



explained clearly and simply by:

Genossenschaftsforum e.V.





What are housing cooperatives?

COOPERATIVES

Simply
a great idea!

How can I join?

Why do we need them?

Hello, I am Sami.

I am new in town.

At the moment, I am living as a subtenant.

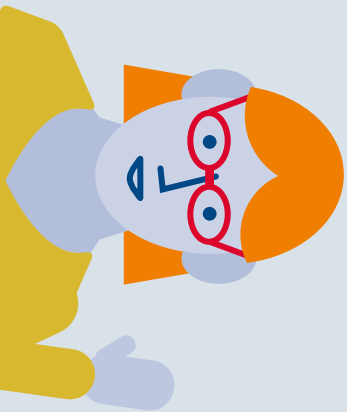
But I would like to find my own place.



Cooperatives follow certain principles, which we explain on the following pages.

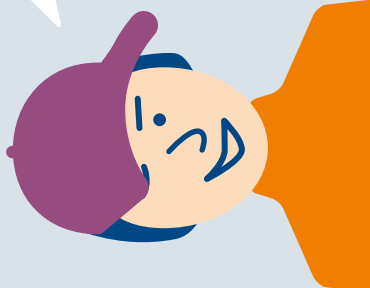
On one page three young people are talking to each other. They are discussing what housing cooperatives do and why they are a good idea.

The other page explains the principles in more detail.



Hello Sami, I am Luca.

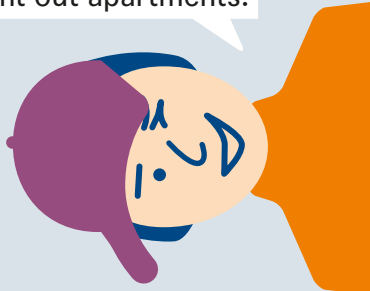
And I am Maxi. Luca and I have been here in Berlin for a while. Our suggestion is: Why not take a look at housing cooperatives?



Huh?!
Housing co- what?



Housing cooperatives.
They build and rent out apartments.



Oh, I see. And what's so special about these cooperatives?



What is a cooperative?

A cooperative is a company where many people participate. Participating means becoming a member of the cooperative. The members want to achieve something together.

For example, in a housing cooperative, the members aim to get good apartments. The cooperative provides services and earns money, just like other companies. But with a cooperative the services rendered and the money earned are meant to improve the lives of its members.

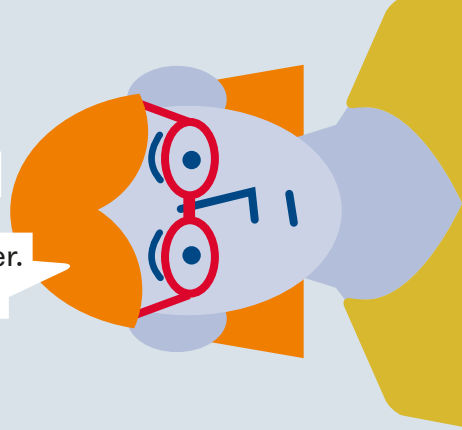
Cooperatives exist all over the world. They are called „cooperatives“ or something similar in many languages, but in German they are called „Genossenschaft“.

To cooperate means to work together.

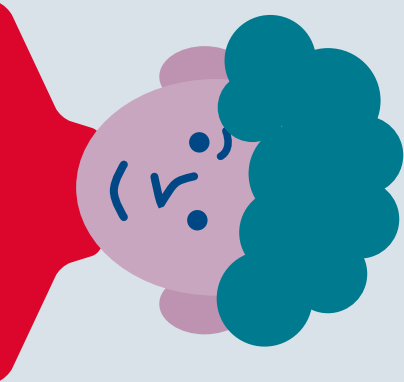
International Cooperative Alliance:



With cooperatives, it's about people **first** – **not** about money. Cooperative members want to achieve something specific together. That is called the “goal of the cooperative.”



In the case of housing cooperatives, the goal is probably related to apartments!



Exactly, it's about providing good apartments. In a cooperative bank, for example, the goal is to offer fair loans. And energy cooperatives supply their members with affordable electricity.



For people, not for profit!

The **member-benefit principle** is the first principle of a cooperative. This means: the cooperative exists for the benefit of its members. At the beginning, the members determine the goal of the cooperative.

There are cooperatives for many different purposes, such as:

- providing healthy food
- providing fair credit
- supplying environmentally-friendly electricity
- offering good apartments

The goals of the cooperative must be written down.

Members can also propose new goals. Then, they need to assess: Do these goals still align with our cooperative?

**SHORT TERM
PROFITS**

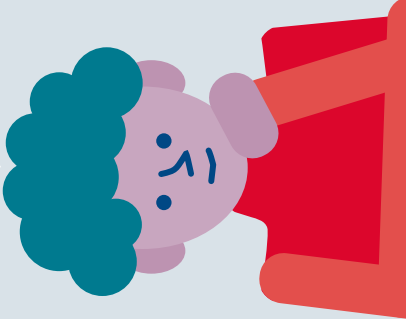


**LONG TERM
SUCCESS**

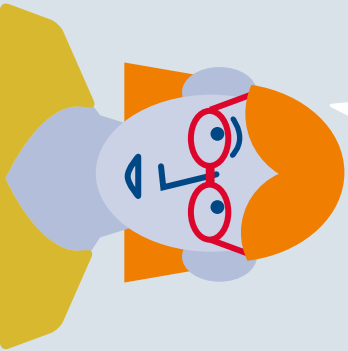


A cooperative makes sense whenever:

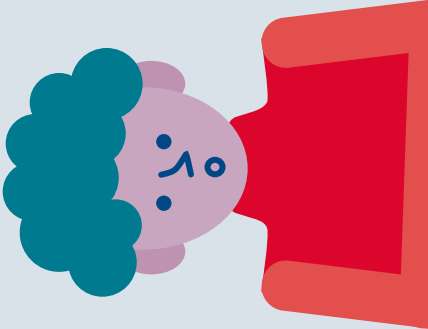
- many people can participate
- the goal of the cooperative remains important over a long time
- the goal is more important than just making a lot of money



So, I will get my own apartment if I join a housing cooperative?





Well, first you have to become a member and then you can ask about an apartment there.



I have to ask? I thought I would get a new apartment right away?

It does not happen that quickly, unfortunately. Usually, cooperatives do not have enough apartments for all their members. Many have a waiting list where you can sign up.



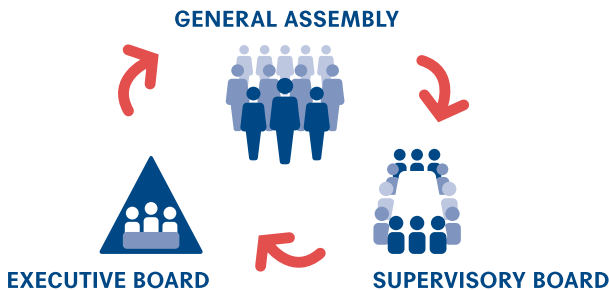
But once you become a member, you have a say in things. For example, you can vote for the representatives or board members.

Each member can participate in decision-making!

The **democracy principle** is the second principle of a cooperative.

In Germany, cooperatives have their own law. And it states that each member can participate in decision-making within the cooperative. In the voting process, each member has one vote.

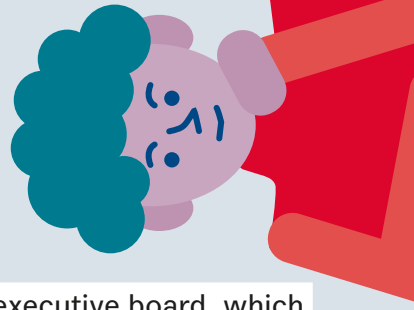
Every cooperative has its own bylaws. These bylaws contain the rules of the cooperative. One very important rule is how the members can participate in decision-making. It looks like this:



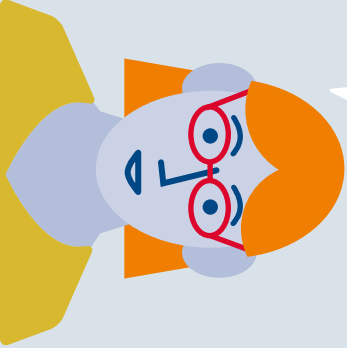
At the top is the **general assembly**. In larger cooperatives, there is usually a representative assembly. This assembly must take place at least once a year.

Every cooperative has a **supervisory board**. The members or representatives vote on who should represent them on the supervisory board. The supervisory board ensures that the executive board properly implements the cooperative's goals.

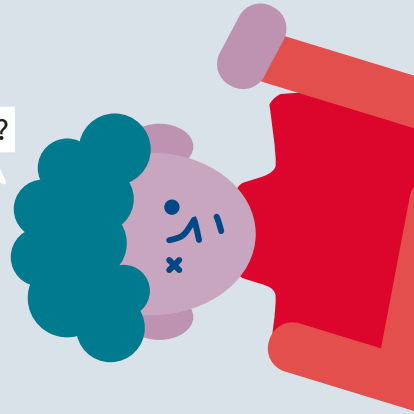
Do the members decide everything?
Do they not need a boss?



Yes and no. There is an executive board, which is kind of like a boss. The board, along with the employees, takes care of the cooperative's development.



And the members elect the board, right?



Sometimes yes. Often, it's the supervisory board that does that. But the supervisory board is also elected by the members.



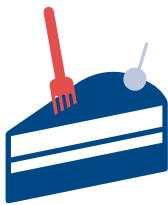
You can put it this way: members have a say, but the board holds the responsibility.



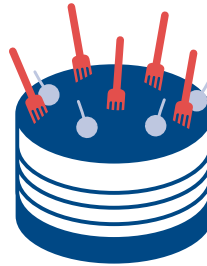
Ownership and rent at the same time!

The **identity principle** is the third principle of a cooperative. It means that members do two things simultaneously. They rent their apartments, and at the same time, they collectively own the cooperative. Here is how it works:

To become a member of the cooperative, you need to pay a certain amount of money. By doing that, you own a small part of the cooperative. This small part is called a share. For example, a share may cost 200 euros. The shares owned by all members together form the capital of the cooperative.

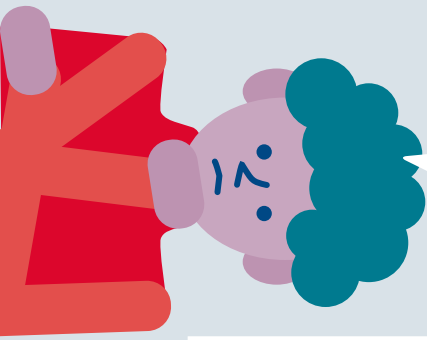


SHARE



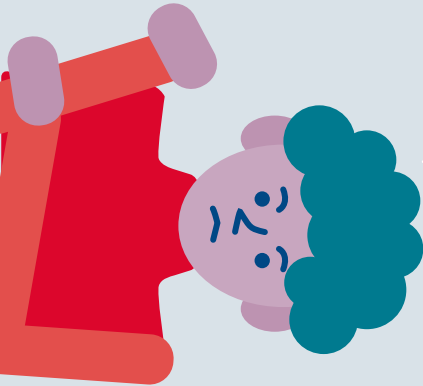
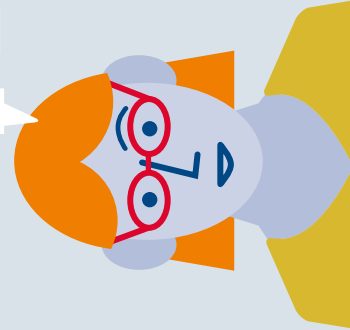
CAPITAL OF THE COOPERATIVE

Since the members are owners of the cooperative, they do not want it to go bankrupt. As tenants of their cooperative apartments, they also have wishes and demands. Both sides must be in balance.



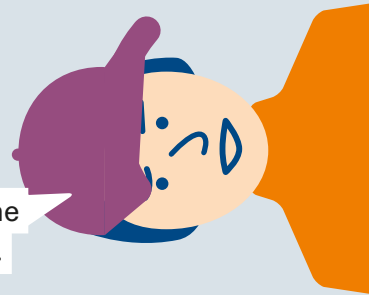
That sounds like a lot of work.
I just want an affordable apartment
where I can stay for as long as I like.

I understand. Many people also want that.
That is why cooperatives exist.
Members help each other so that they can
get what they want. We call it self-help.



Sounds like DIY, do I have to work
on my apartment, too?

No, don't worry! Participating is voluntary
for members. But you do have to pay to become
a member. That means you have to buy shares.

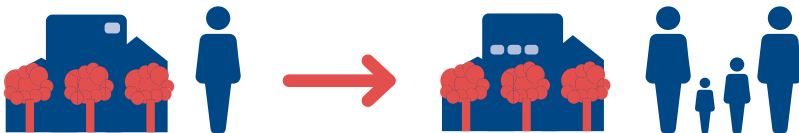


Oh? I have to buy shares.
And then, I will still have to pay rent?

Why is a cooperative good for me?

To become a member of a cooperative, you need to pay for the shares. However, being part of a cooperative comes with many advantages.

You can live as long as you want in your cooperative apartment. Members have priority to switch apartments within the cooperative. For example, if you need a larger one.

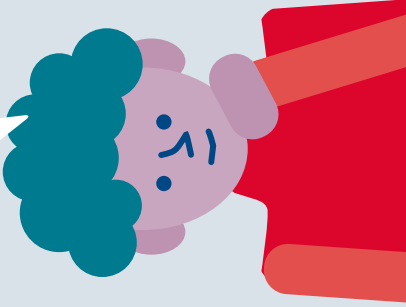


The rent only increases when necessary. This is because the cooperative's goal is to provide good apartments with affordable rents. The cooperative always offers available apartments to its members first. If no member wants the vacant apartment, then people from the waiting list can move in.

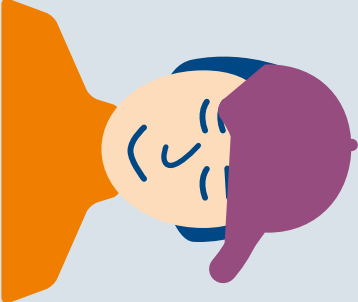
What else do I get from the cooperative?

Many cooperatives strive to support their members in their everyday lives. They organize meetings and events, allowing members to get to know each other. Neighbors who know each other often help each other willingly.

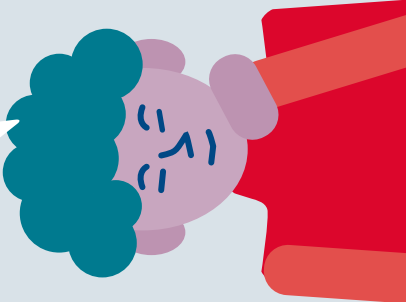
There is an exhibition about housing cooperatives at the cooperative werkraum. Here we showcase the benefits of being part of a cooperative.



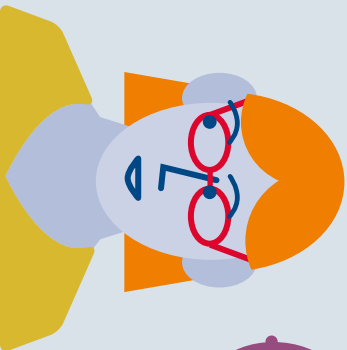
Ok, so I do have to pay for the shares and also for rent. What do I get out of it?




That depends.
What is important to you for your apartment?



The apartment should not be too expensive. And it should be nice. And no one should be able to evict me from there. Friendly neighbors would also be great.



And that's exactly what you get in a housing cooperative. The rents are reasonable. The apartments are well-maintained. And as a member, you have the right to live there for your entire life.



We applied to a housing cooperative in our district where we can afford the shares.

How do I find an apartment with a cooperative?

There are more than 100 housing cooperatives in Berlin. Some are small and only have apartments in one building, while many others are larger. The largest cooperative has over 10,000 apartments.

Many cooperatives have a website where you can find information such as:

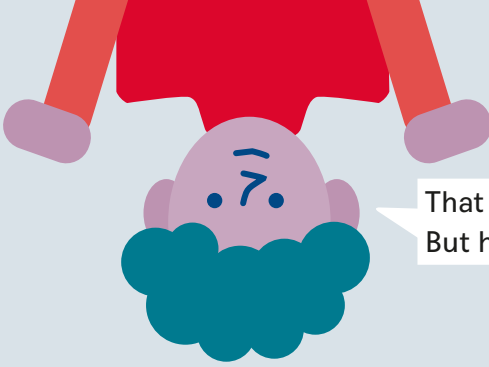
- Whether the cooperative has available apartments
- Whether the cooperative is accepting new members
- The cost of becoming a member

Unfortunately, with many housing cooperatives, you may have a long wait for an apartment.

The Genossenschaftsforum (cooperative forum) has a website: www.berliner-genossenschaftsforum.de

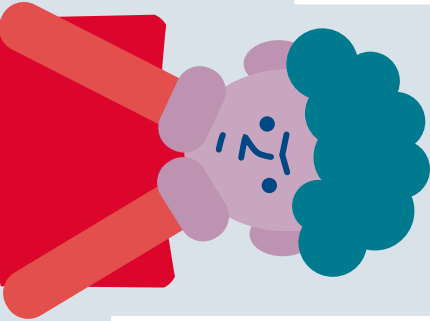
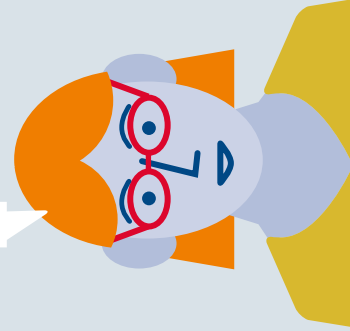
The site offers contacts to many cooperatives in Berlin and Potsdam with websites, phone numbers, and email addresses. It also lists in which district they have apartments.

You can find more addresses of housing cooperatives here:
www.bbu.de/verband/mitgliedsunternehmen
www.wohnungsgenossenschaften.de
www.pruefungsverband.de



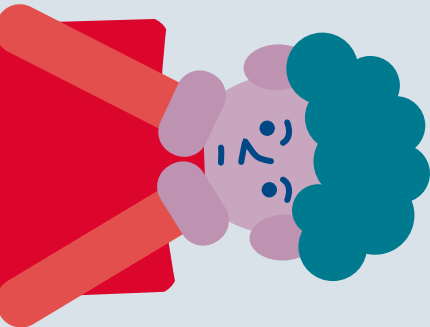
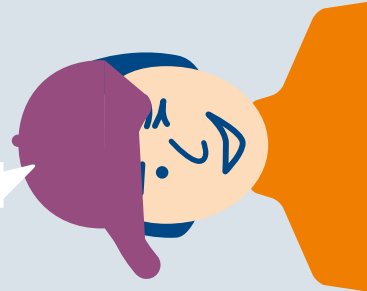
That sounds pretty good.
But how exactly do I get an apartment?

It will not be easy.
We asked some cooperatives,
but most of them do not
have enough available apartments.



Great... so, is there anything I can do?

Check the internet. All cooperatives have a
website where they post vacant apartments.
They also provide information on how to apply.



Wait, do I have to search for
each one individually?

No, here is a shortcut: Go to the website
of the “Genossenschaftsforum”.
You will find a long list of cooperatives to explore.



Why are not more cooperative apartments being built?

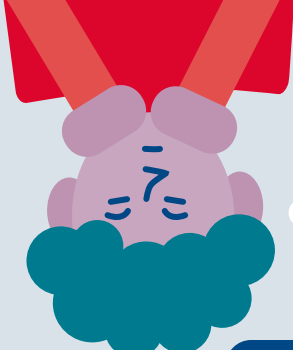
Many people want to live in cities. But often there are not enough suitable apartments. As a result, some landlords can demand very high rents. An additional problem in many cities is the lack of suitable land to build more.

To have enough funds for building apartments, cooperatives would have to charge much higher rents. Since the goal of cooperatives is to provide good apartments at fair prices, they cannot afford to buy land if the cost is too high. This is why there are not enough cooperative apartments.

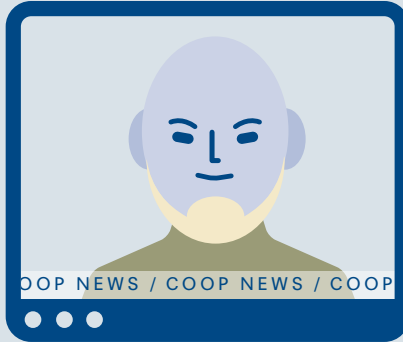
Perhaps the government should step in to help. The state could provide money or land. Such help has been provided in the past. However, sometimes, relying on government aid can also become a problem. Many cooperatives value their independence from the state and politics.

At the Genossenschaftsforum, we have researched and written a lot about the history of housing co-operatives. **That is why we believe that cooperatives are a good idea for the city.**



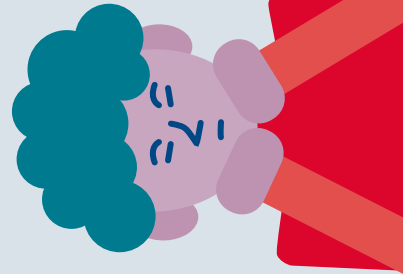


Could cooperatives not build more apartments if so many people want to live with them?




The cooperatives are not able to build as much as many would like. They cite high land prices, building materials, and other construction costs as the reason.

Maybe I could start my own cooperative with some friends?



New cooperative projects often plan to implement progressive ideas. However, due to the current high costs, it is particularly challenging for new cooperatives to get started.



Oh dear, in that case, I better join a waiting list... Somehow, I have to find a way to get my own apartment.

Why are housing cooperatives good for the city?

Here are **three examples**:

Example 1: Cooperative apartments often have low rents. They are affordable for people with lower incomes, without additional financial assistance from the government. This saves taxpayer money. Cooperative members take good care of their houses and create a pleasant environment. That helps everyone living in the neighborhood.



The elderly

Example 2: Many cooperatives support their older members to live comfortably and independently in their apartments for as long as possible. This can delay the need for nursing care or moving to nursing homes. It saves taxpayer money that can be used for other purposes.

Example 3: Many cooperatives take environmentally-friendly actions. For instance, they install solar panels on rooftops and provide gardens for their members. They also offer parking spaces with charging stations for car sharing and electric cars. This helps to reduce air pollution and the amount of cars on the roads. Everyone benefits.



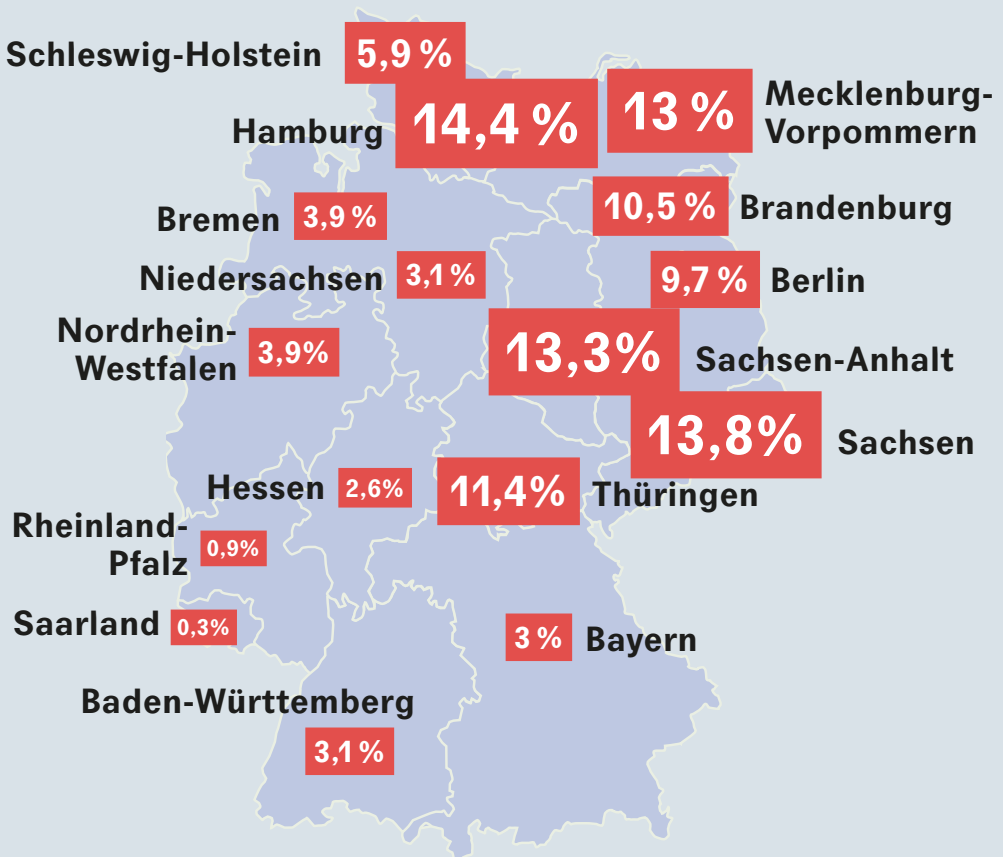
The environment

How many cooperative apartments are there?



2,2 million

There are approximately 2,2 million cooperative apartments in Germany. These apartments are not evenly distributed among the federal states of Germany, due to their history. Here, we show the percentage for each federal state.



What kind of cooperatives are there in Germany?

772



Cooperative banks
18,2 million members
136.000 employees

1.970



Housing cooperatives
2,9 million members
24.000 employees

1.895



rural cooperatives
393.000 members
103.000 employees

3.162



commercial cooperatives
938.000 members
734.000 employees

How important are cooperatives?

With 22.5 million members and nearly 1 million employees, the 7,800 cooperatives are an important force for the economy and society in Germany.

22,5 million
members



7.800
cooperatives



Cooperatives worldwide

Cooperatives exist all over the world. Especially in poorer countries, cooperatives strive to support their members with fair wages and environmental protection. Nobody knows exactly how many cooperatives there are. Some say that nearly one billion people participate in cooperatives.



800 million
members correspond to
12% of the world population



100 million
jobs created by
cooperatives worldwide



3 million
cooperatives worldwide
in over 100 countries

Free
for
Members



You want to find out more about cooperatives? Visit us!

Our space is all about the cooperative idea and its potential for the city!

EXPERIENCE

EXHIBITIONS

PLAY

WORKSHOPS

DISCUSS

EVENTS

LEARN

TOURS

If you are interested, then come by.

Or contact us.



cooperativ
werkraum

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