

# Social Housing

Building a solid foundation!



Federal Ministry  
for Housing, Urban Development  
and Building



**SOCIAL  
HOUSING**



*Dear Reader,*

People need a place where they feel safe. They need a place in the middle of society – and not just in a figurative sense. They need affordable housing to live in. Good, affordable housing is a prerequisite for social cohesion, for vibrant and lively neighbourhoods.

This is why the Federal Government has opened a new chapter in housing policy. After years of neglecting social housing construction, the current Federal Government has significantly increased funding for social housing. By 2027, we will provide a total of €18.15 billion to the federal states to create new affordable housing and modernise the housing stock – a record sum that shows that new housing and the modernisation of existing housing are a priority for the Federal Government.

With these record investments, we are ensuring, for example, that people can live in the city where they work. The bus driver, for instance, can live in the city where they take hundreds of people from A to B every day. We are ensuring that senior citizens, after working for many years, can remain in their familiar living environment. We are ensuring that large and small families find homes where their children can grow up carefree. Our funding is used to build flats for people with low and middle incomes.

Just under ten percent of the €18.15 billion is to be used for the ‘Young Living’ (Junges Wohnen) programme to fund accommodation for students and trainees and thereby promote educational equity.

We are ensuring that young people can study or train at the location of their choice, even if their parents cannot afford to finance high rents.



When we step outside our front door, we also expect to find an environment worth living in, with good job opportunities and a good infrastructure – from daycare centres and schools to medical and nursing services.

The public space should offer places that invite interaction and exchange. The Federal Government has been promoting such liveable residential environments with urban development funding for over 50 years.

Specifically combining social housing construction and urban development funding helps to create liveable residential neighbourhoods, providing not just housing, but true homes in a lively neighbourhood.

We warmly invite you to learn more about the possibilities for funding within the framework of social housing on the following pages. This may have already laid the foundations for a new project that provides not just living space, but a true home and a greater sense of community.

Sincerely  
yours

A handwritten signature in black ink that reads 'Klara Geywitz'. The signature is fluid and cursive.

Klara Geywitz  
*Federal Minister for Housing,  
Urban Development and Building*





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# *Social housing: reviving a tried-and- tested instrument*

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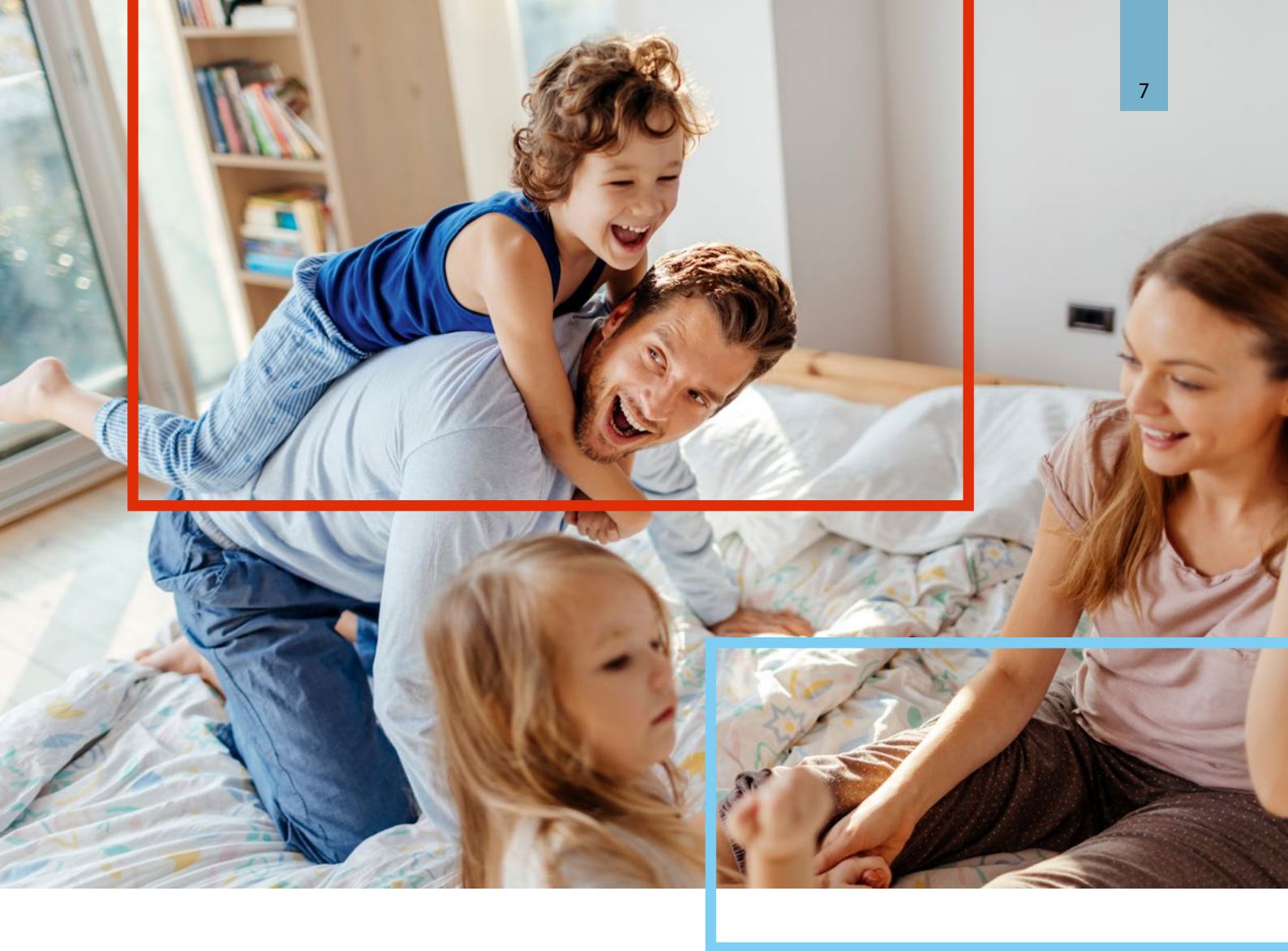
*Since its introduction in 1950, social housing has been a proven instrument for creating affordable housing. Despite significant adjustments over the decades, the basic idea remains valid and is again of particular importance these days. That's because finding affordable housing is now difficult for many people, especially in large cities. The Federal Government is hence supporting the federal states in this task with a record sum of €18.15 billion in the period from 2022 to 2027, thus initiating a renaissance of social housing.*

## *Affordable and future-orientated living space for young and old*

Whether rental housing for low-income households, student accommodation or trainee flats, affordable housing in city centres, new buildings or modernisation of existing flats – social housing creates affordable living space in many different ways: For bus drivers, shop assistants or for families with several children.

At the same time, social housing ensures that pensioners can remain in their familiar surroundings, while students and trainees can find affordable accommodation at their chosen place of study or training.





### *What is social housing?*

In 1950, five years after the end of World War II and at a time of acute housing shortages, social housing was introduced in the still young Federal Republic of Germany in order to create affordable housing on a large scale. The system has stood the test of time, and despite many changes, still follows the same basic principle today: social housing provides affordable rental flats for lower-income households and supports them in acquiring owner-occupied residential property.

Promoting social, future-proof and barrier-free housing is the task of the federal states which have introduced attractive funding guidelines for this purpose. They are supported by the Federal Government:

the Federal Ministry of Housing, Urban Development and Building (BMWSB) invests billions in social housing. Experience has shown that the federal states at least match this funding amount, resulting in a total available sum that is even double the initial investment.

Federalism Reform I adopted in 2006 gave the federal states sole legislative and execution powers. Within the legal framework applicable to each federal state and taking regional requirements into account, they decide on the design and priorities of social housing promotion.

They are also responsible for handling the funding (reviewing applications, issuing funding commitments, disbursement). In 2019, a specific article for financial assistance competence was added to the German Basic Law.



Article 104d enables the Federal Government to grant financial assistance to the federal states for social housing.

However, the funding is not only aimed at state actors, but at all building developers (see p. 12).

In addition, the federal states also promote owner-occupied residential property, particularly for families.

During the current legislative period, new priorities have been set. In 2022, the Federal Government provided the federal states with targeted funding for climate-friendly social housing.

Since 2023, the Federal Government has been supporting the construction and modernisation of housing for students and trainees with the 'Young Living' programme, the first independent programme of its kind.

### **Social housing promotion and social housing**

The social housing promotion programme is the responsibility of the individual federal states and supports households by providing affordable housing. Funding is made available for the provision of affordable rental flats and the purchase or construction of owner-occupied residential property.

Key aspects are the creation of barrier-free living space and energy modernisation. The term social housing refers to the sector eligible for federal financial assistance, i.e. the construction of new and the modernisation of existing housing.

However, federal funds are not available for the purchase of existing flats (unless newly built) or occupancy rights (the right to use a flat).





### 'Villa ganZ' in Hanover: intergenerational living for single parents and single households

On a former industrial site in Hanover-Limmer, a 'water city' is being built right by the canal, with 550 residential units in the first construction phase alone. The proximity to a nature reserve and Herrenhausen Gardens promises a mix of urban and green spaces. This is also where 'Villa ganZ' is being built, which aims to provide rent-controlled housing for single parents and individuals living alone.

The name is indicative of the concept: it stands for intergenerational, alternative, and neighbourly co-existence. The foundation project is being realised as a condominium association (WEG, *Wohnungseigentümergeinschaft*) together with the JAWA ('Young and Old by the Water' (*Jung und Alt am Wasser*)) residential project which manages a further 46 residential units of various sizes and price ranges in the new building. The two project partners aim to strengthen the coexistence of people in different life situations and forms. The ethos of the foundation as well as the participation and needs of future residents are the spirit and driving force behind this model project. Construction will begin in 2024, with move-in expected in the summer of 2026.

### Social housing for single parents and single households

**Location:** Limmer, Hanover (Lower Saxony)

**Project:** New construction of rental flats for single parents and single households on the *Wasserstadt Limmer* site

**Stakeholders:** Cooperation between 'Villa ganZ' Foundation and JAWA GmbH & Co. KG

**Residential units:** 46 residential units in the entire new building, including 7 subsidised flats and one subsidised community room

**Living space:** 328 m<sup>2</sup> subsidised living space

**Funding amount:** Loan of €1,563,300 and a grant of €35,000 for barrier-free flats from the Federal State of Lower Saxony and the federal state capital of Hanover

**Rent level of subsidised flats:**  
€6.10/m<sup>2</sup> net cold

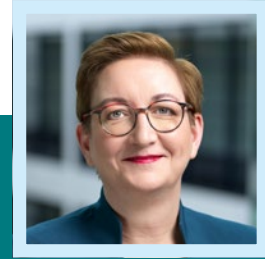
## ‘Young Living’ (*Junges Wohnen*)

Many regions in Germany have a considerable need for accommodation for trainees and students. The federal and federal-state governments have therefore agreed on the ‘Young Living’ programme within the framework of social housing. It aims to make a significant contribution to ensuring that young people can freely choose their place of training without being restricted by exorbitant rents.

The Federal Government supports

- > **the creation of new student accommodation** through new construction, extension, or conversion, including the first-time acquisition of student accommodation within two years of completion (first-time acquisition), and
- > **the modernisation** of student and trainee accommodation.

The Federal Government is providing a total of one billion euros as part of the 2023 and 2024 programming years. A further €500 million has been earmarked for the 2025 programming year.



*‘We urgently need more affordable housing and more social housing throughout Germany in the long term. To this end, the federal and federal-state governments are spending record amounts of money. We want to reverse the trend and achieve a solid increase in numbers.’*





## 'Ellener Hof' in Bremen:

a new community in a model neighbourhood



### Social housing for trainees

In addition to affordable living space, trainees at Ellener Hof are also offered support for transitioning into professional life: operations and services in the project will be run as an inclusive business with plans to form a network with other projects such as a nursing school. The trainees receive educational support throughout their stay. The building complements residential spaces for students, families and socially disadvantaged and elderly individuals. The aim is to support young people in all aspects of life during their training and to promote community living.



**Location:** Osterholz, Hanseatic City of Bremen

**Project:** Construction of new flats for trainees, supported by housing promotion funds

**Stakeholders:** Maribondo da Floresta Foundation

**Residential units:** 53 flats with 1, 2 or 3 rooms each for a total of 66 trainees

**Living space:** 1,668 m<sup>2</sup> plus 380 m<sup>2</sup> community spaces (lounge, kitchen, sports rooms, etc.)

**Funding amount:** €4.58 million, including €0.875 million in grants

**Rent level of subsidised flats:**

6.80 €/m<sup>2</sup> net cold

Bremen's guiding principle for urban development is 'liveable – urban – interconnected'. The *Bremen Heimstiftung*, in close coordination with the city of Bremen, is planning a socio-ecological model district called 'Ellener Hof'. A sustainable and green 'urban village' will be created on approximately ten hectares: 500 residential units – including 200 publicly subsidized units – for various user groups, with social and cultural facilities in their centre.



# Funding social housing: how it works

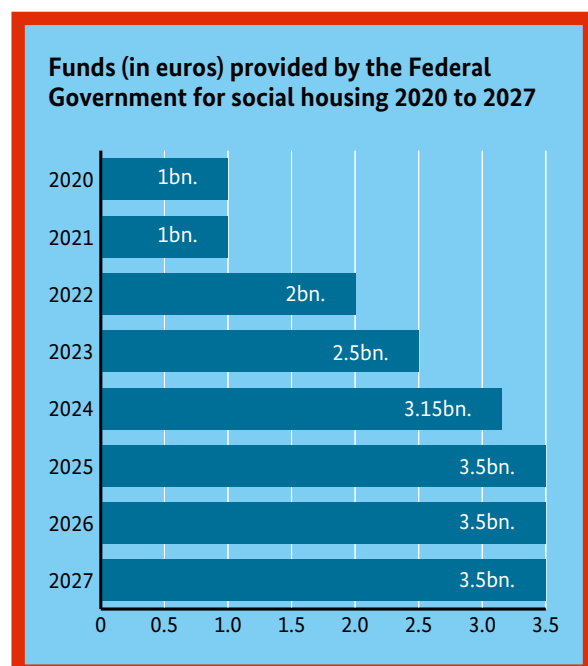
*The Federal Government is determined to provide more affordable housing and will provide the federal states with substantial amounts of funding over the coming years. Funding is available for both the creation of new and the modernisation of existing housing.*

## *Federal financial assistance for social housing from 2020*

In view of the shortage of affordable housing and shrinking social housing stocks, it became clear that the Federal Government, together with the federal states, must assume financial responsibility for social housing. In 2019, article 104d was added to the German Basic Law, which allows the Federal Government to grant financial assistance to the federal states for investments in social housing that are important to the state as a whole.

While one billion euros in financial assistance for social housing was made available to the federal states each year in 2020 and 2021, the Federal Government's funding increased to €3.15 billion in 2024. Of this, €500 million are available for the 'Young Living' programme (see p. 10).

In view of the positive response and apparent success, this programme is to be continued in the coming years. Administrative agreements between the Federal Government and the federal states determine the structure of the financial assistance for the individual programming years.



### Funding objects

Social housing, i.e. social housing promotion that can be co-financed by the Federal Government, encompasses two funding objects: creation of new living space through new construction, extension, or conversion, including first-time acquisition of living space within two years of completion (first-time acquisition), and modernisation of living space.

Both rented flats (so-called social rental housing) and owner-occupied residential property are eligible for funding. Student and trainee accommodation can also be funded, for instance, through the special 'Young Living' programme, but also without a specific programme, as far as federal-state laws permit. The federal states can also subsidise the acquisition of occupancy commitments, i.e. letting to the target groups of social housing promotion, without funds from the Federal Government.

### Funding recipients

Funding recipients are the respective property owners, leaseholders (authorised parties) or third parties authorised by the authorised parties.

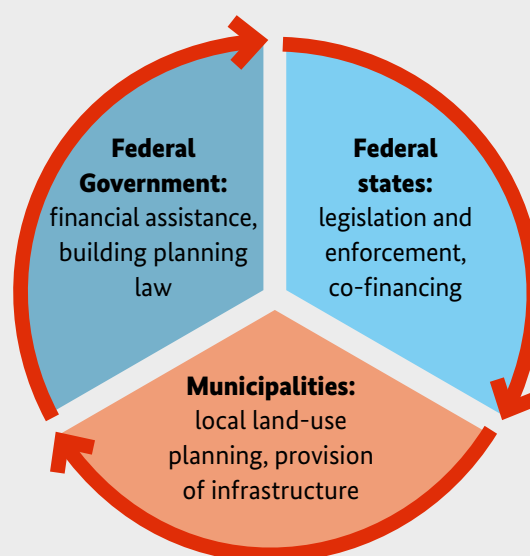
Social rental housing can be built by municipal or private housing companies, cooperatives or private investors.

These funding recipients then in turn provide subsidised housing for the target groups of social housing. In the case of the promotion of owner-occupied residential property, on the other hand, the target groups receive financial support when building a new home, for example.

### Legislation on social housing promotion until 2019

The 2006 Federalism Reform I gave the federal states exclusive legislative competence for social housing promotion. Since then, the Federal Housing Assistance Act (WoFG, *Gesetz über die soziale Wohnraumförderung*) from 2001 has only applied in those federal states that have not passed their own laws. With the abolition of federal legislative powers, the Federal Government's authority to continue granting financial assistance to the federal states for social housing also ceased to exist. As compensation, the Federal Government granted the federal states so-called compensation funds on a transitional basis, which were limited until the end of 2019 and thus until the reorganisation of the financial relations between the Federal Government and the federal states.

### The funding process for social housing promotion



### **Proof of eligibility for funding: the housing eligibility certificate (WBS, *Wohnberechtigungsschein*)**

Rent and occupancy commitments are established as part of promoting rental housing. The funding recipients (for instance, municipal and public housing companies, cooperatives, private housing companies and individual developers) receive loans on preferential terms or grants. The provision of sureties, guarantees and other warranties is also possible under federal-state law, as is the provision of discounted building land. There is no legal entitlement to funding.

In return, the recipients undertake to only rent the flat subsidised with social housing promotion funds to households that are the target group for social housing promotion under the respective federal state's regulations.

Entitlement is usually verified by means of a so-called housing eligibility certificate (WBS, *Wohnberechtigungsschein*), with possible exceptions for students, among others.

The responsible authorities such as the housing office issue a housing eligibility certificate if the relevant income limits are not exceeded. The federal states determine the income limits.

Citizens can apply for a housing eligibility certificate if the relevant requirements are met. However, they are not automatically entitled to the provision of a corresponding flat. The selection of tenants from the group of holders of a housing eligibility certificate is generally left to the landlords.





## Brandenburg Quarter (Brandenburgisches Viertel) in Eberswalde:

refurbishment project for  
quality of life and community

Special measures have been taken to transform Brandenburg Quarter in Eberswalde into an attractive place to live. Nine of eleven properties have already been refurbished, with the refurbishment measures around Cottbuser Straße completed in 2023. The majority of the flats here are now accessible by lifts, all buildings have undergone extensive energy refurbishment, and the technical building equipment has been renewed. In addition, community spaces have been created and outdoor facilities redesigned. The complex refurbishment process with a focus on barrier-free accessibility is being continued on Oderbruchstraße.



The modernisation measures were the first to be organised using **lean construction** and the **last planner method**: A production system for construction processes monitored the detailed construction process on demand, thus saving time and costs. With the supporting 'Eberswalde Boomtown' advertising campaign, Wohnungsgenossenschaft Eberswalde 1893 eG became Germany's best housing brand in 2020.



*Social housing in  
housing cooperatives*



**Location:** Cottbuser Straße and Oderbruchstraße, Eberswalde (Brandenburg)

**Project:** Full-scale refurbishment and remodelling of a total of 342 flats, supported in part by social housing promotion funds, divided into two construction phases

**Stakeholders:** Cooperation agreement between Wohnungsgenossenschaft Eberswalde 1893 eG, the city of Eberswalde and the Federal State of Brandenburg

**Residential units:** Total of 342, including 183 refurbished and 159 completely new floor plans; car park and parking spaces

**Living space:** Around 23,500 m<sup>2</sup>, including around 14,800 m<sup>2</sup> with funding

**Funding amount:** Around €56.7 million, including more than €7.2 million in grants

**Rent level of subsidised flats:** €6.00 to €8.31/m<sup>2</sup> net cold depending on funding avenue



## Planning to apply for a housing eligibility certificate (WBS)?

You can apply for a housing eligibility certificate (WBS, *Wohnberechtigungsschein*) at your local housing office. The WBS confirms that you qualify for social housing. The WBS is available from the housing office in many cities and districts. Sometimes, however, the social welfare office or another authority is responsible. Find out from your city or district administration or on the Internet (simply enter the keyword 'Wohnberechtigungsschein' and your place of residence) which office is responsible for the WBS at your place of residence. There you will receive information on all questions concerning the WBS!

### Who is entitled to a WBS?

In principle, all adults can apply for a WBS. You will receive it if your income does not exceed a certain limit. The federal states determine the income limits.

**Good to know:** You may also receive a WBS for certain publicly subsidised flats even if your income slightly exceeds the income limit. It is essential that you find out from your local authority whether this option is available to you.

**Important:** If you need a flat very urgently, you can obtain a WBS with an 'urgency level'. This means that you will be favoured over other people when it comes to allocating accommodation. This can help you if you are homeless or ill and cannot find a flat on the housing market on your own.

The urgency level is assigned by your local housing office and noted on your WBS.

### To apply for a WBS, you need:

- > the completed application form,
- > registration certificate issued by the residents' registration office,
- > identification documents (copy of your identity card, passport or foreign passport),
- > proof of residence permit (copy),
- > proof of income (training or employment contract and payslips for the last twelve months) for all persons living in your household, certificate of income (completed and signed by your employer) and last tax assessment notice (copy) or certificate of receipt of social benefits such as unemployment benefits II (Citizens' Basic Income) or social assistance,
- > depending on your personal circumstances, further proof, for instance, of income such as parental allowance or sickness benefit, marriage certificate (copy), birth certificate of your child/children (copy), certificate of severe disability (copy) or certificate of enrolment (students).

If documents are missing or information is inaccurate, your application will be returned – something you should avoid! You should therefore seek assistance in completing the application form, for example, from a general social counselling service.



### ***Important information for the application***

You can obtain the application form directly from the responsible office or on the website of your city or district administration.

We advise you to apply for the WBS in person. This allows you to clarify directly which WBS is suitable for you or your household and whether any documents are still missing. The officer will ask you for the annual income of all persons living in your household.

Annual income includes, among other things, your net wage/net salary or social benefits such as unemployment benefits II (Citizens' Basic Income).

Annual income does not include child benefits, housing benefits or income from maintenance payments for joint children. It usually takes up to four weeks to process your application, but – especially in large cities – processing may take even longer.

The WBS is valid for 12 months from the date of issue. Once you have moved into the flat, you no longer need to renew the WBS.

If you did not find a suitable flat within the 12 months, you must submit the application again. You will also need a new WBS if you move to another social housing flat. Most cities and municipalities charge a fee of between €5 and €30 for issuing the WBS.

### ***Renting a flat with the housing eligibility certificate***

Only in rare cases will the responsible office be able to offer you subsidised social housing directly. Once you have received the WBS, you will have to look for a rental flat yourself. In addition to the WBS, some authorities will provide you with a list of housing companies and housing associations that rent out social housing. These flats are labelled 'WBS' in flat listings and on the Internet and are only rented out to people who have a WBS. If you have found a subsidised rental flat (social housing), present the WBS to the landlord.

But remember, if you receive social benefits, you will need the prior consent of the job centre or social welfare office.



## Rathausstraße 27 in Niebüll:

integration in action in the  
centre of the city



*Social housing for people  
who are homeless or at risk  
of becoming homeless*

The Rathausstraße construction project in Niebüll was completed in 2023 and follows the housing-first concept where the unconditional provision of housing is the first priority. In order to stabilise housing conditions, tenancy management is flanked by housing-related assistance organised by WohnECK NF gGmbH, which also acts as the general tenant of the flats. Mürwiker GmbH also operates a day-care centre. Since the housing-first concept involves higher administrative and maintenance costs, the subsidised rent can be increased to €8.50. The project is the first to be funded by the special 'Housing for special needs groups' programme in Schleswig-Holstein.



*'The unusual target groups  
make the project unique.  
A wide variety of people live  
in the 14 flats: from single  
20-year-olds to a Ukrainian  
family with two children,  
everything is there – integration  
in action, right in the centre  
of the city.'*

*Stefan Kasch, developer*



**Location:** Rathausstraße 27, Niebüll  
(Schleswig-Holstein)

**Project:** Housing-first project with funding as part of the special 'Housing for special needs groups' programme, which is specifically designed to benefit those who are homeless or at risk of becoming homeless

**Stakeholders:** Stefan Kasch UG (developer)

**Residential units:** 14 residential units in two buildings, all subsidised

**Living space:** 804 m<sup>2</sup>, flats measuring  
30 m<sup>2</sup> to 80 m<sup>2</sup>

**Funding amount:** Building loan €1,679,600;  
grant €904,300

**Rent level of subsidised flats:**  
€8.50/m<sup>2</sup> net cold

# *Social housing and urban development funding: good housing and liveable neighbourhoods*

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*For more than 50 years, urban development funding has been used to structurally improve the quality of life and living in cities. When combined with social housing promotion, liveable neighbourhoods can be created where flats become true homes in functioning neighbourhoods.*

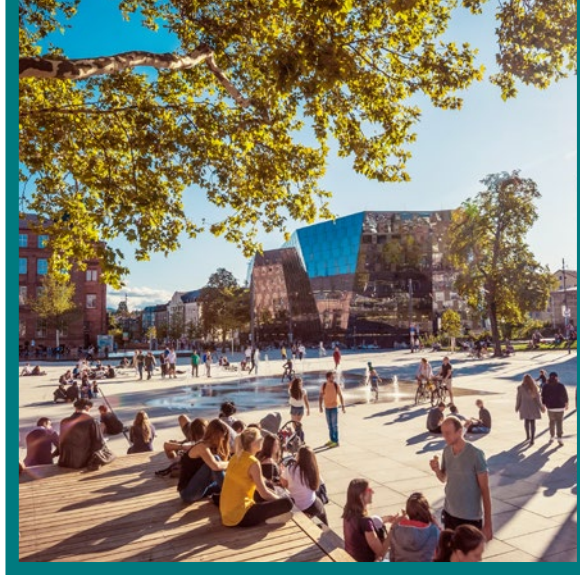
## ***Promotion of sustainable urban development***

Cities with their centres and neighbourhoods – with an urban or rural character – offer the people who live and work there a wide range of uses and functions. Urban development funding supports the creation of equal living conditions within a location, but also between cities and rural regions, and promotes socially, economically and demographically sustainable and climate-conscious urban development.

For more than 50 years, urban development funding has thus been an important basis for financing urban regeneration.

Urban development funding eliminates urban development deficits and functional deficiencies – such as a lack of green spaces and play areas or the poor structural condition of buildings – and thus aims to structurally improve the quality of life and living in subsidised areas. This is achieved, for instance, by developing conversion areas (derelict areas that were previously used for other purposes such as industry or the military), refurbishing central squares and buildings or setting up neighbourhood management teams.

Federal, federal-state and municipal authorities attach great cultural, economic, social and climate-related importance to urban development funding and finance it in a spirit of partnership. Urban development funding is supported by a broad political and professional consensus.



## Priorities of urban development funding

Section 164b of the German Building Code (BauGB, *Baugesetzbuch*) lists the priorities for urban development funding as follows:

- > **the strengthening of city and district centres** in their urban development function with special consideration of housing construction and the interests of monument protection and preservation.
- > **the reuse of land**, in particular industrial, conversion or railway sites lying derelict in city centres, **for the construction of residential spaces and workplaces, community and follow-up facilities** (for instance, inter-generational neighbourhood meeting places, libraries, music schools, rooms for social courses, club meeting points). Particular consideration is given to their functionally meaningful allocation (mix of uses) and their environmentally friendly, cost-saving and space-saving construction methods.
- > urban development measures to **resolve social grievances** (for instance, through measures to strengthen cohesion in the neighbourhood, support the integration of all population groups and increase the diversity of use and quality of life in the neighbourhoods).

## Bundling of funding measures

The aim of urban development funding is to enhance the value of subsidised areas as a whole and to improve their quality as places for people to live and work. Depending on the intensity of the deficiencies or problems in a given neighbourhood, it is important to optimally bundle the available resources and promote other central programmes.

Combining urban development funding and social housing promotion is generally possible – and often very effective. The prerequisite for this is that housing is a field of action within the overall urban development measure. Conversely, housing promotion programmes must be conducive to achieving the objectives for urban development. When upgrading existing neighbourhoods, for example, existing flats can be subsidised through housing promotion and the redesign of the residential environment or social infrastructure with the help of urban development funding. Another tried and tested combination of funds is the activation of sites such as brownfield sites through urban development funding as a basis for follow-up investments, for instance, the construction of new flats on these sites as part of housing promotion.

In this way, the targeted combination of the two funding avenues creates numerous interactions for the sustainable development of liveable neighbourhoods. This not only creates attractive housing, but also promotes complementary social infrastructure, squares, green spaces, roads and paths.



## Student accommodation in Nizzaallee in Aachen:

downtown, green and affordable



### Social housing for students

Only a few minutes' walk from Aachen city centre, the student accommodation building in Nizzaallee was completed in 2022 in the popular 'Am Lousberg' district. The five-storey building has fully furnished flats for one or two persons that are rented out at an all-inclusive price which includes the rent and the costs for electricity, water, heating, Internet, television and covered bicycle parking.

The residential units have living, working and cooking areas, shower rooms and balconies. Rooms for common use are located on the ground floor and serve as a meeting point and learning environment. The roofs are extensively greened and Lousberg with its forest park and city views is located directly next to the student accommodation building and provides a green recreational space.



The student accommodation was built on a former piece of land belonging to *Bau- und Liegenschaftsbetrieb Nordrhein-Westfalen*. The **budgetary regulations regarding the sale of properties** pursuant to section 15 (3) of the 2024 Budget Law (HHG 2024, *Haushaltsgesetz 2024*) make a particularly effective contribution to the activation of dispensable federal-state properties for student housing.



**Location:** Nizzaallee, Aachen (North Rhine-Westphalia)

**Project:** Construction of student accommodation close to the university

**Stakeholders:** Ministry of Regional Identity, Local Government, Building and Digitalization of the State of North Rhine-Westphalia; StädteRegion Aachen – Office for Building Supervision and Housing Promotion; KD Stadt-sanierungsgesellschaft Aachen; NRW.BANK

**Residential units:** 157 residential units

**Living space:** Total of 4,021 m<sup>2</sup>

**Funding amount:** €9.8 million (funding year 2019)

**Rent level of the subsidised flats:** Subsidised rent €6.20/m<sup>2</sup> net cold

## Social housing for students

### Student accommodation in Ilmenau: trend-setting student accommodation

The existing residential building from the 1960s in typical East-German style large block construction, located on the university campus in Ilmenau, is being completely refurbished to meet the needs of today's students and brought up to the latest energy standards. This will provide modern accommodation for 102 students in the form of one-room and two-room flats. By removing the existing pitched roof and adding the planned extra storey in timber construction, almost the same number of living spaces can be created again despite the more generous allocation of bathroom and kitchen areas to each living space.

A disabled-friendly flat is being built in the basement, and all floors are barrier-free thanks to a lift that serves all floors. New barrier-free pathways improve connections to the university campus and promote mobility and networking among students. Planned photovoltaic panels on the façades and roof and use of sustainable building materials make the building a showpiece of trend-setting student living.

**Location:** Max-Planck-Ring 9, Ilmenau (Thuringia)

**Project:** Conversion and refurbishment of student accommodation on TU Ilmenau campus to meet contemporary standards of living quality and sustainability; construction start 3<sup>rd</sup> quarter 2024

**Stakeholders:** Thuringia Student Union  
(*Studierendenwerk Thüringen*)

**Residential units:** Individual flats for 102 students, including 1 barrier-free flat and 5 flats with 2 rooms

**Living space:** Approx. 2,055 m<sup>2</sup>

**Funding amount:** €4.05 million (of which €1.3 million from the 'Young Living' programme) with total costs of €8.1 million

**Rent level of subsidised flats:**  
Probably €8.10 to €8.60/m<sup>2</sup> net cold

*The comprehensive refurbishment contributes to improving the quality of life, work, and accommodation for students.*

# *Eight good reasons for social housing today*

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## *1. Secure and affordable rents*



Social housing directly supports targeted investments in long-term affordable housing. This ensures secure and affordable rents for many people.

## *3. Barrier-free and needs-based living*



Social housing acts as a role model, particularly when it comes to providing accessible and needs-based housing.

## *2. Social cohesion*



Social housing is interspersed between privately financed rental and owner-occupied flats and in this way strengthens social cohesion through well-mixed neighbourhoods.

## *4. Sustainable and liveable neighbourhoods*



The targeted combination of urban development programmes and social housing creates numerous interactions for the sustainable development of liveable neighbourhoods.



### 5. Securing skilled labour



Social housing supports the recruitment of skilled workers in Germany, as funding can also be provided for trainee accommodation and employee housing.

### 6. Planning security for the construction industry



Long-term financial support for social housing from the federal and federal-state governments provides planning security for the construction industry.

### 7. Solid investments



Social housing enables all developers – whether municipal or private housing companies, cooperatives or small private landlords – to make a long-term, solid investment.

### 8. Home ownership for lower-income households



In addition to funding rental flats with rent and occupancy restrictions, social housing enables the creation of home ownership for lower-income households.







## *Social housing in the neighbourhood for the whole of society*

### **Schönhof Quarter in Frankfurt am Main:** a sustainable neighbourhood for all population groups

The Schönhof Quarter, a completely new urban quarter with flats, a primary school, daycare centres, retail and commercial space and a student hostel, has been under construction on the former Siemens site in Frankfurt-Bockenheim since 2022.

Plans also exist for an inclusive housing project for people who need support in everyday life. Two thirds of the flats being built are rental flats, around 30 percent of which are publicly funded, meaning that the neighbourhood also offers affordable housing for low-income households.

The holistic, family-friendly and modern neighbourhood concept combines living, working and recreation with **ecology, energy efficiency and climate-friendly mobility**. Urban conversion areas are being used to build urgently needed flats without sealing off inner-city green spaces. With Schönhofpark, the green heart of the neighbourhood, a local recreation area of 28,000 m<sup>2</sup> is also being created in the city centre.



**Location:** Bockenheim, Frankfurt am Main (Hesse)

**Project:** Construction of a new urban neighbourhood on the former Siemens site by 2025

**Stakeholders:** Project partners: Unternehmensgruppe Nassauische Heimstätte I Wohnstadt (NHW) and Instone Real Estate

**Residential units:** Total of 2,000 flats, around 600 of which are funded by the Federal State of Hesse and the city of Frankfurt

**Living space:** Flats measuring between 40 and 110 m<sup>2</sup>

**Funding amount:** Commitment of €51.3 million for 209 residential units from the Federal State of Hesse to date

**Rent level of subsidised flats:** €5.00/m<sup>2</sup> net cold initial maximum rent for low-income households, up to €8.50 to €10.50/m<sup>2</sup> depending on funding avenue



## Hörn site in Kiel:

PluSWohnen as an opportunity  
for inclusive living together



*Social housing for all  
population groups*

With the help of urban development funding, housing subsidies and other programmes, a lively, mixed neighbourhood is being created on a former industrial and shipyard site in the immediate vicinity of Kiel's city centre, enabling people to live and work on the waterfront. As part of the 'PluSWohnen' programme, an inclusive residential group has also been created here, where mainly younger people with and without disabilities will live together.

Tenants without disabilities have the opportunity to finance part or all of their rent by providing care on an hourly basis.



The 'PluSWohnen' module of the Schleswig-Holstein state housing funding programme is designed to promote affordable, barrier-free, intergenerational housing for people with and without disabilities. New construction and refurbishment concepts for flats are integrated into the living environment: In terms of construction, concept and choice of location, tenants (including people in need of care) are enabled to independently manage their households.



**Location:** Hörn (harbour end), Kiel  
(Schleswig-Holstein)

**Project:** Construction of living space on three plots on the Hörn site, supported proportionately with funds from the social housing promotion

**Stakeholders:** Projektgemeinschaft Hörnbebauung GbR (association of 9 companies and individuals); individual investors in the funded properties: FRANK Siedlungsbaugesellschaft, GWU Eckernförde, Haus und Grund Kiel Hörn, Wankendorfer Baugenossenschaft

**Residential units:** Total of around 440, of which 105 flats and one residential group with 11 places are funded

**Living space:** Around 14,100 m<sup>2</sup>, including around 6,600 m<sup>2</sup> of the residential group with funding

**Funding amount:** Around €24.4 million, including around €2.6 million in grants

**Rent level of the subsidised flats:** Between €6.10 and €8.50/m<sup>2</sup> net cold depending on the funding avenue

# Glossary

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<b>SWB</b>	Social Housing ( <i>Sozialer Wohnungsbau</i> ) is a scheme under which the public sector supports private investors and municipal housing companies in providing affordable rental housing for households with difficulties accessing the general housing market.
<b>WBS</b>	The housing eligibility certificate ( <i>Wohnberechtigungsschein</i> ) is an official certificate in Germany that a tenant can use to prove that they are entitled to move into publicly subsidised housing (social housing). It is issued on the basis of section 5 of the Housing Commitment Act ( <i>WoBindG, Gesetz zur Sicherung der Zweckbestimmung von Sozialwohnungen</i> ) in conjunction with section 27 (3 to 5) of the Housing Assistance Act ( <i>WoFG, Gesetz über die soziale Wohnraumförderung</i> ) or corresponding federal-state regulations.
<b>KfW</b>	Kreditanstalt für Wiederaufbau is a German promotional bank and one of the leading international promotional banks.
<b>GG</b>	The German Basic Law ( <i>GG, Grundgesetz</i> ) for the Federal Republic of Germany of 23 May 1949 (German Basic Law for short) is the constitution of Germany. In order to continue to support the federal states in social housing, a specific financial assistance competence was added to the German Basic Law in 2019 (article 104d GG).
<b>StBf</b>	In order to enable cities to better cope with the new tasks and challenges, the Federal Government supports the creation of sustainable urban development structures with programmes for urban development funding ( <i>Städtebauförderung</i> ). To this end, the Federal Government grants the federal states financial assistance in accordance with article 104b of the German Basic Law, which is supplemented by funds from the federal states and municipalities. Federal financial assistance is made available to the federal states on the basis of an administrative agreement.
<b>VV</b>	Administrative agreements ( <i>Verwaltungsvereinbarung</i> ) for social housing. The federal states are responsible for social housing. The Federal Government supports the federal states with substantial amounts of financial assistance. Use of financial assistance is regulated in annual administrative agreements between the Federal Government and the federal states.
<b>WoFG</b>	The Federal Housing Assistance Act ( <i>Gesetz über die soziale Wohnraumförderung</i> ) is designed to support the construction and modernisation of housing. It sets out various funding programmes to facilitate access to affordable housing for people with low incomes. For example, low-interest loans or grants are made available for the construction or modernisation of flats.
<b>WEG</b>	A condominium association ( <i>Wohnungseigentümergeinschaft</i> ) is an association of several owners of separate flats in a building. They share responsibility for matters of common concern such as repairs and administrative tasks and make decisions together in meetings.
<b>HHG</b>	The Budget Law ( <i>Haushaltsgesetz</i> ) regulates government expenditure and revenue for a specific period, usually one year at a time. It determines how much money is spent on various government tasks and where this money comes from, for example, from taxes. The aim is to make the state's financial affairs transparent and to ensure that expenditure remains within limits.



# Further information

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*Further information can be found under the following links:*

Do you have further questions about social housing?

[www.bmwsb.bund.de/sozialer-wohnungsbau](http://www.bmwsb.bund.de/sozialer-wohnungsbau)

Do you have any questions about 'Young Living'?

[www.bmwsb.bund.de/junges-wohnen](http://www.bmwsb.bund.de/junges-wohnen)

*Information for investors:*

## **What to do to receive funding?**

Responsibility for implementation lies with the federal states. Among other things, they determine the authority to which applications for funding must be submitted, the formal and procedural requirements that apply and other conditions that must be met.

A good **overview of the existing funding programmes** is provided by the funding database of the Federal Ministry for Economic Affairs and Climate Action, which can be accessed via the website [www.foerderdatenbank.de](http://www.foerderdatenbank.de)

**Promotional banks** serve to promote investment activity in the Federal Republic of Germany. Almost every federal state has a promotional bank or a federal-state development institute. As a rule, funding is handled by the federal states' own promotional banks which make comprehensive information on the individual funding programmes available to the public.

The European Investment Bank (EIB) offers an additional funding opportunity for the provision of affordable housing. The EIB grants attractive loans for public and private housing projects with a focus on social and affordable housing and energy-efficient construction.

Further information:

[www.eib.org/de/products/loans/index.htm](http://www.eib.org/de/products/loans/index.htm)



## Development institutions and promotional banks of the federal states

**Baden-Württemberg:** Landeskreditbank (L-Bank)  
[www.l-bank.de](http://www.l-bank.de)  
[www.l-bank.info/ueber-die-l-bank/unsere-aufgabe/forderung-von-wohnraum.html](http://www.l-bank.info/ueber-die-l-bank/unsere-aufgabe/forderung-von-wohnraum.html)

**Bavaria:** BayernLabo  
[www.bayernlabo.de](http://www.bayernlabo.de)  
[www.stmb.bayern.de/wohnen/foerderung/index.php](http://www.stmb.bayern.de/wohnen/foerderung/index.php)

**Berlin:** Investitionsbank (IBB)  
[www.ibb.de](http://www.ibb.de)  
[www.ibb.de/de/immobilienfoerderung/foerderprogramme-a-z/foerderprogramme-a-z.html](http://www.ibb.de/de/immobilienfoerderung/foerderprogramme-a-z/foerderprogramme-a-z.html)

**Brandenburg:** Investitionsbank (ILB)  
[www.ilb.de](http://www.ilb.de)  
[www.ilb.de/de/wohnungsbau](http://www.ilb.de/de/wohnungsbau)

**Bremen:** Aufbau-Bank (BAB)  
[www.bab-bremen.de](http://www.bab-bremen.de)  
[www.bab-bremen.de/de/page/wohnraumfoerderung](http://www.bab-bremen.de/de/page/wohnraumfoerderung)

**Hamburg:** Investitions- und Förderbank (IFBHH)  
[www.ifbhh.de](http://www.ifbhh.de)  
[www.ifbhh.de/programme/immobilienwirtschaft](http://www.ifbhh.de/programme/immobilienwirtschaft)

**Hesse:** Wirtschafts- und Infrastrukturbank (WIBank)  
[www.wibank.de](http://www.wibank.de)  
[www.wibank.de/wibank/hessisches-mietwohnungsbauprogramm/soziale-mietwohnraumfoerderung-geringe-einkommen--307058](http://www.wibank.de/wibank/hessisches-mietwohnungsbauprogramm/soziale-mietwohnraumfoerderung-geringe-einkommen--307058)

**Mecklenburg-Vorpommern:** Landesförderinstitut (LFI-MV)  
[www.lfi-mv.de](http://www.lfi-mv.de)  
[www.lfi-mv.de/wohnraum](http://www.lfi-mv.de/wohnraum)

**Lower Saxony:** Investitions- und Förderbank (NBank)  
[www.nbank.de](http://www.nbank.de)  
[www.nbank.de/Foerderprogramme/Fokusthemen/Wohnraumfoerderung](http://www.nbank.de/Foerderprogramme/Fokusthemen/Wohnraumfoerderung)

**North Rhine-Westphalia:** NRW.Bank  
[www.nrwbank.de](http://www.nrwbank.de)

**Rhineland-Palatinate:** Investitions- und Strukturbank (ISB.RLP)  
[www.isb.rlp.de](http://www.isb.rlp.de)  
[www.isb.rlp.de/wohnen/uebersicht.html](http://www.isb.rlp.de/wohnen/uebersicht.html)

**Saarland:** Saarländische Investitionskreditbank AG (SIKB)  
[www.sikb.de](http://www.sikb.de)  
[www.sikb.de/wohnbau](http://www.sikb.de/wohnbau)

**Saxony:** Sächsische Aufbaubank (SAB)  
[www.sab.sachsen.de](http://www.sab.sachsen.de)  
[www.sab.sachsen.de/modernisieren-und-sanieren](http://www.sab.sachsen.de/modernisieren-und-sanieren)  
[www.sab.sachsen.de/familienwohnen](http://www.sab.sachsen.de/familienwohnen)

**Saxony-Anhalt:** Investitionsbank (IB)  
[www.ib-sachsen-anhalt.de](http://www.ib-sachsen-anhalt.de)

**Schleswig-Holstein:** Investitionsbank (IB.SH)  
[www.ib-sh.de](http://www.ib-sh.de)

**Thuringia:** Thüringer Aufbaubank (TAB)  
[www.aufbaubank.de](http://www.aufbaubank.de)  
[www.aufbaubank.de/Foerderprogramme/Wohnraumfoerderung-fuer-bezahlbaren-Wohnraum](http://www.aufbaubank.de/Foerderprogramme/Wohnraumfoerderung-fuer-bezahlbaren-Wohnraum)

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