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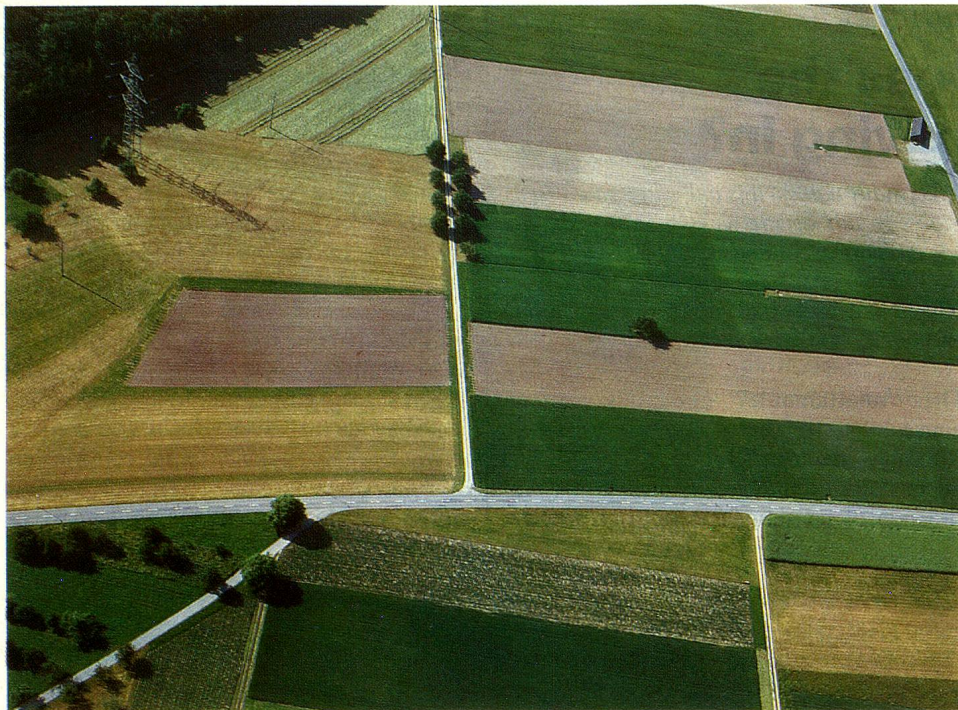
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Will such countryside in a few years be transformed into a single metropolis with some parks?
(Photo: KeyColor)

more dual income families without offspring, which lightens the burden somewhat.

The high level of rents is serious for such household budgets where earnings are lower, for instance in the case of elderly pensioners, foreign workers, single-parent families and so on. While households with foreign members often find themselves obliged but able to make do with sub-standard living quarters, for those of tenants with low fixed incomes, say below 2,500 francs a month, the rents can easily represent more than 30% of their incomes.

Redevelopment and "de Luxe" Renovations

One unfortunate consequence of the rise in real estate prices is that the activities of firms and individuals in the building and property sectors are being switched increasingly to the field of older existing buildings. Houses comprising several flats are sometimes sold and re-sold in a series of repeated transactions, and then renovated and rented out at greatly increased rents. The abundance of low-rent housing that *used to exist* is being eroded more and more. The principal sufferers from the intermittent euphoria of these "renovations de luxe" are of course the same households that are already at a disadvantage in the property market. It has often happened that the chances of ownership and the "renovations" related there to have in spite of legislative protection for "sitting" tenants resulted in such tenants of many years finding them-

ves standing in the street – so to speak. The municipalities and rural communes have been doing their best to remedy the worst excesses of this trend by providing "emergency housing" where available – but the scarcity of such accommodation makes this difficult to achieve.

The new poor

Those households whose members are for financial reasons socially at a disadvantage are particularly liable to suffer from the high level

The trade in arable land in Switzerland

"If You've Got Nothing You'll Get Nothing"

Seven centuries ago, in the times of the good old "Eidgenossen" or Confederates, who were feared all over Europe for their martial (and successful!) prowess, the legend says that they acquired so much land that they didn't know where to put it. So they just piled it up in big heaps, which in due course became our Alps.

The productive area of Switzerland amounts to 3,071,521 hectares (say some 7.4 million acres). In metric terms, this would mean 30,715 square kilometres (nearly 12,000 square miles). And as a percentage of the total area, which amounts to 41,293 square kilometres (16,000 square miles) the productive area represents no less than 74.3% of that total. At all events, these are the figures reported in

of land prices and rents. But the suffering goes much farther. In former times it was only those households with very low incomes that had to turn to the State for support in connection with their housing problem. But the dual effect of rising land prices and massive increases in the rates of mortgage interest has been to force many a working-class household to seek aid from State authorities.

In illustration here is an example (in connection with which one should take into account the widely differing conditions prevailing in many parts of the country): In a working class household with only one member gainfully employed, the monthly earnings amount to 4,000 francs. For the family, the household needs at least a three-room flat. In the present-day state of the market, such a flat in a newly built apartment house will no longer be obtainable at a rent of less than 2,000 francs. So the household will have to spend 50% of its income on the rent of the flat. It is clear that such a household cannot solve its housing problem without help from the central Federal authorities, or from the cantons and to some extent from the rural communes.

The financial problems arising from the housing situation have far-reaching social effects. The setting up of a household and the start of a family tend to happen at a later date; young people will not leave home so quickly; in many households, the need for a dual income becomes more acute. Many other factors contribute to these developments but the effects of the trend of land prices and the situation of the market for living space will be still more enduring.

Jörg Hübschle,
Business Manager,
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1972 and they must be seen as valid today, as no "land census" has been carried out since then.

Other official statistics enable one to ascertain the changes in the area of productive land (i.e., land used for farming and forestry management) and on the basis of these, it is possible to estimate that in recent years, such productive land is decreasing in area at a rate



corresponding to one square metre per second.

In the entire Federation, the population numbers approximately 6.5 million, or 157 per square kilometre. For arable or "productive" land, the situation is even less favourable: in that sector, we no longer have more than half of one hectare per head – and even then, part of the area counting as "productive" consists of Alpine pastures, peat soil and fodder. Of good arable land we have barely more than one third of one hectare, i.e. less than one acre, per inhabitant. And the building boom continues at an undiminishing rate. Prospective purchasers search everywhere for building land – and they find it first and foremost in the arable "productive" sector – because the wooded areas of Switzerland have for more than 100 years enjoyed absolute protection by law.

The Area Planning Law "shot the bolt" to some extent in an endeavour to prevent abuses insofar as it has divided the land into building zones, other zones of utilisation and finally, agricultural zones. Admittedly, considerable areas of arable land have been "zoned" into the building land sector. But an end must be put to the selling-off and spoiling of arable land at will.

A big demand

Most farms in Switzerland are on an average some 15 hectares in area. Many are only about 10 hectares in size, for a few, the area is bigger, from 20 to 30 hectares or more. Because of financial pressure some farmers seek possibilities of expansion. So there is a sizeable demand for more land – while the available supply is smaller.

In 1989, official market value was 13 francs per square metre. But anyone who was able to buy at that price could consider himself to have been a very lucky chap! Deals were mostly done at the level of from 20 to 22 francs! And these were the officially declared prices, exclusive of agent's commissions and "unter-the-counter" special conditions. For example, in the very best part of the central segment of land in the Canton of Solothurn, land – admittedly of top quality and very fertile – recently changed hands at, believe it or not, no less than 45 francs per square metre! Even at the high prices ruling for Swiss products, a hard-working farmer could never hope to achieve, by his own efforts, an income from the land sufficient to cover the interest on the bank loan or mortgage that he has needed to purchase it.

Money makes the world go round!

The property market in Switzerland has by no means gone to sleep. Arable land is still

being bought and sold. But who can afford to buy land at the prices mentioned? There seem to be two categories of potential purchasers. Firstly we have the farmers who have either decided of their own free will or been obliged by financial needs, to dispose of real estate for use as building land, and who now want to buy protected lots of agricultural land, or perhaps to use their millions to buy an entire farmstead. Secondly, there are people who have made a good sum of cash in other spheres, and who now want to acquire a farmstead with all its buildings as a capital investment, since even if the State-controlled rent

representatives of the farmers confronting the defenders of freedom of trade and commercial activity, of freedom of the market for real estate and of freedom to dispose of one's land.

Many observers fear that in a few years, or maybe decades – and apart from those regions where mountain ranges stand in the way! – the whole of Switzerland will consist of a single gigantic metropolis interlarded with plenty of parks. On these stretches of "park" land, farmers would still be able to cultivate their meadows and orchards. There is no doubt that a vast majority of Swiss would like



In comparison with other European countries, Switzerland ranks low: only 30% of the apartments are occupied by their owners. (Photo: Keystone)

that it could bring in, does not give an adequate field, there is bound in the long term to be a handsome capital gain, as prices will doubtless continue to rise steadily. In hilly and mountainous districts, smallholdings are often bought up by "city" folk to use as holiday homes or retirement dwellings. And meanwhile, frustrated farmers in the same neighbourhood mourn the loss of land that they would make good use of, if they could pay the high price demanded and accepted for it. Various interested parties would like to put an end to these practices by means of new legislation under which the farmer offering "self-management" would be granted a right of first refusal, in preference to purchasers seeking merely an interesting capital investment. But such a solution would be pointless unless provision could be made for the maximum price to be fixed. For the "pre-emptive" right could be effectively applied only at the price actually offered by the rival purchaser. This problem is under discussion in the Federal Parliament at present, with the

to see the real estate resources of their country sensibly shared out as far as possible to meet the varied needs of all segments of the population. But so far, no remedy has been found for combatting the activities of speculators – except perhaps for solidarity!

Urs Riklin, Editor of "Schweizer Bauer"

Inheritance

in Switzerland:

Last Will

Inventory

Dissolution of community property
and inheritance partition

Estate Division Contract



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