



AFFORDABLE HOUSING

Solutions for Quality, Sustainability, and Accessible Homes



WELCOME!

Welcome, and thank you for joining us.

In today's presentation we'll explore the way the increasing rent prices in Germany effect different socio-economic groups & offer solutions to one of the most urgent issues of our time.

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WHY AFFORDABLE HOUSING MATTERS

Housing crisis: Rising rents, shrinking social housing, and increasing financial burden for many households.

Social importance: Affordable housing is a prerequisite for equal opportunities and a decent life – anchored in **Art. 1 & 20 GG**.





**Rent regulation
exists, but show
limited effects**

**Housing benefits
were risen, but
come with
challenges**

CURRENT CHALLENGES

**Decrease in Social
Housing**

**Federalism
problem**

Our Stakeholders

Federal Minister of Housing
Verena Hubertz, responsible
for Urban Development and
Building in Germany.



Malik, 28, international
graduate, came with hopes of
a better future to Germany,
struggles with finding a Flat.

Our Data & Hypothesis

Housing Data (2020-2024)

Rent Price Data for Federal States
(2022-2024)



H1

People living alone
and single parents are
at higher risks of
Poverty.

H2

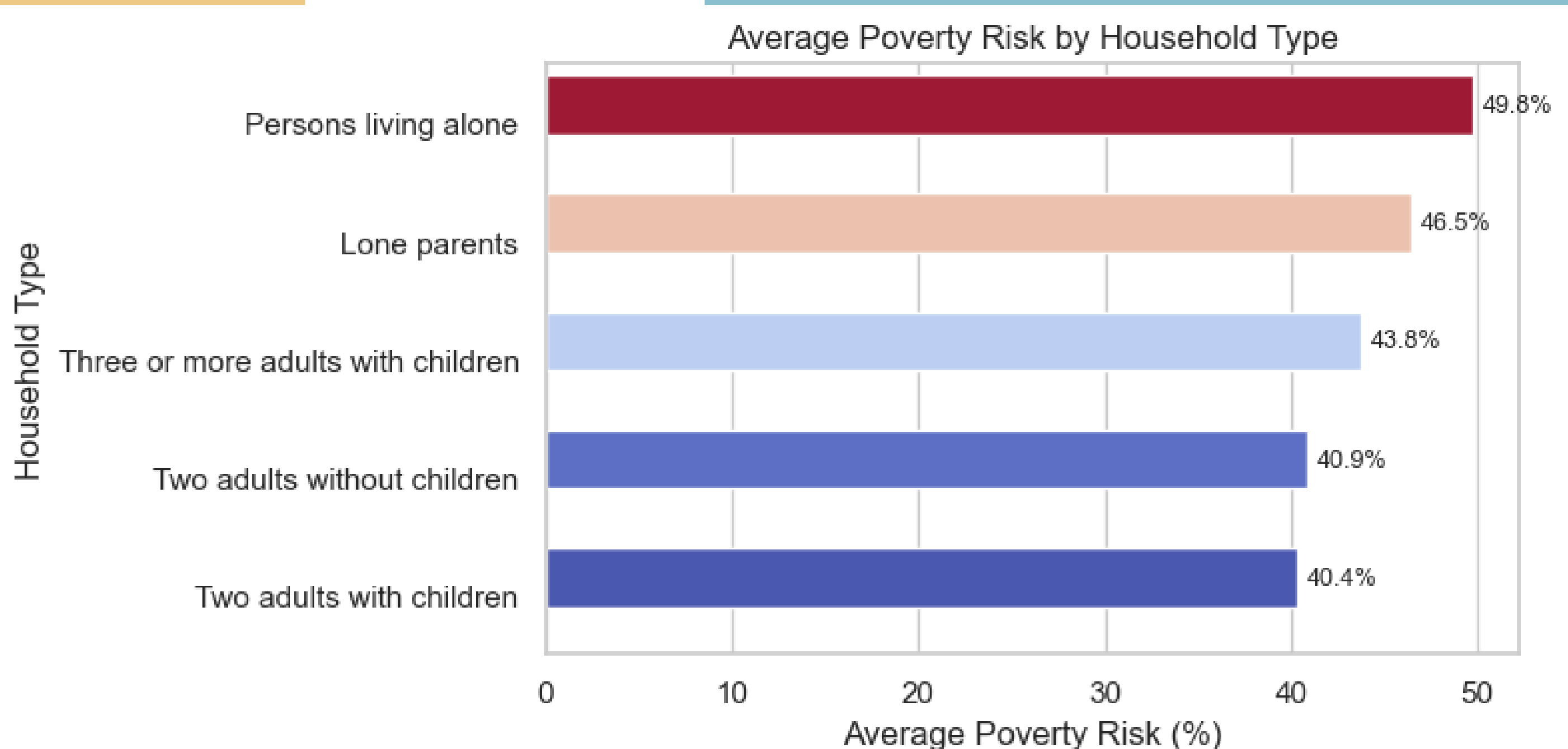
It's more expensive to
live in a city state.

H3

Couples with children
have higher costs and
therefore are more at
risk of Poverty.

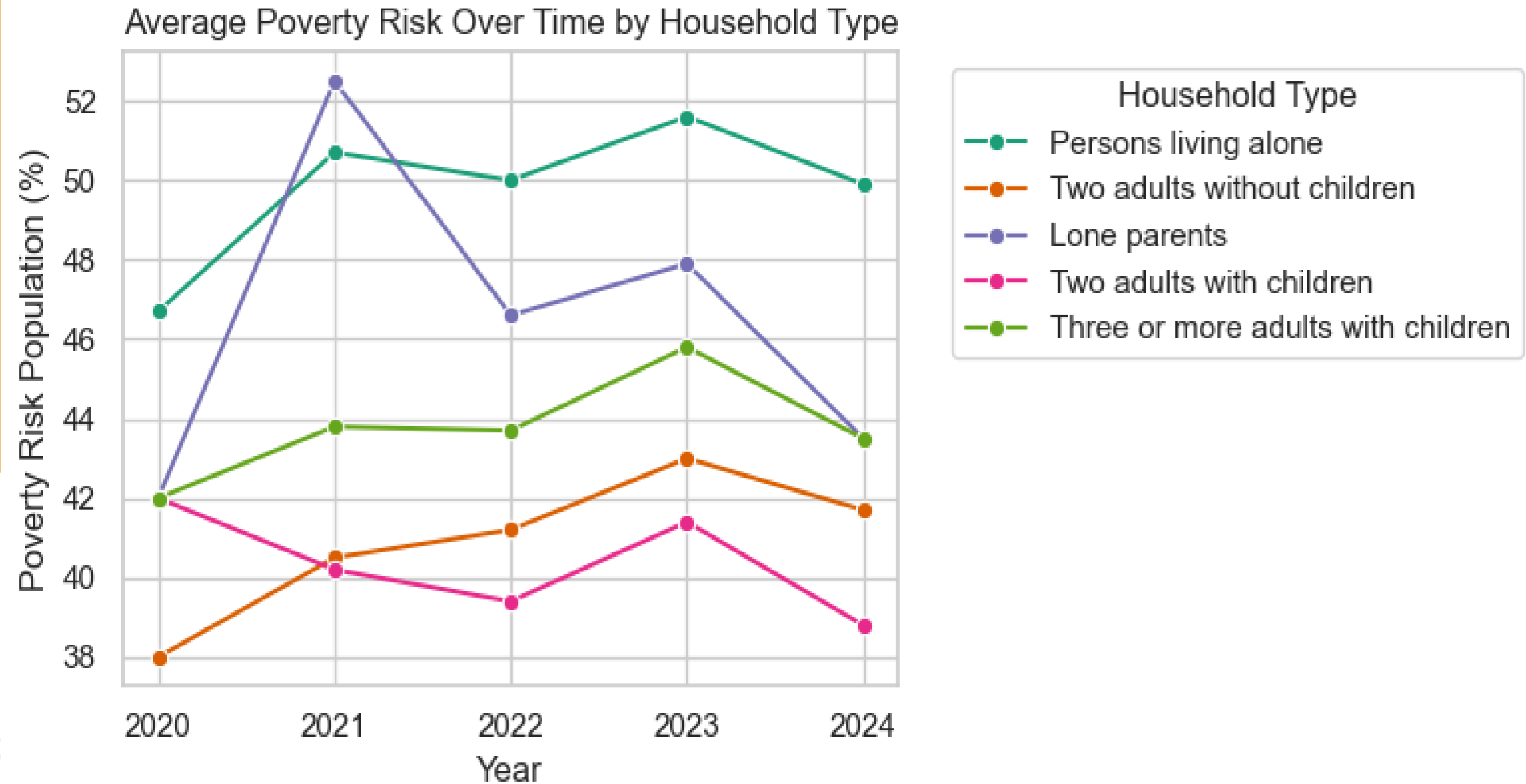
Hypothesis 1.1 🤖

People living alone and single parents are at higher risks of Poverty.



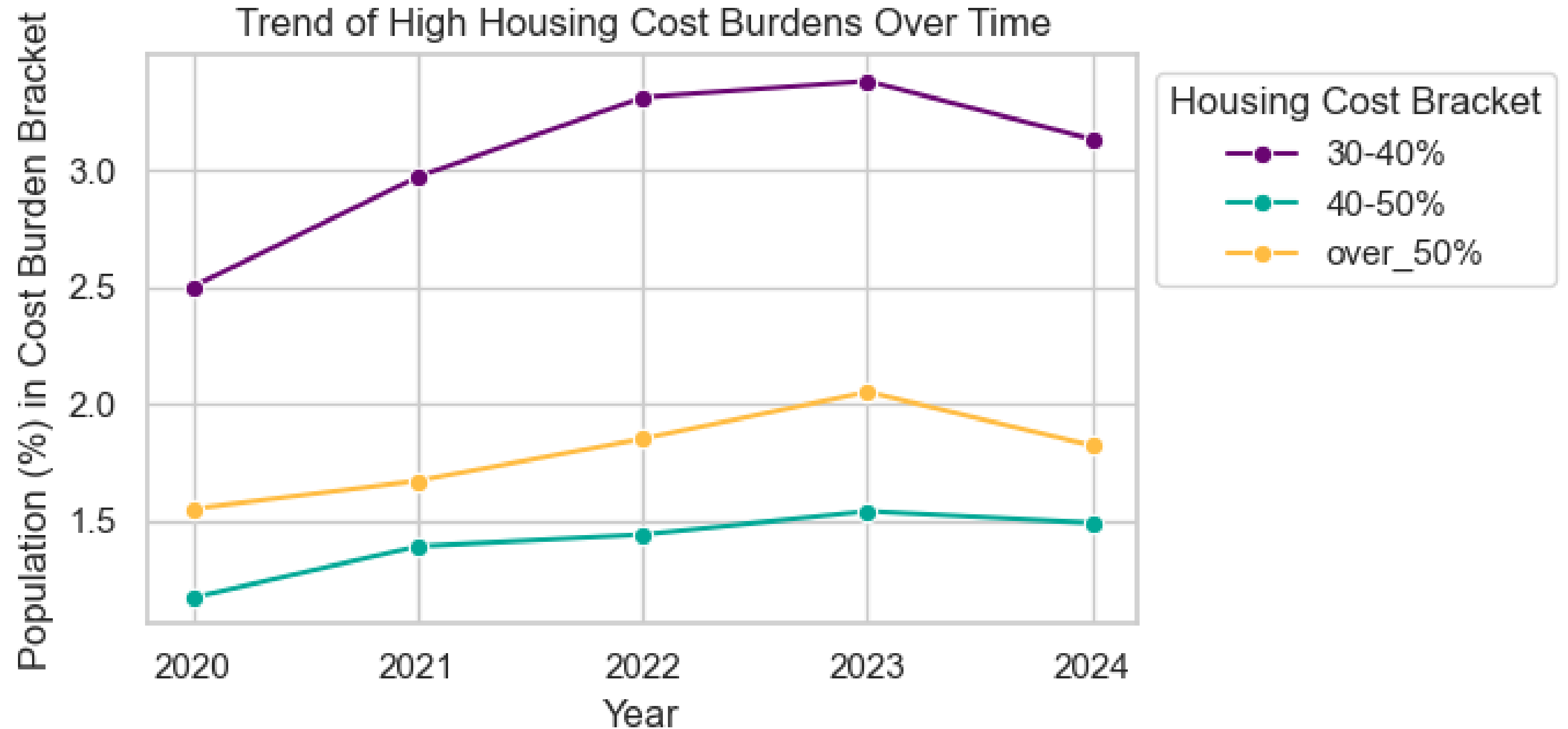
Hypothesis 1.1

Here we check the development over the years



Hypothesis 1.2

Here we see how much percent of their net income was spend on rent.



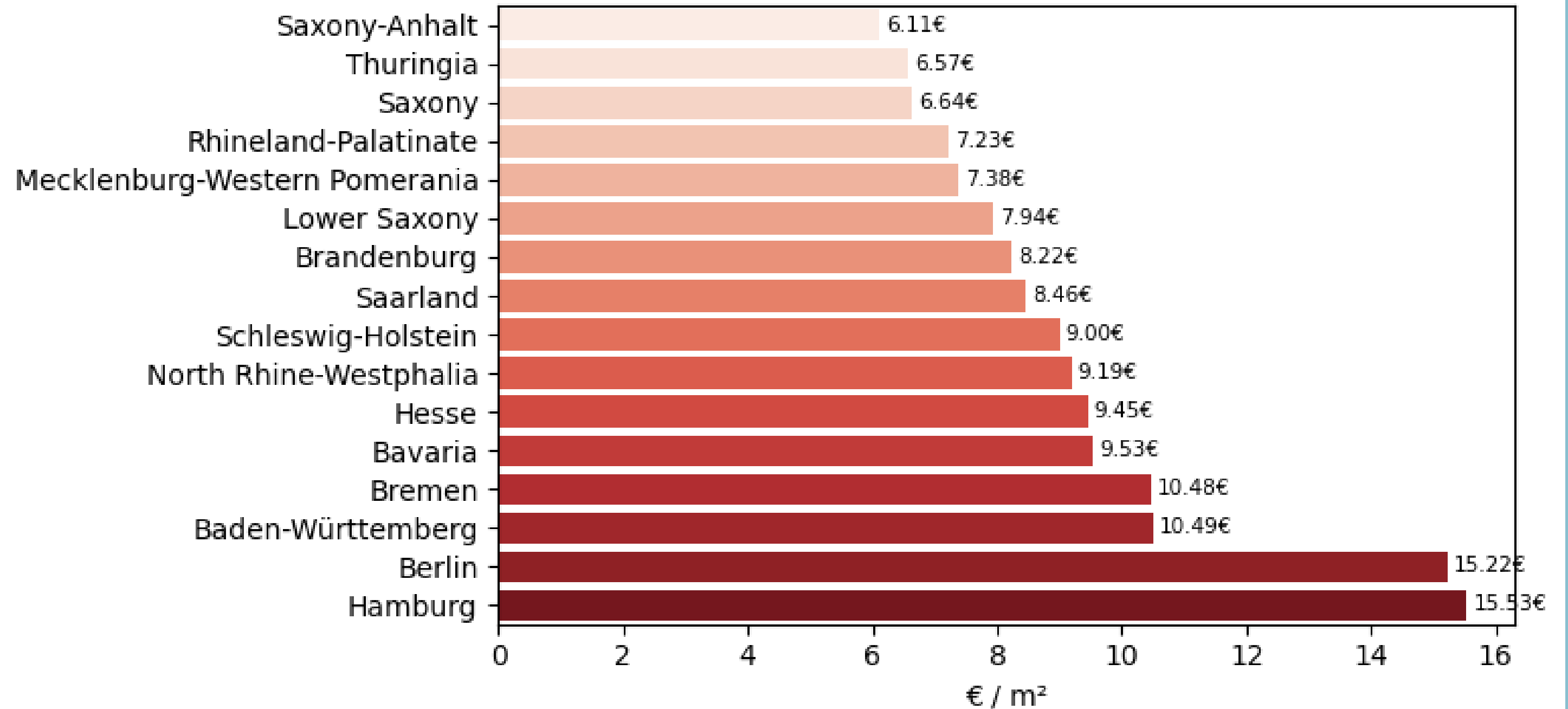
Hypothesis 2



It's more expensive to live in a city state.

Federal State

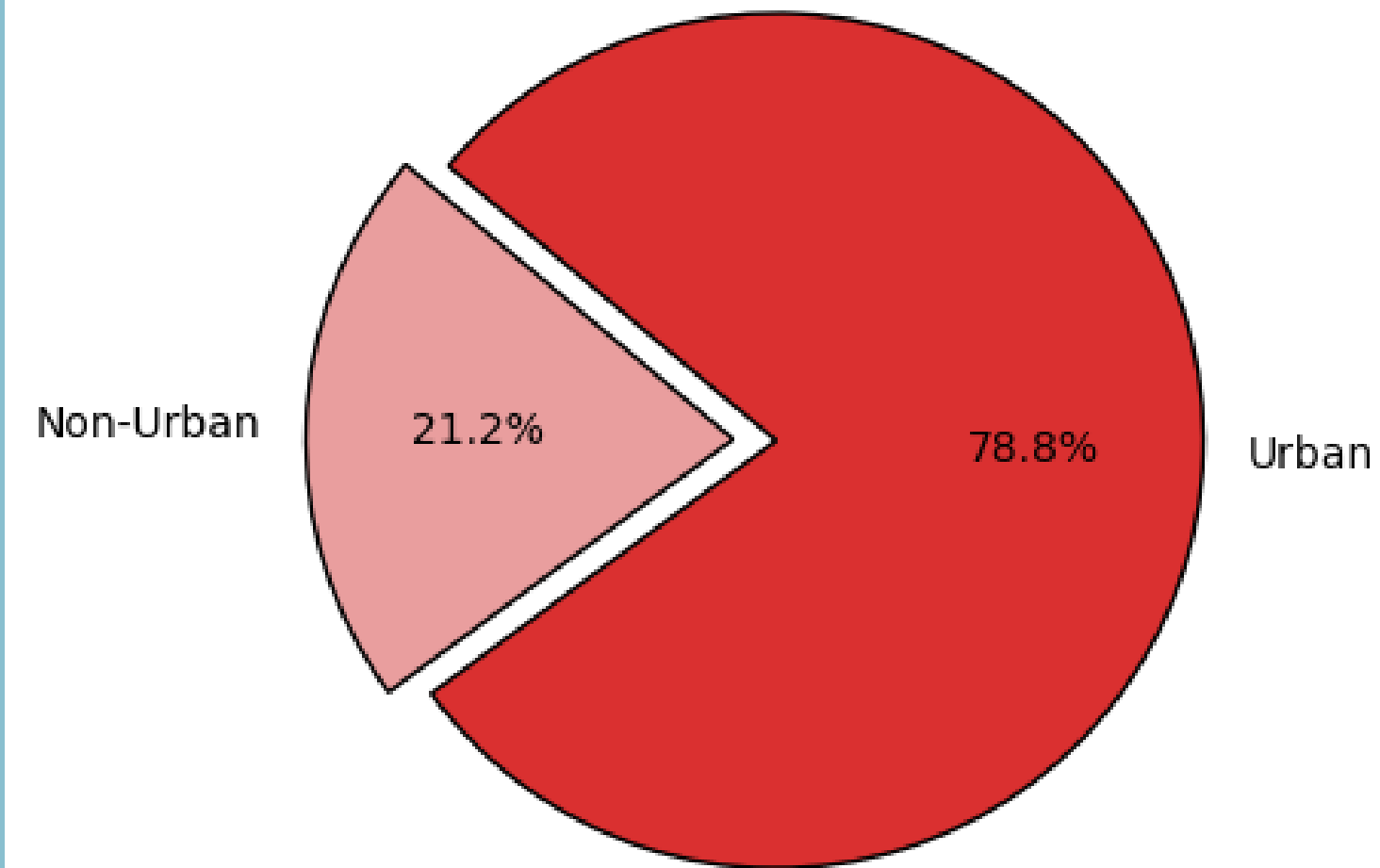
Average Rent Prices by State (2024)



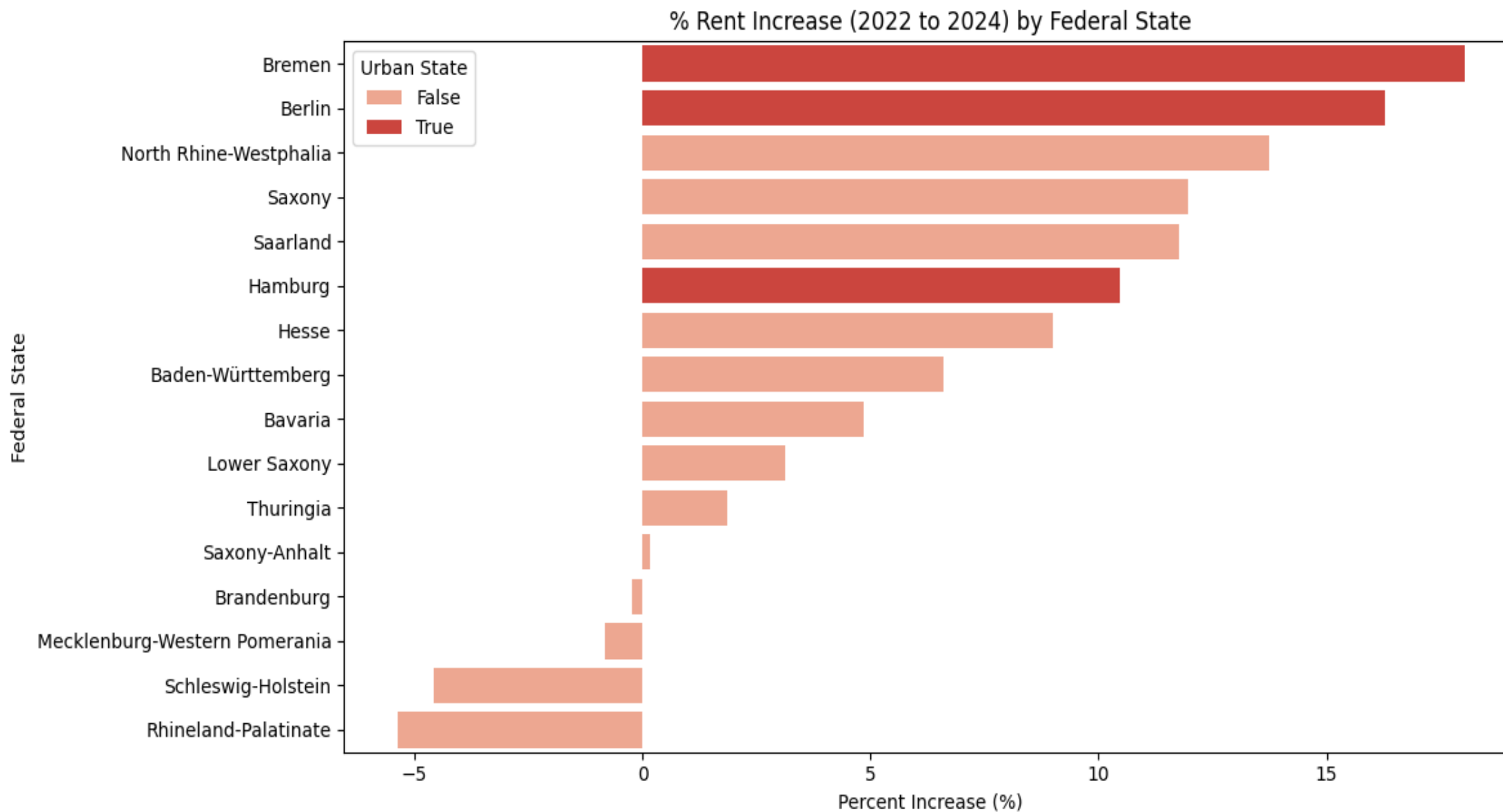
Hypothesis 2

small decreases in a few states

Average % Rent Increase (2022 to 2024)
Urban vs. Non-Urban States



average rent increase compared

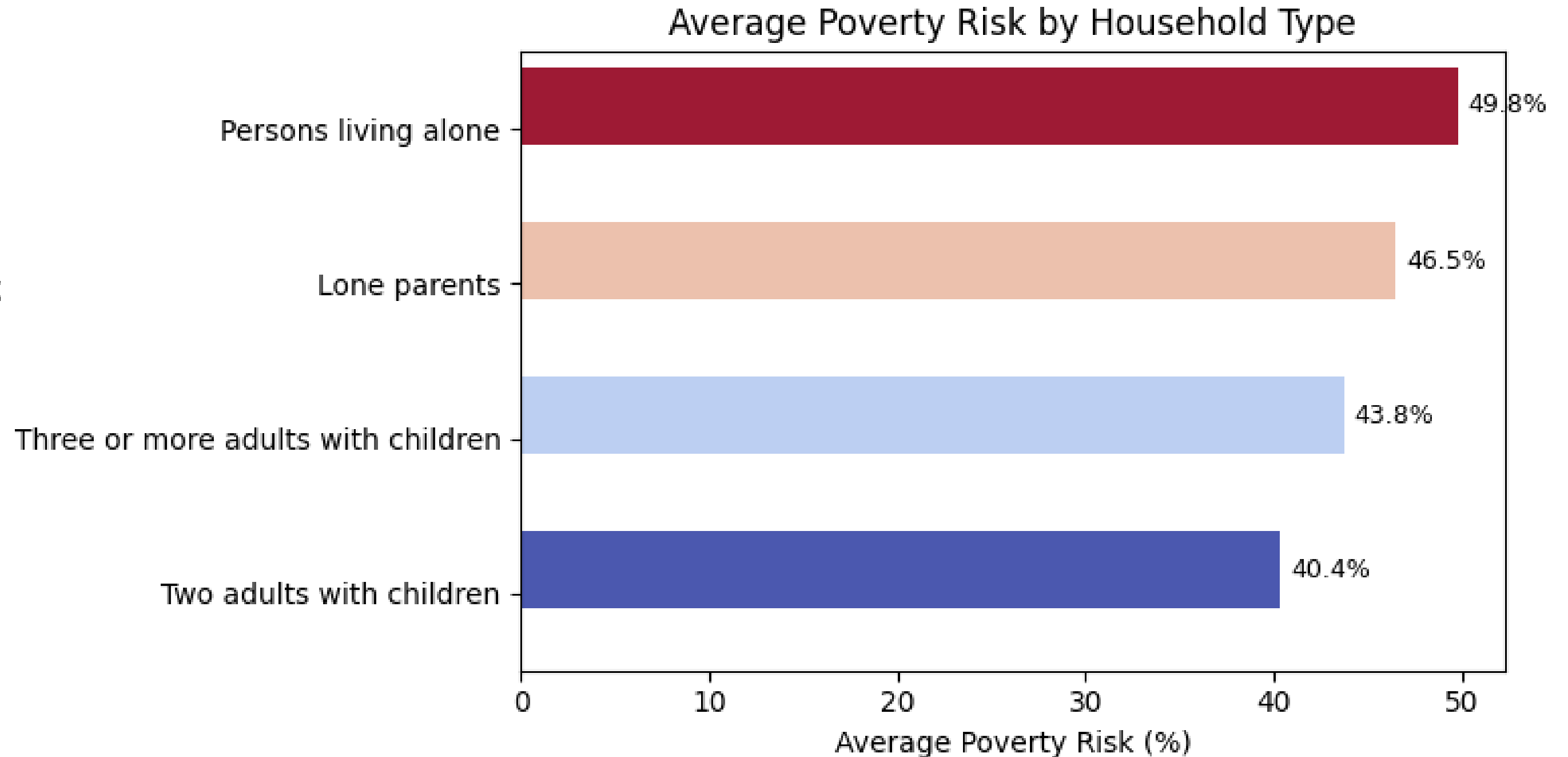


Hypothesis 3



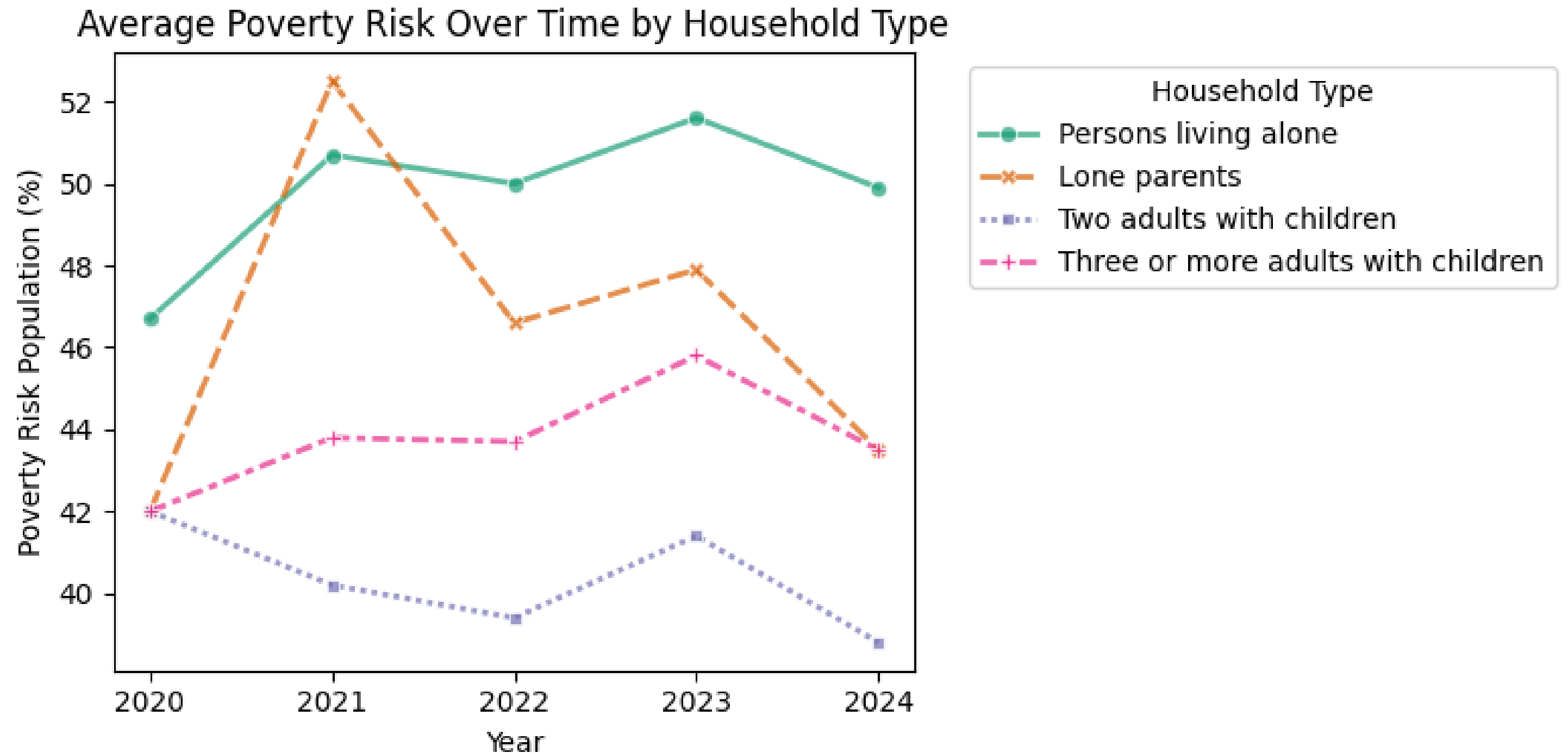
Couples with children have higher costs and therefore are more at risk of Poverty.

Household Type



Hypothesis 3

Here we see the development over time.



Key Findings

Our analysis shows:

- Single parents, people living alone and single households are particularly hard hit.
- In city states the rent burden is higher than anywhere else
- The pressure of spending more on housing for different groups is increasing over time.

RECOMMENDATIONS FOR GOVERNMENT SUPPORT

New Government Policies



- expand housing benefits in a more targeted manner - for particularly affected groups & regions with strong rental pressure
- increase the proportion of social housing in new builds - especially in urban centers and city states.
- introduce standardized monitoring - on the rent burden per household type, nationwide and regularly.

RECOMMENDATIONS FOR GOVERNMENT SUPPORT

Our Dashboard



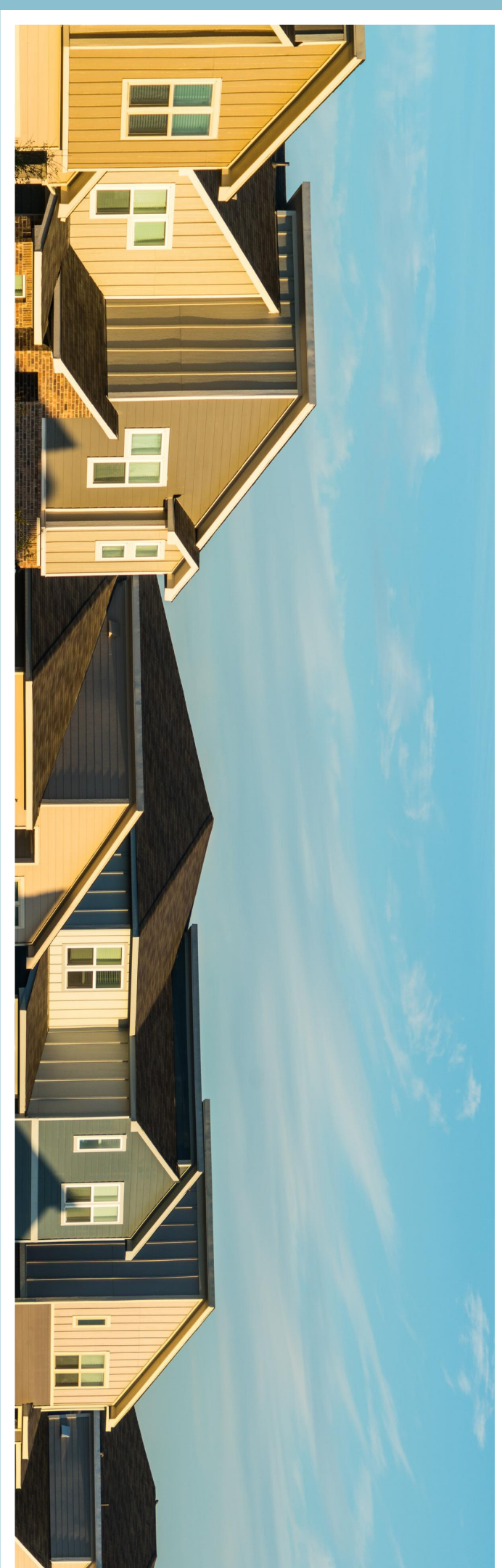
Our Dashboard in Power BI could help Malik on his decision on where to look for a flat.

THANK YOU FOR YOUR ATTENTION

*“Affordable housing goes beyond shelter
it redefines how we live together.”*



Our Git-Hub Repository



Sources

Political Context:

<https://mieterbund.de/aktuelles/meldungen/faq-was-ist-die-mietpreisbremse/#:~:text=Die%20Mietpreisbremse%20wurde%20im%20Jahr,plus%2010%20Prozent%20verlangt%20werden.>

<https://www.bundesregierung.de/breg-de/aktuelles/wohngeldreform-2130068>

<https://www.bonify.de/wohngeld>

<https://www.tagesschau.de/wirtschaft/wohnungsbau-zahl-der-sozialwohnungen-sinkt-100.html#:~:text=Abnahme%20der%20Sozialwohnungen%20in%20den,noch%20rund%201%2C13%20Millionen.>

Links for data:

Housing cost share of income: <https://www-genesis.destatis.de/datenbank/online/statistic/12241/table/12241-0009>

Housing costs as a proportion of disposable net household income: <https://www.destatis.de/EN/Themes/Society-Environment/Housing/Tables/eurostat-burdening-housing-net-income-tyt-mz-silc.html>

→ 1: Including water and waste water charges, energy and heating costs, expenditure for dwelling/building maintenance, mortgage interest (for owners), insurance premiums (for owners; for tenants only if they pay the premiums) and other housing costs.

renting costs per square foot for each state: <https://www.miet-check.de/statistiken-bundeslaender.php>

Poverty threshold Germany: A person is considered poor if they have an income below 60 per cent of the median. For a person living alone the threshold to be considered poor is an income of 1.074 Euros/month:

<https://www.malteser.de/aware/stories/wohlstandsland-deutschland-was-bedeutet-es-arm-zu-sein.html#:~:text=Der%20sogenannte%20Schwellenwert%20f%C3%BCr%20Armutsgef%C3%A4hrdung,auch%20acht%20Prozent%20der%20Erwerbst%C3%A4tigen.>

