

EPEKA Conference

# IS SLOVENIA READY FOR THE FIRST HOUSING COOPERATIVE?

New Housing Cooperatives and Good Practice in Vienna and beyond

Maribor | 11.11.2021 | Robert Korab



MESTNA OBČINA MARIBOR



REPUBLIKA SLOVENIJA  
MINISTRSTVO ZA IZOBRAŽEVANJE,  
ZNANOST, KULTURO IN ŠPORT

URAD REPUBLIKE SLOVENIJE ZA MLADINO

avstrijski kulturni forum<sup>lj</sup>

## Who I am

- Owner, CEO of raum & kommunikation, Vienna based town planning and construction project development company
- Co-founder, member of the board of directors of Die WoGen, Austrian housing cooperative
- Co-founder, main shareholder of MO.Point, Austrian mobility-as-a-service company
- Long term consultant, experts advisory board and jury member for the social housing department of the City of Vienna
- Member of the Experts Advisory Board of “Austrian Climate and Energy Fund” (2007-2015)
- Leadership and participation in more than 120 national and international research projects and studies, numerous publications and lectures
- Teacher at several Universities in the fields of town planning, sustainable architecture, housing, ecological planning, climate resilience in cities



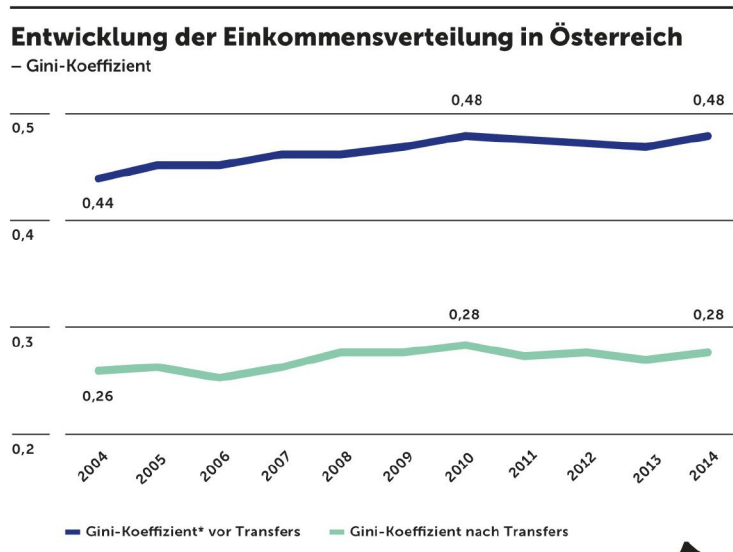
## Contents of this lecture

- A. Current challenges for housing policies**
  - B. The origins of cooperative housing in Vienna: self-help cooperations at the beginning of 20th century**
  - C. Cooperative district development as a strong foundation of liveable, sustainable communities**
  - D. District development triggered by cooperative housing development**
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  - H. Cooperative housing can be especially promoted and funded by .....**
- Encouraging words**

## A. Current challenges for housing policies

## The Big Picture: Inequality is raising – some figures from Austria

- Inequality stable to rising (different from the 1960ies)
- Gap between little and big fortunes is rising
- Pressure on middle class

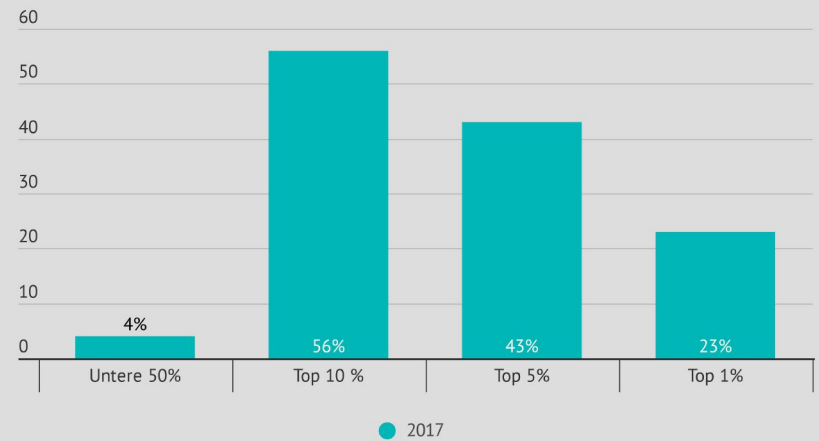


Quelle: Eurostat (2015). Anmerkung: \*Der Gini-Koeffizient nimmt Werte zwischen 0 (totale Gleichheit) und 1 (totale Ungleichheit) an.



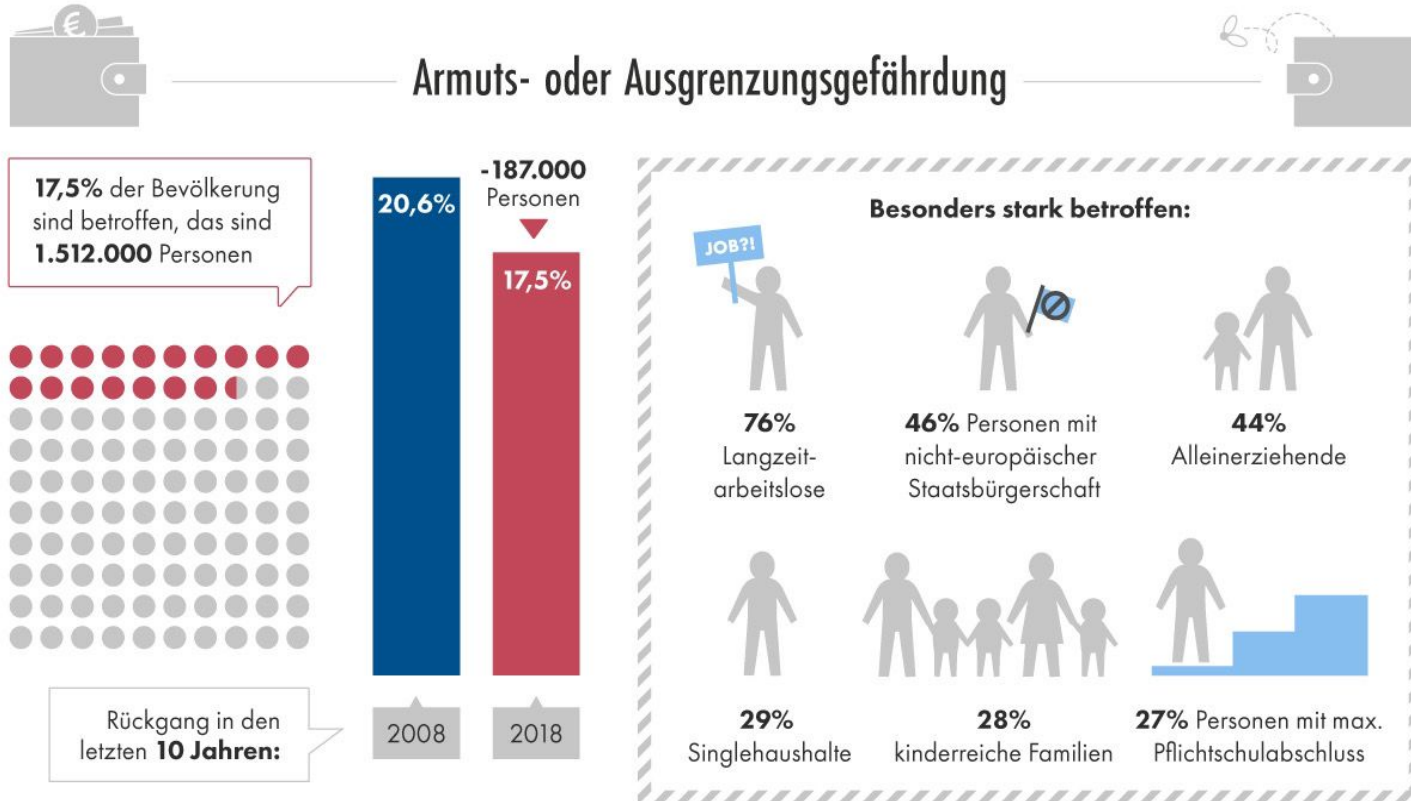
### Anteil am Nettovermögen der Bevölkerungsgruppen in Österreich

**A&W**  
**blog**



Quelle: OeNB, HFCS 2017, eigene Darstellung.

# 17,5% of the Austrian population is endangered by poverty



Quelle und Grafik: STATISTIK AUSTRIA, EU-SILC 2018, erstellt am 25.04.2019.

## Current challenges and public actions anticipated

- **Non productive investment in land and property forms a new „asset class“ for (international) investors, Land Banking**
- **People can't afford to live in metropolitan areas, have to leave, vulnerability rises**
- **Even well prepared cities like Vienna are struck**
- **Needed: Cities and local communities have to act, cooperation with private sector and individuals who seek for and pay for affordable housing**
  - Build new, trustful and economically balanced relationships between stakeholders and groups of interest: housing companies, authorities representing public welfare, individuals – and hopefully: **new housing cooperatives**
  - Co-create good living conditions, ensure housing provision as primary basic well, supported by the public sector
  - Strengthen civil society and social cohesion

## **B. The origins of cooperative housing in Vienna: self-help cooperations at the beginning of 20th century**

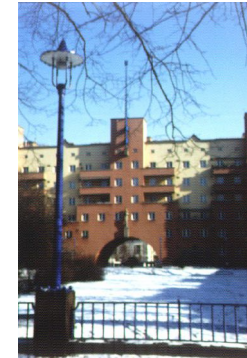
# Short history of social, cooperative housing in Vienna – from the beginning to WW II



**EMERGENCY  
HOUSING  
SQUATTERS**



**GRASS ROOT HOUSING  
WORKERS' COOPERATIVES**



**1923-1934**

**„RED VIENNA“ COUNCIL HOUSING**



**1934-1945**



**FASCISM, WAR**

## Early 20th Century: Cooperatives and „Settlers Movement“



1945-1960



**RECONSTRUCTION,  
COUNCIL HOUSING**

1960-1980



**PANEL HOUSING  
URBAN EXPANSION  
COUNCIL HOUSING +  
HOUSING ASSOCIATIONS**



## Short history of social housing in Vienna – Post WW II to recent

1980-1995



1974-today



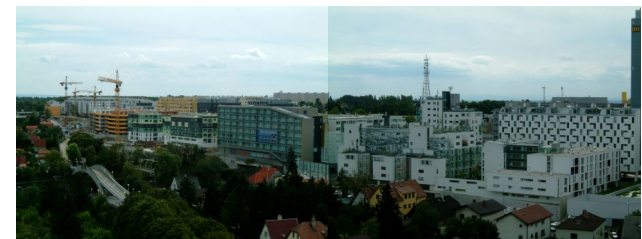
**URBAN RENEWAL: PUBLICLY SUBSIDIZED  
MODERNIZATION OF PRIVATE RENTAL  
HOUSES, LIMITED RENTS**



**„THEME-ORIENTED“  
PROJECTS**



1995-today



**„DEVELOPERS' COMPETITIONS“,  
BROWNFIELD DEVELOPMENT,  
ECOLOGICAL BUILDING, HOUSING FOR  
GROUPS WITH SPECIAL DEMANDS,  
HOUSING ASSOCIATIONS, PPP**

## Viennese social housing policy in keywords

- Affordable good housing for all (60% of population live in subsidized housing)
- Choice between various housing sectors
- Stable financing system
- Mix of new construction and urban renewal
- Creating mixed neighbourhoods, avoiding social ghettos; “inclusive housing” for lower and average income middle class tenants, not “housing for the poor”  
>> social housing is a key issue in Viennese social policy
- Housing standards continually improved
- Stimulation of innovative architecture, continually improving social housing building culture
- Strong focus on ecology and issues of climate change and climate resilience
- **Last 10 years ongoing: promotion of privately organized cooperative housing groups, fostering cooperations between established social housing companies and private groups**

## Financial backbone: subsidies for affordable housing

- Subsidy system is not easy to build up “from the scratch”
- In Vienna, rent levels in subsidized houses in the average are 15-40% lower than comparable market rents
- If constructed as a revolving loan system, subsidies on the long run offer a stable and financially secure system to keep housing costs much lower than market prices. Second, quality levels of architecture and construction can be controlled and raised by binding public subsidies to quality criteria.

## Participation and self administration in „common“ subsidized social housing in Vienna (Wohnhof Orasteig)

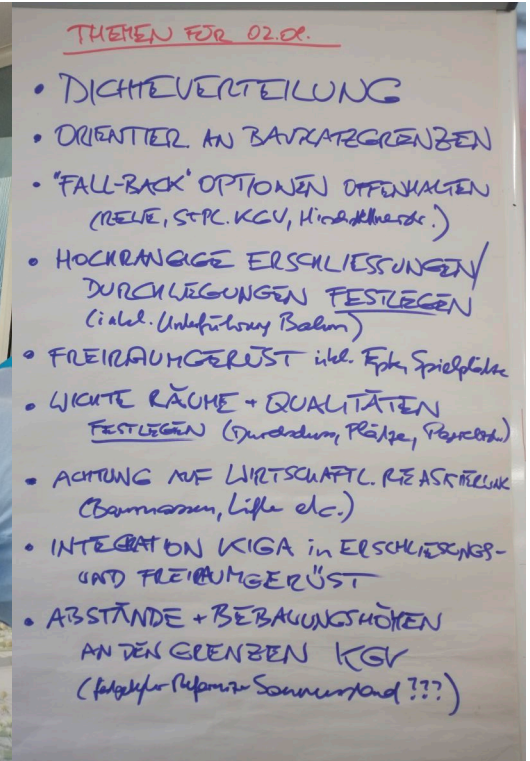


## **C. Cooperative district development as a strong foundation of liveable, sustainable communities**

# Cooperative district development with stakeholder participation

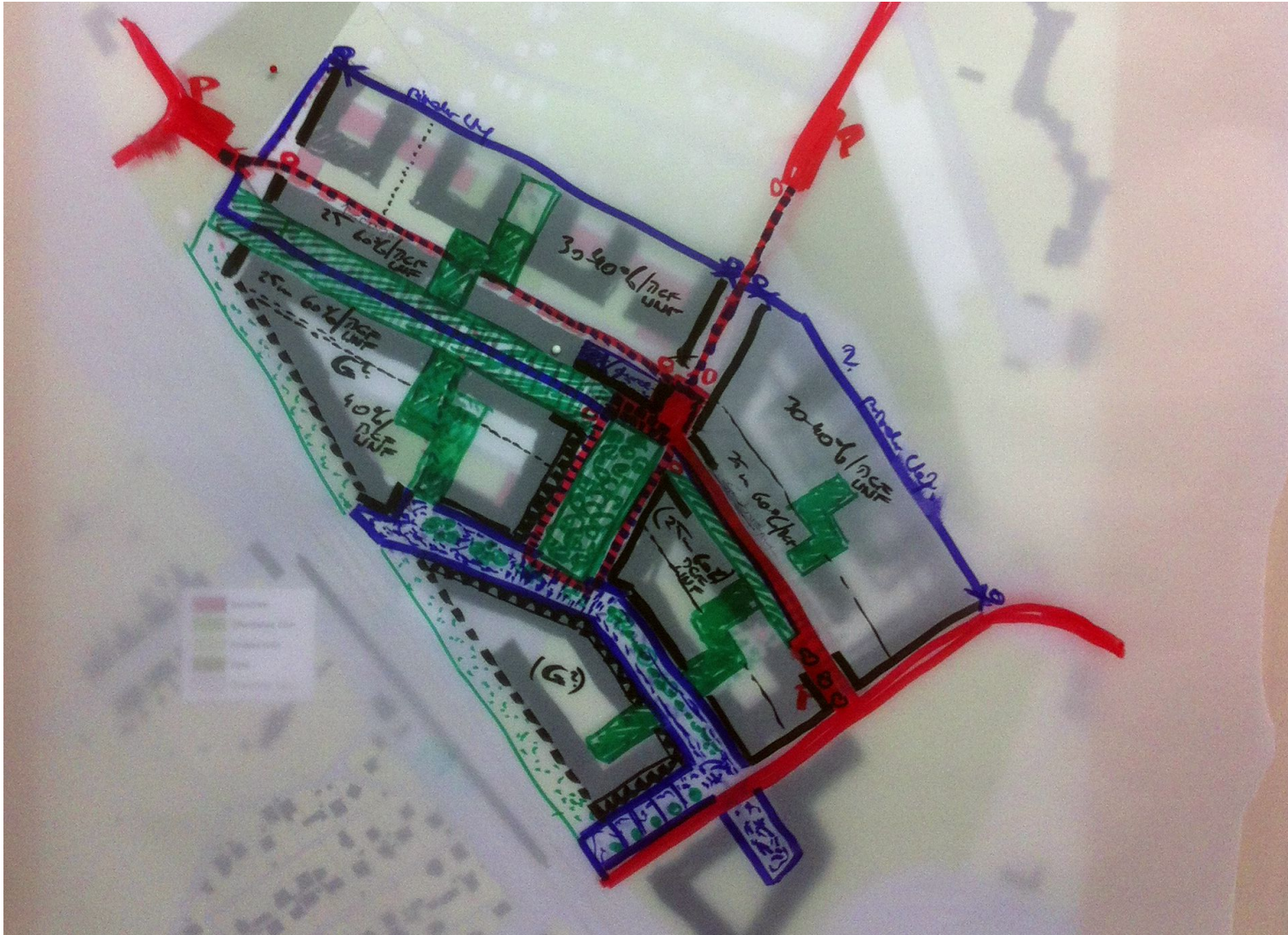


## Intensive cooperation of planners, securing results



© alle Fotos: raum & kommunikation

## Many Sketches, models and adjustments until urban fabric is fixed



# Embedment in existing urban fabric, communication



## Participation of neighbours and interested public



## Planning procedures and treaties as instruments for securing public goods, sharing burdens and benefits

- Cooperative planning procedures: multiple stakeholders work together to design urban areas and frame building projects. Aim is to balance benefits and costs between stakeholders, including existing neighbours and the public
- Urban development treaties: binding of land enhancements acts of public authorities to contributions of private developers to public expenses in infrastructure
- Such treaties also can specify the necessity to provide flats with affordable, limited rent within private rental housing projects. Legal formulation has to be proven

## **D. District development triggered by cooperative housing development**

## Aspern Die Seestadt Wiens

- Strong development agency, tightly guided development process
- Development fund, controlled by a consortium of Vienna's business agency, two commercial banks, an insurance company and the federal Austrian Real Estate company
- High proportion of subsidized housing
- **Good proportion of cooperative building and housing groups (> 10)**



© raum & kommunikation

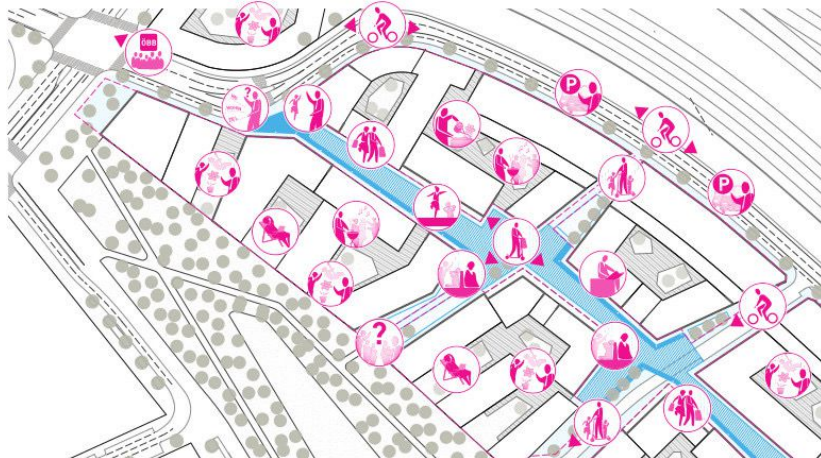


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## Vienna Central Railway Station

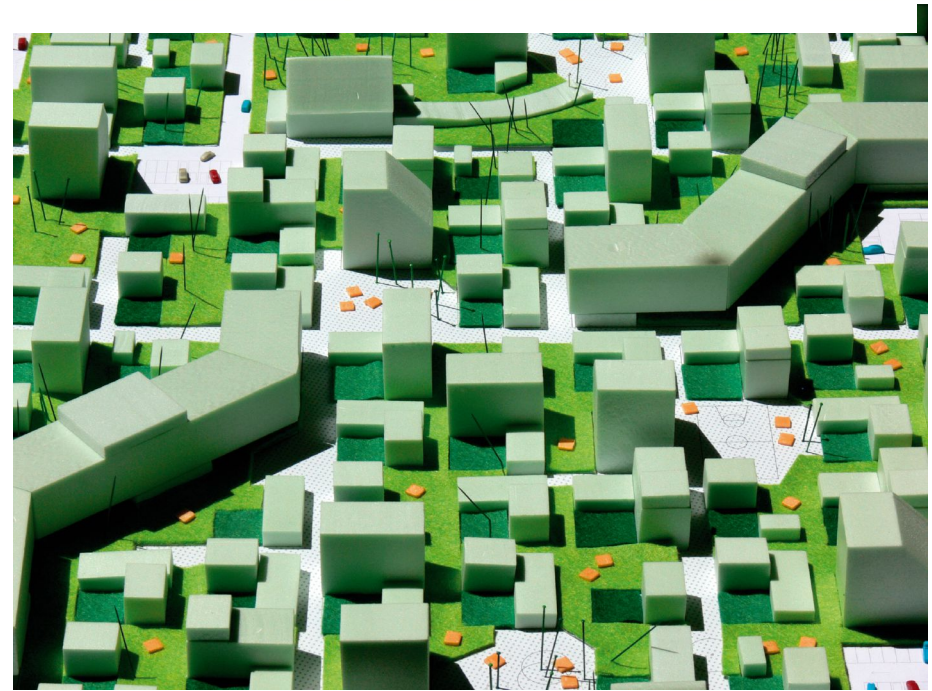
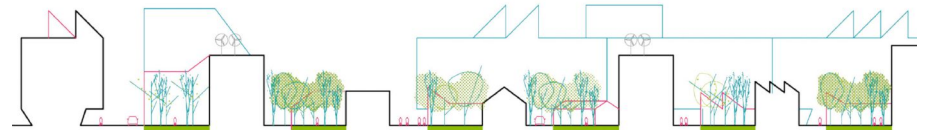
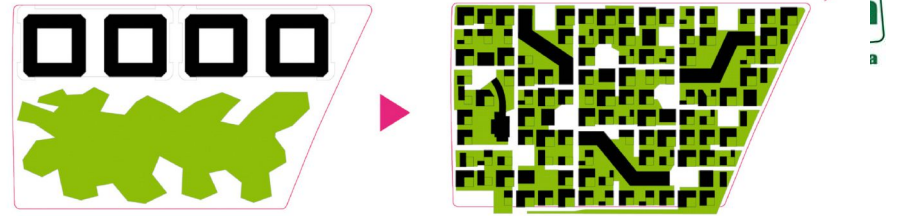
- Austrian state railway company as land owner and supplier; City of Vienna as developing partner
- Cooperative planning procedure in the forefield, car-free area
- Fine granularity urban fabric
- small proportion of subsidized housing
- **Large share of community-oriented projects (building groups, mixed use “district houses”)**

2.10 NUTZUNGSMÖGLICHKEITEN IM STADTQUARTIER



## Wildgarten, Vienna

- Austrian Real Estate company as owner and developer
- Intensive, cooperative, experts oriented developing pre-process
- Competitions and bidding processes for land purchases
- **Good proportion of cooperative building and housing groups as part of marketing strategy**





## E. Pioneers of new cooperative housing

## „First Mover“: Sargfabrik Vienna: Living – Culture – Integration



© alle Fotos: Verein für Integrative Lebensgestaltung

## Sargfabrik (former coffin factory)



© alle Fotos: Verein für Integrative Lebensgestaltung

## Sargfabrik



© alle Fotos: Verein für  
Integrative Lebensgestaltung

## Kraftwerk 1, Zürich



© Andrea Helbling, Arazebra



## Kalkbreite, Zürich



## mehr als wohnen, Zürich



© raum & kommunikation

Cooperative found by  
55 small and medium  
Zurich cooperatives to  
demonstrate innovative  
social housing for our  
and next generations

## **F. New sponsorships in housing - contributions of cooperative housing and building groups to the "success of community development"**

## Small scale housing cooperatives gaining ground

- Switzerland has a long and lasting tradition of small scale cooperative housing companies. So have Germany and Austria.
- In general and especially in Switzerland, housing cooperatives consider themselves as part of the private sector, aiming to generate advantages for their members by supplying them with affordable apartments
- They have experienced a remarkable renaissance during the last two decades
- They are supplying rental housing stock at very affordable conditions even in metropolitan areas with high levels of housing costs
- A revival of cooperative housing should be thought about, beyond historical prejudices

## Situation in Austria

- Traditional Austrian social housing cooperatives are non-profit companies that sometimes exist for 120 years. They form the foundation of Austria's social housing sector. Unfortunately they are increasingly transformed into limited profit capital companies.
- Building and housing groups as a new economic and social form of housing have existed since the 1980s.
- Building groups are investing housing groups, in the beginning owner communities, today more and more often solidarity-based "community housing projects".
- They are looking for alternatives to anonymous mass housing (including single-family houses), develop housing models that work against the desolidarisation of society, and are almost always committed to the common good and social relationships in the living environment.

## Low economic importance of „new“ cooperative housing projects in the real estate markets

- Whereas cooperative housing projects have experienced an upswing over the last 10 years, the segment as a whole is rather small in Austria: the existing housing or building group projects comprise no more than approx. 1.500 flats, which is 0.25 per mille of the Austrian housing stock. Despite a great deal of media attention, no more than 200 housing units are added annually.
- As mentioned, there exists a much larger special segment of small cooperatives in Germany and Switzerland. In Germany this was an impact of the abolition of non-profit status of housing companies in 1988. In Switzerland cooperatives are closely linked to local communities and also much more regionally bound than in Austria.
- In order to lay a foundation for people and groups interested in cooperative housing projects in Austria, WoGen Wohnprojekte-Genossenschaft was founded in March 2016, a commercial non-profit cooperative for building groups.

## „Sociotypes“ of cooperative housing projects

- **Pragmatic:** Co-ownership associations, tendency towards established middle-class people and those with higher incomes; "living together more beautifully", individual structural design important.
- **Ideological:** "housing projects", especially in the form of residential homes, residents tend to be intellectual elites and alternatives; programming beyond conventional housing is important in terms of content, uniform structural design
- **Low-threshold:** projects of non-profit building associations, appeal above all to the security-conscious, lower-income, single parents with little everyday free time; quick and cost-safe processing important, self-determination and self-administration only in selected areas, "nice to have".
- Segments that are still under-occupied are: pragmatic rental housing projects, low-threshold housing projects

## Building groups „intensive“ to „light“

- **"Intensive"**: group helps plan, chooses architect / brings architect, sets financial framework (for subsidised projects within the framework of subsidized housing), sits at the table as a "second owner".
- **"light"**: co-determination in basic decisions, choice of flat and furnishing of common rooms, tends towards "housing group" (see above); prototype: **mietgestalten** (rent-shaping) in the Wildgarten
- All shades in between possible

## Vienna relies on civil society involvement: more than 25 building group projects in 10 years, with and without housing subsidies

*3 models:*

- 1. Co-operations of housing groups with companies of the non-profit housing sector (the rule)**, usually in the form of permanently socially bound rental housing, in individual cases (Wohnprojekt Wien, LiSA in Seestadt Aspern) the houses are also sold to the non-profit associations founded by the groups after completion.
- 2. New public welfare-oriented property developers** (Die WoGen Wohnprojekte-Genossenschaft, Habitat), in the form of permanently socially committed rental housing. Example: Die WoGen business model: housing groups under the umbrella of a cooperative housing company
- 3. Co-owners' associations and flat owners' associations** that realise projects under their own economic responsibility: these projects are subject to the free market in the case of resale of individual flats, but the groups often regulate the permanent social commitment and stability through internal contracts between the individual owners.

## Model 1: Wohnprojekt Wien – cooperation with housing company (SAG)



## Wohnprojekt Wien: laying of the foundation stone



## Wohnprojekt Wien: topping out ceremony and opening event



© alle Fotos: raum & kommunikation



© alle Fotos: Wohnprojekt Wien

## Model 1: LiSA in der Seestadt Aspern – cooperation with SAG



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## Model 1 in urban renewal: Grundsteingasse, Künstlergasse



© dieses Foto: Pressestelle Geschäftsgruppe Wohnbau-Stadterneuerung

## Financing hurdles and how they can be overcome

- Main hurdles for building groups on the way to "owning their own house": access to the land market, financing and equity capital, partners for professional construction management/developer know-how.
- Due to the equity requirement for financing, building groups can only function through financial contributions from the members.
- In order to achieve social breadth (not only "bobos"), internal redistribution instruments must be developed: Financing contributions according to individual wealth, solidarity funds.
- Financial advice for the group and its members is indispensable (but this competence is often available within the group itself).
- Complementary financing instruments can be: silent participations, social crowdfunding (NOT: real estate crowdfunding - an abuse), solidarity-based investing, cooperation between building groups and developers, new building group developers - Die WoGen (The WoGen).

## Benefits for all: building groups as creators of the common good

- **Building groups create small-scale communities**, deal with building and maintaining social relationships in a relatively anonymous living environment - "**village in the city**".
- They are characterised by a **strong combination of working, living, leisure, family/raising children**. They are to a large extent enablers and bearers of non-residential uses, as they have the power to **create working and cultural spaces** outside the mainstream and to play these spaces themselves - in addition to their place of residence, many also create their own place of work (e.g. Sargfabrik, Wohnprojekt Wien, LiSA). They often make these spaces available for initiatives in the neighbourhood.
- Building groups develop **housing models that work against the desolidarisation of society** and are almost always committed to the common good and social relations in the living environment. **They contribute to integration, inclusion, culture**: building groups are usually characterised by above-average social and ecological commitment; they can be "peer groups" for integration, social inclusion, and cultural and social offerings.

## Benefits for all: building groups as creators of the common good

- Building groups can be a **social force and “neighbourhood animator”** in district and neighbourhood development: they provide impulses for community and neighbourhood development, which is also used by the municipality in Vienna, for example: they are used specifically to enrich new neighbourhoods with social life (examples Aspern Seestadt and Leben am Helmut Zilk Park).

left: Local Initiative „Liveable Quarters“ („Sargfabrik)

right: „Salon at the Park“ (Co-Housing „Wohnprojekt Wien“)



## **G. Insight into Die WoGen cooperative as blueprint for a „grassroot cooperative“**

# Die WoGen Housing Cooperative e.Gen.



**die wogen**  
Wohnprojekte  
Genossenschaft  
e.Gen.



**Ihr Geld  
sinnvoll  
und sicher  
anlegen**

Sie haben bei Der WoGen die Möglichkeit, Gelder, die Sie vorerst nicht selbst benötigen (für mindestens 5 Jahre und gerne auch länger) in nachhaltige und hochwertige Immobilien zu investieren.

Sie bekommen bei uns keine Zinsen, aber der Wert Ihres Geldes bleibt erhalten.

- wohnen ohne Rendite
  - inklusiv
  - nachhaltig
  - partizipativ und innovativ
  - soziokratisch organisiert
- Die WoGen hat durch ihre Gründung ein neues Kapitel im gemeinschaftlichen Wohnbau in Österreich eröffnet und Sie können mit Ihren Engagements dazu beitragen, dass Menschen ihre Gemeinschafts-Wohn-Träume verwirklichen können und obendrein ist ihr Geld bei uns sicher vor Spekulanten und anderen menschenfeindlichen Kapitalgeschäften.
- Machen Sie mit und werden Sie Teil der immer größer werdenden Familie von gemeinwohlorientierten Menschen, die unserer Weltwirtschaft wieder ein menschliches Maß auflegen wird.
- Die WoGen Wohnprojekte-Genossenschaft e.Gen.  
Kraakauer Straße 19/18, 1020 Wien  
office@diewoGen.at, www.diewoGen.at  
Firmenbuchnummer FN 442267 v  
Firmenbuchgericht: Handelsgericht Wien
- mitmachen verbindet  
solidarisch leben
- die wogen**  
Wohnprojekte  
Genossenschaft  
e.Gen.

**Sind Sie ein Gemeinschafts-Wohntyp?**

Wenn Sie für sich selbst herausfinden wollen, ob Sie für diese Lebensform geeignet sind, erkundigen Sie sich bei Menschen, die schon in einem Gemeinschaftsprojekt leben.

**Angenommen...**

- ... Sie leben in einem großzügigen Haus mit mehreren Wohnungen in der Stadt Ihrer Wahl oder in einer Gemeinschaft auf dem Land, verteilt auf mehrere Gebäude.
- ... Sie bewohnen alleine oder mit Ihren Lieben eine Wohnung, die etwas kleiner sein kann, weil Sie Gemeinschaftsküchen mitsitzen. Es handelt sich um angenehme, helle Räume, die mit ökologischen hochwertigen Materialien gebaut sind.
- ... Sie haben bei der Planung und Ausrichtung der Gemeinschaft aktiv mitgesagt und dafür so manchen Abend investiert.
- ... Sie teilen mit Ihren Nachbar\*innen - die Sie alle persönlich gut kennengelernt haben - viele Annehmlichkeiten wie z. B.:
- eine große Gemeinschaftsküche, in der Sie manchmal mit Ihren Nachbar\*innen kochen und essen und die Sie für private Feiern buchen können. Im Gegenzug ist Ihre eigene Küche vielleicht etwas kleiner.
- großzügige und gut ausgestattete Kinderzimmern, in denen Ihre Kinder und die Ihrer Nachbar\*innen gut aufgehoben sind und wo sie oft gemeinsam spielen und viel lachen.
- gemütliche Veranstaltungsräume, in denen über die wichtigen Themen des Gemeinschaftslebens diskutiert und entschieden wird. Die Räume können auch für Feiern und andere Veranstaltungen genutzt werden.
- eine Gemeinschaftsbibliothek, in der Sie beim Drugg Bücher, DVDs und CDs eingekauft haben, genau wie Ihre Nachbar\*innen. In Ihren eigenen Wohnzimmern haben Sie nicht nur Platz für Bücherecke gepasst. Sie genießen auch die größere Auswahl.
- eine herrliche Dachterrasse mit Fernblick oder ein laudiges Plätzchen im Gemeinschaftsgarten, wo Sie gerne ein Glaschen bei Sonnenuntergang trinken und am Wochenende gemeinsam mit Nachbar\*innen grillen.
- einladend ausgestattete Gästeapartments, in denen Sie manchmal in aller Ihre Freunde zu Besuch einquartieren. Dafür benötigen Sie in Ihrer Wohnung kein eigenes Gästezimmer.
- eine professionell ausgestattete Werkstatt. Dort können Sie und Ihre Mitbewohner\*innen selbst reparieren, Möbel bauen und für die Kinder etwas basteln.
- ein gemeinsames Müllabholer mit unterschiedlichen Fahrzeugen (vom Leasingverbot über das Segelboot bis zum Elektroauto), die Sie nach Bedarf verwenden können. Ein eigenes Auto brauchen Sie nicht mehr und Ihr Rad ist in der großzügigen Fahrradgarage sicher untergebracht.
- das Lager der gemeinsamen Food-Coop, wo Sie Top und Frische, regionale Lebensmittel erwerben können, und/oder Gläser und Hochbeete, wo Sie selbst Bio-Gemüse anbauen.
- Co-Working-Arbeitsplätze, Ateliers, Proberäume, ein Schwimmbad, Hüter, Ziegen...

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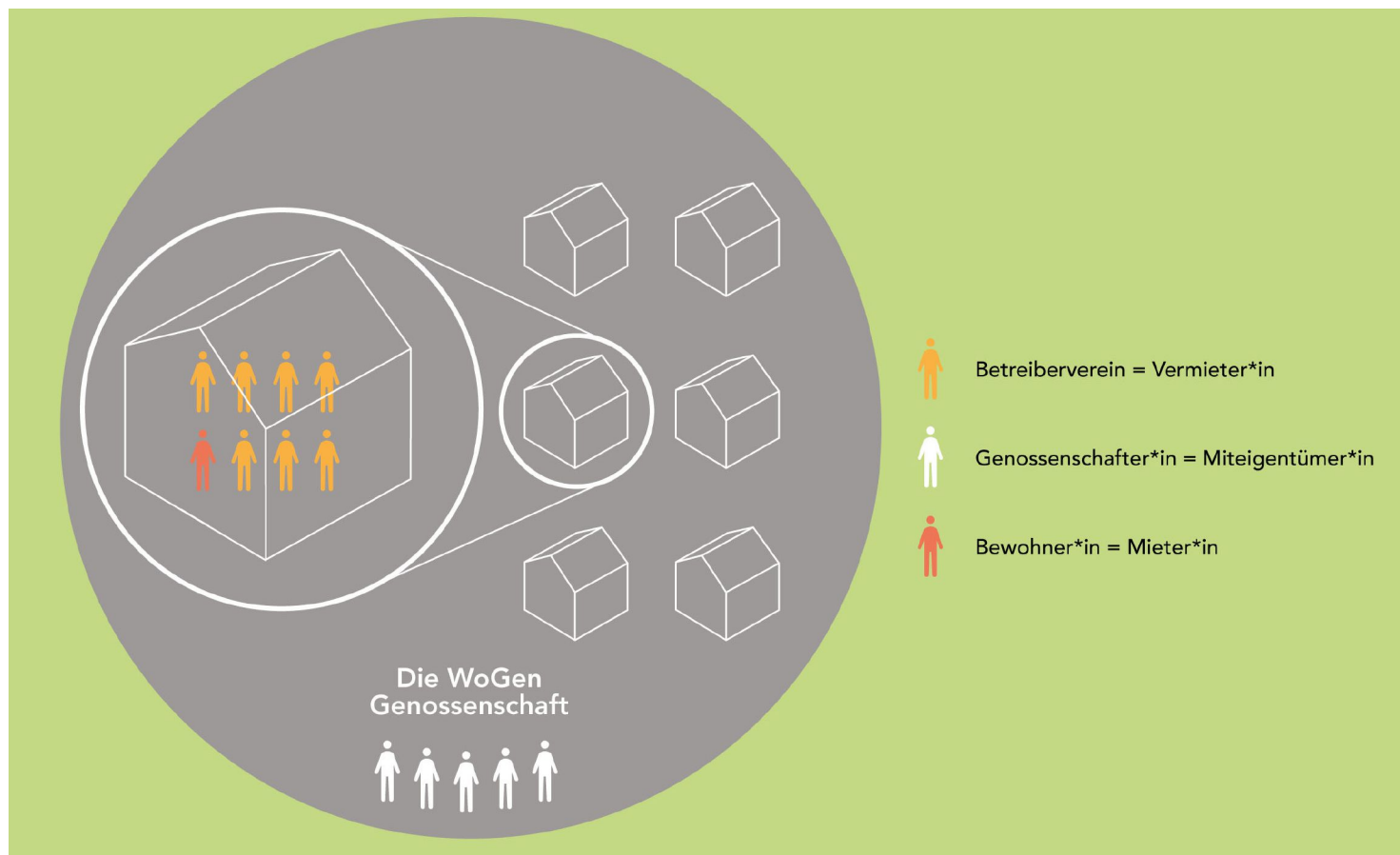
**miteinander  
wirken**

**solidarisch  
leben**

## The WoGen housing project cooperative model: independent, solidarity-based, entrepreneurial

- Founded in 2015 by a group of 11 founders with experience in housing projects, registered in 2016.
- Commercial cooperative in the ÖGV (Austrian Cooperatives Association)
- User cooperative, non-profit according to statutes (based on non-profit housing cooperatives)
- Social profit is in the foreground, economic profits are reinvested to create socially committed, low-cost housing.
- Builds existing units only in pure rent, no ownership projects and hire-purchase projects: cooperative instead of individual ownership
- The individual projects/building groups are autonomous, rent their house from Der WoGen in general rent, residents are members of their building group and the cooperative at the same time.

## „Business model“: Cooperative + self-ruling project associations



© Die WoGen

## Green, social investment proposal

**die **wo**gen**

Wohnprojekte  
Genossenschaft  
e. Gen.

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wohnen ohne Rendite

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miteinander wirken  
solidarisch leben

**die **wo**gen**

Wohnprojekte  
Genossenschaft  
e. Gen.

**Ihr Geld  
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anlegen**



## First project: KooWo Volkersdorf

Housing complex with 25 residential units in rural community, with renovated farmhouse as common room complex and agricultural land for self-supply



## Second project, under construction: „Quartiershaus“ near Viennas Central Railway Station



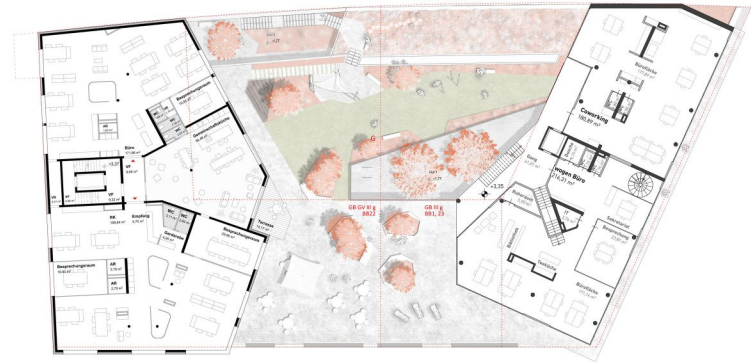
## WoGen Quartiershaus – characteristics an key features

- Approx. 5,300 m<sup>2</sup> of mixed use space:
  - 800 m<sup>2</sup> urban workshop
  - 1,400 m<sup>2</sup> offices and retail space for Die WoGen, raum & kommunikation, community-oriented companies
  - 1,800 m<sup>2</sup> cluster flats with up to 4.5m room height: micro-flats with large communal area each 5-7 units, 2 floors specially configured for co-living for senior citizens
  - 1,300 m<sup>2</sup> building group
- "City balcony for all", function rooms, communal kitchen, communal infrastructures, roof terraces

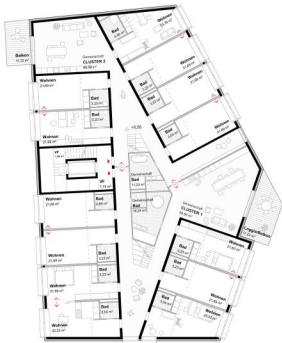
# WoGen Quartiershaus – floor plans



↳ Erdgeschoss\_1:200



↳ 1. Obergeschoss\_1:200



↳ 2. Obergeschoss\_1:200



↳ 2. Galeriegesschoss\_1:200



↳ 3. Obergeschoss\_1:200



↳ 4. Obergeschoss\_1:200



↳ 5. Obergeschoss\_1:200

**H. Cooperative housing can be especially promoted and funded by .....**

- Announcement of special application procedures for cooperatives and building groups, focused on community building, affordable housing, charisma in the district (Vienna)
- Conceptual procedures for the allocation of real estate to cooperatives (D, predominantly land owned by municipalities and public authorities)  
<https://www.bbsr.bund.de/BBSR/DE/veroeffentlichungen/sonderveroeffentlichungen/2020/konzeptvergabe.html>
- Sale of municipal properties to cooperatives at reduced property prices (Munich, D)
- Hereditary lease models
- Housing foundations of public authorities and municipalities (e.g. Housing Fund of the Republic of Slovenia)

**Good luck to you founding new housing  
cooperatives in Slovenia,  
there are more and more allies all over Europe,  
we will support each other on the way towards  
more inclusive, non speculative, affordable housing  
THANK YOU!**