

COMMUNITY-LED HOUSING WEBINAR SERIES | SESSION 4



An Ghníomhaireacht  
Tithíochta  
The Housing Agency

# STATE SUPPORT FOR COMMUNITY-LED HOUSING



March 2025

# WEBINAR



An Ghníomhaireacht  
Tithíochta  
The Housing Agency

## WEBINAR SERIES COMMUNITY-LED HOUSING

### 1 INTRODUCING COMMUNITY-LED HOUSING

12th February 12 - 1pm

#### SPEAKERS:

- **Dr Sara Brysch** - Co-author of Together: Towards Collaborative Living
- **Tom O'Donnell** - Self Organised Architecture

### 2 COMMUNITY-LED HOUSING AS AFFORDABLE HOUSING

25th February 12 - 1pm

#### SPEAKERS:

- **Eduard Cabré Romans** - Barcelona Municipal Institute for Housing and Renovation
- **Ailbhe Cunningham** - Cork Community Land Trust
- **Eve Olney** - Cork Community Land Trust

### 3 COMMUNITY-LED HOUSING FOR AGE FRIENDLY LIVING

11th March 12 - 1pm

#### SPEAKERS:

- **Maria Brenton** - UK Cohousing Network
- **Anne Connolly** - Cohousing Communities Ireland

### 4 STATE SUPPORT FOR COMMUNITY-LED HOUSING

26th March 11.30 - 1pm

#### SPEAKERS:

- **Elke Seipp** - Agentur für Baugemeinschaften
- **Hugh Brennan** - Ó Cualann Cohousing Alliance
- **Éadaoin Ní Chléirigh** - Irish Council for Social Housing
- **Haley Curran** - Cooperative Housing Ireland
- **Jim Baneham** - The Housing Agency

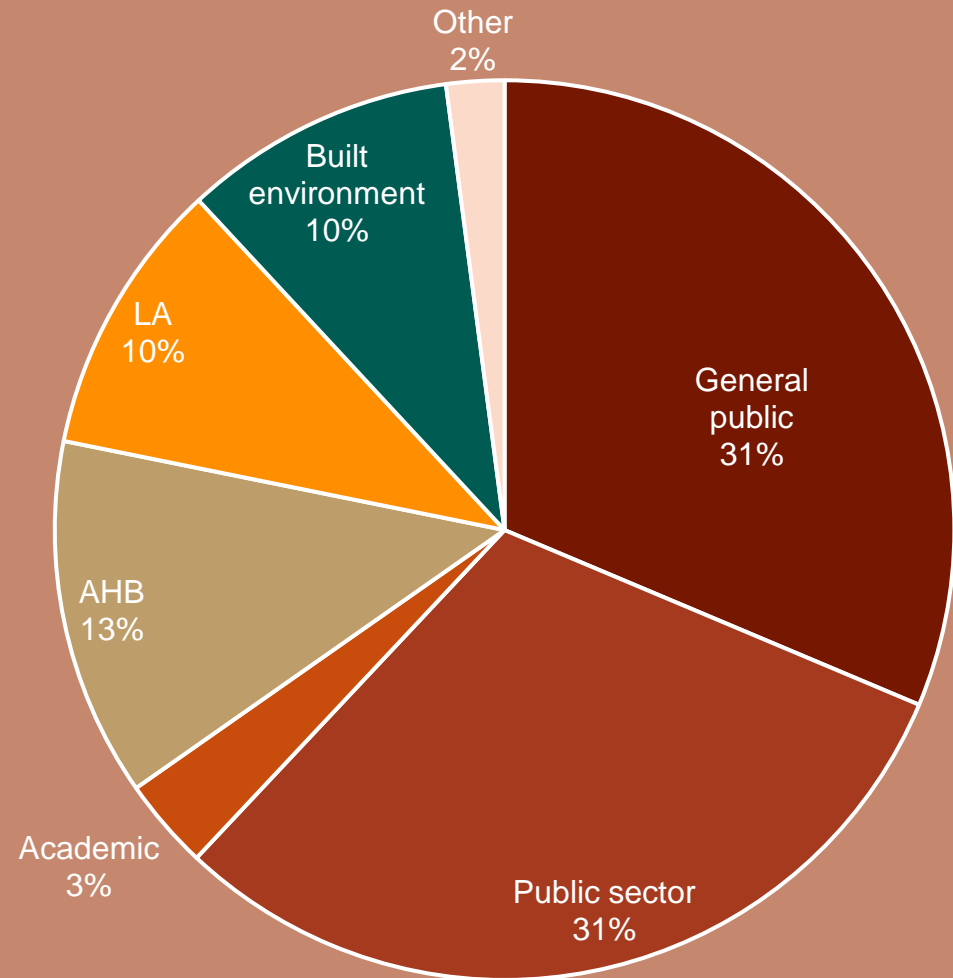


# INTEREST IN SERIES



- Over 300 attendees registered for each webinar.
- International reach: UK, Netherlands, Spain, US, Australia & South Africa
- Attendees from many different fields;

## BREAKDOWN OF ATTENDEES



# TODAY'S WEBINAR



An Ghníomhaireacht  
Tithíochta  
The Housing Agency

- Presentation (30 mins) – Elke Seipp
- Panel discussion (30 mins) – chair: David Silke
- Audience Q&A (15 mins)
- Session close (5 mins)

# TODAY'S SPEAKERS



An Ghníomhaireacht  
Tithíochta  
The Housing Agency



**Elke Seipp**

Authority for Urban  
Development and  
Housing, City of  
Hamburg



**Hugh Brennan**

Ó Cualann Co  
Housing Alliance



**Éadaoin Ní Chléirigh**

Irish Council for Social  
Housing



**Haley Curran**

Cooperative Housing  
Ireland



**Jim Baneham**

The Housing Agency

# ELKE SEIPP



An Ghníomhaireacht  
Tithíochta  
The Housing Agency



## ELKE SEIPP

Authority for Urban Development  
and Housing, City of Hamburg

# BUILDING COOPERATIVES IN HAMBURG

Webinar Series  
**State Support for Community-Led  
Housing**

The Housing Agency, Ireland  
26th March 2025

Neue Hamburger Terrassen / baroquine fotografie

**Elke Seipp**

Ministry of Urban Development and Housing, Hamburg  
Agency for Building Cooperatives

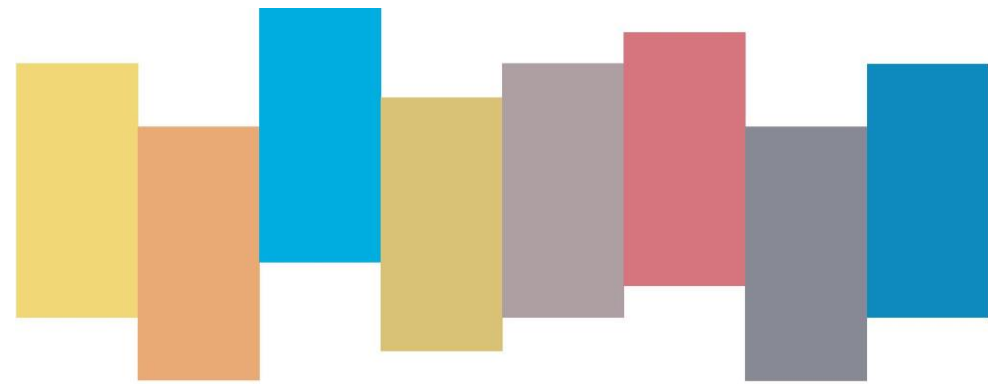


Hamburg

# BUILDING COOPERATIVES IN HAMBURG

## Outline

1. How are building cooperatives defined in Hamburg?
2. Main motives from past to present
3. Organisational forms
4. Reasons for Hamburg's support
5. Funding of cooperatives
6. Concept tendering for cooperatives
7. Current urban developments projects
8. Future urban developments
9. Conclusion



Agentur für Baugemeinschaften



# BUILDING COOPERATIVES IN HAMBURG

## 1. How are building cooperatives defined in Hamburg?

- Synonyms to Baugemeinschaften: Baugruppe, Bauherrengemeinschaft, Wohnprojekte
- Legal amalgamation of parties wishing to create housing together
- Minimum of 3 up to approx. 20 households, own land, free selection of architect
- Use of self-built or acquired flats  
→ Not for sale or rent
- Shared idea and concept



Image: Self Administration, Agentur für Baugemeinschaften, BSW Hamburg

# BUILDING COOPERATIVES IN HAMBURG

## 2. Main motives from past to present

- Departure from 1980's demolition policy
- Rediscovery of cooperative building principles
- More responsibility and self determination for non-professionals in regards of their own housing
- Creation of reasonable, adequate housing

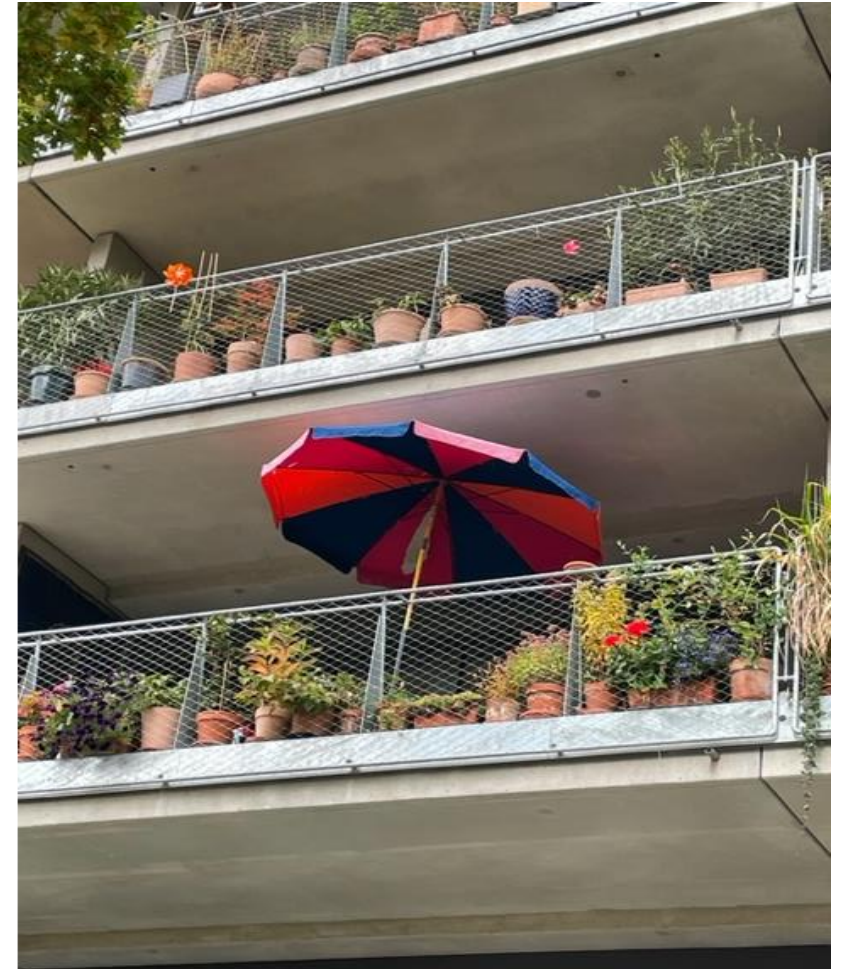


Image: Agentur für Baugemeinschaften, BSW Hamburg

# BUILDING COOPERATIVES IN HAMBURG

## 3. Organisational forms

Three possible legal constitutions:

- Private home ownership:  
each household owns its unit and shares in the common property
- Cooperative ownership „Small cooperative“ (I):  
each household is part of the cooperative and has the right to use its unit.
- Cooperative ownership (II):  
association being part of an established cooperative or similar forms of ownership



Image: Kontaktbörse „Baut zusammen“, Agentur für Baugemeinschaften / BSW Hamburg, Denise Zeller

# BUILDING COOPERATIVES IN HAMBURG

## 4. Reasons for Hamburg's support

- **Five main principles of building cooperatives:**
  - family-friendly
  - Citizens are directly involved
  - Inclusion of people with disabilities
  - High ecological standards
  - Stabilisation of urban neighbourhoods
- **Typological variety**
  - Multi-storey dwellings and / or terraced houses



Topping out Ceremony in Hamburg - Altona,  
Image: Agentur für Baugemeinschaften, BSW Hamburg

# BUILDING COOPERATIVES IN HAMBURG

## Political foundation and funding policy

- 1990's** Continuous support throughout several legislative periods
- 2003** Starting point: Establishment of the „Agentur für Baugemeinschaften“  
15 % of public property for housing given to building cooperatives
- 2019** Increase of quota in new districts to a target share of up to 20 % of the residential construction  
Increased allocation of municipal property via leasehold
- 2025** Elections in Hamburg: Coalition SPD (Social Democrats) / Bündnis 90 Die Grünen (green party) will be continued

# BUILDING COOPERATIVES IN HAMBURG

## Agentur für Baugemeinschaften

- Point of contact for cooperatives
- Multiple internal administrative tasks
- Registration of cooperatives
- Consulting (procedure, promotion conditions)
- Offering properties to cooperatives
- Processing application within dual competitive tendering procedure (concept, fixed price)
- Support of network *Kontaktbörse „Baut zusammen“* [www.baut-zusammen.hamburg](http://www.baut-zusammen.hamburg)
- Hamburg Building Cooperative Prize (since 2010)



# BUILDING COOPERATIVES IN HAMBURG

## 5. Funding for cooperatives

Cooperative ownership:

- Small collectives
- in co-operation with existing ones
- Similar to a cooperative ownership

Individual property:

- As a commonholders association
- Funding guideline *Eigenheim* (home ownership)  
IFB (city state's business development bank)



# BUILDING COOPERATIVES IN HAMBURG

## 5. Funding for urgently seeking households (WA)

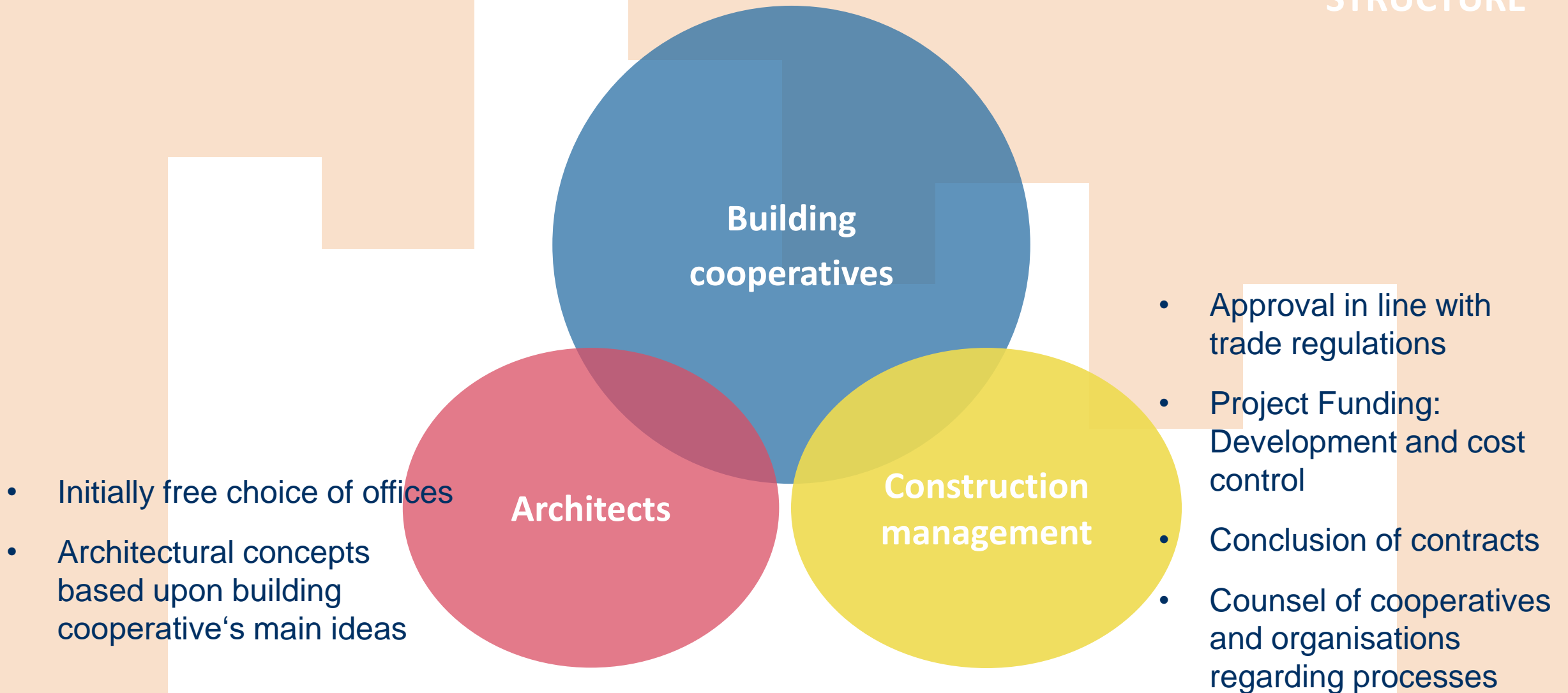
- Integration services as an optional supplementary module (housing offers for particularly needy target groups)
- Funding via ongoing subsidy of €2.50/m<sup>2</sup> per month for living space.
- IFB funding loan pre-financing WA  
Small cooperatives can apply to the IFB for a pre-financing loan for the equity of WA apartments for the planning and construction phase:

**up to €500/m<sup>2</sup> of living space**



Image: Agentur für Baugemeinschaften / BSW Hamburg





# BUILDING COOPERATIVES IN HAMBURG

## Awarding by concept for cooperatives

- Independent process
  - not competing with private investors
- Evaluation
  - 100% concept
  - Market value determination (fixed price)
- Low-threshold process
  - Information and networking
  - Architectural designs not part of application
- Leasehold (in most areas)



Image: Information event tendering *Dieselstraße*, Agentur für Baugemeinschaften / BSW Hamburg, Denise Zeller

# BUILDING COOPERATIVES IN HAMBURG

## 6. Concept tendering

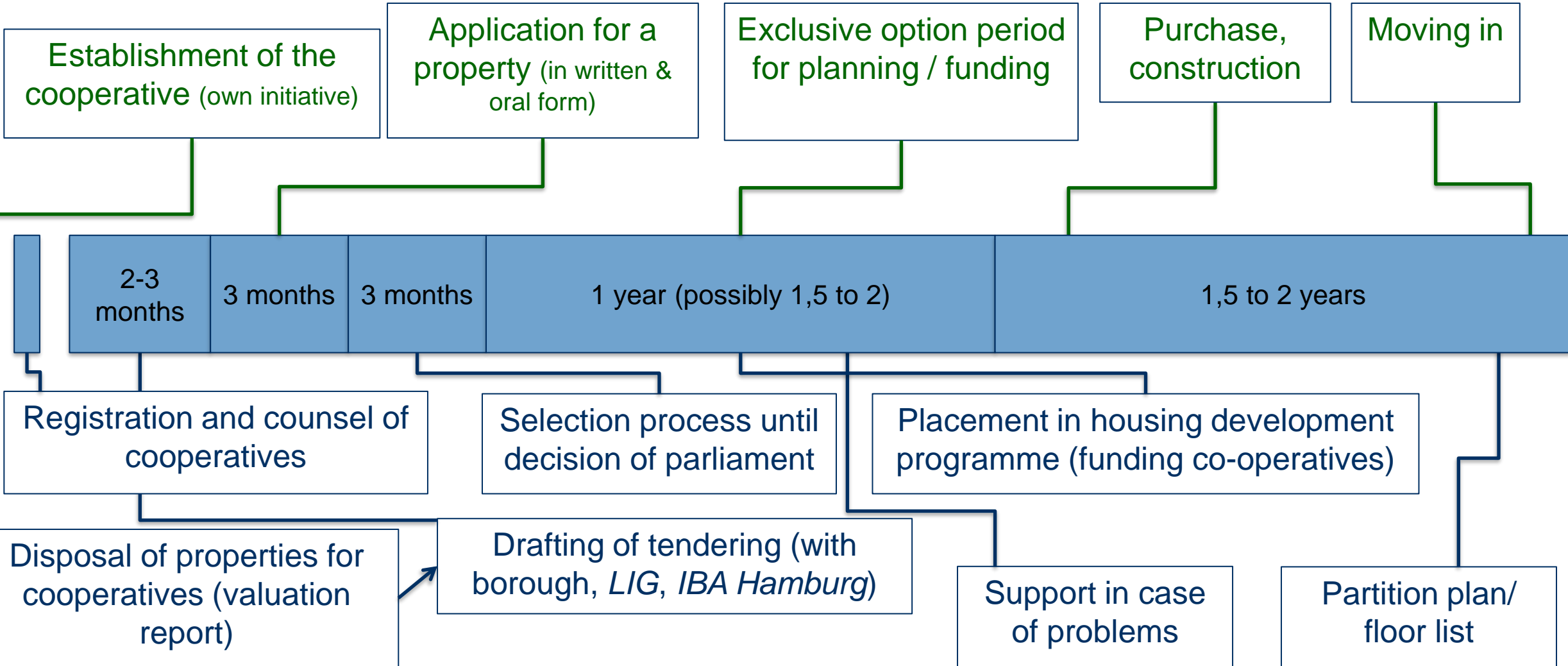
### Procedure of the selection process:

- Minimum requirements:
  - 60% of members
  - Economically viable financing concept
- Selection according to transparent criteria

Bewertung A - E	max. Punkte	Summe
<b>A</b> Gruppe und Partner	max. 15 Punkte	
<b>B</b> Planen, Bauen und Umfeld	max. 10 Punkte	
<b>C</b> Besondere Angebote	max. 10 Punkte	
<b>D</b> Energie, Ökologie und Mobilität	max. 10 Punkte	
<b>E</b> Finanzierung und Rechtsform	max. 20 Punkte	
<b>Gesamtpunktzahl</b>	max. 65 Punkte	

# BUILDING COOPERATIVES – PROCESS

Building co-operatives



FHH

# BUILDING COOPERATIVES IN HAMBURG

## 7. Current urban developments projects

**Since 1990 Hamburg supported 200 building cooperatives with 4.700 housing units**

154 building cooperatives with approx. 3.560 housing units completed

→ 12 building cooperatives with 320 housing units under construction

→ 36 building cooperatives with 850 housing units currently planning their project received exclusive option period (Effective May 2024)

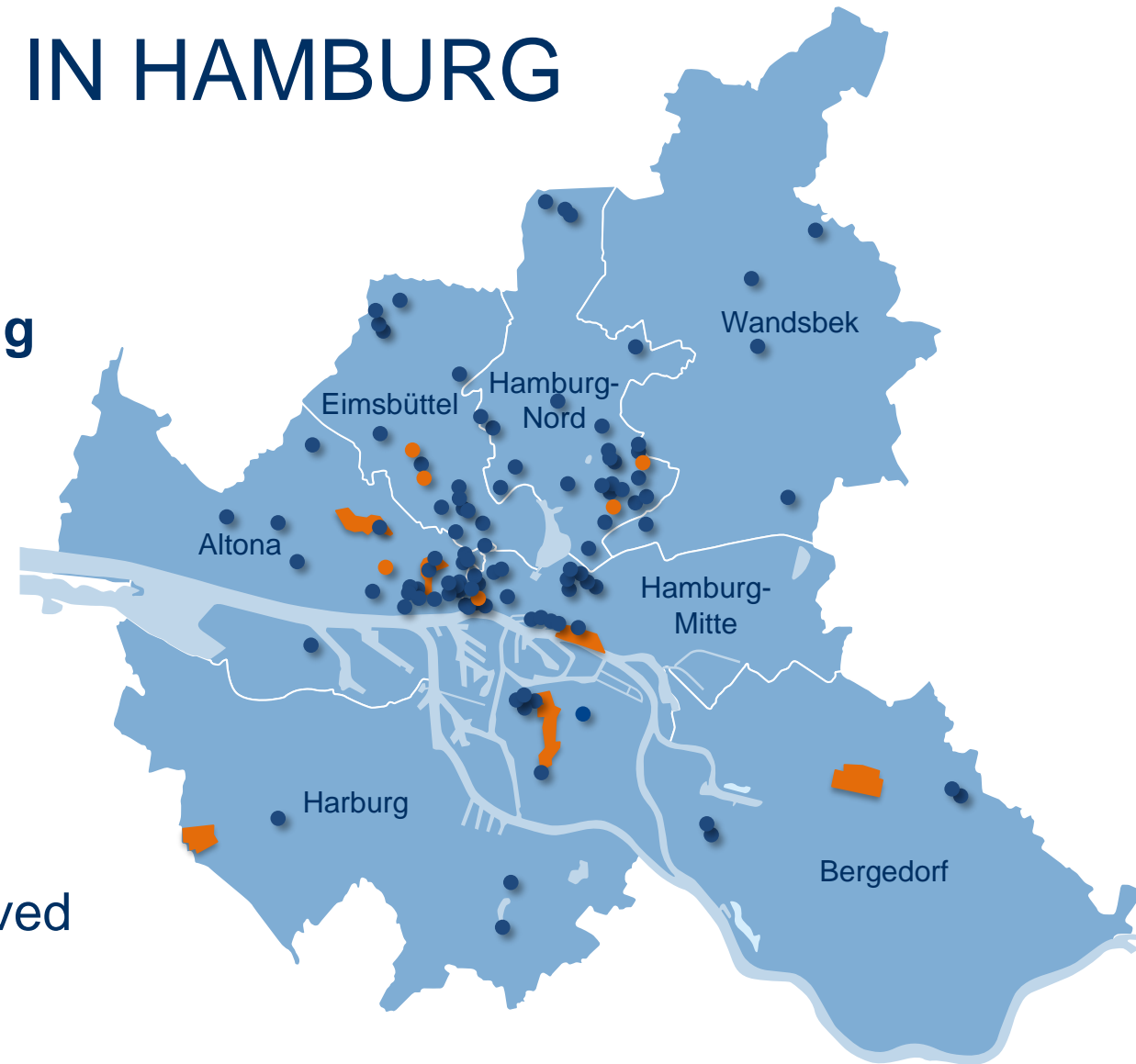


Image: Agentur für Baugemeinschaften, BSW Hamburg

- Supply of parcels for cooperatives in large urban development areas
- Building Cooperatives completed & in planning / construction phase

# BUILDING COOPERATIVES IN HAMBURG

## 8. Future urban developments

Up to 4.000 housing units in large urban development areas

- Oberbillwerder
- Wilhelmsburg
- Fischbeker Reethen
- Grasbrook
- Science-City Bahrenfeld
- Holsten-Areal
- Mitte Altona 2. BA

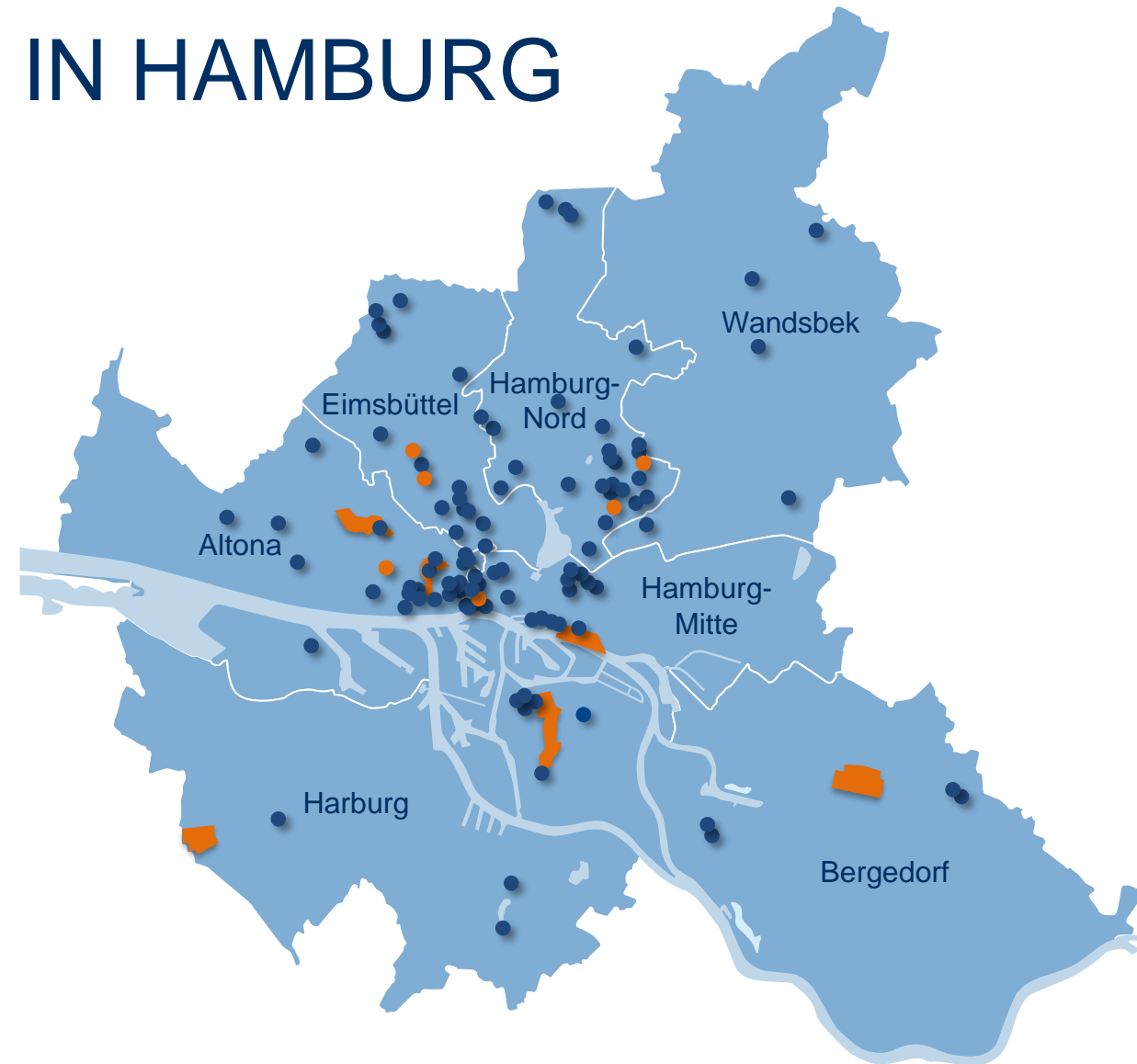


Image: Agentur für Baugemeinschaften, BSW Hamburg

- Supply of plots for building cooperatives in large urban development areas
- Co-operatives completed & in planning/construction phase

# BUILDING COOPERATIVES IN WILHELMSBURG

## Development areas in Wilhelmsburg

### Key points

- Potential for approx. 4,800 dwellings
- up to 20 % for co-operatives
- Development and active marketing measures by IBA Hamburg GmbH
- Tendering via building lease (term of 99 years)
- 2022: 650 dwelling units on 7 construction site already contracted out

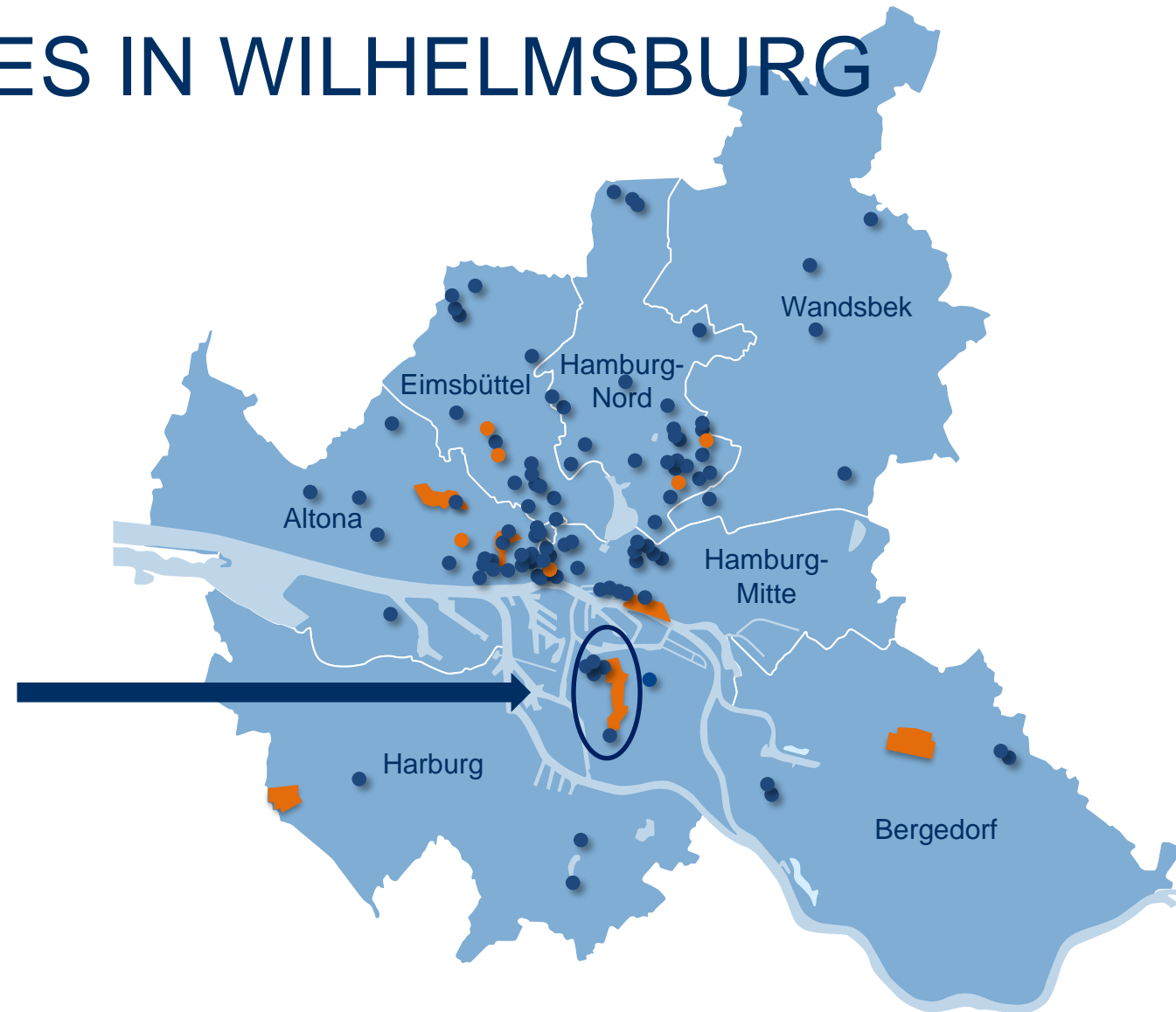


Image: Agentur für Baugemeinschaften, BSW Hamburg

- Supply of plots for building cooperatives in large urban development areas
- Co-operatives completed & in planning/construction phase

# BUILDING COOPERATIVES IN WILHELMSBURG

Binding land-use plan Wilhelmsburg

Stage of pre-approval expected by June 2025

**Wilhelmsburger Rathausviertel (B-Plan 91):**

approx. 320 units for building cooperatives

**Elbinselquartier Nord (B-Plan 100):**

approx. 280 units for building cooperatives

Selected land contracted out to 28 cooperatives





# BUILDING COOPERATIVES IN WILHELMSBURG

**Koop. | 60% gef.**  
Schwerpunkte:  
 Kita, Nachbarschaftstreff,  
 generationenübergreifend,  
 Koop. mit Oekogeno eG

**Baugemeinschaft 1**

a 2.720 qm BGF  
 b 380 qm BGF  
**3.100 qm**

**Baugemeinschaft 2**

b 1.946 qm BGF  
**1.946 qm**

**WEG | 0% gef.**  
Schwerpunkte:  
 Junge Familien, Quartiers-  
 verein, nachhaltiges Bauen

**Kleingen. | 100% gef.**  
Schwerpunkte:  
 Interkultureller Austausch,  
 WA-WE,  
 Café mit Begegnung

**Building cooperatives in Hamburg**

**Baugemeinschaft 3**

c 2.560 qm BGF  
**2.560 qm**

d 566 qm BGF  
**1.481 qm**

**Baugemeinschaft 7**

**Baugemeinschaft 4**

g 1.130 qm BGF  
 h 245 qm BGF  
 j 245 qm BGF  
 k 245 qm BGF  
 l 245 qm BGF  
 m 1.958 qm BGF  
**4.068 qm**

**WEG | 0% gef.**  
Schwerpunkte:  
 energetisches Konzept,  
 Werkstatt für Jugendliche

**Baugemeinschaft 5**

e 653 qm BGF  
 f 3.005 qm BGF  
 g 942 qm BGF  
**4.600 qm**

**Kleingen. | 100% gef.**  
Schwerpunkte:  
 Wilhelmsburger, Jung  
 und Alt, große Familien

**Baugemeinschaft 6**

d 1.381 qm BGF  
 e 570 qm BGF  
**1.951 qm**

**WEG | 4% gef.**  
Schwerpunkte:  
 Recycling Beton, WA-WE  
 mit St. Pauli Kirche

**Gen-ähnl. | 15% gef.**  
Schwerpunkte:  
 Cluster-WEs, WGs,  
 Veranstaltungsraum

Image: IBA Hamburg GmbH

# BUILDING COOPERATIVES IN WILHELMSBURG

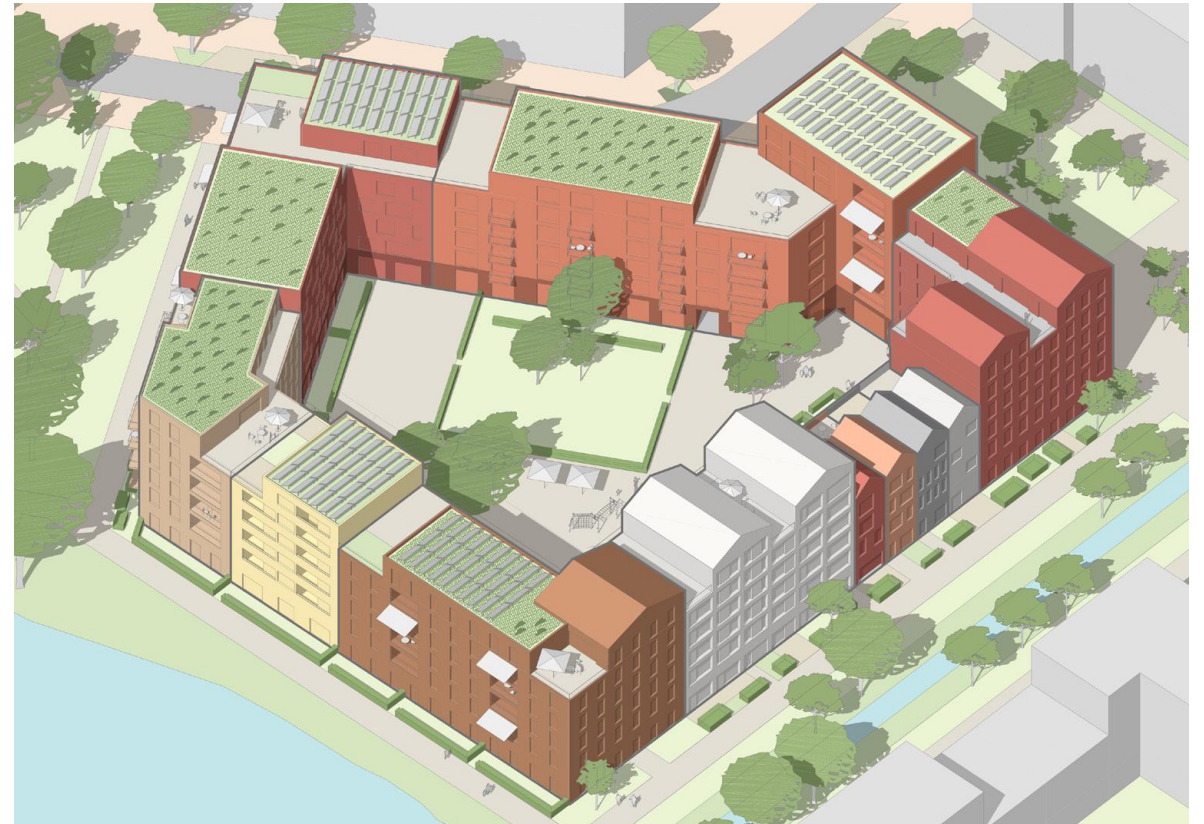


Image: IBA Hamburg GmbH

# BUILDING COOPERATIVES IN THE HAFENCITY AREA

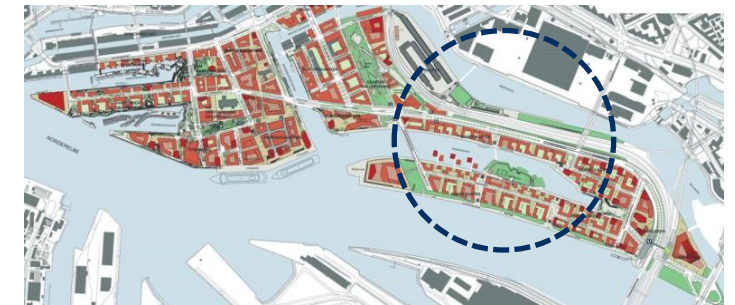
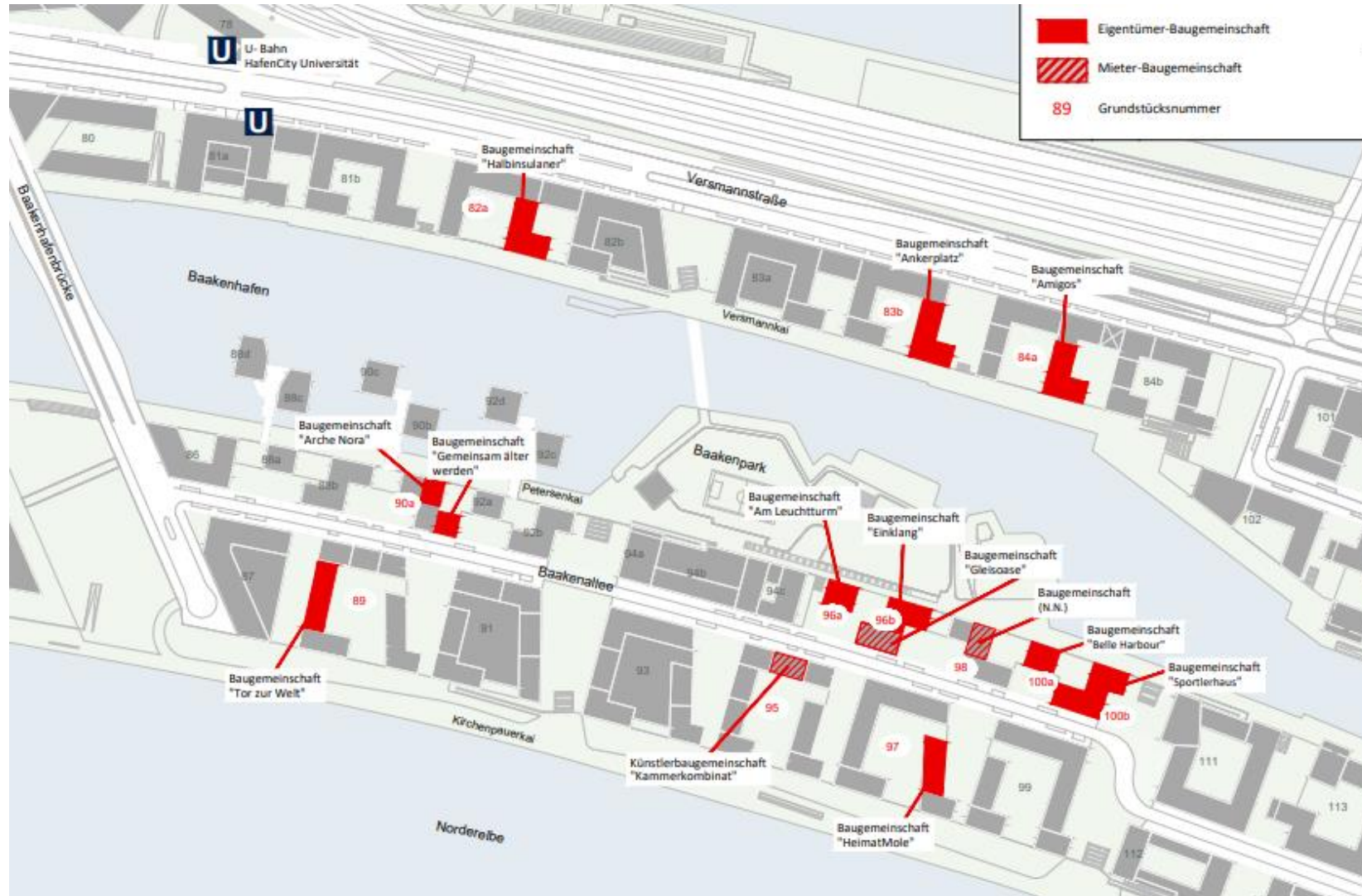


Image: Hafencity | News 56 | October 2019

# URBAN DEVELOPMENT / FUTURE PROJECT AREAS

## Grasbrook

- Current process: local plan „Kleiner Grasbrook 1“, borough Mitte
- approx. 600 housing units planned for building cooperatives
- Marketing: HafenCity GmbH

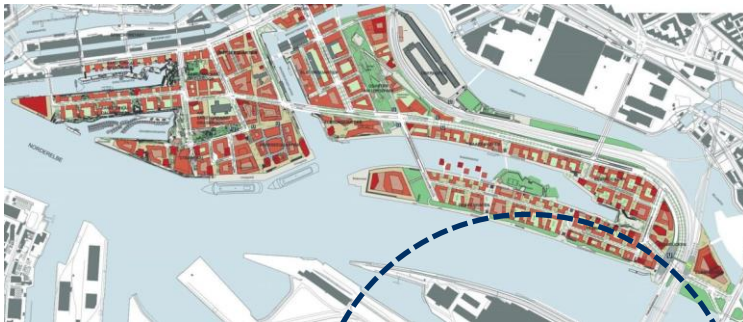


Image: Source: HafenCity GmbH, *Funktionsplanung*, State of Planning December 2022

# URBAN DEVELOPMENT / FUTURE PROJECT AREAS

## Oberbillwerder



Image: Competition OBW, Siteplan ADEPT ApS / Karres en Brands Landschapsarchitecten b.v. / Transsolar Energietechnik GmbH

# URBAN DEVELOPMENT / FUTURE PROJECT AREAS

## Oberbillwerder

- Up to 7.000 flats
- Up to 20% for building cooperatives (approx. 1.400 WE)
- Up to 5.000 workplaces
- Marketing IBA Hamburg and Agentur für Baugemeinschaften
- borough of Bergedorf

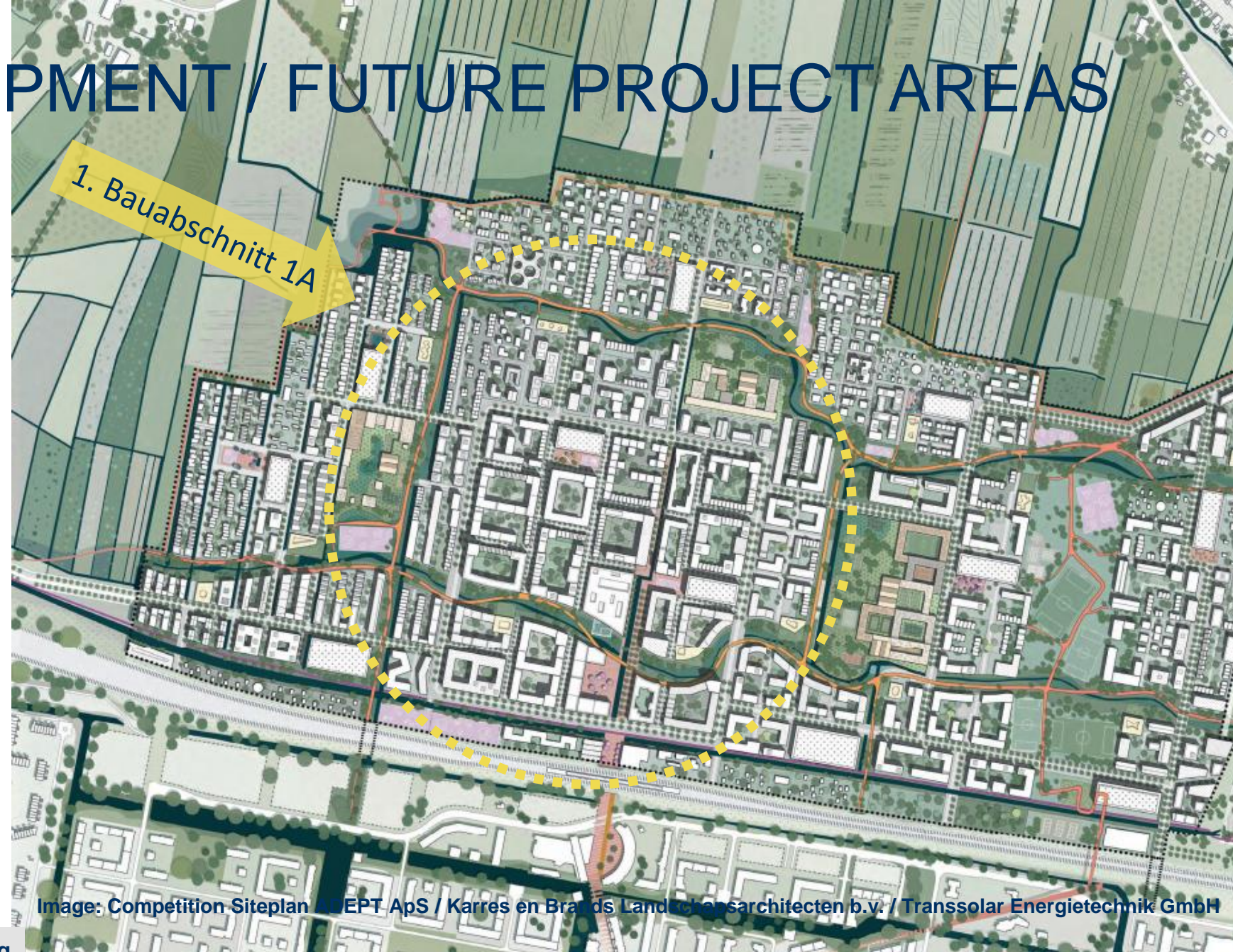


Image: Competition Siteplan / WEPT ApS / Karres en Brands Landschapsarchitecten b.v. / Transsolar Energietechnik GmbH

# URBAN DEVELOPMENT / FUTURE PROJECT AREAS

## Fischbeker Reethen

### Neugraben-Fischbek

- approx. 131 units for building cooperatives
- Marketing IBA Hamburg and Agentur für Baugemeinschaften

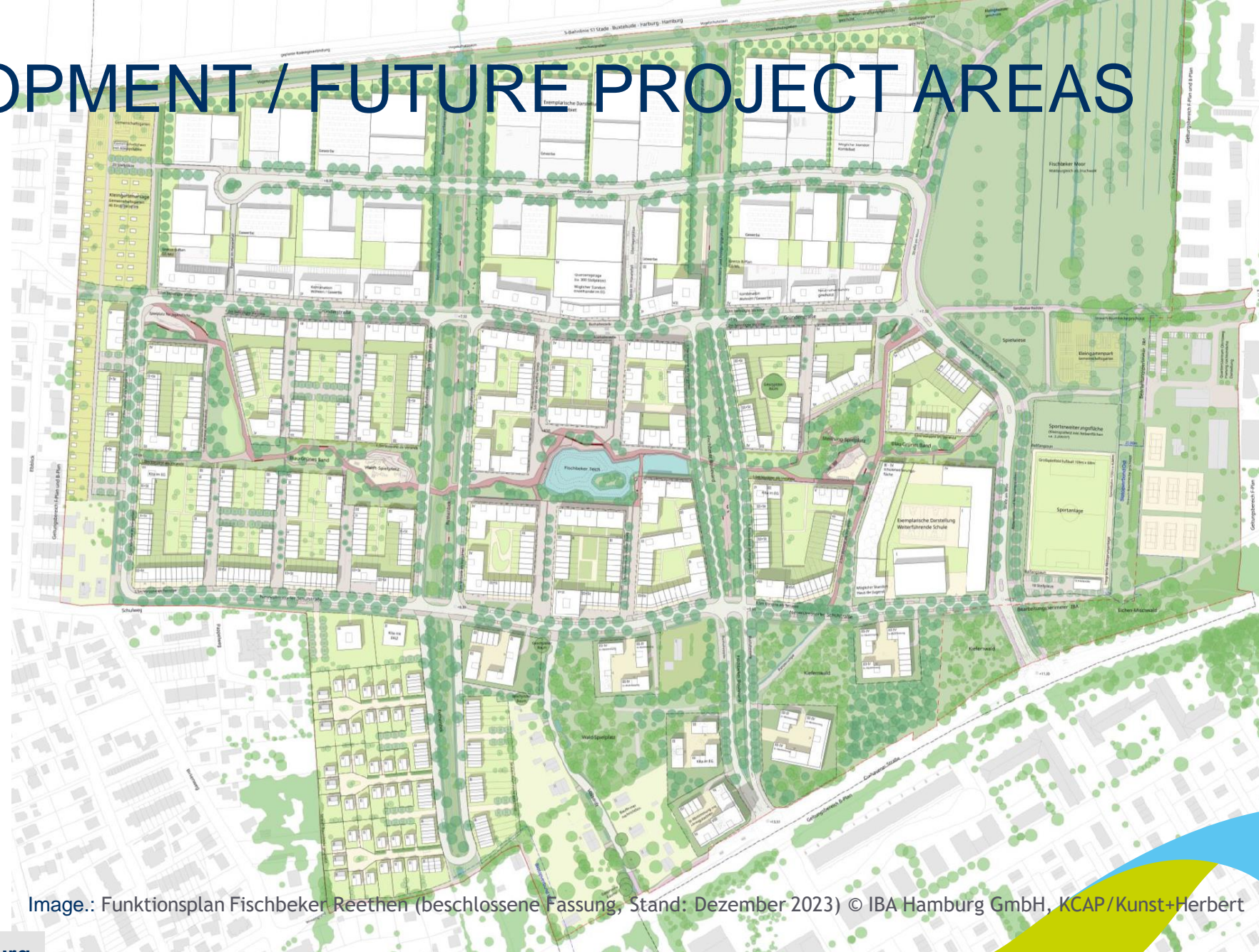
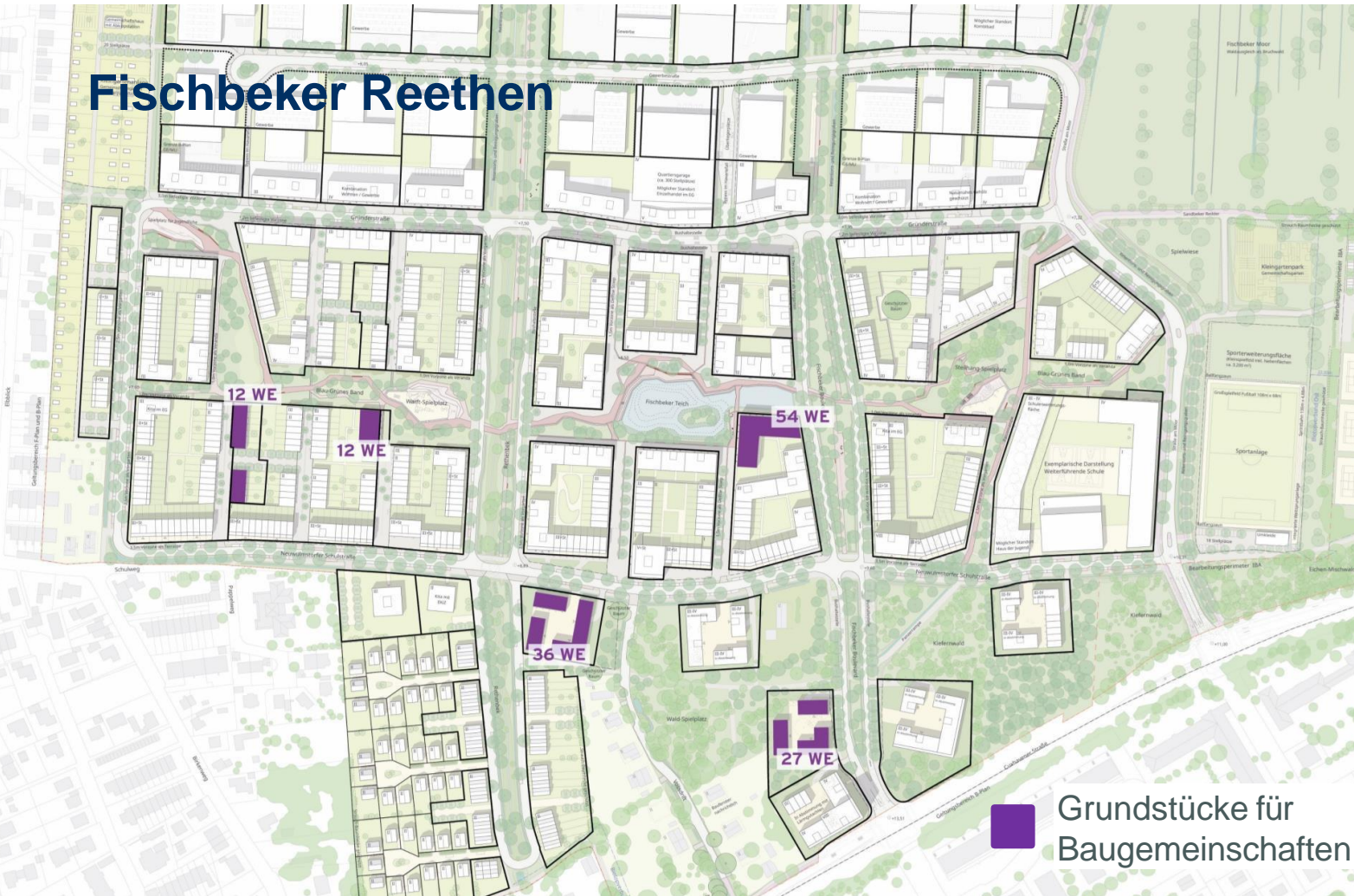


Image.: Funktionsplan Fischbeker Reethen (beschlossene Fassung, Stand: Dezember 2023) © IBA Hamburg GmbH, KCAP/Kunst+Herbert

# URBAN DEVELOPMENT / FUTURE PROJECT AREAS



Images: IBA Hamburg GmbH (2024), KCAP, Rotterdam



# SPECIAL FORMS

## Neue Mitte Altona

### Stadtdorf / AltoJa

Baubetreuung: STATTBAU

Architecture: Peter Dohse Architekten

- Cooperation with traditional cooperative Hamburger Wohnen, subsidised
- 38 flats
- 1 office unit
- 1 inclusive Kindergaden (Kita) on ground floor

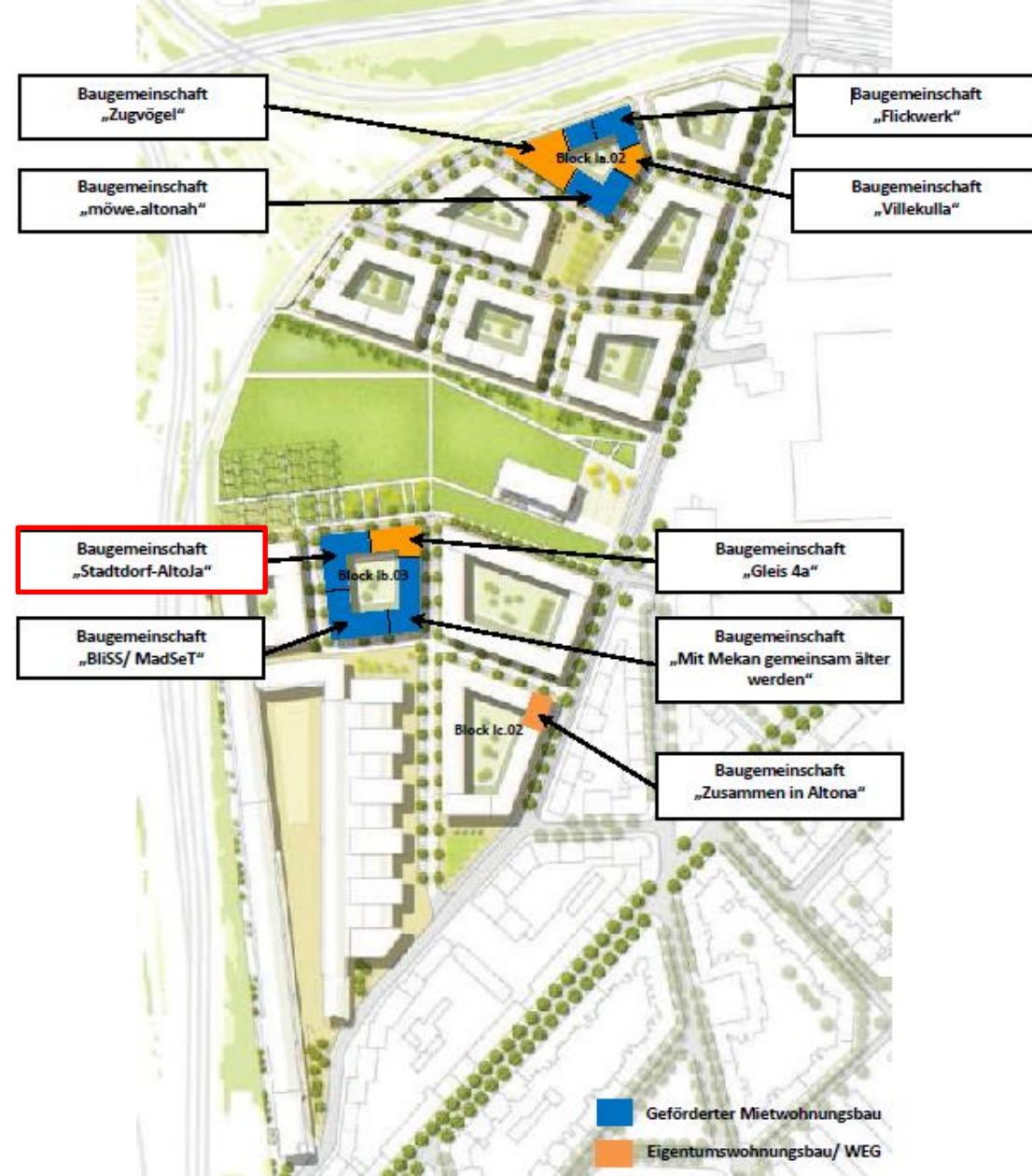


Image: BSW Hamburg

# SPECIAL FORMS

## Gröninger Hof

Baubetreuung: Lawaetz Stiftung

Architecture: Duplex Architekten

- Conversion of a multi-storey car park
- Cooperatively organised, subsidised
- Combination of
  - 90 flats
  - Small business units
  - Restaurant
  - Co-Working



Image: Duplex Architekten; Agentur für Baugemeinschaften, BSW Hamburg

# SPECIAL FORMS

## Neues Amt Altona

- Cooperative co-working-space
- Combination of
  - Co-Working
  - Atelier Building
  - Neighbourhood Meeting pointin the same building

Opening planned in 2025

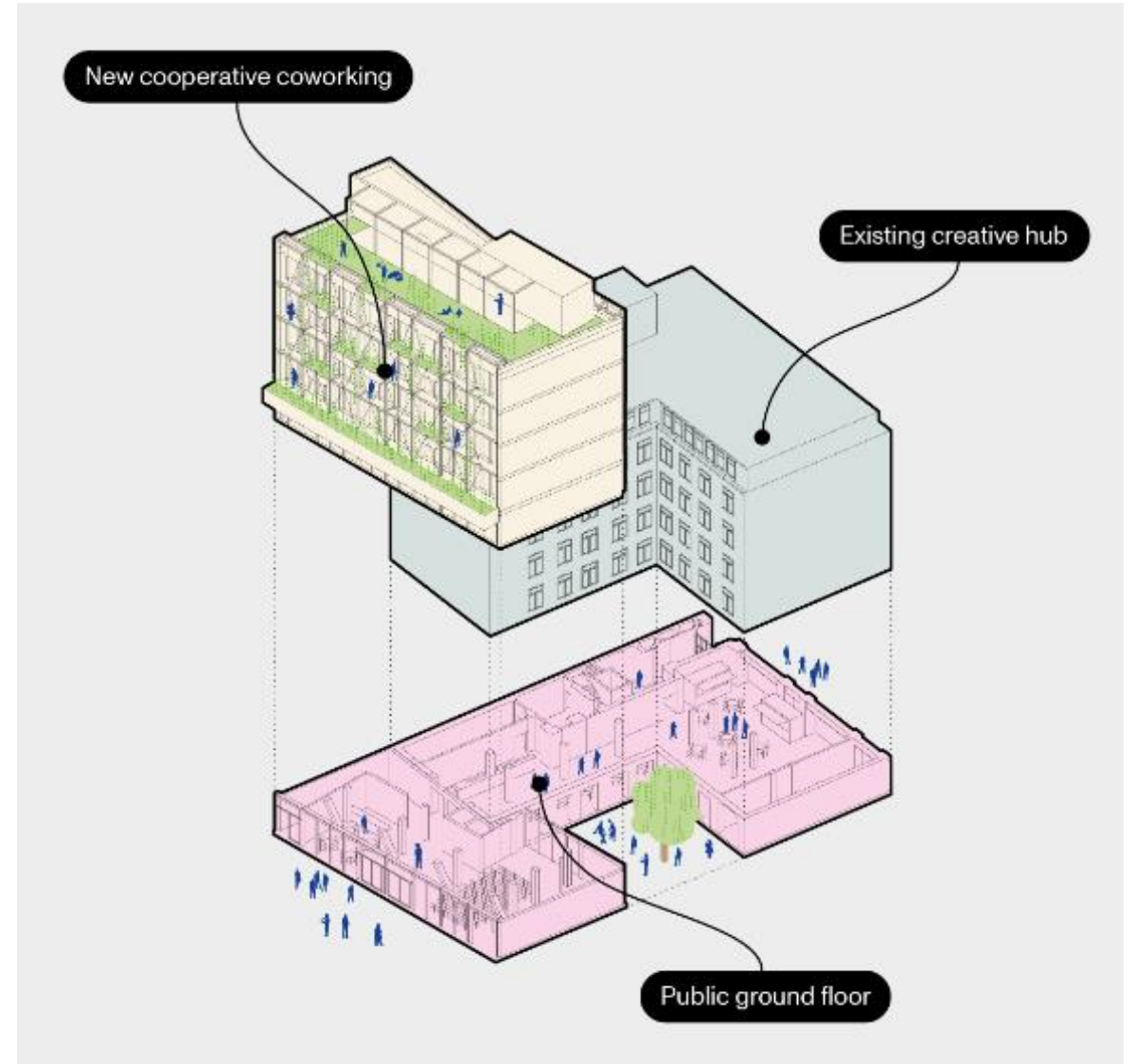


Image: COMMON AGENCY, [NEUES AMT ALTONA](#)

# CONCLUSION

## 9. Conclusion

- **As a rule, building cooperatives offer special concepts of their own accord.**
  - At the same time, building cooperatives cannot take on all social tasks in a neighbourhood.
- **Requirements can be adapted depending on the property and location, e.g. social / ecological aspects**
  - At the same time, building cooperatives must not be overburdened.
- **Utilise synergies and potential of building cooperatives as innovation drivers**
  - At the same time, building cooperatives need freedom to realize their concepts.

Deepening approaches: Evaluation of procedure for new districts concerning these aspects. We are currently examining whether it would make sense to set up a roof cooperative

# EVALUATION REPORT BAUGEMEINSCHAFTEN 2025

- Following a request from the Parliament of Hamburg, the Department for Urban Development and Housing commissioned an evaluation of the development of communal buildings and living and self-managed housing forms in Hamburg. The study primarily aimed to analyse the public welfare impacts and added value of Hamburg's building communities in urban and neighbourhood development, as well as within the projects themselves.
- **Requirements can be adapted depending on the property and location, e.g. social / ecological aspects**
  - At the same time, building cooperatives must not be overburdened.
- **Utilise synergies and potential of building cooperatives as innovation drivers**
  - At the same time, building cooperatives need freedom to realize their concepts.

Deepening approaches: Evaluation of procedure for new districts concerning these aspects. We are currently examining whether it would make sense to set up a roof cooperative.

# EVALUATION REPORT BAUGEMEINSCHAFTEN 2025

## Methodology:

- The study included online surveys, expert interviews, and group discussions:
- 97 building communities were surveyed, with 63 responses (65%).
- A total of 501 out of 1,340 households in completed projects participated.
- 15 experts involved in advising building communities were interviewed.
- 12 representatives from building communities were engaged in group discussions.
- By 2022, Hamburg had 143 building community projects with 3,297 apartments. Many projects were smaller, with fewer than 40 apartments, and were predominantly individual homeownership models.

# EVALUATION REPORT BAUGEMEINSCHAFTEN 2025

## Key Findings:

- **Housing Supply Effect:** Community-led housing projects contribute to affordable housing, particularly for people with special needs. However, their impact on the larger housing market remains limited.
- **Community Effect:** Building communities foster strong internal cohesion but do not always form supportive external neighbourhoods. Communal spaces are valued but can become burdensome.
- **District Effect:** Building communities do not have a significant impact on local districts. While participants tend to be politically or socially engaged, the communities often do not engage with their neighbourhoods.
- **Innovation Effect:** While building communities once sparked innovation, the support landscape is now well-established. Newer communities face challenges in implementing innovative solutions due to rising costs and complex urban planning requirements.

# EVALUATION REPORT BAUGEMEINSCHAFTEN 2025

## Conclusion:

While community-led housing projects fulfill personal goals of affordable housing and more connected living, their broader public welfare impact is modest. Public welfare effects are often tied to urban support rather than the communities themselves. These communities are not entirely aligned with a "common good" model but could be encouraged to better serve the public good through group processes.

## Recommendations for Support System Development:

- Adjust funding guidelines to account for rising construction costs.
- Offer rent-to-own options to reduce equity hurdles.
- Simplify land allocation procedures to prevent competitive bidding from overloading projects with public welfare commitments.
- Further examine the qualifications and market conditions for construction supervisors to reduce project complexity.



# THANK YOU!

Image: Baugemeinschaft Halbinsulaner, Bee Hive, Hafencity Hamburg, Agentur für Baugemeinschaften

# HOUSING COMMUNITY PROCESS IN HAMBURG

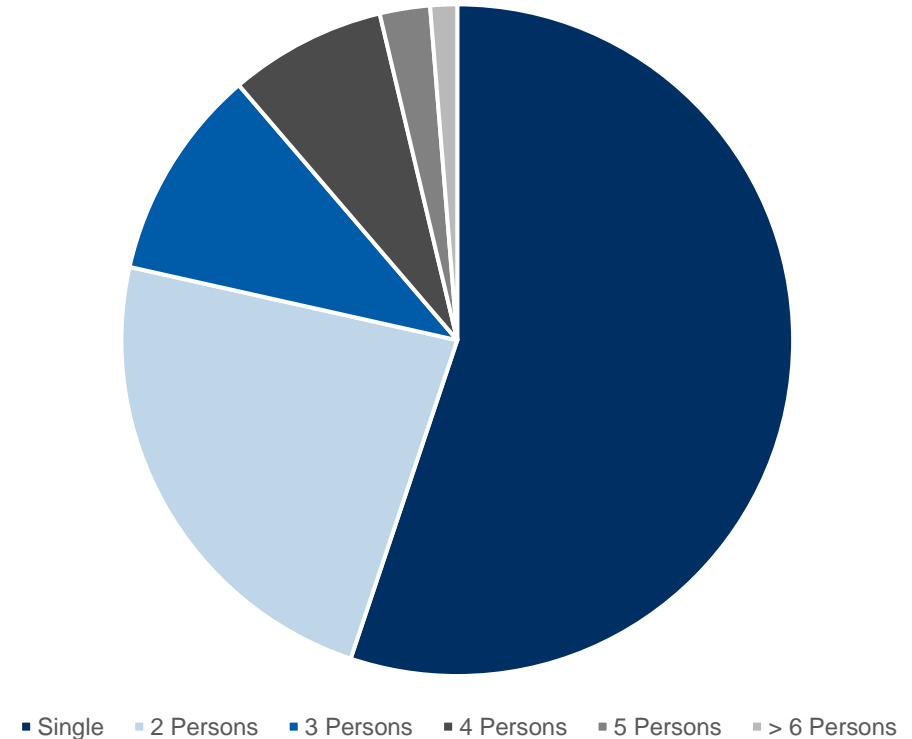
- ✓ **Idea**  
With like-minded people you think about how and where you want to live.
- ✓ **Show interest**  
You complete a prospective arc of the agency for housing communities. You are now registered as searching a housing community and you receive land supply offers.
- ✓ **Tender process**  
The agency informs you about land for housing communities and you choose an architect and a care service for constructions.
- ✓ **Planning**  
If you receive the supplement, the land is reserved for you for one year. Now begins the detailed planning phase through to planning permission.
- ✓ **Financing**  
The city of Hamburg supports you and your housing project financially. Housing communities have an own financial promotion program. Cooperative and owner projects can be founded.
- ✓ **Be a Landowner**  
After one year of successful planning, you or a cooperative is able to buy the land.
- ✓ **Construction and move in**  
You have been dreaming of your new house for a long time, met fellow combatants, discussed a lot and closed compromises. The house stands, it`s time. Much joy to live in.



# POPULATION DEVELOPMENT

- 2<sup>nd</sup> largest city of Germany
- 1,809 million inhabitants (2022)
- 955.000 households (2022)
- 55% single households
- Hamburg is a tenant-city:
  - 75% of all housing units are *rental apartments*
  - only 25% of all housing units are condominiums

Composition of Households in Hamburg (2022)



# THE HAMBURG MODEL

**Successful housing policy for Hamburg through**

**cooperation between the Senate/Fachbehörde (e.g. Department for Urban Development and Housing), districts, the housing industry, tenants' associations and the public**

**with a comprehensive range of instruments**



# QUOTAS AND FUNDING POLICIES TO SUPPORT AFFORDABLE HOUSING



# „MIX OF THIRDS“ IN HAMBURG

Mandatory mix in all building projects  
with more than 30 housing units:

- ✓ 1/3 publicly subsidized housing
- ✓ 1/3 rent on the free housing market
- ✓ 1/3 for sale

**GOAL**

Mix of apartment sizes and income levels:  
socially balanced neighbourhood development



Foto: A. Bock, Neubau in der HafenCity, SAGA

# ATTRACTIVE FUNDING POLICIES

## 3 WAYS OF PUBLIC FUNDING (2024)

Conditions	1. Way	2. Way	3. Way
<b>Established initial rent</b>	7,10 €/m <sup>2</sup>	9,20 €/m <sup>2</sup>	12,10 €/m <sup>2</sup>
	allowed rent-increase: max +0,20 €/m <sup>2</sup> per month every 2 years		
<b>Tenant-Groups</b>	small income 36 % of households	small/medium income 50 % of households	medium income 65 % of households
	example: gross income of 3-people-households:		
	54.000 €	67.200 €	80.400 €
<b>Funding-instrument</b>	Loan: interest charge 1,0 % + one-time grants during construction and ongoing loans		

# CHALLENGES FOR THE HOUSING SECTOR

- Strong increase in building costs due to
  - material shortages
  - energy prices
  - increasing interest rates
  - high inflation
- Additional cost increase due to
  - rising technical standards
  - high legal requirements for building and refurbishment
  - higher demand for energy-efficient refurbishment to meet climate targets



# PANEL DISCUSSION



An Ghníomhaireacht  
Tithíochta  
The Housing Agency



**Elke Seipp**

Authority for Urban  
Development and  
Housing, City of  
Hamburg



**Hugh Brennan**

Ó Cualann Co  
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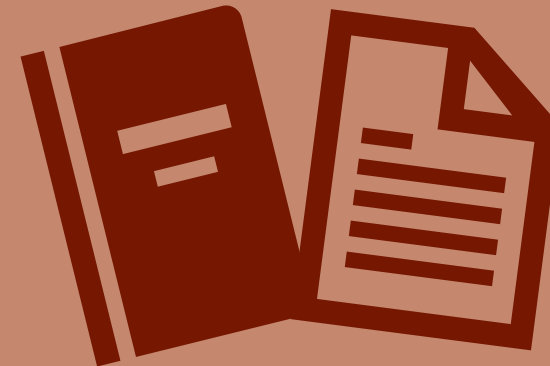
# NEXT STEPS...



An Ghníomhaireacht  
Tithíochta  
The Housing Agency

The International Social Housing Festival

Publication





An Ghníomhaireacht  
Tithíochta  
The Housing Agency

# Thank you

COMMUNITY-LED HOUSING WEBINAR SERIES