ASUKASVIPSTI 2 2021

DO YOU HAVE HOME INSURANCE?

PAGE 7

VTS KODIT

Towards low-carbon housing

PAGE 4-5

The tenant committees increase living comfort

PAGE 6

Would you like a work try-out?

PAGE 6

STRENGTH IN NUMBERS



WE STILL NEED TO KEEP UP THE GOOD WORK AND FOLLOW THE RESTRICTIONS AND RECOMMENDATIONS. " VTS-KODIT – A solid foundation for a good life. This short phrase summarises our strategy and all of our operations. We want to offer our tenants a solid foundation for a good life, supported by multiple strong pillars. In addition to our own employees, we also have a host of key partners who take care of our properties and ensure that living in our buildings goes smoothly. We indirectly employ various professionals in cleaning services, property maintenance, development, construction and marketing, among other fields. Thirdsector partners are also essential tous

We want to build a foundation for a good life for both our own employees and those working for our partners. Therefore, we are now moving to a model where block caretakers and cleaners look after our properties. They do not rush from one location to another in short bursts; instead, they work full-time in a single area and become familiar with the properties, locals and each other. This way, the people working at a building form a team, working processes become smoother and cooperation with both VTS-kodit and the tenants becomes even better.

The block model is highly compatible with VTS-kodit's values. We believe that everyone must have the opportunity to succeed and feel that their work is valued. We also see this as a solution for a common problem in the cleaning sector: high staff turnover. Our goal is to create appealing jobs done by people who like their work. Permanence also allows for better training.

This is now our second spring in the shadow of the COVID-19 pandemic. We still need to keep up the good work and follow the restrictions and recommendations. However, things are looking more hopeful as I am writing this. It is great to see Tampere's high vaccination rates and how we have managed to lower the infection rates by all acting responsibly together. Now, before summer, people have busily raked the yards and sat down by the barbecue together to plan the future in many VTS-kodit locations. The will to do things together is perhaps areater than ever before.

Let us hope that we can celebrate together in August. Save the date 21 August for our day in Särkänniemi amusement park – we'll see you on the roller-coasters!

Satu Eskelinen CEO, VTS-kodit

VTS-KODIT – A SOLID FOUNDATION FOR A GOOD LIFE

GREETINGS to all tenants and staff of VTS-kodit! The new Board has now been working for a little over four months, and all Board members have joined in on the decision-making nicely. Financially speaking, last year was good, which also provides a great starting point for this year.

As stated in the strategy, we are seeking carbon neutrality in construction, in addition to housing, and the wooden apartment buildings being built in Vuores are a great example of this. It was wonderful to see them on the Board's excursion to the site. I do not remember ever being in a wooden building higher than two floors, so there will surely be plenty to marvel at.

The Foundation's strategy is the Board's and the staff's most important tool for implementing our slogan 'VTS-kodit – A solid foundation for a good life'. The strategy states the following: "VTS-kodit is a fair Tampere-based lessor providing reasonably-priced homes to nearly 17,000 Tampere residents. The pleasantness of the apartments and the everyday lives of our tenants are important to us, and we offer tenant benefits that facilitate a good life."

For example, the Pisteet kotiin bonus point system is a signifi-

cant benefit, and I would like to encourage everyone to spend the points for your own comfort. Many tenants have already used their points to spruce up and renovate their homes – and they have been extremely happy with the services.

The year 2020 and early 2021 have been highly exceptional, and the pandemic has surely impacted everyone's daily routines. For example, our tenant activities and shared hobbies and saunas were put on hold. Similarly, many important public services, such as swimming pools, libraries and museums, have kept their doors closed. Let us hope that we will finally overcome this pandemic and that we can see each other again at shared events.

I wish you a happy and safe summer, dear readers. Although, as I am finishing this text before Mother's Day, the ground around my cabin in Ylöjärvi is covered in snow, and more snow is falling.

Pekka Anttila Chair of the Board



MANY TENANTS HAVE ALREADY USED THEIR POINTS TO SPRUCE UP AND RENOVATE THEIR HOMES."



TOWARDS LOW-CARB

VTS-KODIT is a pioneer in developing environmentally-friendly housing. While many other operators are only now considering building wooden apartment buildings or using geothermal heating, we have already gained strong experience of these subjects.

We are also involved in the development projects of research institutes, driving innovations forward together. For example, an energy-smart building was completed at Opiskelijankatu 31 that achieves significant savings in heating costs. This year, we have also participated in a study that compares the carbon footprint of wooden and concrete apartment buildings.

VTS-kodit is one of the first rental housing companies to calculate its own carbon footprint. A roadmap for low-carbon rental housing will also be completed this year to steer our operations. Reducing our carbon footprint is a key goal that will be seen in almost all of our operations in the future.

Help from tenants

Finland aims to be carbon-neutral by 2035, while the City of Tampere has set this goal for five years earlier. Housing is one of the largest sources of emissions.

"Climate change is a concern everywhere, and everyone must think about what kind of a world we want to leave to future generations. We want to do our part in reducing the carbon footprint of our properties and lead the way," says **Miska Pöyry**, Development Engineer at VTS-kodit.

"We also need the tenants' help

with this." You can only develop sustainable housing through smooth cooperation between the landlord and the tenants.

There are many easy ways of reducing the carbon footprint of housing, some of which are collected in the list here. For example, waste has a surprisingly significant effect on the carbon footprint of a property, so a tenant can have a great impact with little effort: just sort your recyclable waste.

There are excellent recycling options available in your home yard, so please put your biowaste, glass and plastic packages, metals, cardboards and papers into the designated collection bins. The most important thing is to keep the amount of mixed waste as low as possible.



Ways to reduce the carbon footprint of housing

- Keep room temperature at 22 degrees, at the maximum.
- Check the weather strips on the windows and the functionality of the radiators.
- > Close the blinds and curtains on freezing nights
- Sort your waste.
- Don't waste water: you use 120 litres of water every ten minutes you spend in the shower.
- Use a mug instead of running water when brushing your teeth.
- Report even the smallest water leakages to the maintenance company.
- Choose energy-efficient appliances and lightbulbs.
- Only wash dishes and laundry when the machine is full.
- Defrost the freezer regularly.
- Turn off the lights in rooms when no one is there.

ON HOUSING

Greener construction

Most of VTS-kodit's carbon footprint comes from the energy consumption and waste volumes of the properties, as well as new construction and renovations.

"We are now taking the steps towards greener construction and low-carbon housing. Our roadmap includes a collection of actions we can take to reduce our carbon footprint," Miska Pöyry says.

In construction, the carbon footprint can be reduced by selecting the right materials and investing in energy. In practice, this involves constructing wooden buildings and using geothermal heating. As for completed properties, the carbon footprint can be reduced by decreasing energy consumption. "We can improve the properties' energy efficiency and switch to green energy. We're not alone with the energy matters: the Tampere electricity company will also reduce the carbon footprint of district heating significantly. Tenants have also shown through their actions that they are serious about participating in the energy work," Pöyry says with pride.

Saving water by dozens of litre

The apartment-specific water meters have brought great savings for the tenants of VTS-kodit. Apartments with a meter consume about 110 litres per tenant daily, while other properties consume over 143 litres.

In apartments equipped with a

meter and a display in the apartment, the tenants can monitor their consumption in real time. The tenants of newer and recently renovated buildings can also monitor their water consumption via their smartphones – in litres and euros.

VTS-kodit is also a pioneer in this sector, since our first water meter system was installed as early as in 1983, and since then, it has been brought to all new and renovated buildings. The water invoicing is based on apartment-specific consumption measuring in as many as 70 per cent of our apartments.

Sherzad Ahmad encourages neighbours to get to know each other, discuss things, listen to each other and respect others' views. There may be disagreements sometimes, but a solution can be found through polite discussions.

"THE TENANT COMMITTEES INCREASE LIVING COMFORT"

SHERZAD Ahmad is the new Chair of the Tenant Committee at Kemianraitti 3 – and also one of the few persons with an immigrant background to achieve this position.

"Our current committee was selected in December 2020. Three of the previous committee members continued, and three of us are new. We haven't been able to organise any activities due to the pandemic, but we have received permission for building a barbecue spot. We plan to do so through volunteer work this spring," Sherzad Ahmad says.

He has also suggested small yard

renovations to the property manager, so that cars would not be parked on the lawn.

"If this yard was re-arranged a little, with low stone walls on the edge of the lawn and flower pots on top of them, people could not park their cars on the lawn, and the entire yard would turn into a pleasant place to spend summer days in."

A summer camp with neighbours?

Sherzad Ahmad sees the role of the chair as that of bringing tenants to-

gether and improving living comfort. The more there are shared activities at the buildings, the more tenants will get to know each other, and the longer they will want to stay in the building.

"Tenants change often, it feels like someone is always moving in or out. Hopefully, the tenant committee can find some solutions for this once we are able to hold a meeting."

"If the budget allows, it would be nice to organise a small summer camp, for example," Sherzad says.

He has lived happily at Kemianraitti for over seven years.

Would you like a work try-out?

ARE you looking for work after a longer pause, or are you missing a qualification or work experience? VTSkodit and TITRY ry have started a partnership aiming to help people find work and housing.

TITRY ry offers various low-threshold work opportunities in places such as machine tooling, sewing and packaging shops. Through TITRY, you can enter a work try-out even if you do not have a vocational qualification or previous work experience. Participants can work either full-time or part-time, depending on the person and the need.

Read more www.titry.com/vts and don't hesitate to contact us!

"This is a nice, quiet building with a lot of young people. I know almost everyone, particularly those in the apartments close to mine. I'm such a sociable person that I may talk to people even on the street."

"Your neighbour is like your brother or sister"

Sherzad Ahmad moved to Finland 15 years ago. He works as a taxi driver and speaks fluent Finnish.

"I'm a Kurd from Iraq. We came here to live like everyone else, but, sadly, not everyone feels that we are welcome, and the situation seems to be getting worse."

"In the previous building I lived in, the other tenants did not want me on the tenant committee, and I was pushed aside. That felt really bad. Now, as the chairperson, I want to change these perceptions and show through my actions that we are just like everyone else, and it is good for everyone if all tenants work together."

When comparing living in Finland and Iraq, Sherzad finds positive and negative sides in both.

"I like that Finnish apartment buildings are clean and there are strict rules for the tenants, for example, the silence from night until morning. In Iraq, many families sit together until late night, listen to music or sing, and no one tells them to stop. I like this Finnish model," Sherzad says, smiling.

"Then again, neighbourly help works better in Iraq. We have a saying that your neighbour is like your brother or sister. Usually, the first person to help you is your neighbour."





Do you have home insurance?

A TENANT should absolutely take out a home insurance. The insurance of VTS-kodit covers damage to our property, but not to the tenant's personal belongings. Damages caused by accidents, such as fires or water damages, are not covered by the property's insurance.

Similarly, the landlord's insurance does not cover the repair costs of the property when the damages are caused by the tenant. The sums that the tenant needs to pay may be very high, especially if there are damages to multiple apartments.

Compare the types of insurance

There are various types of insurance available with notably different terms. So when you are taking out an insurance, consider what kind of protection you need.

Sometimes, a basic-level insurance, which only covers damages to personal property, may be sufficient. A more extensive home insurance may also cover damages to the apartment, depending on the terms and conditions. Furthermore, some types of insurance also cover your stay at a substitute apartment while your home is being repaired. The most extensive insurance policies may even cover water damages caused by the tenant's negligence.

You can gain points from insurance

Often, a third-party liability insurance is recommended for tenants. It covers the damage caused by the person insured or their family on a case-by-case basis.

For example, the tenant will be responsible for walls, floors, kitchen cabinets or other fixtures damaged by children or pets. If you have someone very lively in your home, it is worth it to prepare for such accidents when taking out an insurance

The resident does not need to compensate for normal wear and tear (such as a mark on the wall from hanging a picture).

Did you know that all tenants who have taken out a home insurance receive extra points in the Pisteet kotiin benefit system? To receive the points, give the name of the insurance company and your insurance number to our service centre, palvelukeskus@vts. fi. Points are not awarded retrospectively.