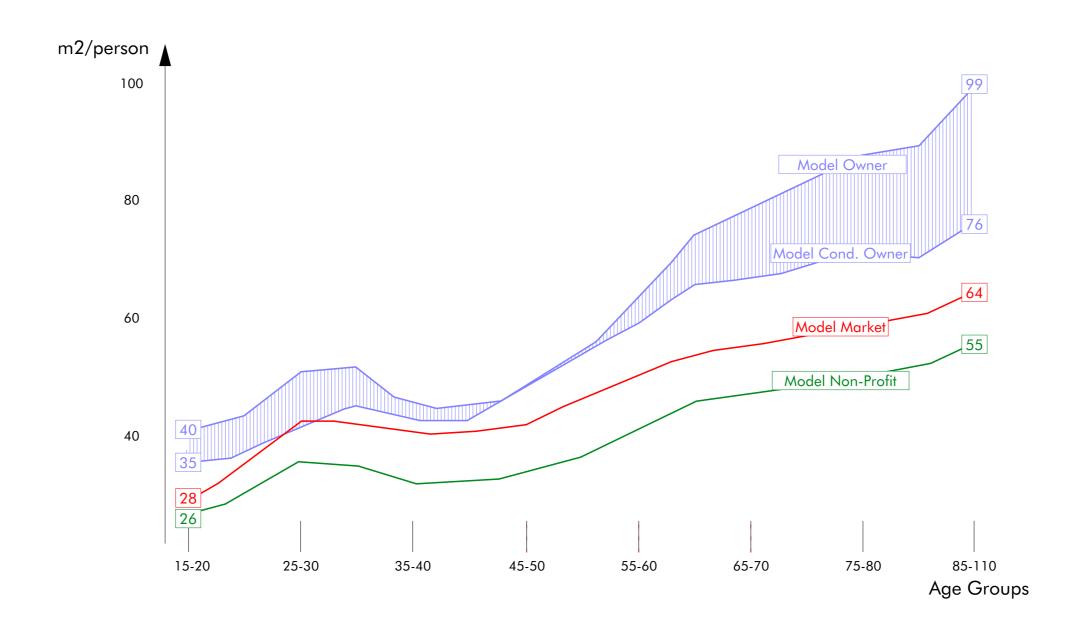




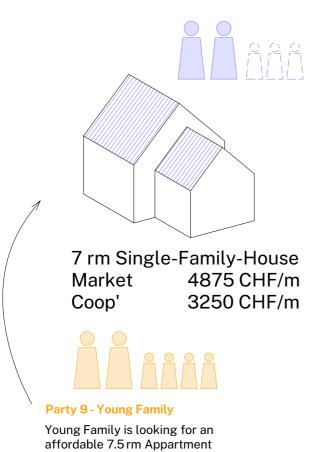
#### Housing Density Statistics BFS 2020-2022, Properties in Zurich



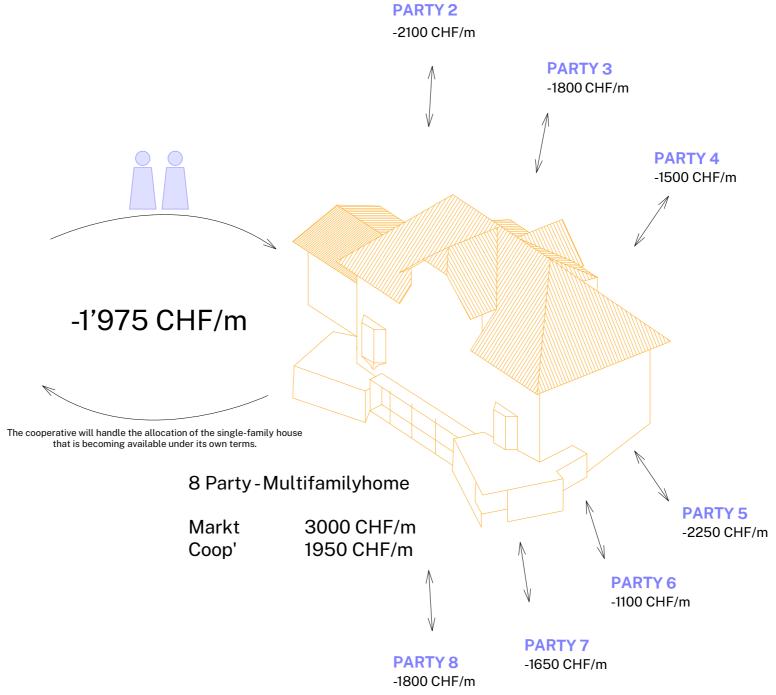


### **Party 1 - Elderly Couple**

"The children have moved on, and the once-loved garden now feels overwhelming. They're ready for a new chapter - one of comfort and community"

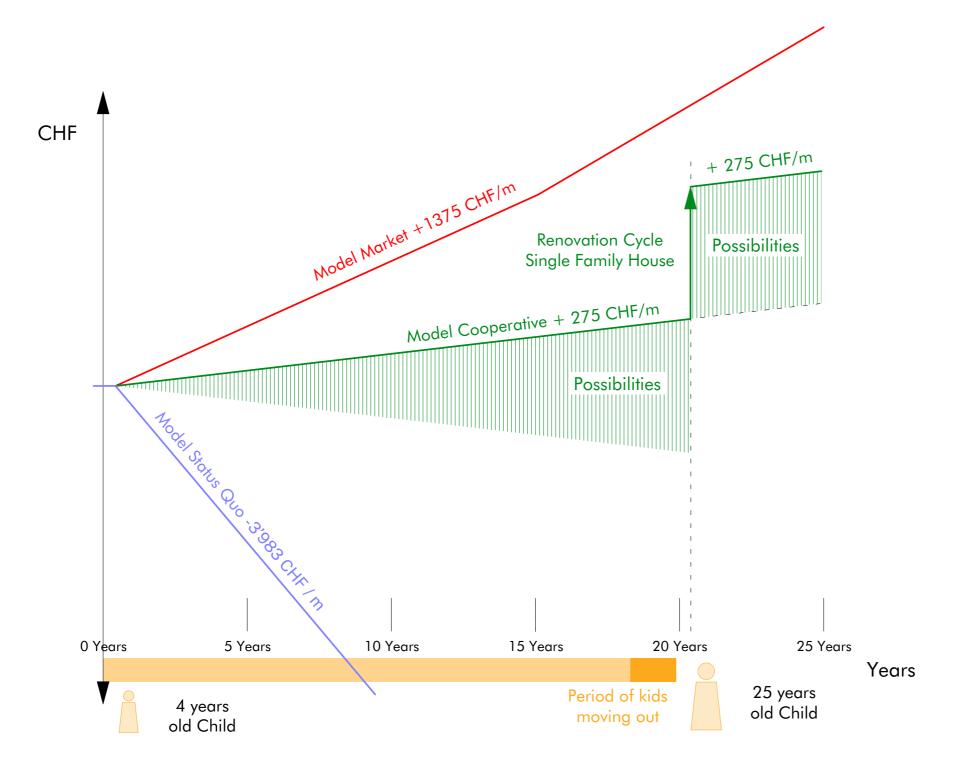


or House



#### **Cost Accounting Perspective of Owners**

	7.5 room SFH	3.5 room flat	Operative Cost	Result	Missed income (15 years)
			1.1		1.2 Basis versäumtes Einkommen - 2'200 CHF / m aus Unternutzung der derzeitigen Llegenschaft
Model Status Quo	0 CHF / m	0 CHF / m	-1'783 CHF / m	-1'783 CHF / m	-3'983 CHF / m
	Eigenmietwert		Unterhaltskosten, Eigenmietwert, Hypothekarzins, Rückstellung etc.	Unterhaltskosten, Hypothekar- zins, Rückstellung etc.	Theoretischer Verlust aufgrund ungenutzter Zimmer + Potential + Unterhalt
Model Market	2.1	2.2	2.3		Basis Gewinnverlust 0 CHF / m
			-509 CHF / m		
	4'875 CHF / m	-3'000 CHF / m	-2'240 CHF / m	-365 CHF / m	+1'375 CHF / m
	Marktpreis inkl. Unterhalt + Abschreibung	Marktpreis	Kreditkosten Renovation, Verwaltungskosten etc.	Tilgung nach 15 Jahren, ab dann +1875 CHF / m	Kein Verzicht auf Gewinn, jedoch Planungsunsicherheit, langfristig gewinnbringend
Model Cooperative	3.1	3.2	3.3		3.4 Basis versäumtes Einkommen -1'625 CHF / m aus billigerer Vermietung
	3'250 CHF / m	-1'850 CHF / m	+500 CHF / m	+1900 CHF / m	+275 CHF / m
	65% von Marktpreis	60% von Marktpreis	Unterhalt wird voll, Wertsteigernde Massnahmen teilweise durch Geno übernommen		Theoretischer Verlust aufgrund verzicht auf Gewinn
Model Property Sale	4.1 Verkaufserlös			4.2	
	2.9 Mio CHF	-3'000 CHF / m	0 CHF / m	-3'500 CHF / m	49 Years
	excl. Steuern			inkl. Vermögenssteuer	solange können sie aus dem Verkaufserlös die neue Mietwohnung bei stetig steigendem Mietpreis (2%) bezahler



The advantages of the cooperative allow for a steady income during the period when the loan in the market model needs to be repaid, while keeping personal expenses low. Additionally, the property is well-maintained even when it's not in personal use. The decision about what to do with the property is thus postponed by around 20 years. Perhaps the property will eventually be sold to the cooperative. Perhaps one's own children will decide to move in. The fact is, during the time when it was unclear what exactly to do with the property, it was put to good use and the rent was kept affordable.

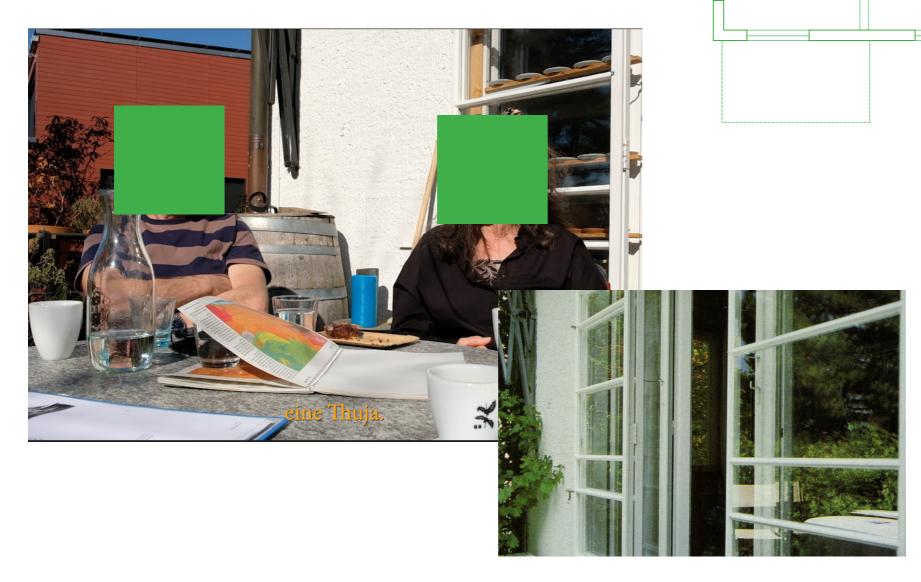






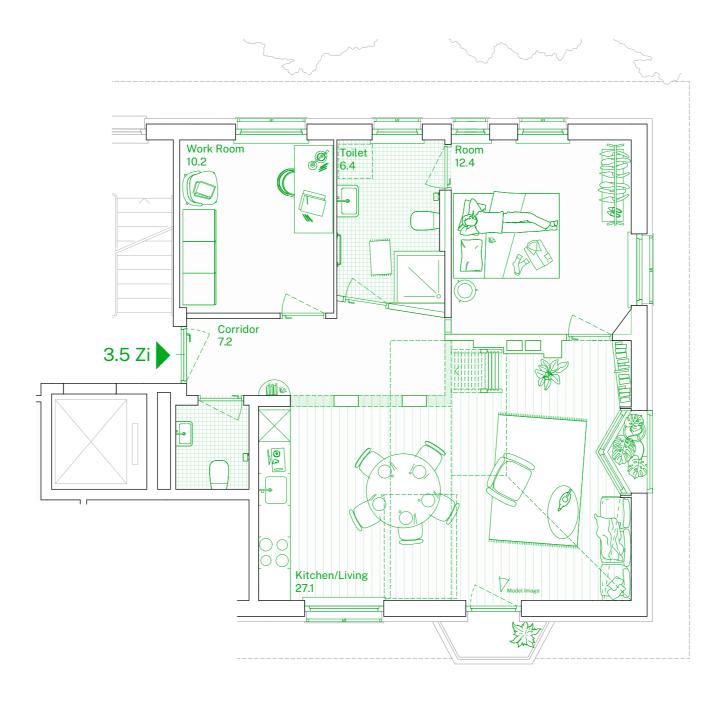
Gabriela & Christoph

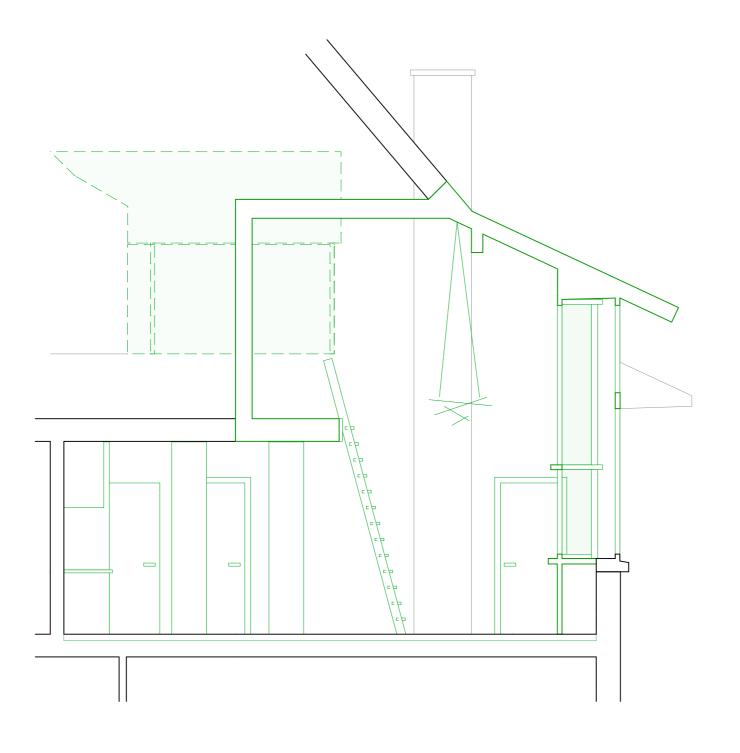
345.58 %

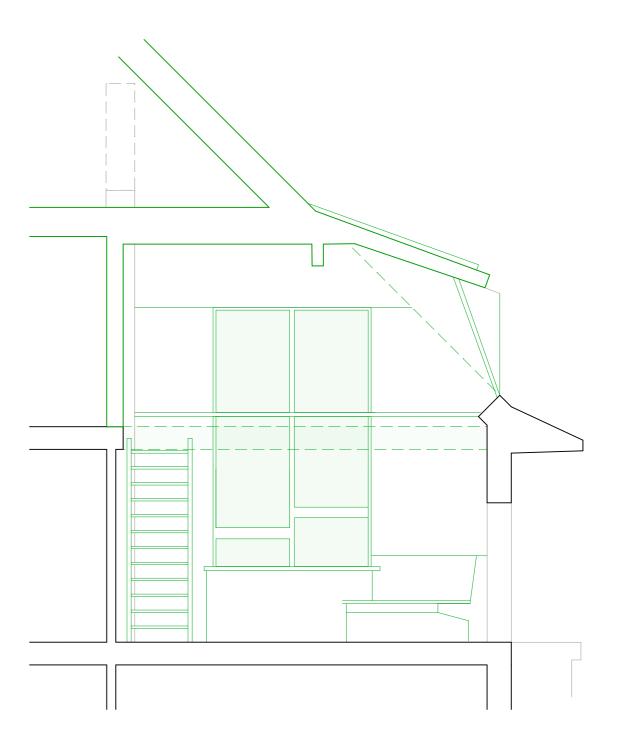


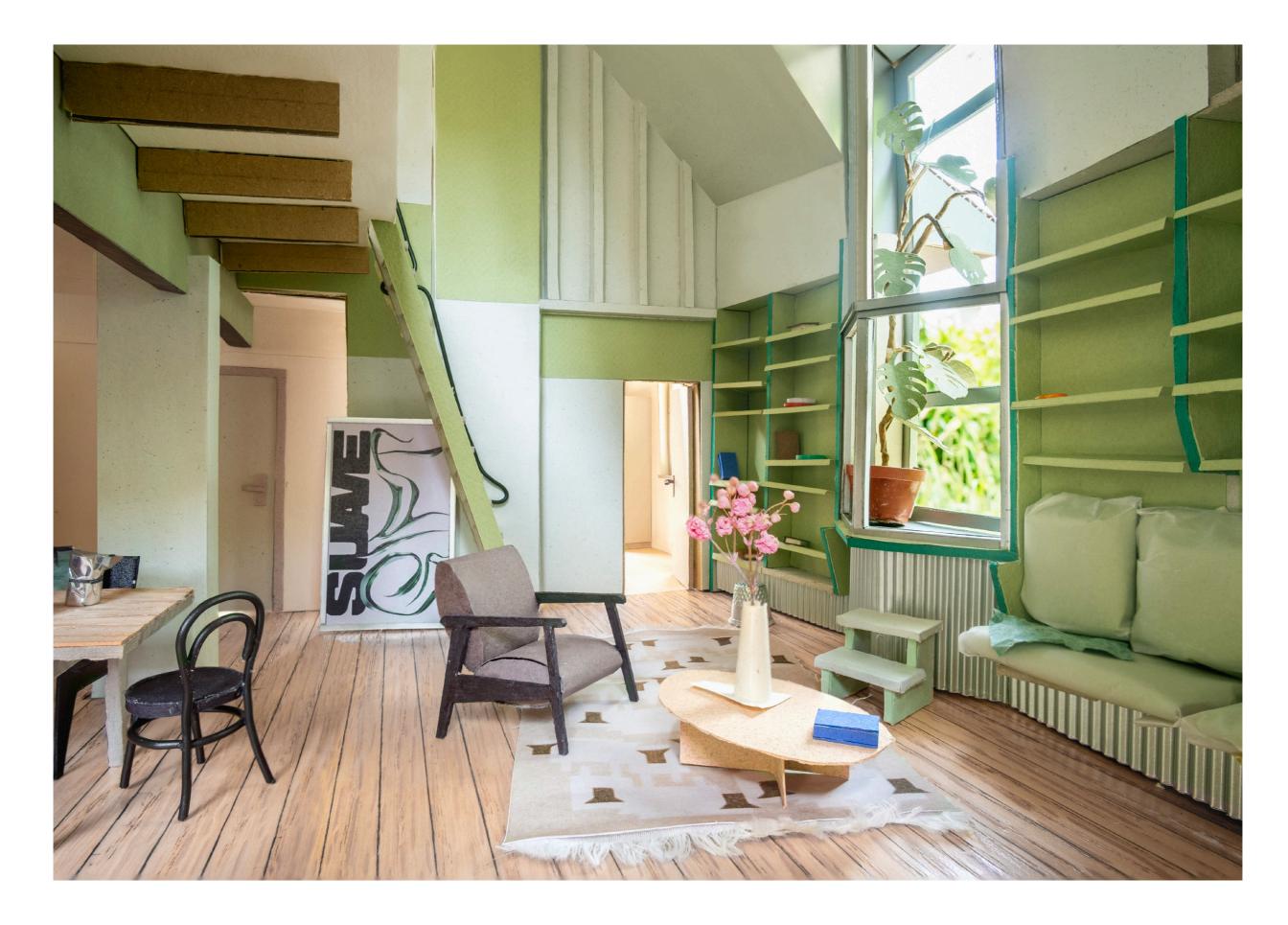
"My parents-both architects-were eager to imprint their ideas on the house. They were sure that they can give the house its own identity. Rather gentle-I would say-did they remove the shutters of the old house. They replaced them with thin wooden frames that held a single sheet of glazing. Very modern indeed. I always liked them as they gave the house some lightness. When we moved in we found the additional frames also help with saving energy. Its similar to normal shutters. Only that they can always stay closed. My husband build a small shelf inbetween the 2 glas panes. We use it its intermediate climate to raise plants."

Gabriela









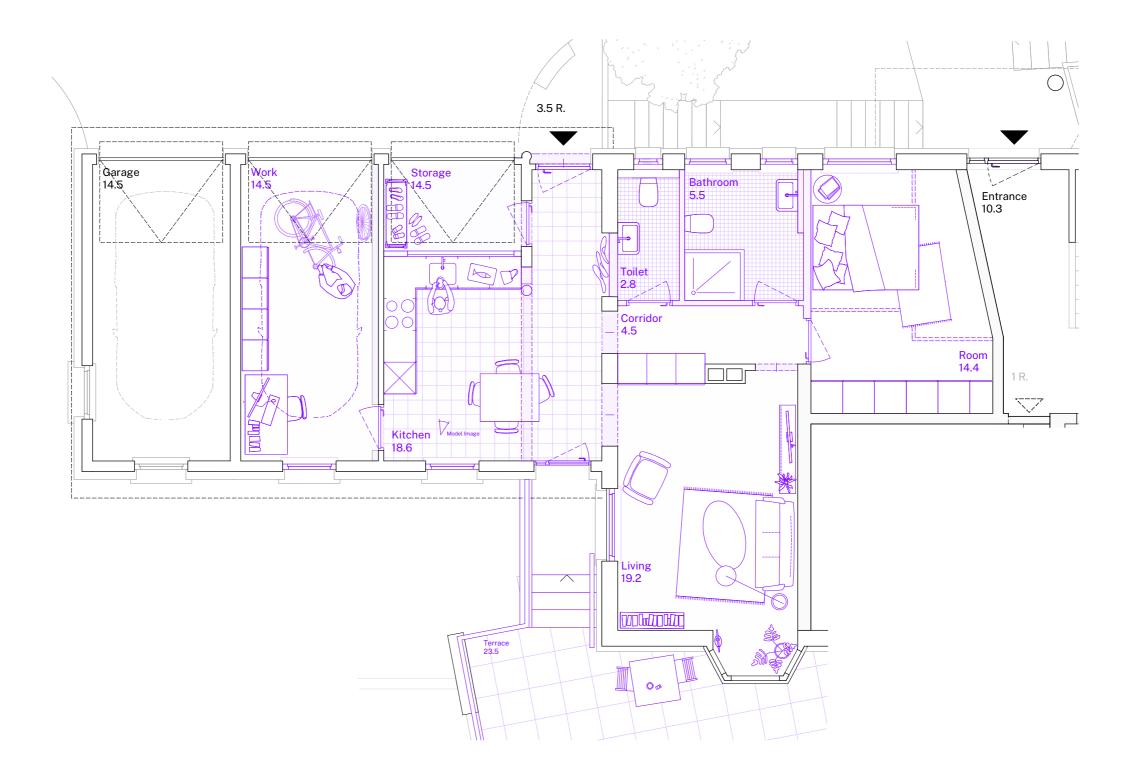
## Marlene & Christoph

## 35m<sup>2</sup>



"We have this long driveway in front of the house that connects us to the street. Its slightly inclined towards the house and the kids loved to swirl around it with their toy cars. There was a gate towards the street so I never had to worry that they just rush off. When they grew older I we removed the gate and the street somehow by coincidence became a semi-public space. Very often neighbours come by and just walk in to catch up. Since then also cars don't turn at the end of the street but they turn in my driveway. We tought this is nice and started to organize neighbourhood driveway parties."

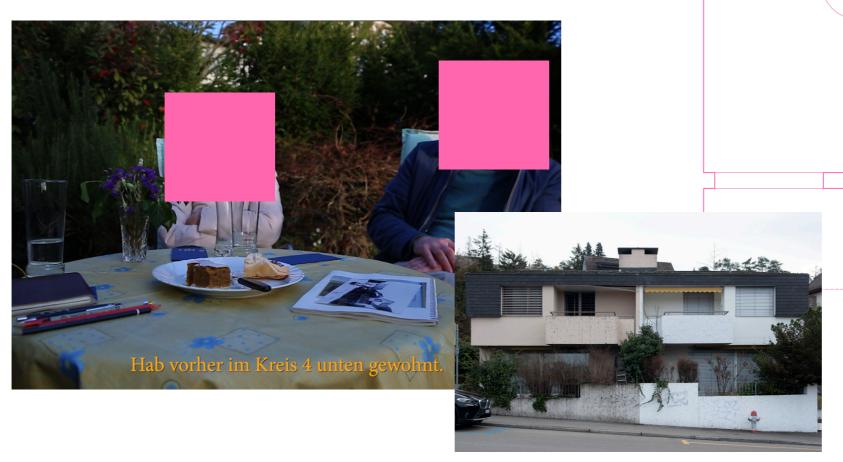
Marlene





## Annemarie

# 5168.18 rh<sup>2</sup>



"The architect that renovated the house was a clever head. What he did to the space when I had to adapt to living alone really helped me to again enjoy the house on a personal basis. I was always interested in rounded forms ... scandinavian design is my favourite. He redesigned a wall in the living room in refernce to that. But his masterpiece is what he did to the upper floor. There were 4 rooms, and I did not know what to do with them. So he proposed to cut one of the rooms in half, remove its access corridor and make a big bathroom from one half of the room and a small office space from the other part."

**Annemarie** 

