

LIVING IN A COOPERATIVE

Housing cooperatives are a proven model
for community-oriented living



mitbauzentrale münchen
Beratung für gemeinschaftsorientiertes Wohnen

Im Auftrag der



Landeshauptstadt
München

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Housing cooperatives are a proven model for community-oriented living

There are around 2,000 housing cooperatives across Germany, providing approximately 2.2 million apartments. Some are small, with as few as 50 members, while others have several thousand.

In Munich, there are about 60 housing cooperatives, which together manage around 5% of the city's housing stock. The oldest cooperatives date back to the late 19th century, while new ones have been founded in recent years.

Joining a newly forming cooperative is often the best way to find housing

Due to very low tenant turnover, vacancies in existing cooperative buildings are rare. Information about available apartments is only shared with current members of the respective cooperative. Many cooperatives have long waiting list and may no longer accept new members.

Newly forming housing cooperatives in Munich and the surrounding region that are currently looking for members are listed on the mitbauzentrale's online project exchange. mitbauzentrale-muenchen.de/projektboerse



Legal Form Cooperative

Cooperatives are self-help-based enterprises. Their core purpose is the economic support and benefit of their members.

They make sense when they serve basic needs shared by many people – which is why cooperatives exist in many areas of life, such as food supply, energy, and, of course, housing.

All assets acquired and generated by the cooperative are jointly owned by its members. No individual can privately profit from the cooperative's surplus. Residents have the opportunity to shape the development of their housing project through democratic decision-making processes.

In 2016, the cooperative idea was recognized as an intangible cultural heritage by UNESCO.

António Guterres, UN Secretary-General:

"Cooperatives promote local entrepreneurship, improve access to markets, and combat poverty and social exclusion worldwide."



Core Principles of Cooperatives

Principle of Solidarity

Cooperatives promote mutual support among members – whether they are tenants or not, and regardless of their financial means.

Principle of Identity

Members are both tenants and landlords – users and owners at the same time.

Principle of Democracy

Each member has one vote, regardless of how many cooperative shares they hold.

Principle of Support

The cooperative exists to serve its members, not external parties or the general public.

Principle of Self-Help

Cooperatives are guided by the principles of self-help, self-responsibility, and self-governance.

Sustainable in Every Aspect

Housing cooperatives stand out by building for their own members – and thus for themselves. No third party makes a profit in these organizations.

Social Sustainability

In many ways, cooperatives have established themselves as pioneers in housing. They design buildings and living environments with the well-being of their members in mind.

Planning is responsive to the needs of future residents. Everyone – regardless of income, background, or life situation – should have the opportunity to live in a cooperative apartment. That's why new developments include both subsidized and privately financed units in various sizes, making them accessible to people with different budgets.

Spaces that encourage informal encounters – such as shared courtyards, rooftop terraces, or open corridors – help build strong communities.



This creates a network of solidarity among members, supporting independent living in old age, inclusion, and social integration. Residents also have the opportunity to influence decisions about their homes and surroundings through democratic processes.



Housing that meets real needs

Cooperatives offer future residents the opportunity to be involved in the planning process. This allows housing to be tailored to actual needs, resulting in a variety of floor plans and apartment sizes.

Many projects also integrate living and working or consider changing life circumstances. For example, flexible floor plans may include "joker rooms" that can be rented additionally or reassigned between units depending on residents' needs.

Communal spaces are also common in cooperative housing – such as rooms for gatherings, play areas for children, or shared workshops – fostering connection and shared use beyond individual apartments.

Ecological Sustainability

Housing cooperatives are committed to resource-efficient and sustainable building practices. They focus on durable, healthy materials and the use of renewable energy, often through solar panels on roofs or facades.

Many projects use building materials with a high share of renewable resources, and some are built as timber constructions or passive houses. Green roofs not only contribute to urban biodiversity and a better microclimate but also provide relaxing outdoor spaces for residents.

Mobility

Cooperatives are also pioneers when it comes to sustainable mobility. Many buildings are developed with alternative mobility concepts that reduce the number of required underground parking spaces.

They feature large and well-equipped bike garages, sometimes with assigned spots. Mobility hubs may include app-based access to cargo bikes, bike trailers, and shared public transport tickets. Car-sharing options are often integrated into the building or nearby.

Moving into a Cooperative Apartment



Life in a Cooperative

Living in a Housing Cooperative means joining a community with its own rules and values. Vacant apartments are allocated to members according to the cooperative's internal regulations. The general procedure is as follows:

- Residents receive lifelong usage rights – but not ownership.
- For subsidized apartments, a housing entitlement certificate is required.
- A long-term occupancy agreement is signed.
- Members must pay housing-related cooperative shares; these are refunded at face value upon leaving and may be inherited.
- A monthly usage fee (comparable to rent) is paid.
- The right to live in the apartment is not inheritable.

How do cooperatives finance their housing projects?

Buying or constructing a building, costs just as much for a cooperative as it does for any other developer. Like everyone else, a cooperative must demonstrate equity in order to secure a bank loan.

This equity is raised through the housing-related shares contributed by future residents. Municipalities often support cooperatives by providing land at reduced prices because they create permanently affordable housing. Cooperatives can also access low-interest loans for subsidized housing.

mitbauzentrale-muenchen.de/finanzierung

Organizational Structure

Membership

The executive board decides on new memberships. The following steps are required to become a member:

- Signing the membership application
- Purchasing one or more required cooperative shares
- Paying a one-time entrance fee

Who makes decisions in a housing cooperative?

General Assembly

Held at least once a year. Every member has one vote.

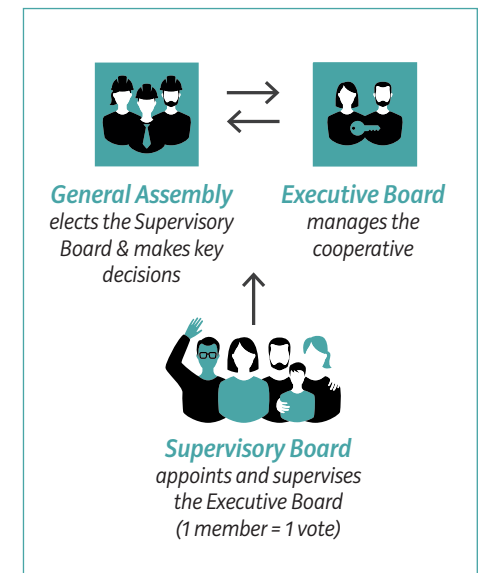
Supervisory Board

Elected by the general assembly. Advises and monitors the executive board.

Executive Board

Appointed by the supervisory board or directly elected by the members. Responsible for day-to-day operations and management.

mitbauzentrale-muenchen.de/genossenschaften



Services of the mitbauzentrale münchen

The mitbauzentrale münchen is the central contact point for anyone looking to start or join a community-oriented housing project in Munich or the surrounding region. Since 2014, it has been funded by the City of Munich and offers free information, guidance, and networking opportunities.



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**Completed residential projects in Munich
and the surrounding area:** t1p.de/v0t2z

Information & Guidance

- Individual and group consultations
- Support in finding new members
- Expert network
- Specialized events
- Newsletter
- Brochures and online resources

Networking Opportunities

- Online project exchange
- Housing Project Days
- Open Day for Community Housing Projects

Consultation Hours

Tuesdays: 10:00 am – 2:00 pm

Wednesdays: 3:00 pm – 7:00 pm

Contact

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