

I Housing policy paper

2 I Introduction

3 This policy paper sets top-level ideological principles for the housing operations of
 4 Aalto University Student Union and defines the housing policy aims of AYY. The policy
 5 paper describes the vision for the future of student housing and the objective which
 6 AYY aims to achieve by renting flats. The housing policy paper includes the policies of
 7 AYY on housing production subsidisation, such as investment aid to special groups.
 8 Policies relating to housing demand benefit (for example, general housing benefit), are
 9 defined in the subsistence policy paper.

10 In addition to the housing policy paper, AYY's housing and property operations are
 11 regulated by:

12 * The finance and asset management policy

13 * The property policy

14 * The property strategy

15 * The housing guidelines

16 * The housing management guidelines

17 * The environmental policy

18 AYY's property policy describes permanent principles relating to the maintenance,
 19 care, finance and alterations of the property assets. The housing guidelines, on the
 20 other hand, set directives on tenant selection and the housing management guidelines
 21 rule on tenant actions. In addition, the Board can draw up permanent decisions and
 22 guidelines that facilitate execution through its own decision.

23 Changes to this policy paper will be made by the Council.

24 2 The principles and objectives of the housing operations of AYY

25 AYY's housing operations are a core member service, the objective of which is to make
 26 the subsistence of students easier and support the ability to study by offering
 27 reasonably-priced accommodation and services related to accommodation to those
 28 that need them. Living in the flats of AYY is comfortable, affordable and community-
 29 based. As many of the membership of AYY as possible want to live primarily in a
 30 student flat owned by AYY and AYY seeks to provide accommodation to as many of
 31 them as possible. Living in an AYY flat is the first choice of tenants.

32 2.1 The principles of housing operations

33 *Equality:* AYY treats all its members equally and the housing operations of AYY are
 34 transparent.

35 *Need-orientedness:* The objective of the housing operations of AYY is to meet the need
 36 of the membership and primarily help students who have the greatest need. In its

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37 housing operations, AYY prioritises the students whose accommodation situation is
38 the weakest and the need for reasonably-priced student accommodation the greatest.

39 *Member-orientedness and flexibility:* In the housing operations of AYY, the varied life
40 situations of students are identified and it is sought to be flexible with regard to these.

41 *The educational role:* For many AYY tenants, moving into an AYY flat is a move to their
42 first home of their own. With its housing operations, AYY supports its membership in
43 starting independent life and promotes the responsible and sustainable living habits of
44 its membership that take neighbours and the environment into account.

45 2.2 The principles of tenant selection

46 In its tenant selection, AYY follows laws and decrees regarding subsidised housing and
47 the guidelines of the Ministry of the Environment and ARA (The Housing Finance and
48 Development Centre of Finland).

49 The flats of AYY are meant for all members of the Student Union who meet the
50 conditions of the flats subsidised by ARA. However, there is a limited number of flats
51 in comparison with the number of members. Tenants are chosen from the applicants
52 on the basis of social fitness for purpose and financial need, which are assessed on the
53 basis of the applicant's need for accommodation, income and wealth. The applicants
54 who have urgent need of accommodation or a particular need of a reasonably-priced
55 flat, such as students with families and first-year students, take precedence.

56 AYY treats international and domestic degree students in the same way in tenant
57 selection, but AYY does take the difficult accommodation situation of international
58 degree students into account in its services and seeks, as possibilities allow, to improve
59 the situation with various kinds of additional services. AYY does not accept solutions
60 in which international degree students are put in an unequal position depending on
61 whether or not they pay tuition fees.

62 Exchange students and the comparable international students that come to Finland
63 temporarily are in a particularly difficult position in the accommodation market due to
64 their short stay and for that reason it is justified to prioritise them in tenant selection.
65 In the view of AYY, Aalto University should support internationalisation by agreeing
66 on housing quotas for exchange students and paying compensation for under-usage
67 caused by the flats set aside for exchange students. In principle, the exchange students
68 studying in different colleges should be in an equal position, but AYY may also agree
69 on quotas for exchange students with an individual college if an exchange student
70 accommodation quota common to the whole university is not possible.

71 As possibilities allow, AYY seeks to promote communality of living and communication
72 between cultures through the tenant selection when striving for this is not significantly
73 in conflict with tenant selection based on social and financial need.

74 AYY can prioritise certain types of accommodation for particular student groups when
75 it is justified, taking efficient use of the housing stock, the appropriacy of the flats and

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76 the living comfort of the tenants into account. AYY prioritises students in its tenant
77 selection in accordance with accommodation types as follows:

- 78 • A shared flat: new student, exchange student
- 79 • A 1, 2,3, or 4-bedroom flat: a student with a child or children
- 80 • A furnished flat: exchange students
- 81 • A disabled access flat or one that can be made into such with reasonable
- 82 alterations: a person who has a need for a disabled access flat on the basis of a
- 83 doctor's certificate

84 There are more detailed regulations regarding tenant selection and the terms of the
85 tenancy in the housing guidelines and the scoring guidelines for housing applications.
86 Section

87 **2.3 The principles and objectives of the housing stock**

88 AYY's housing stock is diverse in terms of its types of flats, locations and price range,
89 so that every potential tenant has the possibility to find a flat that matches their needs
90 and wishes. The housing stock matches the demand and the accommodation wishes of
91 prioritised student groups are emphasised in the selection.

92 AYY's flats are in the immediate vicinity of the Otaniemi main campus or within good
93 transport connections from the main campus and the centre of Helsinki. There is a
94 reliable public transport connection from the properties that takes a maximum of 40
95 minutes during daytime to the Otaniemi campus and the centre of Helsinki. AYY
96 primarily seeks to own several accommodation sites in the same area.

97 The condition of properties is monitored systematically with a long-term view to
98 ensure their good condition. No significant variation in the condition of the flats is
99 shown when the wide age range of the flats is taken into account.

100 The objectives for changes to the property stock of AYY are outlined in the property
101 strategy.

102 **2.4 The principles and objectives of the services of housing**

103 The housing services of AYY are high-quality, accessible, open and flexible. In the
104 execution of the services, attention is paid to customer-orientedness, which is achieved
105 by making services electronic.

106 AYY's customer service is dependable and friendly. Most customer transactions can
107 be done electronically and the opening times of the accommodation office take
108 seasonal variations into account. The accommodation search system of AYY is easy
109 to use, transparent and impartial.

110 The housing operations of AYY are open and AYY communicates about its housing
111 operations actively to both tenants and the membership. The information of the
112 properties, the selection grounds of tenants, rent determination grounds and AYY's
113 housing operations communications reach both the tenants and other members. AYY

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114 offers its tenants tools that work for mutual contact to realise tenant democracy and
115 organise communal tenant action.

116 Each property has a castle warden selected from amongst its residents.

117 **2.5 Communal living for Aalto people**

118 Community in living is village spirit, neighbourliness, understanding and everyday
119 deeds. The objective of AYY is to offer its tenants a warm and safe community in which
120 neighbours are not just names on doors.

121 With tenant action, the communality of living and tenant democracy, it is sought to
122 strengthen tenant satisfaction and the feeling of ownership, and through these ensure
123 the longer operating life and better quality of the properties. AYY believes that the
124 communality of living contributes to the Aalto spirit and communication between
125 cultures, as well as supporting the students' ability to study by reducing loneliness. AYY
126 promotes responsible living habits that are in accordance with sustainable development
127 and take neighbours into account. The housing operations of AYY support the
128 communality of all the users of the main campus.

129 AYY promotes and facilitates tenant action and communality in the properties that it
130 owns. AYY offers financial support and help to tenant action in realising tenant-driven
131 projects. The communality of living is promoted through, for example, tenant selection,
132 communal areas and offering tools for mutual contact between tenants.

133 There is a working tenant democracy at all of AYY's accommodation sites, which the
134 tenants participate in actively. Tenants feel that there is a real possibility to influence
135 decision-making that concerns their own housing through tenant democracy.

136 **3 Student housing in the capital city area**

137 **3.1 Better student housing through co-operation**

138 AYY and the Foundation for Student Housing in the Helsinki Area (HOAS) are close
139 co-operation partners. AYY works closely with HOAS to ease the accommodation
140 situation in the capital city area, including the joint exercising of influence on a city level
141 and sharing information openly about their own development projects. AYY and HOAS
142 seek for their part to promote each other's possibilities to construct new student flats.

143 AYY takes a positive attitude towards the constructors of other student housing,
144 provided that the operators do not weaken the opportunities of the membership of
145 AYY to get reasonably-priced student flats.

146 **3.2 A sufficient supply of land for subsidised rental housing**

147 The municipalities of the capital city area must, through land policy and planning, ensure
148 a sufficient supply of land for student housing near the campuses and by good transport
149 connections. Municipalities must provide plots that they own for student housing by
150 selling or renting them at a price approved by ARA, or mark out a sufficient number
151 of plots limited for student housing use on the land of other land owners.

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152 The municipalities of the capital city area must agree on municipality-specific
 153 production targets for student housing in Land Use, Housing and Transport contracts
 154 (MAL contracts). The targets are to be prepared co-operatively with non-profit
 155 constructors of subsidised student housing operating in the area, and they must be
 156 based on researched information on the need for student housing.

157 Plots marked out for student housing must primarily be allocated to non-profit
 158 operators who will construct subsidised student housing on them which is rent-
 159 regulated in the long term. Giving plots for market-based student housing or student
 160 housing that is realised through various kinds of short-term forms of support and
 161 short-term rent regulation must not be allowed to weaken the possibilities of non-
 162 profit student housing operators to get a sufficient number of plots.

163 **3.3 Reasonable prices through town planning**

164 The municipalities of the capital city area must already take social housing production
 165 into account in the town planning stage and avoid solutions that increase the
 166 construction costs of student housing or hinder their realisation. These include, for
 167 example, requirements relating to facade materials, the detailed massing of a building
 168 or particular communal areas. The town planning must allow the constructors of
 169 student housing a large degree of freedom to realise student housing in a way that best
 170 meets the needs of the residents.

171 The plans must not oblige the construction of premises in conjunction with student
 172 housing that ARA (The Housing Finance and Development Centre of Finland) does not
 173 accept as being premises that are related to housing. Premises of this kind include
 174 business premises built in student housing sites along the street, which due to ARA's
 175 regulations have to be financed with a separate market-based loan, which then
 176 increases the risk of the housing sites for the Student Union.

177 In the plans, the maximum number of parking spaces that is obliged to be built for
 178 student housing is that which students in the area have been found to need through
 179 studies.

180 **4 Housing policy objectives**

181 **4.1 Predictability for student housing policy**

182 The difficult housing situation of students requires a long-term and predictable housing
 183 policy, sufficient support for the construction and upkeep of student housing and the
 184 facilitation of reasonably-priced student housing production through land policy and
 185 breaking down construction norms.

186 The state should draw up a governmental programme based an estimate of production
 187 requirements for the development of student housing, in which the amount of
 188 production subsidies for student housing is defined, along with their regional targeting
 189 at the largest growth centres on the basis of production requirements. The state must
 190 stipulate a separate municipality-specific quota for student housing in the MAL contract

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191 of the capital city area, the size of which corresponds to the area's production
192 requirements for student housing.

193 **4.2 Sufficient support for student housing**

194 The production subsidies of housing must ensure that the rent level of subsidised
195 housing always remains more affordable than the market-based level. The own-liability
196 interest of a long subsidised loan must be lower than the prevailing market rate of
197 interest and it must be permanently reduced to one percent. The own-liability interest
198 of the subsidised loans of student housing and other special groups must always at
199 most be the same as with normal subsidised rental housing production.

200 Students are a special group due to particularly low incomes and the poor housing
201 situation, and thus student housing requires direct support in addition to interest
202 subsidisation. Non-profit student housing associations are non-profit seeking and as a
203 rule do not have significant disposable capital. The lack of equity must not prevent new
204 student housing projects and for that reason, student housing must continue to be
205 supported with investment aid to special groups or with other equivalent direct
206 support. The maximum subsidy percentage of the lowest subsidy category of the
207 investment aid to special groups must be raised to 20%.

208 The size of the annual granting authorisation of investment aid is to be based on an
209 estimate of the need for housing production of various kinds of special groups and be
210 of a sufficient size. The housing fund of the state must be kept as a fund that is outside
211 the budgetary estimate of the state, and no funds must be transferred from it to the
212 budgetary estimate of the state for anything else than projects which support housing
213 or urban development.

214 All fixed-term, economic cycle-based or regional subsidies which are intended for the
215 construction or complete overhaul of subsidised housing must also concern the
216 housing of special groups.

217 **4.3 Plots and breaking down norms**

218 The state must promote the construction of reasonably-priced student housing
219 through its own land policy and by reducing construction costs by breaking down the
220 regulation of construction.

221 Through the state's owner guidance of Senate Properties, it is to be ensured that
222 Senate Properties make plots available for student housing in good locations at a price
223 approved by ARA and that Senate Properties take a positive attitude towards the
224 planning of student housing on the land that they own.

225 The state must promote the reduction of construction costs by relaxing the regulation
226 of construction, for example by relaxing civil defence shelter requirements. In
227 subsidised student housing production that is directed at a limited part of the
228 population and carried out by non-profit constructors, the accessibility of housing can
229 be realised in a different way to that in normal housing stock provided that everyone

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230 has the possibility to get a student flat that meets their needs and that all student flats
231 must have disabled access.

232 **4.4 More construction in the capital city area**

233 In addition to subsidised student housing, the housing situation of students is affected
234 by the price level of non-subsidised housing. The rise in housing costs must be
235 controlled by enabling enough housing construction to be carried out to meet demand.
236 The state and the municipalities of the capital city area must co-operatively facilitate
237 sufficient housing production within good public transport connections. The state must
238 promote urbanisation by participating in the costs of large transport projects and
239 municipal technology and require a commitment from the municipalities of the Helsinki
240 area to increasing housing construction.