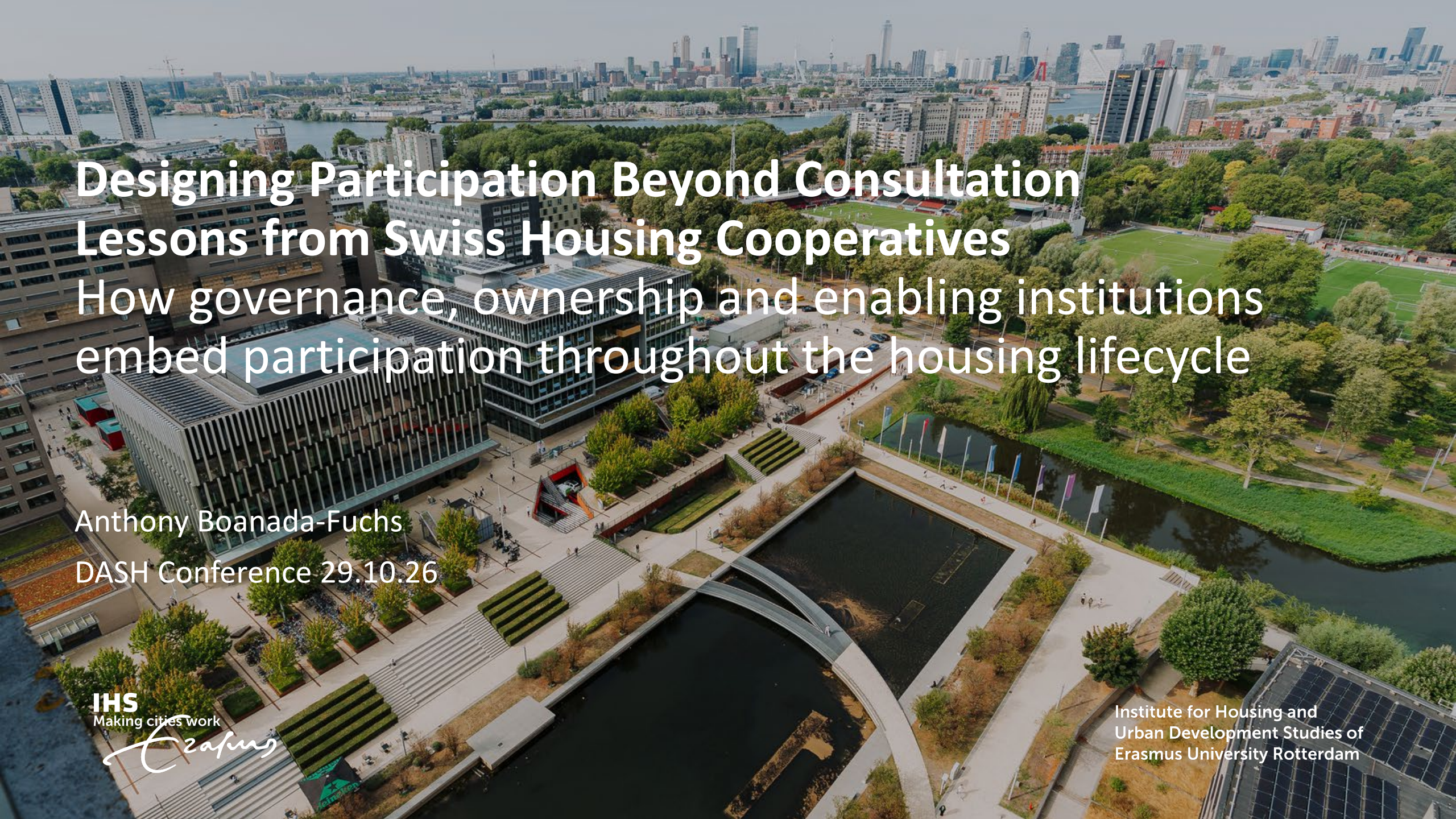


Designing Participation Beyond Consultation
Lessons from Swiss Housing Cooperatives

How governance, ownership and enabling institutions embed participation throughout the housing lifecycle

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Agenda

1. Why Participation Matters in Housing
2. Research Design and Literature Review
3. Swiss Housing Cooperatives: Key Characteristics
4. Participation Beyond Consultation
5. Affordability and Social Outcomes
6. Institutional Conditions for Success
7. Transferability and Policy Lessons
8. Conclusions



Why Participation Matters

Housing policies increasingly promote participation, but resident involvement often remains limited to temporary consultation exercises.

Challenges include:

- Participation with limited decision-making power
- Weak continuity after project completion
- Limited resident influence over housing management
- Difficulties in sustaining long-term engagement

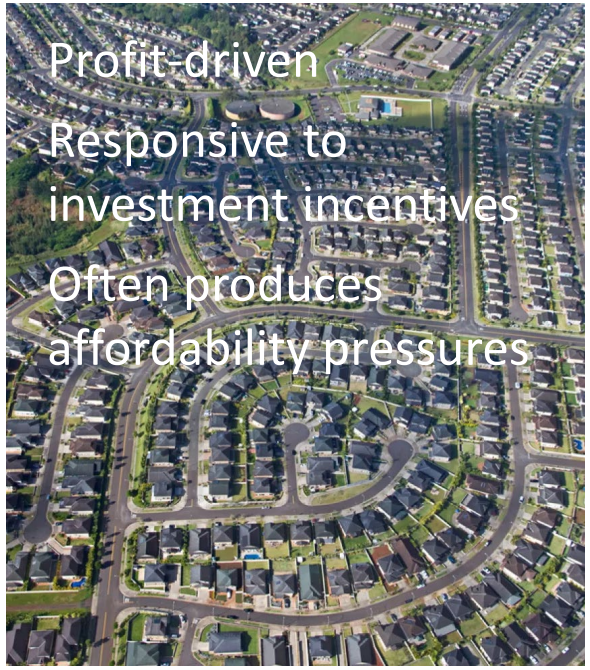
Swiss housing cooperatives offer an alternative:

- Participation is embedded in ownership, governance, management and community life.

Traditional Modes of Housing Supply



State-led housing



Market-led housing



Cooperative Housing

Research Question

Main Question

How can resident participation be institutionalised in housing provision and management?

Sub-questions

- How is participation organised within Swiss housing cooperatives?
- Which institutional arrangements support participation?
- What outcomes emerge from long-term resident involvement?
- Which lessons are transferable to other contexts?

Research Design

Structured Literature Review

Review of 24 key publications on Swiss cooperative housing

Focus on:

- governance
- participation
- affordability
- social integration
- institutional frameworks



Research Design

Thematic Analysis

43 characteristics identified and coded into five thematic areas:

- Governance
- Sociodemographics
- Integration
- Space and Social Practices
- Advantages and Motivations

Rank	No	Category	CH Literature	Balmer & Bernet (2015)	Barenstein et al. (2021)	Barenstein & Widmer (2019)	Birrer & Glaser (2017)	BWO (2013b)	De Jorge-Huertas (2020) Emmenegger, Fanghänel & Müller (2017)	Glockner & Gysi (2009)	Griffith, Jepma & Savini (2024)	Hill & Doluschitz (2014)	Katsakou (2010)	Koch (2021)	Martignoni (2017)	Pattaroni & Marmy (2016	Schmid (2005)	Sinning (2021)	Suter & Gmür (2018)	Suter (2016)	WGB (2022a)	Wetzel & Frischknecht (2019)
61		Governance	20																			
16	8	A form between rent and ownership / state and market		G	Gi				G			G		G			G		G			G	
26	6	Collaboration with external stakeholders			Gi			G				G			G		G					G	
18	7	Grassroots: bottom-up societal mechanism		G			P			G	P	G										P	P
5	13	Residents' selforganization: as initiated, planned, managed and/or governed by the residents.			Gi	G		G		G		G	G	G	G	Gi	Gi	G				P	P
13	9	The role of hierarchical power / professionalization						Gi			P	G			G		Gi	Gi		G		Gi	P
7	11	Members can take part in decision making or are at least well-informed			G		Pi	G		G		G			G		G		G	Gi	G	G	
18	7	Members can influence construction/design decisions					Pi		P	G					Pi		G		G			P	
33		Sociodemographics																					
18	7	Intergenerational living					P				P	G					G	P				G	G
29	5	Attractive for youngsters and families			G			G				Pi					G					P	
18	7	Housing option for elderly			G		P	G	Pi		P						G					G	
13	9	Mixture of household / housing sizes					P	G	P		G				G		G	P				G	G
38	2	Enclaves / closed communities			G							G											
36	3	Woman-friendly Housing							G			G			P								
29		Integration																					
18	7	Economic Mix / Different income groups				iG		Gi		G		i		Gi				P				Gi	
7	11	Social Mix			G			G	P	G		P		Gi	G	G		Gi				G	G
32	4	People with disabilities / Special Needs			G			G														G	G
18	7	Cultural Mix / Different nationalities or ethnicities			G	iG		Gi							G			Gi	P			G	
82		Space and Social Practices																					
18	7	A private space, individual freedom, individual capability					Pi			G			G			Gi				G		Gi	G
3	15	Integration / Creation of community		Gi	G	G	P	G	G	G		G	G		G	G		Gi		G		Gi	G
7	11	Solidarity / Egality		Gi	G	G	P	G		G		i	G					G				G	G
5	13	Socializing / Volunteering			G	G	P		G	G		G	G		Gi		Gi	G		G		G	G
38	2	Feeling at home								G													G
36	3	Reduced per person area															G					G	G
11	10	Sharing of rooms and community facilities or services (car, bikes, etc.)					P		G			G			G	Gi	Gi	G	P			Gi	G
4	14	A form of architecture			G	G	Pi	G	G	G	G	G		G	Gi	Gi			P			G	G
18	7	Communal activities, e.g. Urban gardening und farming										G			Gi		G	G	P			P	i
104		Advantages / Motivation																					
7	11	Sustainable development / Environmental awareness / Degrowth					Pi	P	G	P		G			P	G	G		P			G	G
1	16	Democratic / Participatory		G	G		P	G	G	G		G	G	G	G	G	G	G		G		G	Gi
32	4	Energy efficiency					P									Gi			P			G	
29	5	Ecological construction					Pi	P				P							P			G	
13	9	Insolvency-proof / anti financialization and speculation / post capitalism / anti-crisis		G	G			G				G			G			G	G			G	G
1	16	Affordable housing / Cost rent		G	G		P	G	G	P	G	G		G	G	Gi	G	G	G		G	G	
26	6	Focused on / Promoting the (social and economic) needs of ist members						G	G						G			G				P	G
11	10	Sense of community / Anti-seggregation / Lively			G	G		Gi		G		G	G			Gi					G	G	G
29	5	High service level / "better" housing and living areas							G	G		G										G	i
16	8	Political expression / radical living / resistance / marginals		G	G					G		G			G	Gi				G			G
26	6	Self realization / Autonomy of people								G		G	G		G			Gi			G		
32	4	Alternative lifestyle / postmoderinism / utopia / nostalgia								P		P			P	G							
32	4	High level of security of living						G											G		G	G	

What Does the Literature Say?

Most Frequently Identified Characteristics

- Affordable housing → **16**
- Democratic governance → **16**
- Community creation → **15**
- Self-organisation → **13**
- Shared spaces → **10**
- Sense of community → **10**

What Does the Literature Say?

Participation is one of the most consistently documented characteristics of Swiss housing cooperatives, alongside affordability.

What Are Swiss Housing Cooperatives?

Housing cooperatives are non-profit housing organisations collectively owned by their members.

<u>Residents are simultaneously:</u>

- Tenants
- Cooperative members
- Co-owners
- Decision-makers

Core principles

One member, one vote

Collective ownership

Non-profit orientation

Long-term stewardship

Participation Across the Housing Lifecycle

Planning	Development	Occupation	Management	Community Life
Residents contribute to project visions and design concepts.	Participation in working groups and consultation structures.	Democratic decision-making through general assemblies.	Resident committees and thematic working groups.	Neighbourhood activities, shared facilities and social initiatives.

Why Are Cooperatives Affordable?



Residents Are Both Tenants and Collective Owners

Rents are **based on actual costs:**

- Financing and debt servicing
- Maintenance and repairs
- Administration and management
- Long-term reserve funds
- Future renovation and replacement costs

Not based on:

- Market rents
- Property appreciation
- Shareholder returns
- Profit maximisation

Participation and Affordability

Participation and affordability reinforce one another.

Resident involvement contributes to:

- responsible stewardship
- long-term planning
- reduced turnover
- collective maintenance
- efficient use of shared resources

Affordability results from governance structures rather than subsidy dependence alone.



Social and Community Outcomes

Literature highlights:

Stronger neighbourhood ties

Mutual support networks

Collective responsibility

Social Cohesion

Mixed households

Intergenerational living

Social diversity

Inclusion

Shared facilities

Collective activities

Neighbourhood engagement

Community Building

The Governance Ecosystem

Swiss cooperatives operate within a broader enabling system.

Key actors:

- Residents
- Cooperatives
- Municipalities
- Cantons
- Federal Government
- Cooperative finance institutions



Participation is supported through institutional arrangements at multiple levels.

Traditional Modes of Housing Supply

municipal land policies

leasehold arrangements

preferential allocation

Land

revolving housing funds

cooperative loan mechanisms

favourable financing conditions

Finance

supportive legal frameworks

long-term policy commitment

Regulation

Participation Requires Institutions

Participation does not emerge automatically.

The literature identifies several enabling conditions:

- supportive legislation
- stable policy commitments
- access to finance
- access to land
- intermediary organisations
- cooperative federations

These institutions make participation durable and scalable.

Institutional Conditions for Success

Secure Legal Frameworks	Long-Term Public Commitment	Access to Land	Dedicated Finance	Sector Coordination
Clear recognition of cooperative housing models	Participation in working groups and consultation structures.	Municipal land policies enabling development. Preferential allocation Land lease	Tailored financing instruments for cooperatives Government garantees for lower interests	Federations and support organisations. Swiss Charter for Non-Profit Housing

Why Has the Model Been Resilient?

Swiss cooperatives have demonstrated resilience because they combine:

- democratic governance
- affordability
- professional management
- public support
- community engagement

The result is a housing model capable of enduring across generations.

What Can Be Transferred?

Not every country can replicate the Swiss model directly.

However, transferable elements include:

- participatory governance structures
- non-profit housing provision
- cooperative ownership approaches
- supportive finance mechanisms
- institutional support for resident participation

Implications for Housing Policy

Move beyond consultation.

Instead:

- create permanent participation structures
- link participation to governance rights
- support collective ownership arrangements
- build enabling institutional frameworks
- Participation should be a governance model, not merely a planning tool.

Main Findings

Democratic participation is a core feature of Swiss housing cooperatives.

Participation is embedded in governance and ownership structures.

Affordability and participation emerge from the same institutional design.

Municipal support, finance and legal frameworks are critical enabling factors.

The most transferable lesson is the institutionalisation of participation.

Conclusion

Swiss housing cooperatives demonstrate that:

- Long-term resident participation can be embedded in housing systems through appropriate governance, ownership and policy arrangements.

The key lesson extends beyond affordable housing:

Resilient housing systems depend on institutions that enable residents to shape, govern and sustain their communities over time.