



DA Dipartimento
Architettura
Ferrara

BOOK OF PROCEEDINGS

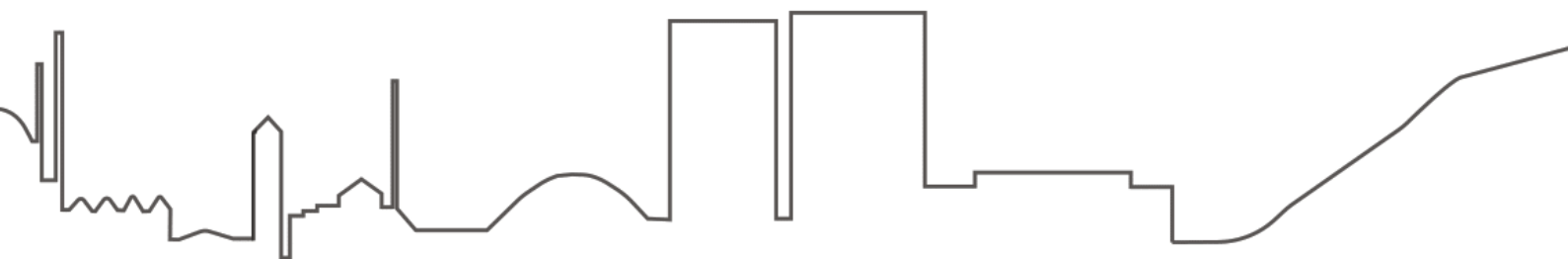
2nd INTERNATIONAL CONFERENCE ON HOUSING,
PLANNING, AND RESILIENT DEVELOPMENT OF THE
TERRITORY

TOWARDS EURO-MEDITERRANEAN PERSPECTIVES

OCTOBER 16th-17th, 2025

ISBN: 9789928347237

DOI: 10.37199/c41000900



CIP Katalogimi në botim BK Tiranë

2nd international conference on housing, planning, and
resilient development of the territory : towards
euro-mediterranean perspectives : october 16th-17th, 2025 :
book of proceedings. - Tiranë : Universiteti Polis, 2026.

... f.

ISBN 9789928347237

1.Urbanistika 2.Planifikimi i qytetit dhe ligji i
rizhvillimit 3.Konferenca

711 (062)



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2nd International Conference on Housing, Planning, and Resilient Development of the Territory

Towards Euro-Mediterranean Perspectives

Conference Theme and Rationale

This conference returned for the second time within the Albanian and Mediterranean academic context, aiming to build a tradition of collaboration centered on scientific research and academia. Following the success of the first edition held on October 13th-14th, 2023, where proceedings were published in the Book of Proceedings, Albanica journal, and various international academic platforms, POLIS University and the Academy of Sciences of Albania relaunched this important event. The 2025 edition focused on housing, urban planning, and resilient territorial development, offering a platform for researchers, policymakers, and experts from the region and beyond.

Albania and the Western Balkans have faced major transformations in urbanization, spatial planning, and environmental management. Demographic changes, economic pressures, and environmental challenges created a need for new strategies in architecture, planning, and governance. This conference brought together diverse voices to explore these themes and promote resilient and sustainable development.

Key topics included architecture and the city, with emphasis on urban form, housing typologies, and the role of cultural heritage in modern urban design; urban mobility, addressing traffic challenges, public transport, and the use of technologies like GIS and AI in planning; and new housing models, focusing on affordability, energy efficiency, and innovative materials.

Discussions also covered demography and economy, exploring territorial governance, smart cities, social enterprises, and digital technologies such as AI, VR, and the Metaverse in urban management. Finally, the urban and natural environment was addressed through topics like pollution, adaptive planning, and nature-based solutions for climate resilience.

Through this conference, POLIS University and the Academy of Sciences of Albania aimed to foster a broad interdisciplinary debate on these pressing issues, combining academic and practical perspectives to offer concrete recommendations for future urban and territorial development policies and projects.

Organizers' Announcement

The International Scientific Conference on Housing, Urban Planning, and Resilient Territorial Development: Toward Euro-Mediterranean Approaches was held on October 16th-17th, 2025, in Tirana, Albania. Organized by POLIS University in collaboration with the Academy of Sciences of Albania and supported by national and international partners, including the University of Ferrara and Co-PLAN, Institute for Habitat Development, the event brought together researchers, academics, policymakers, and professionals to address key challenges in urban development, with a focus on resilience and sustainability in the Euro-Mediterranean region. The first day of the conference took place at the Academy of Sciences, while the second day was hosted at POLIS University.

The conference explored five main themes:

- I. Architecture and the City, which investigated the typological and morphological dimensions of urban form, the evolution of collective and individual housing types, the relationship between architectural design and urban identity, and the role of historical and cultural heritage in shaping contemporary cities;
- II. Urban Mobility and Resilient Cities, which addressed traffic congestion, infrastructure challenges, and public transportation, while also promoting the redesign of public spaces – such as streets, squares, and pedestrian zones – to improve accessibility and mobility; it also explored the integration of digital technologies like GIS, AI, and simulation tools to enhance planning, automation, and infrastructure management;
- III. New Housing Models, which examined innovative approaches to affordable and social housing in response to demographic shifts and technological change, along with energy efficiency strategies, passive energy systems, and the application of new sustainable materials and construction technologies;
- IV. Demography and Economy, which focused on macro-regional and national dynamics impacting territorial development, including urban governance, disaster risk reduction, and the rise of smart and inclusive cities; it also explored how emerging technologies – such as AI, VR, and the Metaverse – along with social enterprises and circular economy practices, could foster more equitable and adaptive urban systems; and
- V. Urban and Natural Environment, which analyzed environmental degradation in urban settings, including air, water, and soil pollution, and promoted nature-based solutions, ecosystem-based planning, and adaptive strategies to enhance environmental sustainability and climate resilience.

The conference was conducted in English and Albanian (with self-translated texts where applicable) and was free of charge, with all registration fees fully covered by POLIS University in support of open academic exchange. Key deadlines included abstract submission by June 15th, acceptance notification by June 30th, first draft of papers by September 15th, and final submissions by October 31st.

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Passive energy strategies / Energy efficiency in buildings / Heating and cooling loads / Indoor and natural
ventilation / Natural lighting / Building materials and technologies.

Circular economy in the construction sector.

Cooperative Dwelling and Participative Governance

The Wogeno Case in Zürich

DOI: 10.37199/c41000921

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Abstract

Zürich's dwelling costs are very high, and it seems that many city centres are facing the same issue. According to the Smart City Index 2024 from IMD, one of the most recurring issues is the high cost of housing in cities, not only in Zürich, which has been ranking first in this index for many years, but also in many other cities. However, it is precisely in Zürich that a significant, long-running case study exists about cooperative and affordable housing. The research examines the case of Wogeno cooperative housing, investigating its governance model and its integration into a broader network of similar experiences. Started in 1981, it cannot be called a new model, but it is undoubtedly a reliable one, ensuring lower costs for housing and effective management of complex condominium facilities, which include not only apartments but also commercial and professional spaces. The research is based on a literature review and direct on-site evaluation, as well as discussions with key players and ordinary people who are stakeholders. The research summarises all these materials and defines a SWOT analysis, as well as a simple roadmap to replicate the experience elsewhere. Additionally, the impact on urban planning and urban policies is examined, and summary guidelines are provided for both.

Keywords

Cohousing, sustainable dwelling, urban planning, urban policies, governance

1. Introduction

1.1. Background and rationale

Zürich has been ranked as the first "smart city" in the Smart Cities Index (Lanvin et al., 2024), compiled by the International Institute for Management Development (IMD). Its KPIs are all above the average, and it appears to be one of the best places to live in the world. Nevertheless, when interviewing citizens about the priority areas to be improved, 77% of them answered that it is affordable housing. The same answer comes from Oslo (73%), the second-ranked city, and from Canberra (85%), the third. Scrolling through the ranking, the situation remains unchanged; in most cities of the index (110 out of 146), affordable housing is the top priority, according to citizens.

1.2. Research question or hypothesis

The research question is whether it is possible to address the challenge of increasing housing costs, both for rent and purchase, in large cities through an approach that, in parallel with state measures for affordable housing, leverages citizens' cooperation. This paper examines a specific case, generalising it in a way that can be applied in different contexts.

1.3. Objectives and scope of the study

The study aims to analyse a successful case of a cooperative housing model that has been operating in Zürich since 1981 and define urban planning and policy guidelines to address the issue of affordable housing rent costs.

The reasons for the increase in housing costs, both for owners and renters, have been analysed by many scholars. One of the most important factors is the financialisation of housing.

The study, which is a step in a larger research project aimed at providing elements to address this affordability issue, aims to analyse a specific case to provide a solution for both renting and owning a house. The idea is to ease a two-step process where people can rely on lower rent rates to save financial resources that they can later invest in buying their house. The Wogeno Zürich model has demonstrated some interesting elements that can support this process.

2. Literature review

2.1. Overview of relevant studies

A first important study is related to a deep analysis of the decline of housing for low-income renters in Western Europe (Dewilde, 2017), from which the critical impact of housing financialisation is considered and deeply analysed, leading to the conclusion that it is, together with general price inflation, the cause of the loss of affordability. According to Lee et al. (2022), the primary factors influencing housing costs are the downsizing of the welfare state, raw costs (such as land and construction), and financialisation.

In many studies, financialisation is shown to be a driver of increasing housing costs. Very often, this is tied to speculation. Many scholars have demonstrated this assertion, tying it to boom and bust behaviours

(Greenberg et al., 2024; Kholodilin et al., 2018). Another element is the short-term rental typical of home-sharing and similar practices, especially in tourist cities (Barron et al., 2021). However, this phenomenon appears to have a minor impact. Vacancy is a paradox that is becoming increasingly frequent in many cities: reducing affordability leads to an increase in empty houses, which in turn fuels speculation over real estate and exacerbates the problem, even prompting networks of activists to fight the issue (Portman, 2024).

2.2. Theoretical or conceptual framework

In the context depicted by the above studies, some elements should be considered to face speculation. Several controls are available to regulate the market, including taxes on vacant properties (Segú, 2020) and regulations on short-term rentals. Nevertheless, these controls can have undesired side effects on other sides (construction of new buildings or house value) (Han et al., 2023; Menard, 2012).

The idea behind this research, which this paper represents a step toward, is whether a private cooperative model for housing can be applied to improve affordability in cities in both developed and developing countries.

Major price drivers (Tripathi, 2020) for housing rentals are the supply and demand dynamics (Howard, 2021), location attributes (Egner, 2018), property features (unit size, quality, and condition), macroeconomic and financial factors, regulations and policies, speculation dynamics (Yang, 2020), exceptional factors (natural disasters and pandemics), and sociodemographic factors (changes in household structure and migration).

These factors will be examined from the perspective of understanding whether and how the proposed cooperative model impacts them, and how regulatory policies and urban planning can lead to improvements in housing affordability.

Although numerous studies have been conducted on this topic, a significant research gap remains regarding specific urban planning guidelines.

3. Methodology

The methodology employed in this research, from which this paper is an intermediate result, involves a literature review followed by a classification of various cooperative housing models within the Western context. For each class, a SWOT analysis will be performed, and then strategies to address the threats and weaknesses through policies and urban planning will be defined. An on-site review will be conducted in 2026 to review and validate the intermediate research results regarding the cooperative models. A final review and summarisation of these results will be conducted to derive validated and comprehensive findings about policies and urban planning guidelines.

This paper presents the first result of a specific cooperative model, the Wogeno Zürich model, which was chosen as the subject due to its unique characteristics when compared to other similar models.

4. Results

4.1. General results

Wogeno Zürich operates under the "cost-rent" principle, meaning that rents are structured to cover expenses and save equity for future development or needs, without focusing on maximising profit.

Using this model, rents are typically 20-40% below Zürich market rates (Sanchez-Bajo, 2024).

Cooperative membership requires an equity share of CHF 3,000, which is refundable upon departure. The membership fee is not tax-deductible; it is interest-free, and refunds are typically issued several months after the transaction. It must be declared as a financial asset.

Each member of the cooperative, when living in the apartment, is required to dedicate approximately 3-4 hours per week to voluntary work for community activities (e.g., decision-making, budgeting, data collection, and data entry, among others).

4.2. Size

As of the end of 2023, Wogeno has:

- 6,339 total members (876 living in Wogeno housing, 5,463 waiting for a house)
- 78 properties with a total of 565 apartments covering 37,223 m² of residential space in Zürich city (the analysis has not considered other properties in the neighbouring areas)
- 4,054 m² of commercial/workspace
- A zero-vacancy rate, with significant waiting periods due to high demand.

The Wogeno model is currently able to meet the rental needs of approximately 13.8% of its members.

An analysis of Wogeno's last two years' economic and financial performances (2022 and 2023) has evidenced (Wogeno Zürich, 2023; Wogeno Zürich, 2024):

- Strong liquidity position, even if liquid assets decreased by 57% but with an increase in reserve funds of about 8%
- Current liabilities decreased by 28%
- Growth of the membership base demonstrates confidence and trust in the cooperative model

All these values have been obtained in a complex market period, and some negatively influencing factors:

- An increase in maintenance costs
- Assets depreciation

4.3. The member selection criteria

Wogeno relies on a strict two-tier process to assign apartments for renting.

First, a committee at the cooperative level verifies candidates against statutory requirements. Recently, this has been supported by custom software. These statutory requirements are:

- Membership seniority (minimum 3 months)

- Household size relative to apartment space (to optimise space use)
- Integration ability and community participation (3-4 hours of communal work weekly)
- Financial circumstances ensuring affordability
- Urgency of housing need

In high-demand cases, a digital lottery is conducted to ensure equal opportunities for people.

The final decision lies with the local building association, known as the "Hausverein", where people already in the building assess the candidate's ability to integrate with the existing community and their agreement with Wogeno values.

4.4. Impact

Wogeno's rental fee is at least 20% below the market average, although there are not many studies comparing its rent costs to the market average. Considering similar cases, the Wogeno pricing should be from 20% to 36% lower than the market average.

5. Discussion

5.1. Interpretation of results

Wogeno continues to uphold its cooperative principles, avoiding speculation and maintaining an effective cost-rent model that ensures price affordability for middle- and lower-income households. Thanks to its unique, locally self-managed housing model through its 42 house associations (the Hausvereines), which supports cooperative governance with strong and democratic member participation, Wogeno performs very well towards its objectives.

Its model also aligns with a long-term outlook because it has evidenced losses mainly due to significant investments in new buildings. Wogeno's zero vacancy rate and near-zero vacancy rate in Zürich city ensure business continuity. Strong reserve funds provide significant protection from unexpected events.

The Wogeno experience has been running since 1981 and has demonstrated continuous and steady growth, albeit at a slow pace. This moderate expansion pace has been demonstrated to be a good strategy, allowing enough time to integrate new acquisitions and become profitable before investing in other significant projects.

The locally self-managed cooperative model has demonstrated excellent performance over the years. However, it requires a strong education of members and their real and voluntary agreement on Wogeno's cooperative values.

Wogeno yet relies too heavily on banking for loans, which implies an impact of growing interest rates and, in general, financial costs, as seen in 2022-2023. Models like this should rely more on members' financing schemes and less on banks.

A summary SWOT diagram is depicted in Figure:



Figure 1. *Wogeno model SWOT summary.*

5.2. Comparison with other similar cases

Over 18% of households in Zürich already live in cooperative apartments (Laos.io, 2025). This phenomenon is so evident that a few years ago, the City of Zürich set the goal to have 1/3 of all apartments available at affordable prices (both through cooperatives and municipal housing).

Zürich has over 100 housing cooperatives of various sizes. Wogeno is among the top ten in terms of the number of apartments. It has a peculiar model that is self-managed with strong active participation.

Other cooperatives primarily employ a traditional approach or focus on specific targets, such as innovation in living concepts or promoting low-carbon culture. Some of them are also focused on specific areas, while others are distributed all over Zürich. The Wogeno is especially interesting due to its peculiar two-tier governance model.

Financial and economic performances of the Wogeno case are similar to those of the cooperative housing sector in Zürich.

5.3. Implications for theory, practice or policy

The Wogeno model for cooperative housing has been demonstrated to be reliable and long-lasting in Switzerland. A first issue could be whether the model can be replicated elsewhere due to the compulsory requirement of a strong involvement in the Hausverein activities. To provide an initial answer to this

question, a similar case in a different context has been analysed to define the geographical capability of expansion for the cooperation model. The Mondragon Corporation has been considered the largest cooperative in the world, analysing its members' nationalities to identify countries where cooperative principles are well-received by people. A rough estimate has been made considering the local workers' population and statistical distribution analysis. According to this rough analysis, potential countries in Europe that could accept cooperative models like Wogeno could be Spain, France, Poland, Italy, the Czech Republic, and Germany. Another analysis has been conducted to examine the diffusion of the cooperative model across Europe, considering the percentage of cooperative members in relation to the entire population. The most suitable countries are the Netherlands, Finland, Cyprus, Ireland, France, Sweden, Norway, Denmark, and Germany. The last ranking, based on the absolute cooperative members, is France, Germany, the Netherlands, the United Kingdom, and Italy.

To improve this suitability, training on cooperative models should be introduced as part of the standard educational path for new generations. Therefore, an educational policy with this aim should be introduced into the ordinary schooling process and also funded consulting from technical resource groups that will provide legal compliance, financial planning, architectural design and member training (essential in the Wogeno case due to their strong involvement for 3-4 hours a week). Additionally, professional counselling to enhance democratic engagement and mitigate burnout should be funded.

A policy that supports housing cooperatives is the taxation of empty houses. However, it is a policy that should be considered as secondary, because it also impacts other parameters, such as construction. In a city where space is strongly constrained, taxation seems to increase availability, but not necessarily reduce costs.

A simplified, yet with necessary precautions to protect investors, self-financing policy at the national level could help cooperatives reduce financial costs and increase member participation in cooperative life.

Policies regarding municipal land leasing could be very effective in supporting cooperative models.

Additionally, tax exemptions or deductions for membership equity, along with favourable taxation for cost-rent cooperatives, are valid policies to support them.

To avoid speculation, specific policies should be introduced, such as forbidding the sale of cooperative shares or placing a ceiling on the maximum equity allowed for each member.

Public lines of credit at low interest and a streamlined permitting process will ease the creation of new settlements.

At the urban planning level, when defining new settlements or planning the reuse or restoration of spaces, a significant portion of the residential space should be allocated for cooperative housing. A percentage of 33%, as proposed in Zürich, could be meaningful. Many cooperatives (including Wogeno) often look for older buildings to keep acquisition costs low and, after restoration, produce an increase in value. Alternatively, defining special area plans for cooperatives would be a good strategy.

Specific policies and appropriate urban planning guidelines should enable cooperative spreading, avoiding the so-called "cooperative ghettos".

Another policy could be to reserve a portion of each cooperative space for low-income households, for example, 10%-20%. This policy may conflict with the self-management model of Wogeno, thereby limiting

the decision-making autonomy of the Hausverein. Today, Wogeno primarily caters to middle-income individuals.

When designing new buildings or districts for large cities, particular care should be taken to facilitate a cooperative model. For example, this can be achieved by creating shared spaces for community and cooperative life within the building area, including spaces for warehouses and workshops to support the maintenance process.

Participating in organisations aimed at sharing and spreading best practices in the cooperative housing sector should be supported by both contributions from cooperatives and other stakeholders, as well as specific public funding.

6. Conclusion

6.1. Summary of findings

The Wogeno model has demonstrated strong stability and high effectiveness in a housing-supply-inelastic city. Rent fees can be reduced by 20% to 40% while maintaining a strong financial position.

A faster growth path can likely be achieved, and a larger self-financing proportion can also be attained, while maintaining current solidity.

Spreading into other contexts needs particular attention to the cooperative maturity and culture of the members. Specific educational policies should be proposed to increase this culture and this maturity.

6.2. Limitations and suggestions for future research

The issue about exporting it from Zürich should be investigated.

Additionally, the policy of reserving a portion of the space for low-income households appears to be far from applicable to the Wogeno model and requires further investigation.

Long waiting times (6-9 years), time-intensive participation, and small scalability (13% of members housed) are challenges that emerged from the Wogeno case and should be addressed by further studies.

Last, but not least, scholars should investigate how to reliably implement a two-step process that, starting with affordable rent rates, can support citizens in saving money to buy a house, possibly including both financial aid from the State and from the cooperative, as well as implementing specific financing schemes.

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