



POLYCHROM

Information for new members and interested parties

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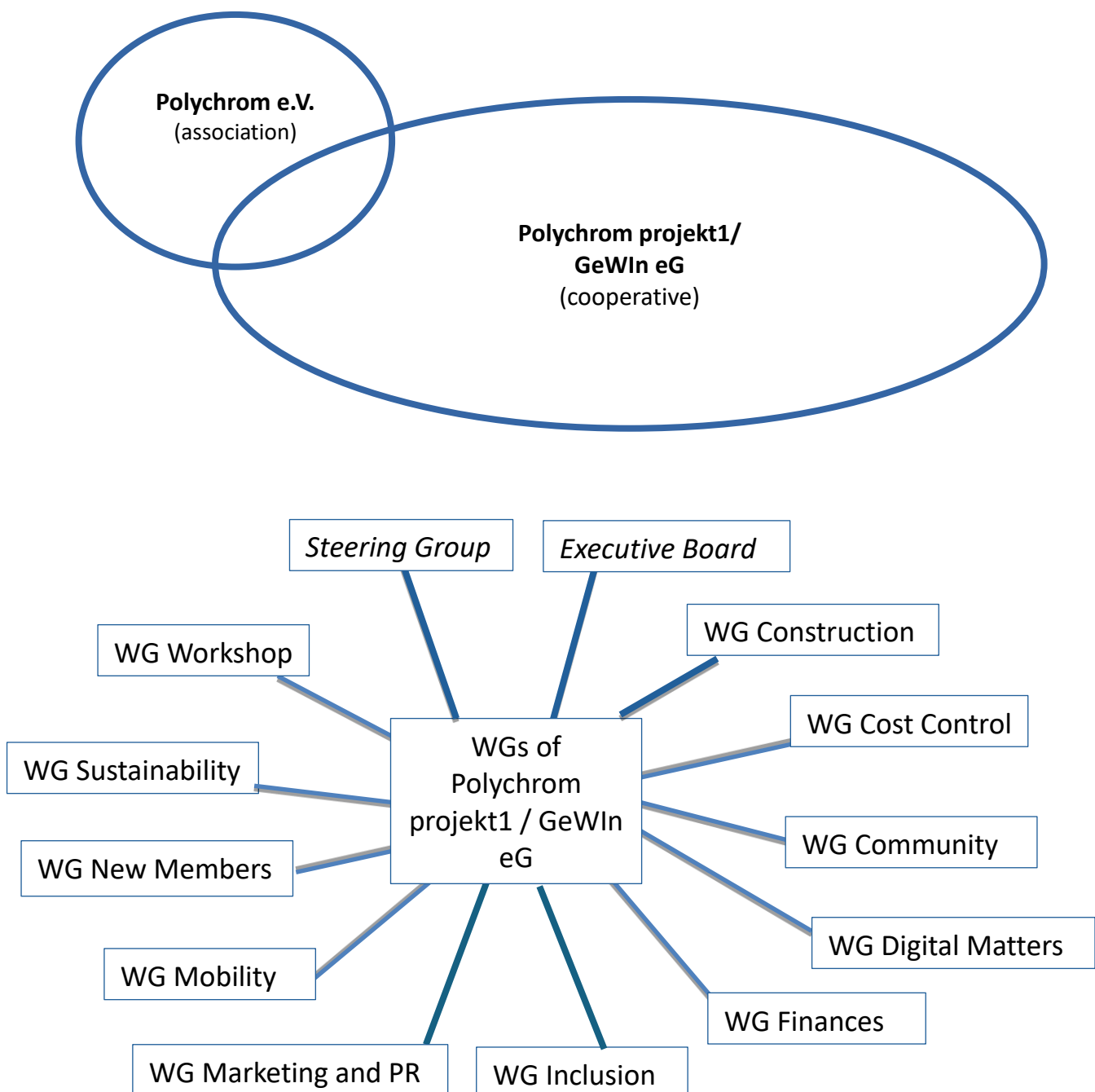
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A FOREWORD

Polychrom is a free, interdependent initiative that has set itself the goal of building a communal housing project. The initiative consists of the association Polychrom e.V. and the cooperative GeWIn eG, formerly Polychrom projekt1 GbR.

With this brochure, we are providing you with an easy-to-read “information package” containing many important details about our housing project, our structures and the way we work. This document is an attempt to present the project as comprehensively as possible. Please also follow the current publications on the websites of Polychrom projekt1 (www.polychrom-projekt1.de) and GeWIn eG (www.gewin-eg.de)



(WG=Working Group)

B1 THE HISTORY OF POLYCHROM

Once upon a time ...

... you could almost say, because no less than 15 years have passed since the idea of the housing project took root in Ingelheim, right up to the current state of implementation by the cooperative. An event organized by the DRK Mainz in the Ingelheim district administration in 2009 provided the impetus for a series of meetings under the direction of the DRK Mainz in the Ingelheim multi-generation house (MGH).

The development of a concept

A group of interested people met for weekly meetings and developed a concept together over a period of around 1 ½ years, which culminated in the naming of the initiative “Polychrom - Initiative für gemeinschaftliches Wohnen, bunt - vielseitig - kreativ”. The focus was on the following questions: What does “intergenerational housing project” actually mean? What is absolutely essential? Where are the boundaries? There were long and intensive discussions before a decision was reached. The original wording underwent a number of changes, but the basic pillars remained the same. The current version of the concept can be found on our website.

Foundation of the association Polychrom e.V

In August 2011, we had our first talks with the city regarding cooperation, support and possible plots of land. In December 2011, the group decided to found an association in order to establish a commitment to the city and other institutions, which was put into practice in August 2013. Over the years, the association has organized countless meetings and events to educate its members and inform the public. It is still active today and remains our eye, our ear and our voice for new developments. The founding of the association showed that the time had come to “put the knife to the cheese”. From 2011 to 2015, the group took part in events or initiated some itself. We visited other housing projects (Darmstadt, Marburg, Karlsruhe Landau, Bad Kreuznach, etc.), obtained more detailed information and viewed various plots of land in Ingelheim that were suitable for a housing project of our size.

Creation of POLYCHROM projekt1 GbR

Another important step was taken in 2015 with the founding of the planning consortium Polychrom projekt1 GbR, which had just one goal: to put our first construction project into practice. In doing so, we realized that the more closely we examined the steps to realizing the project, the more we needed professional support. In 2015, we therefore signed a consultancy contract with the company “wohnprojekt+beratung und entwicklung GmbH” in Karlsruhe. With the support of our residential project consultant Rainer Kroll, we were able to work our way towards purchasing the property in September 2022. The period between 2016 and the end of 2018 was characterized by intensive public relations work and regular information events at the MGH Ingelheim, where we enthusiastically brought our idea of a communal multi-generational housing project to the people. The success was also reflected in the growth of the association and the planning community.

The option agreement with the city of Ingelheim

In December 2018, we reached another milestone in our development - the option agreement we had long been striving for was finally concluded between the city of Ingelheim am Rhein and the Polychrom projekt1 GbR planning consortium, on the basis of which we were able to purchase the desired plot of land and build on it in consultation with the building and planning authorities. Our project on the Wilhelm-Leuschner-Straße/San-Pietro-Straße site would be created. Now things could really get going.

Together with the architects, we held several planning events to determine how the project should be designed in terms of urban planning. You can now see what it will look like on our website (www.polychrom-projekt1.de).



What happened next?

In April 2021, the planning community decided on a price list for the apartments and determined where the members who had previously joined the planning community or cooperative would live. The cooperative founded in April 2021 is the future owner of the apartments. Financing and construction are carried out in collaboration with our architects and other consultants. On September 16, 2022, we sealed the purchase of our property. GeWIn eG took over all tasks from October 1. POLYCHROM projekt1 GbR was transferred to the cooperative by this date.

Our common base

What we have achieved so far was only possible through joint discussion and planning on a democratic basis - often a rocky road - but in the end we always came to a productive result. A positive approach and practical solidarity in the distribution of work among ourselves did the rest.

B2 The POLYCHROM lexicon - Key terms

Working groups of the cooperative

We have working groups (WGs) to solve the tasks involved in implementing the project. Participation in a working group is voluntary and depends on the interests of the member concerned. The AGs are autonomous. They report to the cooperative on their deliberations and work results. The working groups meet regularly as required.

Cloud (POLYCHROMcloud.de)

The cloud is the hub of our written communication and decision-making. All important documents, minutes and resolutions of our working groups are stored in the cloud. They can be accessed and read there. The cloud is therefore public internally, but not externally. Every member of the cooperative has password-protected access to the cloud. It is maintained and managed by our Digital Working Group. Training events are held for orientation and operation.

Energy concept - tenant electricity model

Our energy concept offers the greatest possible independence from energy suppliers and fossil fuels, combined with low costs. The project will be constructed as a KfW40NH building. An ecological hybrid construction method is planned, which includes the greatest possible avoidance of concrete. Fossil fuels will be almost completely dispensed with. Our energy supply is based on geothermal energy and photovoltaics. We use these to heat and cool our apartments and supply the apartments and the heat pump with electricity. We use surplus electricity for e-cars and e-bikes or feed it into the grid. In order to achieve a favorable electricity price, all residents of the project are obliged to participate in a tenant electricity model. This means that all residents obtain their electricity from the same electricity provider, who supplies us with both the PV electricity and the grid electricity. This is the only way to achieve a very favorable price mix of PV electricity and grid electricity.

FINANCES 1 - Contributions to the cooperative

In order to move into an apartment, interested parties (individual/couple/family) must make a contribution to the cooperative, the amount of which depends on the size of the apartment and its location in the project. The contribution in the form of cooperative shares amounts to 30% of the total construction costs for this apartment and includes the pro rata costs for the communal facilities. It is possible to contribute up to 65% of the value of the apartment and thus reduce the monthly rent. Under certain conditions, subsidized loans can be used to finance the cooperative shares. The deposit does not bear interest and is repaid upon leaving the cooperative. We also intend to solicit contributions from investing members of the cooperative, although these are not linked to voting rights.

FINANCES 2 - monthly rent

Members of the cooperative acquire the right to live in a specific apartment with their contribution. This right is not limited in time. They pay a monthly usage fee, similar to a rent, which is determined by the interest rate of the loan, the repayment, the underground parking space and the costs of maintaining and managing the buildings. This rent remains largely stable, as the cooperative does not make a profit. How high it will ultimately be depends on various factors: the exact construction costs, the conditions of our bank loans, subsidies from various government agencies and possible private loans. Investing members support the project by purchasing cooperative shares and receive interest on their investment of at least 0.5%. They have no voting rights at the General Meeting.

Community housing project

What is special about a COMMUNITY housing project? We want to create a kind of neighborhood in which everyone has their own private space and at the same time participates in each other's lives. We decide together what happens in the project. We have an event room where we can meet, a workshop, a children's playroom, a leisure area for everyone and a garden. We want to be open to our surroundings. The project can perhaps best be compared to a village community as it used to be: the residents don't necessarily agree with each other, but they know and respect each other, stand by each other if necessary and help out when and where needed.

Cooperative

A housing cooperative is a joint business enterprise that is entered in the register of cooperatives as an eG. GeWIn eG is the cooperative that is realizing Polychrom's housing project. The cooperative is our legal instrument for implementing individual and communal living.

Member of GeWIn eG - Community Living Ingelheim

All people who want to realize the project and live in it become members of the cooperative and go through an admission process (see below) Membership of the cooperative has the following requirements: Getting to know each other, information and intensive meetings, application for membership by the interested person(s), admission decision by the residents' meeting and the Board of Directors, signing the declaration of participation and making the first payment. Information meetings are held between each of the individual steps. All steps are set out in our "admission process". All members have the same rights and obligations. They are expected to participate in the opinion-forming process and in the work of the cooperative in line with their family and work commitments.

-The admission process

1. Get to know each other: multiple attendance of information meetings, regulars' table and face-to-face meetings, receipt of info-package
2. Participate in meetings to financial topics and architect's plans
3. Application of admission
4. Meeting with executive board and members of „New Members“-Team

Duration: approx. 4 – 6 weeks

Candidates for the pool of interested parties (waiting list) do not require intensive appointments or a membership interview with the Executive Board.

Mobility concept

We have submitted a mobility concept to the city of Ingelheim in which we recognize that there needs to be a transportation revolution in the very near future, in which we want to actively participate. Accordingly, we are building the project in such a way that our mobility is not based on private car traffic, but primarily on bicycle traffic, local public transport and accessibility on foot to important destinations in daily life. Private car ownership is specifically and voluntarily restricted.

Steering group

Steering committees are our coordinating bodies and ensure the flow of information, opinion-forming and decision-making within the cooperative.

Social concept

We have submitted a social concept to the city of Ingelheim, in which the following principles are binding: We are building a residential complex for people of different ages, social and cultural backgrounds. We decide our affairs democratically together, if possible by consensus. We want to exchange ideas with each other and with the neighbors in our neighborhood and create a community. We build and live ecologically and economically. We do not want to drive the existing price spiral in the construction and housing industry.

City of Ingelheim am Rhein

The Ingelheim town council, mayor and mayoress, as well as the administration, were always open to our project. We were able to take up the city's various traffic and construction policy initiatives and use them for our project. We want to provide the city and its residents with an aesthetically successful, ecologically and socially exemplary residential complex that contributes to the city's attractiveness and quality of life.

B3 STRUCTURE

The individual bodies of the POLYCHROM initiative have different tasks and "expiry dates". Until mid-September 2022, the planning community played the largest role. Its main task was to plan the practical realization of the housing project, as the name suggests. When the planning association was transferred to the cooperative, the latter took over all tasks. It bears the name GeWIn eG ("Gemeinschaftlich Wohnen Ingelheim"). The cooperative, and therefore its members, is the owner of the project.

C AFTERWORD

We will be happy to answer any questions you may have, except those relating to data protection or the protection of commercial interests.

Ingelheim, August 2023