

# Affordable housing on the Papieri development, Cham

## 1. Cham Immobilien AG allocation criteria

### Maximum eligible household income

The maximum annual income, based on full-time work, must not be exceeded.

Apartment size in rooms (reception rooms + bedrooms)	Max. annual household income in CHF
2	48,000
2.5	67,000
3.5	82,000
4.5	95,000
5.5	104,000

Annual income is the net annual income according to the last finalized tax return. This must be enclosed with the necessary documents when applying for an apartment. One-third of payments for children who are still in education or for children with disabilities who still live with their parents is taken into account.

For existing tenants, the max. eligible household income is increased by 10% (e.g. tenants of a 2-room apartment may have an annual income of CHF 52,000, rather than CHF 48,000).

### Maximum household assets

After deducting any reported liabilities, net assets may not exceed CHF 144,000. The limit increases by CHF 16,900 for each minor. For households with more than two adults, the asset limit increases by CHF 40,000 for each additional person. The asset limit is increased by 25% for the elderly, the disabled (at least half a disability pension) and those requiring care.

For existing tenancies, the asset limit increases by 10%. The latest finalized cantonal tax assessment must be used.

### Occupancy

Only potential tenants who fit the occupancy calculation will be considered. Occupancy is calculated based on the number of rooms minus 1.5 (i.e. at least three people must live in a 4.5-room apartment). Children and adults are counted the same.

### Housing preference

If several equal parties apply for an apartment, preference shall be given to any interested party that is already resident in Cham. Those who live in the canton of Zug will be given second priority. Prospective tenants from outside the canton will only be considered if none of the other applicants live in Cham or in the canton of Zug.

### Regulations during the tenancy

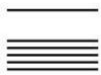
The eligibility criteria are reviewed periodically to ensure that these affordable apartments are accessible to the intended groups. If tenants no longer meet the criteria, they are obliged to vacate the apartment within 12 months. Families with school-age children are considered exceptions to this rule.

## 2. Social housing initiatives in the canton of Zug

Tenants may receive an allowance to reduce their rent, provided that the tenants meet certain conditions. Housing allowances are granted as long as the conditions are met and the canton of Zug has the appropriate collateral.

### Conditions for housing allowances from the canton of Zug

Form WFG 8.5, filled out with all of the necessary information, must be submitted to clarify entitlement to an additional reduction from the canton. The form will be sent to prospective tenants with the rental agreement. Eligibility will then be checked by the Office for Regional Affairs and Transport. The requirements for receiving housing allowances from the canton can be found in the following fact sheet.



## **Fact sheet: Housing allowances**

For homes that are subject to the Housing Allowance Act (Wohnraumförderungsgesetz, WFG), the canton may grant allowances to reduce rent, provided the tenants meet the conditions set out below. Allowances are paid out every semester via the administrative office, which deducts the relevant allowance from the rental payment for the apartment. You can ask the relevant office whether an apartment is subject to the WFG.

### *Cantonal housing allowance amount*

The amount of the allowance will depend on the initial cost of the rental apartment. The management office for the property can provide information on the amount of such allowances.

### *Conditions for housing allowances*

Allowances that may be used to discount the rental payment for a rented apartment are granted if the apartment is subject to the WFG and the following conditions are met:

- Income after direct federal tax may not exceed the limit of CHF 60,000. The income limit increases by CHF 2,500 for each minor. Any payments received for minors are not taken into account. If there are more than two adults, the limit is increased by CHF 20,000 for each additional person. The income limit for tenants in existing tenancies who are already receiving allowances is increased by 10%. The latest finalized tax assessment for direct federal tax must be used.
- In the case of incomes between CHF 50,000 and CHF 60,000, allowances are only paid if the rental payment incumbent on residents after the necessary deduction exceeds 25% of their income after direct federal tax.
- After the deduction of reported liabilities, net assets may not exceed CHF 144,000. The limit increases by CHF 16,900 for each minor. For households with more than two adults, the asset limit increases by CHF 40,000 for each additional person. The asset limit is increased by 25% for the elderly, the disabled (at least half of the disability pension) and those requiring care. The asset limit for tenants in existing tenancies who are already receiving allowances is increased by 10%. The latest finalized cantonal tax assessment must be used.
- The applicant must have lived or worked in the canton of Zug for at least three years.
- The apartment may have a maximum of two rooms more than the number of inhabitants.

### *Procedure for receiving housing allowances*

Form WFG 8.5 must be filled out with all of the necessary information and submitted to the administrative office to clarify eligibility. Eligibility is checked by the Office for Regional Affairs and Transport. If authorization is given, the monthly rent will be reduced accordingly for the following month after receipt of the application. Form WFG 8.5 is available from the appropriate administrative office.

### *Duration of housing allowance*

Housing allowances are granted as long as the conditions are met and the canton of Zug has the appropriate collateral. Tenants are obliged to report changes in income and assets immediately.