



European Foundation for the Improvement of Living and Working Conditions

Case Study on Housing

Turku, Finland



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1 Background information on the country¹

1.1 History of migration and composition of migrant populations

Finland used to be an emigration country from the 17th century on (Tanner 2004). Between 1860 and 1920 circa 300,000 Finns emigrated to the USA and Canada (Martikainen, 2004, 193). After WWII emigration resumed (Heikkilä & Peltonen 2002). Many Fins left the country, particularly to Sweden in the 1960 and 1970s as workers: some 500,000 of which a significant number have stayed (Martikainen 2004, 118).²

From the beginning of the 1980s on, Finland has received more immigrants than emigrants left the country. The percentage of immigrants in the total population was still low in the mid-1980s: only one percent. Since then the number of resident immigrants has grown significantly. By 2005 some three percent of the total population of Finland is an immigrant (i.e. has been born outside Finland³). In the European context Finland is thus a relatively recent immigration country. UN-publications give the following key data on immigration in Finland:

Table 1. Total population and migrant stock in Finland 1985-2005.

	1985	1990	1995	2000	2005
Total population*	4902	4986	5108	5172	5249
Migrant stock**	48	61	103	134	165
%	1	1.2	2	2.6	3.0
of which Refugees*		2.3		13.3	11.0

* in thousands

** criterion is born outside the country

A significant part of the present cultural, religious and language diversity of Finland has its roots in Finnish history. Its long common history with Sweden until 1809 resulted in the fact that Finland still has a significant Swedish speaking minority and two official national languages: Finnish and Swedish.

After 1809 during the Russian period (when the Grand Duchy of Finland was part of the Russian empire till 1917) also “small Jewish, Catholic and Tatar Muslim communities were founded (..) Jews were mostly retired soldiers, Tatar Muslims tradesmen and Catholics of

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² The Government Report (2002, 8) estimates the number of ‘overseas Finns’ at 1,3 million at the turn of the century.

³ This includes Finnish citizens born abroad.

divers origin” (Martikainen 2004, 117). The rulers and soldiers of the Russian empire also brought the Russian Orthodox Church into a predominantly Lutheran Finland.

The presence of that Church was reinforced later by the immigration of Karelians: Karelia was incorporated into the Grand Duchy of Finland in 1811. Most Karelians were Finnish speaking. After the Second World War, some 450.000 Karelians had to be resettled in new areas, as Finland lost its most eastern part to the Soviet Union. Among the Karelians were circa 50.000 Orthodox resettled around Finland (Martikainen 2004, 103-106).

A comparable specific immigration to Finland is that of the Ingrians, the original inhabitants of ‘Ingermanland’, a region along the southern shore of the Gulf of Finland, near St. Petersburg. The predominantly Finnish speaking population of this region underwent a strong russification in the late 1920 and 1930s. Many Ingrians were deported to Siberia, the Ural and the Caspian Sea before, during and after WW II. In 1990 the Ingrians were granted the right of ‘return’ to Finland, which has led to a migration movement of some 25.000 Ingrians from the former Soviet Union as of 2003, with some 22,000 more lining up in Russia and Estonia for entry interviews (Tanner 2004, 3); a movement comparable to the Aussiedler in the FRG (Gulijeva 2003). The Finnishness of many returnees (in terms of identity and knowledge of the Finnish language) is questioned recently.⁴

In the recent immigration movement the return migrants from the former Soviet Union are thus a significant part of the ‘supply driven’ immigration. Another significant part of such immigration are refugees and asylum seekers. Since 1990 Finland has received some 3,000 Somalis, thousands of Kurds from the Middle East and thousands of refugees fleeing the Balkan conflicts. There are two ways for admission to Finland. The first is that of the refugee quota: these quota vary between 500 and 750 annually. The government typically fulfils the quota through selecting vulnerable refugees from the region’s refugee camps. Chileans benefited from such quota in the 1970s, Vietnamese in the 1980s and people from the Middle East’s most conflict torn areas, and Bosnia and Albania in the 1990s.

The second way is through an asylum application. In the period 1990-1999 18,292 applications were received and 6,574 were granted some form of residence permit. In the period 2000-2005 these number were 18,920 and 3,762 respectively (www.uvi.fi). The tendency has thus been an increase in applications (towards some 3,000 annually) and a decrease in ‘favourable decisions’ (towards some 600 annually). Countries of origin of applicants are diverse, but Finland received many from the Caucasus area of the former Soviet Union and the Horn of Africa, recently Kosovar Albanians and Roma from Eastern Europe.

Thirdly, immigration for family reasons (reunion and marriage) has gained significance in the course of time, nowadays probably being the major entrance title, between 2,000 and 3,000 annually (Government Report 2002, 7). There is, however, no qualitative information aside from the official categories reported (Clarke 2006, 139).

According to Tanner, Finland admitted in recent years also “tens of thousands of labor migrants who have first secured job contracts with Finnish employers.”⁵ (..) The newest Aliens

⁴ According to some observers the remigration policies of Ingrians has created a vital Russian minority (correspondence with researcher Annika Forsander, August 2007).

⁵ It is observed that this is a somewhat unqualified statement: most of them are seasonal workers. In recent years, for example, some 15,000 Estonian construction workers come to Finland for the building season. Few of them become permanent settlers (Personal communication of Annika Forsander, August 2007).

Law of 2004 maintains the authority of offices of the Ministry of Labor over case-by-case evaluations of candidates' credentials, and the Ministry's recommendations depend on the labor market's needs. The Directorate of Immigration (under the Ministry of the Interior) then makes the ultimate decision." (..) "Registered students are now subject to a lighter process, and basically need only a temporary residence permit" (Tanner 2004, 3).

The general picture that arises from the data can be summarised as follows:

- immigration has started primarily as supply driven (such as returnees from Sweden and the former Soviet Union, family related migration, refugees and asylum applicants) but seems to have gained a growing demand driven dimension (expressed in increasing labour migrants and international students);
- as a consequence of the peculiar history of migration, statistics on the immigrant stock are expressed in varying statistical terms, each having their advantages and disadvantages: a) nationality of residents (between 1000 and 2000 aliens naturalise annually); b) 'immigrant background' indicated by the country of birth of residents (sometimes including country of birth of parents); this category may include children of Finnish emigrants who have been born abroad); and c) first language of residents.⁶ Such figures vary significantly. By January 1st, 2005, for example, 108,424 aliens (foreign citizens) were living in Finland; the number of immigrants - defined as born outside Finland - amounted to 165,000 at that moment. The number of non-Finnish speakers is still higher: some 450,000 including Swedish speakers.
- The new immigration tends to settle in the major cities of Finland, particularly in the Helsinki Region that attracts 60 percent of all immigrants.
- Apart from immigrants discussed above, special policies relate to old minority groups, particularly the aboriginal Sámi in Lapland estimated at 6500 persons, and the Finnish Roma stemming from 16th century immigration, estimated at some 10,000. In some respects special provisions for example in language, are made for these groups (Finnish League 2003, 15).

1.2 General national integration policy

Although there have been political discussions in Finland about the necessity of having an explicit Immigration Law, among others to regulate the recruitment of workers from abroad (Heikkilä & Peltonen 2002), no such act exists (yet). Immigration matters are primarily handled by two ministries having different tasks. The process of admission of labour migrants is prepared by the Ministry of Labour and Social Affairs and implemented administratively by the Directorate of Immigration of the Ministry of the Interior. In matters of asylum it is the Ministry of the Interior that determines policies and takes decisions on applications, while the Ministry of Labour and Social Affairs is responsible for asylum reception and post-asylum integration policies. As for refugee quota the same division of tasks applies, be it that the Ministry of Labour and Social Affairs has a significant say in this (Tanner 2004). This division of tasks does not always work smoothly. While the Ministry of Labour and Social Affairs primarily looks at labour market interests, reception and integration, the interests of

⁶ Statistics on first language include the Swedish speaking minority in Finland.

Ministry of the Interior are more dominated by security issues. It is suggested that such security issues, particularly related to Muslims, has been a reason why the refugee quota of 750 was not filled recently.

Since May 1st, 1999 Finland has an explicit Integration Act (493/1999): in full ‘Act on the Integration of Immigrants and Reception of Asylum Seekers’. The objective is to promote the integration, equality and freedom of choice of immigrants through measures which help them to acquire the essential knowledge and skills they need to function in society and to participate in work life, and to ensure the essential livelihood and welfare of asylum seekers by arranging their reception. The object of the law is also that at the same time immigrants could preserve their native language and their ethnic and cultural features (see: Heikkilä & Peltonen 2002, 7).

The act defines the responsibilities of different actors in integration work, immigrants’ responsibilities in participating, and gives authorities means to support integration. Key element is that those immigrants (registered at a municipality and less than 3 years in Finland) who are not gainfully employed and receiving social benefits have the right to an ‘individual integration plan’. Such a plan may include a basic course in Finnish language, occupational and craft courses and other actions or educative activities that help to integrate into Finnish society. Regional Employment and Economic Development Centres and local social offices make these plans and monitor them. It is financed by a lump sum of the Ministry. Municipalities are furthermore requested by law to develop a local integration policy. Problems of implementation have been signalled: waiting lists for language courses and insufficient level differentiation of courses, insufficient financial resources and limitation of facilities to three years.

The Finnish Integration Act focuses thus on recent immigrants who are dependent on welfare benefits. In practice refugees, accepted asylum seekers and returned Ingrians are the main target group. A trajectory to work and financial independence of the state – through several kinds of courses and training – is key in the approach. The Act does not touch on the integration of immigrants in the domain of housing or in residential areas (Government Report 2002, 43).⁷ Local integration programmes, however, involve both labour market policy and the provision of housing and recreation. In the minds of policymakers at the local level, e.g. in Turku, national integration policy is seen as aiming primarily for adaptation of immigrants, while at the local level one is more open-minded.

2 Background information on the city and its integration policy

2.1 General structural data of the city

Turku is an old city, going back as far as the 13th century. Situated in the South-West of the present Finland, at the shore of the Baltic Sea where the river Aura (Aurajoki) goes inland, it developed as a trade town (Nordstat 1999). It was the capital of the province of Finland, i.e. the residence of the Governor, under the Swedish rule until 1809 under the Swedish name of

⁷ During national elections early in 2007 right wing parties have won and formed a new coalition. The new cabinet appointed a special Minister for Immigration and European Affairs, Astrid Thors. Administrative reform of the Immigration and Integration policies has been announced.

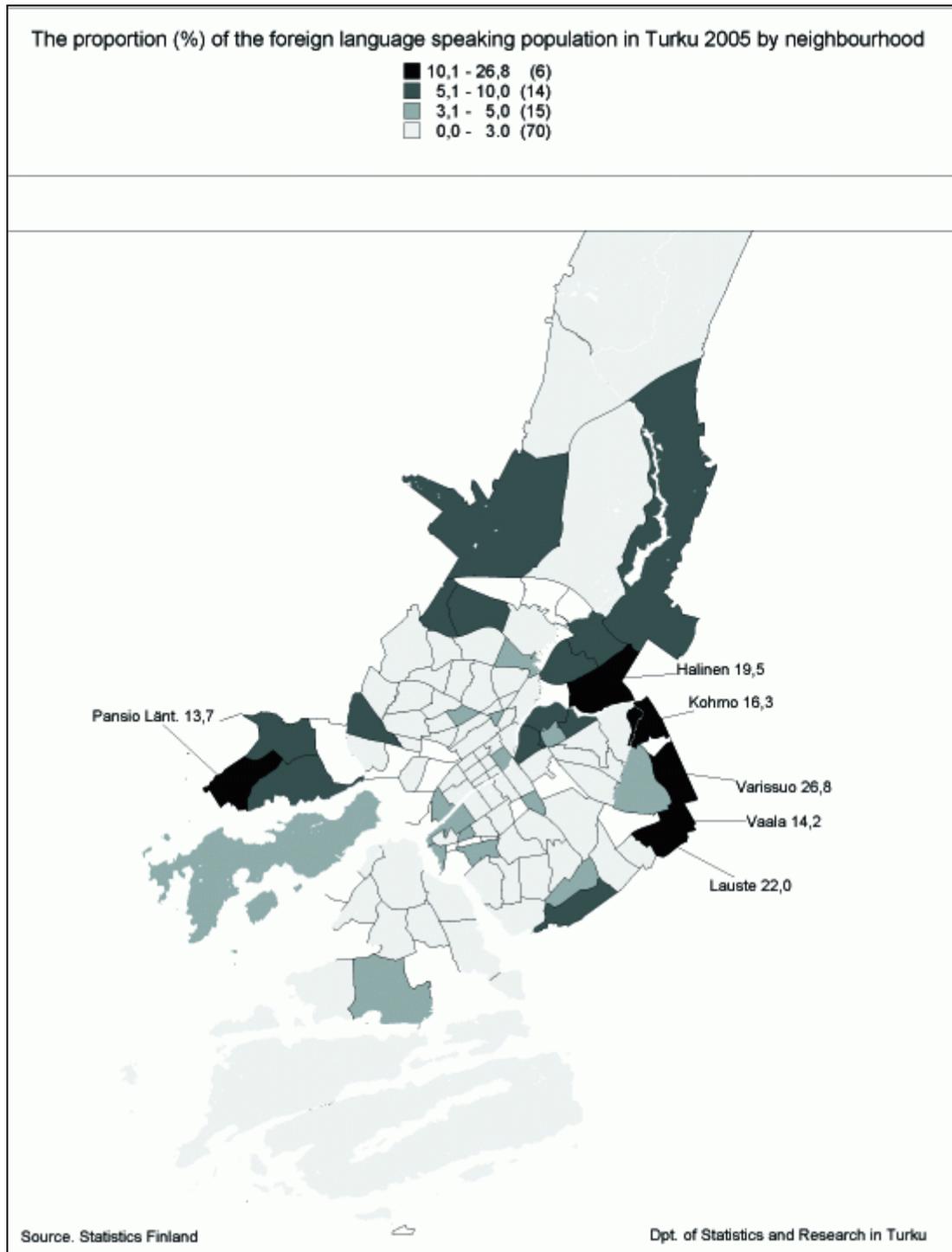
Åbo. After Russia annexed Finland in 1809 Tsar Alexander moved the capital of the new 'Grand Duchy' of Finland to Helsinki in 1812. Traces of these Swedish and Russian domination are still to be found in the city.

Industrialisation in Turku began in the 18th century during the Swedish rule, particularly the ship building industry and during the 19th century, many new industries sprung up in the city (e.g. the brewing industry). The rapid industrialisation resulted in the first significant relocations from rural areas to Turku. Around 1900 Turku had about 42,000 inhabitants.

The city's profile has changed significantly in recent decades. Its population has grown to 175,354 inhabitants as of January 1st, 2007. Spatially, the city has expanded by building residential areas around the old city, particularly in the 1970s and 1980s. Economically there was also a profile shift: although ship building is still an important economic activity, there has been a major shift from manufacturing (a decrease from more than 25,000 work places in 1987 to less than 15,000 in 2004) to services (an increase from 26,000 in 1987 to 34,000 in 2004). Turku has specifically become an internationally renowned centre for bio-technical research and business. Most of the biotechnology companies in Finland are located in the Turku region. Furthermore, Turku is an important university city: its universities (University of Turku, the Polytechnic of Turku, Åbo University and the Turku School of Economics and Business Administration) together have some 35,000 students and attract also significant numbers of foreign students.

The present physical structure of the inner city is strongly determined by the great city fire of 1827 that destroyed the predominantly wooden buildings of the old city almost completely. The city was rebuilt according to a grid pattern of rectangular blocs in which the relatively broad streets should prevent raging fires. The rebuilt wooden houses have been replaced nowadays - within the grid - by buildings and blocs of stone and concrete.

This 'old town' is the commercial centre of Turku and houses a mixed population of all classes, including many students. The wealthiest residents are to be found in the city centre and on the islands to the south where many new high-quality residential areas are located. The less well-off population lives in the areas east and west of the city grid. The poorest areas are located close to the municipal borders, some 5-7 kilometres from the centre. The western side of the city has a large shipyard. The Turku harbour (cargo and passenger ferry traffic) is located adjacent to the centre (southwest). To the north of the old town centre, there are vast areas of fields and forest. Turku Airport is located north of the city.



The City of Turku is part of several larger units in a multi-level system. First of all, the city is the centre of the Turku Region. The Turku Region is a strip of urban areas built from west-east and running parallel to the coastline. The city of Turku is located vertically in the middle of this strip. The length of the city area from north-south is approximately 40 kilometres due to post-war municipal mergers, while the widest part of the city (east-west) measures only 10 kilometres. The seven neighbouring municipalities of the Turku Region are small (2,000 - 24,000 residents). They are very dependent on the jobs and services available in the city of Turku. The percentage of immigrants in neighbouring municipalities is much lower than in

Turku, although these neighbouring municipalities have grown more in recent decades than Turku itself.

The next level is that of the County in which 54 municipalities of the South-West region are brought together. This Regional Council is momentarily relevant, because it makes development plans, including immigration planning for the region.

2.2 History of municipal migration and composition of migrant populations

The number of immigrants in Turku was not significant until the early 1990s, but increased afterwards. The table below indicates the numbers of immigrants for which the Immigrants' Office of the city had direct responsibility: refugees and Ingrian returnees.

Table 2. Refugees and Ingrian Returnees received by the Immigrants' Office in Turku: 1987-2006.

	Refugees (direct)	Family Reunion	Others (indirect)	Ingrians	Total
1987	50				50
1988	64				64
1989	46				46
1990	133	22			155
1991	104	4			108
1992	169	23	16		208
1993	114	38	37		189
1994	73	41	24	127	265
1995	85	36	70	129	320
1996	80	29	39	143	291
1997	103	28	116	175	422
1998	127	40	272	149	594
1999	115	17	95	82	309
2000	61	13	163	122	359
2001	134	45	185	86	533
2002	81	49	185	63	378
2003	25	22	230	38	315
2004	56	18	121	34	229
2005	36	48	199	40	323
2006	40	47	220	38	345
Totaal	1696	520	2061	1226	5503

Not all of these 5,503 have stayed in Turku. On the other hand there are other categories of newcomers in Turku, such as foreign workers (in the shipyards for example), highly skilled workers (in the bio-technical industry for example) and foreign students. No exact figures for these categories are available. A figure of some 1800 foreign workers employed in some major industrial enterprises is mentioned. However, the dominant picture is that a majority of the immigrant population in Turku has some refugees/returnee background. It is also that part of the immigrant population that clearly dominates the policy field of integration and its facilities in Turku.

As stipulated by the Integration Act the municipality has special responsibilities for admitted refugees and Ingrians. Such migrants arrive by decision of the Ministry of Labour. The Immigrants' Office of the city makes personal 'integration plans' in cooperation with the Regional Employment and Economic Development Centres. The Ministry of Labour (the Regional Employment and Economic Development Centres) pays the city a lump sum for the reception services. The immigrant work within in Turku is coordinated by the city Coordinator (work, education, housing etc.).

Table 3 Population of Turku by first language and nationality as per January 1st, 2006.

Population in Turku 31.12.2005	by Language		by Nationality
Total	174.868		
Finnish	155,893		167.563
Swedish	9.138		376
Russian	2226		1.125
Arabic	1110		
Albanian	819		
Kurdish	797		
Estonian	619		730
Somali	455		285
Vietnamese	436		102
English	384		130
Chinese	304		239
Persian	286	Iran	592
Serbo-Croatian	204		
Spanish	190		
German	169		
Turkish	150		
French	137		
Bosnian	130	Bosnia-Herzegovina	222
Total Non-Finnish	18.975		7.305
	10,90%		4,20%

As in the case of Finland as a whole, the immigrant population can statistically be described in several ways. If we take the criterion of nationality 4,2 % of the Turku population is 'alien' as of January 1st, 2006. When using 'Immigrant Background' (based on country of birth outside Finland) the percentage rises to 6 %. This means that Turku as a city has twice as much immigrants as the national average. (Turku has the fourth largest proportion of immigrants in Finnish cities, after Helsinki, Espoo and Vantaa.) If the criterion of first language is used, 10,9 % of all inhabitants of Turku have another language than Finnish as their 'mother-tongue'. The dominant group, however, are 9.138 inhabitants who speak Swedish as the mother tongue; most of them are natives as is suggested by the low number of Swedish nationals. Non-Swedish/non-Finnish speaking make up 5,6 %. Notwithstanding the relative short history of immigration there are a significant number of immigrant organisations. The website of the City (www.turku.fi) lists 52 'registered multicultural and immigrant organisations'. Comments from participants indicate that not all of them are active and that the number of individuals carrying these associations and doing their representation in the city community is relatively low. In 2006, an umbrella organisation was founded: SONDIP. It has ten member organisations. SONDIP received significant financial support

from the National Lottery and intends develop space and facilities for its member organisations.

The attitude of the city towards immigrant organisations is in principle positive. There is an International Meeting Point, which is part of the Cultural Centre (Kulttuurikeskus) of the city of Turku, that has close contacts with local immigrant associations. Staff at the meeting point help immigrants to organise their activities, find places for them and assist them in search for finance (www.turku.fi; Martikainen 2004, 245). Although there have been increasing contacts between city officials and SONDIP, the city does not (yet) have a clear strategy to engage or consult immigrant organisations in the formation and implementation of (integration) policies.

2.3 Municipal migration and integration – history and policy

Although Turku received refugees from 1987 on and Ingrians since 1994 (see table 2), the first policy document, the City of Turku immigrant integration programme, was approved by the City Council only on 19 November 2001. Since this programme (required by the national Integration Act) did not include concrete measures, the council nominated four working groups on

- Immigrant children and youth;
- Training and employment;
- Collecting information, and
- Housing.

The reports, delivered in 2003, included all measures that had to be implemented by the various departments of the city that carried responsibility for that particular topic.⁸

The final report of the working group on Immigrant housing was approved by the City Council on 5 August 2003. That report investigated – as a first housing survey – the location of immigrants in different parts of the city and suburbs, their apartments and their quality. The Working Group on Housing received a new commission to revise integration policies by a decision of the mayor of 21-6-2006. It should investigate

1. the conditions and problems in immigrant areas;
2. find measures to alleviate the problems, and
3. establish possible methods of restricting the future growth of immigrant areas (paying special attention to rented apartments owned by the city).

⁸ The development of the local housing policy in Turku has also involved examining immigrant housing (interior of the property, privacy, possibilities for creating a living environment that reflects one's own culture, and housing problems arising from cultural differences). As a case study, Turku has investigated the situation of six immigrant homes. A copy of the research is available (in Finnish):

Jukka Paaso ja Karoliina Kokko, Maahanmuuttajien asuminen Turussa, Turun kaupunki 2003

Table 4. Highest concentrations of immigrants in 36 quarters of Turku, as of January 1st, 2006.

	Total Population	Residents with a immigrant background	%
Varissuo	8.775	2.351	27
Lauste	3.257	717	22
Halinen	3.499	684	20
Kohmo	1.199	195	16
Vaala	952	135	14
Pansio Länt.	888	122	14

The new report of the Working Group on Housing indicates that the growth of immigrant areas has been largely ignored over the past three years. The situation at the end of 2005 showed a significant concentration of immigrants (measured by the first language criterion): while the average for (36 quarters of) the city was 6%, six quarters had a percentage above 10 %. These six neighbourhoods house 22,6 % of all Turku residents with an immigrant background. Such concentration of immigrants in quarters goes hand in hand with very high unemployment. “Comprehensive analysis of the inhabitant structure of Varissuo, Lauste and Halinen shows that there are many preconditions for concentrated marginalisation and unwanted local differentiation” (English excerpt of the report, p. 2). In general, the diagnosis of the report is that “(I)migrant areas as such do not constitute a problem. The problems are caused by unemployment, social isolation and marginalisation and also by concentrations of native Finns with multiple problems in the same areas”. Reference is made to ‘the vicious circle of urban decay’. The conclusion from this analysis, however, is that “the immigrant areas that have developed in Turku cannot be broken up. We must approach the issue from the viewpoint of attempting to keep the growth of these areas in check and prevent the problems that are likely to develop in these areas” (Ibidem, p. 6).



View on the `center` of Lauste, a suburb at a distance of 7 kilometers from the center of Turku. The building in front houses a supermarket, a café and a small convenience store. Apartment blocks in the background, situated in a landscape of woods.

The report comes up with a number of proposals. The first series of proposals regard particularly the Environmental and City Development Department that is asked, among other things, to closely monitor development in immigrant areas, to include `social impact assessment` and local service networks in drafting new plans, to pay special attention to housing of immigrants, when a common housing and land use programme is made for the Turku region or when the city itself increases its housing production. A second series of proposals pertains to alleviating and preventing problems in immigrant areas and suggests, among other things, to monitor local services to immigrants, to improve the physical environment for a better local service network, to consider special needs of immigrants e.g. apartment size, when renovating housing stock, to secure `continuous social management` (housing advisor services) and increase immigrants` participation in this (among others by including rental subsidies for immigrants` clubs).



View on the center of Varissuo that is built over the main road from Turku to Varissuo, at a distance of some 7 kilometers from the center of Turku. In the building to the right are a supermarket, a café and some small fast food restaurants. In the middle is a high rise apartment block; in the back to the left is the public library.

The report proposes to concentrate on four neighbourhoods with the highest concentrations: Varissuo, Lauste, Halinen and Kohmo. All four are located east of the centre of Turku and have been part of an earlier programme for improvement: the 2002-2006 "Objective 2" programme (co funded by EU structural funds). The selection for that programme was based on the high unemployment and level of poverty, among other factors. For example, in 1996-97, the Varissuo, Lauste and Halinen neighbourhoods each had an unemployment rate of approximately 29 %, many of them were long-term unemployed individuals. Between 17-34 % of the neighbourhood population received low-income benefits (data for 1997). In 1999, the proportion of foreign population was 13% in Varissuo, 15.6% in Lauste and 10.9% in Halinen.⁹

The suburbs of West Turku have also been considered problematic due to social problems and occasional conflicts, but apparently to a lesser extent as the four neighbourhoods in the East. A working group has examined the state of the western neighbourhoods. It produced a report on the issue in 2006. The report includes recommendations for the development of the area.

As to the organisation of policies within Turku: the city's integration programme is prepared (bi-annually) by the Public Services Department of the Turku administration, specifically the management team for services for foreigners. The coordinator, Regina Ruohonen, prepares

⁹ Unemployment figures in Finland and Turku have decreased since then.

and presents draft materials to the management team. Planning architect, Jukka Paaso (Department of Environmental and City Planning) acts as the expert for planning (e.g. suburban renewal), housing architecture and immigrant housing matters. The Turku City Council approves the integration programmes. Currently, the third integration programme is drafted and ready for discussion in the City Council.

The City of Turku Housing and Land Use Programme 2006-2010 (adopted by the City Council on 10 April 2006) includes a section on immigrant and multicultural housing (point 3.5: Minority Housing). The Programme calls for increased regional cooperation in relation to housing questions of immigrants and special groups. In more detail, attention is drawn to the practical issues of housing and integration of immigrants, such as overcrowded houses and the concentration of immigrants in a few neighbourhoods. The Programme calls for an increase of larger apartments and allocation of flats to immigrants in a planned manner in order not to increase concentrations or create new ones. Housing of immigrants should be linked to overall planning, aiming at a social balance. Cultural factors, activation, communication with local population and adequate service provision have to be taken into account, the Programme notes.

Although there is structural cooperation between the Public Services Department and the Department of Environmental and City Planning, interviews suggested also some tension between the two, which seem to stem from the basically different perspectives, tasks and instruments.

2.4 Inter-city cooperation

There are two relevant levels of cooperation (or non-cooperation). The first one is with the seven neighbouring municipalities of the city that form together the Turku Region. This cooperation is problematic for structural reasons: because local (income based) tax in Finland is the major source of income for municipalities, Turku's neighbouring municipalities prefer (and are able) to attract high income inhabitants (among others by building attractive and more expensive houses). The city of Turku provides the jobs and services for the region and furthermore it houses much more low income inhabitants that pay less tax. Land use regulations, on the other hand, are bound to municipal borders, which gives Turku no special influence in regional development plans. The resulting uneven burden for Turku is much discussed, but not easily changed. However, Turku and the seven neighbouring municipalities are currently negotiating the development of an inter-municipality cooperation. This action is based on a new Draft Bill on Land Use that could change the balance in the future.¹⁰

At a different level, namely that of the Finnish cities with the largest proportion of immigrants, incidental meetings have started on the level of coordinators of integration programmes, with the aim to pressure the national government towards more facilities and finances for immigrant reception and integration. However, no concrete results can be reported yet.

¹⁰ The city of Turku itself also tries to attract well-to-do inhabitants. The southern islands (Hirvensalo and Satava) are the main areas for new developments. The hope is that these islands will be occupied by good tax payers. This will accentuate the internal differentiation in the city.

3 Housing situation of the city

3.1 Housing stock and housing market in general

The general picture of housing in Finland in terms of ownership/tenancy (Domansky et al. 2006, 54) is: 40 % owns the house without a mortgage; 27 % owns with a mortgage; 14 % rents from a private landlord and 17 % rents social housing. The situation in Turku, however, is significantly different. The city provides the following overview:

Table 5. Housing stock in Turku as of 1-1-2006 according to tenure status:

Dwellings total	102.304	100 %
1) Inhabitant owns the house	10.103	9,9
2) Owner of apartment	38.091	37,2
3) Rental housing with ARAVA and interest support loans ¹¹	20.203	19,7
4) Other rental dwelling	23.071	22,6
5) Right of Occupancy ¹²	1.940	1,9
6) Other tenure status or not known	8.896	8,7

Data from the Department of Environmental Affairs, City of Turku.

The proportion in Turku that owns (at least part of) the house (categories 1 and 2) is 47,1 percent. Rental houses comprise 52,9 % of the total.

Rented accommodation, some 54,110 dwellings, is for 80 % in the hands of private market agents: housing constructors, foundations, insurance companies, banks, and private owners. Among the larger ones are Housing Corporations that operate on the national market (and do not have special relations with the city). There are also some 7000 residential places for students of which the Turku Student Village Association has 6700. Another important owner is the Turku and Kaarina Evangelical Lutheran Parish Union that owns 900 rental properties.

About 11,000 (i.e. some 20 %) of the rental dwellings are in the hand of two city-related housings corporations: TVT Asunnot Oy and Kiinteistö Oy Lehtolaakso TVT.¹³ The city

¹¹ ARAVA refers to rental houses that have been built with support of the National Government (a National Law). Particular in (former) times when interest rates were high, this was a way of building relatively cheap, because the government financed a large part of the interest on loans for building. Rents should be 'non-profit', but using the ARAVA-facilities was not restricted (to municipal social housing agencies). Since interest rates dropped this way of building is not interesting any more for municipalities.

¹² See www.turku.fi: You pay 15-30 % of the value of the property and a charge for use (basically 'rent'). It is safe housing for the tenant/buyer, but there are waiting lists.

¹³ TVT means Turku Rental Houses. The city of Turku applied a policy in the mid-1990 to merge a number of housing corporations into two organisations and at the same time bring some 3000 houses owned directly by the city into these two housing corporations. The fact that there are two housing corporations has legal grounds: because of the special regulations applying for ARAVA-built houses, these have been brought under TVT

owns all shares of the two corporations. Although they are legally independent, they are under strict direction of the city. They are obliged to invest in social housing and implement it for the city. The city also gives loans to these corporations for investment in building new houses. Most of their rental units (80 %) are located in apartment blocks, most of them built since the 1960s. During the last ten years they have built some 2.000 new units in Turku, mostly apartment blocks again. Building activity is at a low level at the moment, partly because (formerly attractive) national regulations for support have been changed recently.

This general picture of the structure of the housing market means actually that a large part of the market is difficult to influence directly by municipal policy, particularly with a view to housing immigrants, namely the owner/inhabitant part, plus 80 % of the market for rental houses. There are also no signs that municipal policies have tried to intervene in this private part of the housing market in favour of immigrants (with the exception of Lauste: see later). As far as immigrants operate on that part of the market, they apparently have to do so under the same conditions as anyone else. The mirror picture is that immigrants, and particularly the socio-economically vulnerable among them, are (to be) cared for by two city owned housing corporations that have some 10 % of all houses at their disposal to do so.¹⁴

Housing policies – and rental housing in particular – have had a key role in building the Finnish welfare state and its social policy. Building of rental properties has been promoted for a long time by national regulations, that stimulated large scale, quick and cheap building. In Turku this has found its manifestation in the large new suburbs in the East and the West, built from the early 1960s on. The combination of that large scale building in the recent decades with a relatively slow population growth in recent years results remarkably on the one hand in an absence of absolute shortage, and even in empty rental properties. The relatively small size of the units and the cheap building, on the other hand, lead to constant renewal and refurbishment efforts. In particular, there is a shortage of spacious, affordable rental properties for large immigrant families.

3.2 Spatial concentration and housing situation of residents with migration background

In the general diagnosis of the city of Turku, social problems are concentrated along the eastern and western edges of the suburban zone. That was the case already before immigration became significant. Both areas, but particularly the eastern part, also have received a large number of immigrants during the last decade (the top four of table 4 are all in the eastern part). The main reason for this is that most rental properties of the two housing corporations of the city are in these locations, combined with the fact that these two corporations have the responsibility to house immigrants, while the free market is apparently less accessible for most of these immigrants, particularly the vulnerable ones.

Asunnot Oy. All other rental houses are brought under Kiinteistö Oy Lehtolaakso. The director of both corporations is the same person.

¹⁴ The term 'social housing' has thus two different meanings in Turku: on the one hand the narrow definition of the sector in which the city has a direct say (i.e. the 10 % in the hands of the two housing corporations) and on the other hand the broader sector that includes all ARAVA-built houses that is governed by national regulations for rent-setting etc.

The examples of Varissuo and particularly the Lauste neighbourhood can illustrate this historical and institutional logic. In both areas, the proportion of rental properties of the two housing corporations of the city was approximately 40%. These two neighbourhoods (together with Runosmäki in the western part of Turku) were under suburban renewal from 1995-1999, i.e. the renewal started before the major influx of immigrants. Three rental apartment blocks in Varissuo (all part of the same complex) were subject to the first project in the city to stop a spiralling decline. The estate and buildings were planned first; then the buildings were refurbished and the problems in the complex (antisocial behaviour by alcoholics, crime etc.) decreased.

After the project, housing advisors were instated for the Varissuo and Halinen neighbourhoods. This advisory service has revealed conflicts between the native-born population and immigrants. The advisor has acted as a mediator. The integration programme (measures on immigrant population concentrations) that is currently being prepared will involve examining conflicts related to immigrant housing and seeking solutions to alleviate and resolve these problems.

Apparently an exception to the institutional logic described above is the case of the eastern side of the Lauste neighbourhood. There some privately owned apartment blocks had become occupied by a large number of immigrants. The owners have abused the market to make maximum gains by renting entire apartment blocks to immigrants. The social conditions in the buildings became unsettled and the physical structure deteriorated. Although its judicial means and other measures available were limited, the City of Turku decided to improve the situation. The buildings have changed ownership, and the new owner has refurbished the buildings and apartments. Consequently, the living conditions have improved. This exceptional case has made the city aware that it is often difficult to influence the private housing market in order to improve the living conditions for immigrants.

3.3 Accessibility of the housing market system for migrants and minorities

The Government Report (2002, 43 ff) on the Integration Act describes the key characteristics of access to housing of (special categories of) immigrants in Finland: “The manner in which persons moving to Finland arrange their first housing depends on the grounds for arriving in Finland. The reception and housing arrangements of refugees and of asylum seekers granted residence permits, as well as of the families of such persons, are the responsibility of the local authorities that have entered into a reception agreement. (..) On receiving a residence permit, returnees from the territory of the former Soviet Union and their families are entitled to move to Finland and to choose their place of residence. In practice, however, a procedure has been agreed whereby the residence permit is stamped in the applicant’s passport only after the person concerned has secured access to housing in Finland. (..) Persons moving to Finland on other grounds, such as work or to join their families, must procure housing independently. They may be assisted in doing so by relatives, acquaintances or an employer”.

The procedure outlined above is applicable in Turku for these categories of immigrants of table 2. It guarantees them access, be it in the special niche of the municipal controlled social housing. In the case of Turku the procedure is as follows: the Immigrants’ Office of the city sends immigrants to the city controlled Housing Corporations that have an obligation to house them. Their needs (size) and preferences (areas) are registered and an offer is made from the matching available houses.

Apart from this special task for immigrants with reception agreement, the two city controlled housing corporations implement a broader task for the population of Turku in general. They allocate properties to the native-born population and immigrant population in principle on the same grounds. Applicants that live in Turku have priority. The procedure is essentially based on registration of needs of the applicant (size), affordable rent level and preferences for certain areas. The two housing corporations offer the best match from the available empty stock.

There are no detailed guidelines on how to implement these principles. Discussions with the TVT representative indicate the following practices in the case of immigrants.

1. First, the actual need for accommodations is established. If the current rental property is too small for a large immigrant family, the need for a bigger property is established and a bigger property is allocated to the applicant, provided that one is available in the city.
2. If a large immigrant family applies for a city-owned terraced house or single dwelling, the application may be rejected on the grounds that social services would not agree to (the required level of) financial assistance in the form of rent subsidy.
3. The allocation of public housing in the city involves long queues (many applicants), particularly for the larger, better equipped and better situated parts of the rental stock.

It is relevant to know – as background to above-mentioned point 2 - that low-income households may apply for housing assistance (a kind of rent subsidy) in Finland (www.turku.fi). “The allowance covers 80% of reasonable housing costs exceeding a deductible, the rates of which the Government sets annually”. So households can qualify.. if their housing expenses are unreasonably high compared with the households combined income. These are general and national regulations that apply independently from whom one rents a house.

One can conclude that accessibility – first entry - of the city-controlled part of the rental market (10 % of all houses; 20 % of rental houses) is guaranteed for immigrants with reception agreement. For other low-income immigrants it seems relatively open and transparent as is clear from the fact that part of immigrants have entered the system, independently from the ‘reception with agreement’ procedure. This is, among others, the case for some 100 temporary migrant workers of the Ship Yard of Turku. However, upward mobility (improving rental housing) within that part of the market is dependent on rules that are equal for immigrants and non-immigrants. Moving up the quality ladder is dependent on the time length of registration on waiting lists and the turn over of rental houses. As to the first: immigrants are obviously latecomers, thus low on waiting lists. As to the second: the turnover of rental houses of the two city owned Housing Corporations is high indeed – some 250 rental properties per month, i.e. between 20-25 % of the total property on an annual basis – but the turnover is predominantly in the lower quality part of the stock. This results in the following basic characteristics of immigrants within this part, given by the Housing Corporations themselves: “Immigrants are few in the centre of the city (better quality rentals), nearly all of them live in the new outlays of the city, and they occupy below average quality housing”.

There is no systematic information how the rest of the housing market in Turku (i.e. 90 %) actually functions in relation to immigrants. Special categories like high skilled and high income immigrants, and students apparently do find their way in special parts of the market. However, there is a general appreciation (given during interviews) that most immigrants are

clearly worse off than Finnish house-hunters in this 'free' sector of housing. An important reason is that they are not familiar with the Finnish society and with the actual functioning of the different segments of the housing market. But also here significant differences between immigrant groups are reported: immigrants from former Soviet areas, for example, do not only find housing more easily as they are familiar with the conditions in Finland, they also adjust more smoothly since they have lived in similar apartments in their country of origin. At the moment, we have no information on direct discrimination against immigrants in the housing market in Turku. The city has non-profit organisations that help in housing issues.

4 Institutional setting and relevant actors

As we have seen there are a number of institutional arrangements on the national level that have a significant influence on housing (policy) for immigrants in Turku.¹⁵ A first one is the functioning of the new Land Use and Building Act. The Finnish government has delegated the land development control to municipalities with this law reform. Combined with Finnish local income tax based on residence, this has led many municipalities to build preferably for high income residents, irrespective of where they work and use facilities (see par. 2.4.). The law thus stimulates municipalities to create new appealing residential areas, in order to attract wealthy taxpayers to the municipality, and makes them reluctant to build low rent housing that would attract rather unemployed or disadvantaged persons or immigrants in the area. The former inter-municipal cooperation in the planning of land use, facilities and services, and cross-border development plans has diminished as a consequence. Turku's share of immigrants increases meanwhile.

From a different angle it is the Integration Act (493/1999) and the national policy of reception of immigrants that sets institutional givens: the requirement to receive new immigrants, with a budget (that is not always regarded as sufficient), and an obligation to develop an integration programme (see par. 1.2.).

The City of Turku hopes that the state will offer significant economic support for municipalities in the integration of immigrants. When it comes to housing and recreational facilities in neighbourhoods the Housing Fund of Finland (ARA) is an important negotiation partner of the Turku authorities in housing matters (new developments, renovations, etc.)

Within the city of Turku the institutional setting of the administration has been reformed over the past 15 years. The old administration was based on strong public power, whereas the new administration is built on the idea of a consolidated municipality according to the market economy ideal. In the formal sense, the Turku City Executive Board is the main authority in general, and thus also in immigrant housing matters. Turku has three deputy mayors: one for Services (within which the Immigration Coordinator is located who plays a key role in drafting proposals on integration to the City Board), one for Environmental Affairs, and one for Education, Innovation and Business Development. The new city administration consists

¹⁵ The national housing policy is administered mainly by the Ministry of the Environment (minister for the environment and the minister responsible for housing affairs) together with the Housing Fund in Finland.

of several administrative units that operate independently (accountability). This has intensified an inward-orientation. During the 1990s, the administration of Turku faced new challenges due to the fast arrival of immigrants in the city. In order to resolve the housing issues involved, a close and effective cooperation is required across administrative units, in this case particularly between the Public Services Department and the Department of Environmental and City Planning. Many sectors of the administration have yet to adapt to the new situation. The development of an integration policy and integration schemes are thus a kind of pioneering work. There have been discussions in Turku about the administrative roles of deputy mayors responsible for the relevant domains, their tasks and who would be the leading party, since there is the feeling that currently, there is not sufficient cooperation between the deputy mayor for Services (the social structure aspect) and the deputy mayor for Environmental Affairs (physical structure aspect).¹⁶ Possibly immigrant housing issues will not be resolved in a more effective manner until the city creates a dedicated administrative structure with sufficient power and expertise.

Partners from civil society have not achieved a significant status in promoting decent housing for immigrants. When it comes to participation of immigrants (and their organisations) in housing and related policies there is a consensus on the empirical side: until now immigrants did not manifest themselves, neither in 'residents' committees' nor in other forms of participation. Insiders could only mention one case (the problems in Lauste) where an immigrant association (TOGETHER) had been involved. If there is any influence – so it is said – then it is through informal channels with city officials. Immigrant associations, or maybe more adequately: some of their leaders, are consulted incidentally, but there is not (yet) a form of regular and structural consultation. Immigrant organisations have succeeded in forming an umbrella organisation (SONDIP), but this organisation has not yet become an authority (political power) in relation to the public administration organisations. The same holds for non-profit organisations that advise in the housing sector. Explanations for this low participation differ: some assert that immigrants are afraid to speak openly, others see it as a consequence of 'assimilative policies', or alternatively as a consequence of not being acquainted to the system.

Looking at the housing market, many parties are involved, but their relevance for immigrants is not very clear (and municipal authorities are not well informed on them). Firstly, data on participation of immigrants in the two forms of house ownership is lacking, probably a sign of their non-participation. As for the rental sector that is not owned by the two city-controlled Housing Corporations data are also scarce. Two players in that field seem to have defined their own societal task. The first is the Turku Student Village Association that provides housing for some 6700 students. The second is the Turku and Kaarina Evangelical Lutheran Parish Union that lets some 900 houses. This organisation carries out community work in Turku, also in different neighbourhoods. The church organises activities involving immigrants. Cooperation between the city and the church has been occasional, not systematic. The church is not directly involved in political decision-making concerning the local housing market.

¹⁶ Deputy Mayor for Environmental Affairs is responsible for city development, planning and other matters pertaining to the physical structure of the city (such as neighbourhood regeneration) The body responsible for preparing the municipal housing policy (with regard to property) in Turku is the Real Estate Department, which reports to the Deputy Mayor for Environmental Affairs. The Real Estate Department's administration includes a unit called Estate Services, which is divided in housing, land use and property development, and property supply.

So when it comes to (particularly low-income) migrants the three major players are the Department of Services and the Department of Environmental Affairs of the city, and the two city-owned Housing Corporations (TVT Asunnot Oy and Kiinteistö Oy Lehtolaakso). These three players have a direct influence by using their 10 % share of the total market (20 % of the rental market). There is room for improvement in terms of the cooperation of these three bodies in developing immigrant housing matters. Insiders claim that political parties are not sufficiently involved as promoters of the integration of minorities.

5 Discourse, concepts and policy concerning housing

5.1 Vision, concepts and policy of administration and Local Council on the issue of housing, segregation and integration of migrants

The basic ideas behind the approach to housing of immigrants that transpires from municipal documents and from interviews are the following:

1. Immigrant housing is predominantly narrowed down to a particular part of immigrants, namely newcomers with a refugee or asylum background and returnees from the former Soviet Union, thus following national categorisations and related facilities and obligations. While there is an elaborated city policy for the reception and housing of this category of immigrants, the housing of other immigrants is not regarded as an issue and in practice left to the market and the immigrants themselves.
2. In recent years increasingly problems have been identified related to the quality of housing, the environment and relations between renters. These have been interpreted primarily as general problems that are not fundamentally different from native renters (of comparable socio-economic background) in the same areas. Solutions for such problems (improving quality of houses, upgrading of facilities, better social organisation within blocs and quarters) thus were generic.¹⁷ In the words of a city official: “The biggest need is for good, effective practices for solving problems related to the placement of residents in different parts of the city and to bring about socially balanced development in the neighbourhoods of Turku.” Only the relative larger size of immigrant families is mentioned as a specific feature of immigrants (with no specific measures as of yet).
3. The growing concentration of this specific category of immigrants in (city-controlled social housing in) particular areas of the city has recently been raised as a policy issue. Although the basic diagnosis made above did not change, there is a new intention now to prevent further growth of concentration of immigrants in areas that have the highest

¹⁷ Few exceptions of specific attention are: a fact sheet on the background of the differences between living arrangements of different cultures: Jukka Paaso: Monikulttuurisuus ja asumisen muutos, Turun kaupunki 2004. And during the drafting of the Turku Development Plan 2020, the Technical Research Centre of Finland (VTT) carried out a survey on local amenities (2002-2003) to examine the potential changes in the amenity structure by 2020. The basic idea is that good amenities are a key requirement in order for immigrants to enjoy living in the neighbourhood (for example, Muslim homemakers); specific attention has been paid to the provision of services. The amenities survey is called: Timo Halme ja Timo Koski, Turun lähialvelut, VTT Rakennus- ja yhdyskuntatekniikka, 2003. The exercise, however, did not have a policy follow up yet.

concentration now. How this could and should be done, by whom and through what instruments, is not clear.

5.2 Public discourse on housing, segregation and integration of immigrants

As a general background it should be mentioned that immigration questions have not gained a major foothold in political debates in Finland, nor in Turku as they did elsewhere. Finland has no openly xenophobic party, unlike many other European countries.¹⁸ This is not to say that critical voices on immigrants and diversity are absent – on the contrary, many informants were critical about attitudes of native Finns and the lack of interest in the problems of immigrants and their integration. It is just to say that such topics are not politicised.

In (local) politics this seems to translate itself in a double face. On the one hand it is reported that the majority of political leaders in Turku have a positive attitude towards immigrants. They hope that the representatives of different cultures who have moved to Turku enjoy living in the city and that new residents will adapt to today's living culture in Finland. Similarly, immigrants should become equal residents of the City of Turku. On the other hand, among those working in the field of immigrant integration and housing – both city officials and other stakeholders – the feeling is often voiced that politicians are not really interested in the topic. It is often felt that their positive attitudes are not backed up by a strong advocacy for adequate action. Lack of such political support hinders – in their eyes - the development of adequate policies and practices.

Occasionally, media has been accused of discrimination against immigrants, although overt forms of it are absent. Media do play a role in the domain of housing, particularly by creating and maintaining images of different neighbourhoods. These images do not always reflect the reality of the areas. This has led to a particular action during the Turku suburban renewal: media representatives have been contacted and there have been discussions on the role of the media in housing. This cooperation has changed the style of reporting for those neighbourhoods that had been labelled negatively. For example, media now more often report on positive events and developments in problematic neighbourhoods.

6 Interventions on housing and integration

6.1 Interventions to improve access to affordable and decent housing for migrants

Specific actions for affordable and decent housing for immigrants are few, such as housing advisory services. Most interventions in Turku have not been undertaken specifically for migrants, but as a generic policy that is relevant for housing of migrants:

¹⁸ One finds two opposing interpretations of this fact in Finland and in Turku. The one is that it is an indicator of tolerance of the Finnish society. The opposing one claims that xenophobic opinions and attitudes (and the persons who voice these) are present and tolerated within all major political parties of left, centre and right, to the extent that no specialised party is needed.

1. City-controlled rental housing such as suburban apartment blocks of TVT Asunnot Oy and Kiinteistö Oy Lehtolaakso TVT have been refurbished in several parts of the city while also improving the standard of apartments.
2. Suburban social policy was examined during the suburban renewal in Turku (1995-1999). Research on the well-being of the city residents has been carried out at the Department of Social Policy of the University of Turku. These research projects, however, have not specifically looked at the well-being of immigrants (in the form of interview research).

There has been some discussion recently as to whether immigrants should be encouraged to adopt the Finnish style of living or to support immigrants in recreating their own culture of living in Finland to the extent possible. Protagonists of the latter point of view argue that accommodations become a comfortable home to a person only when the occupant is able to live in a way that is sufficiently close to his or her own cultural living habits. In contrast, it is reported that the Finnish-born population often demands that immigrants adapt to the Finnish functionalist accommodation structure (which, to a degree, is based on the 1920s Bauhaus design principles), and the typical Finnish style of living. Policy stands, however, have not been taken on this, nor at the national level nor in Turku. Some feel that a clear policy choice should be made in this matter, as it has consequences for policies such as setting targets of suburban renewal (physical part) and for social policies (neighbourhood's social life and facilities).

6.2 Local policies related to spatial segregation

Recommendations to stop the growth of concentration of immigrants in certain areas have been made at the administrative level, but no official anti-segregation policy (programme) has been established yet. Until now the city-controlled housing associations insist that they allocate rental properties to both native-born population and immigrants on the basis of the same criteria, taking into account preferences of renters as far as supply allows. Since there is a relative absence of scarcity of rental houses there is no problem of access for new immigrants, but the spatial pattern of housing of immigrants does follow patterns of the spatial distribution of city-controlled rental houses.

When asked how a future policy to stop further concentration of immigrants would be implemented, representatives of the city-controlled housing associations and city officials were explicit in their statements that any such scheme should be a long-term programme based on incentives to choose for non-concentration areas and incentives for internal relocation.

In the first Development Plan for Turku, adopted in 2001 and running till 2020, an assessment of the plan's impact on the suburban zone of Turku (changes in the largest neighbourhoods of Turku) was made. However, the effect (of changes in land use) on immigrant housing was not considered yet. An evaluation of such effects will not take place until the next development plan is drawn up (target year: 2025).

6.3 Policies managing concentration areas

In some neighbourhoods of Turku, a "local police" has been instated that operates specifically in one neighbourhood and should build good relations with the residents. This is done in the

framework of the city's safety campaign that aims to increase the sense of security. One of the targets is the Halinen neighbourhood. Clashes between the safety campaign and the integration programme can be avoided through careful planning. Problems may arise, if for example some immigrant groups are seen as a threat to safety.

Various kinds of activities are available for immigrant groups, for example in organisations such as the Daisy Ladies programme that supports female immigrants in everyday life.

7 Conclusions and evaluation

Immigration in Finland and in Turku is a relative recent phenomenon. In this respect the Finnish and Turku situation resembles that of (cities in) Spain and Italy, but at the same time it differs in so far that Finland is more of a welfare state. Immigration has been predominantly supply driven (refugees, returnees and family related migration) and is now gradually changing to more demand driven migration. Policy reactions – both at the national and local level – have been partial and targeted at the first mentioned category of immigrants mainly. In international comparative perspective migration and integration policies are in an early phase, primarily reacting to specific vulnerable categories of immigrants. The specific policies relating to reception of refugees and returnees have been initiated at the national level primarily, inducing and obliging local authorities to develop integration programmes for them.

There are – again comparing internationally - clearly positive aspects to that situation. In a political climate in which the topic of immigration and integration is not politicised, there has obviously been a commitment to receive refugees and returnees from abroad and give them access to national and local welfare systems during the process of their (first) settlement, a task that is implemented locally in a clear and dedicated way.

There are also challenges attached to that same situation. Immigration and integration are in the present policies narrowed down to specific groups and their immediate problems. Although there are signs that also other categories of (often demand driven) immigrants increase significantly, long term, comprehensive policies for immigration and integration, and concomitant institutions in these fields are lacking.

Within this general framework policies for immigrants in Turku should be situated. The city has not developed an integration policy for newcomers in general, but rather a reception policy for a specific category. As to housing the city has implemented consistently and adequately – so it seems – a policy of allocating first housing to this specific category of refugees and returnees, using the rental stock of two housing corporations controlled by the city. In doing so, the city has been in a comfortable situation to have a relatively relaxed housing market and sufficient space within the rental part of that market that was directly controlled by the city. This has led to a certain concentration of immigrants in certain areas of the city (although the level of 'segregation' is still relatively low in international comparison): a concentration that actually reflects the spatial concentration of houses in the cheapest part of the city-controlled rental market.

From this very general characterisation of the present situation of Turku and the preceding analysis a number of observations and suggestions can be made for the (politicians and policymakers of the) city of Turku to consider¹⁹:

1. As a general suggestion it would be worthwhile, in view of the expected growth of immigration, to explore the possibilities of formulating a comprehensive and pro-active integration policy for all newcomers in the city. Comprehensive would mean: a) looking at all newcomers; b) looking at the various domains that are always implicated in processes of integration (economic, political, social and cultural/religious). Pro-active would mean: being able to smoothen the integration process and anticipate problems. If such a policy is framed positively (trying to use optimally and as soon as possible the potentials of newcomers for the benefit of all) it could not only lead to facilities that ease integration processes for all immigrants, but could also prevent the possible stigmatising effect of present policies that focus predominantly, if not only on dependent and vulnerable immigrants.
2. The (necessary) involvement of all city departments in a comprehensive and pro-active policy could also lead to reconsider the institutional arrangements within the municipal organisation. The administrative lead in policymaking, preparation and implementation, presently located within the Department of Social Services, could possibly be relocated on a higher level – and backed up adequately in the political sphere - in order to smoothen coordination and implementation across departments.
3. In the field of housing such a broader perspective for integration policies would mean that other categories than refugees and returnees would come into the picture. That would start with collecting adequate information on the position of immigrants in general on the housing market and their upward mobility in that market (research and monitoring, not limited to the city-controlled sector). Dependent on outcomes of such systematic information there could be good reasons to develop a more active approach to engage partners in the private (rental and private owned) market to solve bottle necks. Apart from access to and mobility within existing markets, a pro-active policy would also have implications for planning, building and renovation in the future.
4. Adequate housing policies – and for that matter integration policies in general - need not only a clear framing on what they aim for (see 1), how they should be organized institutionally (2), and with which institutional partners policies will be implemented (3), they also need to mobilise the active cooperation of the target groups to be successful. This is often a difficult task that starts with opening opportunities for these target groups (whether they are organized under the general category of renters/residents, or as special categories of residents of immigrant background), proceeds with an active reach out of housing corporations for example, and may involve active support by municipal services to mobilise residents for participation. Existing organisations (of immigrants or otherwise) and advocacy agents for those who are not (yet) able to participate themselves may play an important role.

¹⁹ In formulating the suggestions specifically on housing I used the recently published 'Guidelines on access to housing for vulnerable groups', elaborated by the Groups of Specialists on housing policies for social cohesion of the Council of Europe as a source of inspiration.

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