Housing in Europe

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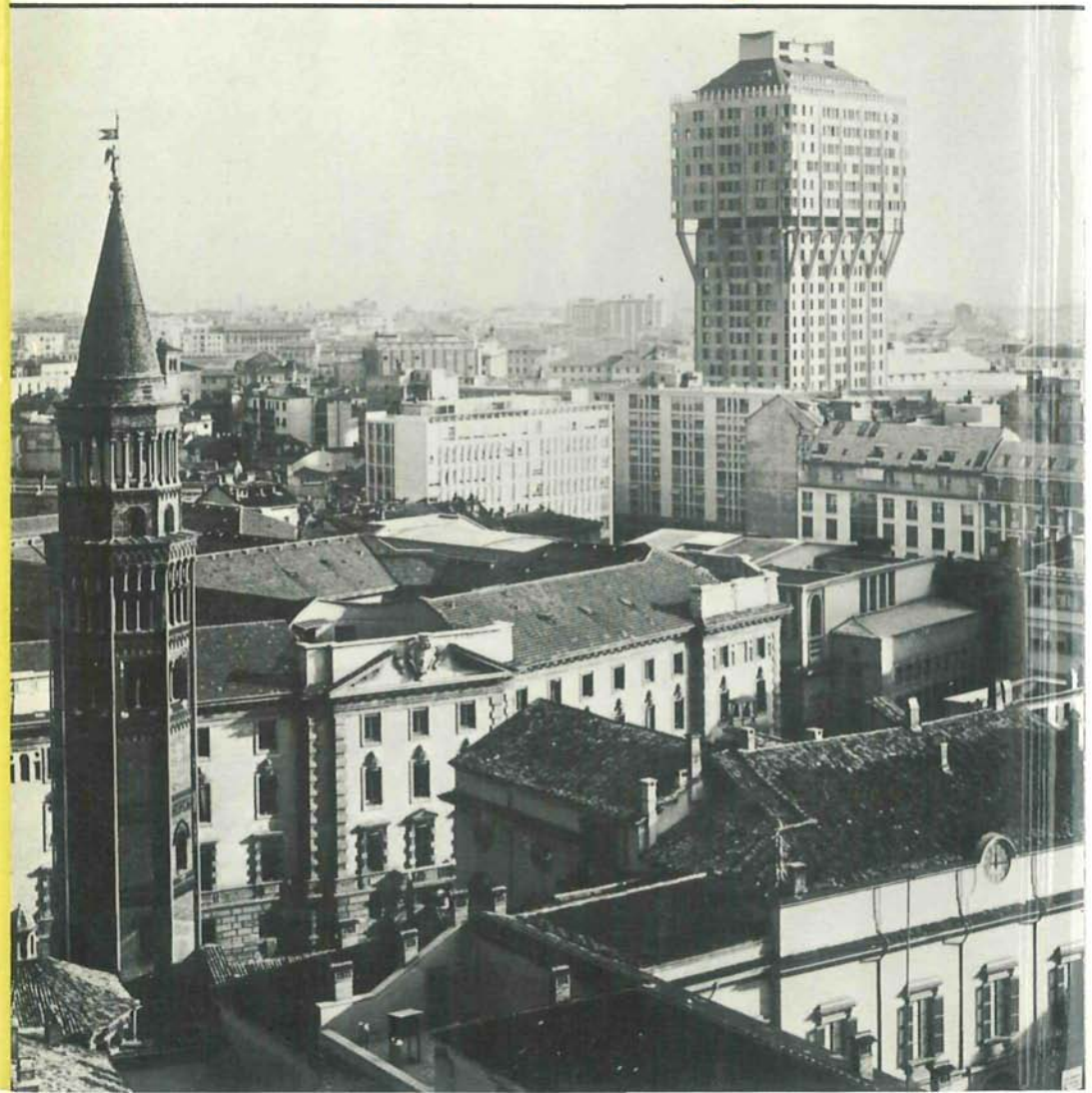

3. WEST GERMANY

by Declan Kennedy

The amazing re-building programme which was implemented after the Second World War in West Germany has been seen as a model for many other countries in Europe. This achievement has become somewhat of a myth and has influenced opinions and politcal decisions in the Federal Republic of Germany itself, long after discerning people had realised that this country was heading towards a new housing crisis. Now, in the beginning of the eighties, forty years after the war, the poor state of housing in West German cities is being recognised by all political parties as an outcome not only of the general economic recession, but also of past housing policies.[1]

The Post-War Situation

The provision of housing immediately after World War II faced the most difficult situation. About one third of the housing stock in Germany was destroyed. Large numbers of refugees from the East placed an additional load on the already overcrowded western zone (later to become the Federal Republic). The whole specialized building trade had broken down. There were no materials, no money, no skilled labour and the ownership of houses and land was all too often unclear.

The congested conditions in the remaining housing stock were gradually alleviated as the building trade was taken over by the legendary Truemmerfrauen (rubble women) who, more or less, created the conditions for a re-building process through their unsalaried work. Without hesitation action was taken to eleviate the worst conditions: roof repairs, temporary roofs, plastering up bullet holes and boarding up the badly damaged windows. Getting more organised, they began to heap the rubble

from the bombed buildings and later made building blocks out of it.

Banks were reintroduced in 1949, but still only a few loans were available on a short-term basis. However the building activity sector began to show signs of recovery. Private house owners with more than one dwelling began to use their rare wealth.

In 1949, the newly organised 'Trust' system in the housing sector was established and in 1950 the first Housing Act was passed. As a result, the number of newly built dwellings exceeded the number of renovated dwellings for the first time in 1952. In 1953, it rose to 73% in West Germany. Government policy was twofold; firstly to support private sector house building by tax incentives, and secondly to provide housing for lower income groups through 'social' housing loans and subsidies. Of the 15 million housing units completed between 1949 and 1978, 6.5 million were in the 'social' housing categories.

Social Housing. The term 'social housing' is the equivalent to 'public housing' (USA) and to 'council housing' (GB) in as much as the goal was originally to supply cheap housing for the poorer sections of the population. In 1950, the population of the Federal Republic amounted to 47 million people, consisting of 15.3 million households. These families found only 9.5 million dwellings available - a deficit of more than 6 million dwellings (Housing Census 1950). Roughly 45% of the families were subtenants, that is, more than one third of the households had no flat or house of their own. The programme of social housing was passed in 1950, introducing rent control, public allocation procedures, and tenants' rights both in privately financed and publicly supported housing units. This policy aimed at supplying reasonably priced dwellings for all population groups. As a result, up to 300,000 social housing units per year (1950-59) were built by private investors with public grants. But still the need for housing was not being satisfactorily met. This need was not only a result of the bomb damage, but also of the gap in building activity, during and immediately after the war, of almost ten years (1939-1949).

New incentives were provided to private investment also. Thus the development of all new housing averaged from 500,000 to 600,000 dwellings per annum from 1950 to 1974.[2] This 'housing miracle' was part

of the 'economic miracle'. Beside the positive aspects, it is seen also as the source of many problems of today, the worst being speculation and the concentration of housing capital in the hands of a few. Considering the amount of tax monies that went into social housing, one might presume that most dwellings would be publicly owned, but this is not so. Social housing is predominantly privately owned. The proportion of housing directly built and owned by the government is still very small and, indeed, has decreased from 5% to just above 3% over the last 15 years. Social housing policy revolved around publicly subsidized loans to private investors who, in receiving these benefits, bind themselves to at least a 15 year social rent control, and to a system of allocation of the dwellings by state or local government agencies. The investors also subordinate their designs to minimal standards which, of course, (like the Parker Morris standards) became maximal norms. (Figure 3.1)

Figure 3.1 1950s Housing in Berlin-Kreuzberg.

The Housing Acts. Under the first Housing Act (1950), financial support to house builders consisted of grants and cheap or no-interest loans. In the early 1950s, 70% of all dwellings were financed in this way. The ruling conservative government at that time saw this as a temporary measure in a situation where private capital was unable to get sufficient funds through the usual credit systems.

The second Housing Act came in 1956. A new direction in the financial programmes for social housing was developed. Loans were not directly state monies, but from the normal capital markets. The government took on the guarantees for the investors towards the banks. Grants were at first available to counteract high interest rates, and to offset part of the annual mortgage payments. But after 1972 only the investment repayments were subsidised - mainly to assure that rents remained reasonably low.

Despite these early changes in the original supportive system in the fifties, a considerable amount of public investment went into the provision of housing. The policy was aimed at supporting a market-oriented housing sector but a quantitative goal was not defined, the underlying assumption being that the market would regulate itself. Therefore, the conditions attached to public funds were merely regulative regarding size, accommodation and fittings of the housing unit or, in the case of owner-occupiers or housing associations, the amount of the down-payment necessary.

Housing in a Period of Abundance

All through the 1960s and into the 1970s, the housing market boomed. In the meantime, household numbers had risen to 21.6 million (1966/67) and housing units to 19.6 million. The deficit had been reduced, but was still at 2 million units. Of the 19.6 million dwellings, 12.6 were rental properties which had been built under very different conditions at different times: older flats from the pre-war period, social housing with capital subsidies, social housing with interest subsidies, unsubsidised free-market high-rent dwellings and, to make things more complicated, there were different kinds of owners in each category, with different profit allowances and expectations. This was a difficult point of departture for any policy aiming at the preservation of the original goal: to provide all sectors of society with reasonably priced dwellings.

In many cases tenants (the largest part of the population) were left at the mercy of private landlords after the restrictions had been lifted. Other examples showed that social housing units were misallocated and occupied by the affluent rather than those parts of the population most in need. A third factor which began to show clearly the limits of the 'free market mechanism' was the increasing destruction of the city fabric.

Alexander Mitscherlich in his famous book Die Unwirtlichkeit unserer Städte (The unhospitability of our cities)[3] criticised the programmes and forms of urban planning prevalent at that time, and their irrational characteristics. The author argued that without a sufficient grasp of social and psychological conditions, and without a re-organisation of ownership of property and land, urban planning would continue to destroy rather than improve cities. However, the bombed out cities continued to be reknitted along the pattern of neatly packaged land-uses - industrial, residential, recreational, institutional, traffic etc. Monofunctional downtowns and monotonous suburbs and production areas were the result, and the number of square kilometers asphalted for private traffic doubled and quadrupled.

Mitscherlich's book does not strive to attack any particular culprit but attacks the whole postwar generation in respect to its lack of comprehension of the opportunity for effective change. The book, along with Jane Jacobs' The Death and Life of Great American Cities[4] had an effect on planners and planning concepts. Since then, there has been a realisation that it was necessary to co-ordinate housing and urban development policies.

The Social Democrats, when they came into power in 1969, introduced new urban renewal and regional programmes. Their urban planning 'offensive', as they termed it at the beginning of the 1970s, included special programmes to meet the growing dissatisfaction with urban development among large sections of the urban population. Municipal, regional and state development planning agencies were set up both within the local and the state levels of administration. This led to an enormous expansion of city bureaucracies. Urban development teams in many cities were given special powers through a direct link in the decision-making process with the mayor. New Federal laws were intended to co-ordinate municipal plans. In contrast to the original goal of creating strong local powers in a federal system, municipalities now had to apply for

planning approval from regional, sometimes state, authorities. This led to more control from above. The Federal Building Act (1960) and the Federal Regional Planning Act (1965), passed under a conservative government, had respected the planning autonomy of the municipal councils. Now it was quite the contrary. The series of Acts that followed attempted to regulate and 'assist' urban development from above.

Following the passing of these Acts (which included the 1971 Urban Renewl Act), there was a considerable increase in the allocation of funds for infrastructure and environmental improvement. This led to numerous planning constraints which wiped out almost all possibilities of user participation in urban development, especially in housing, just at a time when this was being broadly advocated.[5]

Most planners felt that, at least, a rational approach to the improvement of the environment had been achieved; at last they had more statutory powers. They overlooked, however, that their power to determine the quality and the quantity of housing, to further new housing starts or to renovate the existing stock was still quite limited. The provision of housing and stimulation of building activities has always been an instrument for steering economic trends or, more precisely, for counteracting a general economic slump.

Each Federal Act passed contributed to the trend towards centralisation. Municipalities now had to submit almost every endeavour for approval by a higher power. With the exception of education, the Federal concept itself - which had been formulated by the three Western Powers in the 'Basis Law' (constitution) for West Germany after World War II - was being undermined. Federal Acts no longer provided a framework in which the state (Länder) and local parliaments made their decisions, but rather stipulated the details of how, when and why particular tasks had to be done. The vehicle for control was the tightly interrelated financing and subsidy systems. It can be said that the experiment of a federal state in Germany has been to some extent smothered by the planning and housing regulatory acts. This development was partly an answer to some blatant mistakes that had occurred at the municipal level, where small local governments had been subject to 'free market forces' at a time of fast economic growth.

In retrospect, the core of the problem was not at which level decisions were being made, but rather

the speed of implementation. The period of abundance during the 60s and 70s provided an opportunity for both large scale production as well as large scale mistakes. Certainly, more centralisation was removing those responsible even further away from the consequences of their mistakes. No wonder protests against the way in which housing was built mounted, as people were shifted, infrastructure was neglected and old areas were torn down. Resistance against urban renewal methods became the order of the day. Citizen action groups sprang up, especially where urban clearance was proposed; apart from court cases, demonstrations, go-ins and sit-ins, new more radical forms of protest like squatting and street fights were employed for environmental causes.[6]

Physical Design. The emphasis and layout of cities during the post-war rebuilding period changed several times. Reconstruction, and repairing the existing stock, was largely concentrated within existing city boundaries. To a large extent even the pre-war uses were re-established; soon, however, the prospering commercial and administrative uses began to take over inner city housing areas and the idea of the central business district was born.[7] Formerly well-defined city districts changed not only their character but also their boundary lines. Residents were pushed out and with the migration of the former residents and the demolition of the buildings the identity of the place was lost.

The wealthier parts of the population moved into the newly built heavily subsidised, but still expensive, suburban areas. The poorer part of the population settled in the remaining older and slowly deteriorating parts of the cities. Inexpensive housing diminished and where it remained, slum tendencies set in. This trend continued practically until the end of the 70s and in its course destroyed more urban fabric and historic areas than World War II.

Ironically the example exerting the strongest influence on this trend originally aimed at demonstrating something quite different. The 1957 Berlin Interbau in Berlin-West attempted to integrate the restructuring of an older city area (the Hansa Quarter) with new buildings, whilst at the same time preserving a large open inner city park. 51 architects from 30 countries designed and built 45 buildings housing 8,000 people. Aalto, le Corbusier, Niemayer, Vago (to name but a few) created 70 types

of model apartments as examples of modern living in a large urban residential area. The Berlin planning administration saw the Interbau as a contribution to better environmental conditions in the inner city area. However, a site like the Tiergarten next to a very large and historic urban part seldom came up again. The relationship of housing to immediate recreational surroundings was unique.

As most other West German cities were lacking similar sized inner city sites, the idea behind the Hansa Quarter was subsequently transferred to peripheral locations. All too often, the park landscape which could have been created in the new suburban designs was confined to an arrangement of the regulatory spaces between the buildings, required by law for day-lighting and sun-lighting purposes. The versatility of design which had come about in the Hansa Quarter, through the fact that many architects had given their best (within the restrictions of Federal German planning and building laws), was unfortunately lacking in its successors. The result is the one-off idea, multiplied hundreds of times, maybe technically of high quality but environmentally and aesthetically poor, monotonous, malfunctional and badly connected to the rest of the city structure.

The largest and most well-known examples of this type of design have been implemented in Berlin: Gropiusstadt (in the south) and Maerkisches Viertel (in the north); in Hamburg, there are Steilshoop and Billwerder-Allermoehe; in Darmstadt: Neu-Kranichstein; in Wolfsburg: Detmerode; and in Munich: Fuerstenried and Perlach, to mention but a few. Housing between 15,000 to 50,000 inhabitants each, these were designed at the beginning of the 1960s and finished ten to fifteen years later.

Although the planners and architects believed that they were treading new paths in design, the concepts were revised so much in the process of implementation, because of economic considerations and building restrictions, that little of the positive aspects of the Interbau model remained. Both in Berlin (Maerkisches Viertel) and Darmstadt (Neu-Kranichstein) for instance, the overall height of the buildings was increased for these reasons although the density in the original design was at the maximum acceptable limit. The profits rose accordingly, and by the time the residents arrived the decision had become irreversible. In addition, pre-fabrication, or even traditional building techniques, coupled with static plans of housing units,

Figure 3.2 Block of flats in Berlin Kreuzberg.

were difficult to change. While professional journals spoke of 'interesting solutions' or of 'one of the strongest expressions of post-war planning', residents soon considered these grand-scale housing estates as being inhuman, isolating, frightening, unecological and unhealthy. Vandalism and crime rates prove that these areas are not only unsocial but also uneconomical in the long run. Not only in West Germany did this mass housing catastrophe

happen. It seems as if wherever housing capital amassed, planners and architects were reduced to draughtsmen of the latest fashionable trend with a slide rule and a sociological flair.

The power of the economic 'free market forces' during this time of rapid expansion and building grants, and the equation of large scale solutions with 'progress', prevented socially oriented architects to implement their concepts. Although lip service was paid to conservation and rehabilitation, to citizen participation and grass roots involvement in the 1960s and 1970s, their wider acceptance and application set in only with the economic recession in the wake of the energy crises in the 1970s.

Heading Towards Austerity

The first economic recession in 1966/67 made it clear that growth was not guaranteed forever. In 1969, the Social Democratic Party (SPD) came into power together with the Liberals (FDP), and this new coalition, which remained in power until 1982, emphasised urban issues in its housing policy. Because it inherited the imbalance between supply and demand for dwellings from its predecessors, the new coalition did not change the housing programme which generally favoured the ownership of one-family houses (Table 3.1).

Table 3.1 Percentage of Dwellings built as One-Family Houses in Different European countries

	65	71	75
Great Britain	72.0	73.3	71.9
Denmark	69.2	58.9	73.4
Netherlands	61.0	73.0	76.0
Fed. Rep. of Germany	47.9	43.1	48.2
Sweden	28.5	31.3	63.6
France	26.9	38.1	46.0

Source: Annual Bulletins for Housing and Building Statistics for Europe (UN, Economic Commission for Europe, Geneva).

During the 1960s the proportion of owner-occupiers increased rapidly and continued into the 1970s. Whereas 26% of the population lived in their

own houses in 1948, already the figure had risen to 33% in 1960, 39% in 1970 and in 1980 was estimated at 48%. However, as these figures include second homes and week-end houses of people in the higher income bracket, it is estimated that far more than half of the population (59%) still live in rental property. But, helped by special grants and tax benefits, the proportion of workers owning their homes rose from below 20% to over 40% between 1957 and 1978.[8] The proportion of self-employed owner occupiers, in comparison, remained at a constant of approximately 64% (Table 3.2).

Table 3.2 Households in owner-occupied Dwellings, according to Social Status of Head of Household, 1957-78.

				1978 %
Self-employed	64.6	66.8	66.8	63.6
Civil Servants	19.3	22.3	28.8	43.0
Employees	19.3	22.3	28.8	39.8
Workers	19.3	27.2	37.6	44.3
Without Employment or retired	25.6	28.1	30.3	34.5

Source: Wolfgang Glatzer, Wohungsversorgung im Wohlfahrtsstaat, (Frankfurt/New York, 1980) p.248.

While these results at first glance seem to suggest a move towards more equality between the different social strata it excludes a realistic picture of the price paid by different income groups for their home in comparison to the available income. This was estimated to vary between 24% and 40%, usually in inverse relationship to people's income, in 1979. In addition, these statistics do not take into account the quality of spaces, materials and location and, even more important, the age at which the average German family is able to afford its own home. Ironically this happens only when the children are about to leave the house; 40% of the people are 40-60 years when they become owner occupiers. Another 40% are between 30-40, and only 12% manage to occupy their own house before the age of 30.[9]

The policy of outlying municipalities to release large areas for new 'mixed' (i.e. flats and houses) or 'one-family' housing resulted in an in-

equality of housing supply within and between the different regions of the Federal Republic of Germany. The already rampant disparities between the inner cities and outskirts were then augmented further by the increasing supply of owner-occupied housing in the countryside for the wealthier city commuters. In a way, it can be said that urban sprawl is being furthered, financially, by the same government that has been concerned about how the open countryside is being devoured and how inner cities are facing an economic crisis. Of course, these decisions also call for subsequent investment in traffic and infrastructure, in energy supply, and social networks. Shopping facilities move from the inner city to outlying shopping areas, and a chain reaction is set up. While wealthier city commuters may be able to afford more time and money for their journey to work, the poorer families feel the burden more severely. Women, especially, are likely to feel isolated, typically being left with small children, and without car, in a satellite housing estate. At the same time, the real cost of housing spiralled dramatically through the sixties and seventies (Table 3.3), and

Table 3.3 Cost Index for Housing in the Federal Republic of Germany 1962-82 based on the DM at its 1950 value; adjusted to negate inflation.

	(1950=100), Month=December
1962	182.6
1964	201.1
1966	216.3
1968	220.7
1970	271.7
1972	320.1
1974	368.6
1976	390.4
1978	434.6
1980	534.4
1982	573.1

Source: Deutsches Architektenblatt, (Year 14, No.12, Forum-Verlag GmbH, Stuttgart, 1982).

the so-called 'social housing' has now become a privilege of the middle class.

Rehabilitation. From the early 70s onwards, the growing citizen's protest had an increased effect as government policy began to emphasise modernisation (comprehensive rehabilitation) and renewal, rather than bulldozer clearance. However, the end result was often similar as renewal agencies had to rehabilitate according to standards which were set up for new social housing. In most cases ground floor plans of older tenement buildings had to adhere to the standards of orientation and day-lighting of new flats. Bathrooms had to be tiled, kitchens had to be built in, balconies and elevators had to be added, new piping and wiring and roofing were installed, sometimes regardless of whether these items had been built in by the tenants. The rents soared, often doubling or tripling overnight.

Comprehensive rehabilitation produced - as did urban clearance - a dispossession and displacement of the original residents, especially of the low income tenants. The rehabilitation movement had its first peak in the European Conservation Year of 1975, when a rehabilitation competition between major German cities was staged. In most cases, comprehensive rehabilitation aimed at recreating the historic scale or facade of old building. But in a few exceptional examples, there was a conscious attempt at planning with the inhabitants, and at organising a change process in which the original tenants remained in their social milieu.

Two of the prize winning schemes from Wiesbaden and Berlin-Charlottenburg (Figure 3.3) then became models for a third approach to the treatment of decaying urban areas (after 'urban clearance' and 'comprehensive rehabilitation') - 'minimal maintenance and rehabilitation'. This approach, presently being pursued in preparation for the 1984/87 International Building Exhibition in Berlin-Kreuzberg, aims at alleviating only the worst conditions in the run down housing stock in order to allow everybody to remain in the area. Instead of applying new building norms to old houses, only standards of safety and health are rigidly adhered to. In addition, tenants and small property owners are given advice and assistance in ways and means to help themselves.[10]

This approach is keeping down rents, and preserving the identity of the Berlin city centre. Although the goals of minimal standard rehabilitation were clearly defined in 1979, it took the preparatory group of the International Building Exhibition Team three years to secure the possibility of their

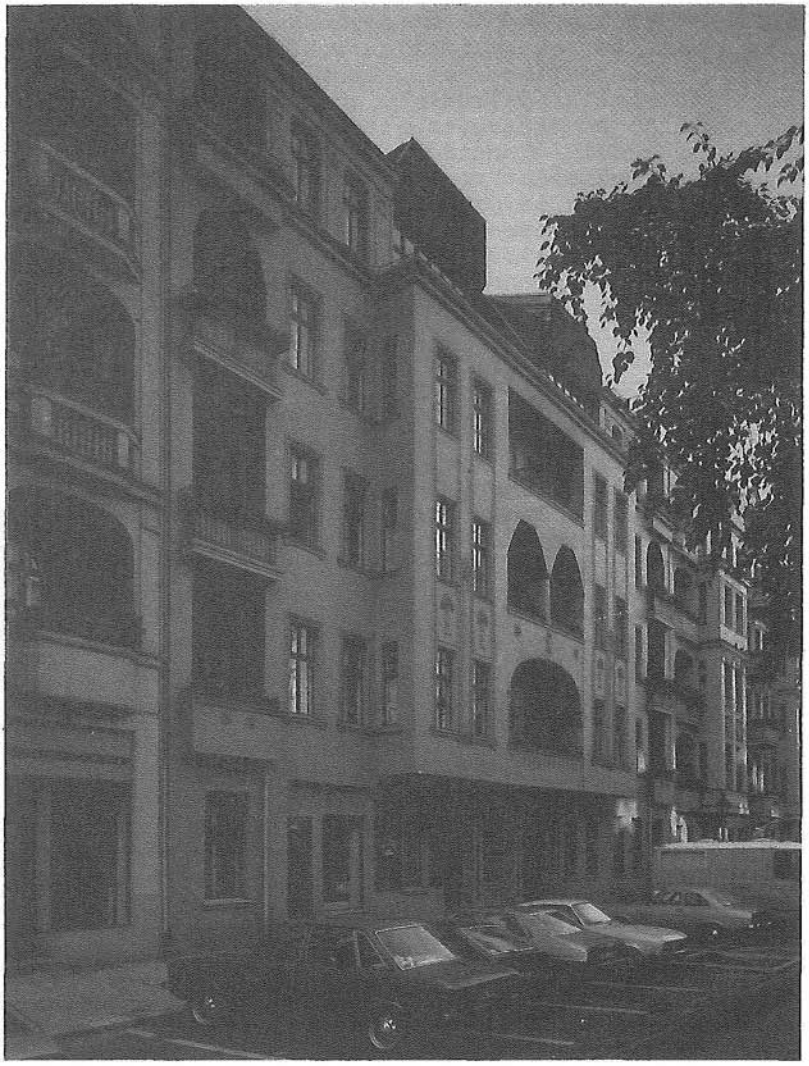

Figure 3.3 Minimal Maintenance and Rehabilitation, Berlin-Charlottenburg, 1975.

implementation against the interests of the landlords (in many cases non-profit housing associations partly or totally owned by the City of Berlin). After many deliberations and public debates, it has become clear that the reason for the possible implementation of this policy in Berlin is that the city is running out of cheap housing areas for low income families and foreigners. In other German cities, for instance Stuttgart or Munich, low income and foreign families move out to the surrounding villages, or live in overcrowded conditions (where landlords will allow this to happen), usually at an exorbitant price in the city itself.

The Present Situation

The present housing situation in Germany is characterised by high building costs, low investment risks, a stagnating market and an ever increasing deficit in low cost accommodation. Scandals and embellishment in the highest ranks of the largest social housing association Neue Heimat have sensitised the public to the danger which arises where vast amounts of property are accumulated and administered by a few.

It has been estimated that the cost to the government of incentives and subsidies for new house building since 1978 exceeds the total promotion and construction costs, and yet the government has no part in their ownership. These subsidies include capital loans, tax rebates, low interest arrangements and rent subsidies and allowances (Table 3.4). It has been suggested that it would be cheaper for the government to supply the low income recipients directly with no-cost housing than to go through the rigmarole of all the different systems of housing finance and tax reliefs.[11]

Government housing policy is based on providing incentives to individual home owners through subsidies and tax rebates, and the following summary provides an overview of the major programmes and their effects. Every wage-earner who saves a certain minimum per year in his building savings account can benefit from tax reliefs or can get a premium (since 1969). The premium has been claimed mainly by small wage-earners who accept a government grant with little paperwork. This sum does not only add to their capital; it allows the person to get low-interest credit when the process of building starts. As wages and savings increased, the total amount of savings earmarked for building accumulated,

Table 3.4 The Distribution of Housing Subsidies from the Federal, State (Laender) and Local Levels in the various support categories, 1978.

Expenditure for	in Bill. DM	in Bill. $	in %
Social Housing Subsidies	4.70	2.35	23.4
Income Tax Rebates (§7b Income Tax Act)	4.76	2.38	23.7
Income Tax Rebates (§7.5 1 ITA + §82 Income Regulations)	0.90	0.45	4.5
Land Acquisition Tax Rebates	2.30	1.15	11.5
Annual Land Tax Rebates	0.89	0.44	4.4
Rehabilitation Programme + Energy Savings Grants	0.79	0.39	4.0
Urban Renwal Act	1.09	0.55	5.4
Total	15.43	7.72	76.9
Buildings Savings Premiums + Tax Savings	2.69	1.35	13.4
Rent Allowances	1.95	0.98	9.7
Grand Total	20.87	10.44	100.0

Source: Bundesbauministerium (Federal Ministry of Building). The table includes the cash value of the subsidies in 1978 and the subsidies for which legal guarantees were given in 1978. $ translations on the basis: 1$=DM2.-approx. the mean value of 1978. 1 Billion=1 Milliard, i.e. a thousand million.

causing a peak in building activity in the mid-70s. With the general cut-backs in 1980, the premium was reduced from 18% to 14%. The general readiness to save was dampened accordingly, and new building has more or less stopped.

Over and above the yearly savings premium every home-owner can take advantage of tax reliefs once the building is started or bought. At present, this second form of subsidy costs the government more than twice the first. Known as '7b', this part of the legislation allows a tax deduction over eight years, covering up to 40% of the building costs of a home (house or flat). If owner-occupiers own more space than they need themselves, even a one-room flat, a further deducation on this investment is possible, because this is seen as a contribution to the general provision of housing.

A group, rather than individual, endeavour is the Bauherrenmodell - in order to build a block of flats or houses small investors form a building society. The building costs, over and above the so-called representational and advertsing costs, can be declared as tax-deductable under company law. This third category is interesting for wealthy people who pay more than 48% in taxes. It is usually taken advantage of by people who invest in a flat for leasing or letting purposes. It combines both a reasonably high return in the invested money with massive tax savings. It is seen by many as a new system of government sponsored speculation.

This trend has wide-ranging social and political repercussions. Its speculative aspect has commanded such widespread practice that we can now speak of a shift from federally sponsored social housing towards the federal support of private property ownership in the hands of the wealthy, half of the tax benefits going to the upper third of the income scale, only 20% going to the lowest third.

New Policies for the 1980s. In the light of what has been said above, tax reliefs and subsidies to high income recipients must be brought down to a level which is socially and economically feasible. Then, housing for the lower and middle classes has to be re-organised along the lines of self-help and co-operative building societies, in order to pull down costs and to re-establish a more direct responsibility of residents for their homes. Proposals for decentralising the large scale housing associations on a regional basis aim in a similar direction. Since this in quantitative terms would be the most significant change it will be discussed in more detail below.

Housing for the poorest section of the population needs a completely new orientation. Government housing policy and housing programmes have to make sure that this area is not subject to speculation but rather part of government infrastructural planning. The validity of a policy to radically reform and restructure the German Federal 'social' housing system in the direction of council-owned or municipalised housing can be further argued from the standpoint that the existing forms of municipalised housing in other West European countries arose out of similar 'crisis' development.[12] The rise in building costs, in financing costs, in interest rates were determinants which led to unacceptable

rents.

A large part of this type of housing provision will probably remain in the hands of the housing associations, but there is currently much discussion about reorganising present housing associations into new housing co-operative societies. It is argued[13] that housing associations in the 'public benefit' or 'trust' categories should be phased out in their present form, and dwellings currently under their management would be pooled with other government owned housing and handed over to newly formed co-operatives. These would be much smaller organisations and would be area based, having responsibility for public housing, particularly the older stock, in specific neighbourhoods. Some associations would remain, under the control of local councils, to manage newer stock, again on a local area basis, and new regional housing associations would carry out new building and the rehabilitation of older buildings. After the building operations are finished, the dwellings would be handed over immediately to the co-operative society of the respective tenant members. This would mean that the housing associations would be seen more as a service company than as an owner (as is presently the case). No housing associations should control more than 2,000 units in order to avoid new tendencies towards concentration.

Concluding Remarks

This chapter concentrates on housing policy in the Federal Republic of Germany, its background, its financing, its laws and some of its implications. It tries to show how an originally socially oriented programme, harnessing private initiative with public support, can change into a speculative process over the years. It demonstrates how, within a relatively well-to-do society, this process destroys the human aspects, thus failing to create a dignified living environment for everyone. Without allowing people to participate in the planning process, especially in those areas which affect them most, housing policy is easily turned into an instrument of profit making, ignoring the interests of the individual.

It is not possible to cover all the aspects which contributed to this development. Hardly anything has been mentioned about aesthetics or the design of housing. The immediate surroundings, ancillary facilities and the urban aspects have only been touched upon. Nor does it cover the movement

which demands a new integration of the man-made and natural environment.

At the core of the present housing crisis quantitative and qualitative demands converge. People in urban areas want more indoor space and more open space. They want greener cities and less energy-consuming homes. They want better access to their work, social services and shopping facilities. However, they don't expect these changes to happen through political action and bureaucratic channels any more. Self-help is becoming a viable answer not only for dissatisfied resident groups but also for some political decision-makers. The politicians' insight into the value of grass-roots democracy is helped by an ever deepening hole in the public purse.

These qualitative changes which are appearing in both urban and rural settlements may assist in counteracting the former one-sided emphasis on quantity and lack of service infrastructure in the housing sector. By establishing their own facilities for children and elderly citizens, for women and for foreigners, by planting trees, they add colour and local character and begin to create an identity which is severely lacking in the monotonous post-war housing areas.

It is almost impossible to make up for the lost chance in rebuilding residential areas in Germany after the war. The environmental crisis, the lack of jobs and reduction in public spending may, finally, lead to a more appropriate model of housing provision, based on small steps, self-help, self-reliance and the re-integration of nature and social functions.

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