

Housing Forum 2023

Warsaw, **October 2-3**

Towards better housing



UNHCR
The UN Refugee Agency

„Cooperatives are a reminder to the international community that it is possible to pursue both economic viability and social responsibility.“

former UN General Secretary Ban Ki-moon

Current IWO topics in Eastern Europe



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

Management of multifamily buildings

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

Energy efficiency in MFH

- Training and know-how transfer
- Integrated neighborhood concepts

Urban and neighborhood development

- Care@Home
- New construction of rental apartments - affordable housing
- Cooperatives
- Hybrid-timber construction

Development of housing markets



LiM
Living in Metropolises SCE

131 years old cooperative

IWO's network and member structure



Worldwide significance of the cooperative

Worldwide	Europe	Germany
2.6 million cooperatives	176,000 cooperatives	7,000 cooperatives _1,800 housing cooperatives _2.2 million apartments for 5 million people _2.9 million members
1 billion members in over 100 countries	127 million members (equivalent to a quarter of the total population)	22.6 million members (every fourth German is a member of a cooperative)
100 million employees	4.7 million employees	900.000 employees

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.



United Nations
Educational, Scientific and
Cultural Organization



Intangible
Cultural
Heritage

On the 30th of November 2016 the cooperative idea was inscribed on the Representative List of the Intangible Cultural Heritage of Humanity.



Housing Cooperatives – The third way of housing



**Living in a cooperative means,
being both tenant and co-owner of the flat.**

Specifics of the cooperative enterprise

- Cooperatives have always been considered successful, especially because of their stability and pro-competitive effect.
- Looking at historical examples in particular, cooperatives have always been geared towards helping market participants with little market power to participate more.
- By supporting their members, cooperatives have contributed to improving living conditions and, in some cases, even paved the way for later state social measures.
- Already at the beginning of the 20th century in Europe, certain services that had previously been solved in cooperative structures were taken over by the state.
- High economic stability (also and especially in times of crisis)

The main principles of housing cooperatives

Identity principle

- Living in a cooperative involves at the same time to be tenant of the flat and co-owner of the cooperative enterprise.
- The separation into the roles of landlord and tenant, which is otherwise typical on the housing market, is combined in a double role.
- The member signs two contracts: Through a share in the business and at the same time through a rent contract.

Support principle

- life-long rights of residence and additional services

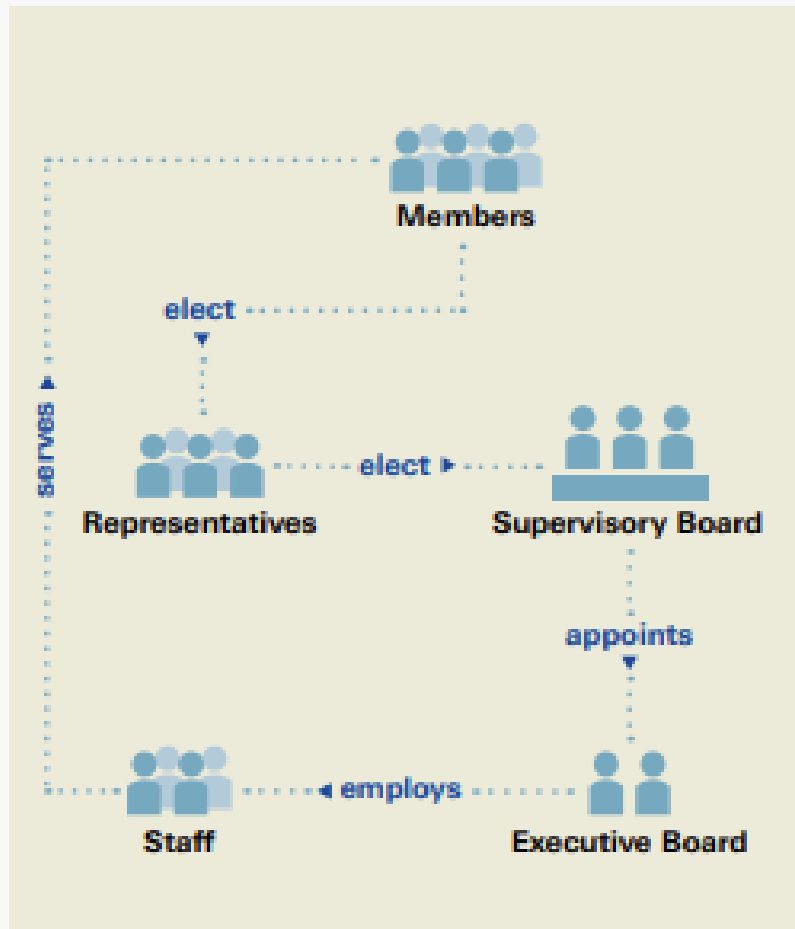
Democratic principle

- Democracy and participation are fundamental principles in housing cooperatives
- One Member = One Vote; regardless of the amount of the shares

Non-Profit principle

- Community ownership prevents that cooperative apartments are used or as speculative objects.
- Surpluses are reinvested in the stock or benefit for the entirety of all members through additional services.

How does the cooperative system work?



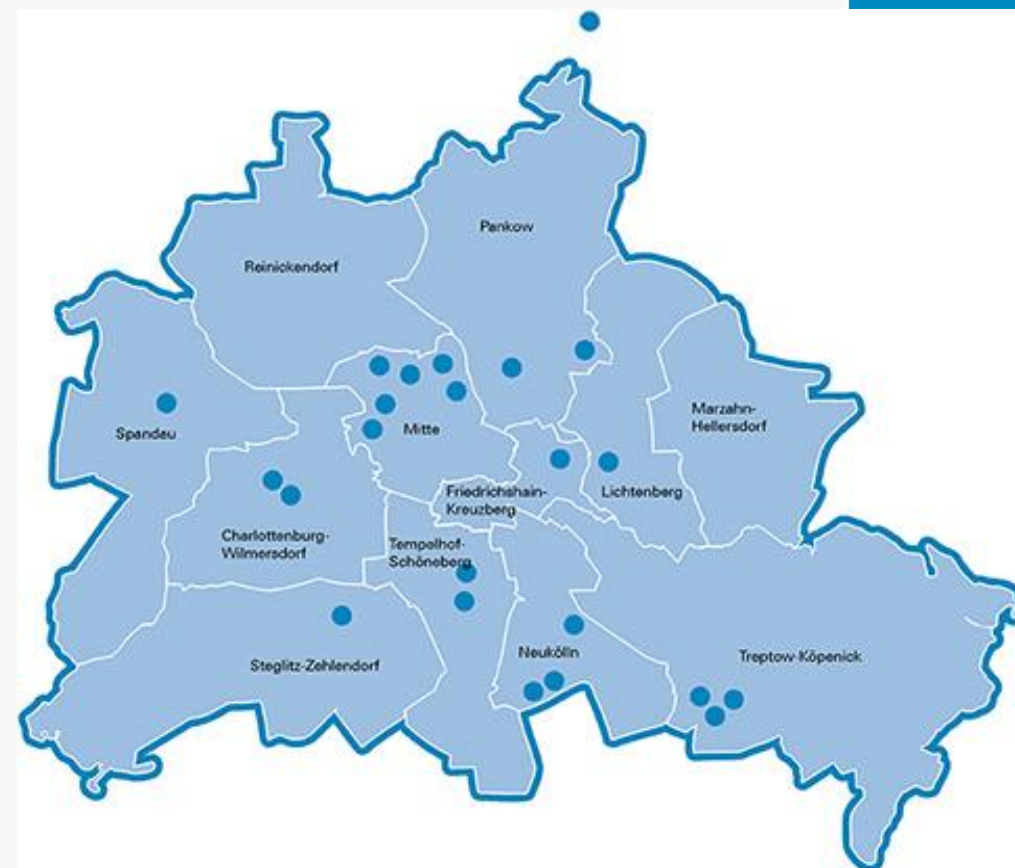
Distinction from tenancy and ownership

- **The combination of lifelong housing rights and the extensive absence of the need to maximize profits makes living in cooperatives comparable in some respects to living in private home ownership.**
- **Cooperative housing differs from private ownership by the fact that the individual mobility of cooperative members is more pronounced.**
- **The commitment and risk are minimized compared to private home ownership.**



Berliner Bau- und Wohnungsgenossenschaft von 1892 eG

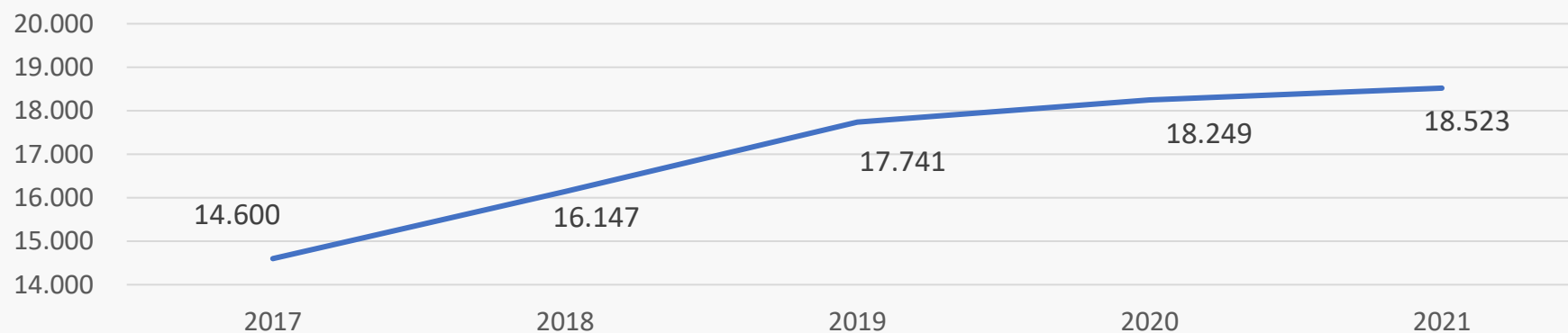
- founded on March 9, 1892
- 6,981 apartments in 10 of 12 Berlin districts
- 18,523 members
- housing construction in all decades
- approx. 60 % of the housing stock is under monument protection, 400 apartments are listed as UNESCO World Heritage Sites
- 89 employees
- Savings deposits € 186 million
- Balance sheet total € 540 million
- Equity ratio: 22 %



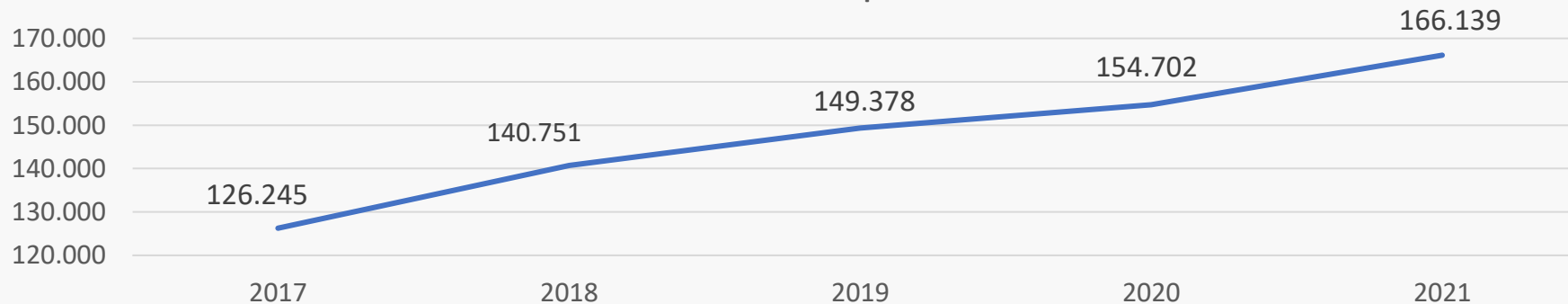
- ⇒ Berlin has a total of about 1.98 million apartments
- ⇒ about 84 % of the housing stock (approx. 1.66 million apartments) are rental apartments

Berliner Bau- und Wohnungsgenossenschaft von 1892 eG

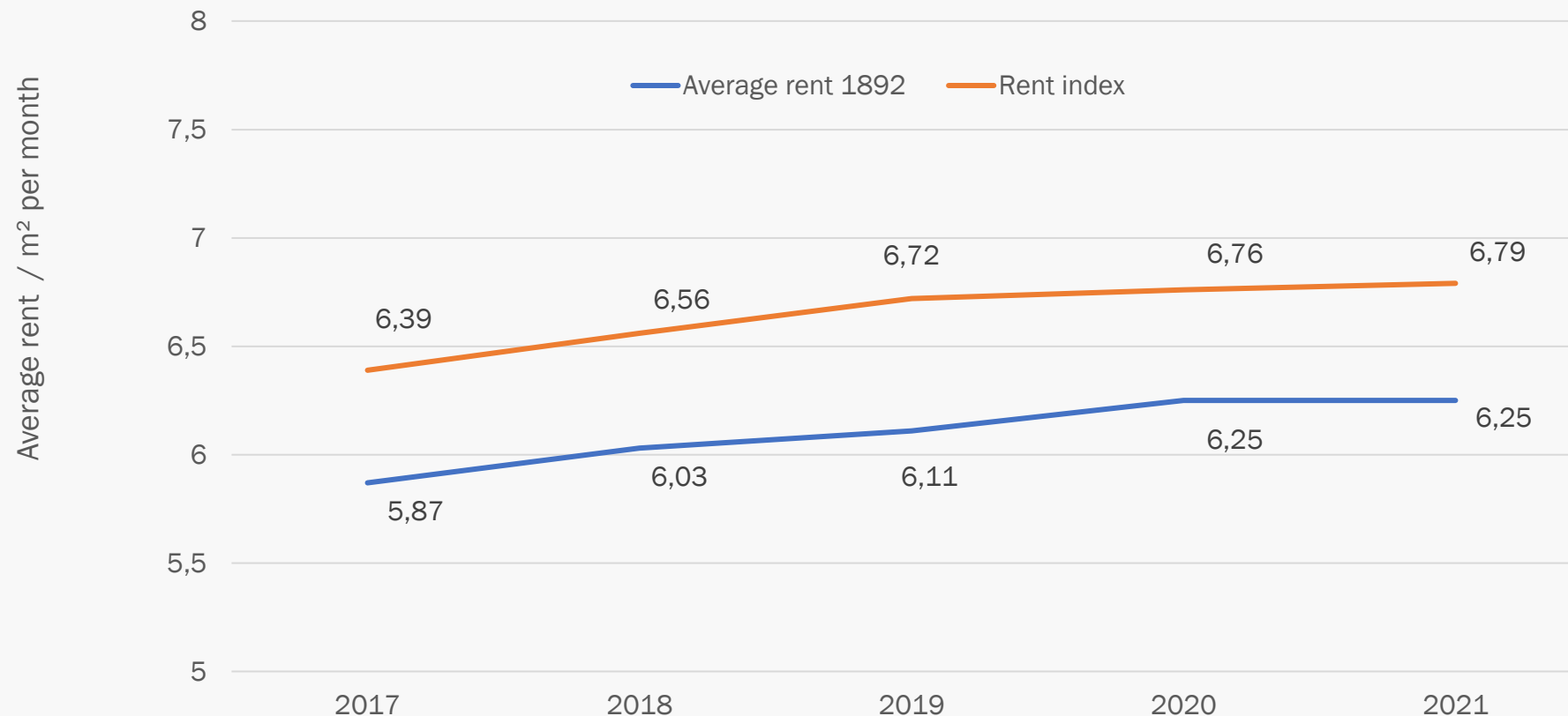
Membership development



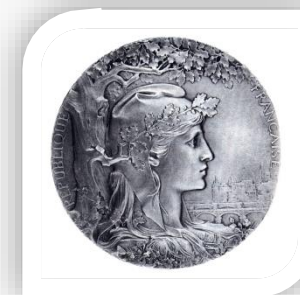
Share development



Berliner Bau- und Wohnungsgenossenschaft von 1892 eG



Berliner Bau- und Wohnungsgenossenschaft von 1892 eG – „Reform Island Berlin“



World Exhibition Paris
1900: Gold medal for our
housing estate
"Proskauer Straße"

Sustainability commitment of housing cooperatives



- Housing cooperatives are characterised primarily by relatively low rents and lifelong housing rights.
- Affordable and secure housing prevents segregation on local housing markets.
- Cooperatives show a high innovation potential for modern forms of housing.



Sustainability commitment of housing cooperatives

- **Particularly active in the field of energy efficiency of buildings**
- **Natural orientation towards long-term stability and value preservation**
- **Advantages in the structure of cooperatives compared to other housing companies or individual owners, i.e. identity of tenant and ownership**



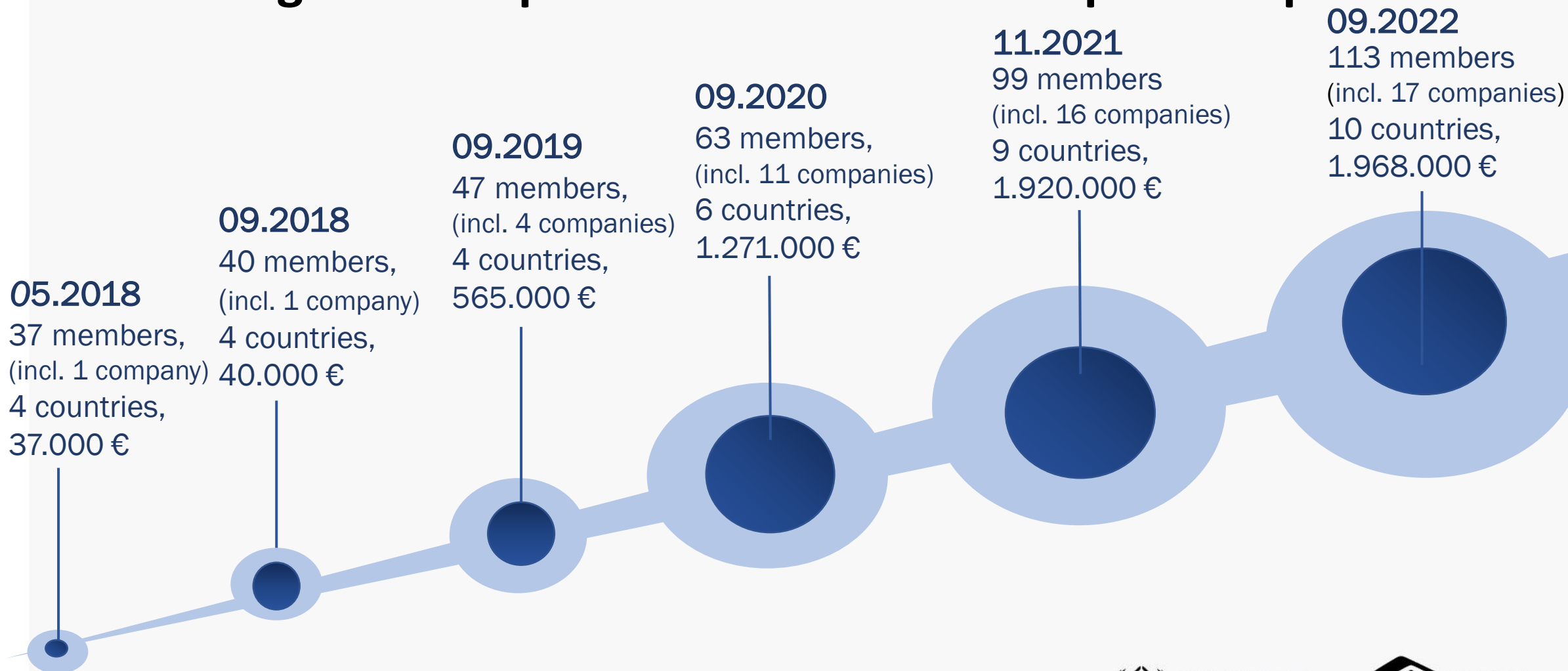
Sustainability at 1892 eG

- Rents below Berlin rent index
- Social management
- High energy-efficiency
- renewable and efficient energy concepts
- biodiversity, green spaces, tenant gardens
- e-mobility, bicycle parking spaces, geothermal heating, PV-systems





LiM Living in Metropolises SCE - Membership development



The Berlin Project, Ewaldstraße

- Based in Treptow-Köpenick in the southeast of Berlin
- Completion: October 2021
- 40 dwellings
- Wood-hybrid-construction
- PV-system
- Geothermal heating
- Common rooms
- European guest apartment
- Green spaces with a strong focus on biodiversity and species diversity





LiM

Living in Metropolises SCE



The Jelgava Project in development



- Jelgava has 61.000 inhabitants and is located approx. 45 Minutes from Riga
- First project: 100-150 housing units
- Sustainable building materials
- german/swiss cooperative model as a role model
- Since there are no local housing cooperatives, we have to promote the cooperative housing model.



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The contents of this publication
can in no way be taken to reflect
the views of UNHCR.