




Omakotiliitto

GREENER – Innovative Energy Services Seminar 31.3.2022

Small Home and Vacation Home Owners' voice since 1947 - 75th anniversary
Marju Silander, Executive Director, The Finnish Home Owners' Association



Marju Silander

Executive Director (January 2022->)
Master of Soc.Sc. (Economics)

Experience:

-own building and renovation projects (four houses, two vacation homes) since 1988
-versatile leadership in Citizen Associations since 2011
(Entrepreneurs, Disability sector)

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Together for the better small house living!

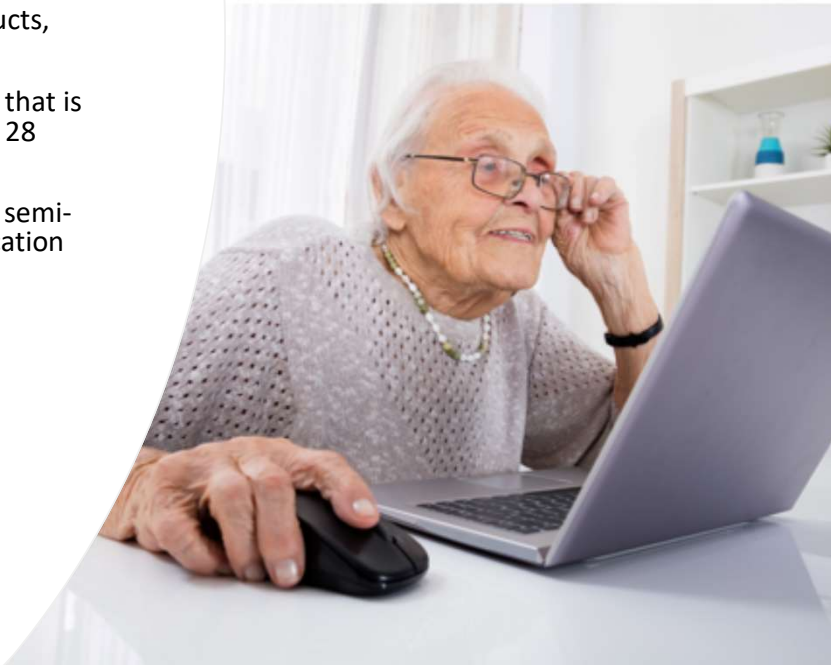


About us

- Independent, non-profit and non-political national citizen association of Finnish Small House and Vacation House Owners'
- Our key operations: 1) National lobbying, international and EU lobbying, 2) Information and services (advising in areas of law, building, energy etc.), 3) Services for our local associations, 4) Various membership benefits (discounts on services and products, events etc.).
- Member of The International Union of Property Owners (UIPI) that is a pan-European non-profit association for property owners in 28 European countries.
- Owners of small houses live in single-family/detached houses, semi-detached houses, small terraced houses, and/or they have vacation homes.

Our values are openness, communality, responsibility, justice, moderation.

Membership fee around 25-30 euros/year (more information <https://www.omakotiliitto.fi/jasenelle>, https://www.omakotiliitto.fi/jasenelle/liity_jaseneksi)



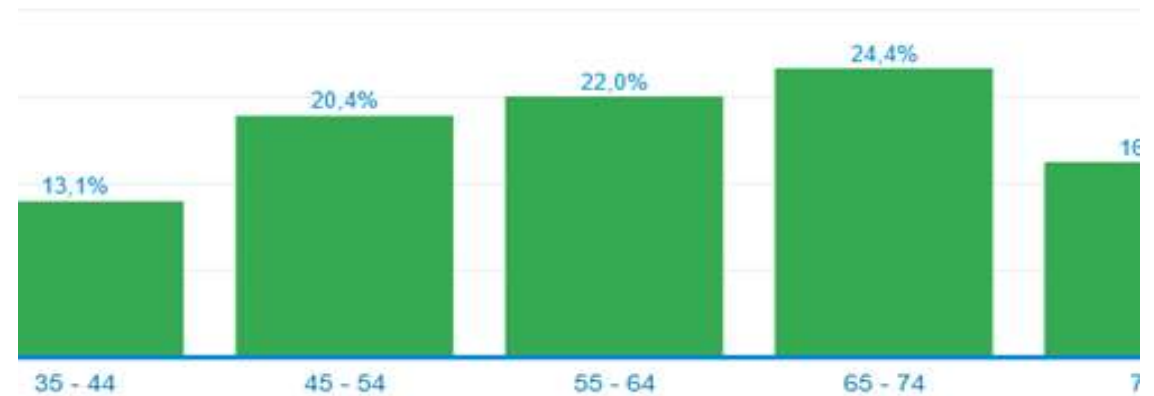
14 districts
 > 230 local associations
 ~ 70 000 members
 ~ 1 100 local active members

Numbers about buildings and people in Finland



Buildings	508 000	1 170 000	84 000	65 000
People	819 000	2 656 612	711 722	1 941 093

Omakotiliitto works for and represents over 1,1 million households, 2,7 million family members and over 0,5 million leisure home owners. 1,77 million households are owns their home (over 66 %)



Age profile of members

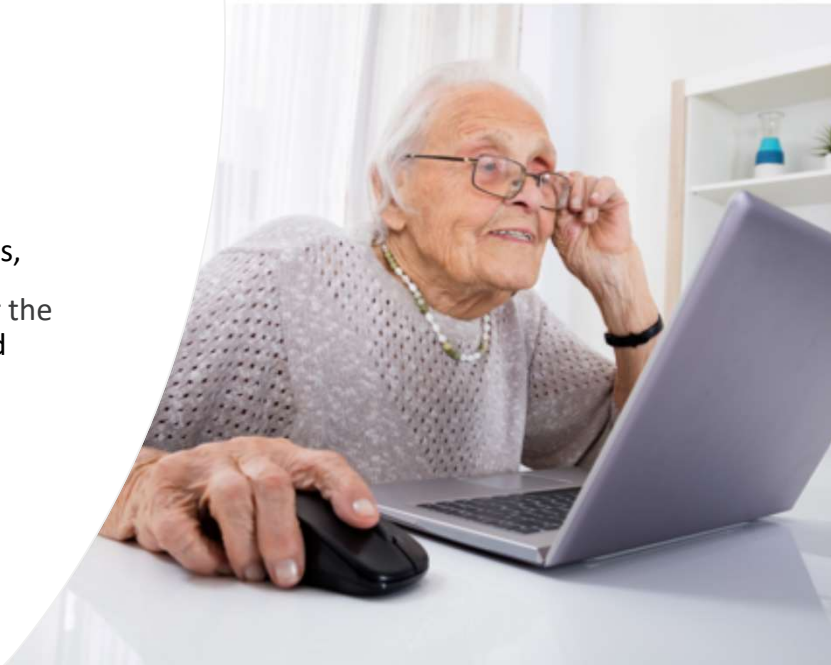
Vision and mission

Vision: We want to enable better housing, construction and renovations, by information sharing, advice and cooperation.

Mission: We promote housing, construction and renovations of small houses and vacation homes.

Our priority is to influence that property owners

- 1) living costs are affordable,
- 2) properties are in good condition,
- 3) have different possibilities for organizing living conditions,
- 4) have favourable economic, legal and fiscal conditions for the private real estate sector, access to home-ownership and
- 5) living environments are comfortable.



Our objectives

1. Cost of living must be reduced.

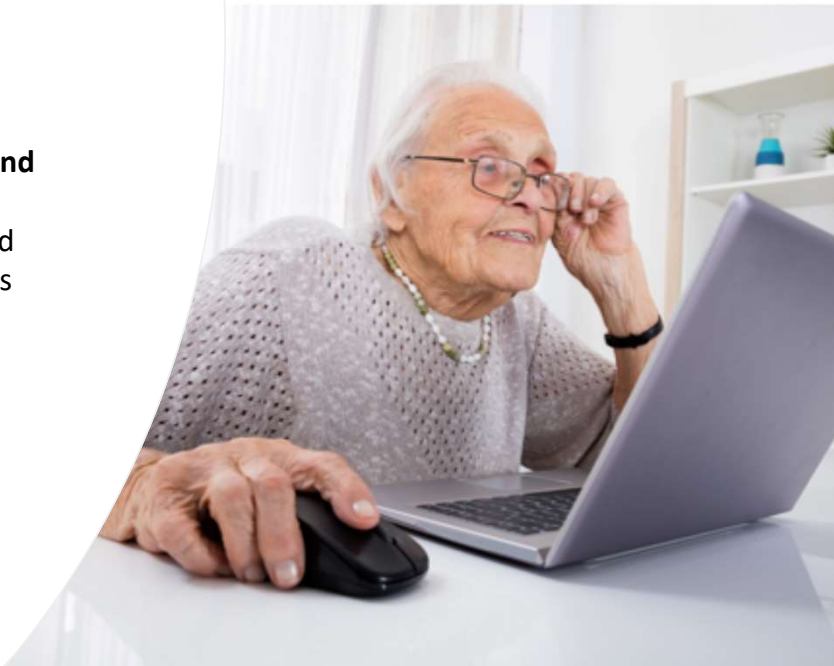
Housing is the fundamental need and according to the Finnish Law of Constitution everyone has a right for a home. Areas differ in cost greatly, new survey in March 2022->

2. Different forms of housing solutions must be equal.

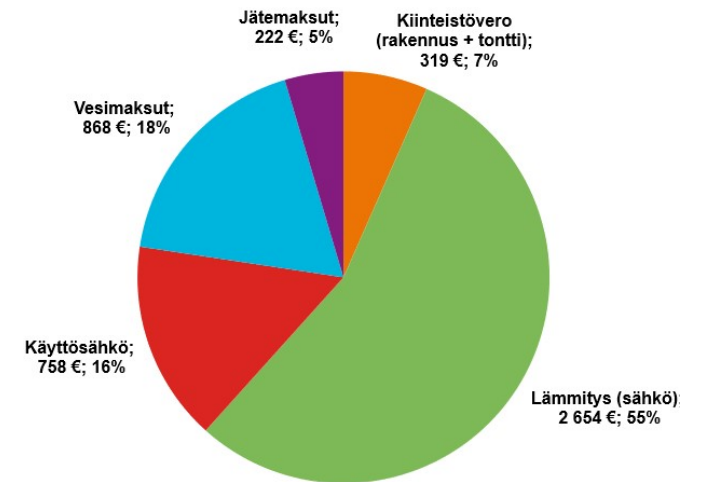
Citizens need different types of housing in their lifetime.

3. Regulation must be fair and reasonable, incentivising and enabling.

In Finland there are about 75 laws that rule our living and housing throughout our lives. We must reduce the excess regulation and instead offer guidance and incentives.



Vakiomuotoisen 120 m²
omakotitalon kuntakohtaisten maksujen keskiarvot 2022
(yht. 4821 €/vuosi)



Example 1 Cost of living in Finland in a 120 m² standard house:

Difference in costs of living 3 361 euros*

Most expensive: Leppävirta 6 964 euros/year,
Least expensive: Kempele 3 603 euros/year.

In average cost of living 4 878 euros/year.

*including property taxes, water, waste, electricity (daily use), electricity (heating).

-> Cost of electricity (daily use) has increased over 30 %

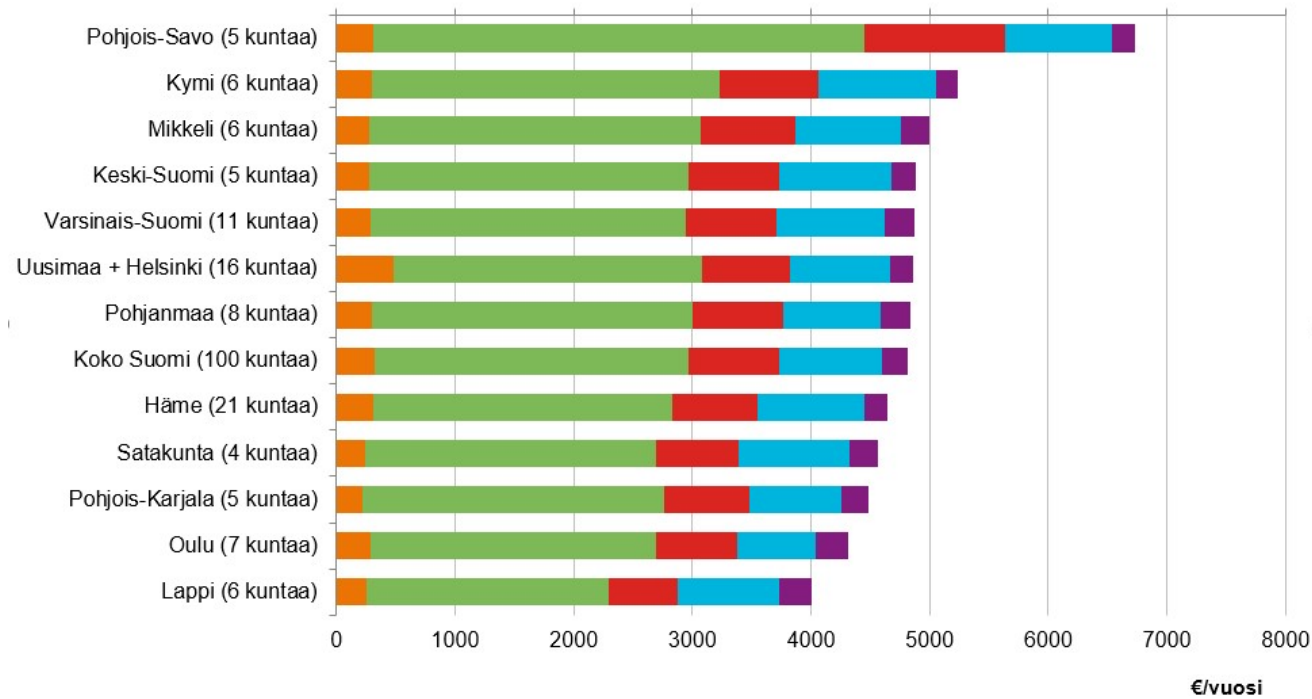
On average, the share of the cost of living from incomes is 20 %

(https://www.omakotiliitto.fi/files/7839/Asumismenot_2021_Peetu_Keskin_en.pdf)





Omakotiliiton piirien keskiarvot



-> Above costs of living in different areas of Finland (published 9.3.2022)

More information (in Finnish):
https://www.omakotiliitto.fi/tietoa_meista/ajankohtaista/uutiset_ja_tiedotteet/erot_asumismenoissa_kuntien_valilla_hurjassa_nousussa.13280.news?33_o=6

Example 2 of cost of living:

Electricity transmission pricing in Finland.

Price of energy has risen extremely rapidly past years, and even months.

We work for informing the decision makers by concrete examples we receive from our members.

2021 Citizens' initiative about the price of "the electricity transmission" -> aim to get electricity companies high income surplus reduced -> more reasonable pricing for customers

https://www.omakotiliitto.fi/vaikuttaminen/sahkonsiirron_kansalaisaloite



Example 3 Regulation:

In general, we have seen an increase in interest and the rising need of advice in energy solutions. Also, more people are interested in "locally produced energy" that will be a part of the EPBD directive as well as a question of cost of living.

We offer guidance at professional level and peer counseling that is mainly operated on local level in our local associations. This is a good way to share experience, information and enhance greener solutions for small houses and vacation homes.

We support ambitious targets but we see lots of worries when taking the view of a private citizen and the obligations on regulation.

+ Recognition of the need for the climate actions even on faster phase due to the European situation.



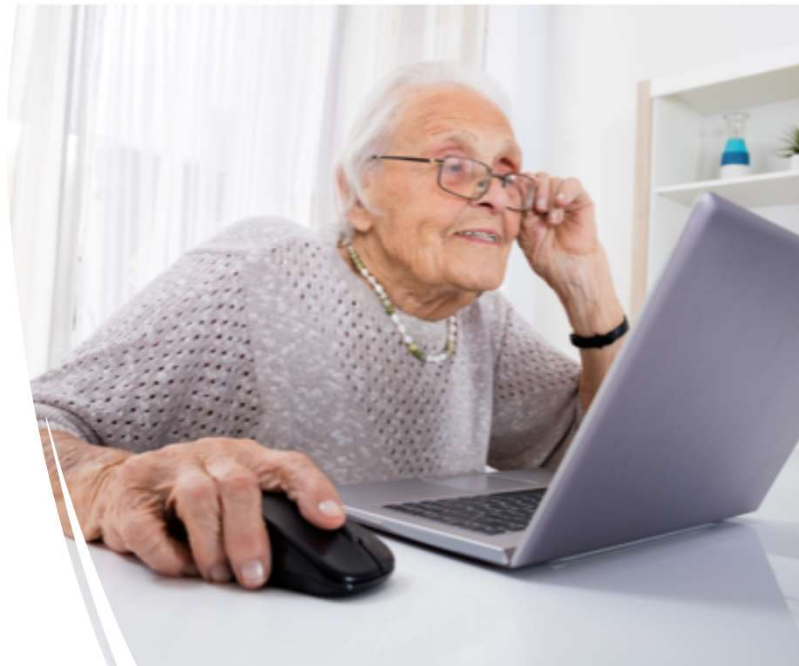
Recast of Energy Performance for Buildings Directive (EPBD)

Worries: detailed regulation on EU level, lack of cost effectiveness for means to achieve climate targets efficiently, very short timeline for renovations: will lead to lack and higher costs of materials and skilled workers!

We welcome more "carrots" instead of "stick".

In Finland there is a natural incentive to enhance the energy efficiency of buildings due to the geographical location and climate factors, society's structure (most own their houses/homes, around 66 %) and differences in population density around Finland)

-> Today 31th March the Finnish Government has published "U-letter" about the States view on EPBD



Example 4 Energy Poverty:

-no official definition in Finland at the moment

Risk for energy poverty in Finland?*

-12,4 % reported they can afford only food, electricity and heating

-14,6 % reported they use more than 10 % of household incomes to energy costs

-4,7 % reported they cannot have proper heating and temperature level in their homes

Minister Lintilä announced last week they will start a survey about the phenomenon of energy poverty.

*Omakotiliitto has been a partner in 2019 in ASSIST-project that was a survey "Energy at home - 2019"

http://www.assist2gether.eu/documenti/risultati/d5_1_vulnerable_consumers_market_segmentation_report1.pdf

