



# 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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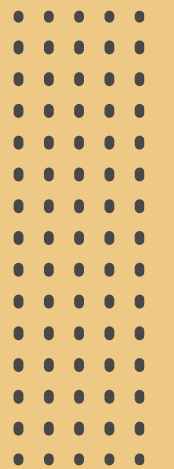




# WHY AFFORDABLE HOUSING MATTERS

**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

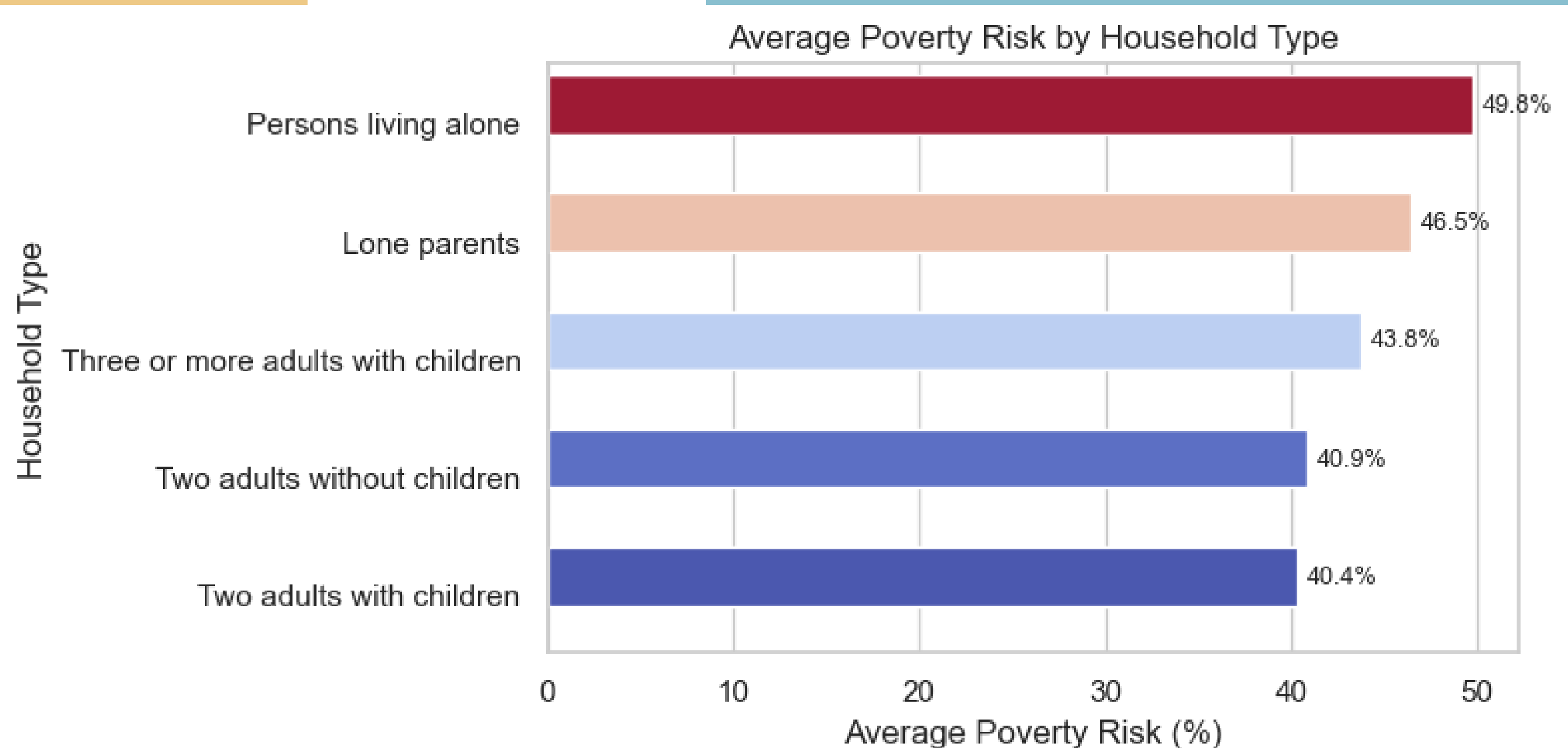
It's more expensive to  
live in a city state.

H3

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

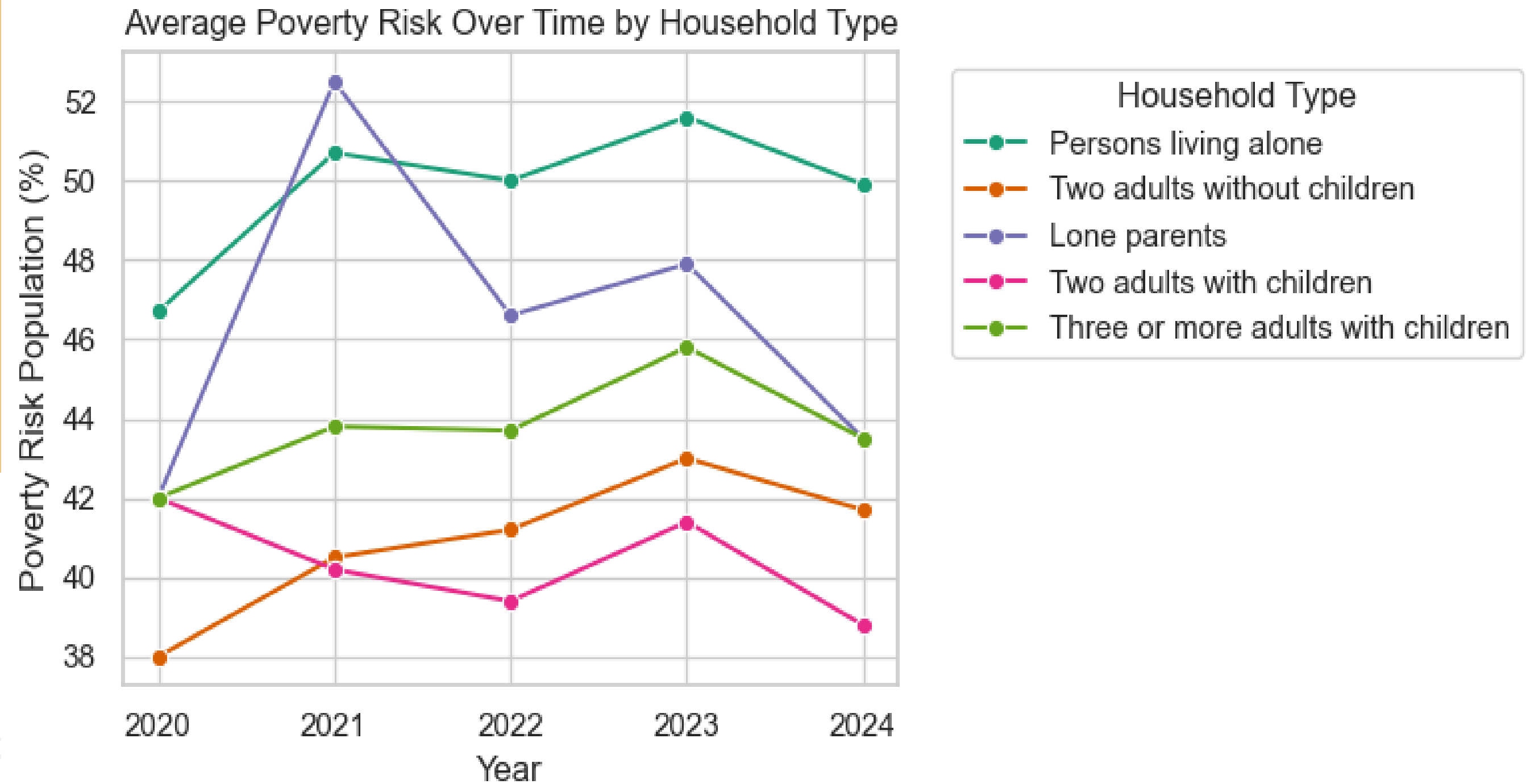
# Hypothesis 1.1 🧠

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



# Hypothesis 1.1

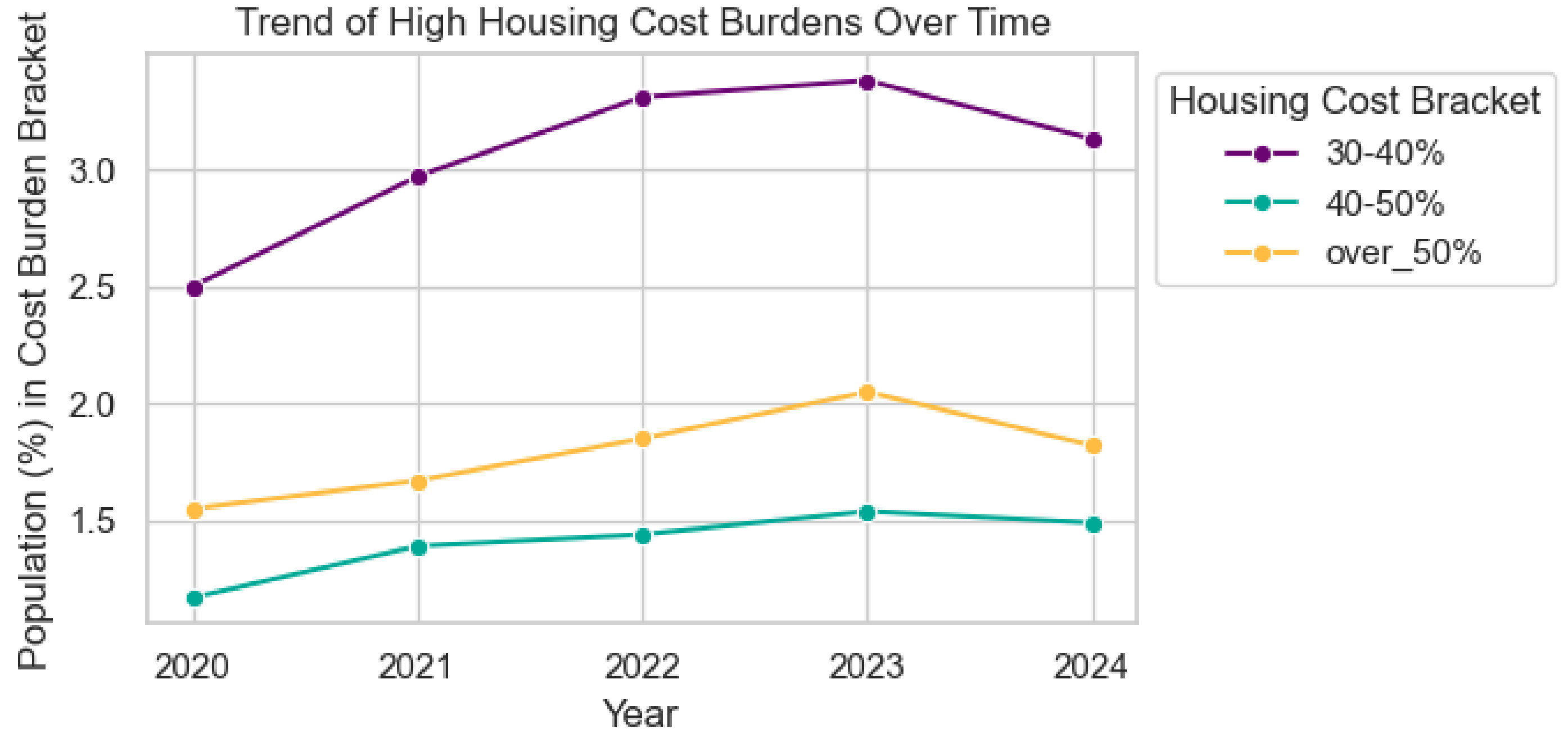
Here we check the development over the years





# Hypothesis 1.2

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



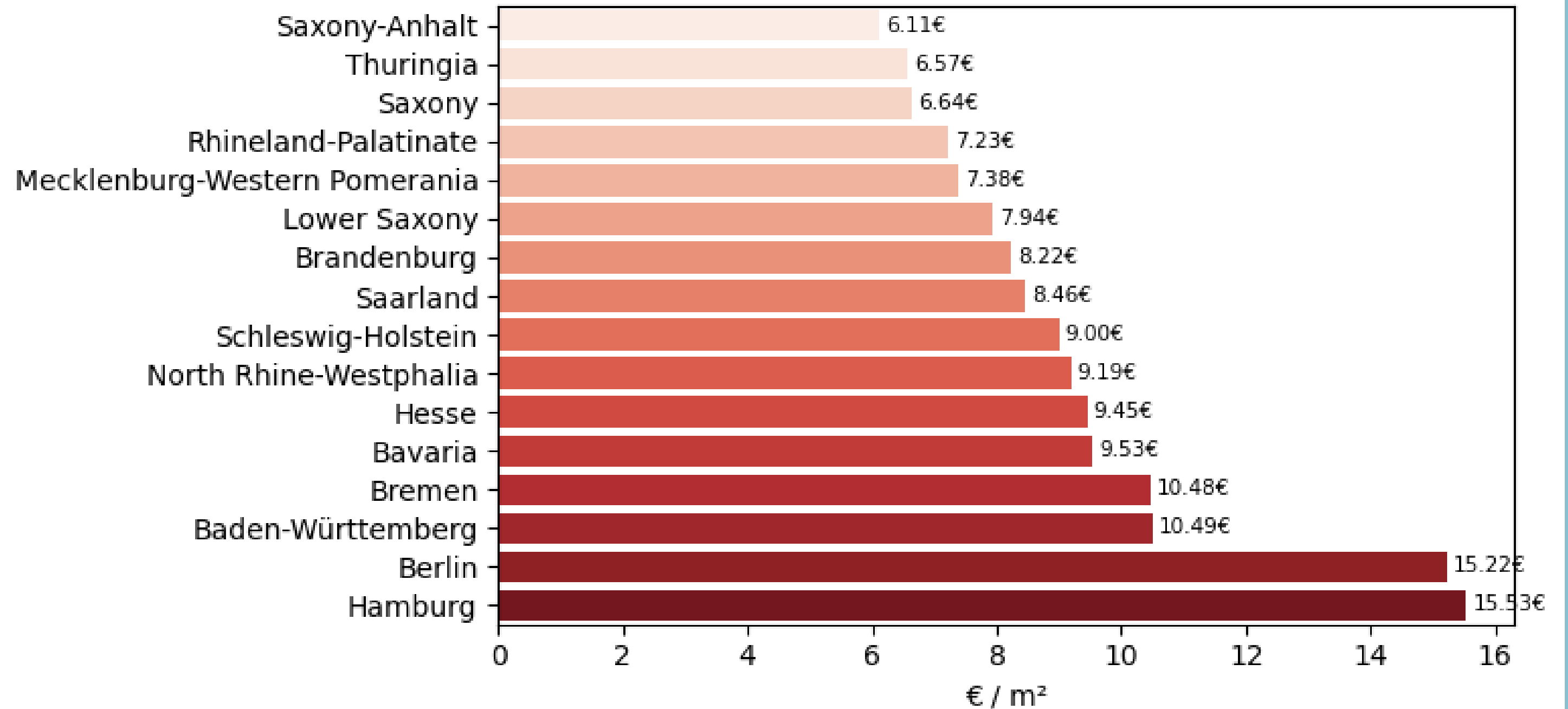
# Hypothesis 2



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

Federal State

Average Rent Prices by State (2024)

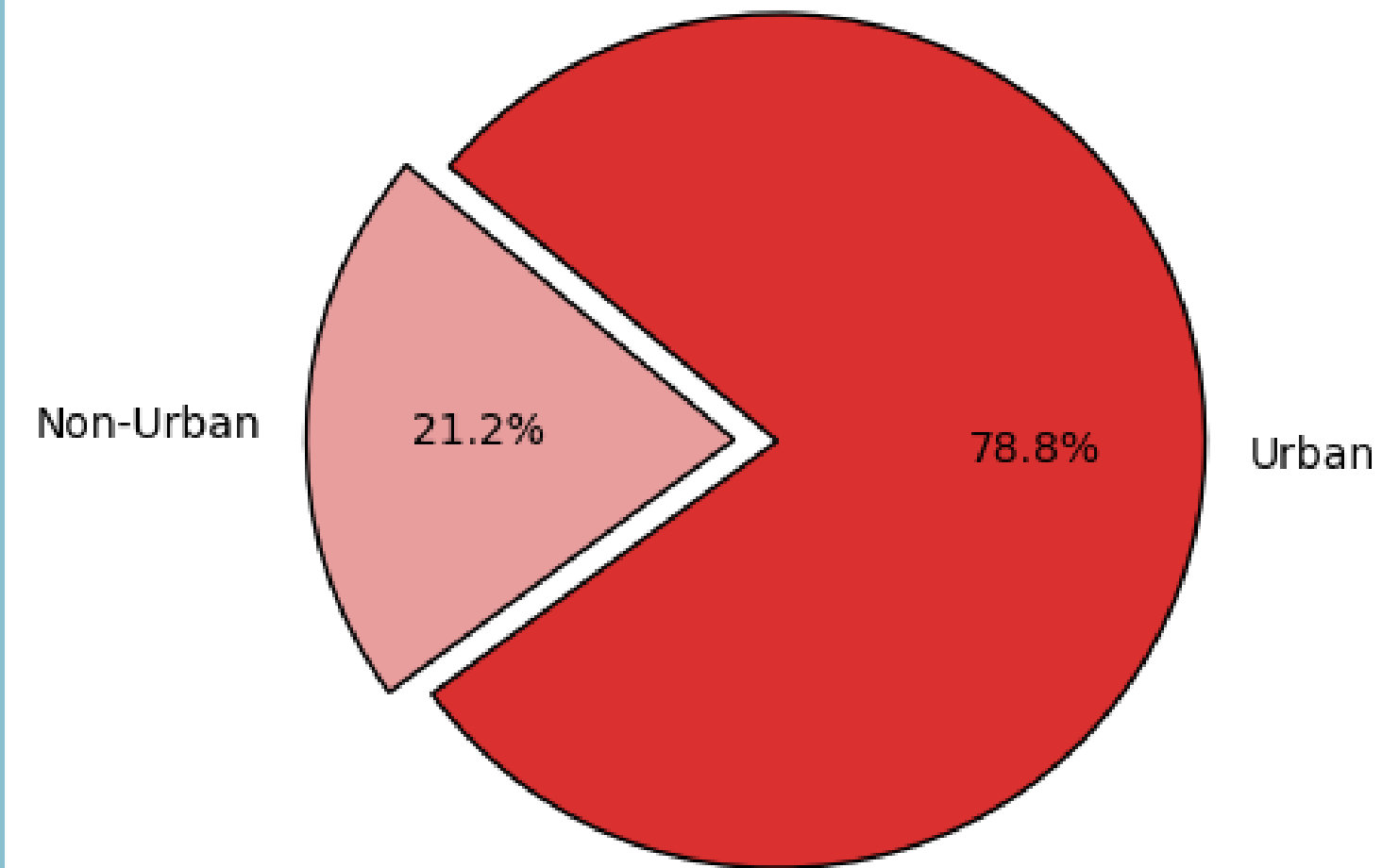




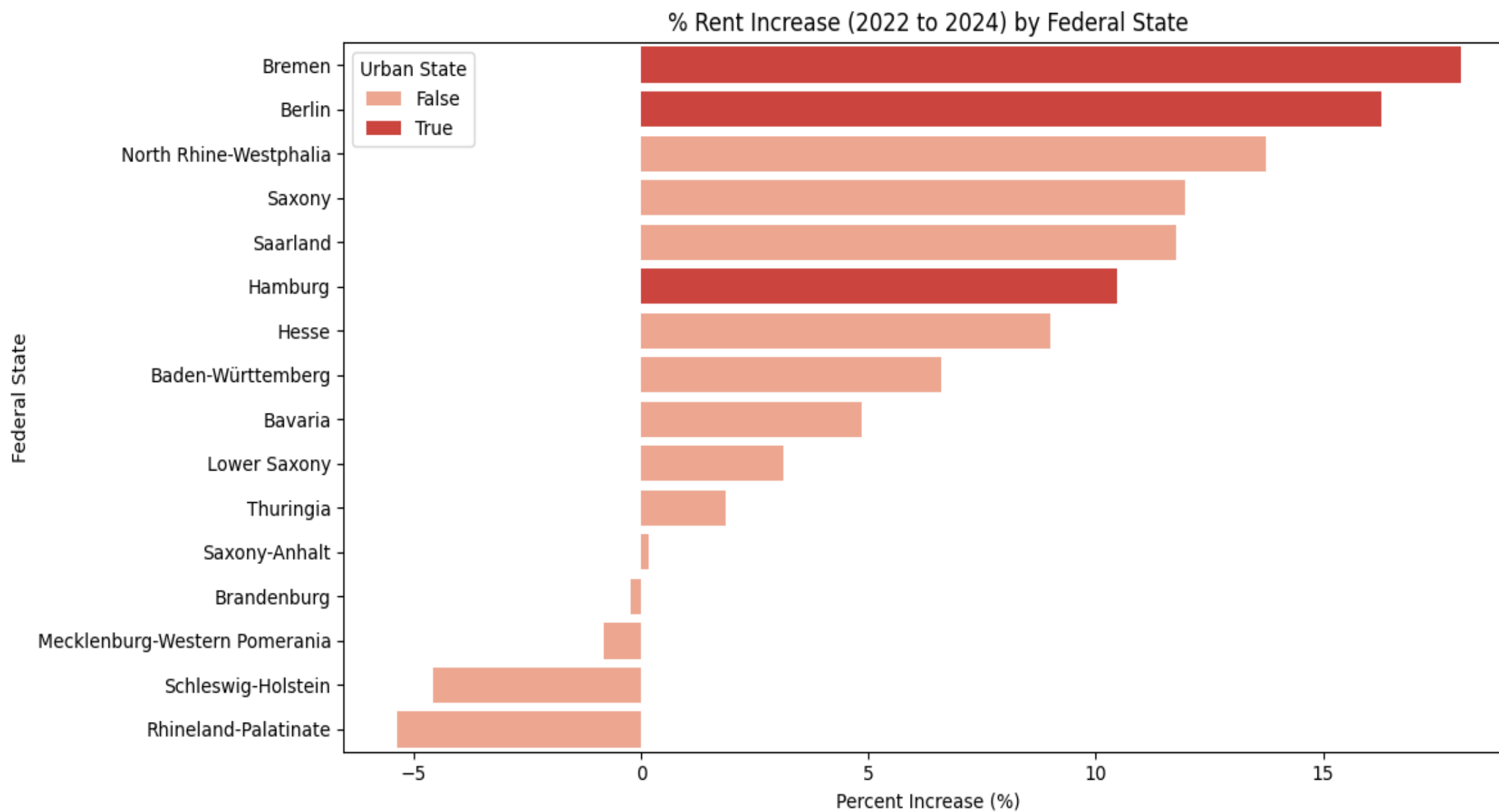
# Hypothesis 2

small decreases in a few states

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



average rent increase compared

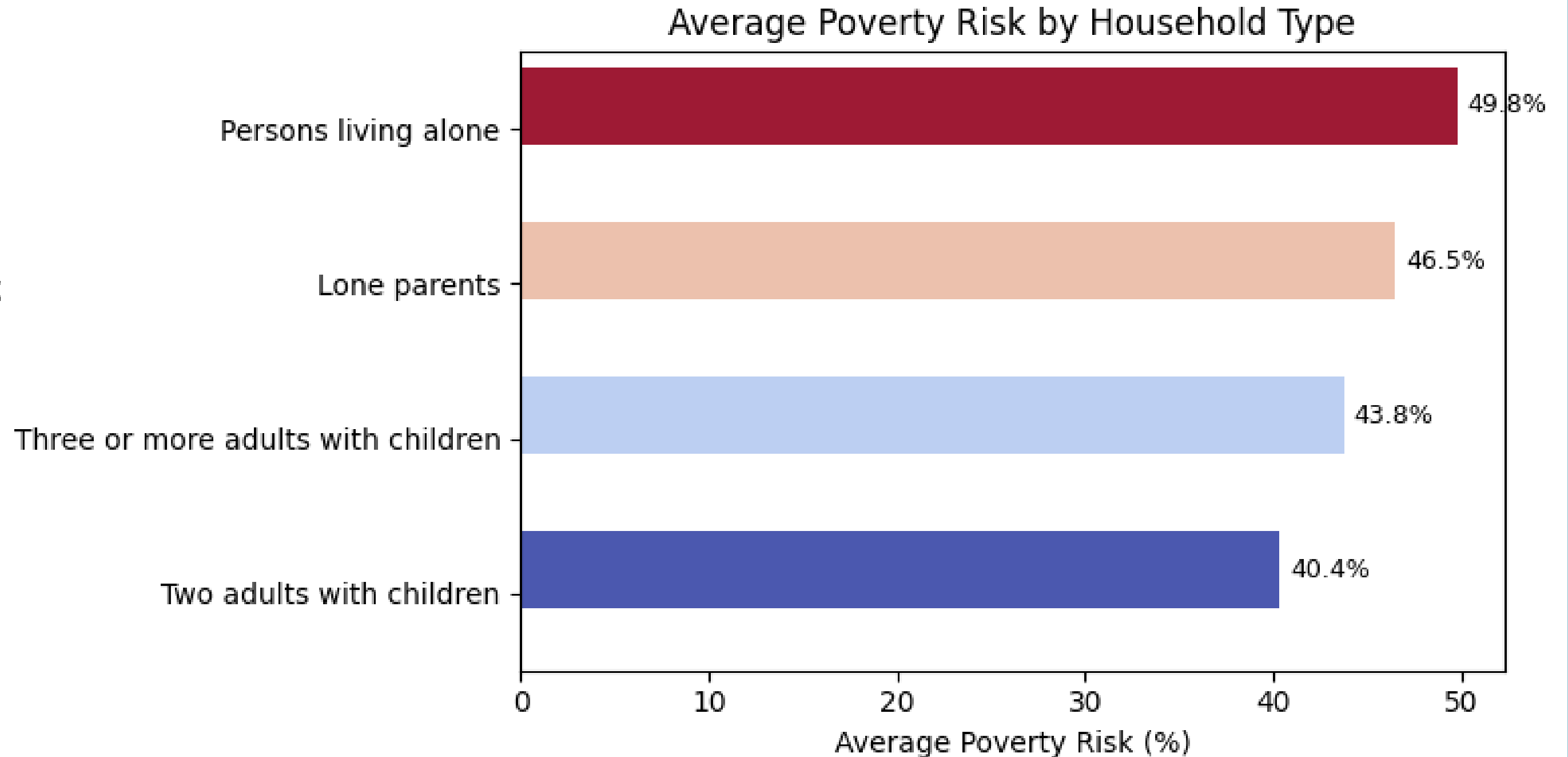


# Hypothesis 3



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

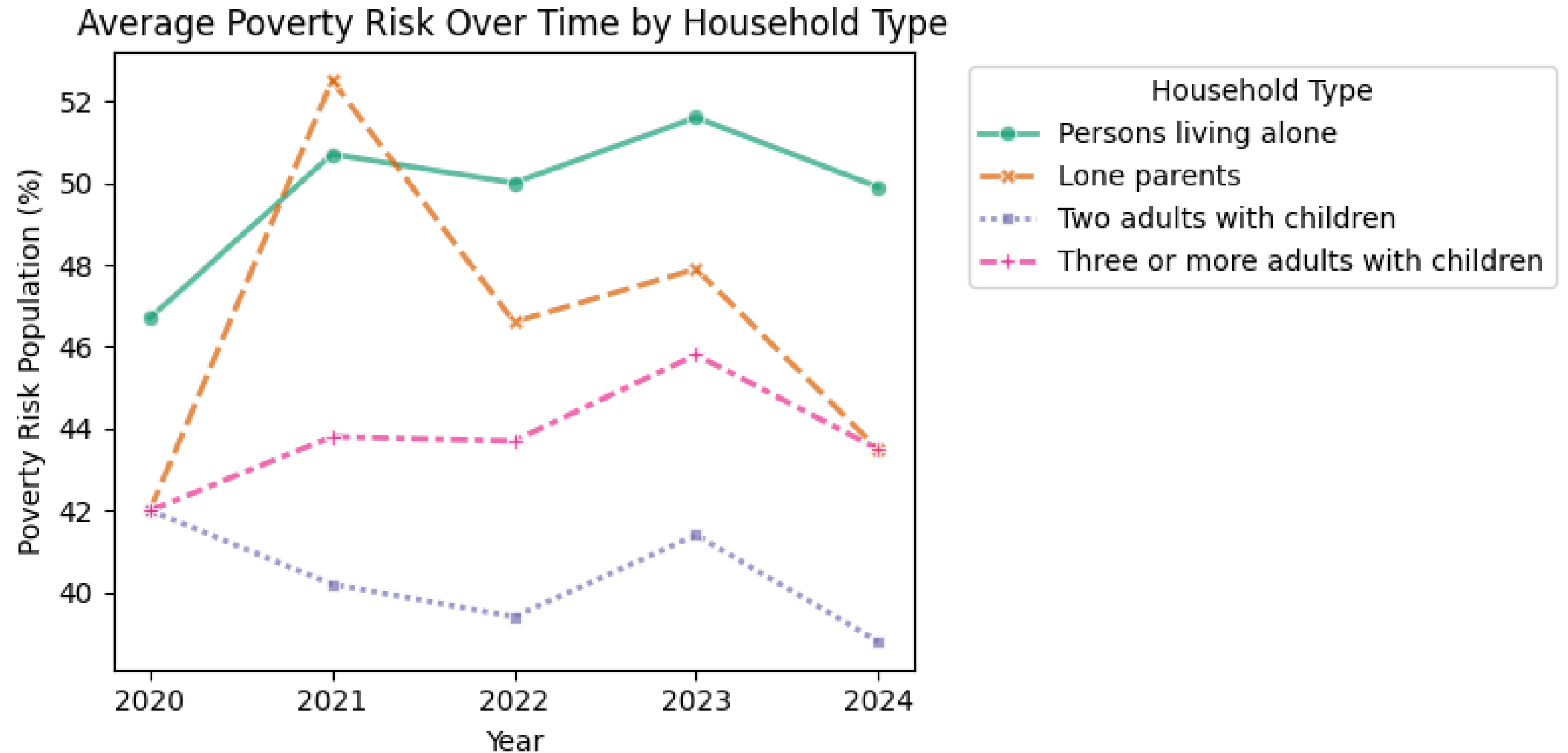
Household Type





# 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 APARTMENT SEEKERS

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-burding-housing-net-income-ty-p-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.>

