projekt/projekt/1112)


Subject: Outdoor Spaces

«It is important to not complete the construction entirely and leave some spaces open.»

Rita Ilien, Landscape Architect

During the planning of outdoor spaces, the landscape architects included, from the word go, both permanent and flexible design elements. No matter what use the spaces were designed for, the landscape architects attached great importance to aesthetic qualities and functional surfaces. This enables the residents to appropriate large parts of the outdoor space, and to shape and develop this space according to their specific needs, e.g. to create gardens, playgrounds etc. (see page 34 et seq.) «more than housing» came up with a holistic concept; it does not differentiate between the indoor and outdoor space. Commons spaces exist both in- and outdoors.

Comments, observations and recommendations

► Many investors, companies and institutions are unable to handle process-driven design very well. They prefer a clearly defined outdoor space to an unfinished and playful concept (preferably at a price which may be functionally insufficient). This attitude is also found in residents who expect a fully equipped facility. Today, playgrounds must also meet high specifications and many parents insist on adherence to the highest levels. We must accept this attitude and prove time and again that solutions can be found through participation, and that these solutions should be implemented as quickly as possible. To this end we make use of budgets which were held in reserve during the initial fitting-out phase. Tenants must not get the impression that savings were made at their expense.

► It should be carefully communicated to residents that the process of fully occupying the area can take time – in some cases several years. If they think these processes take too long there is potential for them to become frustrated.

► To safeguard the quality of outdoor spaces in the medium and long term, we recommend the involvement of landscape architects.

► «Urban gardening» is one of the easiest ways to get residents actively involved. Both adults and children can participate without any prior knowledge. It’s not expensive, it is fun, and your work’s results are tangible.

► The upkeep of such spaces should be included in the development’s maintenance plans.

Additional information


1. Erklärungsprozess zur Zentrumsentwicklung (Experience (lessons learned) process for central development) (www.rzr.ch/taetigkeit/publikationen)
Planning & Building Process

There is no such thing as the implementation model. The selected framework should be bespoke for each project. The project developers cannot pass on the responsibility for an implementation model to the general contractor. They must have skilled staff for technical, architectural and organisational issues who can choose the one framework that suits their project best.

Subject: Organisation & Property Developer

«Every organisational body must have skilled professionals, which not only see the big picture but also take responsibility for the entire project.»

Andrea Wieland, Managing Director

At ›more than housing‹, construction and planning competence is found in the management team. The building committee was responsible for strategic targets and the building panel was responsible for its implementation. Even during the competition phase, ›more than housing‹ worked together with an external construction management firm. This company estimated the costs, carried out negotiations and supported the housing cooperative with the internal organisation. As part of their ›Vorprojekt plus‹ project (at building permit application stage), the construction management firm launched a general contractor competition. We were looking for a company which, at an early stage, could help us reduce costs, take over the co-ordination of the architecture teams and finally guarantee deadlines and costs. Prior to signing the implementation agreement, the general contractor was involved in the project development for a whole year. During this period, they offered potential optimisations and specified the cost budget. Finally, the agreement was signed and all specialist planner agreements were transferred to the general contractor.

Comments, observations and recommendations

- Transferring the specialist planner agreements to the general contractor during the active implementation phase meant more work for all parties involved.
- We counted on the general contractor taking optimising measures. However, this did not happen to the extent we expected. A profitable co-operation with a general contractor is only possible if they are earlier involved i.e. the concept phase.
- In terms of organisation and communication, it may become a complex task if several specialist planner offices are involved. During the transition between individual project phases sufficient time must be planned to re-align all parties.
- Besides legal agreements with the architect, there are more complex contractual frameworks for many different specialised planners. In case of large projects, these are usually divided into different lots. This increases the number of interfaces and makes implementing contractual changes even more complicated.
- It is impossible to achieve a ›perfect‹ organisational structure in each project phase. You have to learn to live with ›organisational imperfection‹ to some extent.
- More operation-oriented real estate administrations should prepare themselves for imminent construction processes (even large housing cooperatives do sometimes stop building for a period of time) as professional construction ›knowhow‹ is needed at all levels (the board, the office, etc.).
- Different roles may create friction between the management and the board (professional versus volunteer groups). This makes communication and the strategic tasks of the board more difficult.

Additional information

› www.mehralessohnen/dokumente

Subject: Innovation

«Trodden paths, old habits and structures are much easier to cast aside when starting from scratch. This is a prerequisite if you want to push boundaries and try something new.»

Ueli Keller, Architect and Board Member

With a building project of such size as the Hunziker Areal, people involved are pushed to their limits to find a compromise between complexity and feasibility. In many cases, this leads to ›terrible simplification‹. Everyone desperately tries to reduce the incredible complexity of current building processes, which is to some extent understandable, but it does impede innovation in the real estate industry. ›more than housing‹ is unique because innovation was an integral part of the project from the start (see page 40 et seq.). It is a difficult task to challenge established processes, but this is what true innovation is all about.

Comments, observations and recommendations

- We received less input than expected from the construction and real estate industry. Nevertheless, we were able to innovate at all levels (new materials, building technology, types of apartments, organisational models). As a result, both the construction and real estate industries can learn from ›more than housing‹.
- Industry experts expressed great interest in ›more than housing‹, which shows that there is a great demand for innovation.
- ›more than housing‹ has managed to implement true innovation due to the fact, that from the very beginning the innovation and learning hub goals were stipulated in the by-laws. We managed to innovate not only during planning and construction but also in operation (see page 26 et seq.).
- In many areas, ›more than housing‹ pushed the boundaries. The project was incredibly complex and used a lot of energy, time and money. Would it be possible to reach these targets easier? We believe that the ›more than housing‹ concept is the perfect resilience strategy, especially for large complexes. Mistakes only impact individual buildings. This is a lot cheaper than having to correct the same issue in 370 flats. However, one question remains: What offers more potential – rational, standardised large-scale developments (Göhner principle) or small unit buildings?

Additional information

› www.mehralessohnen/dokumente
Subject: Standardisation

«Minergie focuses on buildings. The people inside and the city outside are forgotten.»

Claudia Thiesen, Architect and Board Member

more than housing: checked and questioned all the usual sustainability labels, and at the same time there was an obligation in the heritable building agreement to reach at least energetic values of Minergie©-P (Swiss label). This entailed time-consuming processes and status checks. We had to ask ourselves: Where are we standing? Whatever we are trying – is it better than the current standard? A holistic consideration of standards ensured that aspects like grey energy, the effects of mobility and the residents’ consumption habits could be included and measured besides conventional energy key indicators (heating, hot water, building technology) (see page 21 et seq.). At the same time, we had to integrate these findings in the planning process.

Comments, observations and recommendations

→ It is important to be open to experiments but also to be pragmatic and decide what can or cannot be done in practice. The involvement of further specialists may be helpful in the decision making process.
→ Practice-oriented expertise should be sought. Innovation cannot just be bought or chosen. During the implementation phase, the companies involved should be on-site.
→ Even now, the construction industry structure is remarkably craft and small businesses oriented. There are few builders with their own R&D department.
→ At present, the industry is in a transition phase. In the coming years, the industry will be revolutionised in terms of integrated planning (Building Information Modelling BIM, etc.).
→ The size of the Hunziker Areal allowed for diverse unity: We asked the kitchen cabinet maker, the two window manufacturer and the suppliers of ceramic tiles to identify how colours and materials could vary without extra costs, and we provided this information to the architects.
→ As regards to the constructive elements, diversification was more difficult, for example on banisters. It was not possible to have a variable system and bridge the gap between the architects’ need for multiple designs and the manufacturers’ logistic abilities.
→ Architects must develop strategies on how they can integrate standardised building processes into their design.
→ Standards do not restrict the quality of life. The residents do not mind if the neighbours have the same parquet floor as they do. The architectural differentiation must lie in the use of it e.g. in different types of apartments and the high quality construction.

Sustainability & Technology

In 2009, the City of Zurich stated its intention of developing into a 2000-watt society in its municipal code. «more than housing» has endeavoured to transform this abstract concept into reality. Ecological, economic and social aspects all play a part in the «more than housing» concept of holistic sustainability. Technology is not the only way of achieving sustainability goals; there is also a social component. By raising residents’ awareness, we promote sustainable lifestyles.

Subject: Labels & Certificates

«Sustainability labels provide an integrated assessment of buildings and building complexes. It is essential that all involved pull in the same direction to attain the objectives.»

Martin Mühlisch-Burkhart, Energy Scientist

If you build in accordance with Minergie-P-Eco standards, then every single house must meet the appropriate criteria. However, «more than housing» wanted to experiment with this concept. The cooperative is committed to fulfilling the standards for the entire Hunziker Areal complex, but not necessarily for each individual building.

Comments, observations and recommendations

→ Compliance with one label means all technical planners know what you are talking about. It forms part of the contract and it guarantees that the appropriate objectives are attained. Labels are helpful in projects less complex than the Hunziker Areal.
→ As «more than housing» geared towards Minergie-P-Eco standards, it made attaining other important goals (environmentally-friendly building standards, safe, non-toxic building materials) in cooperation with the general contractor much easier.
→ The decision taken by the general contractor and the cooperative to jointly commission and pay an independent quality control agency for the construction process was a positive initiative.
→ The Eco label raised all participants’ awareness on the topic of «grey energy». The most powerful lever in reducing grey energy consumption is to construct small basements situated solely beneath the building. In this respect, reducing grey energy stands in direct relation to cutting back on underground car parking facilities.
→ In the life cycle assessment, we focused not only on energy consumption per square metre but also on the residents’ consumption and travel habits, and how their behaviour can actively contribute to a better life cycle assessment. We see sustainability as an integrated process, a process that does not finish once people move into their homes.
→ Hunziker Areal exemplifies what Switzerland’s future energy use can be like, and is recognised by the Swiss Federal Office for Energy (BFE) as a flagship project; the building complex has achieved very good results and has been one of the first five certified 2000-watt complexes in operation since the beginning of 2017.
→ At the moment there is a general trend towards comprehensive labels rating sustainability (SNBS). This is important, but leads to complexity and requires consideration how and if it can be used practically in individual cases.
→ If energy performance is assessed per building complex, rather than in terms of each individual building, not only can savings be made and resources conserved but there is also an opportunity to experiment with materials.

Additional information

→ Netzwerk Nachhaltiges Bauen Schweiz (Sustainable Construction Network Switzerland) (www.nbsb.ch)
→ www.minergie.ch
Subject: Technical Building Systems / HVAC

«Negotiating a sensible compromise between increasing expectations of comfort, safety requirements and energy efficiency still needs to be undertaken.»

Martin Menard, Partner Lemon Consult

The Minergie label was launched in 1998 by the association bearing the same name. Its aim was to limit energy consumption per square metre of heated surface area to specific low values by installing high thermal insulation and implementing controlled ventilation of spaces and efficient systems for heating, hot water and technical building services. Over the years, Minergie has added «Eco» to the original label for eco-friendly building materials and construction methods, it also created additional standards such as Minergie-P and Minergie-A. The basic label has also been modified. Minergie is a successful product and has provided a standardised basis for the planning and evaluation of low energy buildings. The cantons’ energy regulations are modelled on the development of Minergie standards, and parts of the building regulations also refer directly to Minergie. Since 2012, the City of Zurich, for example, has required building complexes claiming the 10% utilisation bonus, to meet the specifications of Minergie-P-Eco energy consumption. This ruling was under discussion but not yet legally binding at the time more than housing was planning, so the City of Zurich obliged - more than housing - in the heritable building right agreement to comply with these values. Reducing energy consumption and CO2 emissions in the construction of new buildings has led to an increase in technology and triggered a boom in the technical building services sector. The industry is working at capacity in Switzerland due to the high level of construction activity in the country. In this situation, labels, new and untested as they may be, are pragmatic agreements that secure a certain standard. more than housing - aimed to take a sustainable line of action whilst at the same time questioning standards and labels: innovation is not possible, if existing standards are accepted wholesale. This stance created the greatest challenges for everyone involved. The technical planners were neither willing nor able to debate about principles of sustainability. Their concern was that rules and conventional standards would hamper them when faced with problems. This decision brought about laborious processes, multiple recalculations, second and third expert opinions and certain risks for more than housing. In the end, persistence paid off: the low-tech concept was generally implemented and now constitutes a unique full-scale research laboratory. Residents were directly impacted by the experiments in the initial phases. By now residents are as satisfied with the level of comfort as people in conventional housing projects. more than housing - implementing improvements to rectify any remaining flaws (e.g. drafts in simple return air systems).

Comments, observations and recommendations

→ The basic theory has been confirmed – simpler energy systems are feasible and at least as good as sophisticated high-tech solutions. The evaluation procedure and human resources costs were extremely high in the case of more than housing, this has meant that -more than housing- has been unable to reap the benefits from the lower construction costs of simpler building services systems.

→ The way forward is clear, developing technical building services remains dynamic. Let us hope that the experience of more than housing: with low-cost and low-energy strategies proves there are viable alternatives to high-tech buildings.

Additional Information


Subject: Energy & Electricity

«The self-consumption electricity model, which more than housing developed in cooperation with the local utility supplier, EWZ, has become the benchmark for utility companies and property developers.»

Lars Konersmann, Team Leader Self-Consumption at Energie Zukunft Schweiz

The City of Zurich asked more than housing: to reuse the waste heat from a municipal data centre, which was being built at the same time, to provide heat generation. This is part of energy contracting with the EWZ, a local utility provider. The concept is in line with the plan of more than housing: to heat the buildings using low temperature passive sources and to implement as few control systems as possible. Heating and hot water are supplied by two local heating networks. An additional benefit of using waste heat for hot water production resulted in providing enough space on the roof tops for electricity production (photovoltaic).

Comments, observations and recommendations

→ Low-temperature heating concepts enable low-tech / low-energy approaches. Users only have a marginal influence on actual consumption. Therefore, more than housing - was able to dispense room thermostats, individual heating bills and laundry room bills.

→ However, if automatic heating and ventilation systems are implemented, this means that control over the system is taken out of the users’ hands. It is important assess if being able to adjust the system individually – even if they only have a very limited influence over indoor climatic conditions – would increase the occupants satisfaction level.

→ When the settings for hydraulic systems are incorrectly adjusted and the heat supply to the buildings is not well-regulated, problems occur because only specialists can make adjustments.

→ If problems occur, it is essential to specify the interfaces very accurately. It is a very exacting task to put the systems into operation and adjust the settings. Human resources must be deployed promptly (stand by staff, repair service).

→ Low-tech approaches require high-tech solutions. This presents challenges due to the control engineering.

→ Putting simple ventilation techniques into operation is a sensitive task. The systems work and their performance is better than calculated in new standards. But malfunctions at the outset have, not surprisingly, led to complaints from occupants. Once people lose confidence in a system, it is difficult to regain it.

→ Photovoltaic installations, technical building services and roof greening compete for space on the roof. We recommend reducing the ventilation systems or locating them in the basement. Photovoltaic façades are an interesting alternative (IBPV) and photovoltaic units can be combined with ruderal (wild self-seeding) surfaces on the roofs. This combination requires regular upkeep and maintenance.
Subject: Mobility

«We build town squares instead of car parks.»

Claudia Thiesen, Architect and Board Member

It became clear to «more than housing» that mobility is a key issue regarding integrated sustainability assessments. 2000-watt specifications cannot be attained with the «normal» number of parking spaces. «More than housing» responded by reducing the number of car parking facilities significantly. There were concerns about whether a car-restricted development could work at this location, whether there would be problems finding tenants for the flats. The housing cooperative was issued a parking facility exemption by the City of Zurich because the City was amending its own parking regulations at the very same time. The Hunziker Areal offers 106 underground and 60 ground-level parking spaces reserved primarily for visitors, business and delivery. If the number of parking spaces is reduced, the city authorities require a mobility concept incorporating significant strategies and schemes: all residents must sign a car waiver declaration. Exceptions are made for residents who rely on a car for health or professional reasons.

Comments, observations and recommendations

- Car restrictions only apply to the flats. The restrictions had little impact on finding tenants.
- «More than housing» came across cultural and linguistic barriers, which had to be dealt with when we were explaining the mobility concept.
- The mobility concept is complex, leading to extensive bureaucracy and ensuing costs for even the smallest of amendments.
- In addition to proving how well the site is connected to public transportation, provision of additional mobility options are expected like car sharing, electric bikes, bicycles and bicycle-trailers that can be hired at a mobility station. All these offers are available at the Hunziker Areal.
- If a great deal of bicycle parking facilities is needed, the required space should be planned ahead of time at easily accessible locations. This should be a requirement included in the architectural competition.
- An electric charging station for electric cars is expensive. The systems are not yet standardised or compatible.
- Power supply lines must be included early on in the planning process and they should be sufficient in size.
- Our reception staff assists residents with the mobility concept in everyday life; they are in charge of electric bike rentals, etc. (picking up keys etc., see page 27).
- When there are fewer „normal“ parking spaces, public authorities require an increased number of accessible/bARRIER-free parking facilities.
- Some of the bicycle parking facilities were completed after people moved in. We have single-storey bicycle facilities which can be upgraded to two storeys, if and when necessary. This requires high enough ceilings (higher than 2.7 metres).

Additional Information

- Merkblatt Mobilitätskonzept (Mobility Concept Leaflet) (www.swissolar.ch/de.html)
- www.swissolar.ch
- VSE, Association of Swiss Electricity Companies (www.strom.ch/de.html)
- Most important changes as of 1.1.2018 (www.newsd.admin.ch/newsd/message/attachments/50166.pdf)
- BE Netz AG. Construction and Energy (www.benetz.ch)
- Current legislation (www.admin.ch)
- www.wbg-zh.ch/grundlagen/leitfaden-und-merkblatter/
- BE Netz AG. Construction and Energy (www.benetz.ch)
Communication & Operations

Communication is an interdisciplinary topic and plays an important role in every project from the outset. In the case of building projects, different communication is mandatory for each phase of the project: A well-defined communication concept is required for the planning phase, for the construction process and for operations. Such concept defines guidelines for in-house and external communications. It also stipulates presentation standards for text and visuals for analogue as well as digital media channels. More than housing is committed to high transparency and a factual communication culture.

Subject: Communication & Operations

«Some want more communication, others less. Finding the right balance is very challenging.»

Anna Haller, Head of Participation and Public Relations

Today, media presence through various channels is important. At the beginning of a construction project, there is still very little material. A starting point are a corporate design, a sketchy project website and initial visualisations, which in the later phases will require revision, updating and enhancing to professional standards. A qualified communications responsible should be involved by the management board as soon as possible in order to guarantee consistent and transparent communication, both internally and externally. This creates a sense of reliability and professionalism for both project participants and interested parties.

Comments, observations and recommendations

- Communication concepts, which need to be adjusted regularly, specify responsibilities and are required for every phase.
- From the beginning, it is a wise move to allocate enough human resources for communication and provide adequate infrastructure.
- More than housing has adopted a communication approach, where the core concept is to communicate only when steps have actually been or will be implemented (factual, non-speculative, non-ideological statements).
- There is a great need for communication and transparency in projects, which are as distinctly participatory as more than housing, especially at the beginning. This is, amongst other things, because the interested parties and residents want to be taken seriously (as indeed they should be) as contributors and participants.
- Communicating on equal terms is important. This entails keeping linguistic «obstacles» to a minimum and being respectful. In real terms this means communication should use simple, gender-neutral, non-discriminatory language and contain as few foreign words as possible.
- People from over 60 nations live at the Hunziker Areal. Communicating with everyone in their own native language is impossible. Children provide significant access to older, non-German-speaking persons as they are able to convey information in their native language.
- When possible, communication is paperless – for environmental reasons. Online communication fosters participation but does not replace direct contact.
- Our reception plays a supporting role in everyday communication between not only the residents and the office administration but also between craftsmen and management etc.
- Especially for complexes where several large buildings are located, signposting and orientation is important. It is beneficial to involve the appropriate signage specialists early on.

Subject: The Office

«The office is responsible for administration and letting the residential and commercial premises. However, it is also the focal point and hub of the complex.»

Andrea Wieland, Managing Director

The idea of setting up a branch office in Leutschenbach and then more precisely at the actual building complex has contributed to the success of more than housing. It was important to be present in the neighbourhood, to understand how it ticks, to provide initial explanations and to recognise local needs. Setting up an office requires organisational talent combined with entrepreneurial acumen. The first administrative processes need to be implemented early on, there are events to organise and qualified personnel to hire as and when they are needed.

Comments, observations and recommendations

- Presence within the community is important, even if you can only set up or use temporary premises.
- Interacting with passers-by and residents is worthwhile.
- Hiring staff (communication professionals, assistants, etc.) at the right time of the project, due to project budget considerations, is a challenge.
- Branch Officers can be property managers with entrepreneurial flair or business economists with experience of working at a cooperative.

Subject: Reception

«A reception can only be financed if it is multi-functional.»

Karin Joss, Head of the Guesthouse and Reception

The reception of more than housing is open from 7am to 7pm on weekdays and on Saturday mornings. It is Hunziker Areal’s central hub and acts as an information and contact point for all residents, employees, visitors and guesthouse guests. The staff at the reception arranges mobility services for residents and takes care of the laundry and luggage services on request. They are also responsible for coordinating and letting commons spaces, as well as seminar and music rooms.

Comments, observations and recommendations

- Running a successful reception concept is only possible under certain conditions.
- The reception works for more than housing, because it is multifunctional: it provides a point of contact for residents, craftsmen, suppliers, etc., it lets additional rooms and is in charge of the mobility facilities; it acts as a post office and much more, and is in charge of the guest house and its guests.
- A reception requires qualified staff. They must be highly competent both socially and communicatively and, if possible, come from the hotel or tourism industry.
- The reception contributes to neighbourhood networking and fulfils a certain «social control» within the complex: employees notice when residents are absent or cannot be contacted; this can be extremely important for elderly tenants.
Subject: Guesthouse

«The guesthouse provides us with a valuable service. When our third child was due, my mother was able to come here at any time to help me out and look after the children.»

Grit Mohler, Resident

The guesthouse serves primarily as an extension to residents’ limited living space. They can provide their relatives and other visitors with accommodation at a reasonable price. To ensure this system can also operate cost-effectively, i.e. covering the costs of operation and the reception, «more than housing» has built enough rooms, so that it can be run as a hotel.

Comments, observations and recommendations

→ Economy of scale is crucial: three rooms do not create enough capacity and do not cover the investment costs. However, 20 rooms mean you can operate as a hotel and by letting rooms to external guests generate enough income to subsidise the room rental fees for members of the cooperative.

→ Professionals from the hotel industry should be consulted about how to build a guesthouse, about its décor and furnishings and about specific operational procedures. The same applies to the personnel.

→ A targeted marketing strategy is essential for a guesthouse (active presence on all web-based booking and rating tools). «more than housing» benefits from cooperative partnerships with companies in the surrounding area, e.g. the Zurich Fair.

→ At weekends and on public holidays, residents can reserve rooms for their guests; this is a happy coincidence because during the week the guesthouse is mainly booked by business travellers.

Subject: Operations

«Managing business operations using dialogue is an enriching challenge for everyone involved.»

Dominik Lässer, Head of Property Rental

«Operations» refer to the entire property management. This includes facility management services maintaining the flats, outside areas and technical infrastructure as well as the room management and administration taking charge of additional services (mobility station, guesthouse). Operations also include bookkeeping and organising various events (information and participation events, general assembly, etc.) «more than housing» relies on employees who are professionals in their fields and who live by the principle of dialogue and mutual tolerance.

Comments, observations and recommendations

→ Recruitment should attach great importance to social and communicative competency of future staff.

→ Regular discussion with employees about operational procedures is important.

→ It is important to evaluate, implement and continuously develop a satisfactory IT concept.

Subject: Housing Diversity & Social Mix

«At the residents’ meetings, we often discuss the laundry facilities for hours. But never before have I lived in a place with such a spacious laundry. And the cleanliness is okay, too.»

Lea Nüsli, Resident

In order for projects, such as «more than housing», to evolve over generations, the accommodation on offer needs to be diverse, to attract a variety of people and to suit many different types of household. Ground floor meeting points (see page 16), spacious access areas and stairwells with storage for bicycles and pushchairs, as well as pathways, squares and gardens contribute to the residents’ sense of well-being within their environment and to developing friendly neighbourhood relationships. Participation is a key factor in operating and developing meeting points and other ground floor level community use (Please see page 34 et seq.). «more than housing» places great importance on the fact that there are residents with special needs (people with disabilities, refugees, students) who live at the building complex. All these aspects promote the exchange between different groups and mutual understanding.

Comments, observations and recommendations

→ The architectural competition should feature means of fostering community spirit and this should be a core evaluation factor.

→ When letting accommodation, the social mix of the residents (age, family status, level of education, income, nationality) can be influenced.

→ The building floor plans, rents and location determine the target group.

→ Cooperating with institutions (schools, community centres, youth clubs, etc.) supports a diverse social mix and helps to resolve conflicts in everyday life.

→ Applications from people who want to play an active role in community life may be preferred.

→ Open discussion formats (residents’ meetings, round tables) strengthen the community and offer the administration insights into potential improvements. Preparing and chairing such formats requires qualified personnel (social work background, facilitator) and the cooperative’s willingness to take suggestions and criticism on board and make speedy improvements.

→ A drinks reception organised by the cooperative immediately after the first residents moved in created the basis for a lively community spirit.
In November 2014, people moved into the first building at the Hunziker Areal. By the time construction was complete in late May 2015, the residents of the remaining twelve buildings had also moved in. Within six months, we had handed over over 370 flats. This would not have been possible without a professional rental tool – and definitely impossible without the team's great dedication. The tool helped us to constantly review and balance the desired social mix.

Comments, observations and recommendations

- We made a conscious decision not to conduct move-ins by stages but to get the entire infrastructure up and running as quickly as possible and keep the «living on a building site» period short.
- 1200 people moving in within six months was a huge challenge. Nevertheless, the first-time leases went quickly and smoothly.
- Standard rental and management software does not collect the data needed to monitor social diversity.
- On the other side, specialised tools, such as MIMO used by more than housing, lack the maturity and development of established management software, and there are interface issues with data cross-checking; Adapting the software to the needs of more than housing and optimising the programme during the ongoing rental process caused some issues.
- Accommodation in a project of Hunziker Areal's proportions cannot be leased using standard processes. The risk of individual groups becoming predominant and precluding the development of a community would be too great. A «target image» in terms of the social mix is necessary.
- It will be a challenge for more than housing - over the next few years to achieve a more balanced age distribution.
- Different flat typologies require specific rental concepts. A family flat can be advertised on house-hunting websites; different approaches and channels are needed for satellite and shared flats.
- The proportion of reasonably priced family flats is relatively high, despite the diversity of housing. We planned this in accordance with the local infrastructure (Leutschenbach school, kindergarten, day care centres on site). There was an overwhelming demand for housing from families with pre-school children. Reaching families with older children is not easy, but important.
- Experience has shown that older people respond more cautiously to offers of new housing in development areas. Living accommodation, which we explicitly developed for multi-generational households and the elderly was primarily occupied by younger people at the time of initial letting.
- The potential of new forms of housing (especially satellite flats) for different household types and ages is still unclear. The experience of more than housing and other construction projects will offer answers to this question in the coming years.
- There should probably be a higher proportion of compact small flats (two and three-room flats) in a large housing development than is the case at more than housing.
- Add-on rooms, small workshops and studios have proved their worth. They can solve temporary accommodation problems (separations, «difficult» teenagers) and act as a buffer when the occupancy rules in the rental agreement are very strict.
- More than housing decided not to develop all the land and to keep a plot free for a 14th house. This means there is the option of constructing another building to readjust the housing offer mix in the next few years.

Additional information

Report on the first letting process (www.raumdaten.ch/unternehmen/publikationen/)

Subject: Tenancy

«The socio-demographic mix of the urban population was the reference at the time of the first letting.»

Monika Sprecher, metimeto GmbH, Managing Director of more than housing from 2009 to 2015

Subject: Commercial Rental

«A site analysis is the basis for a targeted business concept.»

Monika Sprecher, metimeto GmbH, Managing Director of more than housing from 2009 to 2015

It is a demanding and extremely time-consuming process arranging the leases for «suitable» commercial businesses and negotiating specific conditions. It is helpful having a business concept defining terms like mixed-use urban district, commercial room specifications and graduated-rents. In addition, it backs up the principle of fair and equal treatment of all tenants.

Comments, observations and recommendations

- A geographical site analysis is the first step: What is already there, what is missing in the area, where could synergies arise? This analysis forms the base of a site-specific business concept.
- Negotiating with businesses is an demanding and time-consuming process. Starting as early as possible and working with specialized commercial letting professionals is advisable.
- Unlike the staff dealing with residential rentals, staff dealing with business tenancies need different subject-specific competences (catering planners, hotel experts).
- Business tenants should submit business plans to be checked for feasibility, and unconvincing concepts should always be rejected.
- We assigned different usage categories to the ground floor premises (between building shell and fully completed). The general contractor received an additional order for the «additional basic interior construction and fittings». We recommend carrying out as much basic work as possible on the properties during the construction phase (flooring, power supply, underfloor heating, ventilation, fresh water supply pipes and waste water drainage pipes, sun protection). This facilitates leasing, generally cuts costs and reduces interface problems. Providing staff toilets as a basic feature in the buildings is helpful for small businesses as they cannot afford constructing their own.
- More than housing commissioned an architect to help the business tenants with their planning and to offer support with official building permission procedures. This enabled coordinated development of infrastructures (toilets, storage areas, building services) and facilitated cooperation with the authorities.
- For many companies (restaurants, start-ups) it is difficult to raise large investment sums quickly. We offered a budget recouping these investment costs by adding extra charges on to the rent.
- Sophisticated technical building services and acoustics are required for companies in the catering trade. Appropriate locations should be designated early on. Adequate space for storage and for staff cloakrooms is needed in the basement and the delivery infrastructure is important for the business yet the flats above the premises should experience as little disturbance as possible. Waste heat from commercial refrigeration should be processed and resources for additional heat and power supply planned.
- Business/sector clusters can play an important role and can be planned to a certain degree. Some occur during the rental process. A sound engineer's rental request led to the decision of more than housing/decision to offer facilities for music/ acoustics. More than housing added five music practice and rehearsal rooms to complement the recording studio.
- Ventilation systems for business premises present a challenge. The size is dependent on the business and therefore difficult to predict in advance. Planning incoming air supplies via the ground floor facade increases flexibility and reduces the shaft cross-sectional area. There is no need for a ventilation system in smaller studio areas (which are often only used on a part-time basis).
- Commercial properties on the ground floor usually require different heating and cooling systems than flats. The systems should be separate so that regulating them is easier. Also adequate sun protection should not be omitted (large windows, high internal heat loads).
- There are many ground floor commercial spaces at the Hunziker Areal, but almost no office space on the upper floors. For businesses dependent on discretion (doctors' practices, counselling, etc.) or which do not enliven the ground floors, rentable business rooms should be planned on the upper floor.
Add-On Rooms

«Our daughter, who will soon be 18 years old, now has her own space, yet we often meet for meals and a chat. When we need each other, we can get together very quickly. We are learning to let go and she learns to live independently.»

Kristina Durand, Resident

At the Hunziker Areal the size of accommodation is limited and certain occupancy regulations apply. This increases the demand for space, which can be flexibly rented for temporary periods. These can be studios or add-on rooms or small offices for secondary employment. For example, there are additional storage and cellar areas in the building on Genossenschaftsstrasse 16 where residents with elaborate hobbies or large collections can rent additional space. Even music rooms, meeting and commons rooms or a sauna can be used by the hour.

Comments, observations and recommendations

- A wide range of reasonably priced extra rooms allow residents to respond to new situations or needs flexibly, such as when family situations change or people want to work locally.
- Soundproofed music rooms with good acoustics are rare. The professionally equipped music rooms at the Hunziker Areal can be rented by the hour, by the day or more permanently.
- Combined work and living space on the ground floor (studio living) is generally an unsuccessful option. It is unusual for someone to need a specific living space in conjunction with a well-specified workspace. Moreover, the whole living and working space goes on the market again when there are changes in living or working arrangements.
- Lack of housing means that such studios are often rented ostensibly as a workplace but are then used exclusively as living accommodation. When this happens, the space does not contribute much to making the ground floors lively places; also because in many cases the curtains are never opened to prevent passers-by looking into the rooms.

Commons

«The garden is a square. There are different paths and there is a gate made of branches. There is a nice barbecue in the garden. Everyone can take things from the community garden.»

Meret Marti (8), Resident

Most cooperatives provide communal spaces in their development areas and finance them with parts of the housing rents. Generous communal space in a medium-sized settlement takes up about 1.5 percent of the total area. This percentage provides more than housing, with a diverse range of different spaces, which we call commons. Some commons were already defined in the planning process (exhibition and seminar room, sauna, two standard community meeting rooms). Others were the result of local groups’ initiatives, who submitted proposals to the Allmendkommission (commons committee) for their projects (see page 34). Communally used commons complement private accommodation and include community gardens, a repair shop, a yoga room or an indoor playground and they ease some of the burden on low-income household budgets. They foster social contact among the residents and enable them to take the initiative and organise things for themselves.

Comments, observations and recommendations

- Mehr als wohnen planned to use 1.5 percent of the main usable area to finance the commons spaces over the medium-term. Demand has increased in the meantime and now stands at 1.75 percent.
- ›more than housing‹ did not expect to be able to lease the ground floor space quickly. The commons space strategy was a means of preventing vacant premises. There could have been more space initially. It could have been rented out temporarily (pop-up store concept) at the building shell stage e.g. to artists.
- When dealing with commons spaces, it is important to define interface between the cooperative’s administration, the commons committee and the residents clearly and as early as possible as one of the objectives is to enable multiple use. Local groups are given priority when wanting to use the spaces.
- The two rather ›conventionally‹ furnished commons rooms with kitchen, tables and chairs are popular for private parties such as birthdays or weddings. They are fully booked almost every weekend. During the week, they are suitable as meeting rooms (also for external meetings), for cooking classes or midday meals.
- Sharing economy concepts and offers are relevant for low-income households and they contribute to intercultural exchange among the inhabitants.
- ›more than housing‹ took the brave decision to open the ›Treffpunkt‹ meeting area on a 24/7 basis, but this was not successful. The room was left dirty and there was noise disturbance; in the end, the team running the meeting area was frustrated; however, this does not mean giving up trying to achieve radical openness or not trusting the self-regulating forces of the community. Preventing such problems is easier for rooms managed centrally by the reception.
- In general, cleanliness in commons spaces is an issue. Administrations need to be aware that communal spaces require greater care and maintenance. As far as possible, resources should be made available to cater for these needs.
**Subject: Cooperation with Partner Organisations & Social Institutions**

«The cooperation in developing student flats at the Hunziker Areal was exemplary.»

Andreas Wirz, Member of the Board WOKO

The «more than housing» cooperative wants to ensure that there is «accommodation for everyone». Therefore, it is committed to renting 10 percent of housing to social institutions and other partner organisations. From the earliest stages, the cooperative worked with these partners to create definite offers as the institutions best know the needs of their stakeholders.

Comments, observations and recommendations

→ At an initial stage, more than housing clarified how much housing they would provide for social institutions and partner organisations once or twice a year for feedback sessions. They are all very satisfied.
→ The managing director meets the heads of these social institutions and partner organisations once or twice a year for feedback sessions. They are all very satisfied.
→ Many clients of social institutions experience an inclusive style of living for the very first time in an urban residential district at the Hunziker Areal. They live next door to families, students or migrants instead of in a handicapped or foster home. Many of them feel this greatly increases their autonomy and emancipation.

Additional information

→ more than housing by-laws (www.mehralswohnen.ch/dokumente)

**Commitment & Participation**

A core component of «more than housing» is offering residents and businesses options of participating at different levels. The cooperative fosters residents’ personal initiative, self-organisation and involves them in important participative decision-making. Dialogue is used as a means of developing what the residents understand by «participation». As declared innovation and learning hub «more than housing» is pioneering in this area as well and has developed new organisational models, which have aroused great interest among cooperatives in Switzerland and abroad.

**Subject: Local Groups & Commons Committee**

«The commons committee deals with projects and tries not only to talk about space and money, but also to keep an eye on the general participative project.»

Rahel Sprecher, Mitglied Almendkommission

Local groups comprise at least five residents sharing a common interest: childcare, yoga, painting, cinema, playground, sauna, etc. They organise not profit-oriented activities open to the neighbourhood and general public. The local groups can apply to the commons committee for the use of rooms and for financial contributions. These come from the cooperative’s Solidarity Fund, which is financed by income-dependent contributions from residents. The commons committee consists of five residents elected by the General Assembly. It is also in charge of organising the annual district festival and takes care of the volunteer helpers’ appraisal.

Comments, observations and recommendations

→ Everyone can join a local group. The list of current local groups can be found on the intranet. The local groups play an important role in both spontaneous and long-term activities.
→ The commons committee, which is independent of the Board of Directors, supports a vibrant cultural, social and environmental community life.
→ Adequate funding should be earmarked for the local groups from the beginning.
→ Time and pro-active discussion are required to define the roles and regulate areas of responsibility for the various committees/bodies.
→ It has become apparent that certain conflicts are not broached in the local groups, thus, the management board is currently experimenting with additional structures. When questions arise, like designing the out doors or leasing regulations, more than housing calls for round tables or establishes working groups. These have the task to work out proposals within a limited time frame and their findings can lead to regulations being amended. Often they also simply help to promote understanding of the contradictions and the different needs and objectives of residents and business tenants.

**Subject: Further Participative Structures**

«When I need something right away, our in-house WhatsApp group helps me find it!»

Werner Brühwiler, Resident and Board Member

Four weeks after residents moved into their flats, we invited them to a residents’ meeting in their new home building. At least one meeting per house should take place per year; others can be convened as and when needed. This works perfectly in some of the buildings, whereas others need more active input from time to time. The residents’ meetings are important: allowing occupants get to know each other, to keep informed, make contacts, and they can address any points causing friction. Additionally, there are other comprehensive meeting structures as the all-residents meeting and the all-businesses meeting. These are forums where questions about the overall complex are discussed. Also, an annual innovation panel takes place, where results from research are presented and discussed as well as new hypotheses are discussed and research issues stipulated. All of these discussion and meeting forums reduce the load of the General Assembly, leaving it free to deal with formal cooperative business.

Comments, observations and recommendations

→ Residents’ meetings within their house should take place soon after moving in. This is where the new occupants get to know each other and start networking with their neighbours. It is also a good way to create a coordinated channel of communication with the cooperative’s administration.
→ The first residents’ meetings should be arranged by the administration and then handed over to committed residents for follow-up.
→ It is important to convey a clear picture of the opportunities and limitations of participation (guidelines, Q & A guide, discussions).
→ Residents’ meetings are a great opportunity for the management board to find out how the neighbourhood ticks and to receive feedback on their work.
→ If questions of general interest arise in discussions with residents, they may decide to work on them using some of the participative structures (all-residents’ meetings, commons committee, working groups).
**Facilitation**

“Participation is not for free. Anyone who takes participation seriously must also deploy suitable personnel and provide funding. That is important in order to meet all stakeholders’ expectations.”

Anna Haller, Head of Participation and Public Relations

Even before moving into the Hunziker Areal, first local groups formed at our networking events. During the first move-in period, the administration supported the settling in and appropriation of new living space by providing information, facilitating and organizing events. Within a very short time, the number of local groups had increased to 40 (as of November 2017). As mehr als wohnen wants to offer a good framework to ensure residents’ requests and proposals come to fruition, it deployed a participation manager for this task from the very beginning. Initially, it was all about establishing groups and ideas and settling in within the neighbourhood. Today, local groups are initiators themselves and take their topics directly to her. Her function changed from initiating to rather screening and recognizing the needs of the inhabitants at an early stage.

**Additional information**


→ HSLU Forschungsprojekt – Nachbarschaften in genossenschaftlichen Wohnsiedlungen als Zusammenspiel von gelebtem Alltag, genossenschaftlichen Strukturen und gebautem Umfeld (HSLU research project – Neighbourhoods in cooperative settlements as an interplay of everyday life, collaborative structures and built environment) (www.helu.ch/de-ch/hochschule-luzern/forschung/projekte-detail/?pid=1005)

**Comments, observations and recommendations**

→ Providing professional support for participation processes and providing participatory structures is invaluable.

→ Participation should be considered integral to the overall cooperative strategy, and supported by Executive Board, Management Board and administration employees.

→ The residents should receive clear and prompt communication about the person responsible for participative procedures and his/her role. This person acts as contact for the residents and lessens the load on the management board. Decision-making structures and the levels of participation must be clearly defined.

**Art and Culture**

As part of the heritable building right agreement with the City of Zurich, we invested 0.5 percent of the construction budget in art within architecture projects. We worked with artists in three phases at the Hunziker Areal. In addition, we set up a gallery and space for rent to professionals from the world of art and culture.

**Art within Architecture**

«The Social-Urban-Zone with the drinking fountain is a place where off-beat activities offer an escape from everyday life – and hot chocolate!»

Thomas Neumeyer and Julia Schmid, Local Group -Drinking Fountain-

→ more than housing- tried to apply the art within architecture activities in stages. For this purpose, the art committee selected process- and dialogue-oriented projects. We defined three phases: pre-construction, construction period and bonding with the new residential environment. We employed an independent curatorial team for each of these three phases. This process was developed and backed by an art committee composed of renowned people, who have a broad-based network within the art scene. The blogger Kafi Freitag wrote about the art within architecture process and ensured transparency. In each phase, we used a different selection procedure (Phase 1: Public presentation of curatorial teams at Cabaret Voltaire. Phase 2: Architects’ proposals. Phase 3: Conceptual competition between two artists / curators proposed by the art committee).

**Comments, observations and recommendations**

→ It is difficult to take deliberately performative projects and critical artists to locations such as the Hunziker Areal and develop a certain intensity with them (the community does not follow the artists everywhere).

→ Artists sometimes initiate processes that trigger problems (noise, long-term maintenance, conflicts).

→ At more than housing-, the entire management board attended meetings with the art committee, thus, management concerns were voiced early on in the process. The desire for artistic autonomy often had to be balanced against the concerns of the administration wishing smooth operations.

→ The art within architecture project made a significant contribution to forming the identity of ‘mehr als wohnen’. Conflicts revealed that a culture of serenity, openness and empowerment prevails.

→ The events on the open land (Phase 1: Stefan Wagner, Irene Grillo) showed the potential of performing artistic interventions at a ‘non-place’.

→ The Atelier für Sonderaufgaben (Phase 2: Riklin Brothers) explored cooperative principles and by creating the Social Urban Zone (SUZ) with the drinking fountain, created two emotive sources of friction.

→ Esther Eppstein curated the third phase; she invited various artists-in-residence.

→ Running art within architecture projects require know-how that cooperatives usually do not have. External experts can be commissioned to deal with the implementation. -more than housing- set up an art committee, which included the architects and the management board.

→ Art within architecture projects can have both a positive and negative impact on the overall project (identity enhancement vs. negative press, etc.).

**Additional information**

→ www.comer-college.com

→ www.kunstpassagen.ch/de

→ www.sonderaufgaben.ch

→ www.messagesalon.ch
Culture

«The audio-cluster tenants have always got together with other art and media professionals at the complex and initiated interesting projects and events.»

Dan Suter, Mastering Engineer, Echo Chamber

«Art and the City», the festival for art in public space, has taken place in the city centre and in Zurich West every summer since 2012. Its 2018 venues, however, are Seebach, Oerlikon and Schwamendingen. This signals a shift in balance within today’s City of Zurich. For many years, Zürich Nord (Zurich’s northern area) was considered a work-ing-class district and a boring suburb. The construction boom in Neu-Affoltern and Neu-Oerlikon as well as replacement building projects in Schwamendingen and Seebach have revitalised these districts. But, in inner city areas, pressure on artistic and creative milieus is constantly growing. In a first relocation wave, designers, graphic artists, artists and architects moved to empty office buildings in Altstetten (Flurstrasse and surrounding area). Now the next wave is heading north. Ten years ago, when «more than housing» discussed its planning programme and potential utility for ground floors, a major concern was whether tenants would want to move into shared flats in Zurich North and whether interesting commercial ventures would be willing to set up there. This situation can now be seen in a completely different light due to continuing pressure on the inner city, for instance, the urban districts 4 and 5 are undergoing a great deal of redevelopment and urban renewal. On the other hand, these processes exist as part of a global context of culturalisation and the post-industrial rejection of mono-functional urban development. People do not perceive their living environments as merely dormitory suburbs, where they can relax and where their family lives – they want to adopt their living environment and to put their stamp on it. These feelings correspond well with «more than housing» values: creating a neighbourhood and not «just» a settlement – and offering «more than housing». This means providing facilities, studios, offering cultural appropriation processes and a holistic living space. The perception of «the city» has shifted during the period of development and construction at the Hunziker Areal. «more than housing» has benefited from this process and actively promoted it. The project has come to the attention of different social groups due to the provision of student housing, shared flats and satellite flats, housing for young families and active, elderly people, and due to offering workshop space and supporting start-up companies. Reasonable rents, a culture of openness, assured accomodation and the participative options offered by a cooperative are further arguments in favour of the scheme for residential as well as working purposes. At first, the demand was tentative and cautious, before reaching a critical, creative mass later on. «more than housing» is a creative area: above-average numbers of artists, musicians and scientists live here. On the ground (business) floor, there is a violin marker, a sound engineering studio, music rehearsal rooms, a cultural salon and a gallery as well as the cooperative’s exhibition space, two publishers, a photographer, a filmmaker, graphic artists, designers and – in a broader sense – a make-up academy, a hairdressing salon, a sewing studio as well as a yoga and dancing school. The cooperative actively promotes an active neighbourhood culture. At present, the commons committee is in the process of taking over some of the responsibilities from the art committee and the cooperative’s administration.

Comments, observations and recommendations

→ The character of a project is significantly enhanced by its openness to different cultural milieus.
→ The cultural imprint of the ground floors is an important qualitative element of the district at more than housing.
→ The strong architecture of the Hunziker Areal is an attractive addition for the cultural scene.
→ It is rare to find rental space which is inexpensive, varied in size, largely finished or in a pre-completion state, which explains the high demand.
→ The project’s atmosphere is crucial. There is no guarantee that it will be enthusiastically received and that the critical mass, which makes creative milieus aware and positive about a place, will be achieved.
→ A cooperative must be prepared to promote and support cultural activities (which can also be easily accessible and/or temporary events).

Additional information

→ www.stadt-zuerich.ch/td/de/index/oeffentlicher_raum/kunst_oeffentlicher_raum.html
Research & Knowledge Transfer

more than housing regularly conducts research projects in the fields of energy/ building technology, residential satisfaction/ district development and eco-sufficiency/ consumer behaviour with various project partners. The findings are evaluated and communicated on the website, in publications and via specialist events for cooperatives, professionals and interested private individuals. more than housing uses the research results for optimisation of the complex and the further development of the cooperative.

Innovation & Learning Hub

Residents should never have the feeling that they live in a research zoo.

Matthias Probst, Environmental Scientist and Entrepreneur

From the very outset, more than housing was planned as an innovation and learning hub in order to further develop our non-profit housing industry and real estate sector. Learning and experimentation are intrinsic parts of the project, and the necessary resources were provided from the beginning. The holistic objectives of mehr als wohnen determine the cooperative’s research activity. This is where the human being is in the centre: technology should be helpful and must be user-friendly. Research was one part of the dialogue process in project development for more than housing. In echo chambers, the cooperative presented and discussed research project findings with stakeholders on an ongoing basis. more than housing presents the project to guests and visitors in an exhibition space at the building complex. In the meantime, the Hunziker Area’s technical building services, energy supply, social mix and dynamics have been evaluated in two major three-year research projects. more than housing has discovered that the research offers valuable feedback about how to optimise technical building services as well as important basics for a constructive dialogue with residents. The findings of more than housing are transparent; they are being made available to the public.

Erkenntnisse

A lot needs to be learnt about models of future housing and construction. more than housing was able to study and respond to some questions, but the Hunziker Areal and other projects can continue the learning and development process.

Research can be too much for the residents and give them the impression that they are guinea pigs in a laboratory. Research design has to consider such issues. Uncoordinated questionnaires can lead to apathy and, as a consequence, to insufficient numbers of responses and poor quality results.

Many residents are proud and happy that more than housing is perceived as an innovative project, that it receives awards and is a true flagship project. It contributes to the identity of the building complex and to the residents’ identification with it.

Research results can be used for everyday life. This applies to optimising technical building services as well as on-site communication; the size of more than housing demands social scientific evaluations in order to recognise communication problems and to apply the correct parameters when leasing to new tenants.

Research & Knowledge Transfer

† The intercultural nature of more than housing tenants presents a challenge for research. It not only has to overcome language barriers, but also comprehend different cultural value systems. For example, the sustainability discourse was patently geared towards the educated Swiss middle class.

† Conversely, reflected and dialogue-oriented research projects can provide valuable insights for living together and strengthening the community.

Additional information

† www.mehralswohnen/dokumente

Subject: Research

The most commonplace thing we do – housing is strikingly unexplored.

Andreas Hofer, Head of Innovation and Research

more than housing has developed a broad and multi-layered research programme and has become a focal point for many institutions and individuals: for universities, students, foundations and businesses.

Comments, observations and recommendations

† Cooperation with universities is laborious and time-consuming (processes at universities are slower than project dynamics). We were able to contribute a great deal to students’ education; however, the feedback of findings for more than housing received was rather low.

† Settings where we were able to determine both research question and research design were the most valuable. This requires staff with research expertise on the management board.

† It gets interesting when you initiate participative research; for example with social institutions about their actual needs, with residential groups, commercial tenants or with residents in new flat typologies (e.g. satellite flats).

† There is a methodological and theoretical vacuum in socio-scientific housing research.

Additional information

† www.age-stiftung.ch
† www.wohnforum.arch.ethz.ch
† www.bfe.admin.ch
† www.2000watt.ch
† www.stiftung-mercur.ch
† www.suenebenstiftung.de
† www.wohnbauforschung.at
† www.schaden-stiftung.de
† www.boell.de
† www.age-stiftung.ch
† www.wohnforum.arch.ethz.ch
† www.bfe.admin.ch
† www.2000watt.ch
† www.stiftung-mercur.ch
† www.suenebenstiftung.de
† www.wohnbauforschung.at
† www.schaden-stiftung.de
† www.boell.de

Subject: Additional information
Effect on Housing Cooperatives

«I sat for seven years on the board of ‹more than housing›. Like other traditional housing cooperatives, the Rotach cooperative has learned a lot.»
Felix Zimmermann, President, Rotach Cooperative

At the start of the millennium, the cooperative movement experienced a renaissance. Among other things, this led to founding of the housing cooperative ‹more than housing›. The Hunziker Areal project has proved to be a milestone for several cooperatives in terms of joint learning, discussion and cooperation.

Comments, observations and recommendations

- There is a great deal of interest in learning from ‹more than housing›. This is why we have set up an exhibition at the Hunziker Areal and offer guided tours. Our members also attend congresses, events and workshops in Switzerland and abroad.
- The various awards and mentions in publications are a sign of success.
- By networking, traditional and younger cooperatives can get to know each other better, exchange knowledge and experience. The ‹more than housing› project has increased the willingness to seek and participate in cooperative activities on different levels.
- In order to initiate and cope with projects of this size, ‹more than housing› alike collaborative models have established itself in various cities (including abroad).

The cooperative landscape has been generally strengthened and media awareness has increased.

Additional information
- Dominique Boudet (ed.): Wohngenossenschaften in Zürich. Gartenstädte und neue Nachbarschaften (Housing cooperatives in Zurich. Garden cities and new neighborhoods.) Park Books, 2017
- Dachverband Wohnbaugenossenschaften Schweiz (Confederation of Housing Cooperatives Switzerland) (www.wbg-zh.ch)
- Plattform Genossenschaften (Cooperatives platform) (www.plattform-genossenschaften.ch)
- www.mehralswohnen.ch

Transferability to the Real Estate Industry

«Some cooperatives are currently among the most innovative players in the housing and building complex development.»
Jörg Koch, CEO Pensimo Management AG

Private real estate developers, architects, design and planning professionals and the authorities also visit and observe ‹more than housing›. It is considered a successful model of how to advance difficult sites into vibrant living areas.

Comments, observations and recommendations

- The demand for affordable housing and new types of accommodation to suit changing societal needs have an impact on the entire industry.
- In this context, the critical question arises as to whether traditional leasing and administrative structures are capable of adapting innovative models (satellite housing, etc.).
- Since the structures used by private investors in the market are often much more conservative, research knowledge at ‹more than housing› is welcomed and intensively reviewed.
- Because there are great pressure and demand for affordable housing in many cities, various commercial real estate developers are considering setting up their own cooperatives.

Reasons for the current interest in the construction of affordable housing

1. Political requirements
At present, the provision of affordable housing for broad levels of the population is a great problem. Private investors/developers should also help to solve these problems.

2. The market
The high-price segment has reached market saturation (expensive senior citizens residences, own apartments, etc.). Affordable housing is required, and the market is enormous.

3. Institutional investors (pension funds etc.)
In recent years, institutional investors have opted for the high-price market due to investment plight. This presents great risks in the event of a real estate crisis or if mortgage rates go up.

Many cities, regions and countries are currently looking into alternatives to expensive and inefficient social housing construction systems. The Swiss housing cooperative and its framework is one of the most frequently discussed models.
Project Participants

We would like to thank everyone who contributed to achieving the ‹mehr als wohnen› vision and the lessons learned at hand.

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Baugenossenschaft Brunnernhof
Genossenschaft Dreieck
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IBV Hüsi AG
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