

The Commodification of Temporary Housing

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Abstract

Since the 1970s, temporary uses of vacant spaces have become a preferred urban development strategy to revitalise centrally-located neighbourhoods. In the housing sector, however, temporary uses are barely registered as they provide only short-term shelter in buildings shortly before demolition. Therefore, they do not secure a stable right to housing. In Switzerland, nevertheless, temporary uses are increasingly gaining momentum in the housing segment. Since the 2010s, besides institutionalised but non-profit temporary housing, a for-profit model has emerged. This commodified model is managed on the owners' behalf and is based on loaning law contracts that require payment for operating costs, but not rent. Consequently, the legal protection of the temporary users' rights, namely low-income families, single parents, people with social aid, and students remains weak. This article detects the mechanisms at play explaining the reasons for the shift towards profit-seeking in temporary housing by using an institutionalist and actor-centred analysis approach. Through a qualitative single case study analysis of Zurich, Switzerland, the phenomenon will be analysed in a city confronted with increasing affordable housing shortage and densification pressure.

Keywords: Temporary Use, Housing Affordability, Housing Policy, Commodification, Urban Social Movements, Densification

1. Introduction

Since the 1970s, temporary uses of vacant spaces have become a preferred urban development strategy to preserve and to revitalise centrally-located neighbourhoods, to express political claims, and to boost economic and social innovation in cities (Castells, 1983; Florida, 2002; Oswalt et al., 2003; Galdini, 2019). Whether used for illegal or publicly subsidised temporary use, urban scholars have recognised the significant role of temporary urbanism for the dynamic (re)production, transformation, and distribution of space in order to support self-determination, diversity, and flexibility of today's urban society (Amin & Thrift, 2002; Bishop & Williams, 2012; Colomb, 2012; Smith, 2017).

Temporary use, however, is neither clearly defined in its form of activity nor in its duration or legal dimensions. The only common characteristic is temporariness, which means that temporary uses are “explicitly” and “intentionally” time-limited in nature (Németh & Langhorst, 2014:144; Lara-Hernandez et al., 2020:1). Unlike short-term rentals or Airbnb-arrangements (van Holm, 2020), “temporary housing” as defined in this study takes place in vacant buildings shortly before demolition or reconstruction. It refers to an undefined temporary gap between the former residents' moving out and the demolition and/or renovation of the building. Unexpected events such as the delayed approval of the building permit or changing investment conditions may lead to an expansion of the temporary housing period which are not previously foreseen (Angst et al., 2009).

In the Swiss context, which will be presented in greater detail in the following sections, we observe the situation that temporary solutions have increasingly gained momentum in the housing sector. For low-income residents, temporary housing offers the possibility of living centrally and at low cost. Particularly in cities, we observe that the dynamics of temporary housing have changed since the revision of the Federal Spatial Planning Act (Art. 1, SPA)¹ in 2013. Following the revised Act, Swiss municipalities have become obliged to promote inward settlement development to curb urban sprawl. Through a process of densification (also termed “intensification” or “consolidation”) leading to an increase in the number of households within existing municipal boundaries, urban land gets increasingly scarce and the competition to use this land is rising. Confronted with such tight market conditions, we identify a housing situation in which a new, profit-oriented temporary housing model that is managed on the owners' behalf has emerged. As our analysis reveals, this new model of temporary housing is based on loaning contracts that require payment for operating costs, but not rent. Despite this legal shift leading to the erosion of the protection of tenants' rights in the name of increased flexibility for land-owners and developers, this new business model proves to be favoured by a coalition of all major actors involved – temporary users, property owners, mediators, and municipal authorities. This article interrogates this puzzling situation and aims to explain the reasons behind.

To capture this phenomenon, we ask: *What are the institutional arrangements making for-profit temporary housing possible? Which rationales of the different actors involved in this system explain its expansion? And what are the consequences on the different categories of actors?*

¹ Federal Act on Spatial Planning (SPA) of 22 June 1979 (CC 700).

We identify the mechanisms at play explaining *how* the shift towards profit-orientation in temporary housing took place and discuss how the results are to be interpreted from a critical urban development and social justice perspective. To answer the research questions, we apply an institutionalist and actor-centred analysis approach (section 2) and qualitative single case study methodology (section 3).

2. Development stages of temporary housing

To explain the emergence of a for-profit temporary housing model, the article applies an institutionalist and actor-centred analytical approach (Healey, 2007; Nicol & Knoepfel, 2008): following this approach, housing is regarded as a resource, the affordable status of which is seen as the result of a complex interplay between the local regulatory framework *and* the decision-making behavior of the actors involved (municipal authorities, landowners, etc.). We distinguish two main sources of institutional rules: public policies *and* property rights. Institutions are defined as a set of norms and values—formalised in legal rules or not—that structure humans’ expectations about what others will do (Hall & Taylor, 1996:956). Within an institutional setting, actors develop strategies to defend their own interests in order to meet a particular goal (e.g. affordable housing provision) (Gerber et al., 2018).

More precisely, through *public policies* (stipulated in public law), public actors are granted democratic legitimacy and material power to solve a public problem in the name of a public interest, thereby confronting existing *property rights* (stipulated in private law), which follow an opposite logic – the protection of private interests against the state (Knoepfel et al., 2011). For example, municipal authorities provide the local policy framework regulating temporary housing, e.g. through zoning or the authorisation to use the premises, as well as through specific measures designed to promote affordability. However, property owners are in a position to decide on temporary uses of their site. Their property titles, which grant them the power to define use or transfer rights, can oppose the interests defended by public actors. Hence, even though potential for affordable housing provisions is often given, apartments are often not accessible due to powerful landowners’ interests (Gerber et al., 2018).

While temporary housing organised through public support has been known of for several years (e.g., in the form of temporary student or refugee accommodations) (section 2.1), a new trend toward commodification of temporary housing is gaining momentum (section 2.2). We will explain this shift by analysing the underlying institutional rules as well as the rationales of the actors involved.

2.1. Legal security through institutionalisation

Historically, temporary housing has its roots in illegal and informal squatting. During the 1980s in many Western European cities such as Berlin, Amsterdam or Brussels, illegal squatting of vacant residential buildings became an eloquent symbol for social protests against the scarcity of affordable urban housing and rising unemployment (Holm & Kuhn, 2010; Pruijt, 2013). Because of the failure of city councils to respond to the lack of affordable housing, non-profit

grassroots organisations were founded out of the illegal squatting scene to provide an alternative to market-oriented housing (De Decker, 2009).

In the following decade, however, many urban governments started to support these grassroots organisations and to publicly finance alternatives to squatting themselves. They aimed to calm down the protests and decided to integrate these self-help initiatives into their social housing policy strategies. In other words, out of the informal, urban squatting movement an increasing number of activists' groups were clearly channelled into more stable and formalised patterns to keep a clean, safe, and respectable image of the city (Pruijt, 2003; Mayer, 2007; Priemus, 2011; Martínez, 2013; Özdemirli, 2014).

The first legal temporary housing agencies working on a non-profit basis were founded in this context. These mediator agencies are acknowledged as a primary institutionalised form of temporary housing in the sense that they started to connect vacancies and potential temporary users with each other on a professional basis. They also began to provide knowledge on the local legal framework for political, organisation, technical, administrative, and contractual constraints. Contrary to illegal squatting, they benefited from legal security, stability, and financial support as they operated under legal norms and political-administrative procedures. The city council used its authoritative power, including regulatory statutes, penal law, or social housing policy regulations to promote non-profit temporary housing. This procedure served as a favourable public coping strategy to deal with the urban affordable housing shortages during the 1980s and 90s in many Western European states (Colomb, 2012).

In Belgium, for instance, so called “social rental agencies” have started to integrate temporary housing as a widespread means to support vulnerable households covering a large part of the affordable housing demand in the country during the 1990s and 2000s (De Decker, 2009). In the Netherlands, “anti-squat” organisations have been created to temporarily manage buildings and to protect them from vandalism (Priemus, 2011; Pruijt, 2013). In Eastern Germany, the model of “safeguard houses” (in German: “Wächterhäuser”) was successfully implemented at the beginning of the 2000s to offer affordable housing options to temporary users who, in return, protect the abandoned properties from decay (Dubeaux & Sabot, 2018). In summary, these temporary housing agencies all work on a non-profit basis to meet the needs of specific categories of tenants. As social organisations, they are integrated into the municipal housing policy system and not only provide accommodation to low-income groups (students, young adults, social welfare recipients, etc.), in most cases, they also help them to manage their daily life in a broader sense (budgeting, household organisation, etc.).

2.2. Economic profitability through commodification

As described in the previous section, the integration of non-profit temporary housing into urban housing policy systems has become a favored strategy to deal with affordable housing shortages and short-term vacancies for the past three decades (Vallance et al., 2017; Cardullo et al., 2018). Simultaneously, urban housing stocks have become the main target of capital investment and a safe source of revenue, especially for landowners. Such commodification strategies, however, potentially hamper affordable housing provision (Marcuse, 1985; Harvey, 2012; Aalbers,

2017): the concept of “commodification” is a very old one and acquired its meaning with the writing of Karl Marx (1859). It describes the process of *how* housing is influenced by market and profitability objectives which not only determine what type of housing is built but also how it is used, managed, and distributed (Harloe, 1982:40). Commodification of housing relies on the assumption that the market, including the profit-maximising rationality of investors, is the most efficient solution to guarantee the provision of housing for all income segments (Rolnik, 2013; Kadi & Ronald, 2014). Housing is no longer considered a basic human need and essential good, but rather more a commodity that must be traded or paid for in a globalised financial market (Harvey, 2005).

Critics point out that commodification objectives in the housing sector have profoundly affected the acknowledgement of the “right to housing” (Brenner et al., 2012; Harvey, 2012). While the process might be advantageous for those select few who reap the disproportionate benefits of the capital gain, the vast majority—and particularly those of lower income—would have little ability to capture value from this process (Harvey, 2005:166). Moreover, the investors’ profit-seeking behaviour and urban (re)development objectives foster gentrification processes as they lead to higher rents and to risks of social exclusion, tenure insecurity, and segregation in cities (Chiu, 2004; Lees, 2008; Korthals Altes, 2016). The role played by private landowners becomes particularly relevant in this matter. Due to the protection guaranteed by private property titles, landowners are free to define the profit-margin to be targeted on their parcels and to set the rents according to market prices (Marcuse, 1985). Real estate property is hence acknowledged as a foundational element to both power *and* wealth (Aalbers & Christophers, 2014) as it shapes the level of social inequality and exclusion in cities (Lai et al., 2018; Galdini, 2019).

Commodification processes often lead to counter-strategies that aim toward decommodification. The concept of “decommodification” stands for the strength of social entitlements and for the citizens’ degree of immunisation from market dependencies (Kadi & Ronald, 2014:270). It also aims to overcome the incapacity of generalised commodities to meet basic human needs for all as the process aims to reduce the control of the market laws on goods and thereby diminishes the pressure to generate financial profit (Lees, 2008). Consequently, decommodification of housing stands for a move away from the value of housing considered by its financial value to a focus on its use value in order “to provide every person with housing that is affordable, adequate in size and of decent quality, secure in tenure, and located in a supportive neighborhood of choice, with recognition of the special housing problems confronting oppressed groups” (Achtenberg & Marcuse, 1986:476).

In temporary housing, the shift towards profit-orientation has not taken place. There are only a few for-profit temporary housing models and detailed analyses are missing, although this housing type seems to be expanding. In the Netherlands, for example, for-profit private “anti-squat-agencies” manage buildings on the owners’ behalf and enter contracts with residents following an “anti-squatter-attitude” (Priemus, 2011). The city of London is familiar with so called “safeguard houses”, meaning that a private agency organises temporary housing in vacant buildings before demolition (liveinguardians.com, 2020). It is unclear, however, why the involved actors participate in for-profit temporary housing, to what extent they only follow capitalist motives, and how these models have evolved. In addition, our study reveals that temporary users of for-

profit temporary housing have a different profile and follow principles other than those of commercial or creative temporary users (e.g., such as artists, bohemians or start-up groups). They neither follow interests of creating an alternative lifestyle nor do they identify as members of the creative scene (Blumner, 2006). Because this turn towards profit-seeking in temporary housing is under researched, this article aims to analyse the institutional mechanisms and actors' rationales driving this shift.

To fill this gap, we focus the rest of the article on the Swiss housing situation. Switzerland makes an interesting study for the analysis of temporary uses in housing since the pressure on land and housing markets has increased in recent years, especially in cities. Swiss cities are characterised by extremely strained relations (vacancy rates below 1%) and rising rents (Balmer & Gerber, 2017:8). People with lower incomes as well as the middle class are negatively affected by inadequate affordable housing supply (FOSI & FOH, 2015). As a consequence, temporary housing solutions as a flexible model to handle population and economic growth have gained momentum in recent years (Bürgin, 2017). The state is organized on three executive levels – the confederation, the cantons, and the municipalities. The municipalities hold the greatest decision-making power regarding spatial development: they grant building permits according to the stipulations of zoning regulations, which is binding to private landowners (Gerber et al., 2017:1690).

3. Study design

This study relies on a qualitative research approach. Through an embedded single case study analysis, the mechanisms at play explaining the emergence of a for-profit temporary housing model will be assessed. This approach makes a detailed and differentiated understanding of the studied phenomenon possible (Yin, 2018:15).

3.1. Case selection

The city of Zurich is a German-speaking city and the largest urban center in Switzerland (Statistics City of Zurich, 2020). The municipality of Zurich represents both the core center of Zurich agglomeration and the capital of the canton of Zurich. Zurich makes an interesting case study for the analysis of temporary housing as temporary uses of all kinds (e.g., commercial, office, or residential) have increased in recent years (Bürgin, 2017). In 2016/2017, Zurich was identified as a hub of temporary uses within Switzerland. In total, 417 temporary use projects were set up in Zurich² whereas in the same period, only 61 temporary uses were registered in Basel, 37 in Berne, and 6 in Geneva (Wüest & Partner, 2017).

This predominance of Zurich in the temporary use scene is connected to the city's steady population and economic growth, but also to its function as an international investment centre (Theurillat & Crevoisier, 2013). Since 1980, Zurich's population has increased by +17% and investment into real-estate has constantly risen (Statistics City of Zurich, 2020). During the 1980s, Zurich has started to deindustrialize and some of the abandoned industrial land was

² The study mentioned does not distinguish between housing or commercial temporary uses.

redeveloped or taken over for cultural and temporary activities. Many investors and developers started to recognize the city's economic potential and began to reclaim the buildings they owned (Rérat & Lees, 2010:131). Since the year 2000, however, the (re)development of existing buildings or vacant plots has become increasingly challenging for investors since inner-city greenfield and brownfield sites are missing. Only 10% of all newly built apartments have been built on unbuilt parcels during the last two decades. Most of the new built dwellings have been created through reconstruction and densification of existing housing stocks on already built land (Statistics City of Zurich, 2020a). As a consequence, the tensions between densification, modernization, and social exclusion mechanisms have increased significantly in recent years since redevelopment initiatives have led to higher rents and new (temporary) housing forms (Rérat, 2012). In fact, the absolute number of social evictions due to redevelopment in the city's private rental sector doubled within the period of 2006 to 2017 (Statistics City of Zurich, 2017). Between 2000 and 2013, rental prices in the housing stock increased by 37%, while rental prices on the free market rose by 75% (Balmer & Gerber, 2017:8). Hence, moving to cheaper suburban areas or new forms of temporary housing have remained the only option for many vulnerable and lower income groups in Zurich.

3.2. Case study: Historical background of temporary housing in Zurich

Temporary housing has a long tradition in Zurich. This housing type first appeared during the "1980-opera-riots", an urban social movement triggered by the tense situation on the housing market and unfulfilled expectations about urban cultural life and open spaces (Kriesi et al., 1995). On 30 May 1980, more than 200 young people (most of them under the age of 25 years), demonstrated against unequal policy investments in front of the Zurich opera house. The protest ended in a riot between the police and activists, and a two year political struggle about the support of alternative living forms and cultural activities. As a consequence, temporary squats of vacant houses became an eloquent symbol for the youths' protest against Zurich's Fordist model of economic growth, the lack of urban affordable housing, and rising unemployment. Aiming for progressive political change, Zurich's youth squatted buildings in order to protest against the predominance of economic interests, the growing gentrification of inner-city neighborhoods, and the privatisation of urban housing stocks (Holm & Kuhn, 2010).

The city government, however, publicly criticised the political attitude of the growing squatting scene. In most cases, it did not tolerate the status of illegality in housing and used police force and violence against illegal housing squats (Stahel, 2006). The civil society reacted strongly against this procedure and forced the political elites to undertake policy changes, particularly regarding the expansion of social housing as well as the introduction of new security policies. In section 4, we will explain how these policy changes during the 1980s and 1990s still affect Zurich's temporary housing practice today.

3.3. Methods

We conducted multiple methods to understand the mechanisms at play explaining the emergence of for-profit temporary housing in Zurich. The methods used enabled us to grasp a largely

unknown and still barely quantifiable phenomenon (George & Bennett, 2005). The empirical data was collected in three steps (Table 1).

Table 1: Steps, aims, and methods employed in this study.

	Research questions	Research Aims & Actions	Methods employed
Step 1	RQ1: What are the institutional arrangements making for-profit temporary housing possible?	Analyse public regulatory response to Zurich's socio-economic and housing situation, with a special focus on the interactions between regulation and property relationships	Analysis of statistical data, policy documents (parliamentary debates, legislations, government reports), newspaper articles, and 'grey' literature
Step 2	RQ2: Which rationales of the different actors involved in this system explain its expansion?	Analyse actors' strategies related to temporary housing over time, with a specific focus on temporary users (residents)	25 semi-structured interviews with experts as well as with temporary users
Step 3	RQ3: What are the consequences on the different categories of actors?	Analyse the socio-economic housing situation of temporary users and reflect on the repercussions of Zurich's housing policy strategy for the stakeholders involved	Unstructured field observation of temporary housing sites, questionnaire with temporary users including evaluation of income and paid rents

As a *first step*, we analysed the public regulatory response to Zurich's temporary housing situation. We strived to explain what public policy interventions (e.g., planning, housing, security, and social welfare policies) are involved in temporary housing as well as what private law institutions (e.g., property rights, tenancy matters) guide and shape the emergence of this housing type. We started with the analysis of socio-economic statistical data to explain the city's housing situation over time (development of rents, vacancy rates, housing prices) (section 3.1). In addition, we analysed the local institutional rules involved in regulating temporary housing through an in-depth qualitative analysis of policy documents (parliamentary debates, legislations, government reports). These methods were applied to capture the institutional origin and functioning of temporary housing within its real-life socio-economic and -political context (George & Bennett, 2005) (section 4.1).

In our *second step*, we aimed to understand the objectives and strategies of the actors involved in temporary housing (public authorities, property owners, mediators, temporary users) to explain the emergence of for-profit temporary housing from an actor-centred perspective. Therefore, within the timeframe of January 2015 to June 2019, we conducted 25 semi-structured interviews with experts and residents to understand their interests and perspectives. We performed interviews to gain information about "how" and "why" these actors defend their goals in temporary housing to get to know their motives (Yin, 2018:118). More precisely, we conducted interviews with seven temporary users, six property owners, six mediator agencies (non- and for-profit), and one representative of the city department for housing. In addition, we interviewed one expert from the local tenants' association, one from the local homeowners' association, one expert from a private local real-estate management agency as well as two politicians of the local legislative parliament. All interviewees were chosen due to their detailed understanding and knowledge of the topic as well as based on their practical expertise related to the position they occupied within certain professional structures (Yin, 2018:118). For instance, the actors representing the temporary users, the property owners, and the mediator agencies were chosen as they were part of seven on-going temporary housing projects in Zurich city region

(Table 2). In doing so, we aimed to gain knowledge from participants directly involved in—or affected by—temporary housing. We stopped interviewing people when no new insights from data gathering were collected because the answers of the respondents coincided (Yin, 2018:118).

In a *third step*, we focused on the temporary users’ socio-economic housing situation to draw conclusions on the beneficiaries of for-profit temporary housing strategies. To do so, we carried out “unstructured field observations” (Althaus et al., 2009:24) of the seven temporary housing sites to systematically document impressions related to the quality, size, and location of home and to provide material for the formulation of detailed questions during interviews. We noted all our observations in a field book to constantly improve our knowledge and to tailor questions prior to new interviews (Yin, 2018:132). Moreover, we conducted a questionnaire with the temporary users, including specific questions capturing their socio-economic profile (age, gender, education/employment, income in relation to rent, household size, duration). The data collected makes it possible to compare the users’ situation with each other (Table 4) and to reflect on potential repercussions for municipal policy making. All temporary users interviewed signed a document for ethical approval to ensure that the data collected in their home can—in an anonymous way—be used for publication.

Table 2: Characteristics of the seven investigated temporary housing projects in Zurich in the year 2015.

Project Nr.	Temporary users’ age / gender	Education / employment situation	Monthly net-income (CHF) / person	Household size	Type of mediator agency	Location	Duration
1	25 years, female	Student	1000-1500 CHF	Shared flat with two temporary users	Non-profit	City Center	2 years
2	26 years, male	Student	2000-2500 CHF	Shared flat with three temporary users	Non-profit	City Center	4 years
3	32 years, male	Professional	>3500 CHF	Shared flat with three temporary users	Non-profit	City Center	6 years
4	42 years, female	Social-welfare recipient	2000-2500 CHF	Family household; single mother with two children	Non-profit	City Center	1 year
5	32 years, male	Professional	1500-2000 CHF	Family household; couple with one child	For-profit	Urdorf	10 months
6	25 years, male	Student	1500-2000 CHF	Shared flat with three temporary users	For-profit	Winterthur	4 months
7	27 years, male	Professional	1000-1500 CHF	Single household	For-profit	Küsnacht	6 months

4. The commodification of temporary housing in Zurich

The emergence of a for-profit temporary housing model in Zurich took place in two stages (Figure 1). First, through a process of *institutionalisation*, which demarcated it from squatting, temporary housing was no longer considered illegal. Temporary housing became regulated through formal rules and procedures, but with non-profit objectives. Actors involved in institutionalised temporary housing benefit not only from higher legal protection, but also from the ability to sanction abuses. At the beginning of the 2010s, out of institutionalised non-profit

temporary housing, an additional step took place toward the emergence of a *commodified* model. This step was connected to the legal obligation to densify within municipal boundaries in Swiss cities which has led to increasingly tight urban housing markets. Under scarce land conditions legal security becomes relevant for landowners, as well as planning predictability, flexibility, and economic security. To cope with building delays, temporary housing offers them a leeway to bypass tenant protection in housing and to realise profitable housing projects at central locations without substantial investment risks. In this model, private mediator agencies provide their services and knowledge to their clients (property owners) with profit-oriented motives and get paid for their mediation work.

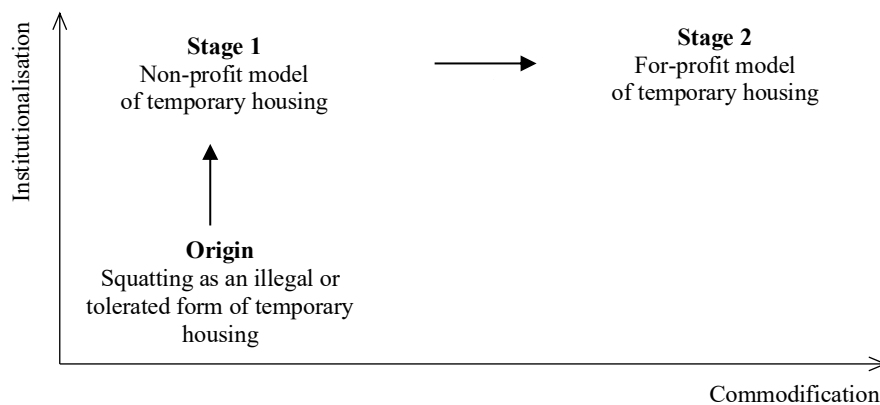


Figure 1: The emergence of for-profit temporary housing in Zurich can be explained by the twofold process of institutionalisation and commodification.

In the following section, we explain in detail these two mechanisms at play that lead to the shift towards profit-seeking in temporary housing by analyzing the local regulatory framework *and* the involved actors' rationale.

4.1. Local regulatory framework

In this section, we analyse the local regulatory framework (stressing both public policies and property rights) regulating temporary housing in Zurich. Temporary housing is addressed in several public law areas. We start with the city's police power. Then, we emphasise aspects of housing and planning policy because of their significant impact on housing (re)development. Finally, the role of private law will also be addressed as it has an impact on the property owner's decisions regarding the use of urban vacancies (Table 3).

4.1.1. Public policies regulating temporary housing in Zurich

The "1980-opera-riots" have marked a significant change in Zurich's police practise, particularly in regard to the clearance of housing squats. Following the claims of the activist groups, in the year 1989, the municipal parliament agreed to introduce a legally-binding temporary housing clause in *police law* in order to calm down the youth protests of that time (Interview 1, member of municipal legislative parliament, 06.05.2015). Following the new legislation, the city police were only allowed to clear housing squats if the property owners could provide an

approved building permit (Municipal Housing Squat Regulation³). Otherwise, the owners had to pay for the evacuation costs themselves (Interview 15, CEO of a for-profit mediator agency, 26.04.2019). In the following years, this legal change has led to increased public and political openness towards squatting and temporary use in Zurich (Stahel, 2006).

In *housing policy*, the opera riot led to several changes too. During the 1990s and 2000s, public subsidies for non-profit housing organisations increased with the primary aim to support vulnerable groups who struggle to find adequate housing (Municipal Housing Policy Act⁴, Art. 1-6). Many of these social housing organisations are still tightly connected to the municipality and considered a political response to the demands formulated during the “1980-opera-riot” (section 4.2). Furthermore, on November 27, 2011, following a popular municipal initiative, 75.9% of Zurich’s voting majority agreed to raise the share of social housing property (public and non-profit cooperative) to at least a third (33.3%) of the total housing stock by 2050 (Municipal Constitution⁵, Art. 2). In 2019, the property share of non-profit housing amounted to 24.6% (City of Zurich, 2019). To meet this policy objective, the city of Zurich builds on an active land acquisition strategy in favor of public housing and non-profit housing cooperatives (Balmer & Gerber, 2017).

Temporary housing, moreover, is influenced by *planning law*. As already mentioned in the introductory section, in March 2013, the Swiss voting majority approved the revision of the Federal Spatial Planning Act (SPA) which, among other purposes, aims to increase density within municipal boundaries. Following the revised SPA, the city of Zurich has updated its planning legislation in 2018. Particularly, the city council initiated planning measures such as the introduction of densification zones⁶ to effectively promote population growth through internal settlement development and the efficient use of energy (Zurich City Council, 2013:5). As a consequence, urban densification projects leading to redevelopment of existing stocks have intensified in the last five years (Interview 3, City Department for Housing, 03.05.2019). Under these circumstances, temporary uses of vacant residential properties shortly before demolition or reconstruction have become a favoured coping strategy for landowners. Temporary uses help them to flexibly deal with short-term vacancies and potential planning delays in this context of densification (Bürgin, 2017). Simultaneously, however, residents’ social resistance strategies and NIMBY-syndromes against densification projects have increased too as modernisation often leads to higher rents and to social exclusion processes of lower income groups (COSD Zurich, 2014).

Table 3: Main dimensions of the regulatory framework influencing temporary housing practice in Zurich.

	Regulatory measure	Content
Police and security policy	1989: Municipal Housing Squat Regulation	Police are not allowed to clear illegal housing squats without property owners’ approved

³ See “Zurich Housing Squat Regulation of 1989” which is based on the Cantonal Police Act of 10 March 1831 (CPA 550.1).

⁴ Municipal Housing Policy Act of July 9th 1924 (LHPA 841.110).

⁵ Municipal Constitution of April 26th 1970 (LC 101.100).

⁶ In these zones, landowners can realize higher exploitation rates (number of apartments) in comparison to the former Municipal Zoning Act (1999).

		building permit, with the aim to raise political tolerance and awareness of alternative movements
Housing policy	1924: Municipal Housing Policy Act, Art. 1-6 2011: Revision of Municipal Constitution, Art. 2	New objective to increase the share of non-profit housing property to counteract rising rents and tenants' social exclusion mechanisms
Planning policy	2018: Revision of Municipal Planning Act	Push for density increase within municipal boundaries to combat urban sprawl and resource depletion
Tenancy law	1911: Federal Obligations Code, Art. 253-274	To protect tenants against unfair dismissal and rent increase
Loaning law	1911: Federal Obligations Code, Art. 305-311; 2013: in Zurich first applied for temporary housing	To allow flexible use of vacant sites at low-cost without being obliged to follow the rules of tenancy (e.g., three month contract termination deadline, rent deposit payment, etc.)

4.1.2. Private law configurations: institutional differences between letting vs. loaning

The temporary use of housing stocks is not only influenced by public regulations. Private law also impacts urban housing development. Swiss landowners are in a power position to decide on the use and disposal of their housing premises due to the constitutional guarantee of property⁷ (Art. 26, SC). Property rights can only be restricted if strict conditions are met. In any case, full compensation is to be paid (Art. 5, 26, 36 SC).

In contrast, the rights of temporary users are protected by the articles for tenancy matters in the Swiss Constitution (Art. 109 SC) as well as in the Federal Obligations Code⁸ of 1911 (Art. 253-274 OC). Under the rules of Swiss tenancy, private landlords, temporary users, and mediators agree to sign a terminable rent contract. What we observe in temporary housing practise is that the mediators are renting the whole building from the property owner with a regular rental contract that is time limited. The mediators sublet the individual apartments to the final temporary users (sub-tenants). Through this institutional set-up, the landlord has the guarantee to have his facilities empty at the date initially planned because the options granted by the law to object to any decision of the landlord are weakened due to the limitations of the subletting contract. Theoretically, the mediators as legal tenants are still able to have recourse against the owner in the cantonal tenancy court but in practice they do not because they need to maintain a good relationship with the owners for further housing options.

Strategic weakening of the tenants' position takes place above all through another institutional mechanism. In Zurich, besides tenancy law, loaning law regulation is also accepted to regulate temporary uses in the housing sector (Federal Obligations Code, Art. 305-311). Historically, loaning law was introduced in 1911 as part of the Federal Obligations Code to arrange temporary uses of all kinds in vacant places (e.g., in garages or tool rooms). In contrast to short-term rent or lease, loaning regulation allows flexible use of vacant sites at low cost without being obliged to follow the rules of tenancy (e.g., three month contract termination deadline, rent deposit payment, etc.). This also means that the user – legally the “borrower” – does not have to pay a fixed rent but rather a fee for monthly maintenance and operation costs such as water, heating, and electricity. The owner – legally the “lender” – has no restriction to keep the three-

⁷ Federal Constitution of the Swiss Confederation (SC) of 18 April 1999 (CC 101).

⁸ Federal Act on the Amendment of the Swiss Civil Code (Obligations Code) of 30 March 1911 (CC 220).

month contract termination deadline, as is mandatory in Swiss tenancy law. This legal framing gives property owners the ability to force users to leave the property at any moment and at short notice as they do not have a legal standing to claim their rights in court. Additionally, lenders have no duty to provide maintenance, such as insulation, heating, or covering any damages in the apartment as would be mandatory under tenancy law. It is therefore possible that lenders use this legal discretion to evict borrowers on short notice. The temporary user, in addition, does not have the right to appeal against contract termination, unfair treatment, or other abuses in the cantonal arbitration board as legally, they are not identified as “tenants” (Büchi & Gehrig, 2014). In Zurich, loaning law was first used for the regulation of temporary housing projects in 2013. In contrast to other Swiss cities, there exists no legal restriction which forbids the use of loaning law for housing premises (see discussion for details).

Ironically, in practise, our case study reveals that temporary users develop resistance strategies against loaning practise since they do not have to pay a rent but instead a monthly fixed fee for additional operation costs. For example, one temporary user installed a whirlpool in his backyard as he could not be charged for additional water consumption. Consequently, mediators developed legal strategies to counteract these abuses and raised the maintenance costs at the beginning (Interview 13, CEO of a for-profit mediator agency, 20.02.2015). Lastly, loaning contracts can easily and quickly be signed electronically, which reduces the administrative costs and optimises the work efficiency of the mediator agencies in that model (Büchi & Gehrig, 2014).

4.2. Stage 1: The emergence of institutionalised but non-commodified temporary housing in Zurich during the 1980s

In Zurich, temporary housing agencies working on a non-profit basis (stage 1) are organised under **the tenancy law regime** (Table 4). Typically, the mediators rent an apartment or a whole building from the property owner through a temporary rental contract and sublet the apartments to specific target-groups. These social organisations were founded more than 30 years ago and appeared as a political response to the demands of the “1980-opera-riot”. They are therefore still strongly connected to the municipal government.

The investigated non-profit housing organisations “Woko” (in German: “Studentische Wohngenossenschaft”), “Juwo” (in German: “Jugendwohnnetz”), and “Domicil foundation” receive public financial support for their services and thus represent an integrated part of Zurich’s social housing policy system. In other words, these social institutions are part of an approach to ensure adequate and affordable housing provisions for vulnerable and low-income households (e.g., young adults, families, and social welfare recipients) in the city. By helping them to manage their daily life (budget, housing rules, household work), they act mostly as social workers and take responsibility for the tenants’ social integration and security within urban neighbourhoods. The main motivation of these social organisations is to widen the housing possibilities for the specific needs of their social target groups. They select beneficiaries according to set criteria (age, income, degree of education) and provide apartments exclusively for persons in difficult living situations. As a result, the agencies identify themselves as an

integrated part of the tenants' community and do not provide affordable housing to generate monetary returns (Interview 12, Director of Domicil foundation, 21.01.2015).

Woko, for example, was founded as a self-help association in 1956 and was later transformed into a housing cooperative in the 1970s. Its core business lies in renting affordable housing units to students. Additionally, *Woko* has always been a mediator between students looking for accommodation and property owners. In 1987 (after the 1980s social protests in Zurich), a public foundation for student housing SSWZ (in German: "Stiftung für Studentisches Wohnen Zürich") was created next to *Woko*. Thanks to SSWZ, it became possible to build new apartments for students for the first time in Zurich. While *Woko* focused on administration and facility management of student housing, the buildings were mainly owned by the foundation SSWZ, the municipalities of Zurich and Winterthur, the Canton of Zurich, and the Swiss Federal Institute of Technology (Interview 11, Director of *Woko*, 12.01.2015).

Juwo – the housing network for young people – is legally organised as an association and was founded as a direct response to the "1980s-social-movements" and the affordable housing crises in Zurich of that time. *Juwo* mainly arranges temporary housing options for a young and low-income segment of the population (Interview 10, Director of *Juwo*, 10.01.2015).

The private foundation *Domicil* was founded in 1994 and, as the others, follows a clear social objective. Its core interest is providing – wherever possible – long-term affordable housing. Particularly, *Domicil* works together with low-income people, families, single parents or people who experienced discrimination in the housing market. Many of them receive social welfare contributions. Temporary housing is only used as alternative strategy because it is very hard to find long-term affordable rental options that they can mediate to their clients in Zurich (Interview 12, Director of *Domicil* foundation, 21.01.2015).

"We show people how to clean a cooker, where 'Migros' [the local grocery store] is and what type of cleaning equipment they need to clean with. We also provide information about ventilation or mold prevention in the apartment or how to deal with the neighbour. We explain how to cooperate with the housekeeper and the property administration. All these different levels when it comes to housing (...)" (Interview 12, director of *Domicil* foundation, 21.01.2015).

Since the 1980s, the affordable housing shortage has become a very strong driving force for the institutionalisation of temporary housing in Zurich. It serves as a flexible and individualised approach to address specific housing needs. Hence, the non-profit agencies started to expand their regular housing portfolio with temporary apartments. In a context of land scarcity and increasing redevelopment of existing buildings, this housing type has become practiced more intensively since the beginning of the 2010s (Interview 11, Director of *Woko*, 12.01.2015).

"We arrange temporary housing if people are totally in emergency. If we can simply not find any other solution. [...] In Zurich, there exists a clear housing shortage for this group of people we care about. [...] It is precarious. [...] Therefore, we started to add temporary housing to our portfolio" (Interview 12, director of *Domicil* foundation, 21.01.2015).

Property owners who allow temporary housing mediated by the non-profit sector in their premises recognise this model either as a time and money saving opportunity in the phase that precedes redevelopment or as an effective protection against squatting and vandalism (or both). In their view, they benefit from higher predictability, secure economic profit, and lower

maintenance costs than when leaving the property empty. Interestingly, they gain higher financial income due to the rent than property owners who rely on for-profit temporary housing (see next section). Some property owners also emphasise the moral satisfaction when enabling affordable housing options for users in need and when working together with non-profit mediators (Interview 8, private property owner, 16.01.2015).

“For the whole house, which is divided into two apartments, I get a rent of 3300 francs plus 700 francs maintenance costs for water and electricity supply per month. [...] I wanted to have about the same income as if the apartments were rented long-term. [...] Because of financial reasons. I needed the income. I do not have a house in Zurich only because it is nice (Interview 8, 69-years old private owner, 16.01. 2015).

Table 4: The two stages towards the commodification of temporary housing in Zurich.

	Stage 1 – Non-commodified model	Stage 2 – Commodified model
Legal framing	Tenancy law regime – tenants are protected against unfair dismissal and rent increase	Loaning law regime – residents only pay for maintenance costs, but can be evicted at short-notice
Organisations studied	Woko, Juwo, Domicil foundation	Projekt Interim
Mediators’ objectives	Professional non-profit oriented mediators who - provide their services <i>on the users’ behalf</i> ; - take social responsibility for people with housing needs; - are part of the local social housing policy strategy.	Professional profit-oriented mediators who - provide their services <i>on the owners’ behalf</i> ; - work for profit; - participate in housing provisions of the private profit-oriented sector.
Property owners’ objectives	Owners give their permission to use the premises. In return, they get rent as payment.	Owners willingly paying for the mediators’ services to maximise their planning predictability in times of urban land scarcity and pressure on the housing market.
	<i>Additional benefits in both models:</i> protection against squatting and vandalism; moral satisfaction to contribution to affordable housing provision in times of affordable housing shortages.	
Temporary users’ objectives	Temporary housing as affordable, flexible, and centrally-located opportunity. Most temporary users, however, would prefer long-term and stable housing solutions (see section 4.4).	

4.3. Stage 2: The emergence of temporary housing as a business model in the 2010s

Commodified temporary housing is regulated under the **loaning law regime** (section 4.1.2). The investigated mediator agencies (two private limited companies and one joint-stock company) organise temporary housing under loaning law to earn a living out of the vacancy business. Since the year 2010, three companies positioned themselves in the profit-oriented vacancy business in Zurich (*Projekt Interim GmbH, Intermezzo AG, and novac solutions GmbH*). Their core business activity is managing real-estate vacancies in a profit-oriented manner on the owners’ behalf and using them for temporary uses of all kind (e.g., creative economy, shared office spaces, or housing units).

“We organise temporary uses. Normally before conversion or demolition of buildings. [...] We started in 2011 and professionalised in 2013. [...] This was because we received requests” (Interview 13, CEO Projekt Interim, 20.02.2015).

The most successful firm in the vacancy business we investigated is the private firm *Projekt Interim GmbH* (limited company). Originally, this firm was organised as a non-profit organisation until its shareholders changed the business structure to a private profit-oriented limited company in 2013. According to the founders, they changed their business structure to for-profit as they acknowledged an increasing demand from the owners’ side. In recent years, complex

densification projects within the urban built environment have required longer waiting times for building permits which is why the number of property vacancies has started to escalate. This means that many property owners terminate rent contracts even though they do not already have a building permit or know the date on which they can start reconstructing. In case the rent contracts expire but no approved building permit can be demonstrated, a potential vacancy period between dismissal and demolition/renovation emerges. As a consequence, temporary use suddenly becomes all the more profitable for the initiators of Projekt Interim GmbH since owners demand professional services to manage these vacancies. The firm brings together people with a wide range of expertise such as technical skills in real-estate management, a good network in Zurich's creative scene, and legal knowledge about local and national regulations regarding temporary use (Interview 13, CEO Projekt Interim, 20.02.2015).

Property owners who choose working together with profit-oriented companies follow the clear objective to minimise risks of development delays in a city under densification pressure and a tight urban housing market. They are under high economic investment pressure and fear losing money due to building delays, which is why they need to be sure to start with the new construction on time. Their main objective is to increase predictability and flexibility in a period of economic uncertainty (Interview 15, CEO Intermezzo AG, 26.04.2019). Therefore, they willingly pay for the mediator's services to benefit from the legal possibility of evicting the temporary users at short notice. From a financial point of view, temporary housing under loaning law mainly affects the property owners because they agree to pay for the mediators' management skills and the legal security to expel occupants (Interview 15, CEO Novac Solutions AG, 24.04.2019).

“After legal advice, we [institutional property owners] recognised that if someone with a loaning contract applies for a contract extension, the person does not have any legal possibility to extend. [...] This way, potential objections are directly off the table. At the same time, we can get temporary users out of the house within a short time. They can do nothing about it. [...] It is primarily about planning security” (Interview 6, institutional property owner, 30.01.2015).

4.4. Effects of letting vs. loaning on temporary users' housing situation

According to a study on residents' income in the city of Zurich (Martinovits, 2014), the majority of the occupants living in the investigated temporary apartments can be identified as low-income, with a monthly net-income per person of 1000 to 3500 Swiss francs (Table 2). As a rule of thumb, in Switzerland, it is generally assumed that a quarter of the household net-income can be spent on housing costs without negatively impacting other dimensions of life (FOSI & FOH, 2015).

Under *loaning law*, the temporary housing prices are much cheaper than under tenancy. For instance, when renting a 4.5 room temporary apartment in Zurich (see investigated project Nr. 3: 2260 CHF for 4.5 rooms), the price is more than three times as expensive as when loaning temporary housing (see project 5: 740 CHF for 4.5 rooms) (Table 5). Due to these massively cheaper offers under loaning law, the socio-economic profile of temporary users changed significantly in the 2010s. Nowadays, besides the temporary users of the creative scene (e.g., students, young urban creatives) more and more working-poor families, young families, people

with social aid, and low-income immigrants decide to benefit from low-cost and centrally-located dwellings. In comparison to options on the regular housing market, temporary housing is offered below market rates (in letting and loaning), although in substandard conditions (e.g., with bad sanitary, insulation, and heating facilities).

“It is a very special house. The ceilings are very low. Everything is crooked. You cannot find any right angle here. If you look at this wall, you surely have 5 to 10% inclination. It has no heating. [...] It is very rudimentary. It has a shower cabin downstairs but up here it has no shower. [...] Nobody would invest money to renovate something because it is a temporary use (Interview 17, 26-year-old male, temporary user and student at Zurich University, 06.01.2015).

In addition to affordability, some temporary users – namely students and young professionals – appreciate the flexibility provided by temporary housing. As they have not settled down yet, they acknowledge temporary living as a unique opportunity to explore the city (Interview 20, 27-years-old architect, 17.01.2015).

However, out of the seven temporary user parties investigated (three students, two young urban professionals, one working-poor family, and one low-income immigrant family) all of them stated that they would not decide to live in a temporary apartment if they could have a long-term, stable, and similarly cheap alternative on the regular housing market. It is especially difficult with children to live in temporary housing because of the frequent changes of backgrounds and friends. Temporary users living with their family also stated that they had to live in temporary apartments due to their work during night shifts. They were dependent on living at a low cost but also close to their workplace in the city centre so temporary housing remained the only option (Interview 21, single mother with two children, working as cleaning assistant, 17.01.2015).

“At this moment, it is financially ideal. Also in Zurich, where it is almost impossible to find something for a good price at a good location. [...] But for a family, it is hard. A little tough. We are now looking for a long-term apartment because of our child. It would be nice if we could have a little rest” (Interview 22, 32-year-old male temporary user, working as cook and freelancer, living together with his wife and his one-year old boy, 28.01.2015).

Astonishingly, temporary users are financially more affected in the non-profit model than they are in the commodified model. From a purely economic perspective, this is legitimised by the fact that paying for the rent ensures that their housing rights remain protected in court.

Table 5: Comparable example of a 4.5 room temporary housing apartment under letting and loaning (Wüest & Partner, 2017, and questionnaire with temporary users).

Model	Project Nr.	Rent/loan per month for temporary apartment	Median market rents in the same neighborhood
Stage 1: non-commodified model	3	2260 CHF / 4.5 rooms	2530 CHF / 4 to 4.5 rooms
Stage 2: commodified model	5	740 CHF / 4.5 rooms	1850 CHF / 4 to 4.5 rooms

5. Discussion: all in favor of commodified temporary housing?

The main research questions of this article address the tension between housing provision, temporary use, and tight urban housing markets as follows: *What are the institutional arrangements*

that make for-profit temporary housing possible? Which rationales of the different actors involved in this system explain its expansion? And what are the consequences on the different categories of actors? In section four, we show how institutional arrangements *and* the strategic behavior of different actors involved in temporary housing are at core for answering these research questions. Not only do our results reveal *how* the municipal regulatory framework affects the temporary use of urban housing stocks (4.1). They also show how different actors involved in temporary use respond to and are impacted by new legal practices such as the shift towards loaning law in temporary housing (4.2-4.4).

We show that a commodified temporary housing model that is managed on the owners' behalf has emerged in Zurich. In this new business model, temporary housing is favoured by a coalition of all major actors involved – property owners, mediators, temporary users, and municipal authorities. Despite apparent agreement, however, this does not remain without consequences for those in need of affordable housing. We reveal that the short-term interests of the property owners and the for-profit mediators get the upper hand over the long-term and stable housing needs of low-income households.

For-profit mediator agencies take advantage of the gaps in Swiss tenancy law to offer short-term housing solutions based on loan use regulation. Individual knowledge from the non-profit temporary use sector and a strong business intuition were the drivers to institutionalise temporary housing through these new rules of the game (loaning law) and with for-profit objectives. Although for-profit mediators insist that they are aware of their social responsibility to organise temporary housing, they contribute to the weakening of tenants' security through the promotion of a housing model outside of tenancy law.

Property owners in the commodified model do require payment for operation costs but not rent. Due to increasingly complex inner-city redevelopment procedures and corresponding planning delays (e.g., due to objections by neighbours), the financial investment risks for owners increased in recent years. In this situation, temporary housing under loaning law fulfils a specific niche function on real estate markets in the sense that it increases planning predictability, legal security, flexibility, and economic security for the owners. More specifically, in an environment where land is scarce and competition to use this land is increasing, property owners can no longer afford to leave their properties empty for an unpredictable duration. Inevitably, they are interested in a time and money-saving solution to remain flexible and economically competitive. In the end, because of the almost repealed protection of tenants' rights and the absence of any legal tenancy obligation to provide maintenance services, owners enjoy maximal economic security and full decision-making power.

The need for better predictability might even be reinforced by the municipal police regulation on housing squats which accepts squatting as long as landowners cannot demonstrate a formal building permit. Paradoxically, this attitude might create additional pressure on the owners as their property is no longer protected by the state in the period of vacancy and planning uncertainty. Hence, the owners are in need of finding a short-term solution which helps them to manage their vacant properties. Although *the municipality of Zurich* does not directly financially support the for-profit model, they contribute to its economic success by tolerating the loaning law regime in housing. Even though this model frames housing in a completely different way, it seems that the city government has not yet realised potential detrimental consequences. To counterpoise this decision, politicians and NGOs in other Swiss cities have started to call for legal prohibition of loaning law practise in housing, for instance in the city of Basel. Here, a temporary user is legally allowed to claim that the costs paid by the users for maintenance are too high for its acceptance as a loan. Instead, it can be classified as rent which makes eviction at short notice illegal (City of Basel, 2018).

Finally, the *temporary users* – namely low-income families, single parents, people receiving social aid, young urban professionals, and students – appreciate the ability to live centrally and at a low cost in Zurich. However, these vulnerable groups are caught in a vicious circle leading to dependence on precarious housing solutions and the erosion of their social rights and protection in housing. By signing loaning law contracts, temporary users abandon their legal protection as they do not have the ability to extend contracts or to claim their rights in court. Under this legal framing, they remain totally dependent on the conditions offered by the owners and mediators. In the investigated non-profit model, in contrast, temporary housing can still be interpreted as a part of the existing social housing policy system as the provision of housing is organised for the users’ – not the owners’ – benefit. Nevertheless, even if non-profit temporary housing follows clear social objectives, it still needs to be critically questioned whether the requested rent prices are justified for temporary apartments that are mostly substandard and designated to be demolished.

6. Conclusion

While there is a growing body of literature critically discussing how temporary urbanism affects urban social life (Vallance et al., 2017; Lai et al., 2018; Galdini, 2019), and another line of research focusing on the potentials of temporary use for the flexible development of urban spaces in general (Özdemirli, 2014; Németh & Langhorst, 2014; Dubeaux & Sabot, 2018; Cardullo et al., 2018), research on how different forms of temporary use affect the housing situation in cities is still thin (Lara-Hernandez et al., 2020; van Holm, 2020). More qualitative and quantitative research is therefore needed to understand how temporary housing changes everyday life in cities and potentially leads to precarious living situations for lower income groups. Future research should focus more intensively on the social dimension of sustainability in cities (affordability, tenure security, stability, etc.) to understand how to cope with tight urban housing markets and intensifying scarcity of land.

In this article, we explained the emergence of a commodified temporary model in the Swiss urban context. Even though our results are limited to the city of Zurich, potential for generalization results from the following identified causal mechanisms which are expected to have broader significance in other urban contexts too: our analysis reveals that even though the city council publicly commits to affordable and socially equitable housing development (Municipal Constitution, Art. 2, Para. 5), in temporary housing, it assists in bypassing tenancy law by accepting the loaning law regime in housing. This, in turn, assures increased flexibility and predictability for the owners (no contract termination deadline and no corresponding judicial uncertainty). The municipal government might be reluctant to prohibit the loaning law regime for temporary housing as it might hinder property owners from densifying their parcels as investment risks increase. Simultaneously, property owners benefit from an economic incentive to raise the profit margin when obtaining densification measures due to smaller transaction costs. For temporary users, however, we see that loaning regulation leads to the erosion of their social rights, stability, and protection in housing as it promotes a precarious standard and short-term perspective of living. This model stands for a more general shift towards the acknowledgement of housing as a commodity and investment asset rather than as a basic human need and unique

kind of good (Marcuse, 1985; Harvey, 2005, 2012; Rolnik, 2013). We finally identify a risk that low-income residents become increasingly excluded from inner-city housing as the supply of new housing – in particular through support measures for housing cooperatives – targets the middle class instead of the lower socio-economic segments of the population - a highly unsustainable urban development scenario! If the for-profit temporary housing model becomes more mainstream and competes even more directly with non-profit firms, it may reinforce the residents' dependence on the owners' short-term decisions and increasingly become a social challenge for the city government. In the long run, public expenses for social aid might rise as the number of residents suffering from unstable housing conditions increases and more people potentially become dependent on social welfare contributions.

Let's not open Pandora's box – housing is a matter for tenancy law, not loaning law, to protect the users' stability, security, and long-term right to housing. We are convinced that Zurich's municipal government is in the power position to change the legal setting to prohibit temporary housing under loaning law and to minimise further flexibilisation of the housing sector. As demonstrated in other Swiss cities (e.g. Basel), legal changes in tenancy law neither lead to an increase of urban vacancies nor to a prohibition of non-residential temporary uses. Instead, temporary housing vacancies are managed under non-profit objectives and with predictable tenure conditions for the users. Simultaneously, Zurich's city government should point particular attention to housing provisions for those with the lowest incomes. To look more closely at those who pay the social price of densification and corresponding urban upgrading measures is essential if urban quality and viability is to be retained for all, including more vulnerable socio-economic groups.

7. Literature

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