Workshop in the framework of the project UN4Kharkiv
Affordable, decent and healthy housing

26 September 2022
Session Two:
International practices on access to affordable decent and healthy housing

The German example
IWO / IWO network contribution

Knut Höller, Housing Initiative for Eastern Europe (IWO e.V.), Berlin
Home ownership and administrative management portfolio

- Privatpersonen (58,8 %) / Private Owner
- Wohnungseigentümergemeinschaften (22 %) / Home owner associations
- Kommune oder kommunales Wohnungsunternehmen (5,8 %) / Municipal owned housing company
- Privatwirtschaftliche Wohnungsunternehmen (5,5 %) / Private owned housing company
- Wohnungsgenossenschaft (5,4 %) housing cooperative
- Sonstige / other
Housing stock
and administrative management portfolio in Germany

Housing stock in Germany:
40.545.000 flats*

Professional housing suppliers:
8.273.000 flats
- Co-operatives
  2.145.000 flats
- Municipal housing companies:
  2.347.000 flats
- Public housing companies:
  305.000 flats
- Private housing companies:
  3.152.000 flats**
- Churches and non-profit organisations
  324.000 flats

Private Ownership:
32.685.000 flats
- Home Owner Associations:
  8.956.000 flats
- Owners of Single and Multi-Family Buildings:
  23.729.000 flats
  - Own use:
    13.547.000 flats
  - Rented flats:
    9.037.000 flats
- Owner-occupied condominiums:
  3.745.000 flats
- Rented condominiums:
  4.847.000 flats

* Increase of flats from 2010 to end of 2018 by 4,3% or 1,8 mln. flats = 42,2 mln. flats in total

**incl. credit institutions, insurance companies, real estate funds, other corporations

Source: Destatis (2013): Zensus 2011
Housing stock

54% of Germans live in rented accommodation – more than in any other country in Europe. Only roughly 46% own a house or apartment.

- a total of 40.5 (2018: 42,2) million apartments in 19 million buildings in Germany
- 9 million owner-occupied flats = 22 percent of all flats
- 1.8 million home-owner associations (WEG) = 10 percent of all buildings

13 million inhabitants in approx. > 5 million flats are living either in co-operatives or in municipal housing ~ 30% of all rented flats

26.09.2022
Rent level at GdW companies in 2017 almost 20% below the rent index level.
Housing Policy

main instruments from the past also dominate current approaches

Pillar 1: Tenancy law (Mietrecht)

Pillar 2: Public transfer payments - demand side support
- to cover the total amount of accommodation costs (recipients of 'Social Assistance' and of Unemployment Benefit II)
- or allowances are paid if necessary (housing benefit or housing allowances = Wohngeld)

Pillar 3: Construction of additional housing units - supply side support
Subsidy programs for social housing (Sozialer Wohnungsbau/Soziale Wohnraumförderung)
Subsidy programs for home ownership (Eigenheimzulage)
by tax reliefs (old system) and allowances (new system) – terminated today: Construction child benefit (Baukindergeld).

It should be noted that municipalities frequently use their competences concerning planning allowances for imposing "social quota" on private investors. If an investor wants to build a larger number of housing units, the investor will typically be committed to build a defined share of housing under the rules of the social housing law.
Housing Co-operatives as UNESCO Intangible Cultural Heritage

Co-operative housing is not an idea coming from Soviet Union or planned economy, socialist times or something else.

On the 30th of November 2016 the cooperative idea was inscribed on the Representative List of the Intangible Cultural Heritage of Humanity.
IWO’s network and member structure

... about 30 active and sustaining members, among them:

IWO network and memberships
Current IWO topics in Eastern Europe

- Training of administrators
- Establishment of management structures
- Training of facility managers
- Strengthening of homeowners
- Tackling energy poverty

- Energy efficient refurbishment of MFH
- Serial refurbishment
- Climate manager

- New construction of rental apartments - affordable housing
- Cooperatives
- Wooden construction/Module houses
- care@home

Management of multifamily buildings
Energy efficiency in MFH
Urban and neighborhood development
Development of housing markets

Member – Partner – Networks – Sponsors
IWO and ist network possible contribution

• Development of low or non for profit (rental) housing solutions in Kharkiv together with local & international partners

• Participation to an international network representing the project UN4Kharkiv

> Housing > Construction > Urban Development

incl. involvement of further experts etc.

• Participation in the implementation of specific (rental) housing projects in Kharkiv by advising and supporting new (founded) housing providers