



Living services

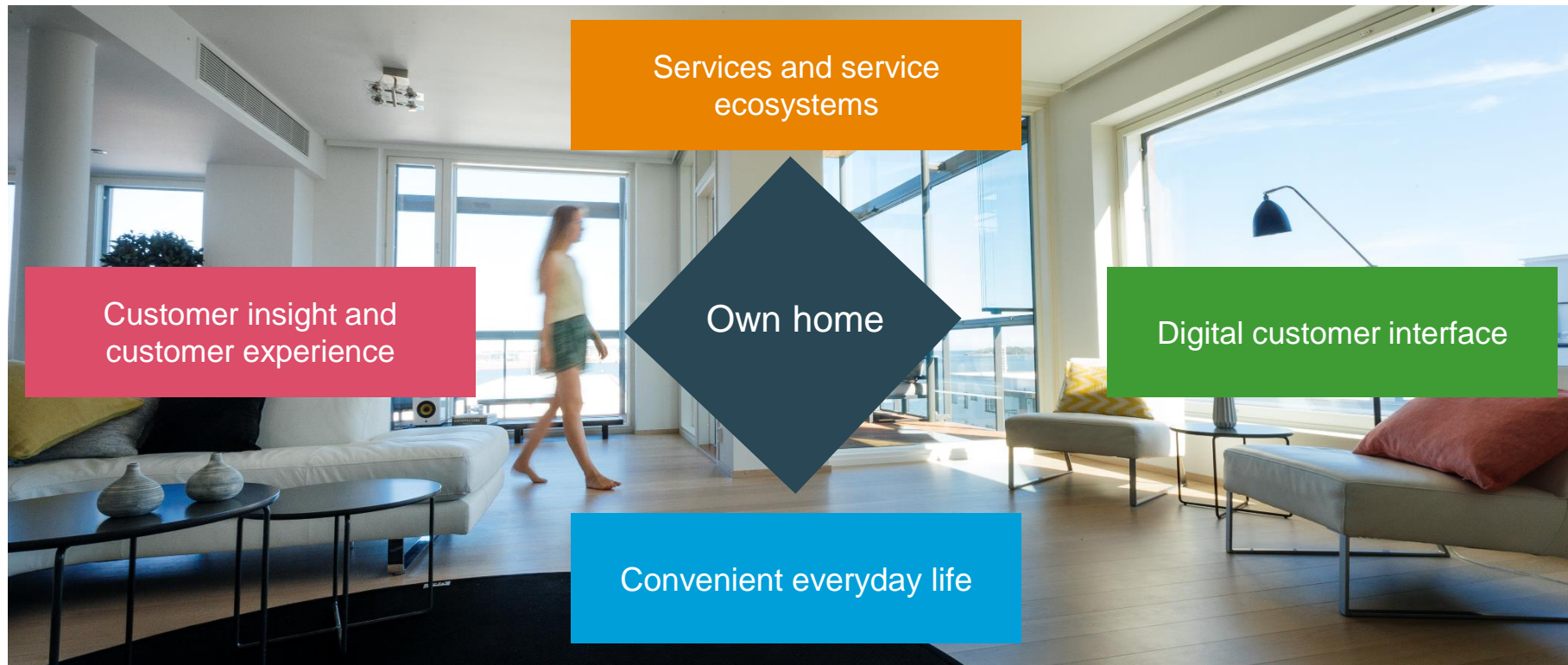
Analyst Day, Hättö

August 17, 2017

Pekka Helin



What's on the Living services agenda?



Important issues in living

I want to live in a peaceful environment

The living environment must be safe for me and family

I want a home that is of my style

I want to move easily from one place to another

I appreciate easy and convenient living

Apartment should have enough room for everyone

- **Issues with increased significance in living**

- Easy and convenient living
- Easy to move from one place to another
- Short distance to work
- The ability of using an own car

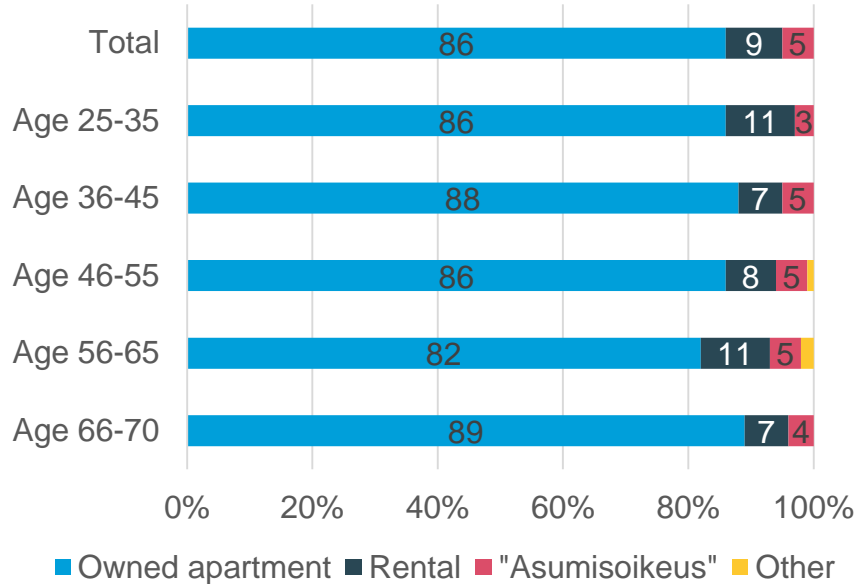
- **Issues with decreased significance in living**

- Apartment should have room for hobbies
- Apartment should be modifiable according to changing needs
- Apartment should be spacious

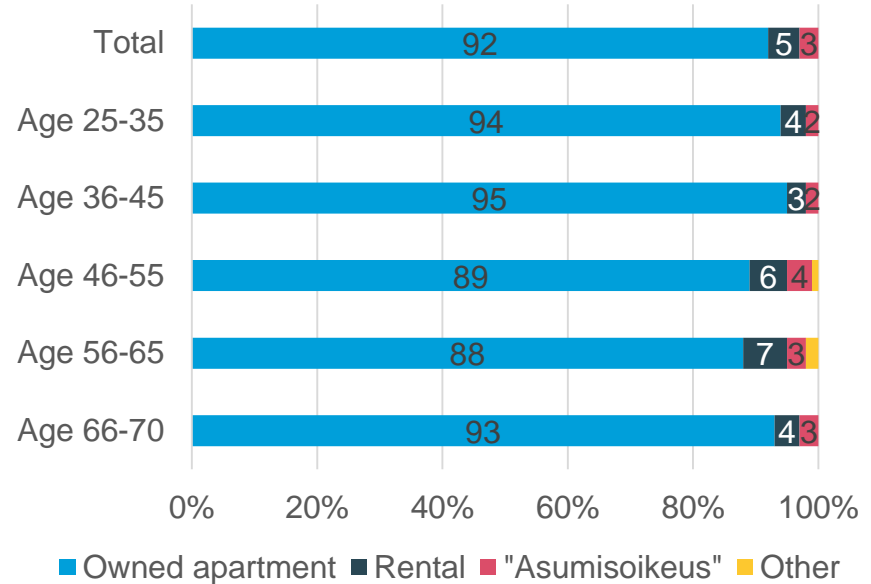
Source: Asumisen heimat –tutkimus, Design tutkimus, toukokuu 2017

Owned apartment still the leading option, but some change happening

2017



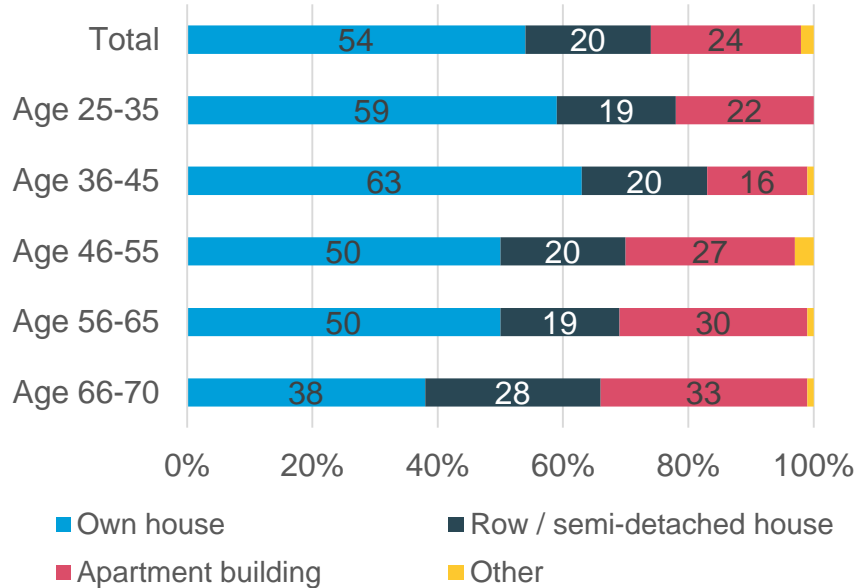
2013



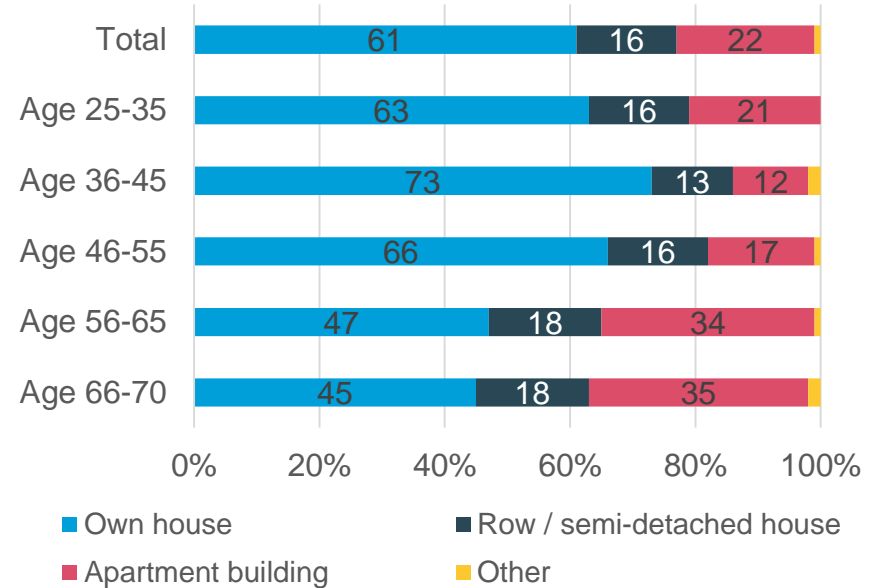
12. What would be your ideal apartment, if everything went according to your plans. Would it be..

Consumers are still dreaming of their own houses

2017



2013



12. What would be your ideal apartment, if everything went according to your plans. Would it be..

Housing tribes

NATURE



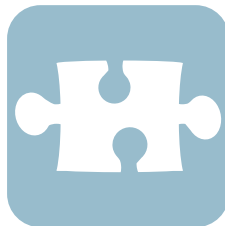
IN PRIVACY

"A peaceful, affordable and spacious family apartment"

MANOR DWELLERS

"A great, peaceful location – room for living and hobbies"

COMMUNITY



NEST BUILDERS

"A safe home that can be modified to suit the family's needs. A place worth investing in"

SOCIAL DWELLERS

"A convenient location, many services available in the area. A good home for the entire family."

VALUE



HOMEBUILDERS IN PRESTIGIOUS AREA

"A family home located in a prestigious area where real estate retains its value"

URBAN DWELLERS

"Located in a certain prestigious area near the city centre"

AESTHETES

"A beautiful, modern and distinguished home in a prestigious area"

DEPOT



AMIDST ALL THE ACTION

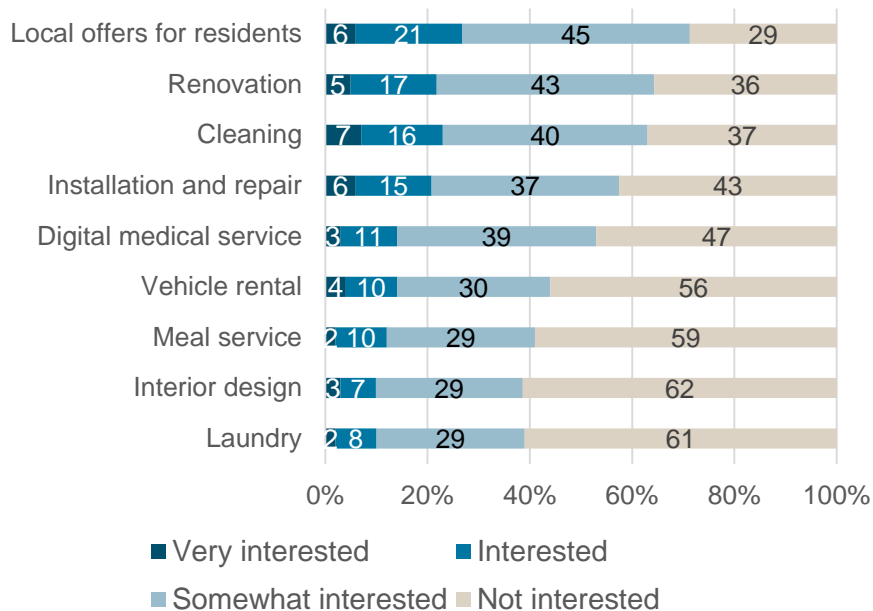
"In the city centre, in the midst of all the action"

AFFORDABLY IN THE SUBURBS

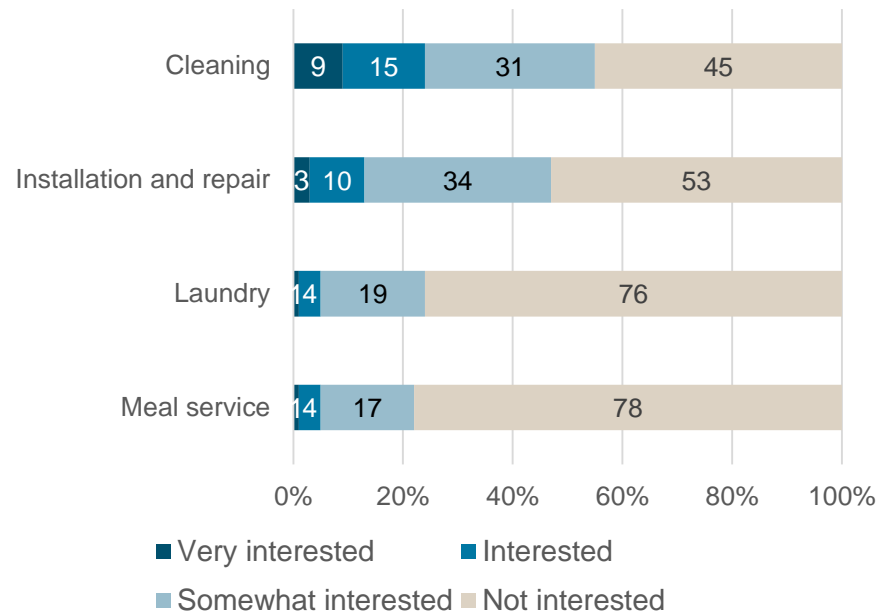
"Affordable, peaceful, compact"

Interest in services

2017



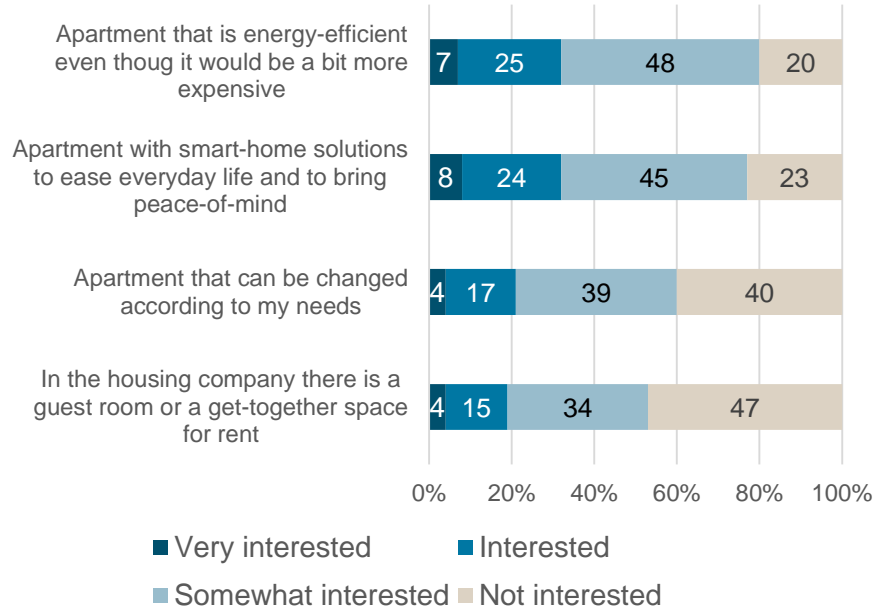
2013



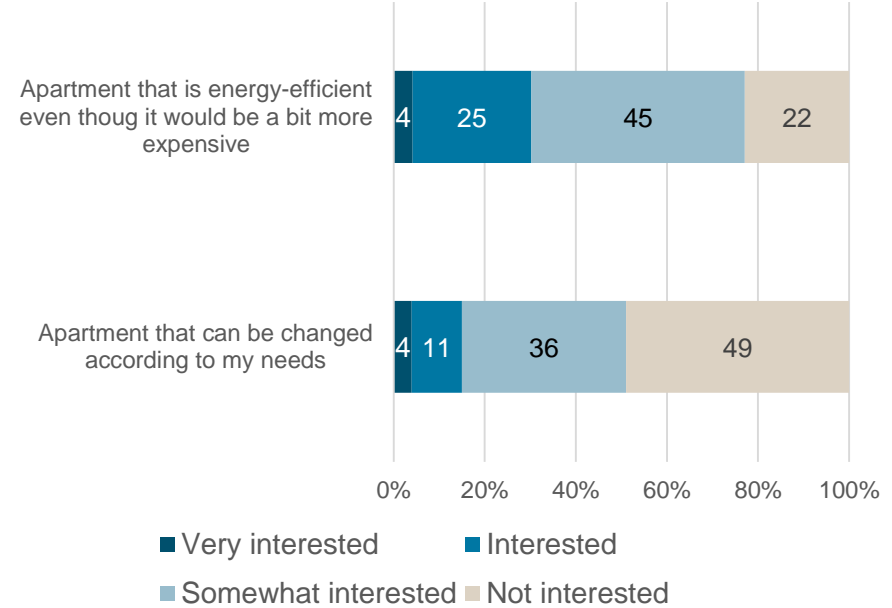
30. In which of the following services would you be interested to ease your everyday life?

Interest in various types of apartment features

2017



2013



30. Would you be interested in the following types of apartments?

Living Services

The path from construction to living

Convenient everyday life



Living Services



- + Safety of ownership
- + Freedom of rental living
- + Convenience of living at a hotel

- We operate in the market of
 - One third of the consumer-income spent on housing
 - 900 k annual moves in Finland
- Offering the combination of
 - Safety of ownership
 - Freedom of rental living
 - Convenience of living at a hotel
- Renewal of the business model
- 3-click deal



Customer journey and its
digitalisation

Service business
development

Business through intelligence (analytics)

Customer journey development

Internal stakeholders

Marketing

Sales

Customer service

Value streams

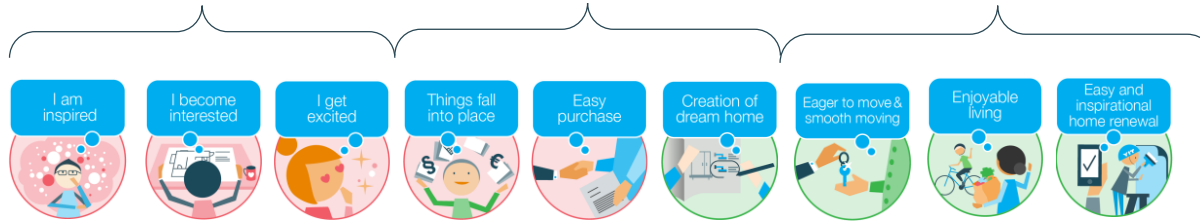
Becoming a customer
Web and marketing tools

Closing the deal
Sales solutions

Being the customer
Plus time

Customer journey

Customer touch points



Priorities

1. Inspiring customers
2. New ownership models, e.g. purchasing right

1. Customer's choices
2. Customer analytics
3. E-commerce

1. YIT Plus as the primary customer service channel
2. Initiation of service business
3. Customer service

WOW

YIT Plus - your user interface for easy living

- + All documents on your hand and in a safe place
- + Contact maintenance company and property manager
- + Keep up with your water and electricity consumption
- + Easy to communicate with your neighbours
- + Up-to-date information about housing company events
- + Community news on noticeboard
- + Easy living with partner offers
- + News from your new home's construction site

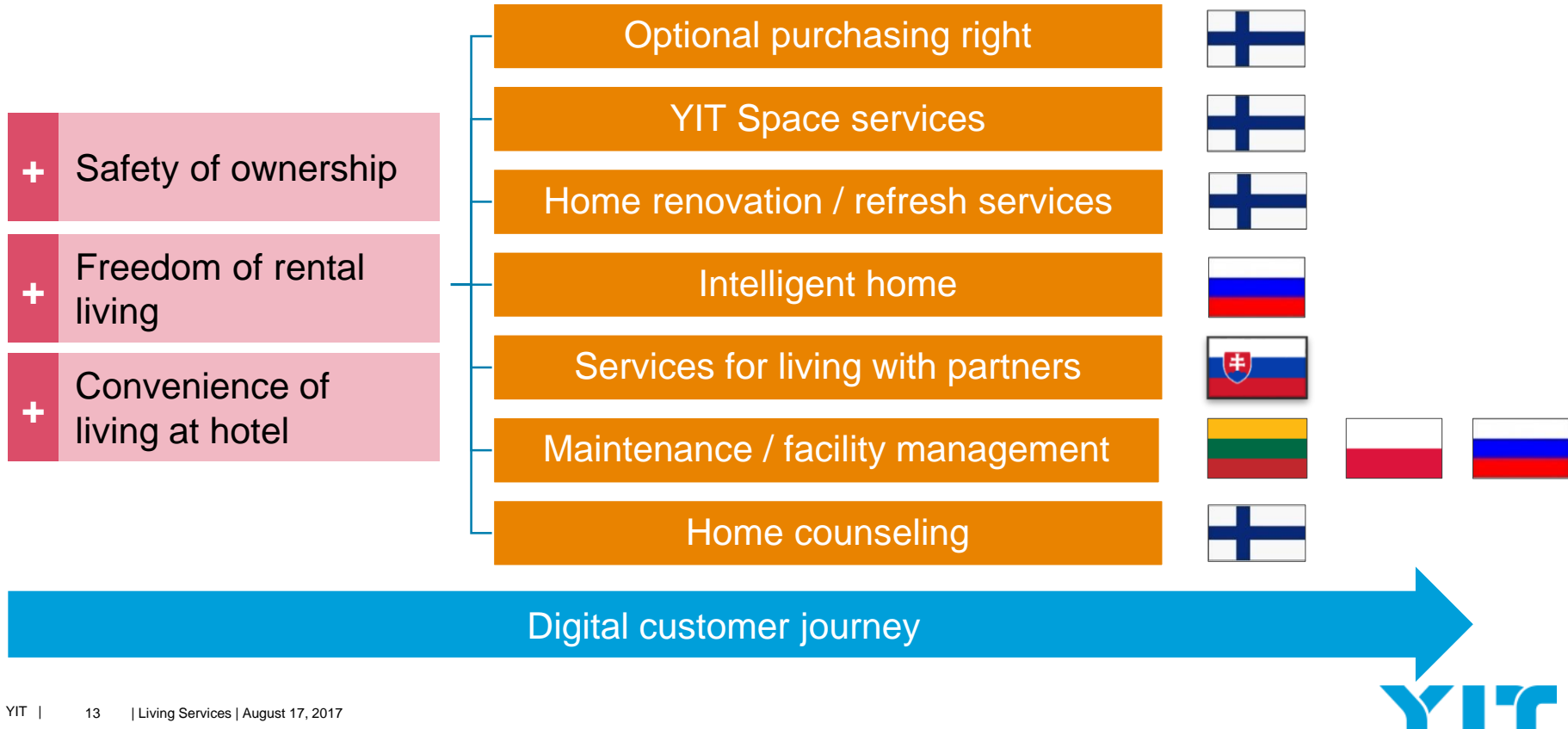
Do you live in YIT home?

[SIGN IN »](#)

[CREATE ACCOUNT »](#)



Living Services – business ideas



Optional purchasing right

YIT to start the construction of an apartment building project with a new, optional purchase right model in Helsinki, Finland

« Back

YIT Corporation Investor News March 29, 2017 at 2:00 p.m.



AS OY HELSINGIN AGRONOMI
ARKKITEHTITOIMISTO: FJRM&FUTURA OY



29.05.2015

YIT starts the construction of an apartment building project in Viikki, Helsinki, Finland. At the same time, YIT presents a new optional purchase right model, where the customer can either buy the apartment directly or take a tenancy and buy the apartment on a fixed price within five years after the building has been completed. In addition to the rental

SmartPost – parcel delivery lockers



Home refresh service

Services and
service ecosystems

YIT

Effortless home
refresh
Reliable interior service from
the constructor

KOTEJA JÄRJELLÄ JA TUNTEELLA

YIT Interior Service

Kaipaako kotisi pientä vaihtelua tai isompaa muutosta? Toteuta se helposti ja vaivattomasti kotisi rakentajan kanssa. Sillä YIT tuntee kotisi – pintaa syvemmillä.

Suostuspalvelumme avulla hankit kätevää lisätarvikkeita keittiösi ja kylpyhuoneesi, laadukkaita väliaineita tai kunnit puuttavat viimeistelemään parvikkeesi. Kotiin kuljetettuna ja valmiiksi käyttökuntoon asennettuna.

Uutta ilmettä saat pintaremontilla, kuten seinän kuvailmauksella tai vaihtamalla osan väliovella. Mikäli elämäntilanteesi on ajan kuluessa muuttunut, saat kauttamme keittiön ja kylpyhuoneen täysuudistukset, joissa haluaasi tila muutetaan vastaamaan nykyisiä toiveitasi ja tarpeitasi. Nopeat pintaremontit on merkitty esittöön avulla punaisella neliöllä. Vastavammat aikaa vievät työt, jotka ehkä vaativat kotisi osittaisen tyhjentämistä, olemme merkinneet +merkillä ja sinisellä neliöllä.

Tästä esitteestä löydät kaikki suostuspalvelumme tuotteet ja palvelut. Oheisessa tilauslaskelmakkeessa ovat hinnat ja yhteydet. Huomioi, että kaikkien hintoihin sisältyvät tuotteiden kotinkuljetus sekä asiantunteva ja luotettava asennus. Lisäksi olemme erittelleet sinulle hinnastoissa valmiiksi työn osuudet kottolousvähennystä varten.

Pikistämme osueiden muutoksiin. Muiden esitteissä mainittu malli on poikunut mallistosta, toimitamme sinulle vastaavan tuotteen.

Keittiö

PINTAREMONTIT

Uusi ilme helposti ja nopeasti – päivässä

Haluuko päivittää keittiön työt ja pintaa vanhaan? Nopea tapa on vaihtaa kide- tai kidekuvailmaukset. YIT Keittiö tarjoaa ammattimaisen valmiiksi asennettua, valmiiksi kunnostettua, työtön ja alku. Kuvailmaukset valitaan yhteistyössä sinun kanssa, niiden värit, koot ja koot valitaan valmiiksi.

Käytännölliset, työtön ja valmiiksi asennettua kidekuvailmauksia. Kuvailmaukset valitaan yhteistyössä sinun kanssa, niiden värit, koot ja koot valitaan valmiiksi. Kuvailmaukset valitaan yhteistyössä sinun kanssa, niiden värit, koot ja koot valitaan valmiiksi.

1. Väliaineet
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2. Ovi pöytä
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3. Suurennus ja tehostus
Suurennus ja tehostus on valmiiksi asennettua kidekuvailmauksia. Suurennus ja tehostus on valmiiksi asennettua kidekuvailmauksia. Suurennus ja tehostus on valmiiksi asennettua kidekuvailmauksia.

Pintaremontit, materiaalit	4
Säilytys, kylmälaiteet	5
Täysuudistus+	6
Kaapistot	7
Kylpyhuone	
Pintaremontit	8
Kalusteet	9
Säilytys, wc-istuin, tukit, tukit,	
säilytys ja kunnit	10
Pesukoneet ja kunnit	11
Sauna	12
Täysuudistus+	13
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Seinät	
Mallit ja kunnit	16
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Sähköt	
Väliseinät, pistorasiat, hienonnet	22
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hienonnet	
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YIT

YIT in Russia

Services: Property development, Area development & Maintenance and living services

Customers: Households, Property investors, Business premises users

Competitive edges:

- YIT brand associated with high quality and reliability
- Effective design of the apartments and own concepts
- Mortgage co-operation with banks
- Superior project management skills in complex projects
- Strong plot portfolio and own sales network
- Over 50 years' experience in doing business in Russia



Moscow Region



St. Petersburg



Moscow City



Yekaterinburg



Rostov-on-Don



Kazan



Tyumen

Product and service development in Housing Russia

Homes are traditionally sold unfinished, but demand for easy finishing options is expected to grow



Traditional layouts have a separate kitchen, but need for reasonably priced, functional homes increases, and layouts with combined kitchen and living room as well as other innovative solutions slowly grow in popularity

YIT Service not only maintains houses, but also develops and offers new living related services for smoother life



Дизайн-проект квартиры
500 rub.



Мобильный шиномонтаж
1,100 rub.



Парковочное место в ЖК
Новомосковский
877,500 rub.



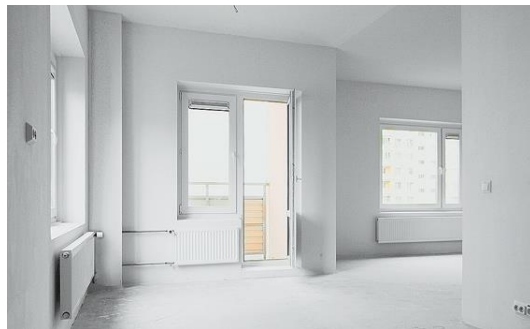
Установка дверного замка
1,000 rub.

Finishing levels in Russia



Unfinished

- The customer can finish the apartment according to his own wishes
- Mainly in business and elite segments



Semi-finished

- Walls and ceiling plastered and floors levelled
- Ready for final finishing of surfaces and customer's final touch
- Standard level of sold apartments



Finished

- Turnkey level – just move in
- Finishing package also sold as a separate service

Hack the living



Challenge

- Living as a service “LAAS – Fixed price living with services”
- Utilization of built environment “Business from unsold spaces”
- Locking, access control and logistics “To disturb property management”
- Resident services “Services that ease everyday life”

Hack the Living

with YIT

Ease of everyday life

YIT is the largest residential construction company in Finland. It creates more attractive and sustainable urban environments by building housing, business premises, infrastructure and entire areas. YIT also strives for being more involved in the everyday life of its customers – the home-owners and residents – and find new business in the service ecosystem related to a life spent in a home. Through this innovation challenge YIT is looking forward to piloting new ideas, service concepts, technologies and products to ease people's everyday lives.

Smart Home (W3)

YIT Spaces (Toughbyte)



**Together
we can
do it.**