



Cooperative housing – a key model for sustainable housing in Europe

The example of housing coops in Dortmund:

Projects on sustainable finance and services to elderly people

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## I. Housing Cooperatives in Germany

- ➔ 1.850 housing Cooperatives with 2.180.000 homes
- ➔ representing 5% of total housing stock (10% of total rental housing stock)
- ➔ average size of housing cooperatives = 1.178 homes
- ➔ 2,8 million members / 4,6 million people are living in coops  
(representing 6% of the German population)





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## I. Housing Cooperatives in Germany

- ➔ Definition of coops as a third alternative to rental housing and ownership
- ➔ Under the law coops have to be member of a housing association  
(for annual accounting audit / report)
- ➔ GdW Berlin, Federal German Housing and Real Estate Organization is the biggest nationwide umbrella organization for housing;  
14 regional federations
- ➔ GdW Berlin: Members are 1.850 housing-coops, 750 municipal / public housing companies, 154 private housing companies, 55 housing companies owned by the church



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## II. Spar- und Bauverein eG Dortmund *since 1893*

1.604 houses  
11.670 dwellings  
2.444 garages  
85 commercial rental-units

17.705 members  
22.193 member shares  
91 employees  
9 trainees



27,4 *mil.* € investment  
0,1 % vacancy  
12.224 *Tsd.* € Cash Flow  
5,5 % equity profitability

4,17 €/qm/month  
average rent

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## II. Spar- und Bauverein eG Dortmund *since 1893*

Combination of a Housing Cooperative  
with a Saving Institution for the members

80,7 Mio € saving deposits in Dortmund  
1,1 Mio € annual surplus 2011 (*only saving institution*)

48 housing cooperatives with a saving institution  
in Germany



*Basic idea: „First saving, then building“*



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## II. Spar- und Bauverein eG Dortmund *since 1893*

Basic idea: Apart from using the housing unit, members and their families have the possibility to give their savings in a saving institution, which belongs to the housing cooperative

Saving Deposits as relevant Financial Resources in order to add / to reemplace Capital from the Capital Market for New Konstruktion, Modernization and Maintenance

*= more independence from the Capital Market*



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### III. Projects on sustainable finance: financing-possibilities

#### 1. Equity / Liquidity

*(Note!: Diskussion of core capital;  
shares in the cooperative as core capital??)*

#### 2. Capital from the Capital Market

*(Note!: low-interest phase, Forwards u.a.)*

#### 3. Public sponsorship of social house building

*(Note!: usually rental price connection, usually  
occupancy binding)*

#### 4. Saving institution for the members and their families





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## IV. Projects and services to elderly people

Need of special residential forms including services for elderly people:

- ➔ Result of the demographic factor in Germany
- ➔ High average age due to the long residence time in cooperations

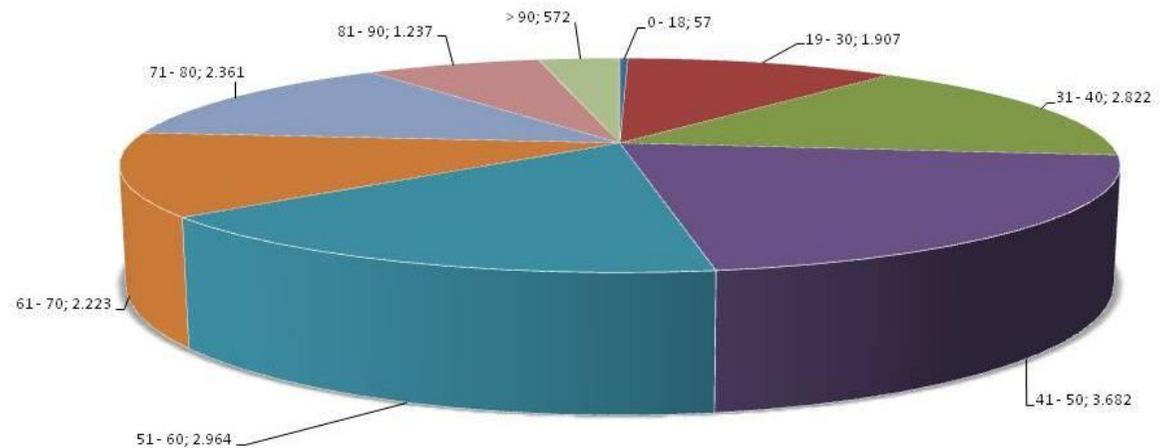


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#### IV. Projects and services to elderly people / Best-practice Spar- und Bauverein

Average age of members:

0-40 years: 26,8 %  
40-60 years: 37,3 %  
61 ++ : 35,9 %  
*of it*  
*more than 80 years: 10,1%*



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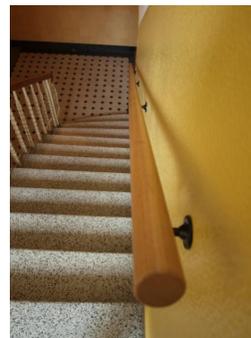
#### IV. Projects and services to elderly people / Best-practice Spar- und Bauverein

Projects in the housing stock: Small helps!!

Basic principle: A self-determined life in a familiar neighbourhood: as much independence as possible, as much support as necessary!!



Employees: Social counselling



Small helps:  
 f.ex. handrails



Small helps:  
 f.ex. rollatorgarages



Services: Assistance in daily life

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#### IV. Projects and services to elderly people / Best-practice Spar- und Bauverein

Projects in the housing stock: **Reduction of barriers!!**



About 250 new bathrooms per year in residential dwellings;  
 most of them without barriers



Major modernization of entire houses: Building a second  
 entrance without barriers in houses with lifts

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#### IV. Projects and services to elderly people / Best-practice Spar- und Bauverein

Projects in the housing stock: More comfort of living after modernization



Disabled facilities elements  
in bathrooms



Light- and safety-concept; new lifts



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#### IV. Projects and services to elderly people / Best-practice Spar- und Bauverein

Projects in the housing stock: Less anonymity and more neighborhood-life

- ➔ Local presence as cooperative
- ➔ Establishment of neighborhood institutions
- ➔ Organization of residents festivals





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#### IV. Projects and services to elderly people / **Best-practice Spar- und Bauverein**

Complement the housing portfolio through new construction



#### Principles!

- ➔ **Life cycle approach** as a strategy of our housing cooperative:  
A supply of housing within residential neighborhoods, thus creating space manageable, that the members are familiar in every phase of life a suitable supply of housing in the neighborhood.
- ➔ The **residential portfolio is supplemented** by the housing types that are not adequately measured by the need exists: currently mostly senior citizens homes



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#### IV. Projects and services to elderly people / Best-practice Spar- und Bauverein

New construction: Housing models only for elderly people



Assisted, barrier-free housing with service-concept 2010:

Features: Cooperation with a social service-team, emergency call, provision of support services....



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#### IV. Projects and services to elderly people / Best-practice Spar- und Bauverein

New construction: Housing models not only for elderly people



➔ New construction 2010:  
Award-winning  
multi-generation-house

➔ Elderly people are integrated;  
multi-generation-house as a  
small cooperative in the



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#### IV. Projects and services to elderly people / Best-practice Spar- und Bauverein

New construction: Housing models especially for young and old people!



Structural combination: Assisted, barrier-free housing with service-concept and a children nursery (completion 2013)



New constructions:  
Certification (a seal of quality senior citizen housing)



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#### IV. Projects and services to elderly people / Best-practice Spar- und Bauverein

New construction: Additional features, for example...



Guest rooms for relatives in sheltered homes for older people



Common areas for joint activities in sheltered homes for older people



Thank you very much  
for your interest and your attention !!

