REDUCING
HOUSING
INEQUALITIES

Case Study Working Paper: Zurich

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The ReHousIn project aims to spark innovative policy solutions towards inclusionary and quality housing. To achieve this, it investigates the complex relationship between green transition initiatives and housing inequalities in European urban and rural contexts and develops innovative policy recommendations for better and context-sensitive integration between environmentally sustainable interventions and socially inclusive housing.

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Table of Contents

1. Introduction

1.1 City profile and governance structure

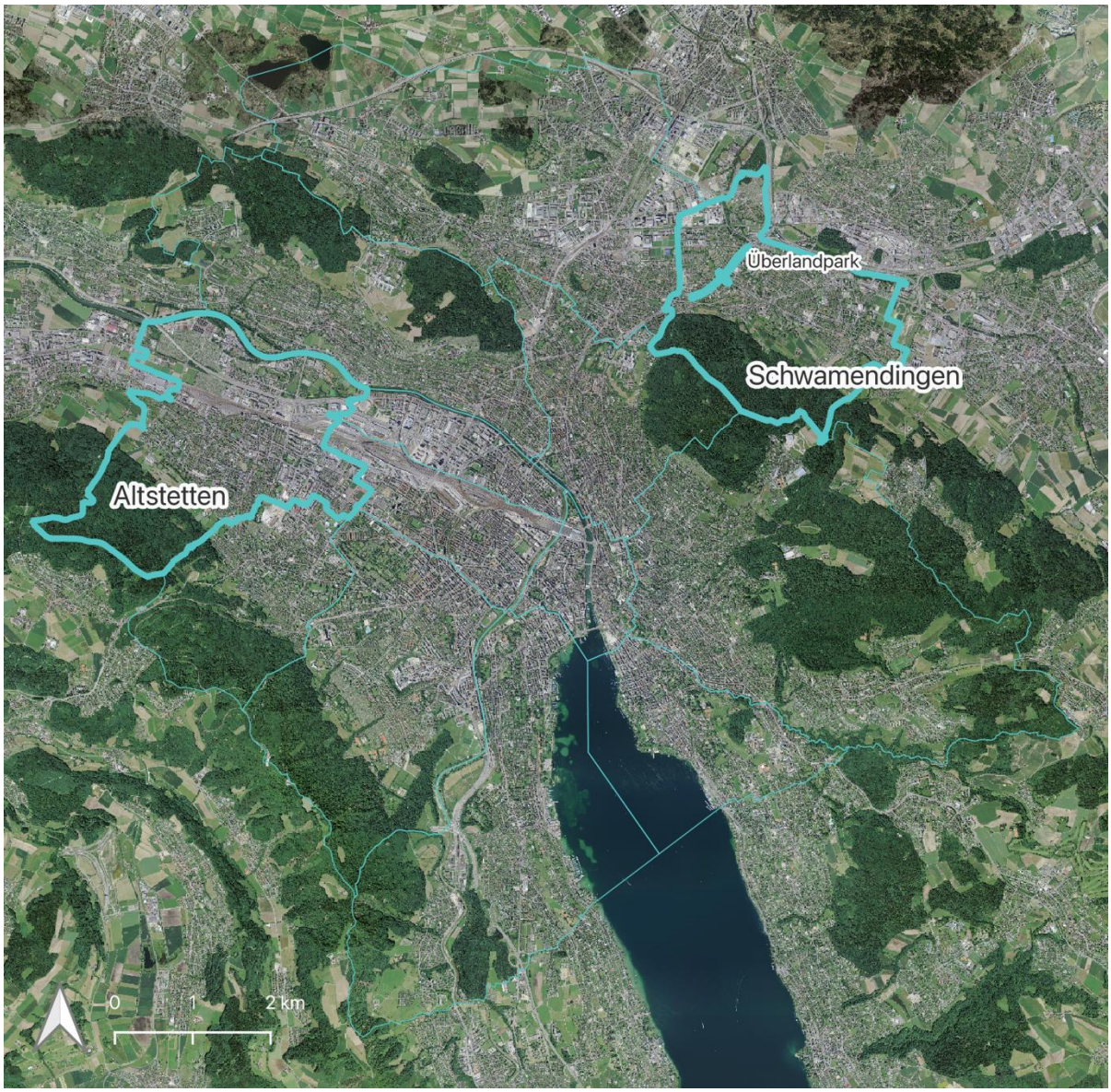

Fig.1: Aerial photograph of Zurich, with districts and case study areas. Source: Federal Office of Topography swisstopo, addition of districts and case study areas by authors.

Zurich is Switzerland's largest city with a population of 452,42 people (in 2025; Stadt Zürich, 2026a). It represents a particularly relevant context to study the effects of environmental and energy policies on housing inequalities due to its rapid growth, tight housing market, and long-standing commitment to inner urban densification.

Zurich is administratively divided in twelve districts, differing in their size and socioeconomic profile. The city is located at the northern end of Lake Zurich, where the river Limmat leaves the lake and flows through the city (see Figure1). The populated area is nestled amongst

several wooded hills. Around a quarter of the city is covered by woodland (Stadt Zürich, n.d.-c). Public green spaces, including woods, are generally relatively abundant and easily accessible in Zurich from all neighbourhoods.

In the last twenty years, the city's population increased by 23% (from 364,977 to 443,664 inhabitants; Stadt Zürich, 2026a). Currently, 33.7% of Zurich's inhabitants are non-Swiss nationals[1] (Stadt Zürich, 2026a), and it has an important role as an arrival city for the region (Bischof, 2025). With a population density of 4,965 inhabitants per km^2, Zurich is one of the densest cities in Switzerland (BFS, 2025), although cities like Geneva (with less green space within the city boundaries) show a much higher density (13,100 inhabitants/km^2).

The city is a global centre for banking and finance, a major traffic hub, and has a high concentration of jobs. More than 540,000 people work in the city, many of them commuting to the city daily. Approximately 95% of the jobs are found in the service sector (Statistisches Amt Kanton Zürich, 2025). The median income of 8,127 CHF is significantly above the national average of 7,024 CHF (Stadt Zürich Statistik und Daten, n.d.)[2]

Zurich is embedded in a federal system consisting of three levels: municipalities (City of Zurich), cantons (Canton of Zurich), and the federal state. In Switzerland, the principle of subsidiarity ensures that political decisions are made at the most local level possible, with higher authorities intervening only when tasks cannot be effectively handled locally. Zurich is historically known as politically progressive with 28.2% of its voting citizens supporting the Social Democratic Party (SP), 14.1% the Green Party and 6.4% the Autonomous Left Party (Stadt Zürich, 2022a). The Liberal Party (FDP) was supported by 17.5%, the Green Liberal Party by 13.0%, the Swiss People's Party (SVP) by 11.5%, the Centre party by 4.4% and the Evangelical People's Party (EVP) by 2.8% (Stadt Zürich, 2022a). The City Council, the executive government of Zurich, consists of 9 members of different political parties[3]. They share executive power as decisions are made by consensus. Each of the council members is responsible for one department. One of the members is also the Mayor who is elected in a separate election.

1.2 Housing challenges

In Zurich, the tenure structure is very different from the national average: only 8% of the dwellings are owner-occupied (compared to 36% in Switzerland as a whole; Eurostat, 2023), and with 92 % the rental market clearly dominates (Stadt Zürich, 2024e) but includes a significant share of non-profit, non-commodifiable housing. In fact, 27% of the housing stock is owned by the non-profit sector, housing approximately one third of the city's population. 7.2% of all rental

[1] In 2024, 26.4% of the total population was from other European countries (7.2% Germany, 3.9% Italy, 1.8% Spain, 1.5% Portugal, 1.3% France, 1.1% Austria, etc.), 3.8% from Asian countries, 1.8% from African countries, and 1.6% were from the Americas (Stadt Zürich Statistik, 2024).

[2] The median income in Zurich is significantly higher than in the other Swiss case studies; in Zurich the median equivalised income (accounting for different household sizes and composition) in 2017 was CHF 58,500, CHF 50,774 in St.Gallen and CHF 48,000 in Amriswil (Grossenbacher et al., 2021).

[3] Four city councillors are members of the Social Democratic Party, two of the Green Party, two of the Liberal Party, and one of the Green Liberal Party.

units are owned by the municipality, 17.8% by housing cooperatives, and the remaining 2.3% by other non-profit organisations (Stadt Zürich, 2024d). More than two thirds of rental dwellings are provided by the private market, making the private sector crucial for the city's housing system. Average offering rents in the non-profit sector are 42% below the average offering rent in the private sector (Lutz et al., 2023). Although cooperative housing tends to be inclusive towards lower-income households, elderly people, single parents and families with children, it is in high demand and access is often challenging for newcomers, reflected in the markedly lower proportion of non-Swiss residents in cooperatives than in the city population (Duyne Barenstein & Koch, 2022; WBG Zürich, 2021).

Fig 2: Housing owned by private developer (right) with monthly rent of approx. 8'500 CHF for 4.5 room apartment and municipal housing (centre and right with monthly rent of CHF 2'500 for 4.5 room apartment (Photo: J.Duyne, 2025)

Cooperative housing has historically played an important role in the city of Zurich (Duyne Barenstein et al., 2022). In 2011, the non-profit housing sector was further strengthened by a counterproposal to a popular initiative, which led to the addition of a basic article on housing to the municipal constitution. This article obliges the municipality to increase the market share of non-profit housing to one third *(Drittelsziel)* by 2050 (WBG Schweiz, 2011). To reach this goal, the municipality has developed a Housing Programme (*Programm Wohnen*) (Stadtrat Zürich, 2017). The municipality's housing policy focuses on the provision of affordable housing

by supporting non-profit developments, on defining and building for specific target groups (e.g. lower-income households, families, students, elderly people), monitoring the ecological and social sustainability of the city's structural development and increasing the share of public housing (Stadtrat Zürich, 2017). The city uses tools like land leases, building rights for non-profit housing providers, subsidised loans, and the purchase of shares from non-profit housing providers. However, reaching the target of 1/3 non-profit housing is challenging, since for-profit developers are currently also active in building. As a result, even though in recent years the number of non-profit dwellings increased, their share has slightly decreased (Stadt Zürich, 2024c). To boost the city's housing policy and as a reaction to the housing crisis in Zurich (see below), a new position for a housing delegate, a strategic coordinator for housing topics, was recently created, giving housing issues more visibility (Stadt Zürich, 2024c).

Fig. 3: The Zurich housing cooperative Kalkrbeite (Photo: V. Schopp)

The rapid population growth through internal and international migration, the rising share of one-person households (44%; Stadt Zürich, 2025c), market speculation, and increasing demand for living space has gradually led to a severe shortage of affordable housing in Zurich. The vacancy rate has dropped considerably since 2015 and is currently at 0.1% (Stadt Zürich, 2025e). The market for flats with more than 3 rooms has almost completely dried up, which is particularly problematic for families and flat-sharing communities. According to rent surveys, overall rents have increased 6-9% between 2022 and 2024 (Stadt Zürich, 2024i). Rental prices

can range from 15 to 55 CHF per m² (Lutz et al., 2023). The most significant price increases occurred in lower-income neighbourhoods.

A central driver of rent increases is the modernization and qualitative upgrading of the existing housing stock (BWO, 2016). Although the Swiss tenancy law makes rent increases within ongoing contracts contingent upon and proportional to investments, considerably less constraints apply to rent setting in new leases following renovations (Debrunner et al., 2024). Lease terminations for the purpose of renovation or demolition are legally permissible once a construction project has reached an advanced planning stage. This regulatory framework enables landlords to use refurbishment or demolitions as a mechanism to reset rent levels, thereby facilitating the eviction of tenants (Gehriger, 2025). Such practices are described as *renovictions*, referring to large-scale renovation processes that lead to the involuntary relocation of tenants. In Zurich, much of additional flats are created through demolitions of older but affordable housing and replacement constructions. Refurbishment or demolitions lead to displacement of tenants. Lower-income households, people without Swiss citizenship and single-parent households are disproportionately affected (Kaufmann et al., 2023).

The current housing crisis in the Zurich metropolitan area has led to a growing political mobilisation. In recent years thousands participated in mass demonstrations, and various activist groups have formed to contest evictions and displacement. These include settlement-specific resistance groups such as the neighbourhood-based association *IG Nicht im Heuried* (We will stay in Heuried), activist groups that offer neighbourhood-specific assistance and organize city-wide resistance such as *Mietenplenum*, and professional urban research and participation offices that campaign for affordable housing on a project-by-project and political basis, like *Urban Equipe*. However the awareness for housing-related issues is widespread: since 2023, the annual large Housing Demonstration ("Wohndemo", see Figure 1) and several information and networking events are being organised by a coalition of activist groups (Wohndemo Bündnis, 2025). The public demonstrations are usually attended by thousands of citizens.

Meanwhile, several popular initiatives[4] dealing with housing issues have been submitted at cantonal and municipal levels. After a popular vote in 2023, a Municipal Housing Fund (*Städtischer Wohnraumfonds*) of 300 million CHF has been installed. Starting from 2025, the city and non-profit housing developers can make use of the fund to reduce the costs of acquiring building land or buildings, the construction of rental apartments, and the renovation of existing or newly acquired properties (Stadt Zürich, 2025j).

1.2.1 Densification, energy refurbishments and NBS

Densification

Densification has been a key policy goal in Switzerland since the 2014 revision of the Spatial Planning Act (*SPA*; or *SPA1* when referring specifically to the first revision), when densification became legally binding for cantons and municipalities. Cantons had to develop cantonal

[4] Popular initiatives are a tool of direct democracy which allows Swiss citizens to hand in a proposal for a change in the constitution or the enactment, amendment or abolition of a law or a parliamentary resolution. If the initiators can collect enough signatures, a popular vote is held (list of initiatives, Appendix).

structure plans (*Richtpläne*) in compliance with SPA1, which serve as a basis for municipal plans (Duyne Barenstein et al., 2025b). Facing a significant population growth (it is predicted that Zurich will have 520'000 inhabitants by 2050) without any increase in building area, the municipal government is pursuing an active urban densification policy (Stadt Zürich, 2022b) that is increasingly contested by civil society organisations due to its negative social impacts. In fact, the development potential of green- and brownfield sites is almost exhausted (Lutz et al., 2023). As a result, densification increasingly takes place by demolishing the existing, less dense but affordable housing stock. According to the official statistics of the city of Zurich, over 1000 apartments a year were demolished between 2021 and 2023, and 840 in 2024 (Jörg & Rey, 2025).

Fig.4: Demonstration for housing rights in Zurich, April 5th, 2025 i (Photo: R.Schlatter)

The municipal structure plan (*Kommunaler Richtplan Siedlung, Landschaft, öffentliche Bauten und Anlagen*, SLöBA), aligned with the cantonal structure plan was adopted in 2021. It contains specifications on the desired use density and building density, and the desired use structure and settlement quality (Stadt Zürich, 2022b). Districts at the outskirts of Zurich that are well connected to traffic networks have been designated as densification zones (see Figure 6). These are located in the north and west of the city *Zürich Nord/Leutschenbach/Glattal, Flughafen-Region* and *Zürich-West/Altstetten/Limmattal*. According to the plan, densification in these areas needs to be accompanied by high-quality green spaces and areas functioning as centres in a polycentric city structure. The SLöBA also states that in case of a planning

procedure (e.g. a special land use plan or a design plan[5]) resulting in a higher permissible density, the city can demand a minimal share of affordable housing (Stadt Zürich, 2022b).

Fig. 5: Demolition of housing in Altstetten (Photo: J.Duyne, 2024)

The municipal structure plan SLöBA is binding only for public authorities but constitutes the basis for the Building and Zoning Regulation (*Bau- und Zonenordnung, BZO*) which is binding for property owners. The current version of the BZO (revised in 2016) came into force in 2018. It included upzoning in several residential areas, allowing one additional storey in many residential zones (Nater, 2018). The BZO is currently being revised with the aim to facilitate the goals of the SLöBA. Among other things, it will allow further moderate densification, try to secure a substantial share of affordable housing, improve local climate, and develop additional open and green spaces (Stadt Zürich, n.d.-a). However, the BZO can only be adapted within the legal framework of the cantonal legislation, i.e. the cantonal structure plan and the cantonal planning and construction law (*Planungs- und Baugesetz*, PBG).

[5] A special land use plan or a design plan (*Sondernutzungsplan*, *Gestaltungsplan*) is established in a cooperative planning procedure between private developers and the municipal authorities. It can contain benefits for developers (e.g. higher density) in exchange for contributions of public interest (e.g. public spaces).

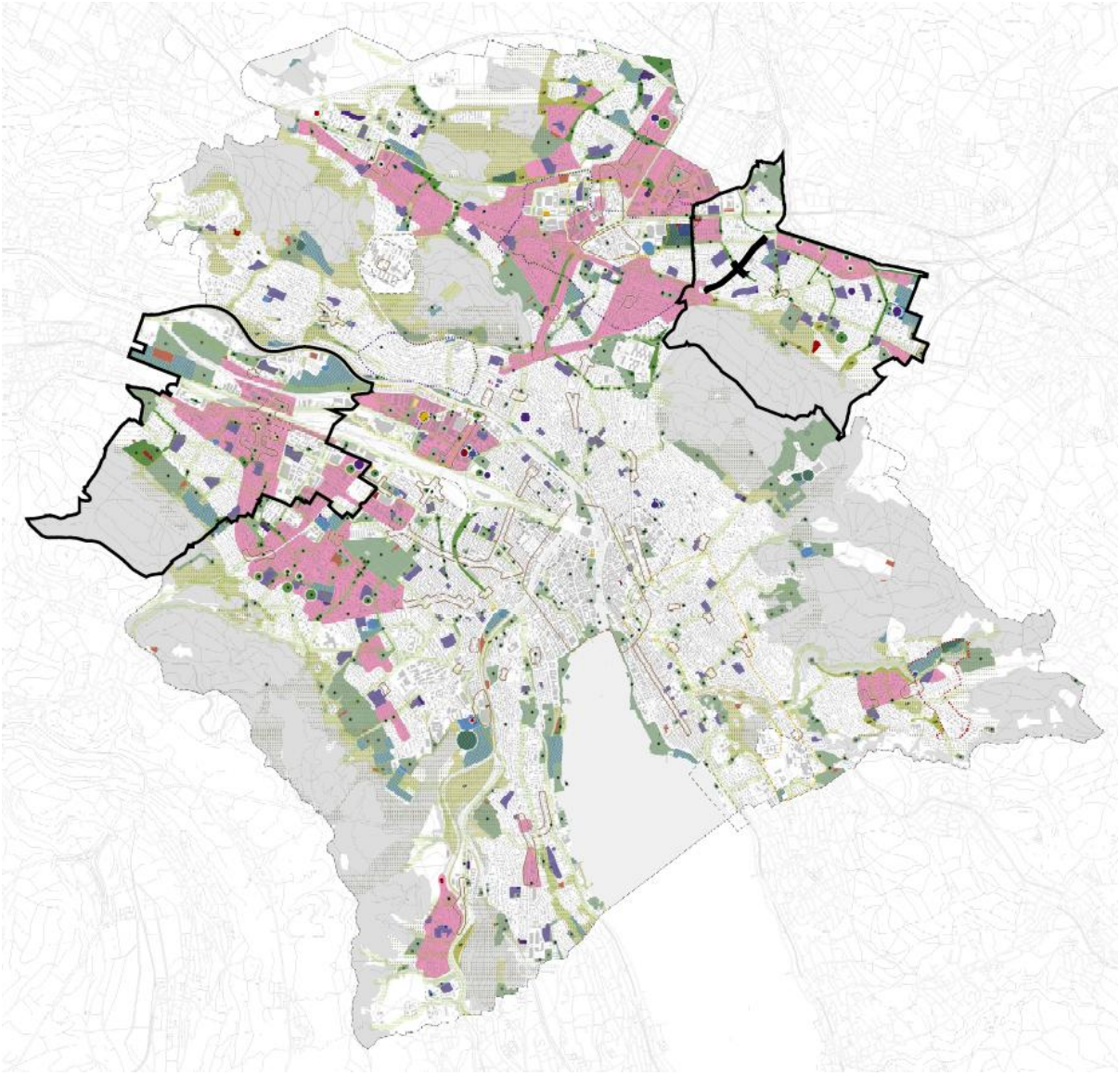

Fig. 6: Map of municipal structure plan. Areas shaded in pink are areas where additional densification is allowed. Source: Stadt Zürich, 2022b, addition of case study areas by authors.

Based on the municipal structure plan, the city also revised its guidelines for high-rise buildings in 2024 (Stadt Zürich, 2024g). In a partial revision of the BZO in 2018, areas where high-rise buildings are allowed were designated. The revised plans reduce these areas in some parts, extend them in others, and distinguish between three instead of two different types of zones (with a different maximum height each; Fig.).

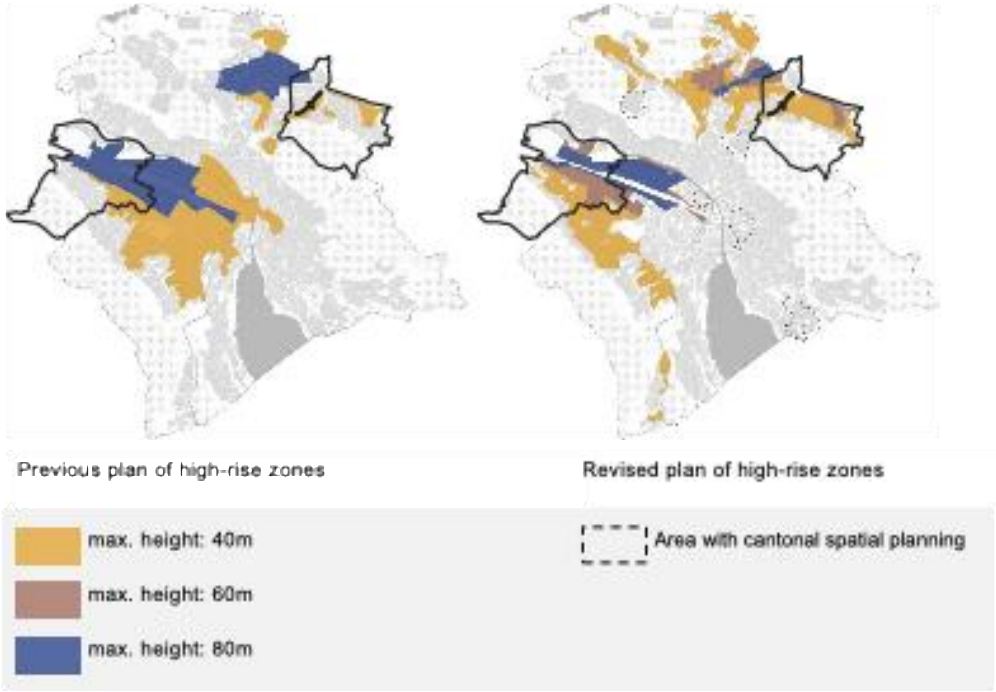

Fig. 7: Previous and revised high-rise zones. Source: Stadt Zürich (2024g), addition of case study areas by authors.

Energy refurbishments

As early as 2002, Zurich has had a municipal *Energy Masterplan*. It is binding for the city administration and "city-near" property developers. The municipal energy planning is to be monitored and revised every 4 years. The current Masterplan identifies the building sector as the largest domain of action. It aims to transform the building stock across the city in order to achieve the climate and energy targets (Stadt Zürich, 2023). All municipal policies (municipal structure plan, zoning laws, development plans, etc.) must align with the *Energy Masterplan*. The *Climate Protection Plan* (Klimaschutzplan), introduced after a popular vote in 2022, emphasises that the rate of energy-efficient refurbishment in residential construction must increase from 1.25% to 2.1% per year (Stadt Zürich, 2024b). With 54'487 buildings of which 63% have been built before 1960, the city of Zurich has a large stock in need of refurbishment (Stadt Zürich, 2024a).

The City of Zurich contributes to a variety of energy-efficient measures in the building sector to complement the federal and cantonal Buildings Programme (*Gebäudeprogramm*). Private owners can draw on 36 different programs for funding and consultation (*Suchmaschine für Förderprogramme*, n.d.). They support mainly the replacements of fossil heating systems and solar energy installations. However, energy refurbishments are often carried out as part of larger renovations, thus triggering substantive rent increases. In fact, according to the Swiss tenancy law, 50-70% of the investment costs of value enhancing renovations can be transferred to tenants (excluding subsidies). Rents therefore typically increase far more than the savings from energy efficiency. Furthermore, in case of larger renovations, landlords often evict their tenants, leading to displacement. In Zurich, between 2020 and 2023, 28% of all the

renovated dwellings entailed renovictions, affecting over 2,200 individuals in this period (Stadt Zürich, 2025d).

Nature Based Solutions (NBS)

Zurich is characterized by a comparatively high degree of urban greening and notable biodiversity. More than 70 designated green spaces account for approximately 40% of the total municipal area. Within residential zones, 10.9% of the land is classified as ecologically valuable, underscoring the ecological significance embedded in the city's built environment (Stadt Zürich, 2020).

Fig. 8: Plan of green and open space network throughout Zurich. Source: Grünstadt Zürich, Stadt Zürich (2019).

Simple biodiversity measures like roof greening on newly constructed flat roofs have been mandatory in Zurich already since 1991(Stadt Zürich, n.d.-b). Still, the creation of a networked urban green space (Fig.) requires that nature-based solutions will be a priority in urban planning as one of the four ecological goals of the municipal environmental strategy. The regional structure plan (2017), echoed by the municipal structure plan (2022) sets a goal of at least 15% ecologically valuable habitats inside of residential areas by 2040. Nature-based solutions are further embedded within a range of climate adaptation plans. Through its heat mitigation strategy, urban nature strategy, and urban tree strategy, the municipality systematically incorporates NBS into its broader ecological urban development framework, aligning climate resilience objectives with long-term spatial and environmental planning. In addition, the municipal

programme *Stadtgrün* provides targeted financial support for ecological enhancements to both public and private buildings, thereby fostering the implementation of green infrastructure across different property regimes. It includes the promotion of municipal green spaces, support for municipal properties in greening projects, the financing of ecological retrofitting as an incentive for private actors[6] as well as for research and pilot projects. The program has a total budget of 130 million Swiss Francs, with 28.2 million allocated to the second sub-programme for private property owners between 2024 and 2029 (Stadt Zürich, 2024f).

1.3 Green transitions in Zurich: Altstetten and Schwamendingen

The neighbourhoods of Altstetten and Schwamendingen were chosen as case study areas because they were both officially designated as priority areas for densification and are currently undergoing profound transformations. In both neighbourhoods, substantial rent gaps persist and large shares of housing consist of older buildings that are currently subject to renovation or redevelopment, making them key sites for observing the social and spatial effects of greening initiatives and densification policies. More specifically, our case studies in Zurich focus on densification and urban renewal in Altstetten, and the area around *Einhausung Schwamendingen*.

Altstetten: neighbourhood profile and green transition

Altstetten is a neighbourhood that is part of district 9 in the western part of Zurich. It counts 36,874 inhabitants (Table 1). The former village was incorporated into Zurich in 1934 (Statistik Stadt Zürich, 2025b). Socio-demographically, Altstetten is characterized by a relatively high proportion of non-Swiss nationals (38.4%; see Table 1 for the most frequent nationalities) and a more mixed population compared with inner-city neighbourhoods. The rate of people relying on social assistance is slightly higher than the city average (4.3% vs. 3.9%), and the old-age-dependency ratio is slightly lower than on average (Table 1).

Altstetten has been earmarked for densification by the municipal structure plan (Stadt Zürich, 2022b). It has been designated as one of the centres of cantonal importance within the city of Zurich, besides the inner city (also known as ‘Kreis 1’) and Oerlikon (‘Kreis 11’; Stadt Zürich, 2022b). Large parts of the neighbourhood are situated in two of the 14 areas earmarked for densification, *Altstetten Nord* and *Hard Letzi Altstetten* (Stadt Zürich, 2022b), meaning additional building density is allowed in new projects. The revised plan for high-rise buildings allows high-rise buildings with a maximum height of 80 metres along the railway tracks in Altstetten, and slightly lower high-rises (max. 60 or 40 metres) across the entire neighbourhood (Fig.).

Densification in Altstetten so far primarily took place on former industrial sites, with the construction of new, mostly institutional or relatively expensive housing units, which have added residential capacity without directly displacing affordable housing. However, increasing renewal trends in existing residential areas are emerging due to the city’s growth strategy, energy

[6] In the framework of *Programm Stadtgrün*, private owners can be subsidized for vertical greening, green roofs, ecologically valuable upgrading of outdoor spaces, unsealing, tree planting and the preservation and maintenance of valuable existing trees (Stadt Zürich, 2024h).

policies, and zoning regulations. In no other district are so many new apartments currently being built as in Zurich Altstetten (Scherrer & Rey, 2022). Many of these new projects also entail demolition, however. In 2023, 295 residential units were demolished while 795 new dwellings were constructed (Jörg & Rey, 2024). The construction activity is also evident in the above-average population growth in Altstetten. The neighbourhood population grew by 15% between 2015 and 2025, while the population of the city as a whole increased by 10% (Table 1).

The neighbourhood's transformation is particularly evident along the railway tracks, where housing and mixed-used projects developed mainly by the Swiss Federal Railway, but also by the city and by private developers, have advanced significantly, and around Altstetten station, which has become a hub for both public transport and businesses, including financial institutions such as UBS and Julius Bär (Statistik Stadt Zürich, 2025b). Altstetten thus has experienced extensive urban renewal and densification over the past decade, with new, higher-end developments driving rising rents and changing the socio-economic structure of the neighbourhood. In contrast to Schwamendingen, Altstetten does not have a particularly high proportion of non-profit housing: housing cooperatives own 19.8% of all dwellings, and the municipality 8.2% (Table 1).

Schwamendingen: neighbourhood profile and green transition

Schwamendingen is Zurich's twelfth district (Kreis 12) in the north-eastern part of Zurich and home to 32,832 people (Table 1). Schwamendingen used to be a rural village and was incorporated into Zurich in 1934 (Statistik Stadt Zürich, 2025a). Its population grew rapidly until the 1970s. In this time, many affordable terraced houses were created, and housing cooperatives built around 8,000 dwellings (Laux & Prà, 2023). Today, cooperatives own 42.6% of all dwellings in Schwamendingen, and together with municipal housing (7.8%), more than half of the housing stock is non-profit (Table 1). Buildings that were built between 1935 and 1965 represent 66% of the whole building stock which is well above the city average of 30.8% (Table 1). Socio-demographically, the neighbourhood is characterised by a relatively high share of non-Swiss nationals (38.1%), an above-average rate of people relying on social assistance (6.4%), and a slightly higher old-age-dependency ratio than Zurich as a whole (19.8 vs. 19.0; Table 1).

For a long time, Schwamendingen provided affordable housing to lower-income households. With 42,400 the median yearly equivalised income is still significantly lower than the Zurich average (Table 1), but the neighbourhood is currently undergoing urban transformations that threaten the affordable housing stock. These changes are of course related to the aging building stock – according to the City of Zurich, buildings built between 1935 and 1965 are most likely to be in need of renewal (Stadt Zürich, 2025h) – but also to the municipal densification plans (see Section 1.2.1). Schwamendingen contains one of the 14 areas earmarked for densification (Stadt Zürich, 2022b), meaning additional building density is allowed in new projects. The revised plan for high-rise buildings also assigns almost the whole district to a zone where high-rise buildings with a maximum height of 40 metres are allowed (Fig.).

Further densification projects are under way on plots of land adjacent to the *Einhausung Schwamendingen*. This enclosure (*Einhausung* in German) covers a highway that used to cut the neighbourhood in two parts. The construction is approximately eight metres above the ground, spanning one kilometre in length and 30 metres in width (Kälin et al., 2025). Residents

started demanding to cover the highway to reduce noise and air pollution already in the late 1990s. In 2004, the city voters approved the proposed loan for the construction of a highway enclosure with a majority of 83% (Bundesamt für Strassen ASTRA, 2025). While the project initially only included a green layer on top of the enclosure, it was later decided to create a fully-fledged park (*Überlandpark*) linking the two sides of the neighbourhood. After several rounds of planning, construction works started in 2018, with the highway running again in 2024 and the park being inaugurated in 2025 (Bundesamt für Strassen ASTRA, 2025) While providing significant benefits (reduced noise and air pollution, new public green space), the project is also part of a wider trend of neighbourhood revaluation, contributing to increasing rents and potential pressures on longstanding inhabitants with lower income (Laux & Prà, 2023; Stadt Zürich, 2019b).

A design plan that was elaborated with the landowners, specifying the urban design principles and allowing higher building density if the project includes a bridge between the new building and the park (Stadt Zürich, 2019a). Most buildings adjacent to the enclosure are cooperative housing, but many among them plan to demolish and reconstruct their buildings. Even when rented out at cost rent, to which housing cooperatives are committed, rents in their new buildings will be considerably higher.

Table 1: Altstetten, Schwamendingen and Zurich at a glance

Indicator	Altstetten	Schwamendingen (Kreis 12)	Zurich
Population (2025)	36,874	32,832	452,421
Population growth 2015 – 2025	15.2%	3.4%	10.2%
Median equivalised household **income** (yearly taxable income in 2023)	53,200	42,400	58,100
Share of **cooperative housing** [% of all dwellings] (2025)	19.8%	42.6%	17.9%
Share of **municipal housing** [% of all dwellings] (2025)	8.2%	7.8%	7.5%
Share of **non-Swiss nationals** (2025)	38.4%	38.1%	33.9%
Most frequent **nationalities** (other than Swiss) [% of population] (2025)	Germany (6.1%), Italy (5.4%), Portugal (2.9%) Spain (2.1%) Turkey (1.2%)	Germany (4.5%), Italy (4.1%), Portugal (3.3%), China (2.0%) Spain (1.7%)	Germany (7.2%) Italy (3.9%) Spain (1.8%) Portugal (1.5%) France (1.3%)

Old-age-dependency ratio [persons aged 65 and over / persons aged 15 – 64] (2024)	18.2	19.8	19.0
Social assistance rate (2024)	4.3%	6.4%	3.9%
Share of **buildings built 1935 – 1965** [% of all buildings] (2025)	37.0%	66%*	30.8%

* Percentage for district 12 estimated as a weighted average of the percentages per neighbourhood (Saatlen, Schwamendingen-Mitte, Hirzenbach) published by Stadt Zürich (2025h), using the stock of buildings in each neighbourhood (Stadt Zürich, 2025b).
Source: Stadt Zürich (2025f, 2025a, 2025g, 2025h, 2026a, 2026b)

Table 2: Key data on case study areas in Zurich.

	Densification in Altstetten	**Einhausung Schwamendingen**
Timeline	Since 2019 earmarked for densification in the municipal structure plan.	2004: Popular vote for the enclosure; 2018-2025: implementation; May 2025: park inauguration
Funding	Densification projects funded by different types of developers (for-profit, non-profit, public). Municipality taxes planning gains of up-zonings	Federal Roads Office (56%), Canton of Zurich (24.6%), City of Zurich (19.4%) (Regionaljournal Zürich Schaffhausen, 2024).
Actor constellation	For-profit, non-profit landowners and developers, the city, tenants and their organisations.	See “Funding”, plus housing cooperatives and other landowners adjacent to the enclosure and in the surrounding neighbourhood
Objectives	To accommodate the projected population growth and jobs; due to the lack of green- and brownfields, Zurich needs inward development and has defined zones for densification, Altstetten being one of them.	The main objective of the enclosure was to reduce noise and air pollution for residents. Later, a climate-friendly public park was added to the project. With the site development plan (*Gestaltungsplan Überlandpark*), the City of Zurich also sets criteria to ensure well-designed urban development and densification.
Specific physical measures	Depends on the specific projects.	The enclosure and the park also entailed the expropriation and demolition of some buildings close to the highway. Owners of the remaining buildings, most of which are housing

		cooperatives, delayed their renovation or renewal projects due to the construction works, and have only started demolishing and reconstructing recently (or will start in the future).
Accompanying housing policy/ regulatory measures	No specific policy or regulatory measures for Altstetten as a whole.	Besides the site development plan (which only contains elements regarding urban design), there are no policies or regulatory measures in place.
Key social tensions or/and benefits between greening and housing	Since there is hardly any undeveloped land, for most densification projects existing buildings (usually containing affordable housing) are demolished and replaced with a new construction, leading to displacement and a loss of affordable housing units.	Benefits of the enclosure are reduced noise and air pollution and new green public space. However, the enclosure enhances the attractiveness of the neighbourhood well beyond its immediate surroundings, leading to a loss of affordable housing and gentrification.

The remainder of this report is structured as follows: Section 2 presents the methods used to collect and analyse the data. In section 3, 4 and 5, results regarding the perceptions of green initiatives and housing inequalities by different actors are discussed. While the focus lies on the two neighbourhoods Altstetten and Schwamendingen, many of the factors contributing to housing inequalities in these neighbourhoods are not unique to them but apply to the whole city. Section 3 therefore starts with general perceptions on the interlinkages of densification, redevelopments and housing inequalities in Zurich, before turning to Altstetten (Section 4) and Schwamendingen (Section 5). The report concludes with a critical analysis of green transition initiatives and their effects on housing inequalities (Section 6).

2. Methods

This case study report focuses on civic perceptions of green transition interventions and their interlinkages with housing inequalities. These perceptions encompass the views of various stakeholders: private real estate developers, institutional investors (insurance or social security), public actors (members of the city council or representatives of the city administration), and civic actors (i.e. NGOs, social workers of neighbourhood centres, housing cooperatives, activists, etc.). As a core research method, we used semi-structured interviews focusing on green transition initiatives, housing, social sustainability in housing in relation to the green transition, and issues of multi-level governance.

For the case of Zurich, we conducted 24 interviews between May and September 2025, including representatives of the city administration, members of political parties, local

associations and local businesses, and activists (see Appendix 1). We used our existing knowledge from preliminary visits to the case study neighbourhoods and form the Policy Lab #1 (a workshop with stakeholders from the case study cities and from cantonal and national level in April 2025) to identify and contact an initial set of participants. Further participants were recruited through online research on relevant organisations. Interviews lasted about an hour on average, and were conducted either in person, via video call or on telephone. Participants were asked to give informed consent.

Interviews were audio-taped and later transcribed using the software *Buzz* which runs on OpenAI's speech recognition model *Whisper*. We manually edited initial transcripts generated by AI to produce the transcripts used for coding. Coding was aided by the software MAXQDA and was performed with the transcripts in their original language (German). Quotes used in this report are translated to English by the authors.

This report also relies on desk research studying academic and grey literature, reports, legal documents, plans, and statistical data. It also draws on previous research in the framework of the ReHousIn project on housing inequalities in Switzerland (Widmer et al., 2024), environmental and energy policies (Duyne Barenstein et al., 2025b), and the Swiss housing system (Duyne Barenstein et al., 2025a).

Nonetheless, this research is subject to several limitations. Although it incorporates a broad spectrum of institutional and civic stakeholders, interviews with directly affected tenants were conducted only sporadically. Consequently, the findings do not adequately represent the perspectives and lived experiences of those most affected, nor do they sufficiently address concrete outcomes and potential solutions for households facing displacement. Secondly, several public stakeholders from urban greening organisations declined interview requests, stating that housing issues fell outside their mandate. While this limited the empirical scope of the study, the refusals are themselves instructive. They reflect a siloed administrative logic in which environmental and housing concerns are treated as separate domains.

3. Perceptions of green initiatives and housing inequalities in Zurich

This chapter presents a descriptive overview of how public authorities, civic actors, and private sector representatives perceive and evaluate climate adaption strategies, such as large greening initiatives, densification policies, and energy refurbishments in the City of Zürich. Based on 24 expert interviews, the chapter systematically documents these perceptions across densification, nature-based solutions, and retrofit, following the order of the nine stakeholder-related categories defined in the codebook.

3.1 Perceptions on relevant projects, places, and policies in Zurich

In Zurich, housing inequalities are shaped by a combination of market trends and policy interventions. In the two cases examined in this report, factors such as densification policies, greening initiatives, and broader urban development strategies have contributed to rising rents and,

in some cases, displacement due to renovation and demolition. The overlapping influences of urban renewal, infrastructure improvements, and environmental adaptation measures create complex dynamics in the housing market, affecting both existing and prospective residents.

Civic actors describe Zurich as undergoing **continuous redevelopment** around hubs and former industrial zones, driven by scarcity of land, densification policies, population growth, and extensive housing renewal. The latter increasingly occurs **within inhabited areas**, intensifying social conflict through rising rents and displacement. Multiple public investments, private projects, and institutional agendas unfold simultaneously, creating a sense of constant transformation. Demolition and new construction of housing estates in the name of **densification** and infrastructure-led projects such as the huge **greening initiative** in Schwamendingen respond to the strong middle- or upper-class in-migration[7].

Public officials describe Zurich's transformation as structurally unavoidable due to its exhausted expansion capacity. Following the revision of the national *Spatial Planning Act (SPA 1)*, growth occurs predominantly within existing neighbourhoods, thereby rendering **densification** and displacement unintended consequences embedded within planning processes. Resulting rent inflation is perceived as effect of the influx of high-income earners associated with Zurich's high-wage service economy, constraining access for prospective newcomers while exposing long-term residents to the risk of renoviction. Within this context, public actors identify Schwamendingen and Altstetten as key transformation zones, as confirmed by a local urban activist:

> ‚Now, in the existing residential neighborhoods and settlements, you can see that renewal pressure has emerged over the past few years. This pressure is being reinforced, of course, by the city's growth targets, energy goals, and by the master plan and zoning regulations, which clearly designate Altstetten and Schwamendingen as densification areas where development and taller buildings are encouraged.' (250526_P9_ZH_Transcription, Pos. 86)

From private developers and housing market analysts' perspectives, Zurich represents a special market. As there is a high immigration rate of foreign and Swiss national high-income earners, but not enough housing supply, prices are high. High income combined with insufficient supply leads to a stronger upward pressure on what people are willing to spend on housing. Additionally, rising construction and land costs further aggravate the situation. A homeowners association representative mentioned the **increasing role of institutional ownership** as an additional factor. Private actors acknowledge displacements due to housing renewal but emphasise management solutions.

[7] The Social Space Monitoring Zurich (*Sozialräumliches Monitoring Zürich*) indicates that between 2013 and 2022 the highest (+39%) and the second highest income quartile (+13%) increased markedly, whereas the lowest quartile declined slightly (Stadt Zürich, 2025h)

3.2 Participation and governance in Zurich

Civic actors in Zurich express a **strong sense of urgency** regarding rising housing inequalities, particularly in relation to **displacement** and rapidly **increasing asking rents**. From their perspective, housing affordability has emerged as a central urban issue, yet political responses are widely perceived as insufficient. Most civic organisations and activists argue that the topic has only recently **entered the municipal agenda**, reflecting recognition rather than substantive policy development. Several representatives articulate frustration with what they view as limited political engagement. For example, one tenant refers to the large-scale housing demonstration in April 2025, noting the near absence of elected officials as indicative of insufficient responsiveness to civic concerns.

> '(…) at the last housing protest, the big one in April, I found it very sad that the only one who showed up was Jacqueline Badran. And for me, it's a bit like, the people are taking it to the streets. It's a huge problem. There were so many people there, but the politicians don't really care. And I think that's where I really see... Well, I thought that as a left-wing mayor, she should have shown up quickly, right? Because this is really a concern of the people. And that's where you see the gap between the politicians and the people.' (250811_P36_ZH_Transcription, Pos. 5)

Civic organisations criticise the city's governance structures, describing **fragmented responsibilities**, procedural inefficiencies, and a lack of **effective follow-ups** in planning processes. They argue that responsibilities related to displacement and urban renewal are **divided across departments**—such as Spatial Planning, Environment, and Urban Development—without coordinated implementation mechanisms. According to a representative of the tenant union, social impact assessments conducted by the Office for Urban Development often come too late to influence projects, resulting in recommendations disappearing into administrative silos. This fragmentation is perceived as a long-standing **strategy that prioritises housing development over social protection** of tenants and rents, facilitated by reliance on the cantonal zoning plan and limited municipal regulatory autonomy.

Against this backdrop, civic initiatives also highlight the political reluctance of some municipal departments to publicly acknowledge displacement as a structural problem. Actors such as a practitioner working on participation and urban governance, call for the city to take a clearer and **more explicit stance**, arguing that current approaches remain overly cautious and technocratic. Overall, civic perceptions depict a governance landscape in which recognition of housing inequalities is growing, yet institutional responses remain insufficiently coordinated, politically hesitant, and misaligned with the scale of displacement pressures experienced in the city. The representative of an NGO, responsible for housing consultations states:

> 'I think there's a sense of urgency. And what we were just talking about — the asking rents are simply unbelievably high. A lot, really a *lot* of people can no longer afford them. And I think this has raised the question, on both the political and societal level, of how a city should position itself.' (250619_P14_ZH_Transcription, Pos. 92)

Most private actors, on the other hand, express strong **dissatisfaction with Zurich's regulatory environment**, which they perceive as increasingly burdensome, slow, and costly. The process of planning, approval, and construction has become significantly more complex in recent years. Lengthy **waiting times for building permits** are described as major obstacles. Rising construction costs, combined with **expanding regulatory requirements** are perceived as heightening financial and administrative pressures. Apart from other legal frameworks, private representatives claim that the Energy Act has unintentionally contributed to situations of increased displacement risk. They argue that new energy-efficiency requirements, impose stringent retrofit obligations that can lead to higher costs. Some private actors perceive the city administration as overly prescriptive, restrictive, and slow, describing bureaucratic involvement in even minor aspects of construction as evidence of excessive aesthetic and technical oversight. This has contributed to a perception that **regulatory complexity discourages development** and leads property owners to abandon or delay projects. These actors contend that the current regulatory framework contributes—directly or indirectly—to housing pressure, renovation delays, and, in some cases, tenant vulnerability. A representative of the homeowners' association states:

> 'We had a poster that said the Energy Act would lead to more evictions and demolitions. The Tenants' Association abstained. What happened? Due to the Energy Act, of course, we have various requirements we have to meet. (…) Everything gets more expensive. I wait for plans for six, seven months if I want to renovate. Then I wait for the building permit.' (250710_P20_ZH_Transcription, Pos. 176)

However, private sector assessments of cooperation with the municipal administration vary considerably. While a representative of the homeowners' association characterises collaboration with the municipality as challenging, a representative of a large institutional investor emphasises **structured dialogue with municipal authorities as critical** to project success—particularly in complex redevelopment contexts involving land swaps or political sensitivities. The same actor describes negotiations with tenants' associations as difficult but necessary to achieve **workable compromises**, advocating a moderation of **entrenched positions** between homeowners' and tenant organisations.

Public-sector actors repeatedly emphasise the structural limitations created by Switzerland's federal system, in which responsibilities for housing are weakly defined and often fragmented. According to several officials, the canton of Zurich does not perceive itself as a housing-policy actor, aside from its subsidised housing programme—which is described as outdated and currently under revision. As a representative of municipal housing articulates, this institutional self-understanding leads to an absence of coordination and **limited engagement from the canton**, leaving the municipality without a strong governing partner in managing housing pressures.

Despite these institutional constraints, municipal actors—especially within the office for urban development—**attempt to integrate socio-spatial considerations** into planning and development processes. One official explains that they were hired specifically to create an internal foundation across departments for addressing displacement risks linked to housing replacement. Their role is to bring social concerns to planning tables and to advocate for socially

compatible urban development. However, even in large private developments, the city cannot legally demand socio-spatial measures or affordability criteria. A representative of the urban development department Zurich explains:

> 'Even for large-scale developments, the city can only present its views on social aspects or affordability; there are no legal obligations. We can't demand anything at all. For example, we can't demand affordable housing. But that's in progress. Yes, something should be coming soon.' (250630_P16_ZH_Transcription)

In response to these limitations, the municipality has developed soft instruments aimed at influencing owners and developers. A key tool is the **socio-spatial assessment report** (*Sozialräumlicher Bericht*), prepared for major redevelopment projects. This report informs property owners about who lives in their buildings, often revealing socially vulnerable households, concentrations of children, or neighbourhoods where dozens of families could be displaced simultaneously. Although non-enforceable, these analyses are incorporated into architectural competitions and circulated among planners. Public officials note that they typically have just one seat on competition juries for new developments, and property owners predominantly determine outcomes. Without legal backing, **the city relies on persuasion**, professional argumentation, and internal advocacy to promote phased development, tenant protections, or social mitigation strategies. In cases of major displacement risks or controversial projects, the city has introduced escalation mechanisms, most notably high-level roundtables.

3.3 Perceptions of justice and equity in Zurich

Civic representatives, including social workers and activists, emphasize that housing pressures in Zurich disproportionately **affect the most vulnerable groups**. Residents with language barriers, limited digital skills, or low incomes already live in precarious conditions, while fear of eviction is widespread among elderly and marginalized tenants. Activists report that some property managers intensify this fear through threatening practices, causing severe stress, particularly among older residents. After eviction, many households re-enter only the lowest-cost segment of the housing market, often through insecure **temporary leases**. These tenancies offer minimal legal protection and can generate tensions with former tenants, **producing serial displacement** that undermines social stability. Activists also warn that, without mediation, temporary tenancy can foster discriminatory or xenophobic resentments toward long-standing residents. It is further emphasized **how dramatically people's wellbeing improves once stable housing is secured**—illustrating that access to affordable, secure housing is a foundational precondition for health, family stability, and everyday functioning. According to a representative of a neighbourhood centre:

> 'And you can really see with them how much things calm down, and problems become more manageable, once people have secure housing. It's incredible. It's really striking. I kept saying to Asan and so on, "I'm worried about you—you don't look well." He was close to a heart attack—health-wise—because he was so worried about his family and where they would go.' (250805_P31_ZH_Transcription, Pos. 184)

A broader civic critique concerns market rents to be very high, while **excluding a growing share of the population** and raising fundamental questions about who can still live in Zurich. Civic actors observe that displacement logics have become increasingly visible and politically salient, forcing a reckoning with the city's responsibility toward vulnerable residents.

Multiple private-sector representatives and a real estate analyst confirm these trends, noting that rising rents and displacement in Zurich generate **spillover pressures** in neighbouring municipalities and **intensify demand** in economic hubs. While acknowledging the importance of social responsibility in housing development, they emphasise market constraints and project-specific factors. However, some developers and associations aim to balance profitability with long-term social goals. For example, the representative of the sustainable homeowner's association (*Casafair*) emphasizes that renovations should be carried out while units remain occupied, prioritizing energy-efficiency improvements rather than maximizing financial returns. Similarly, one for-profit developer, sees projects like the *Frohburg development*[8] as illustrating the use of **staged renovation, controlled rents** for longstanding tenants, and diverse apartment sizes to accommodate a wide spectrum of households, supporting social mix across age, income, and family composition.

Municipal social workers observe that **renovictions generate significant social costs,** particularly when already precarious households are pushed into **welfare dependency**. As one social department representative puts it, the aim is to prevent working-poor households from slipping into social assistance. However, public representatives also mention that the private rental stock plays a crucial but undervalued role in Zurich's affordability landscape. Many affordable units still lie in the private sector—often in older buildings that have not yet been redeveloped. However, market mechanisms and regulatory accounting structures are limiting the affordability potential of the private sector.

3.4 Perceptions of political mobilization in Zurich

Housing activists and tenant support groups regard **public demonstrations** as key tools for signalling the urgency of the housing crisis and pressuring authorities and landlords in Zurich. Although politicians are often perceived as absent, large demonstrations make residents' experiences of housing insecurity visible and demand accountability. Civic actors stress that campaigns are most effective when **grassroots mobilization** is combined with **pollical initiatives**, such as the demand to link subsidies or renovation programmes to anti-eviction measures, thereby raising awareness of displacement and enabling participation by politically marginalized groups. Many civic actors observe that mobilization around housing rights has intensified in recent years, with organizations like the *Mietenplenum*[9] playing a central role in

[8] The *Frohburg Development* is a redevelopment in Schwamendingen. Staged renovation allows parts of the old tenant population to remain in the estate during redevelopment and return to apartments with controlled rent increases.

[9] The *Mietenplenum* is a tenant support group that intervenes in public debate, organizes regular meetings for tenants affected by renovictions, and engages with a range of public and private stakeholders and institutions to advocate for housing justice.

raising awareness, consolidating affected residents, and connecting them with political and administrative structures. They note that these efforts, including **open tenant meetings**, door-to-door outreach, and the creation of lists that make the social strata and housing needs of residents at risk of displacement visible, as empowering communities and highlighting structural inequities in the housing market. By coordinating these activist projects with the tenants' association, legal counsel, and the municipal authorities, advocacy for affected tenants can be improved. Nevertheless, the overall impact remains limited, as such initiatives can rarely counteract the structural shortage of affordable housing or prevent displacement on a larger scale.

At the neighbourhood level, civic actors emphasize **local engagement as essential** for social cohesion and direct support of affected residents. Activities include neighbourhood meetings, information sessions, coordination with social services, and negotiation with landlords and co-operatives. However, **agency is unevenly distributed**: residents in secure or resource-rich housing situations are more able to mobilize, while vulnerable groups rely heavily on civic organizations. Overall, civic actors describe housing politics as highly urgent and politicized, with mobilization, protests, and neighbourhood advocacy functioning as complementary strategies to amplify residents' voices and sustain pressure on political and economic actors. Some civic actors observe that municipal action on housing issues is increasingly driven by **internal administrative awareness** and pressure, not solely by public debate, mobilizations, or media attention. From this perspective, civic actors suggest that direct engagement with the realities of housing insecurity also creates momentum within municipal structures.

Private real estate actors describe a growing political and civil-society pressure around housing that increasingly **affects investment strategies** in the cities. In Zurich and Basel, new regulations are perceived as market-distorting, and some institutional investors report shifting their investments to **B-locations**, that is, less central urban areas with lower land values and fewer regulatory constraints. Private actors in Zurich express critical views toward political measures and regulatory interventions that affect housing and property development. According to a representative of large private developer:

> 'The requirements for construction are becoming increasingly demanding. There are various sustainability labels, BZO regulations, and individual positions taken by offices and authorities which generally demand a bit more — or perhaps simply too much — in order to obtain a permit at all.' (250925_P53_ZH_Transcription, Pos. 31-32).

Similarly, a representative of the home-owner's association views policies like the recently politically considered public *Vorkaufsrecht* (right of first refusal) as a direct intervention into **private property rights**. From his perspective, such measures are strategically aligned with a state-controlled land economy, which private actors oppose, framing the policy as potentially **counterproductive rather than solving** housing challenges. Mobilizations around housing rights are thus seen as both a reaction to and a challenge for owners. The *Sugus-houses*[10] case is cited as an example of how poor communication can fuel conflict, motivating actors to

[10] The *Sugus houses* are an example of mass termination of rental contracts in Zurich's city centre, which attracted significant media attention.

engage earlier and more transparently during project phases. Tenant unions, environmental–social coalitions, and broader civil-society alliances are understood as key actors shaping political pressure around housing. Some private actors actively **counterbalance these mobilizations** through political advocacy.

Across interviews, public actors identify housing-related mobilization as one of the most **persistent political dynamics in Zurich**. Recurrent housing initiatives are interpreted as evidence of widespread dissatisfaction with prevailing housing conditions. Political pressure is widely regarded as the most effective lever for institutional change, particularly in influencing large investors, who tend to respond primarily to substantial public or political opposition. The municipal housing delegate emphasizes that mobilization emerges both from top-down municipal strategies and strong bottom-up demands. Ongoing engagement with real estate actors and advocacy groups—such as tenant unions and urban planning offices—is described as a routine component of municipal governance. While these interactions are generally constructive, activists often perceive their contributions as **insufficiently acknowledged** within formal political processes. A local activist states:

> 'And we repeatedly raised the issue (of flat evictions in Schwamendingen) with everyone we were in contact with. We also approached politicians. They sent back individual letters saying that they recognised the problem. It's tragic and all that, but nothing ever happened.' (250806_P32_ZH_Transcription, Pos. 5)

Public actors also note an imbalanced public narrative, in which successful municipal interventions receive **limited media recognition**. Historical and **contemporary campaigns and popular initiatives**, particularly at municipal level, are identified as key moments shaping Zurich's housing and densification politics. These initiatives have **influenced regulatory frameworks**, including the development of *SPA1* and benchmarks for inner urban development. The high frequency of housing-related demonstrations is further interpreted as an indicator of the issue's political salience. A public administration representative assures, that the housing issue has been acknowledged by the municipality:

> 'I believe that the four housing policy initiatives in the pipeline show that the population is dissatisfied with the current situation. It is the number one issue, and I think that if the citizens organise and name a demonstration about a problem, the municipality must have taken notice.' (251002_P54_ZH_Transcription, pos. 76)

3.5 Perceptions of positive social impacts of greening initiatives in Zurich

Civic actors emphasise that large-scale enhancement projects are widely recognised as **environmental and spatial improvements** for residents as they can contribute to improve well-being through **reduced noise**, **better air quality**, or new **community spaces**. Representatives of non-profit cooperatives and the tenants' association stress that regulated housing models, especially cost-rent schemes, effectively maintain affordability despite redevelopment pressure. **Cooperative and socially oriented landlords are seen as stabilizing forces**. However, a local housing activist group notes that generally, such upgrades are inherently

ambivalent: while framed as “beautification,” in Zurich they are closely linked to displacement pressures.

Private for-profit actors often frame redevelopment as an opportunity to **enhance environmental performance**, construction quality, and urban standards through sustainability-oriented practices. Circular economy principles—such as material reuse, recyclability, and dismantlability—are presented as qualitative improvements over conventional construction. A representative of the homeowners’ association further characterizes renewal as **increasing overall living quality** through improved energy systems, upgraded buildings, and more attractive environments, with positive effects on residents’ comfort and wellbeing. Regarding process design, socially sensitive redevelopment is expected to reduce tenant stress and support wellbeing, as is emphasized by a representative of a large for-profit investor:

> ‘We generally say that planning time is key. The longer the lead time, the better and the more socially acceptable the whole thing is.’ (250731_P33_ZH_Transcription, Pos. 83)

He also describes redevelopment and modernization as having a catalytic effect on surrounding properties, leading to more structural and aesthetic improvements in the urban environment. Infrastructure and public-space interventions such as traffic calming or flagship projects like the *Überlandpark* are perceived as strong amenities that **enhance neighbourhood attractiveness** and environmental quality that may also increase housing demand. Some institutional investors add that clear legal frameworks—such as the one-third affordable housing target (*Drittelszie*l)—along with cost-rent models, cross-subsidization, and dedicated investment vehicles, help maintain access for lower- and middle-income households.

From a public administration perspective, upgraded housing and environments entail **healthier and more liveable neighbourhoods**, especially compared to pre-renewal conditions characterized by poor air quality, noise exposure, or unsafe surroundings. When residents can remain within their neighbourhoods, redevelopment is even associated with **social stabilization**. Zurich is seen as advantaged by public investment in renewable electricity and heating infrastructure, **limiting energy price volatility** and energy poverty. A public representative argues that environmental upgrades—such as de-sealing, tree planting, biodiversity measures, energy improvements, and circular construction—can be implemented without major rent increases and are part of sustainability-oriented planning. Public actors see housing redevelopment mainly to expand supply and improve access. The replacement of buildings often **increases the number of dwellings** and residents, especially when combined with occupancy regulations, as applied by housing cooperatives. Political instruments such as the one-third affordable housing target *(Drittelsziel)* are viewed as stabilizing access for lower-income groups and as an important orientation for long-term housing development. Coordinated planning processes, early cost controls, phased renovations, and partial replacement strategies are considered ways to retain residents while increasing housing capacity. The municipal housing delegate highlights measures such as cooperation with NGOs and the reactivation of the tenants’ office as effective supports for tenants affected by displacement.

3.6 Perception of negative social impacts of greening initiatives in Zurich

Most civic actors perceive neighbourhood valorisations as indirect factor leading to displacement. A member of the tenant union states:

> 'So now, in the greater Zurich area, energy-efficient renovation is primarily an issue in connection with evictions.' (250522_P8_ZH_Transcription, Pos. 21)

A member of a neighbourhood resource centre and local activists identify families, single parents, and the working poor most affected. Limited budgets make them **reliant on the neighbourhood** to maintain social networks, care arrangements, proximity to work, and children's school continuity. Activists report that institutional investors sometimes evict hundreds of tenants at once, creating difficult situation to find new housing in a tight market like Zurich's. Local activists and social workers emphasize that **temporary tenancies**—increase tenant vulnerability due to weak rights, unstable leases, and conflicts with permanent residents. Social workers observe that tenants with a low socio-economic status increasingly stay in **overcrowded** and outdated housing stock, which is affordable but acutely threatened by redevelopment. Furthermore, **continuous construction noise** reduces quality of life in redevelopment areas. Civic organisations also highlight the social and emotional impacts, particularly on children, elderly, and youth, including loss of social networks, sadness, and fractured communities. Displaced teenagers are heavily affected, losing friends, school continuity, and familiar surroundings. A representative from a youth association notes:

> Well, even though they're attending school there, still spend a lot of their free time in their old neighbourhood. And then they find it difficult to settle into a new place. And then there are those who move away, and then everything breaks down... It's like the whole contact, the whole circle of friends, there's a break. And we don't know anything about them, how they're doing. (250605_P12_ZH_Transcription, Pos. 24)

Across Zurich, private-sector actors characterize redevelopment and densification as transformative processes that **inevitably entail disruption,** with displacement widely acknowledged as a structural **by-product of modernization**, densification, and regulatory change. Construction is framed as a necessary yet socially burdensome phase, producing noise, complexity, and competing interests. These disruptions are linked to broader social tensions: while densification is broadly supported as a planning objective, it is often contested when it affects specific neighbourhoods or properties, reflecting NIMBY dynamics. A representative of the homeowners' association notes that **energy and climate regulations intensify renovation pressure**, contributing to lease terminations and unstable tenancy arrangements.

Private-sector interviewees acknowledge that redevelopment can reduce housing accessibility. Institutional investors describe legally permitted post-renovation rent increases as standard practice, with affordability concerns remaining secondary. Several private actors note that tenants prioritize price over quality improvements—such as greening or biodiversity measures—suggesting that sustainability upgrades may exacerbate exclusion when they increase costs. Reduced accessibility is further linked to housing policy debates, including the **limited**

promotion of homeownership despite constitutional objectives. The representative of sustainable homeowners' association (*Casafair*) warns that rising housing costs and redevelopment increasingly **displace essential workers**, such as care and cleaning staff, who depend on affordable housing near the city centre. They argue that current spatial planning measures unintentionally intensify social inequities by limiting these groups' access to both housing and employment.

Administrative representatives note that **residential mobility** in Zurich is increasingly **constrained** by very high rents. Older residents often remain in large apartments, as alternatives are smaller and more expensive, leaving redevelopment pressures **without viable relocation options**. Representatives also note that household incomes generally lag behind rising land and housing costs. The municipal housing delegate emphasizes that densification objectives typically result in new construction at the expense of existing housing stock, intensifying displacement pressures. Mass demolitions and contract cancellations generate large-scale displacement, creating acute stress on the housing market. A representative of the public social department highlights the **cascading effects of displacement** on social networks, schools, associations, and care structures, forcing institutions to adapt to new populations. A social worker states:

> If the systems are not completely destroyed, but the contacts between residents, schools, clubs and leisure activities in the neighbourhood can be maintained, then the environment will remain more stable. Because if the newcomers who move in have completely different needs, then the school must restructure, the community centre must restructure, and the clubs must reorient themselves. And that has a total domino effect. (250918_P52_ZH_Transcription, pos. 47)

Public actors observe that low-income households face growing pressure as rents outpace wages and land prices, while even middle-class households struggle to secure affordable housing, indicating a broadening displacement effect. Some officials frame this as a structural threat: the city risks functional shortages when essential workers are pushed out. Elderly residents are particularly vulnerable, sometimes entering care homes earlier than needed.

Municipal intervention capacity is further constrained by legal and procedural loopholes exploited by developers, limiting the city's ability to mitigate social impacts. Some public-sector actors consider Zurich's older housing stock functionally outdated and view its renewal as necessary, therefore planners caution that statutory rent controls **may discourage investment** and affect housing quality. A social worker adds that affordability pressures often force residents to accept lower housing standards.

3.7 Perceptions of contradictions and tensions in Zurich

Civic actors in Zurich perceive tensions and contradictions in urban development often as tied to the **prioritization of ecological or technical goals** over social concerns. Energy renovation programs and greening projects are frequently leveraged as **opportunities to terminate existing leases** and replace them with higher-priced units, resulting in displacement.

Multiple **private investors** and developers describe the **trade-offs** between green initiatives and affordability. They experience a persistent tension between implementing environmental upgrades, achieving densification goals, and maintaining socially accessible housing. A representative from a housing cooperation states:

> 'We are one of the largest cooperatives. And accordingly, we have a great heritage and a large portfolio here. Our mission is to secure and maintain affordable and sustainable housing and make it available to our members. This is not without its conflicts of interest. Affordable and sustainable.' (250715_P21_ZH_Transcription, pos. 8)

One for-profit private actor explained the tension in refurbishing older buildings: upgrading to meet climate and energy regulations may require demolition or extensive renovation, which in turn risks displacing existing residents. A representative of a sustainable homeowners' association emphasizes that densification must align with social sustainability: if additional housing primarily benefits a small number of residents, it fails to meet climate goals and broader urban needs.

Some **private actors** note conflicts arising from differing financial, regulatory, and social priorities of tenants, municipal actors and themselves. While some for-profit actors emphasize that regular contact and frequent communication with municipal authorities is crucial, others like the homeowners' association oppose municipal interventions, preferring market-driven solutions. A large institutional investor describes how they **achieved political support** for a project that made effort to mitigate displacement of long-term tenants, emphasizing that disputes may exist but can be managed through professional negotiation and planning. He highlighted disputes over financial calculations, such as allowable rental yields.

Public actors in Zurich perceive multiple tensions and contradictions in urban development: renovation projects are often framed as **energy-efficient** or sustainable interventions, but this framing can serve as a pretext for broader changes that may not prioritize social sustainability. Municipal real estate strategies face goal conflicts, as energy and greening requirements, affordable housing mandates, and overall growth targets compete for priority. While legislation and planning guidelines **could favour renovations over new constructions**, new builds remain the regulatory standard, raising questions about social and environmental sustainability and whether the quantity of units created within new developments meets housing demand. The **municipal housing delegate** states:

> 'There is a conflict of objectives between social sustainability and environmental sustainability, and it is a virulent one. I would say that environmental issues are much more prominent within the administration; in other words, there are many more departments working on them, in contrast to departments working on social sustainability.' (250826_P46_ZH_Transcript, pos. 13)

Concerning **private large-scale developments** (*Arealüberbauungen*), like high-rises or ensembles, the city can exercise some influence by conducting social impact assessments, but this influence is limited to cases that meet the formal criteria for city involvement. According to public representatives, some private actors deliberately avoid these thresholds, submitting standard applications that **bypass democratic participation** and municipal oversight,

creating a tension between formal compliance, densification goals, and socially sustainable outcomes.

3.8 The private real estate market in Zurich: Stakeholders and dynamics

From a civic perspective, there is a fundamental dilemma: improved neighbourhood liveability always leads to gentrification and rent increases. Market rents are often unaffordable for tenants, sometimes forcing them out of liveable neighbourhoods. Civic perceptions highlight the complex interplay between economic and social motivations of landlords. There is a strong **critique of *greenwashing***, where investors frame demolitions and new constructions as ecological improvements while concealing underlying economic incentives. A local activist notes:

> 'What is certainly striking is that investors still include ecological arguments in their communications to justify why they are demolishing houses and building new ones, but in doing so they are actually hiding the fact that there are also very strong economic interests behind it. And that is a kind of greenwashing.' (250806_P32_ZH_Transcription, Pos. 5)

Most private actors, particularly portfolio managers or institutional employees, are seen as prioritizing financial optimization over social responsibility, making rapid decisions without a personal connection to the buildings or tenants. At the same time, civic actors note fear and resistance around new regulations within the real estate sector, with **hardened fronts** between owner associations and tenant representatives. Networks of influential actors—such as homeowners' associations (*HEV*) aligned with conservative political parties like FDP, SVP, and the centrist 'Mitte'—are seen as dominant in shaping regulatory outcomes, making political intervention challenging.

Several civic actors also acknowledge that institutional investors are structurally forced to generate returns, as **pension funds** are involved. In addition, banks with strict mortgage guidelines that require private investors to increase rents are fuelling the price spiral. However, civic actors emphasize the challenges that high property values create for social and municipal housing initiatives: **soaring market prices prevent the city from acquiring** affordable housing. These financial constraints strain public budgets and limit the city's ability to provide housing at controlled rents, illustrating how market dynamics constrain socially oriented housing strategies.

Private developers and housing market analysts describe Zurich as a high-demand, **supply-constrained housing market**. Strong in-migration, particularly of high-income households, combined with limited housing production has driven significant price increases. Some private actors view tenants' willingness to pay as the main **benchmark for rents**, while others emphasize land scarcity, rising construction costs, and increasing land prices as key drivers. A real estate analyst explains how the attractivity for tenants influences the prices:

‘Ultimately, the willingness of tenants who are potentially interested in renting the flat to pay is the benchmark in the rental housing market.’ (250804_P29_ZH_Transcription, Pos. 51)

According to private for-profit actors, **real estate** is perceived as a **stable investment**. Land prices and accessibility are critical, whereas good architecture and efficient layouts are often prioritized over luxury. Their investments respond to financial capacity, demand, and location characteristics. Renovations are often linked to net-zero targets. Zurich’s housing market is perceived as highly location- and profitability-driven, with **micro-location factors**—such as access to public transport, childcare, environmental amenities, and noise exposure—strongly shaping property values and rents. A homeowners’ association representative notes the growing role of institutional ownership, as generational change and inheritance disputes often lead to sales to institutional investors, concentrating ownership. Limited land availability is widely seen as a structural cause of high prices, and institutional investors sometimes target returns of 4–6%, exceeding the **legally permitted levels** of around 3%, amid weak enforcement of tenancy law.

Private perceptions emphasize the complex effects of ecological sustainability on market pressures. While sustainable, climate-neutral buildings may command a slight premium, the associated costs—such as maintenance, heating system upgrades, investments in biodiversity, or photovoltaic installations—often offset these gains, putting pressure on rental cash-flow returns. Investors perceive those total returns, which include potential future sales value, may appear positive on paper, but in practice, most buildings are not sold, so the immediate pressure on rental income is what matters most. Additionally, private stakeholders note that Zurich’s market is **uniquely sensitive to political and legislative interventions.** Unlike other regions with fewer restrictions and less political pressure, Zurich’s regulatory changes can significantly alter market dynamics and affect investors’ behaviour.

From a market perspective, sustainability has become a central evaluation factor. A real estate market analyst observed that buildings failing to meet environmental standards are already being discounted, while energy-efficient and climate-adapted properties are increasingly treated as the market baseline rather than a premium niche.

For investment and rental properties, we saw from the market data that there is a greater willingness to pay, even from investors, for properties that score highly in terms of environmental sustainability, for example through climate-neutral heating or biodiversity. (250804_P29_ZH_Transcription, pos. 64)

This development reinforces private actors’ view that ecological performance is no longer optional but a structural requirement for maintaining asset value. Private investors have also noted that **institutional investors are generally more committed to sustainability criteria** than small investors or private individuals, as they take a longer-term view when dealing with real estate and therefore tend to pursue a long-term strategy when weighing up cash flow and future investment security. Some private actors stress that **proprietary data** (rental contracts, transaction prices, cash-flow forecasts) enables strategic decisions that others cannot replicate. Furthermore, private actors note investor segmentation: institutional investors target large projects (~CHF 15–20M), while family offices and private investors operate at smaller scales. Investment choices also depend on building age and condition—1950s–60s stock often

requires replacement, 1980s–90s renovation. Instruments such as phasing can be interesting in this context, as they also generate cash flow during the construction phase. Access to exclusive transaction and market data enables private actors to shape valuation expectations and indirectly influence market rents.

From a public perspective, the general imbalance in the market is criticised. **Land prices have risen disproportionately**[11] and would fall within the renovation cycle of many buildings. A representative of municipal development emphasizes:

> 'What has become more pronounced in recent years is that land prices in particular have risen massively, much more so than construction prices.' (251002_P54_ZH_Transcription, Pos. 70)

The influx of people to Zurich is further driving up property prices, as older properties can generate higher returns after new construction or renovation. Some public representatives also noted that a **change in attitude** is taking place in the private sector, i.e. not all players are focused solely on maximum returns but are increasingly looking at social aspects as well. They also highlight the limited influence the city has over **small scale, private owners driving price spirals**. Some note that the city may exercise some power on bigger landlords but has little authority over private owners developing or selling their own land. Furthermore, the public sector perceives cooperatives and public developers as largely socially responsible, with their projects being evaluated as socially sustainable by default. The main concern lies with private actors, particularly large-scale institutional developers, who dominate the market and whose practices need closer oversight to ensure social sustainability. Some actors note that private actors political influence shapes development priorities, with instruments like the *VIS (Vermögens- und Investitionsstrategie)* being seen as heavily influenced by right-leaning parties and the interests of organizations such as the homeowners' association. This creates a regulatory and policy environment that may favour profit-oriented private actors over socially oriented initiatives.

However, **non-profit actors** in Zurich have sometimes better land conditions and can calculate with old land values, therefore their rents are lower, as is emphasized by a municipal housing representative:

> 'One can say, we have an advantage compared to the institutional investors, because the land value with us is low and they have to value it true and fair, and then, then it is just the calculation game, so that they really cannot make that much cheaper rents.' (250826_P44_ZH_Transcription, Pos. 4)

3.9 For a green and social housing development in Zurich: Tools and innovations

All civic actors see regulatory and market limitations constraining the public sector's ability to mitigate housing inequalities. While municipal initiatives exist, **cantonal and federal**

[11] The implied approximate value for land prices in the city of Zurich rose from CHF 1,505/m² in 2008 to CHF 7,831/m² end 2025, with prices accelerating from 2021 onwards (Statistik Stadt Zürich, 2025c)

interventions remain rare, and recent municipal efforts are widely acknowledged by civic actors as insufficient. Many civic representatives argue for stronger mechanisms to **hold private developers accountable**, including rent caps, regulation against mass lease terminations, and obligations to include affordable units in new developments. Most civic actors perceive **non-profit housing quotas** in large-scale private developments as one of the most promising instruments to counter rising rents and displacement in the context of future rezoning processes. From the perspective of planners and the representative of the tenant union, rezoning or **upzoning can be used strategically** to fix a share of non-profit housing, thereby embedding affordability obligations directly into planning legislation. **Social sustainability labels** are named to possibly enhance standards for social sustainable housing renewal. All actors call for additional **subsidies for cooperative and municipal housing** as crucial to mitigate the affordability crisis.

Several civic actors highlight difficulties for the **lower middle class** in accessing housing, falling between social assistance and market affordability. Therefore, person-based subsidies are mentioned by some as alleviating pressure for households but insufficient to address structural inequalities. Several representatives of local NGOs call for **enhanced support services** in neighbourhoods affected by redevelopment, including multilingual contact points for residents facing housing loss. Social workers then demand more **effective street-level instruments** to avoid repeated experiences of institutional powerlessness. At the same time, many civic actors recognise the limited capacity of public administration to influence market dynamics, as illustrated in the following quote by a member of a youth organisation:

> ‘I think the people at the Office for Social Affairs and Urban Life are very much confronted with these issues. And they are very aware of that. But even there, I think their influence on private developers is very limited.’ (250605_P12_ZH_Transcription, Pos. 102)

Furthermore, the **allocation of municipal housing** needs prioritization based on urgency rather than formal criteria. Cooperative housing is widely seen as mitigating displacement, especially when providing temporary or permanent accommodation for households affected by private redevelopment. However, **cooperatives also face criticism** for social exclusivity and uneven responsibility in gentrifying areas. A civic actor calls them a conservative force:

> ‘And cooperatives, of course… they’re also conservative. Cooperatives also filter. They don't want to be too diverse either. I mean, the way some people talk about it. Really racist stuff.’ (250701_P18_ZH_Transcription, pos. 91)

Subsidies such as municipal coverage of cooperative housing shares are considered effective entry tools, yet many eligible people and even professionals are unaware of them.

Activists and members of the tenant union see pilot projects such as neighbourhood-based resource centres as valuable in supporting tenants threatened by displacement. In redevelopment projects, **staged renovations and mandatory social impact assessments** are tools to protect tenants and support fair allocation. Future-oriented strategies highlighted by civic representatives also include repurposing vacant office buildings or leveraging the national railway company’s *(SBB)* and other state-controlled land for affordable housing.

Private actors describe Zurich's regulatory and procedural environment as both enabling development and strongly constraining it in practice. Many criticize current legal frameworks as too rigid**,** limiting housing construction. Some also point out that renovations can be more expensive than demolition and new construction due to regulatory requirements. Especially for-profit developers therefore argue strongly for **regulatory simplification** and to **limit opportunities for objections**, to improve project feasibility. An institutional investor representative emphasizes the importance of predictable, **standardized regulatory frameworks,** especially for projects involving densification or rezoning. Some of these actors advocate institutionalizing quotas that define affordable or non-profit housing shares in advance, to reduce uncertainty and stabilize investment calculations.

Private for-profit developers generally do not believe that rent caps are an effective long-term instrument. They argue that they could demotivate landlords from investing in their properties. They also perceive regulations, municipal policies, and sustainability labels as largely constraining. According to market analyst observations, anticipated housing protection measures and tenant initiatives are increasingly priced in as **regulatory risk**, reducing short-term investment interest in Zurich:

> 'For real estate market players, stricter market regulations are in most cases perceived as a risk and not necessarily as an opportunity, although it can of course always be said that where there are risks, there are also new opportunities. If they are in force, then of course this is taken into account for the revenue, just as one assesses future revenue prospects.' (250804_P29_ZH_Transcription, pos. 39)

Contrary, the sustainable homeowner's association argues that authorities should proactively **review legally permitted rents**, especially under crisis conditions. They also state that targets such as one-third affordable housing (*Drittelsziel*) are systematically missed and should be embedded as binding requirements already at the planning stage, particularly when projects generate substantial land value gains. Private developer describes offering apartments of **varying sizes and rent levels** as a form of social sustainability, allowing different income groups to access new developments.

Representatives of municipal housing emphasizes the city's formal commitment to the *Drittelsziel*, according to which one third of housing in new developments should be allocated to non-profit providers**.** This target is implemented particularly on municipal land through **reduced ground lease rates** *(Baurechtszinsen***)** for non-profit cooperatives and foundations. They state that currently, around 30% of dwellings in the city's municipal housing stock are subsidized**,** reflecting an explicit strategy to preserve access for low-income households and to maintain socially mixed neighbourhoods. Representatives of the administration further mention the **housing fund** (*Wohnraumfonds*), which enables non-profit housing providers to purchase land and buildings despite high market prices and to amortize part of their investment costs. The fund is also used to support climate-neutral construction and other ecological standards in affordable housing projects.

Several public-sector actors describe **roundtables** and formal dialogues with private owners as important practical tools. Public officials also observe that innovation often emerges

when private actors are forced into negotiation by regulatory or political requirements, such as land swaps that require the municipal council's approval. **Staged renovation** or redevelopments, long planning horizons combined with regulated new rents and early tenancy terminations can mitigate displacements, especially for long-term tenants. In private redevelopment projects, staged renovations and **mandatory social assessments** are tools to protect tenants and support fair allocation. The newly created **position of a housing delegate** for the city of Zurich, as a focal point that connects different municipal departments and external actors, is seen as a crucial step in mitigating housing inequalities by most public actors. The delegate himself notes that housing has become a core topic in regional planning**,** but implementation beyond the municipal level remains weak.

As civic actors, municipal representatives identify the **revised Building and Zoning Regulation** (*Bau- und Zonenordnung, BZO)* as a central coordinating framework that links housing policy with ecological objectives, urban design standards, and social sustainability goals, as explained by a representative of municipal development:

> 'The new building and zoning ordinance, which specifically implements this municipal development plan, could be said to have four main focuses: ecology, then internal development, then preservation of the townscape and, of course, finally, implementing the whole thing in a socially acceptable manner.' (251002_P54_ZH_Transcription, pos. 20)

They point to Article 49b of the cantonal Planning and Building Act (*Planungs- und Baugesetz, PBG 49b*) as a key legal instrument which will allow municipalities to require a share of affordable housing whenever redevelopment or **rezoning** generates **additional value.** According to one administration officer, the main difficulty lies in defining quotas that remain economically viable for private developers while still producing a meaningful social effect. Overall, public actors note the complexity of balancing growth, labour market needs, and affordable housing. Maintaining and carefully managing existing affordable **housing** is viewed as crucial for reaching out to residents while keeping rents controlled. Urban renewal is expected to take multiple forms—ranging from in-place upgrades to partial or full redevelopment. Generally, public-sector actors are in favour of **balanced solutions** that avoid both a building moratorium and unrestricted development, aiming to reconcile social objectives with urban growth.

4. Perceptions of green initiatives and housing inequalities in Altstetten

4.1 Perceptions of stakeholders on relevant projects, places and policies

Civic representatives characterize Altstetten as historically heterogeneous. It's building typology enabled an incremental socio-economic transformation through a gradual conversion of **industrial land**. In the past, capital-intensive, **large-scale redevelopments** have been

reported to attract higher-income households. Current developments in Altstetten are described as **extensive**. More recent projects are increasingly linked to coordinated redevelopment of existing housing estates and linked to bigger 'waves' of displacements. They affect large estates with weak tenant organisation limiting resistance. Civic representatives situate Altstetten's densification within Zurich's longer redevelopment trajectory, noting that projects are often embedded in extended timelines shaped by rezoning decisions, planning adjustments, and phased construction strategies. As a practitioner in urban governance and participation states:

> ‚Now, however, in the existing residential neighbourhoods and settlements, you can see that renewal pressure has emerged over the past few years. This (…) clearly designate Altstetten and Schwamendingen as densification areas where development and taller buildings are encouraged.' (250526_P9_ZH_Transcription, Pos. 106)

Representative of the private sector state that land in Altstetten is **highly sought-after** and often held by long-term owners, resulting in relatively few property transactions.

Public actors note that **municipal plans promote mixed-use density** and housing diversification, with Altstetten becoming a quasi-inner-city hub. A representative of the public administration states that, to accommodate densification and unlock new development potential, priority was initially accorded to large-scale projects on former brownfield sites. Looking forward, densification is expected to focus more on infill within existing urban areas rather than large-scale redevelopment, as remaining sites are reserved for diverse public uses and open space. Current developments in the private stock are extensive, generating large displacement waves. These processes are situated within Zurich's longer redevelopment trajectory, shaped by rezoning decisions, planning adjustments, and phased construction, as the statement of a representative of municipal housing illustrates:

> 'This (housing pressure) is now also triggered by the municipal master plan designating certain areas for densification, creating a deliberate dynamic in these zones. One can certainly debate whether these areas are appropriately located, especially where the most vulnerable populations live. This is largely because the building stock is old, meaning rents are low but renewal pressure is high, which naturally creates tension.' (250826_P44_ZH_Transcription, pos. 4)

The neighbourhood itself is described by civic actors as a juxtaposition of different urban forms and lifestyles. Social workers from the neighbourhood-based resource centre observe a contrast between an older, community-oriented area with strong local networks and a newer zone of high-rises and offices, attracting a more transient and often highly educated population.

4.2 Participation and governance in Altstetten

Representatives from civic organizations perceive that **densification policies significantly shape redevelopment** and housing pressure in Altstetten. They note that growth targets, energy-efficiency objectives, and zoning regulations have intensified the pressure to renew existing residential neighbourhoods, encouraging building upwards and densification. A social

worker reports that while they are often included in consultations for large municipal projects, private developments generally involve less public oversight and limited civic engagement. Civic actors further emphasise that the city's primary leverage lies in rezoning and upzoning decisions, particularly in former industrial areas. Although only recently implemented in a more systematic manner, this mechanism is regarded by a local urbanist as a key tool through which the city can influence redevelopment outcomes and potentially mitigate displacement. With respect to current development governance, they observe:

> 'And this is reinforced, of course, by the city's growth targets, energy goals and the master plan and zoning ordinance, which clearly state that Altstetten is an area for densification. So, the city has sent a very clear message: demolition and rebuilding is necessary there.' (250526_P9_ZH_Transcription, Pos. 86)

As noted, when talking about governance in Zurich in general, many private actors are frustrated by the city's procedures, particularly the long permit timelines and the high number of requirements, which are perceived as burdensome and potentially obstructive to development. However, others emphasize the central role of municipal consultation in large urban development projects, which are numerous in Altstetten.

Representatives from public administration argue that in Altstetten, their work is strongly oriented toward **managing inner-city development and densification**. This primarily involves implementing frameworks such as *SPA1* to guide settlement expansion and promote compact urban growth. Some public administration representatives point at the challenges and limitations of current densification and zoning strategies. A representative of the department for urban development argued that imposing too many requirements can deter private actors from utilizing development potential, as seen in cases where overstretching regulatory expectations risked counterproductive outcomes.

4.3 Perceptions of justice and equity in Altstetten

There are no civic perception of justice and equity mentioned in the interviews specific to Altstetten that differ from city-wide perspectives.

From a private perspective, Altstetten is quickly gentrifying, as put by an institutional investor delegate:

> 'In Altstetten, it's still very, very mixed, but it's clear that this is the next neighbourhood to undergo gentrification, right? So you must be careful that it doesn't move in that direction even faster. Because, when you build new buildings, of course the quality is right and all that, but the rents are also high.' (250623_P17_ZH_Transcription, pos. 121)

Altstetten hosts many **(international) businesses** and is well connected to **public transportation**. The neighbourhood has become very attractive for middle-to-high income residents,[12]

[12] The report on Social Space Monitoring Zurich (*Sozialräumliches Monitoring Zürich*) shows an increase of 10-20% of the taxable household equivalent income between 2013 and 2022 in Altstetten (Stadt Zürich, 2025h).

leading to a high-pressure housing environment, as detailed by a member of the homeowners' association.

According to a public administration representative, Altstetten's population and its building stock are mixed, making it **more resilient** towards renewal and rent increases. However, several public-sector actors emphasise that demolition in Altstetten without maintaining or valuing existing building stock amounts to writing off assets at the **expense of future generations.** They argue that large-scale replacement new builds can be economically and environmentally unjust**,** as they erode long-term asset value and transfer the financial and ecological burden of renewal to those who come after.

4.4 Perceptions on political mobilization in Altstetten

Civic actors report lower levels of spontaneous resident mobilization than in Zurich overall, particularly among socially vulnerable groups. Although local networks—such as neighbourhood associations and tenant organizations—are active, participation is often uneven and dominated by more resourceful residents. According to one civic informant displacement pressure frequently results in **resignation** rather than collective action, with many migrants and lower-income residents feeling unable to influence housing outcomes. A local schoolteacher:

> 'But here in Altstetten, there was no conscious decision; they are simply demolishing and rebuilding.' (250716_P24_ZH_Transcription, pos. 27)

Although protests are less frequent in Altstetten, civic actors report that advocacy by the *Mietenplenum* and local organizations—such as displacement awareness campaigns or support letters to property owners—help generate visibility and exert pressure on landlords. Neighbourhood advocacy is furthermore mediated through neighbourhood associations, publicly funded hubs, and church-affiliated community spaces. Actors note that the fragmented and resource-dependent character of the neighbourhood constrains residents' capacity to sustain collective action independently. As a result, advocacy often relies on intermediated solutions, while limited access to cooperative housing continue to hinder residents' long-term empowerment.

No public-sector sources address housing-rights mobilization specifically in Altstetten. Several actors nonetheless point to Altstetten's fragmented structure and its character as an arrival neighbourhood as factors that help explain why resident-led mobilization is weaker than in Schwamendingen. Private-sector statements likewise refer only to citywide dynamics (see Section 3.4).

4.5 Perceptions of positive social impacts of densification policies in Altstetten

From a civic perspective, urban development and densification in Altstetten have brought social benefits for local communities, particularly through an increase in the number of **families with higher socio-economic resources**. One school representative observed that the influx of families, often from well-educated backgrounds and with multilingual and culturally diverse

experiences, has enhanced **social networks and parental engagement**. While densification has reduced some private green areas, public and semi-public spaces, such as parks, playgrounds and community centres, have expanded and are now more intensively used and socially accessible. The increase in publicly available meeting points is identified to help maintain everyday sociability even amid rapid changes. Non-profit representatives point to cost-rent–regulated developments, which continue to generate comparatively affordable housing. They also stress that the land reserves owned by cooperatives entail opportunities to expand affordable housing supply.

From a private perspective, new or refurbished housing and neighbourhood renewal in Altstetten reflect **necessary densification,** improved living quality and a more pleasant residential environment. A representative of the homeowners' association notes that physical improvements can enhance residents' daily comfort and neighbourhood pride, even if these benefits coexist with concerns about longer-term affordability. Private for-profit actor furthermore refer to redevelopment in Altstetten primarily in terms of modernization and densification dynamics, where visible upgrades of buildings or infrastructure act as signals that trigger further investment and environmental improvements in the wider area. These developers argue that affordability is achievable when redevelopment is combined with differential rent structures and a mix of market-rate and more affordable units, sometimes supported through cross-subsidization.

A public administration representative highlights that large, **municipality-led new developments** play a crucial role in addressing housing shortages and in providing affordable housing in Altstetten. However, they argue that redevelopment strategies require a differentiated approach: preserving small, affordable units, integrating old and new buildings, and targeting specific household types to maintain affordability while enhancing density and social sustainability. According to a public actor, larger housing estates are implementing environmental upgrades, like de-sealing and tree planting, with minimal impact on rents and positive effects on the local climate. A public administration representative identifies the strong social mix in Altstetten as a positive factor contributing to resilience.

Figure 9: New municipal housing development in Altstetten: Wohnsiedlung Letzi. Source: (Liegenschaften Stadt Zürich, 2025)

4.6 Perceptions of negative social Impacts in Altstetten

Civic actors in Altstetten highlight several social challenges linked to urban development and densification. A school representative reports many **disruptions of established social and educational support networks** due to rising rents. Schools and other local institutions must repeatedly invest resources to integrate new students, while **children and adolescents face instability** that can hinder their social development and sense of security. Newer, often **higher-income or expatriate families benefit** from improved housing and amenities, but long-term residents are disproportionately affected by reduced access to green spaces and increased population density. Civic actors stress that these social consequences have significant impacts on the wellbeing and stability of vulnerable populations, particularly children, youth, and families who are socially or economically marginalized. A social worker explains:

> ‘And those who have to move, they move out. So, it's not like they usually find something else within the neighbourhood, but rather they have to leave the city. And at the age we work with, for young people, this leads to a great deal of uncertainty.’ (250605_P12_ZH_Transcription, Pos. 17)

Private actors emphasize the high pressure on land and long-standing ownership structures in Altstetten, where redevelopment occurs less through land transactions than through the replacement, renovation, or functional transformation of existing buildings. They highlight that

densification-driven redevelopment increases resident numbers substantially, intensifying conflicts of interest and amplifying construction-related burdens for existing residents. Some private actors acknowledge that displacement is unavoidable, particularly where the number of affordable units decreases after redevelopment.

Public administration representatives note that **families are often displaced** by demolitions, disrupting children's lives and school continuity, or forcing them to move to neighbouring municipalities due to unaffordable housing. The interviews reveal a knowledge gap regarding displaced residents' destination. Migratory families face additional financial stress, making settlement and integration more difficult. A school representative adds that current housing conditions in Zurich discourage family formation and long-term residence in the city.

4.7 Perceptions of contradictions and tensions in Altstetten

In Altstetten, ecological and redevelopment measures create tensions on housing affordability, as improvements increase demand and rents. One institutional investor noted that while redevelopment benefits long-term tenants, it also attracts higher-income residents, indirectly raising rents. The interviewee emphasizes that, for tenants, **affordability outweighs environmental or social enhancements**: even desirable measures such as greening or biodiversity improvements are subordinate to price constraints in decision-making.

Public actors perceive clear tensions and **contradictions between different urban planning goals** in Altstetten: measures such as the net-zero emissions goal and densification strategies are sometimes in conflict. Similarly, at the federal level, actors from planning department note contradictions between inward urban development and social sustainability.

4.8 The private real estate market in Altstetten: Stakeholders and Dynamics

According to civic actors—including tenant unions, social workers, and activists—Altstetten is experiencing intense market pressure, rapid rent increases, high residential turnover, and accelerating socio-spatial restructuring, reinforced by global employment inflows. The neighbourhood's transformation is widely interpreted as a case of speculative redevelopment, in which rising land values, institutional investment, and fragmented private transactions undermine long-standing social networks. Neighbourhood associations further highlight the growing presence of large international employers as a driving force behind the growing housing demand and rising property prices. Furthermore, residential turnover enables frequent rent adjustments, contributing to escalating costs.

Private actors interpret Altstetten primarily as a **high-potential investment location** shaped by strong demand, strategic infrastructure and high expected future rents. A representative from a big local investor states:

> 'We also see this around Altstetten station. There, too, there is interaction between UBS and SBB. So Altstetten station is increasingly becoming a hub and was also upgraded three or four years ago, I believe. There are also various public transport connections there, which may eventually extend to the university and ETH. So, there are also efforts in the transport concept

to ensure that, in addition to the urban issue of housing, the issue of development and mobility will also have an impact there. And the land there is certainly in extremely high demand. There, too, the land has actually been owned by the landowners for several years, even decades. There aren't that many transactions there. Now, in the name of densification and maximising the potential of the building stock, buildings are simply being replaced, renovated or put to other uses.' (250925_P53_ZH_Transcription, pos. 63)

Large-scale institutional investors dominate housing developments in Altstetten, setting benchmarks for project size, design, and financial expectations. Consequently, the neighbourhood represents a prototypical growth market where financial rationalities dominate project design and investment sequencing. With the large land reserves getting more scarce, smaller areas are developed and the housing stock is densified, i.e. housing is destroyed and rebuilt.

Public actors describe Altstetten as a market environment characterised by **intense redevelopment** fuelled by the densification agenda, employment growth, infrastructural expansion and proximity to important economic nodes. The neighbourhood thus exemplifies the difficulty of reconciling urban growth with social stability under conditions of intense marketisation.

4.9 Perceptions of tools and innovations for Altstetten

Only a few Altstetten-specific quotes were identified in the dataset on this issue. Private actors emphasize **vertical expansion** and new builds as a strategy to accommodate population growth in the neighbourhood while minimizing displacement. According to a real estate evaluation representative, building higher in areas with existing infrastructure allows the city to densify efficiently.

No location-specific tools or innovations for Altstetten were explicitly mentioned. Civic actors describe structural, citywide dynamics, indicating that Altstetten experiences **similar pressures of displacement,** limited municipal legal leverage, and reliance on cooperative or municipal housing as other districts. There is no evidence of tailored local instruments addressing these challenges, suggesting that residents depend primarily on broader city policies and social housing mechanisms.

Public representatives note limited intervention options, as major plans are already underway, leaving little scope for additional adjustments. Currently, only strong social and diasporic networks support residents to remain in the neighbourhood. A school representative advocates for supporting a mix of housing across income levels, using municipal or cooperative subsidies to maintain affordability.

5. Perceptions of green initiatives and housing inequalities in Schwamendingen

5.1 Perceptions of stakeholders on relevant projects, places and policies

Schwamendingen's synchronized post-war housing lifecycle creates **intense renewal** pressure, leading to overlapping lease terminations, renovations, and social disruption. Civic actors report early insecurity, long waiting periods, and rising vulnerability, particularly for low-income families, migrants, and the elderly. The *Überlandpark* redevelopment is seen as accelerating gentrification and social pressure despite improved connectivity and urban quality. At the same time, the high share of cooperative housing—supported by inter-cooperative coordination—is perceived to mitigate the most extreme effects. However, the representative of a local NGO expects long-term changes:

> 'I think that projects like the Überlandpark will lead to long-term changes in the neighbourhood. Yes, I think it's a combination of such projects but also of the estates that are being demolished, the new buildings that are constructed, the housing that is becoming more expensive, and the different people who move in. The pressure on people affected by poverty will increase even further.' (250619_P14_ZH_Transcription, Pos. 106)

Private actors associate Schwamendingen's upgrading with rising rents and investment appeal as **long-term value growth** is anticipated, while acknowledging disproportionate impacts on vulnerable tenants. A concrete current development that was mentioned is the *Frohburg* housing estate bordering Schwamendingen, where a large corporate landlord is implementing a phased redevelopment model to reduce displacement while retaining affordability.

Public actors perceive the enclosure of the highway as a landmark. However, they consider it as exacerbating rather than causing **rising rents and displacement**. The planning challenge lies not only in the structural integration of the interurban park, but above all in the social stabilisation of the adjacent neighbourhoods to prevent the emergence of fragmented urban spaces. Additionally, a large portion of the housing stock is entering a refurbishment cycle simultaneously, further aggravating the situation. A representative of municipal housing strategy states:

> 'That's exactly the kind of project that was carried out without considering the housing policy implications at all. Only at the end, under political pressure, did action begin — but it was simply too late.' (250826_P46_ZH_Transcript, Pos. 95)

5.2 Participation and governance in Schwamendingen

Civic actors consistently emphasize that the city of Zurich has so far **lacked a coordinated and proactive strategy** to address displacement pressures emerging in Schwamendingen. They report that social measures related to redevelopment are mostly reactive. However, several interviewees also mention the city's attempts to initiate a coordination and to assemble

local social organisations to discuss emerging issues, but they failed to be effective. As stated by a representative of a local NGO, these meetings were partly prompted by pressure from social movements which forced the municipality to take the issue more seriously. Civic representatives further describe a lack of sufficient support services, and that guidelines—for instance for socially cushioned energetic retrofits—are rarely implemented in practice. As the representative of the tenant union states:

> 'There's never a point where anyone comes along and says, 'You won't get your building permit if you don't do this.' (250522_P8_ZH_Transcription, Pos. 86)

In the context of rapid change, civic actors argue that the municipality's reliance on housing cooperatives as a source of social stability is insufficient. City and neighbourhood services are perceived as structurally constrained: despite recognizing rising displacement pressures, they lack the regulatory tools and resources to intervene effectively, leaving social organizations to address impacts largely on their own. At the same time, civic actors note emerging shifts within the municipal administration. The **growing acknowledgment** of housing pressures and the active role of the municipal housing delegate in exploring mitigation strategies are viewed as early, albeit still limited, steps toward addressing the problem.

Public administration representatives acknowledge that municipal coordination on displacement in Schwamendingen has so far been limited and insufficiently institutionalised. While exchanges between the city and local actors exist, they are described as informal. There is a recognition that the city may need to establish formal mechanisms to address the issue. At the same time, municipal representatives highlight isolated efforts to intervene in specific redevelopment projects—particularly through the Schwamendingen roundtable, which sought to coordinate tenant support among housing cooperatives. Although the initiative could not significantly alter redevelopment timelines or prevent late-stage displacement pressures, it is described as partially successful: cooperatives jointly created a tenant contact office, coordinated information across their portfolios, and granted affected households priority access to available apartments. In the following quote, a representative of municipal planning acknowledges the problem:

> 'The park, that is such an added value for these properties, that today lie by the park and previously lay by the highway, that it is clear that one can generate a multiple of returns solely because of this new park construction.' (250825_P44_ZH_Transcription, Pos. 45)

5.3 Perceptions of housing justice and equity in Schwamendingen

Civic actors consistently underline that Schwamendingen is a neighbourhood where urban redevelopment and displacement processes disproportionately affect groups that have crucially shaped its identity and that are already facing structural disadvantages. According to frontline social workers, most people seeking support have a **low socioeconomic status**, sometimes relying on social assistance or **working-poor** incomes, with a large share of women and people **without Swiss citizenship.** Civic organisations also highlight that displacement is changing the social fabric of local institutions**,** such as schools. Overall, displacement in

Schwamendingen can produce cascading vulnerabilities as the following quote from a tenant activist illustrates:

> 'The awful thing is that once you get kicked out and must look for a new apartment — if you're searching in such a low-cost segment — you often end up again in a temporary lease. And then it just continues like that. And this is especially shitty when children are involved, or when people need their energy to build a stable everyday life.' (250806_P32_ZH_Transcription, Pos. 6)

Social workers acknowledge that the *Überlandpark* has increased the attractiveness of the neighbourhood and likely triggers rent increases, but marginalized groups remain largely excluded from the benefits it provides. For many, even knowing about the existence of the park is not self-evident. This demonstrates that material improvements to public space do not automatically translate into equitable benefits and can rather reinforce patterns of exclusion. A member of the local neighbourhood hub[13] states:

> 'I'm not a professional, but I can imagine that landlords can use the Überlandpark to show off and accordingly demand higher rents. Because the neighbourhood has certainly gained in attractiveness. I don't know if you can attribute it solely to the Überlandpark, but the issue for marginalized people that I see there is: How would they even know that this park exists?' (250805_P31_ZH_Transcription, Pos. 135)

Private for-profit actors in very few cases try to make their practices socially fair by offering long-term tenants low rents and secure tenure, thereby privileging extended stays. However, for temporary tenants on fixed-term contracts, this approach raises questions about entitlement to housing and duration of occupancy. In the *Frohburg project*, rents were deliberately set at very low levels to reflect tenants' affordability, particularly those of long-term residents. This illustrates a needs-based and socially sensitive rationale articulated by a private for-profit investor. As a representative of the private property owner states:

> 'I really think it's very important to find solutions for the existing population, so that people in Schwamendingen don't always have to look for housing in the second ring of the agglomeration. Even if Eastern Switzerland is beautiful, they don't have their social networks there or their children in the schools.' (250730_P33_ZH_Transcription)

Most public representative argue that the *Überlandpark* development **benefits not only new residents but also people with lower budgets**, because many housing cooperatives hold plots in the neighbourhood, helping to secure long-term affordable dwellings. One public administration representative argued that not enough consideration was given on the effects such large infrastructural project would have on housing.

[13] The City has established low-threshold neighbourhood hubs in Altstetten and Schwamendingen as a pilot initiative that is currently under evaluation. These offices complement existing neighbourhood centres but differ from them in their function and format: they do not have clearly defined or specialised mandates but are intended as open walk-in services with minimal administrative barriers.

5.4 Perceptions of political mobilization in Schwamendingen

According to housing activists, Schwamendingen represents a context where visible social consequences acted as a catalyst for political and civic engagement. The concentration of low-income households, essential workers, families, and elderly residents meant that displacement quickly translated into concrete effects such as school changes and emergency housing placements. Consequently, a significant political mobilization around housing issues has been observed in recent years. An activist reports:

> 'At the first meeting, there were actually about 40 or 50 people there. From the neighbourhood. And all kinds of people, but mainly non-white residents of Schwamendingen who live in rented accommodation. And most of them had been directly affected by something.' (250606_P13_ZH_Transcript, Pos. 16)

Apart from public mobilisation, actors note a growing awareness of mass displacements also within municipal social services. However, the municipality's efforts are perceived as too late or insufficient to mitigate displacements.

Participants working with local NGOs or neighbourhood hubs describe the *Mietenplenu*m as a crucial player in raising awareness, coordinating grassroots efforts and empowering residents. However, while mobilisation has succeeded in **raising awareness** of exclusionary dynamics in urban development and bringing neighbourhood issues to the attention of the city authorities, affected tenants and representatives of NGOs agree that the most vulnerable residents often cannot always participate in campaigns or advocacy efforts, and their perspectives may remain underrepresented.

Representatives of public administration emphasize that the project to cover the highway was initiated in 1999 by a *Volksinitiative* from residents themselves; it was neither externally imposed nor top-down, and enjoyed the overwhelming approval, with around 85% of the city voters in favour. At the same time, public actors also acknowledge that the current housing situation is very different from the late 1990s and also recognise that Schwamendingen is affected by displacement pressures, particularly in the private rental sector.

5.5 Perceptions of positive social impacts in Schwamendingen

Different civic actors and residents describe the *Überlandpark* as a major environmental and spatial enhancement that has dramatically **reduced noise exposure** and created a high-quality communal landscape. They highlight that the park facilitates new forms of **social encounters** across diverse population groups—something largely absent in the pre-enclosure era dominated by traffic and noise. A social worker living in the area himself states:

> 'Yes, one positive thing is certain: anyone who lives nearby would tell you that it has become quieter. The noise from the motorway was very disruptive, particularly for those who lived right next to it. It is a great relief for the neighbourhood.' (250918_P52_ZH_Transcription, Pos. 77)

A representative of the tenant's association highlights the **efforts of housing cooperatives** to mitigate displacement pressure. Other civic actors however criticise the cooperative actors to not take sufficient responsibility for displaced tenants.

From a private perspective, the *Überlandpark* is associated with enhanced everyday wellbeing: reduced traffic, calmer streets, and improved environmental conditions are expected to contribute positively to residents' quality of life. For-profit actors consistently describe it as a major environmental and **infrastructural asset**. The park's role is seen as a 'magnet', noting that such high-quality green infrastructure inevitably enhances a neighbourhood's appeal.

Public representatives widely present the *Überlandpark* as a flagship project, emphasising its symbolic and practical value. They emphasize Its urban role in reconnecting a **previously divided district** and in creating a large green space with ecological benefits, including enhanced biodiversity. The park is presented as a new type of social and ecological infrastructure that supports recreation, everyday use and informal encounters across age groups. Municipal planners stress that the project for the *Überlandpark* originated from the neighbourhood itself. Continuous involvement of local interest groups and multiple participatory votes ensured broad acceptance. As a member of the urban development states:

> 'From the very start, the neighborhood clearly demanded this, and throughout the entire development, the neighborhood strongly supported it. The neighborhood was continuously included, and it seems that it has been very well received, the area is well visited and attracts many people.' (250630_P16_ZH_Transcription, Pos. 125)

Public actors stress that the *Überlandpark's* positive social outcomes are closely tied to the surrounding ownership structure. The predominance of cooperative housing is seen as limiting displacement risks. This constellation is described as exceptional and difficult to replicate elsewhere. Public administration report widespread positive feedback, highlighting positive effects for health and well-being and the park's contribution to social interaction and neighbourhood cohesion.

5.6 Perceptions of negative social impacts in Schwamendingen

Civic actors perceive the development of the *Überlandpark* as a mixed-impact project with notable social downsides. While it has contributed to urban upgrading, they emphasize that the benefits are largely inaccessible to socially disadvantaged residents. The park's beauty carries a 'bitter aftertaste', because **those who long endured the motorway** pollution may not be able to enjoy its benefits in the long term, as described by a local resident:

> 'The Überlandpark is so beautiful. I've been there two or three times. It's really beautiful and has such lovely plants. But I walked through it and thought, it wasn't made for the people who live there now. I mean, you can see the building pillars, right? I mean, they can all leave. And it's always like that, you know, something so beautiful, but it has a bitter aftertaste. In the evening, you see the children from these migrant families playing up there. I wonder how much longer.' (250811_P36_ZH_Transcription, Pos. 5)

A member of the neighbourhood-based hub (*Drehscheibe*) criticizes how urban development initiatives in the area have insufficiently promoted participation by residents with low socioeconomic status. Furthermore, construction and redevelopment, including demolitions, led to significant disruptions in the neighbourhood, **increasing housing costs** and contributing to

displacement pressures. Civic actors and activists underline that, despite cooperative's efforts and municipal interventions, many of the negative social effects—such as the marginalization of vulnerable groups and the limited accessibility of new amenities—remain unaddressed.

Private for-profit representatives underline that Schwamendingen's redevelopment is triggering major socio-demographic change. While most **highlight the positive effects of change**, one actor describes the neighbourhood as previously aging and relatively stable, now undergoing rapid transformation through new housing cooperatives and large-scale development, causing significant displacement pressures that may undermine social mix. Private actors further link Schwamendingen's transformation to the loss of everyday neighbourhood services, noting that small local businesses initially celebrated as indicators of neighbourhood quality often disappear once post-renovation rents are introduced.

A representative of the administration notes that the *Überlandpark* drives speculative redevelopment, accelerating neighbourhood change and increasing displacement concerns. The municipal housing delegate considers Schwamendingen as **particularly vulnerable**, increasing the risk of hardship cases. Public actors observe that the development contributes to rising housing costs, even if median rents remain moderate due to legacy contracts and the high number of non-profit housing. The municipal spatial development department expects substantial **rent differentials between cooperative and privately developed housing**. Finally, the city's urban development office stresses that even where no immediate redevelopment is planned, extensive renovation will be unavoidable in many parts of the neighbourhood, particularly in older workers' housing estates. Due to the age and technical condition of these buildings, gradual transformation is considered inevitable over the medium term.

5.7 Perceptions of contradictions and tensions in Schwamendingen

Activists note that in Schwamendingen, private investors often justify demolitions and new constructions in ecological terms, presenting them as environmentally motivated while **masking strong economic incentives**—effectively amounting to a form of greenwashing. A tenant union representative argued that displacements have high social costs. Actors note that public investments in schools and youth programmes are undermined when residents are displaced, and that private developers externalise these social costs.

At the same time, public representatives point to a substantial refurbishment backlog that is likely to result in rent increases regardless. In this context, the Überlandpark can be understood as an accelerator within this dynamic, as it foregrounds the area's development potential, as described by an administrative actor:

> At the same time, rents in these areas are very low because, obviously, building cooperatives are not subject to market rents. If they were to build new properties today, the price would still be considerably higher than the existing rent, even in a project that is not subject to market forces. And this is where the tension arises in Schwamendingen. So even though we don't want to build more there than has been possible since the 1990s, there is tension between the possibility of new construction and what we have in our existing portfolio today. (251002_P54_ZH_Transcription, pos. 32)

5.8 The private real estate market in Schwamendingen

Civic actors perceive market pressures in Schwamendingen as increasingly destabilising the district's historically affordable housing landscape. The transformation is experienced as socially disruptive, generating widespread stress among residents and undermining the district's garden-city identity. Civic respondents emphasise that current developments illustrate how market logics progressively erode long-established social fabrics even in areas with significant shares of housing cooperatives.

Private profit-oriented actors describe Schwamendingen as an emerging growth area characterised by financialised investment logic, where institutional investors influence the feasibility of projects. Localised market data on transactions, rents and expectations are used to tailor the scope, phases and pricing of projects to specific demand in the region. Private stakeholders consider the neighbourhood's medium to long-term prospects improved thanks to the *Überlandpark*. Accordingly, they adjusted their investment strategies in anticipation of the opportunity to demand higher rents.

Public actors acknowledge that major public investments and infrastructure upgrades intensified market pressures in Schwamendingen; land values increase and may attract speculative interest. However, city officials emphasize that because much of the housing stock in the immediate surrounding of the park is **owned by cooperatives**, rent increases for many tenants are expected to remain more moderate than in areas dominated by private ownership. A representative of municipal development states:

> 'We are extremely fortunate in this location that 80-90% of the adjacent plots belong to cooperatives. This is something you hardly find anywhere else. And yes, I believe that is the cornerstone of why things have gone so well in terms of social space.' (250630_P16_ZH_Transcription, Pos. 123)

5.9 Perceptions of tools and innovations for Schwamendingen

Several civic actors identify targeted regulatory instruments as central to mitigating displacement risks in Schwamendingen. Some argue that long-term neighbourhood protection *(Quartierschutz)*[14] should be considered to maintain both the existing population mix and current rent levels. This includes overarching planning frameworks that extend beyond individual projects. A representative from the tenant union further proposes **social impact assessments** should be mandatory for redevelopment projects exceeding 100 apartments with the aim of systematically documenting tenant displacement, rent changes, and social consequences, thereby enhancing transparency and political accountability.

Civic actors largely view housing cooperatives as stabilizing actors in Schwamendingen's redevelopment. Large **cooperative** estates are seen as buffering displacement by enabling residents to remain in the neighbourhood and maintain social networks, while smaller privately

[14] *Quartierschutz* refers to policies and legal instruments, originally from Germany, designed to preserve existing neighbourhoods and their resident communities by preventing displacement and limiting speculative redevelopment.

owned buildings remain highly vulnerable. However, their displacement-mitigating role is contested. Some actors describe cooperatives as **innovators**, noting cases where they provided interim or alternative housing to families displaced by investor-led redevelopment. Others emphasize structural limits: some activists argue that cooperative engagement in mitigating displacement **remains marginal** and relies on voluntary goodwill rather than obligations. A member of the tenant's union explains:

> 'Cooperatives are a solution for many. But they are not prepared to respond to urban renewal projects, displacement, or anything else. It's just... it's not in their mindset. The reports say that all cooperatives were asked if they would build subsidised housing. And they said no, we want to decide for ourselves.' (250522_P8_ZH_Transcription, pos. 101)

Neighbourhood-based support structures are seen as key social innovations. Organizations such as the *Drehscheibe* and local community centres provide low-threshold support to residents facing displacement or in search of housing. Civic actors call for expanded, decentralized housing-search assistance, as existing services are overstretched or at risk of closure. Digital platforms are sometimes viewed with scepticism as they are hardly accessible to marginalized groups.

According to private-actors, mitigating displacement is the **responsibility of the municipality and housing cooperatives**, which are seen as key actors in Schwamendingen. They describe cooperatives as having the technical and organizational capacity to renovate, densify, and meet sustainability standards in aging housing stock, while municipal funding is considered crucial for land acquisition and the delivery of affordable housing. Looking ahead, developers express interest in **digital tool**s for project and portfolio evaluation, and institutional investors call for formalized roundtables with municipal authorities to streamline approvals while safeguarding social sustainability goals.

Municipal officials report active outreach to private property owners in Schwamendingen to clarify their redevelopment intentions. The city has also begun to institutionalize monitoring of new developments, including multi-year follow-ups to verify promised rents, affordability levels, and social measures. As for other large or sensitive projects within the entire city, high-level round tables between developers and municipal departments are used to coordinate phased construction and negotiate socially acceptable implementation in Schwamendingen.

6. Critical analysis: Zurich

Across private, public, and civil society actors, there is broad agreement that climate adaptation strategies—such as densification policies, energy retrofits, and large-scale greening projects like the *Überlandpark* in Schwamendingen—contribute to rising housing challenges. However, assessments diverge significantly regarding the specific drivers of housing challenges and appropriate policy responses. While **rising asking rents** and **displacement linked to renovation and demolition** are frequently highlighted as key challenges, actors consistently stress that these dynamics are not primarily, nor exclusively caused by climate adaptation strategies. Housing inequalities are thus the outcome of multiple, interrelated factors rather than of environmental policies alone.

Especially civic actors describe Zurich's housing situation as a systemic and long-term crisis with spillover effects into other domains, including **labour markets** and **social integration**. Three problems are emphasized. First, extremely high asking rents, which make access to the market impossible or increasingly difficult for households with low or medium incomes. Second, *renoviction*, where renovation or redevelopment leads to contract termination. Third, the increase of temporary housing solutions which postpones, but does not solve displacement pressure. Affected groups include not only low-income households but also segments of the middle class, seniors, families, and single households. The consequences of displacement have become more severe due to high asking rents: Especially social workers report that finding housing in Zurich has been difficult but is getting almost impossible for tenants with limited financial resources such as working poor or single-family households, tenants with digital or language barriers, insecure employment, or for households with specific spatial needs, such as families.

The **drivers for housing inequality** are perceived differently as well. Civil society actors emphasize speculation, rising land prices, limited municipal intervention capacity, and the insufficient stock of non-profit and cooperative housing as crucial drivers. They also identify changes in spatial planning—especially densification without social safeguards —and shifts in supply towards households with very high purchasing power as central in influencing rent prices. Energy refurbishments are not consistently perceived as a direct cause of displacement; rather, renovation is often described as a pretext to terminate leases and reintroduce dwellings to the market at substantially higher rents.

Quite differently are the perceptions on the driver of housing challenges within the private sector. For-profit private sector representatives stress the extensive regulatory frameworks, (the fear of) political initiatives regulating housing supply or rent levels, long waiting periods for building permit, or general state-interventions as hindering housing supply. Property valuations, which rely primarily on expected market rents, vacancy rates, and demand indicators, contribute to reinforcing price dynamics. In new developments, projected rents are treated as the starting point from which construction costs and land prices are derived, not vice versa. Densification, particularly through adding floors, is framed as an essential investment strategy in land-scarce urban areas, supported by the perceived stability of Swiss real estate as financial asset.

Public authorities point to structural constraints, including demand pressure from higher-income in-migrants, limited tools to capture value increases from rezoning, or restricted leverage over private developers. Across these perspectives, a recurring concern is that densification without strong social requirements results in 'built density with displacement'. Energy regulations or public investments in large infrastructural projects such as the *Überlandpark* can also trigger premature refurbishments and accelerate the loss of affordable housing. At the same time, lengthy approval procedures and regulatory complexity are partly recognized as exacerbating supply shortages.

6.1 Housing inequalities in Altstetten: Key aspects

Historically an 'arrival neighbourhood' with a high share of migrants and working-class households, Altstetten has undergone **profound socio-spatial restructuring** over the past three decades. The first phase of new developments concentrated on industrial sites and brownfields—particularly along railway corridors—and accordingly did not cause much displacement, as substantial land reserves could be mobilised without directly affecting existing residents. These large-scale developments are associated with a high-income segment and/or demographic shifts: wealthier households with young children move in, contributing to a reconfiguration of age and class structures. However, recent redevelopments are replacing the existing housing stock leading to a rise in the cancellation of long-standing rental contracts and a growing risk of displacement. Here, seniors, families with teenage or young adult children, and low or middle-income tenant tend to move out.

Rising property values in Altstetten are then closely linked to rezoning, large-scale redevelopment processes and to improvements in transport and service infrastructure, including the upgrading of the railway station. These developments are widely understood as key factors enhancing the neighbourhood's **market attractiveness**. Private market analysts further acknowledge that environmental and green features, including nature-based solutions, influence property values indirectly. This perspective is consistent with broader investment logics in Zurich's real estate market, where expectations regarding projected rental income constitute the central reference point for development decisions and valuation practices.

Impacts of displacement

Altstetten has long functioned as an arrival neighbourhood in which public institutions and civil society actors invested heavily in integration through schools, youth centres, and social services. Forced relocation **interrupts educational trajectories**, social networks, and access to local support infrastructures. When families are displaced, these investments are lost, as children must change schools and households lose contact with familiar support structures.

Furthermore, displaced residents include also craftspeople in skilled trades and construction, elderly residents, families with children, and single-parent households. Hence, the affected

population in Altstetten is highly heterogeneous. NGOs repeatedly encounter the same pattern: they support apartment searches, yet housing supply at affordable prices is largely absent. This creates a structural mismatch between public expectations—namely that social organisations can 'solve' housing problems—and their actual mandate and capacity. Social services alone cannot compensate for systemic scarcity.

Temporary rental contracts and early lease terminations are common, often linked to anticipated renovation or redevelopment projects. These practices increase insecurity and accelerate displacement into the peri-urban ring, particularly to municipalities such as Dietikon and Schlieren.[15] Elderly tenants are described as especially vulnerable, while digitalisation of housing searches constitutes a barrier for households with limited technological skills or language proficiency.

After relocation, many families disappear from local networks and support systems, making it impossible to assess their living conditions or long-term outcomes. The interviews reveal a knowledge gap regarding displaced residents: neither civic nor public actors track where they relocate or how they are affected.

Construction noise is repeatedly identified as a central stress factor shaping everyday life in Altstetten, symbolising the permanent state of transition characterising the neighbourhood.

Large-scale lease cancellations and redevelopment dynamics

Major redevelopment projects accompanied by mass lease cancellations, involving institutional investors and large private real estate developers are crucial to understand housing inequalities in Altstetten. Temporary contracts prior to renovation have become a recurring feature of such projects, systematically weakening tenants' security.

[15] Neighbouring agglomeration municipalities.

Figure 4: Mass cancellation of rental contracts of housing soon to be demolished by private developer, Altstetten. Source: Photo by Luisa Gehriger (2025).

Critics also note that some of these new developments achieve no or only limited increases in density. Especially in German-speaking Switzerland, occupants of replacement developments tend to consume more living space per person than residents of the buildings that were demolished. Consequently, construction-led densification does not translate one-to-one into higher occupancy density (Kauer et al., 2025).

Limited mobilisation and fragmented resistance

Tenant mobilisation in Altstetten is comparatively weaker than in neighbourhoods such as Schwamendingen. Civic actors attribute this difference to the great population heterogeneity in Altstetten and to the strong presence of the *Mietenplenum* and social service in Schwamendingen. In contrast to residents of housing cooperatives, households in the private rental sector face greater displacement risks but often lack organisational resources or long-term stability to mobilise collectively. Activists mention widespread resignation and a perception that structural forces are difficult to challenge. Beyond material displacement, civil society actors emphasise forms of social and economic dispossession: everyday life, social networks, and local cultural practices are gradually absorbed into rising land values and capitalised upon

through redevelopment. At the same time, working-poor households experience a loss of work–life balance as displacement increases **commuting distances** and **transport costs**.

The city administration: Between densification agendas and displacement pressure

Densification is broadly recognised as necessary to address housing shortages and environmental goals by the municipality, yet it is also acknowledged to produce displacement in the absence of strong social requirements. In some cases, private developers design large-scale site developments (*Arealüberbauungen*), in ways that **avoid triggering the regulatory thresholds** that would require approval by the municipal council, thereby limiting political scrutiny and democratic oversight.

6.2 Housing Inequalities in Schwamendingen: Key aspects

The case of Schwamendingen illustrates how large-scale green infrastructure projects can become embedded in broader processes of market-driven urban restructuring. While the *Überlandpark*—has significantly improved environmental living conditions in terms of noise reduction, improved air quality, enhanced surroundings, and access to high-quality recreational space, it has also contributed to rising property values and redevelopment dynamics that **disproportionately affect socially vulnerable groups**. Displacement in the district is both ongoing and delayed, facilitated by temporary contracts and gradual tenure erosion. Civil society responses range from organised resistance to pragmatic cooperation yet remain constrained by structural shortages of affordable housing and limited regulatory tools. As in other parts of Zurich, housing inequality in Schwamendingen emerges less from environmental policy alone than from its interaction with market dynamics and insufficient social safeguards.

Accordingly, the Überlandpark is only *one* among several drivers of rising rental prices, redevelopment and displacement pressure in Schwamendingen. Long-term urban restructuring, an ageing housing stock, population growth, and the location of the district also play major roles. Nevertheless, large-scale infrastructure and greening projects are widely acknowledged to exert a strong influence on land and property values. Market analysts report a noticeable increase in the willingness to pay among prospective tenants in Schwamendingen.

Environmental upgrading functions as a **catalyst that accelerates market-led transformation rather than as its sole cause**. While the city's planning documents emphasise environmental and urban quality improvements, there is an absence of binding measures to secure long-term affordability or protect vulnerable tenants.

Low-income migrant and Swiss households, families, and older residents are particularly exposed to displacement risks. In the neighbourhood, redevelopment-related large-scale

cancellations of rental contracts at comparable affordable rent levels constitute a central mechanism of displacement. For affected tenants, access to housing is constrained by multiple, overlapping barriers. Rapidly rising asking make it difficult to find housing within the neighbourhood or city. However, precarious employment relations, digitalised application procedures, and language barriers further restrict participation in the tide housing market. However, even in Schwamendingen, displacement does not affect a homogeneous population; rather, it encompasses a diverse and heterogeneous set of households whose vulnerabilities vary in form and intensity.

Displacement as a delayed and partially hidden process

Displacement in Schwamendingen must be understood as both an ongoing and a future phenomenon. City reports suggest that a portion of residents can remain in the district after redevelopment (Stadt Zürich, 2019b). However, both civil society actors and urban planners caution that this apparent stability is misleading, as many of these households hold temporary rental contracts that are likely to expire in the coming years. From this perspective, displacement is not a singular event but a **prolonged process** unfolding over time. The occupation of vacated dwellings by temporary tenants has also generated social tensions, including forms of alienation and conflict or racist resentment between established residents and newcomers.

A recurring theme then is the quality of follow-up housing solutions after renovictions. Temporary contracts, rents that exceed households' financial capacities, small or overcrowded apartments, and rising indebtedness are frequently reported outcomes.

Between resignation and resistance: civil society responses

Civil society reactions in Schwamendingen oscillate between resignation and organised resistance. The tenant network *Mietenplenum*, which coordinates solidarity actions in cases of mass lease terminations, directly interfered in several large-scale displacement cases in the district.

Figure 5: Tenant protest in Schwamendingen. Source: Photo by Mietenplenum (2024)

Interviewees therefore stress the need for stronger coordination between the city and cooperative housing providers, as well as complementary public instruments to address affordability at scale. However, while semi-public interventions and counselling have been tested in Schwamendingen, most cancellations and displacements in the private sector could so far not be prevented.

6.3 Cross-case synthesis: Stressors and actors in the production of (in)justice

6.3.1 Type of stressors

Across both case studies, housing inequality such as demolitions, renovations, or rising asking rents is shaped by a combination of interacting stressors. While infrastructural improvements play a role, the structural core of rent inflation lies in population growth driven by higher-income in-migrant tenants (from the surrounding region and abroad), alongside rezoning processes, and escalating land prices.

At the same time, several respondents highlighted that the most abrupt rent increases often occur not through institutional investors, but also through **private landlords following**

inheritance, who rapidly adjust rents to the highest market level. Most property valuations take maximum profits as a benchmark, contributing to rising prices. For pension-fund-linked developers, renovations have also become a central investment strategy, also frequently targeting returns above legally permitted thresholds.

6.3.2 Types of actors involved

Among private actors, institutional investors—particularly pension funds and insurance companies—play a central role in shaping redevelopment. These actors emphasise their **dual responsibilities** to generate stable long-term returns to safeguard the interests of their insured persons, which structurally positions them in a conflict of interest with longstanding tenants. Investment strategies are typically defined by investment committees and boards of trustees and involve either acquiring projects already extensively planned by developers or developing them in-house.

New construction is presented as the **main solution** to housing shortages by private developers**,** often justified by demographic arguments linking population growth to the financial sustainability of social security systems. This perspective is accompanied by advocacy for **building higher and faster,** prioritising productivity gains, leaner planning procedures, and accelerated construction processes as the main levers to counter rising costs—thereby shifting pressure onto construction firms and property management companies.

Inside public administration: Growing awareness, but internal differences

In both case studies, public actors—particularly at the municipal level—emerge as **increasingly aware** of the social consequences of current housing and redevelopment dynamics yet institutionally constrained in their capacity to respond. **Progressive orientation within the City of Zurich** is driven less by abstract policy agendas than by practical pressure from within the administration itself. Municipal social services, which are directly confronted with the effects of skyrocketing asking rents and growing hardship among displaced tenants, have become key internal advocates for stronger intervention. Their assessments have been reinforced by political mobilisation, including protests against displacement and tenants self-organizing, which further elevated housing inequality on the local political agenda.

Governance constraints are pronounced at the cantonal level. This legal framework significantly **restricts municipal room for manoeuvre**, particularly regarding rent regulation, stronger tenant protection, or mandatory social quotas in private redevelopment projects. As a result, even where political will exists on the municipal level, implementation capacity remains limited.

Furthermore, within the municipal administration, there are **differences among departments** on how to address housing inequalities. Especially, there is no consensus on whether displacement constitutes a distinct and measurable problem, and responsibility for addressing it remains **institutionally diffuse**. While some municipal representative characterised current urban policy as marked by a trade-off between environmental ambitions and social concerns, others clearly emphasis an extensive will to act against unaffordability and displacement. In

the past, enthusiasm for energy-efficient retrofitting and urban design quality has, in practice, **sidelined social issues** related to affordability and displacement. In this sense, ecological modernisation is not only a technical project but also an institutional priority that competes with social policy objectives for attention, resources, and political legitimacy.

This fragmentation is reinforced by the internal organisation of the city administration. Departments concerned with urban development and social sustainability are structured as largely separate entities. While the Office for City Development produces reports, concepts, and participatory formats on social sustainability, planning and building departments are only marginally involved and may not integrate these insights into concrete zoning and redevelopment decisions. Several interviewees from both public and civic organisations criticised this separation not only as inefficient and symptomatic of bureaucratic compartmentalisation, but also as **politically intended**, as it made it possible to postpone effective measures for mitigation in the past.

Growing civic pressure

Redevelopment pressure in Zurich has intensified markedly in neighbourhoods where **building typologies** have reached the end of their renovation cycle, **ownership structures** are dominated by large-scale rather than family landlords, and existing rent levels remain comparatively low, thus **enabling substantial increases** once new contracts are issued after redevelopment. Apart from low-income household, displacement risks extend across a socially heterogeneous tenant population, while **lower middle-income households**—particularly families who do not qualify for public assistance—are increasingly falling through existing support structures and face heightened vulnerability to be displaced.

Within this context, different tenant groups, tenant organisations, or neighbourhood centres have become crucial in coordinating collective responses to mass lease terminations, supporting displaced tenants, organising public demonstrations, engaging in media outreach, and negotiating with a broad range of stakeholders. Their activities illustrate both the growing scale of redevelopment-induced displacement and the increasing reliance on civil society actors to articulate housing justice claims.

Figure 6: Front housing demonstration Zurich, 2025. Source: Photo by Daniel Naef (2025)

6.3.3 Cross-cutting themes

A cross-cutting theme that emerged in both cases concerns the stabilising role of de-commodified housing—particularly **cooperative and municipal housing**—in shaping the social outcomes of green transition dynamics. In a market where asking rents reached levels that are increasingly **unaffordable for middle-income households**, older rental contracts and the non-profit housing stock constitute a crucial buffer against unaffordability and displacement.

At the same time, the protective function of cooperative housing is not uniform. The **allocation practices** of some housing cooperatives—at times conservative and occasionally exclusionary—can restrict access for certain social groups and limit the socio-demographic diversity of residents. Consequently, while de-commodified housing can mitigate the exclusionary effects of market-driven redevelopment, its capacity to counteract housing inequalities remains contingent on both the inclusiveness of allocation criteria and the scale at which such housing is expanded.

6.4 Implications for just transition debates in Zurich

Higher incomes, bigger flats

An important implication for debates on a just transition in Zurich concerns the distributive effects of residential space consumption. Green or energy-efficient redevelopment is often criticized when **targeting high-income households with large per capita space consumption**, undermining ecological objectives of densification. In designated densification zones in Zurich, both per capita living space and taxable incomes tend to be comparatively low, whereas areas outside these zones are characterised by **larger dwellings and higher incomes** (Stadt Zürich, 2025i). Especially high asking rents in for-profit new developments are designed for a different clientele with a higher consumption of living space, in some cases producing outcomes that are the opposite to energy-efficiency measures.

Densification and energy-efficient construction, when embedded in **market-driven instead of needs-based allocation mechanisms**[16] risk reinforcing socio-environmental inequalities rather than mitigating them, thereby **challenging core assumptions of a just green transition**. In this sense, rising residential space consumption can be understood as offsetting the benefits of technically energy-efficient buildings by socially and environmentally regressive patterns of residential space use.

Public cost of displacement

Displacement can also generate substantial **public costs** that extend beyond the immediate loss of housing. Interviews with school representatives and local NGOs consistently highlight how public and civic investments in **social integration and education**—such as support for newcomer families, educational programs, and neighbourhood-based outreach—are undone when households are forced to move. For example, in Altstetten and Schwamendingen, initiatives that facilitate language acquisition, school enrolment, and participation in community life are disrupted, eroding social networks and undermining long-term cohesion. A further dilemma arises with older residents occupying larger, underutilised apartments: encouraging **early relocation to retirement homes** can free up units for larger families, but it can also imply significant public costs when elderly enter retirement homes prematurely and rely on public support to pay for care facilities. Civic actors and social organisations highlight that displacement often results in the loss of access to public services, social infrastructure, or care networks which in turn can exacerbate **psychological burdens** such as stress, depression, and social isolation—consequences that also place additional pressure on public budgets. In sum, the social costs of displacement are multi-layered, encompassing not only the material disruption of housing but also the erasure of community ties, the forfeiture of social investments, and the weakening of the social fabric that underpins equitable urban life.

[16] Market-driven allocation mechanisms are predominant in the private sector, where access to housing is determined primarily by the prospective tenant's ability to pay the asking rent. In contrast, needs-based allocation mechanisms are typical of most cooperative and municipal housing, where dwelling size is generally assigned according to household composition (number of residents plus one determines number of rooms).

Innovation though regulation?

The staged relocation (*Etappierung*) of a large housing estate by a for-profit actor, incorporating affordable rents for longstanding tenants, demonstrates how regulatory frameworks can serve as **catalysts for socially innovative practices** in private housing renewal. Although many in the private sector view Zurich's housing affordability regulations as a significant constraint on the provision of sufficient housing, our data—including perceptions of for-profit private developers themselves—indicate that proactively anticipating and engaging with these **regulations became a key driver of social innovation** in project implementation. Political pressure on property owners, coupled with the risk of project delays due to opposition, produced mutually beneficial outcomes for both tenants and developers: it facilitated tenant security for longstanding residents, enhanced **planning certainty for the developer**, improved public acceptance of the project, and bolstered the developer's reputation within the civic and public sphere.

Three factors were crucial **drivers for action** on the side of the developer: (1) minimising political and regulatory hurdles through alignment with municipal priorities, (2) ensuring social responsibility towards existing tenants, (3) maintaining cash flow and long-term economic stability. According to the developer, the staged renovation process was much more related to internal property management, corporate culture, long-term investment horizon, and focus on stable tenant populations, and less to public recognition or reputational signalling to peers. Nevertheless, **challenges** remain. Communication with tenants regarding future rents and the timing of relocations was initially limited, a recurring concern also voiced by representatives of tenants. Consequently, only those tenants who were present before the planning phase fully benefited from the social implementation; tenants who arrived later were offered only temporary contracts, highlighting persistent inequities even within socially conscious redevelopment.

The rise of temporary contracts

Temporary contracts have emerged as a central mechanism shaping both the persistence and deferral of displacement in Zurich's redevelopment areas. In some cases, tenants receiving cancellations of their rental contracts can **remain within their neighbourhoods**, but **only temporarily**. Especially large-scale redevelopments, even in the cooperative sector, have often prioritised longstanding tenants (*Altmieter*), while later-arriving residents were offered only temporary agreements.

In Schwamendingen, data from local activist groups reveal a shift from long-term contracts to temporary tenancies among vulnerable tenants, with many residents remaining in the neighbourhood but lacking long-term security. Their eventual displacement remains likely, highlighting a deferred rather than resolved housing insecurity. Accordingly, the prevalence of temporary contracts **obscures the extend of displacement** in Schwamendingen.

6.5 Implications for policy mitigating housing inequalities

The following policy recommendations synthesize the key insights derived from the empirical data collected in this study.

Knowing the added value

Actors from the public, civic, and private sectors identify the reform of Article 49b of the Cantonal Planning and Building Act, within the ongoing revision of the Bau- und Zonenordnung (BZO), as a key policy lever for mitigating housing inequalities in Zurich. This reform enables municipalities to require a proportion of affordable housing whenever redevelopment or rezoning generates additional land value, effectively linking urban densification and social sustainability.

Implementation of Article 49b illustrates the trade-offs involved in balancing economic viability, political acceptance, and social outcomes. Interviews with private actors indicate that socially sustainable measures—such as preserving low rents for long-term tenants—are frequently achieved only through strategic compromises. In particular, the municipality's negotiating power during land-swap arrangements often becomes a decisive factor in enabling such outcomes. Other trade-offs could include accelerated planning procedures, streamline building permit approvals, and reduce legal challenges in exchange of a **share of affordable housing**, while providing developers with **planning security** that supports socially responsible project implementation. In this way, regulatory frameworks like Article 49b not only **safeguard municipal influence** over land use but also create mechanisms through which private-sector development can advance social sustainability objectives.

Private sector as crucial lever for housing affordability

The private sector, particularly the stock of older rental housing, plays a central role in maintaining housing affordability in Zurich. While median rents may appear moderate, this is largely attributable to the prevalence of older contracts with low rents and the affordability of cooperative or municipal units; by contrast, newly developed units in the free market remain largely inaccessible to middle-income households. This underscores the importance of leveraging **private sector housing as a social resource** in conjunction with non-profit housing stock.

Civic actors strongly advocate for policy innovations that seek to more systematically harness private-sector development in pursuit of social objectives. For example, building permits could be conditioned on the provision of 25% affordable housing, and projects exceeding 100 units may require the submission of a **mandatory report** on socially sustainable development plans. Such instruments enhance the municipality's capacity to steer private investment toward socially desirable outcomes within a market-driven context.

Climate objectives could further strengthen municipal leverage, but only if the **grey emissions** associated with extensive housing demolition are properly accounted for and linked to policy measures and subsidies. Additionally, financial support for climate adaptation and retrofitting

could be tied to **social criteria**, such as rent affordability and tenant security, ensuring that environmental goals are pursued in tandem with housing justice.

Expanding the role of non-profit housing

To achieve the city's *Drittelsziel* (one-third target of non-profit affordable housing), the municipality thus relies not only on expanding non-profit housing provision but also on leveraging private-sector housing through regulatory tools and planning mechanisms. Apart from the targeted interventions in the private housing market discussed above, in the context of Zurich's growth mandate, the municipality has three main options: Purchasing and constructing **new municipal housing**—often prohibitively costly but worthwhile as long-term investment in municipal budgeting; developing municipal land—which is limited and contested; and supporting non-profit cooperative actors. Especially **large-scale** municipal and cooperative housing developments could have the potential to address housing challenges without directly placing additional pressure on the existing housing stock.

Complementing these strategies, actors from the civic, private and public sector stress that the *Wohnraumfonds* should be expanded to provide additional **interest-free loans** to non-profit housing providers. Non-profit housing providers have historically played a crucial role in ecologically and socially sustainable refurbishment and in enabling denser, yet socially sensitive, renewal. However, high regulatory requirements, lengthy approval processes, and frequent objections can prolong project timelines, and increase construction costs. The example of Zurich's first **high-rise cooperative housing project** demonstrates both the cautious approach and the potential of cooperatives to contribute meaningfully to a densifying city.

Campaigns and taxation as tools to limit overpriced sales

Actors across the public, civic, and private sectors emphasize that a major challenge in Zurich's housing market stems from inherited private property, which is often sold to the highest bidder and thereby contributes to rising rents. To address this issue, the municipality or canton could implement campaigns promoting **socially sustainable property transfers**, using **tax incentives** to encourage sales to non-profit actors, including cooperatives or municipal housing providers. Such measures would help preserve and expand the affordable housing stock while mitigating speculative pressures in the private housing market.

Rent caps after redevelopment

Experiences from Swiss cities such as **Basel** and **Geneva** illustrate the potential and limits of tenant-protection measures in mitigating displacement and rising rents. Regulatory interventions affect **property valuations** by altering projected income potential or increasing perceived risk, which is said to initially slows investment activity. However, municipal tenant-protection rules have **tempered the price spiral** in for-profit housing, resulting in fewer tenant displacement and the possibility of non-profit actors to re-enter the market.

As market analysts note, long-standing regulatory frameworks—such as those in Geneva—demonstrate that investors tend to adapt to new rules over time, with development activity

resuming once regulatory effects become predictable and are incorporated into market expectations. This suggests that temporary slowdowns in construction are not inherently permanent but reflect an initial adjustment period.

Social sustainability label for the building industry

Several actors have proposed introducing **social sustainability labels** analogous to existing certifications for ecological or energy-efficient building practices. Such a label would provide a **clear regulatory framework** for developers, signalling expectations for socially responsible practices, including tenant protection, affordability, and community stability. For municipalities, the label could serve as a lever to **link building permits** and approvals to demonstrated social sustainability. This approach offers a mechanism to institutionalize social criteria in urban development, complementing environmental and technical regulations.

Reporting and monitoring

Effective reporting and systematic monitoring of displacement pressures and rent dynamics are essential for identifying which social groups are most affected and the specific forms of vulnerability they face. Robust reporting frameworks can also support social innovation among institutional investors, for instance by encouraging strategies that reconcile financial returns with tenant stability and long-term residential continuity.

However, cooperation between key actors—private real estate owners, tenant associations, public administrations, and civic organizations—remains limited. Initiatives by the municipality such as multi-stakeholder roundtables, intended to foster joint solutions, often result in **disillusionment**, as responsibilities are deferred. Consequently, most displaced tenants are forced to leave, emphasizing the need for robust monitoring and accountability mechanisms.

Neighbourhood-based support structures for tenants

Both civic and public actors emphasise that neighbourhood-level support services play a crucial role in mitigating housing inequalities, particularly for vulnerable groups such as low-income households, migrants, and older residents. Local neighbourhood hubs are central, providing **low-threshold access to tenant counselling**, outreach social work, and guidance in flat searches. Other municipal and NGO initiatives offer complementary support, helping residents navigate the housing market and access available units. However, despite the range of services available, support measures alone cannot compensate for the scarcity of affordable housing. Private-market rents are generally too high for very low-income groups, leaving cooperative and municipal housing as the main realistic options.

In response, some non-profit developers are introducing **new allocation criteria**, such as neighbourhood connections, to prioritize housing for residents with established local ties. Initiatives exploring flat-change mechanisms aim to maintain household stability in the context of rising rents and aging populations, highlighting the importance of neighbourhood-based strategies in fostering both social and spatial continuity.

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Appendix 1 – Glossary

Abbreviation	Full name
BZO	Bau- und Zonenordnung (Building and Zoning Regulation)
FDP	Freisinnig-Demokratische Partei; economic-liberal party
NGO	Non-profit organisation
NBS	Nature-based solution
SVP	Schweizerische Volkspartei; Swiss People's Party (national-conservative party)
PBG	Planungs- und Baugesetz (Planning and Construction Act)
SPA1	Spatial Planning Act (Revision 1)

Terms and Concepts	Full name
Arealüberbauungen	Large scale developments; according to the BZO, sites with more than 6000 m^2 can be developed with higher density than allowed for the zones they lie in.
Building and Zoning Regulation	*Bau- und Zonenordnung;* municipal building and zoning regulation
Cantonal Structure Plans	*Richtpläne;* cantonal planning tool, specifying zoning
Die Mitte	Centre to centre-right party
Drittelsziel	*Drittelsziel;* obliges the municipality to increase the market share of non-profit housing to one third

Frohburg	Housing estate with 307 dwellings; will be redeveloped with a staged redevelopment process with controlled rents for long-term tenants.
IG Nicht im Heuried	Neighborhood-based resistance group
Urban Equipe	Urbanists and consultancy in participatory processes
Mietenplenum	Tenant activist group
Right of first refusal	*Vorverkaufsrecht;* legal provision that gives municipality the priority to purchase a property before the owner can sell it to someone else
Spatial Planning Act	*Raumplanungsgesetz*; federal law introduced in 1979; in 2014, densification was introduced as a mandatory principle for cantons and municipalities
Überlandpark	*Überlandpark;* park on top of the highway enclosure in Schwamendingen
Volksinitiative	*Volksinitiative;* popular initiative
Wohnraumfonds	Municipal Housing Fund of 300 mio. CHF.

Appendix 2 – Key interview data and transcripts

#[17]	Position of Interviewee	Sector	Date of interview	Media
P8	Representative of tenants' union	civic	19.05.25	In person
P9	Representative of office engaged in participation and urban governance	civic	20.05.2025	In person
P12	Social worker, organisation for youth work	civic	06.06.2025	In person
P13	Representative of group of activists	civic	06.06.25	In person
P14	Representative of NGO, responsible for housing consultation	civic	19.06.25	In person
P15	Social worker, neighbourhood hub Altstetten	public	16.06.2025	In person
P16	Representative of city administration, department for urban development	public	26.06.2025	In person
P17	Representative of a private real estate investor	private	24.06.25	In person
P18	Activist and local resident	civic	08.07.2025	In person
P20	Representative of homeowners' association	private	09.07.25	In person

[17] Gaps appear in the interviewee numbering because interviewees were numbered continuously across the three case studies Amriswil, St.Gallen and Zurich.

P21	Representative of housing co-operative	private	09.07.25	Online
P24	Representative of local school	public	17.07.2025	Online
P29	Representative of real estate consultancy and data analytics firm	private	28.07.25	Online
P31	Social worker, neighbourhood hub Schwamendingen	civic	29.07.25	In person
P32	Representative of group of activists	civic	29.07.25	Online
P33	Representative of a private real estate investor	private	30.07.25	Online
P35	Representative of alternative homeowners' association	private	05.08.25	In person
P36	Local resident	civic	05.08.25	In person
P44	Representative of city administration, department for municipal housing	public	25.08.25	In person
P45	Representative of neighbourhood association	civic	04.08.25	In person
P46	Representative of city administration, responsible for housing questions	public	20.08.25	In person
P52	Representative of city administration, tenant support office	public	18.09.2025	In person
P53	Representative of real estate developer	private	25.09.25	In person
P54	Representative of city administration, planning department	public	30.09.25	In person

Appendix 3 – Key initiatives

Popular initiatives on housing Zurich

High levels of political participation on housing issues demonstrate the urgency of the housing crisis in the Zurich metropolitan area. Thousands have participated in mass demonstrations against the housing crisis, and various activist groups have formed to contest evictions and displacement. Meanwhile, many initiatives have been submitted at cantonal and municipal levels in recent years. Cantonal legislation is important for housing issues because municipal planning is based on the cantonal *structure plan* (Richtplan) and the cantonal *building and planning act* (PBG).

Popular initiatives Canton ZH:

- Cantonal popular initiative for *more affordable housing in the canton of zurich* (Mehr bezahlbare Wohnungen im Kanton Zürich) (2023) is currently discussed in the cantonal council
- Cantonal popular initiative for *more affordable and non-profit housing* (Wohnungsinitiative) (2023) is currently discussed in the cantonal council
- Cantonal popular initiative for *enabling more homeownership* (Wohneigentums-Initiative) (2023) is currently discussed in the cantonal council
- Cantonal popular initiative *housing protection initiative* (Wohnschutz-Initiative) (2024) was launched to improve conditions for tenants at cantonal level and curb gentrification and displacement. This initiative is specifically aimed at the problem of socially selective refurbishments in the city. It will be voted on in late 2025.
- In a popular vote in late 2025, the population will also decide whether the municipalities in Canton Zurich should have the right of first refusal in the event of major land and property sales in their area (Wohn-initiative).

Popular initiatives City of ZH:

- The municipal popular initiative *housing for everyone* (Wohnen für Alle) demanded that the non-profit sector covers a third of Zurich's rental market by 2040. As a result of the counter-proposal, which was accepted in a vote in 2011, the city council anchored a basic article on housing policy in the municipal ordinance, which, among other things, obliges it to increase the market share of non-profit housing to one third by 2050.
- Due to a revision of the *cantonal planning and building act* (PBG) in 2014, the municipality has rights to stipulate a minimum proportion of affordable housing in amendments to the building regulations and in design plans. In 2024, a popular initiative was started that pressures for the *implementation* of this law in the *municipal building and zoning regulation* (BZO) (Umsetzungsinitiative) (Alternative Liste, 2024). The city council is currently working on a counterproposal.
- A popular initiative demanding 2000 *more apartments for elderly people* (Mehr Alterswohnungen für Zürich) until 2035 was accepted by over 90 % in 2024, leading to an adjustment of the municipal ordinance.

- After a popular vote in 2023, a *municipal housing fund* (kommunaler Wohnraumfonds) of 300 mio. CHF has been installed as a counterproposal to the popular initiative *affordable housing for everyone* (Bezahlbare Wohnungen für Zürich) and is available as part of the promotion of non-profit housing since 2025.

Appendix 4 – Visuals Altstetten

Fig. A4.1: New development of municipal housing in brownfields/industrial sites, Altstetten (Photo: L. Gehriger 2025)

Fig. A4.2: Housing to be demolished for redevelopment in Altstetten (Photo: L. Gehriger, 2025)

Fig. A4.3: Housing to be demolished for redevelopment in Altstetten (Photo: J. Duyne, 2026)

Fig A.4.4 Housing to be demolished for redevelopment in Altstetten (Photo J. Duyne, 2025)

Fig. A4.5: Bachmattstrasse 39, Altstetten, 2023 (Photo J.Duyne, 2023)

Fig. A4.6: Bachmattstrasse 39, Altstetten, 2026 (Photo: J.Duyne, 2026)

Fig A4.7 : Old low-densitiy cooperative housing being demolished in Altstetten, 2022 (Photo: J.Duyne)

Fig A4.8: Densified new cooperative housing in Altstetten, 2026 (Photo: J.Duyne)

Fig. A4.9: New development by star architects Herzog and De Meroun in Altstetten (Photo: J. Duyne, 2025)

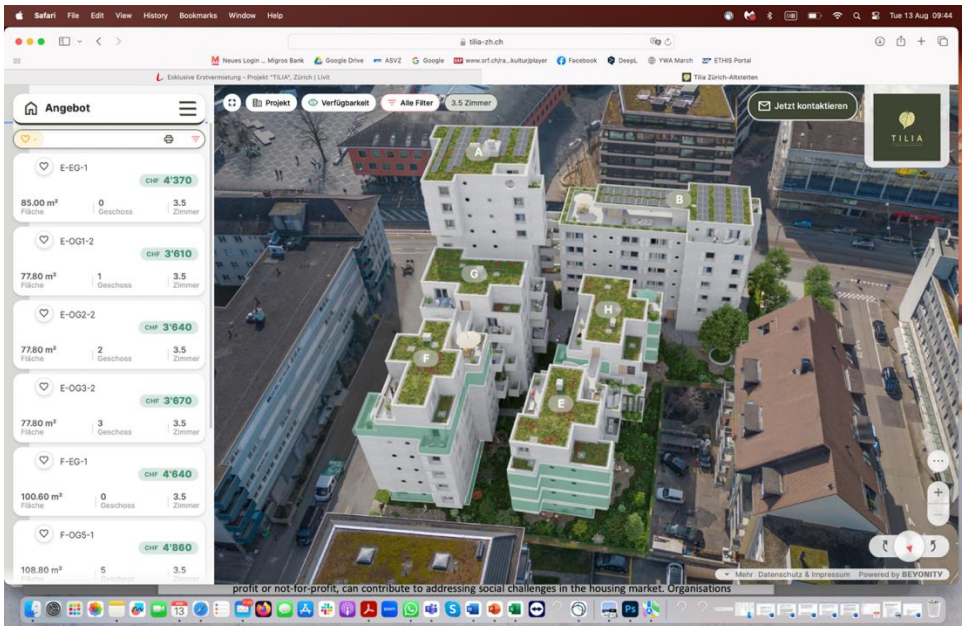

Foto A4.10: Rents in new Herzog and Demeroun development in Altsttetten (Photo: J. Duyne, 2025)

Appendix 5 – Visuals Schwamendingen

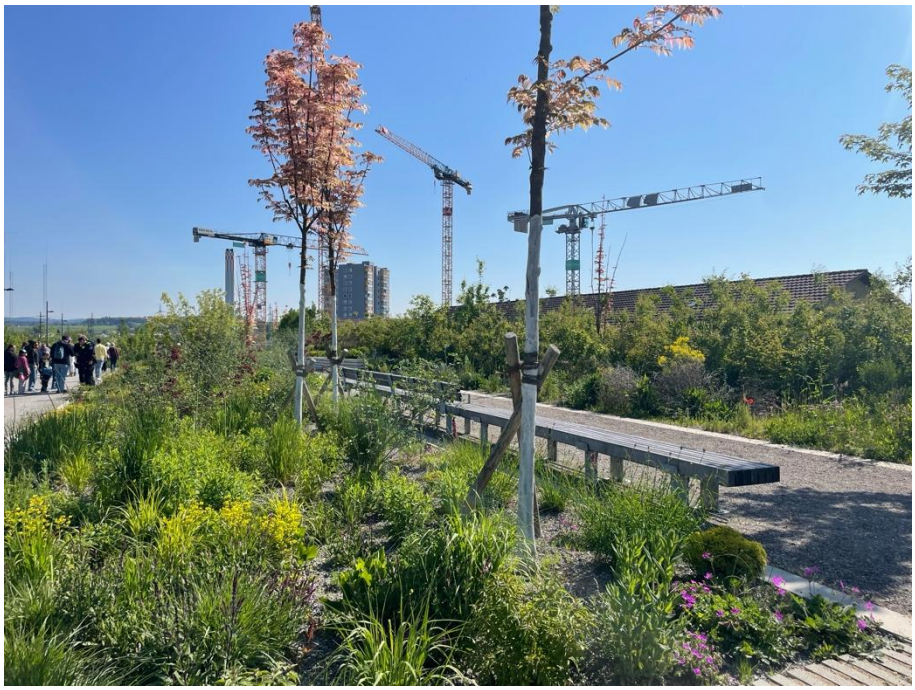

Fig. A5.1: The Überlandpark in Schwamendingen (photo. J.Duyne, 2025)

Fig. A5.2: Playground in Überlandpark in Schwamendingen (Photo: J. Duyne, 2025)

Fig. A5.3: View from the Überlandpark in Schwamendingen on the old housing stock (Photo: L.Gehriger, 2025).

Fig A5.4.: Soon to be replaced low-density cooperative housing in Schwamendingen (Photo: J.Duyne, 2025)

Fig. A5.5: New housing development along the Überlandpark (Photo: L.Gehriger, 2025)

Fig. A5.6: Old housing along the Überlandpark (Photo: L Gehriger, 2025)

Fig. A5.7 & A5.5.8: Cooperative showcasing their planned redevelopment at Überlandpark May 10th 2025 opening day (Photo: J.Duyne)

Fig. A5.9: Tenants protest in Schwamendingen (Photo: Mietenplenum, 2024)

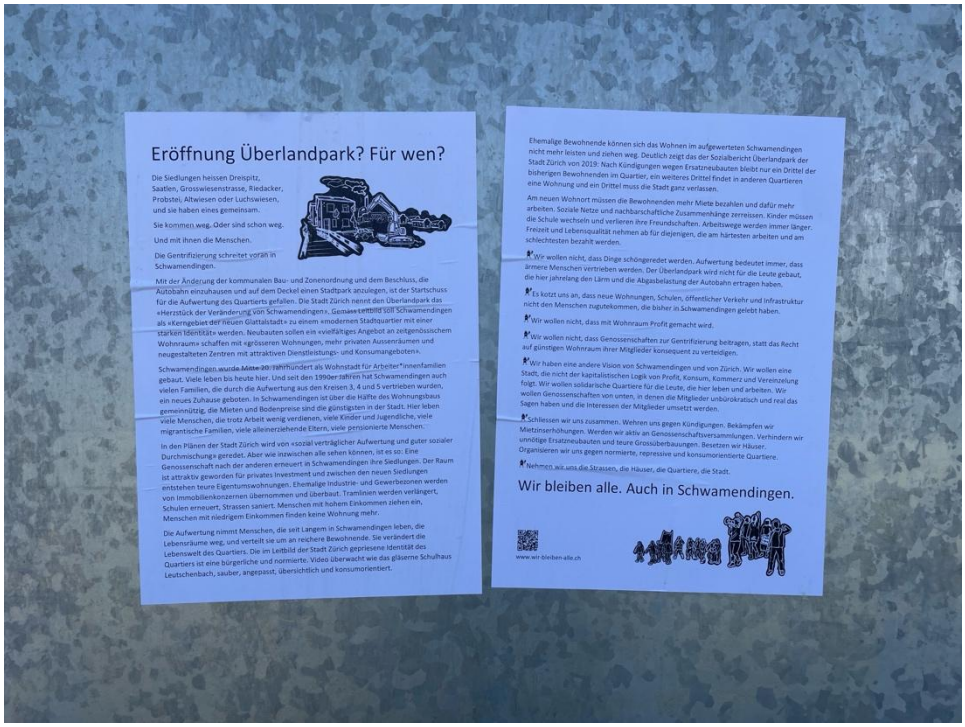

Fig. A5.10: Leaflet protesting park-induced gentrification and displacement (Photo: J.Duyne, 2025)