

How can I find housing?

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1. Landlord / owner of house or flat

- a. **Landlords/Landladies** are generally private **individuals who own one house or flat** or possibly several which they let by looking for a tenant via the property portals on the internet, or estate agents.
- b. Sometimes the owners are large **housing associations (Baugenossenschaften)** with many thousands of flats in their inventories. Housing associations seek to make a profit. However, this is no reason to not move into a flat let by a housing association. Housing associations frequently receive state funds and therefore have to commit themselves to let a certain proportion of flats at low rents to people with low incomes. In order to rent one of these inexpensive flats you require a certificate of eligibility for a council flat (for more information see below under 2, “Certificate of eligibility for a council flat or house”).
 - a. **Housing cooperatives** also let flats. A housing cooperative doesn’t belong to any one person alone; it belongs to all its

members. When you find a flat in a housing cooperative you become a member of the cooperative and buy shares in the cooperative according to the size of the flat. The money for the shares is returned when you move out. If the housing cooperative makes a profit it is paid out annually in the form of a predetermined dividend. A certificate of eligibility for a council flat is required for some housing association flats. Those flats are less expensive than others.

All of the housing cooperatives in Hamburg are listed here:
www.wohnungsbaugenossenschaften-hh.de

2. Certificate of eligibility for public housing (Wohnberechtigungsschein "WBS")

The certificate of eligibility (**Wohnberechtigungsschein("WBS")**) is acquired via an application form: (download <https://www.hamburg.de/behoerdenfinder/hamburg/11268748>). Anyone with a low income can have a "WBS" if they apply for it. Refugees who receive money from the Jobcenter can certainly receive a "WBS" if they apply to the Jobcenter for it. The certificate of eligibility (WBS) is no guarantee that one will find a flat. It is merely a necessity when one is seeking to rent certain affordable flats.

Emergency certificates are only available to people who have been living in Hamburg for at least 3 years. In the case of refugees the time spent in camps during their asylum proceedings is counted as time of residency.

3. Where are flats on offer?

a. Local newspapers, Internet, Estate agents

Looking in local newspapers for flats to rent may seem rather old-fashioned, but it can be worthwhile.

b. Real Estate Portals

The real estate portals on the Internet offer almost all property to be let by private persons, housing associations, housing cooperatives and estate agents.

You are asked to enter the desired town or region, the kind of surroundings, how much rent you are willing to pay and the size and number of rooms.

After entering the details, a list of flats which meet these requirements is displayed with brief information about the size, rent, cost of the security deposit, or of the shares in the event of a cooperative. As a rule there are also photos, ground plans and information about the area (schools, medical care, shopping, recreation etc.)

If you want to view a flat, fill in a contact form ("Anbieter kontaktieren"). You may be requested to write to the landlord, asking for a viewing date.

The text in **English** might go like this:

***Dear Sir or Madam, I am interested in the flat/house you have on offer to rent. When could I view it?
Yours sincerely
Signed.....***

c. Estate Agents

Estate agents let flats and houses on behalf of their clients (the owners). You can rent a flat through an estate agent without having to pay a commission fee as long as it is the landlord who has engaged the estate agent and not you. **Do not commission an estate agent to find a flat for you! It will cost you a lot!**

***Dear Sir or Madam, I am interested in the flat/house you have on offer to rent. When could I view it? Yours sincerely,
Signed.....***

In order to contact a landlord one must register on the portal. To do so you must have an **email address** of your own!

d. Real Estate Portals on the Internet (test winners)

1. www.immobilienscout24.de commercial real estate portal
2. www.immonet.de commercial real estate portal
3. www.immowelt.de commercial real estate portal
4. www.wohnungsboerse.net (rental flats private to private)

BEWARE: a dream flat offered at a dream price is often simply bait and in the worst case it is illegal.

e. **Housing associations and cooperatives**

<http://wohnungsbaugenossenschaften-hh.de/> This homepage describes the work of the housing cooperatives

<http://wohnungsbaugenossenschaften-hh.de/wohnungssuche>
You can use this page for looking for accommodation.

More effective: contact the individual housing cooperatives.

Recommended sites:

www.vhw-hamburg.de

www.walddorfer.de

www.kaifu.de

www.fwheg.de

www.saga-gwg.de/immobiliensuche

f. **Flats can be found which private owners and estate agents offer on such commercial homepages as:**

Ebay Kleinanzeigen (small adverts): <https://www.ebay-kleinanzeigen.de/s-wohnung-mieten/hamburg/>

Focus: <http://kleinanzeige.focus.de/wohnung-mieten/wohnung-mieten-hamburg-mit-5-schein.html>

g. **Vonovia (www.vonovia.de)**

Vonovia is a newcomer to the market here. It holds many thousands of flats in Germany – also in Hamburg generally in the outskirts of the city. The offices are also out on the periphery and are currently only manned for a few hours a week. It is multilingual and differs a lot from other websites.

h. **Die Wohnbrücke – An alternative just for refugees!!**

www.wohnbruecke.de

“We build bridges and help refugees in Hamburg to find a home”.
The Wohnbrücke focuses on close contact and very personal care by contrast with the commercial real estate market where the refugees are not confronted with bureaucracy and competitiveness.

4. Viewings

Having addressed a landlord via an internet portal you will (hopefully) receive a reply via email, stating a date and time for viewing a flat. Viewings are frequently collective to which all those invited can and must come who wish to view and rent the flat. There are often between 30 and 50 people at a viewing who are all interested in renting it. Unfortunately, it is the only way to have a chance of renting. The people who show you the respective flat differ enormously. It is important to take a good look at everything and to ask questions regarding the flat that are not necessarily in the exposé. You view the flat and you are given a form which you must fill in. This is a piece of paper on which you have to write **your name** and **present address, e-mail, telephone no.** etc., in some cases your **profession** and **income**. You must state whether you have a **certificate of eligibility for council housing** and whether you have a **“Schufa” credit report** (see below in 6. Schufa information). It is best to have copies of your **WBS** and your **Schufa credit information** (see below) with you at viewings.

Support

For you as a refugee it is helpful if a **German or German-speaking person accompanies you** to viewings. This shows the landlord that you have contact with Germans, and indicates a certain degree of integration. It is also a guarantee that the potential tenant is able to go through all the procedures on the way to a new home.

It may also be useful to prepare a sheet in German stating your personal facts and situation and bring it to viewings: (where you come

from, family situation and previous career/work, i.e. profession of wife, adult children, no. of children. You must also give written information as to how you can be reached, email address, telephone no. and postal address. A nice photo is also a good idea. So, if you do not know any Germans or German-speaking people it is worthwhile to find one of the many initiatives in Hamburg that offer that kind of help.

5. The Schufa Information

In Germany, when you take out a loan, make debts or buy something for which you pay in instalments this is registered in the form of an entry in a financial information service, which is usually the Schufa. Anybody who is to grant you a loan can find out from this whether you always pay your instalments on time and whether you already have other loans. Landlords may request such information. The *Schufa* is not allowed to hand out information to just anybody. You have to agree for your potential landlord to receive your financial information by your signature. You apply for free information about yourself online at:

<https://www.schufa.de>

Form to fill in: <https://meineschufa.de/index.php?site=60>

6. The security deposit (Kaution)

When you rent a flat or house you almost always have to pay a security deposit (unless you pay for shares in a housing cooperative, in which case there is no need to pay a one-off security deposit. The security deposit serves the landlord as security in case the flat is left in poor condition or damage has occurred which the tenant must rectify but fails to do so. The landlord is entitled to withhold the security deposit in whole or in part in order to pay the tradesmen who are to repair and refurbish the flat properly. However, if everything in the flat is ok, the landlord returns the full security deposit to the tenant. The security deposit is normally equivalent to 2 to 3 months' rent ("net cold rent" – see below). The security deposit is usually

transferred to a separate security deposit account. The landlord must pay out any interest that accrues to the tenant.

The security deposit can be assumed by the Job Center. Please enquire there.

7. The utility costs of the housing / rent

The following elements make up the total rent:

The Basic Rent

+ heating costs

+ **utilities** (costs which also arise such as garages or the use of communal rooms / insurances, maintenance costs, waste disposal, garden care, cleaning of stairways, janitor etc. These costs are initially normally paid by the Job Center

Total rent or “rent including heating” or “rent”

The costs for **electricity** and **water** are on top of these. The costs for electricity are paid to the provider in monthly instalments. This amounts to an average of around €50.- per month for one person. The cost of water is around €10.- .

Those who receive money from the **Jobcenter** are only permitted to rent housing which does not exceed a certain size and a certain amount of rent according to the following table:

Number of persons**	Size of housing (up to)	Costs (net rent*) (up to)
1 person (single)	50m ²	373.50 euros
2 persons	60m ²	448.20 euros
3 persons	75m ²	546.75 euros
4 persons	90m ²	619.65 euros
5 persons	105m ²	812.86 euros
6 persons	120m ²	913.42 euros
Each further person	+ 15m ²	100.56 euros

* For the Jobcenter the net rent must be appropriate. The amount of heating costs and costs for utilities is not significant in the calculation as far as the Jobcenter is concerned

** Babies do not count as “persons”.

8. The “Rental Offer” for the Jobcenter

If you have found a flat and the landlord is prepared to give it to you. You must get a letter from the landlord which clearly expresses that he is willing to give you the flat. It must also state the amount of basic rent to be paid, the rent and utilities and the amount for the security deposit or shares in the cooperative. You must take this letter to the Jobcenter **as soon as possible** then – if the flat fulfils the Job Center’s criteria - you will be given confirmation of the assumption of costs from the Jobcenter which you then give or send to the landlord. Then the rental contract can be signed and you will get the key to the flat from the landlord.

9. Flat shares

If you are a refugee and single it will be very difficult to find a flat. ‘We recommend that you try to get a room in a **flat share**. These are very popular among young Germans to live in a flat share (WG “Wohngemeinschaft”) and it has the advantage of a strong integrative effect!

There is a homepage which specialises in finding flat shares for refugees

<http://www.fluechtlinge-willkommen.de>

or you can look here for yourself:

<http://www.wg-gesucht.de>

<http://www.wohngemeinschaft.de/wg/hamburg>

<http://www.hamburg.de/wg/>

<http://www.immobilienscout24.de/wohnen/hamburg,hamburg/wg-zimmer.html>

www.facebook.com/WG.Zimmer.frei.in.Hamburg

www.studenten-wg.de/Hamburg.wg.html

10. You have found a flat, but you have no bed, chair or fridge. Take a look here:

Now you have found a home, but you need lots of different things to be able to live in it: furniture, machines – refrigerator, toaster etc. Here are a few useful links for you to use:

www.der-hafen-hilft.de

Here you can post what you need and look to see if anything is on offer (free of charge) which you need or want.

For a long list of second-hand shops and stores in all districts in Hamburg:

www.hinzundkunst.de/ where some are free and others are „social stores“ (Sozialkaufhäuser)

There is also a (new) IT Sozialkaufhaus (second-hand, cheap shop for IT ware:

www.it-sozialkaushauf.de

At www.ebay-kleinanzeigen.de you can look for anything you need in the whole of Germany or in your district, some offers cost nothing, others are cheap and some are expensive. DEFINITELY WORTHWHILE!!!

We wish you all the best in your search for a new home. Don't despair if it takes a long time to find the right flat – it is the same for everybody in the city. We are crossing our fingers for you.

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