















# 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

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# Home ownership

## **UN4Kharkiv** UN4Mykolaiv

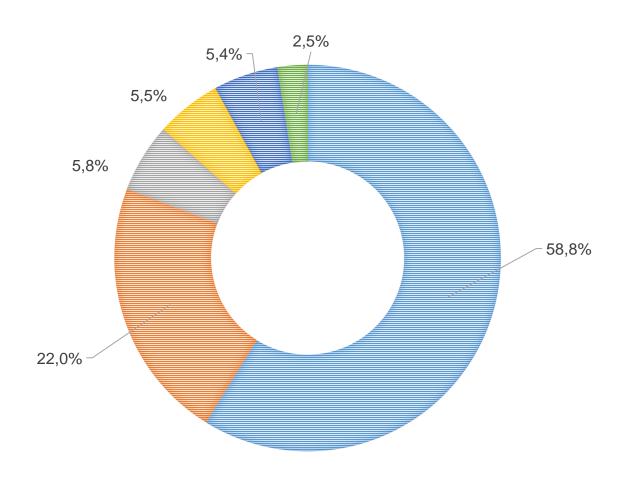




#### and administrative management portfolio



- 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





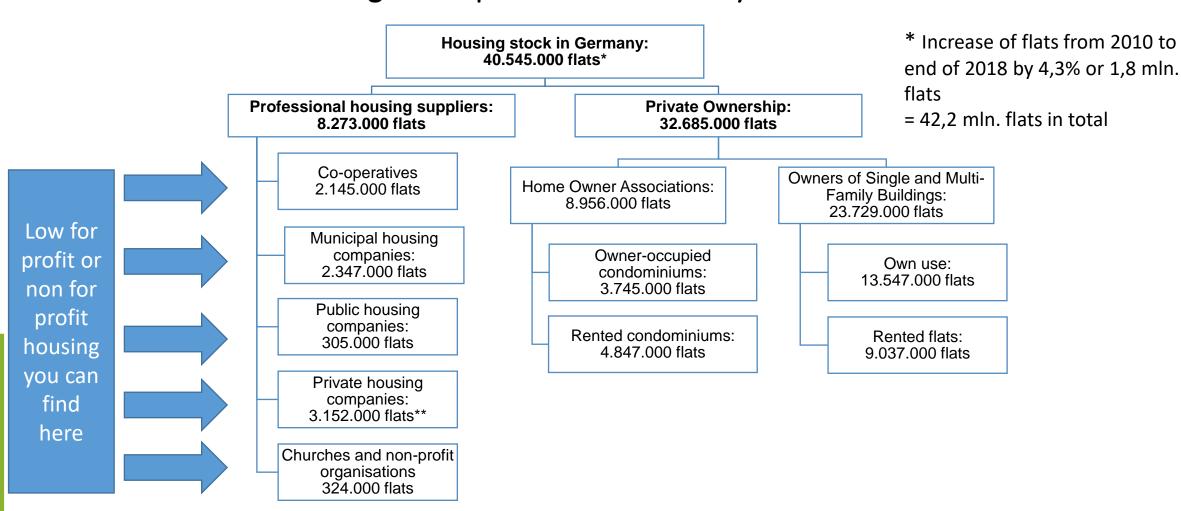








#### and administrative management portfolio in Germany



<sup>\*\*</sup>incl. credit institutions, insurance companies, real estate funds, other corporations

26.09.2022 Source: Destatis (2013): Zensus 2011













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 appox. > 5 million flats are living either in co-operatives or in municipal housing  $\sim 30 \%$  of all rented flats





### Rent level









#### at GdW companies in 2017 almost 20 % below the rent index level













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 accomodation 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 programes for social housing (Sozialer Wohnungsbau/Soziale Wohnraumförderung) Subsidy programes 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.



United Nations Educational, Scientific and Cultural Organization



Intangible Cultural Heritage



#### IWO's network and member structure



IWO network and memberships

































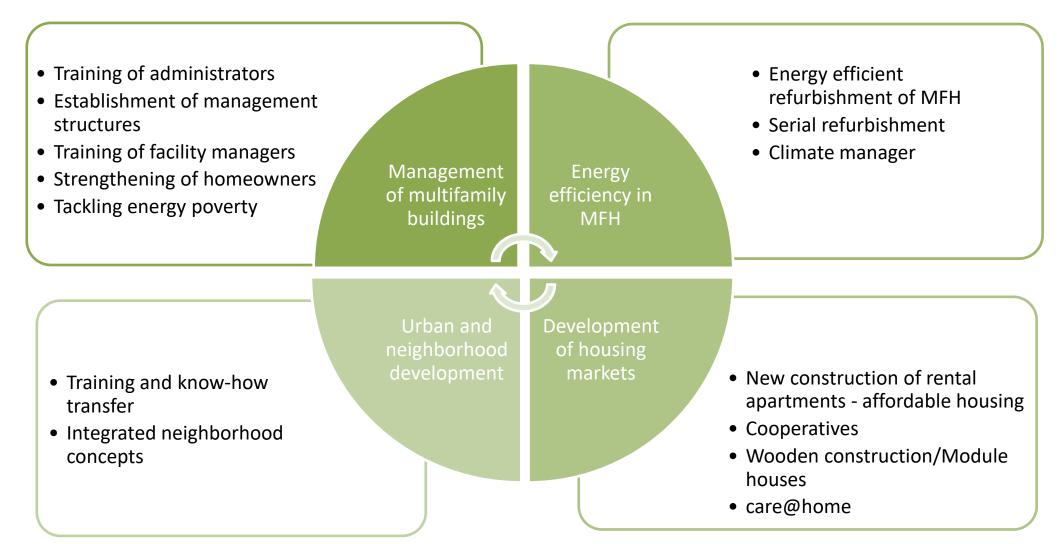








### **Current IWO topics in Eastern Europe**













# 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 projets in Kharkiv by advising and supporting new (founded) housing providers