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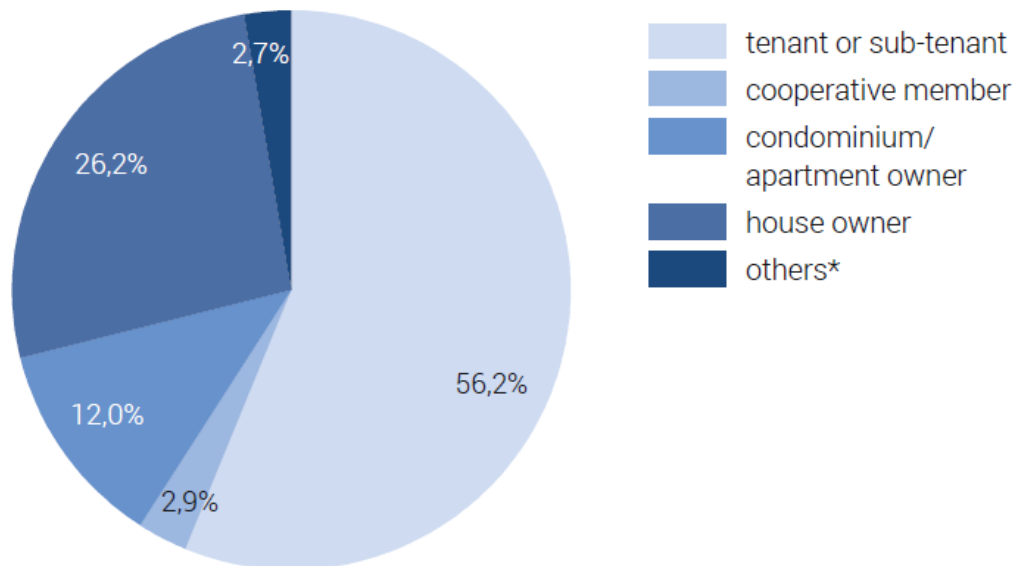
Federal Department of Economic Affairs,  
Education and Research EAER  
**Federal Office for Housing FOH**

# Sustainable Housing in Switzerland

Ernst Hauri, Director, Federal Office for Housing



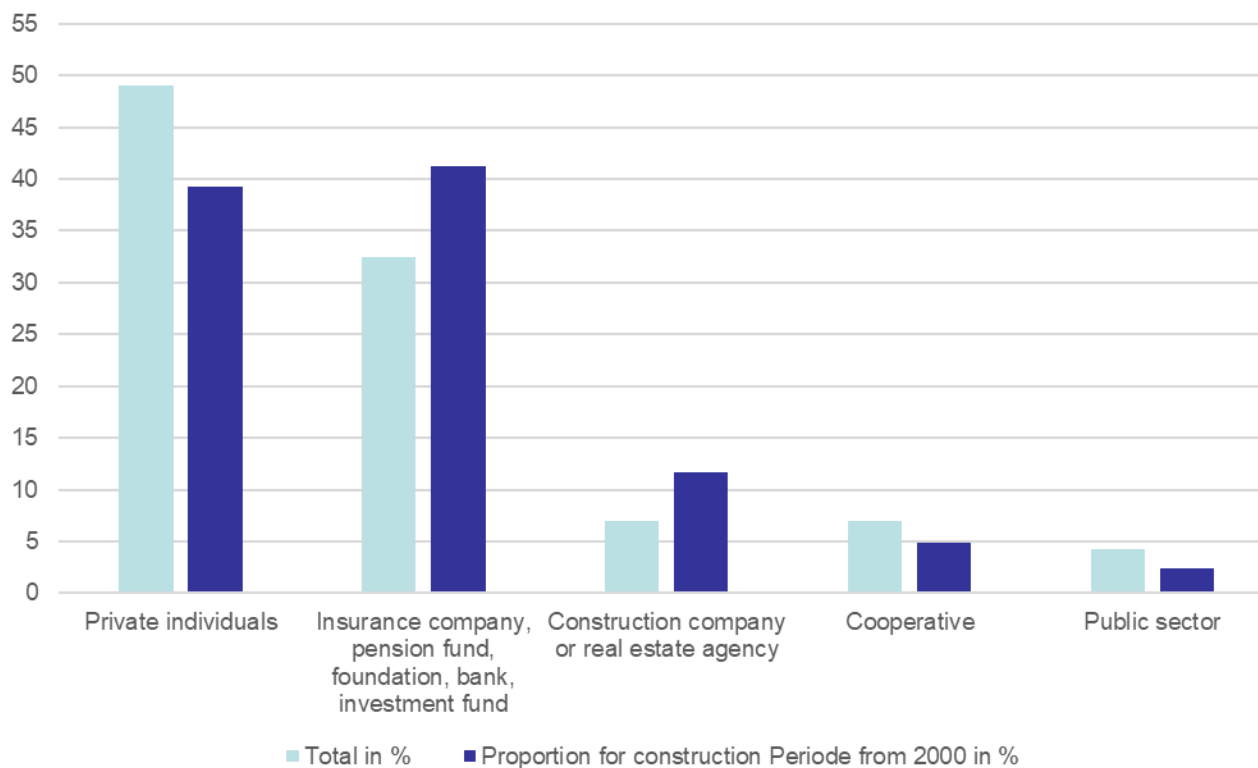
# Occupancy status of dwellings



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



# Owners of rented dwellings





# Housing: Key Figures

- Vacancy rate 1,45 %
- Surface area per dwelling 99 m<sup>2</sup>
- Living space per occupant 45m<sup>2</sup>
- Occupants per dwelling 2,2
- Occupants per room 0,6
- Average monthly rent 1,322 CHF
- Average rental charge 20 %



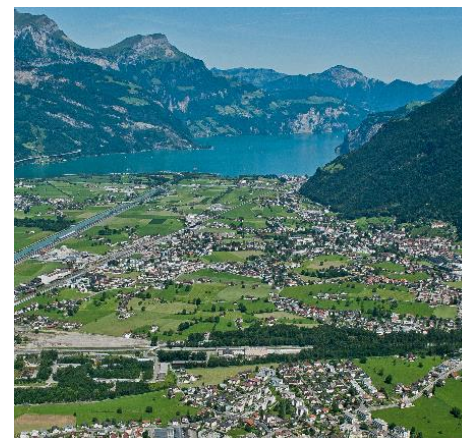
# Sustainable housing: Main challenges

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



# Measures to prevent urban sprawl

- 2012  
New law limiting the share of second homes to 20% in all communes
- 2014  
New amendment to the Spatial Planning Act: Restricting greenfield construction, priority to the exploitation of the existing building zones through higher-density construction, closing building gaps and brownfield developments





# Measures to improve energy performance

- High energy standards for new buildings
- Special programme funded via CO<sub>2</sub> tax to promote energy efficiency in existing buildings
- Tax incentives for renewal and reconstruction

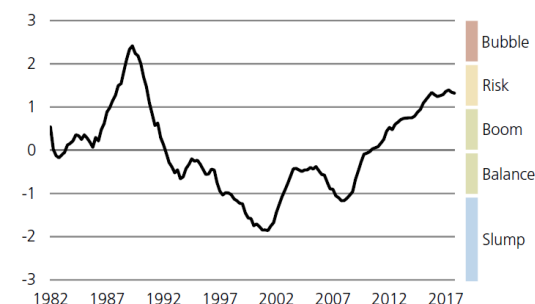




# Measures to stabilize the real estate market

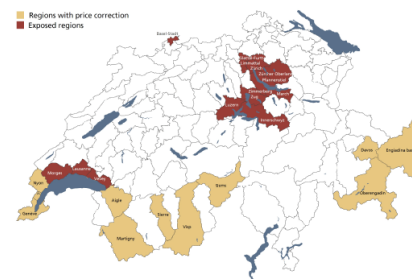
- Repeated tightening of the procurement directive for mortgage lending (self-regulation of swiss banks)
- Tax reform debate on the abolition of mortgage interest related tax deductions

UBS Swiss Real Estate Bubble Index



Source: UBS

Regional risk map – 4Q 2017  
Risk regions for the Swiss residential property market and regions with a price correction of more than 5 percent since 2014







# Measures to make housing affordable for all

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





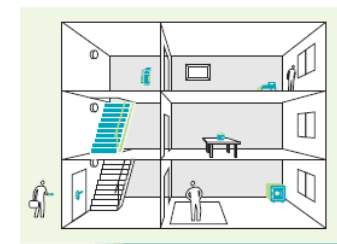
# Measures to facilitate the access to the housing market

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



Angebote der Wohnhilfe für sozial benachteiligte Haushalte

Eine Hilfestellung für Kantone, Städte und Gemeinden



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# Contribution of the private sector to sustainable housing

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

