



Y-FOUNDATION

# Tenancy statistics

3.3.2020



# Y-Kodit for specific target groups

- We rent the majority of our dwellings to our partners, organisations and municipalities. They then sublet the flats out to those who are most in need of housing.
- The Y-Foundation rents out only some of the flats directly to tenants. These flats are called Y-Kodit (Y-Homes).
- Homes are offered primarily to those with a homeless background, to those who have lost their credit rating, or to those who have otherwise become displaced from the rental housing market.

# Y-Kodit in numbers

- Over 6700 flats
- In 51 cities and municipalities around Finland
- 98 % are one-room flats
- The rest are for couples and small families
- What comes to flats rented out directly from Y-Foundation, approximately 55-60 % of the tenants are men
- Age range: From 18 to over 70 years old

# Affordable M2-Kodit offers homes from cities

- M2-Kodit, owned by Y-Foundation, rents out flats directly to those who are looking for a home and meet the tenant selection criteria. M2-Kodit offers affordable rental homes in Finnish cities and towns.
- The tenant selection is based on social relevance and financial need. These are evaluated based on the applicant household's need for a flat and their assets.
- The Finnish Government has confirmed more specific tenant selection criteria, which is used when selecting tenants. The criteria is made by ARA, The Housing Finance and Development Centre in Finland.
- Only the amount of real costs of the housing are collected in the leases and no profit is made.

# M2-Kodit in numbers

- Over 10 500 flats
- Located in 30 cities and municipalities around Finland
- Approximately 55 % are female and 45 % male
- Including many families, around 20 % of inhabitants are under 18 years
- Age range: From 18 to over 70 years old

# Women's homelessness in Finland

- According to the annual ARA Housing Survey in 2019, 1 190 women living alone were homeless, representing 26 % of all homeless people living alone.
- Concurrently over 159 homeless families and 105 couples were experiencing homelessness, all together estimated 680 people. Also the assumption is that part of the homelessness of women is hidden and does not appear in the statistics.
- The NEA project is the first to focus on the specific needs of women in homelessness work.

# NEA – Securing Housing for Women

- NEA, women specificity in homelessness work, is a three-year (2018–2020) national project co-ordinated by the Y-Foundation and funded by STEA.
- Target is to raise awareness of phenomenon.
- The NEA project seeks answers to these questions: What kinds of life situations lead to the risk of homelessness and homelessness for women? How do women's homelessness differ from men's homelessness? What should be taken into account when working with women in difficult life situations? Does homelessness mean more to women than just lack of permanent residence?
- Project is made by training professionals and developing new work methods and tools. Work on the project is done through multidisciplinary collaboration between numerous actors including people with lived experience.



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