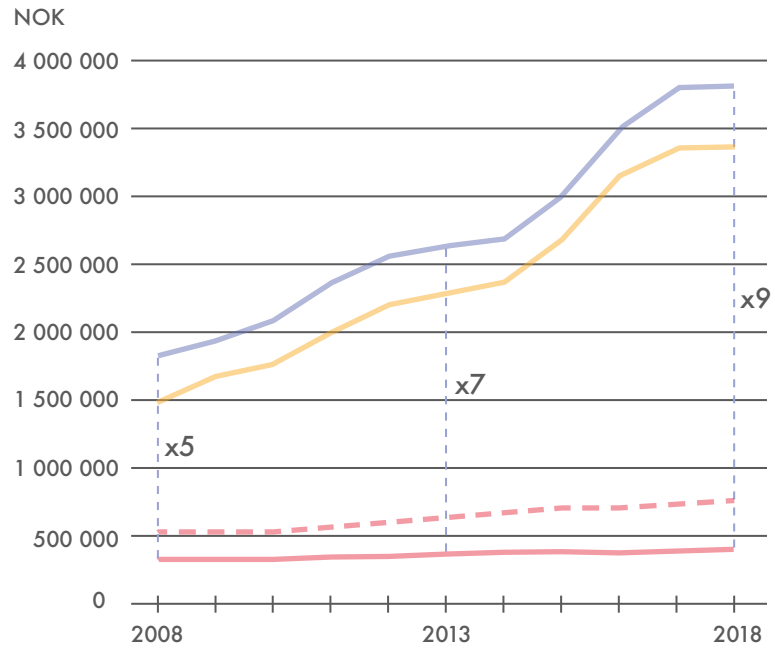


### Housing prices that segregate the city

Housing prices in Oslo has increased with an extreme rate, while the average income has stayed low. This is most visible when it comes to the people living in the eastern districts, where you today have to pay 9 times your yearly income for the smallest apartments. For families with dual income this price gap is manageable, but everyone else are struggling with getting a foot in the housing market. This is especially the case with immigrants from non-western countries, who come to this country with minimal resources.



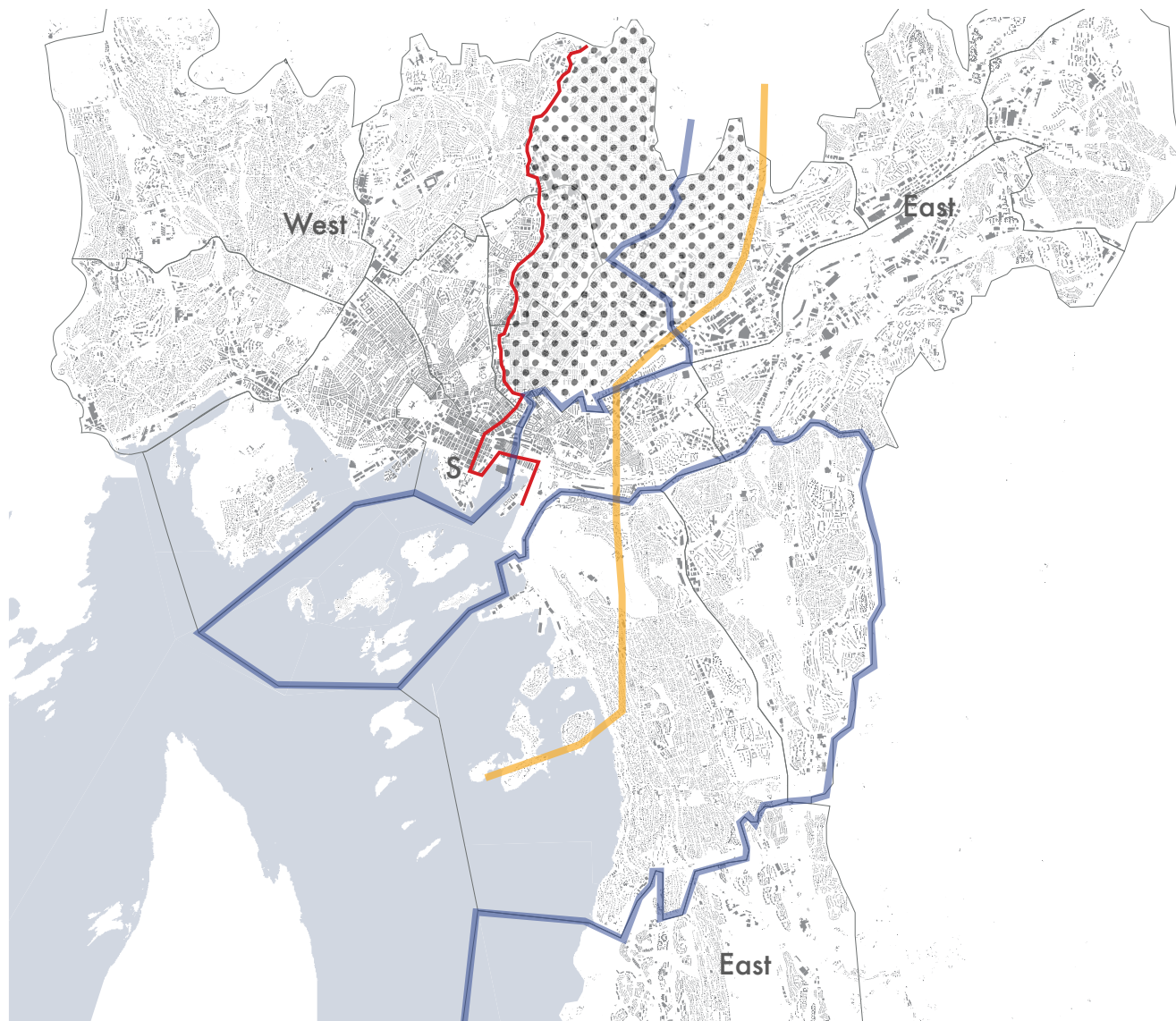
### The new map of the divided

Combining the perceived split, price split and social split creates patterns of divisions and a new map of the divided Oslo.

The in-between space finds a grey-zone between the splits where the east-west division is more blurred. The potential lies in the mix of demography and in the prevention of further shifting the division.

- Average yearly income Oslo East
- Average price for 50m² apartment in a cooperative
- Average price for 50m² privately owned apartment
- - Average yearly income Oslo West

Sources:  
<http://SSB.no>  
 Oslo Kommune: <http://statistikkbanken.oslo.kommune.no/webview/>

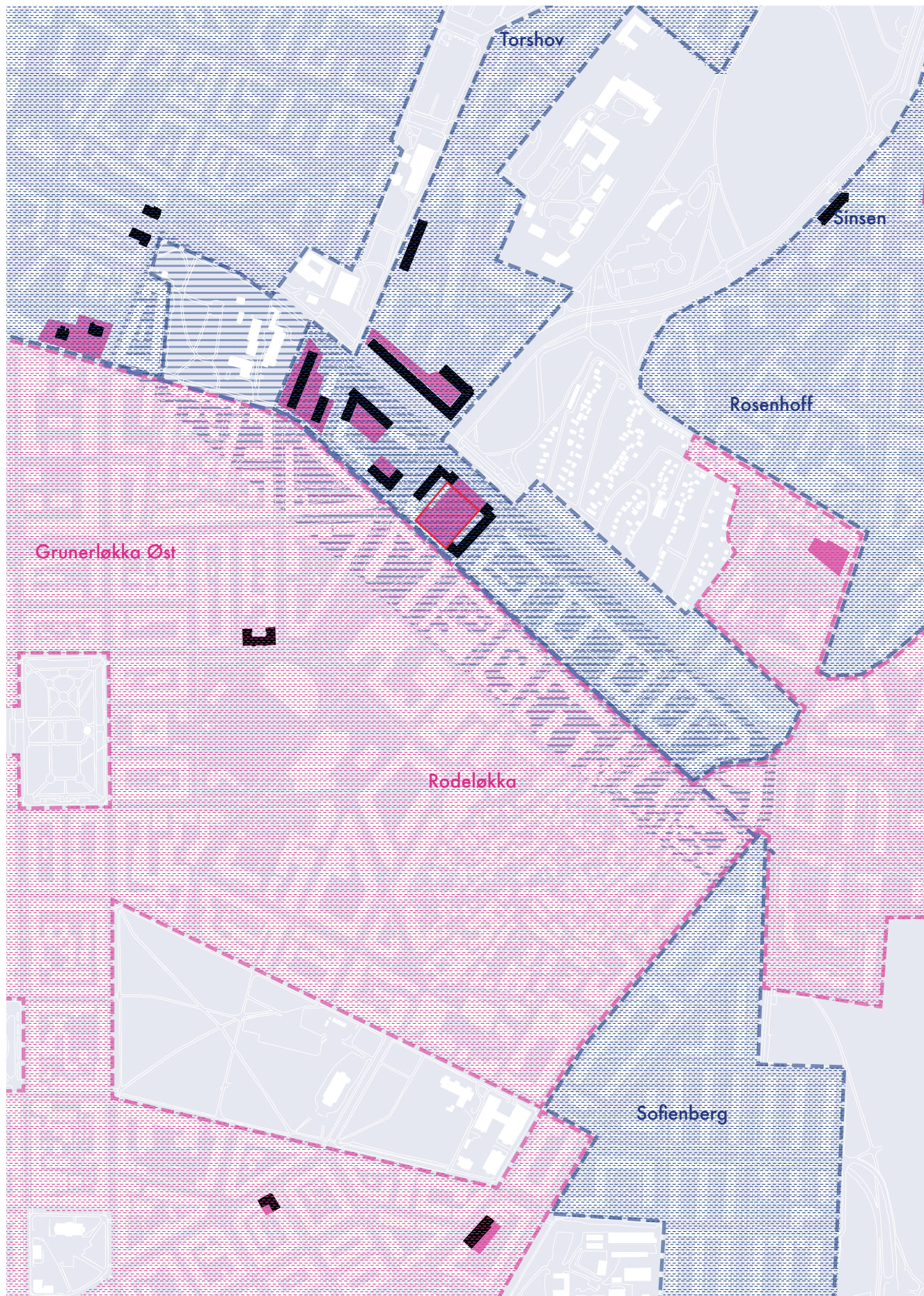


- Perceived split
- Price split
- Social split

••• In Between

## Oslo, a divided city?

Even though the entire area between splits was in the middle ground when it came to housing prices, there are large differences within. Grunerløkka has been in a process of gentrification the past 10 years that has pushed the housing prices to close to the same level as West Oslo.



 NOK 76 000 - 90 000 per m<sup>2</sup>

 Social housing owned by Oslo Kommune

 NOK 59 000 - 76 000 per m<sup>2</sup>

 Unbuilt land owned by Oslo Kommune

Housing prices from Finn.no 19.08.19

## Housing Price Difference



Oslo Kommune initiates a 3rd housing sector to help people get into the housing market



### Rent to buy (leie til eie)

The rent payed each month works as downpayment on the apartment, and the renter can over time become the owner.



### Starter homes (etablererboliger)

The municipality builds and sells housing and keeps the ownership of a percentage of the apartment. The buyer owns the rest at a lower cost.



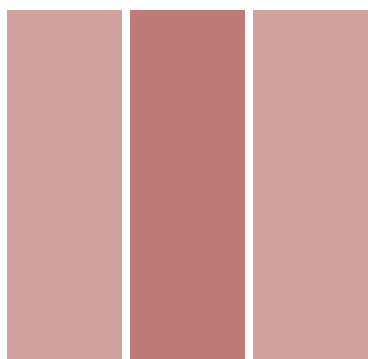
### Single Provider

Preferred model: Rent to buy  
Level of sharing: Small



### Single Household

Preferred model: Starter homes  
Level of sharing: Medium

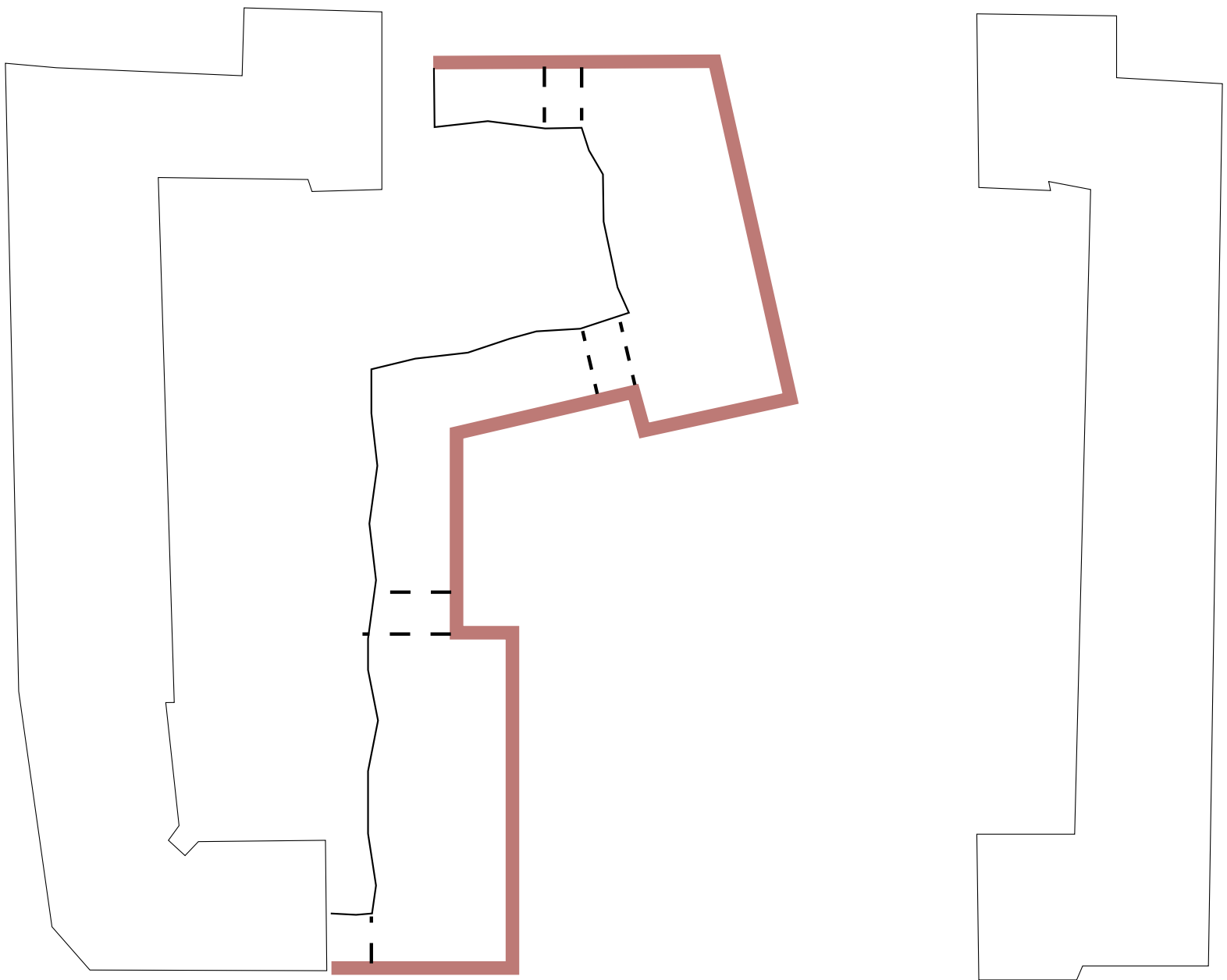


### Sharing Apartment

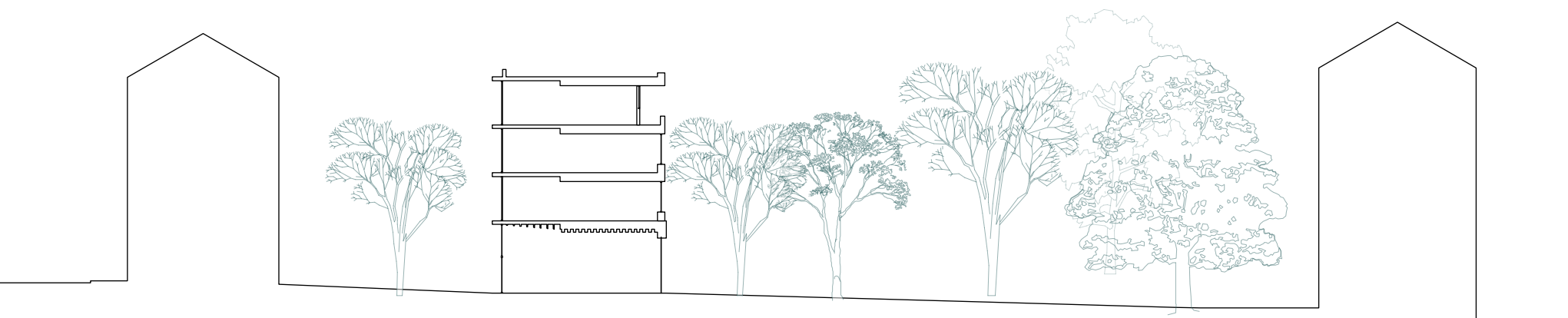


### Co-Housing

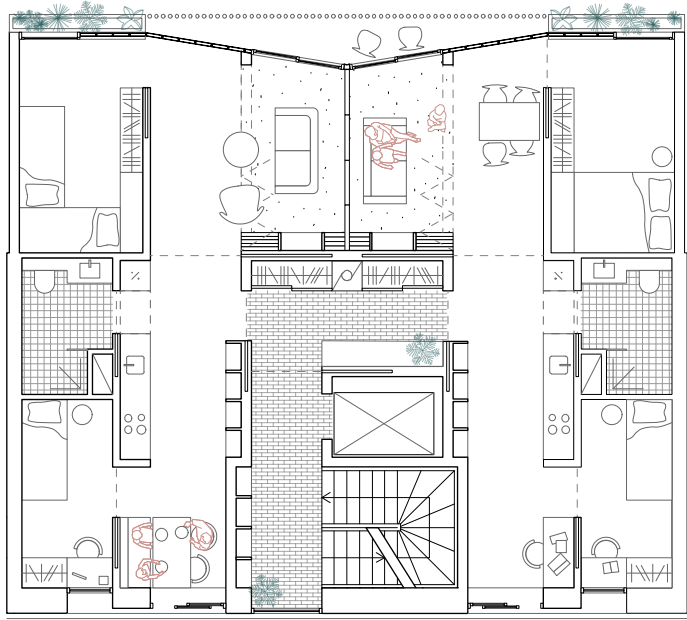
User groups



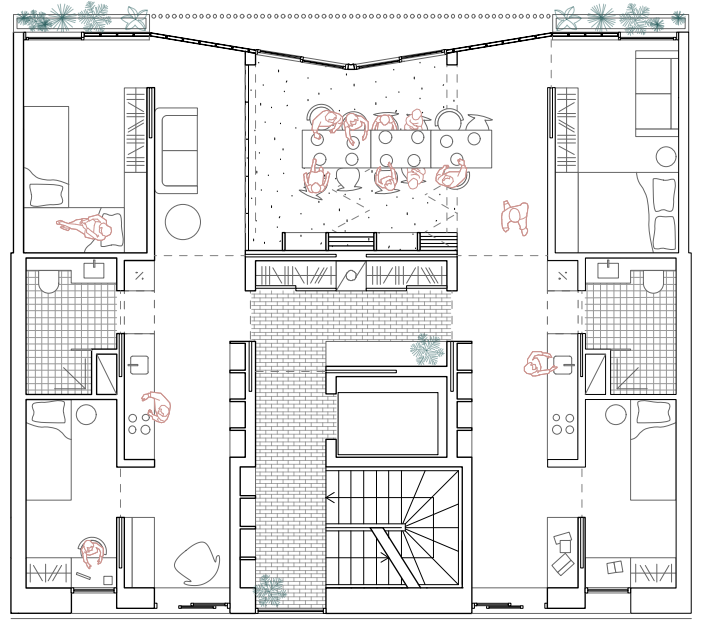
Concept - Solid and perforated



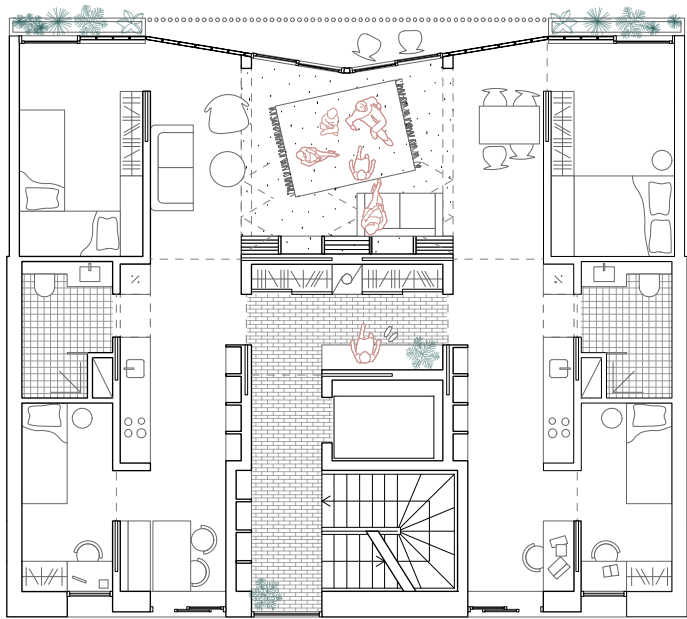
Concept - A house in a park



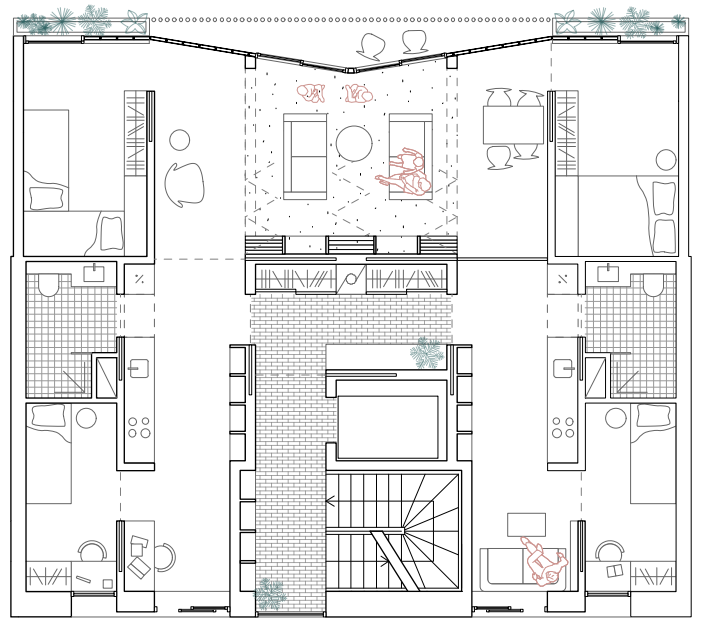
Normal scenario



Dinner party



Shared common space



Renting out

Sharing Apartment Scenarios



Garden between new and old structures



Sharing Apartment - Private





Sharing Apartment - Shared