

Solikon 2015

Forum

Community Land Trust and Urban Commons

Mietshäusersyndikat

www.syndikat.org

inalienable housing commons

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The basics

- Network of autonomous, self-organized housing-associations
- Immovables as **inalienable** collective property
 - „the houses to those who live there“
- **Solidarity transfer** from older to newer projects
- affordable rents forever
- Autonomy of the projects
- Open for new housing associations -
always in development since 1987
- Help for self-help, Know-how transfer, open knowledge

The legal form of the housing associations

- Every house is owned by a **GmbH** (similar to a Ltd.)
- Associates of the GmbH are: - the Mietshäusersyndikat
- the housing association
(members = all inhabitants)
- According to the memorandum of association the **syndicates voting rights are limited to fundamental decisions:**
Buying and selling of immovables, changing of the memorandum, authorization of financial statements and allocation of net income



The structure of the network

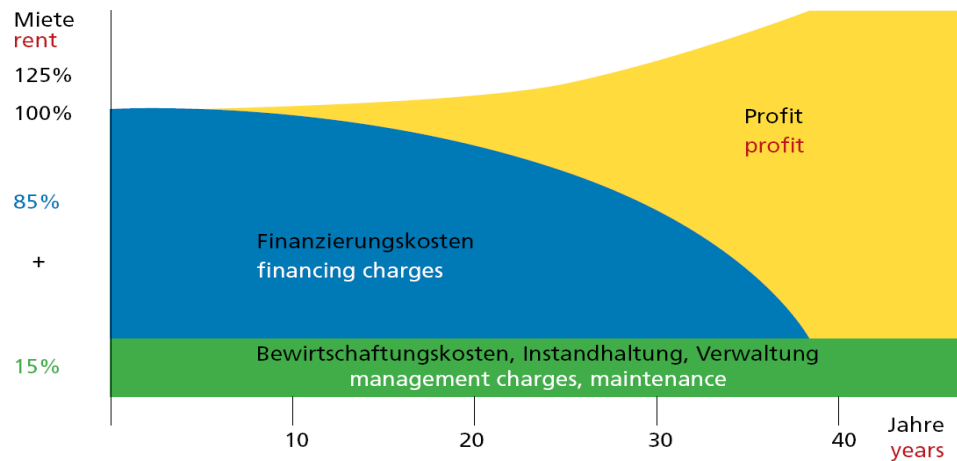
- All associations are members of the „Mietshäuser Syndikat Verein“
- This association is the proprietor of the „Mietshäuser Syndikat GmbH“
- Assembly of members / delegates makes decisions by consensus
e.g. concerning participation in founding of new GmbHs

Solidarity Transfer

In the normal real estate business there are high capital costs first and high profits later

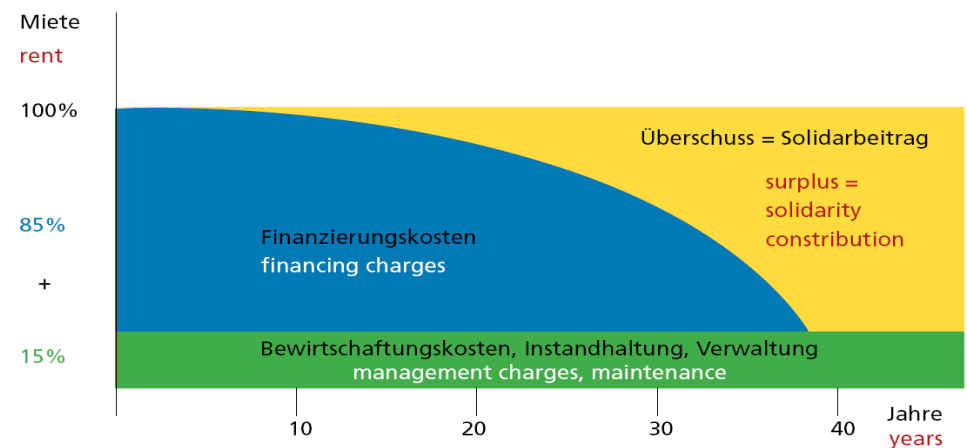
NORMALERWEISE

ENTSTEHUNG VON PROFITEN GENESIS OF PROFITS



MIETSHÄUSERSYNDIKAT

ENTSTEHUNG VON SOLIDARBEITRÄGEN GENESIS OF SOLIDARITY CONTRIBUTION



In the Mietshäusersyndikat no profit is generated - the surplus is used for solidarity transfer to new associations

All associations pay solidarity transfer starting at 0,10€ / m² / month and rising as net income rises



Used for

- Public relations materials
- Consulting for initiatives
- registered capital
- start-up funding

Financing the Mietshäusersyndikat

Own capital:

subsidiary direct peer-to-peer credits
(~25-50%)

outside capital:

real-estate credit by banks, mostly
GLS, public banks (Sparkassen),
cooperative banks (Volksbanken)

- No (cooperative) shares
- **No obligatory capital contribution of the inhabitants!**
- Fixed interest for direct loans up to 2%, but no participation in increase in value of immovables
- There are **no shareholders** who could be interested in increase of value or selling =
“capital neutralization” (Mathias Neuling)

Why do people give direct credits ?

- 100% transparent, local, ethical und ecologic investment
- no speculation on increase of value
- no fees or administrative expenses for investors
- >20 Years of experience in the network
- Flexible conditions:
 - Interest rate, duration and cancelation period can be freely agreed upon

Why subsidiary credits ?

- legal requirement: otherwise it would be „illegal banking business“
- some protection against bankruptcy in case of temporary inability to pay interest or repayment: allows financing of long term investment with short time credits

The diversity of the member associations

98 housing associations
+
~ 25 founding initiatives



wohnpolis - Erfurt

~2500 Inhabitants

from 6 to 285 Members
from 154m² to 7.300 m²
per association



2n40 - Dresden



Entgleist Eisenberg



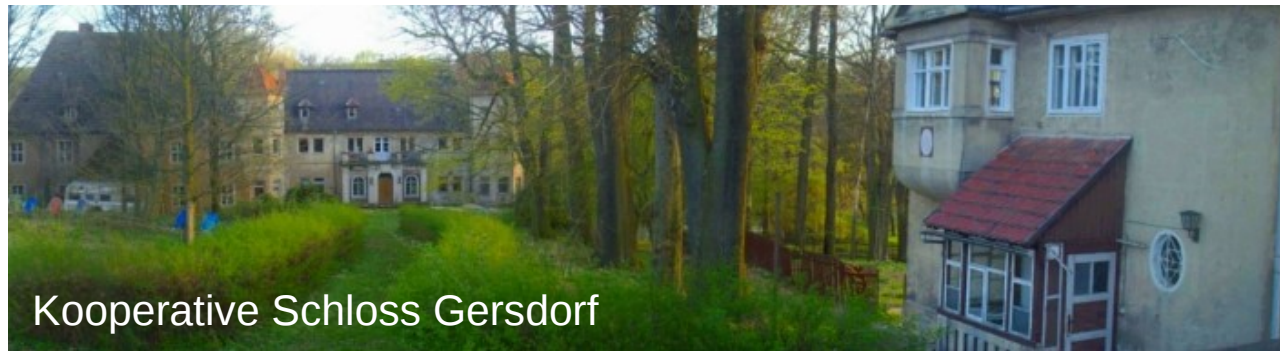
Handwerkerhof Ottensen



Das neue

Neuruppin

MittenDrin



Kooperative Schloss Gersdorf



WiB - Konstanz

