

# Study on cooperative housing in Europe



**The Dutch government would like to remedy the country's lack of mid-priced housing. To identify possible solutions, it commissioned a comparative study of cooperative housing in Germany, Austria, Switzerland, Sweden, and Denmark. We carried out the Swiss part of the study. While the housing-cooperative models vary considerably from country to country and cannot be straightforwardly transferred to the Dutch context, our examination of the Swiss market revealed viable incentivization instruments such as government loans to support the formation of new cooperatives.**

## Our services

- Drafting of a factsheet on the housing market in Switzerland
- Presentation of Swiss housing-coop models (history, law, financing, role played by residents, etc.)
- Completion of two case studies, including interviews (Kalkbreite, Wir Sind Stadtgarten, and Halter AG)

## Client

Ecorys / Ministry of the Interior and  
Kingdom Relations, Netherlands  
Department of Housing

## Facts

Period 2021





























Project Country Switzerland  
Netherlands

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	Netherlands	Denmark	Germany	Austria	Sweden	Switzerland
a) Number of dwellings, owned by cooperatives	Ca 1.000 - 2.000	Ca. 208.000	Ca. 2.100.000	Ca. 438.000	Ca. 1.200.000	Ca. 193.000
b) Share of cooperative dwellings in national housing stock	 < 1%	 8%	 5%	 11%	 24%	 4%
c) Share of cooperative dwellings in national rental housing stock	 < 1%	N.v.t.	 9%	 26%	N.v.t.	 8%
d) Most important motive, from historical perspective	Control / communality	Availability of sufficient housing	Control / communality	Control / communality	Availability of sufficient housing	Control / communality
e) Income groups	 Low High	 Low High	 Low High	 Low High	 Low High	 Low High
f) Dominant legal structure	Non-profit association ; functioning as lessor	Association with limited profit; comparable to the Dutch 'Vve' (association of owners)	Association with limited profit; functioning as lessor	Association with limited profit; functioning as lessor	Association with limited profit; comparable to the Dutch 'Vve' (association of owners)	Association with limited profit; functioning as lessor
g) Financing (ratio own / foreign capital, calculated from case studies)	 0-2,5% own cap.	 > 50% own cap.	 20 – 33% own cap.	 5 – 19% own cap.	 > 50% own cap.	 4 – 20% own cap.
h) Degree of government support	 Low High	 Low High	 Low High	 Low High	 Low High	 Low High

Overview of national housing-coop models