

# MASTERCLASS WONEN ZORG EN WELZIJN

## STUDIEREIS FINLAND - HELSINKI



# PROGRAMMA

14 - 16 JUNI 2023



*vernieuwen door verbinden*





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## VERTREK

*Iedereen gaat op eigen gelegenheid door de Security check. Wij delen de verzamel locatie in de Whatsapp groep. Daar ontvang je van ons het programmaboek en labelen we je handbagage. De label aan je handbagage is nodig om je kcjfer naar je hotelkamer te laten brengen. Daarna zien we je graag uiterlijk 09:00 uur bij de gate zodat wij zeker weten dat iedereen aanwezig is.*

*Mocht je toch met een grote kcjfer willen reizen, zorg er dan voor dat je deze eerder hebt bijgeboekt via de app van KLM. Wij horen graag of je reist met een grote kcjfer, wij zorgen dan voor een extra bagagelabel voor in het hotel.*

*Hou de app van Schiphol en KLM in de gaten met de verwachte drukte en eventuele veranderingen in de vlucht. Zorg dat je op tijd bij de locatie bent zoals verstuurd in de Whatsappgroep door het Coincide team.*





## IMPORTANT INFORMATION

### Contact details organisation

5.1.2e	5.1.2e	5.1.2e
5.1.2e	5.1.2e	5.1.2e
5.1.2e	5.1.2e	5.1.2e

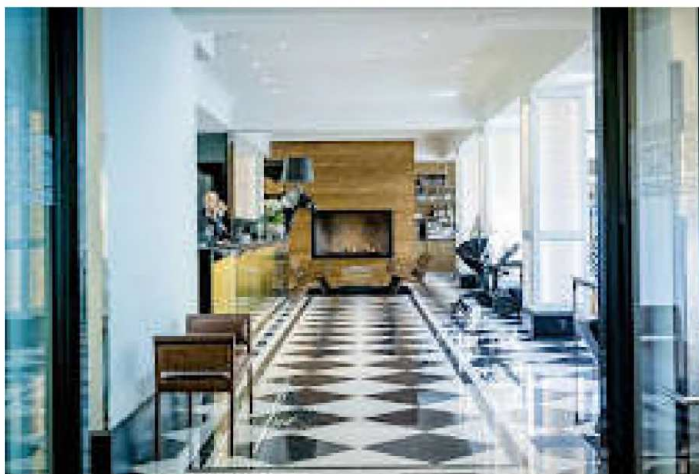
### Hotel Lilla Roberts

Pieni Roobertinkatu 1-3

00130 Helsinki

+358 9 6899880

<https://www.lillaroberts.com>



### Restaurants

Ravintola Krog Roba ( 5.1.2e ), diner Wednesday

Ravintola Ravintola Sofia, lunch Thursday (A) 5.1.2e (5.1.2e)

Ravintola Pink Pepper, lunch Thursday (B) 5.1.2e (5.1.2e)

Ravintola Zilla, lunch Thursday (C) 5.1.2e (5.1.2e)

Ravintola Adlerfelt, dinner Thursday 5.1.2e (5.1.2e)

### Flight details (group)

Date	Flight no.	Dep. time	Origin	Arrival time	Destination
Wednesday 14 June 2023	KL 1167	09:45	Amsterdam	13:10	Helsinki
Friday 16 June 2023	AY1305	16:00	Helsinki	17:30	Amsterdam





## DEELNEMERS BIJDAGEN

---

Gedurende de Masterclass vragen we alle deelnemers om verantwoordelijkheid te nemen voor kleinere taken zoals voorzitterschap van een discussietafel/ parallelsessie of delegatieleider bij een afspraak of spreker. We vragen dit 1 of 2 keer van je. Je wordt door ons aangewezen, tenzij je vooraf een specifieke voorkeur aan geeft voor het begeleiden van een bepaalde afspraak bij het aangeven van je keuzes.

### Tafelvoorzitter

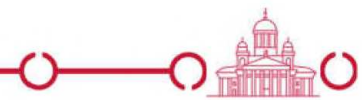
Gedurende de verschillende dagen discussiëren we in kleinere groepen van 6 tot 8 personen over vraagstellingen of ervaringen. Per discussie wordt een tafelvoorzitter gevraagd de leiding te nemen.

Mogelijk dat we aan het eind van de sessie nog een terugkoppeling vragen aan de voorzitter over het gesprek, ofwel mondeling ofwel schriftelijk.

### Delegatieleider

Tijdens de verschillende parallel sessies en parallel werkafspraken in het buitenland vragen we 1 van de deelnemers om als delegatieleider op te treden. De situatie vraagt om

- De groep introduceren bij de host. (de namen van de deelnemers in de sessie en achtergrondinformatie zijn bij ontvangende partij bekend.)
  - Begeleiden van vragen, mogelijk het stellen van de eerste vraag om het ijs te breken
  - Bedanken van de sprekers voor hun gastvrijheid en tijd
  - Overhandigen van het cadeau (aangereikt door iemand van Coincide)
  - Bewaken van de tijd (samen met iemand van Coincide)
  - Inhoudelijke terugkoppeling tijdens plenaire sessies (wat hebben we gehoord en gezien)
-



## WEDNESDAY 14 JUNE 2023

Check-in & go through airport security on time

08:30 Gather at the appointed place. You will receive your luggage label (needed for luggage transfer to hotel) and printed programme book (if applicable).

09:45 Departure flight KL 1167 to Helsinki-Vantaa Airport

13:10 Arrive at Helsinki (*it is 1 hour later in Helsinki than in the Netherlands*)

13:45 Departure by bus to the residence of the Dutch Ambassador to Finland  
(24-45 minutes google driving time)

14:15 Arrive @ Villa Kleineh, residence of Dutch Embassy  
Itäinen puistotie 7, Helsinki

*Please leave your suitcase on the bus. [5.1.2e] will accompany the bus to the hotel.  
The hotel will collect the suitcases and bring them to the rooms.*

14:30 Plenary session @ residence

**14:30 – 17:00 Introduction**

14:30 Welcome to Helsinki

[5.1.2e] [5.1.2e] Dutch ambassador

Opening

[5.1.2e] [5.1.2e]

*Light Lunch*

15:30 [5.1.2e], Future Living specialist

16:00 Discussion

16:30 End of programme

16:30/ Departure

16:45 walk to the hotel 15 - 20 min

17:00 Time to go to the room

[5.1.2e] will have your key's ready upon arrival at the hotel.

18:00 OPTIONAL: Short walk through old town (+/- 45 minutes)

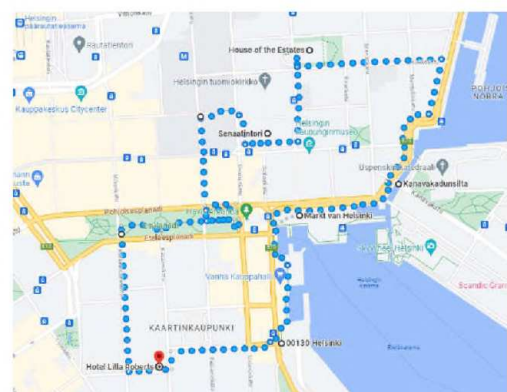
[5.1.2e]

19:00 Drinks and gathering

@ restaurant Krog Roba, ground floor, Hotel Lilla Roberts

20:00 Dinner

@ restaurant Krog Roba, ground floor, Hotel Lilla Roberts





## THURSDAY 15 JUNE 2023

Breakfast at own leisure from 07:00-08:45

Track A	Track B	Track C
5.1.2e 5.1.2e	5.1.2e 5.1.2e	5.1.2e 5.1.2e
A1 - 09:00 - 11:00 Forum Virium/ Smart City Kalasatama @Lilla Roberts meeting room	09:00 departure bus 12 - 40 min	09:00 departure <b>walk</b> 20 minutes
	B1 - 09:30 - 11:00 Esperi Care @ SAGA Munkkiniemi, Dostentintie 12, Helsinki	C1 - 09:30 - 11:00 Stora Enso @Construction site Katajanokka, Satamakatu 1, Helsinki
11:30 departure <b>walk</b> 10 minutes	11:15 departure bus 15-30min	11:15 departure bus 35-50 min
11:45 - 12:45 lunch @Ravintola Sofia @Sofiankatu 4 C, 00170 Helsinki	12:00 - 13:00 lunch @ Pink Pepper Porkkalankatu 22, 00180 Helsinki	12:15 - 13:10 lunch @Ravintola Zilla Kielotie 14, 01300 Vantaa
12:45 departure <b>walk</b> 15 min	13:00 departure <b>walk</b> 20 minutes	13:15 departure bus 15 min
A2 - 13:00 - 14:30 Y-Foundation @ Pitkänsillanranta 3 A, 8th floor 00531 Helsinki	B2 - 13:30 - 15:30 Generations Block @ Länsisatamankatu 34, Helsinki	C2 - 13:30 - 15:30 Mari Electronics @ Isonkivenkuja 1, 04300 Tuusula
14:30 departure <b>walk</b> 15 - 20 min		
A2 - 15:00 - 16:00 Aurorahouse Housing First @ Alppikatu 2, 00530 Helsinki	15:30 departure bus 10-24 min	15:30 departure bus 30-55 min
16:00 departure bus 10-24 min		

16:30 Plenary session @ Hotel Lilla Roberts, Meeting room Selim

**16:30 – 18:00**

**Discussion session**

- Reflection on meetings

18:30 Walk to Kauppatori (Helsinki Market Square )>> HSL Ferry harbour  
(15 minutes google walking time)

19:00 Ferry to island Suomenlinna

19:45 Drinks & Dinner @ Adlerfelt  
Eteläesplanadi 20, 00130 Helsinki, 00160 Helsinki





## THURSDAY 15 JUNE 2023

Group A	Group B	Group C
5.1.2e 5.1.2e + 13 pax	5.1.2e 5.1.2e + 14 pax	5.1.2e 5.1.2e + 6 pax
5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e (DL2) 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e (DL1) Grete Visser 5.1.2e	5.1.2e (DL2) 5.1.2e 5.1.2e (DL1) 5.1.2e 5.1.2e	5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e 5.1.2e

### Adlerfelt, happy place of Suomenlinna

Restaurant Adlerfelt is housed in a magnificent 250-year-old building in the world's most beautiful and rare World Heritage Site, Suomenlinna. A familiar and fun group of people behind the cute little neighboring island of Lonna are making sure there's a lot of laughter and joy in Suomenlinna also in the future. Cool food, interesting drinks and good moments!

You can visit Adlerfelt whether to enjoy a refreshing beverage or a full dinner. Or anything in between. For us, the most important thing about your visit is to provide that sweet moment when everything feels just right. Pure smile on your face. Through such feelings you'll always remember these beautiful moments and places you happily return again and again. Adlerfelt is that happy place for you and us.





## FRIDAY 16 JUNE 2023

Breakfast at own leisure 07.00 – 08.30

Graag uitchecken en 5.1.2e ophalen NA het ontbijt.

Groep X: 5.1.2e meenemen in de bus.

Groep Y: 08:45 uur koffer naar kamer 5.1.2e brengen, de groep loopt naar de eerste afspraak en wordt daar met bus en 5.1.2e opgehaald voor afspraak Y2.

Track X	Track Y
5.1.2e 5.1.2e Met 5.1.2e	5.1.2e 5.1.2e Zonder 5.1.2e
09:00 departure bus 10 - 24min	09:00 departure walk 15 - 20 min
X1 - 09:30 - 11:30 A Kruunu @ Pasilankatu 13, 00520 Helsinki, Finland	Y1 - 09:30 - 11:30 Kuntarahoitus credit institution @ Jaakonkatu 3 A, 00100 Helsinki
11:30 departure bus 10 - 25 min	11:30 departure bus 15 - 25 min
X2 - 12:00 - 13:00 Loppukiri Senior Co-housing @ Arabiankatu 19, 00560 Helsinki	Y2 - 12:00 - 13:00 Activiiset Seniorit Kotisatama @ Arielinkatu 8, 00540 Helsinki
13:15 departure to Airport bus 16 - 22 min	13:15 departure to Airport 20 - 35 min

13:30 Check-in & through security

14:30 Lunch, bites, drinks/ closure reception  
@ Pier 0 (pier zero) upstairs  
Terminal 2 between gate 28 en 29

16:00 Departure flight AY1305 (Finnair)

17:30 Arrive at Amsterdam Schiphol Airport



**FRIDAY 16 JUNE 2023**

### Group X

+17 pax

### Group Y

+16 pax

Lunch, bites and drinks @ Pier0 upstairs





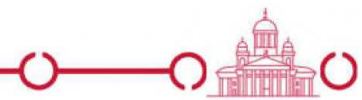


5.1.2e 5.1.2e

5.1.2e

Gemeente Nijmegen

5.1.2e 5.1.2e



## OVERVIEW DISCUSSION GROUPS & TRACKS

Naam (sorted on surname)	Discussion session Thursday	Thursday choice	Friday choice
5.1.2e 5.1.2e	2 (vz)	B	X
5.1.2e 5.1.2e	3	B	X
5.1.2e 5.1.2e	3	C	Y
5.1.2e 5.1.2e	4	B	X
5.1.2e 5.1.2e	n.v.t.	C	X
5.1.2e 5.1.2e	1	A	X
5.1.2e 5.1.2e	2	A	X
5.1.2e 5.1.2e	3	A (DL2)	Y
5.1.2e 5.1.2e	4	C	X
5.1.2e 5.1.2e	4	A	X
5.1.2e 5.1.2e	5	B	Y
5.1.2e 5.1.2e	5 (vz)	A	Y
5.1.2e 5.1.2e	5	A	X
5.1.2e 5.1.2e	1	A	Y
5.1.2e 5.1.2e	2	A	X
5.1.2e 5.1.2e	6	B	Y
5.1.2e 5.1.2e	5	C (DL2)	X
5.1.2e 5.1.2e	n.v.t.	B	Y
5.1.2e 5.1.2e	1	B	Y
5.1.2e 5.1.2e	3	A	X
5.1.2e 5.1.2e	1	C (DL1)	X
5.1.2e 5.1.2e	2	B	Y
5.1.2e 5.1.2e	3	B	X (DL)
5.1.2e 5.1.2e	4 (vz)	B	X
5.1.2e 5.1.2e	6 (vz)	C	Y
5.1.2e 5.1.2e	2	C	Y (DL)
5.1.2e 5.1.2e	n.v.t.	A	n.v.t.
5.1.2e 5.1.2e	5	A	Y
5.1.2e 5.1.2e	6	B	X
5.1.2e 5.1.2e	6	B (DL2)	Y
5.1.2e 5.1.2e	4	A (DL1)	Y
Grete Visser	6	A	Y
5.1.2e	1 (vz)	B	Y
5.1.2e	1	A	X
5.1.2e 5.1.2e	2	B (DL1)	X
5.1.2e 5.1.2e	3 (vz)	B	Y



## PLENARY SESSION WEDNESDAY

**Wednesday 14:30 – 16:30**

### Location

Villa Kleineh, residence of Dutch Embassy Itäinen puistotie 7, Helsinki

5.1.2e

5.1.2e

### Programme

14:30 Welcome by 5.1.2e 5.1.2e 5.1.2e, Ambassador in Finland

14:45 Opening 5.1.2e 5.1.2e Coincide

*Light lunch*

15:30 5.1.2e Future Living Specialist - presentation about intergenerational housing and thoughts about future living Q&A and discussion

16:30 End



### Villa Kleineh

Villa Kleineh, or Adlercreutz's house, is an old villa building in Helsinki's Kaivopuisto district, opposite Kaivohuone. It is the oldest surviving villa in Kaivopuisto. Today, Villa Kleineh serves as the official residence of the Dutch ambassador. In 1998 Villa Kleineh was rented as the official residence of the Dutch ambassador, and it was sold to the Dutch state two years later. The ambassador has lived in the house since March 1999.

### Speaker

5.1.2e

5.1.2e

5.1.2e

5.1.2e works as a Future Living Specialist in his own consulting company, 5.1.2e Consulting. He is a curious innovator and a design thinker whose passion is to co-create and design new human-centric living concepts and implement them into multiple city environments. Besides many years of consulting, 5.1.2e has been working also as a CEO of a social housing company, Setlementtiasunnot, and as a director of Future Home Institute at the University of Art and Design Helsinki.

In his presentation Intergenerational Living and Some Thoughts about Future Living 5.1.2e begins with a short description of our planetary status – we will live next decades from crisis to crisis, and that is why, everything needs to change. Next drivers of future living are e.g energy, mobility, food, biodiversity and microbe-ecology. There will be a huge transformation in the blocks and neighborhoods. 5.1.2e see intergenerational living as an transformative way of creating more local, more active, more diverse, more service-based and more sustainable cities. 5.1.2e presents generations blocks that he has been designing and implementing to different cities: Helsinki, Tampere and Joensuu. With intergenerational block concepts elderly living could give opportunities to transform city living to planetary boundaries. In Finland and many European countries, the amount of senior citizens is growing rapidly. We need total re-thinking and creating a new mindset to elderly living. In an intergenerational block with service homes there could be a trendy restaurant, a cozy co-working place, well-equipped gym centre and a cool mobility centre. The neighborhood is designed to be self-sufficient in energy and in food production. Finally, if the city is interesting and exciting for old people, giving good business opportunities for newest technology and services of diverse companies, it is so for all city dwellers.





## PLENARY SESSION - THURSDAY

### Reflection on what we have seen and learned

Thursday 16:30 – 18:00

#### Programme

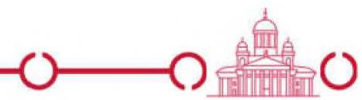
16:30 - 18:00 plenary exchange, feedback on lessons to take home

#### Table setting

Discussion group 1	Discussion group 2	Discussion group 3
<div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e</div> <div>( 5.1.2e )</div> <div>5.1.2e (vz)</div> <div>5.1.2e</div>	<div>5.1.2e 5.1.2e (vz)</div> <div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e</div>	<div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e (vz)</div>
Discussion group 4	Discussion group 5	Discussion group 6
<div>5.1.2e 5.1.2e</div> <div>5.1.2e</div> <div>5.1.2e 5.1.2e</div> <div>5.1.2e (vz)</div> <div>5.1.2e 5.1.2e</div>	<div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e (vz)</div> <div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e</div>	<div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e (vz)</div> <div>5.1.2e 5.1.2e</div> <div>5.1.2e 5.1.2e</div> <div>Grete Visser</div>



A series of horizontal lines for writing, spanning the width of the page.



## A - 1

### Forum Virium

### Smart City Kalasatama

#### Location

Hotel Lilla Roberts meeting room Selim

Contact: [REDACTED] (mobile)

# FORUM VIRIUM HELSINKI

#### Summary

*Forum Virium is the driving force behind Helsinki's ambition to be the most functional smart city in the world. Forum Virium works in cooperation with companies, the scientific community and citizens to experiment, pilot and jointly develop future urban solutions to make life easier for Helsinki residents and create an inclusive and supportive society with as much digital support as possible. From smart mobility, inclusive housing, new ways of social care (Urbanage & Shower robot), robotics, drone services, intelligent lighting, street space analytics to smart housing solutions. Smart Kalasatama is the most inspiring example of developing the new district of the future. A neighbourhood in which digital solutions help with everyday life, which is ecology neutral developed in close cooperation with the citizens and is creating an environment that stimulates social cohesion. Within the overall vision, the examples such as the digital solutions in the Health and Wellbeing Centre and the Co-Created Senior House have our specific interest.*

#### Background Kalasatama & Forum Virium

##### Smart Kalasatama

Although Forum Virium is a city-wide initiative, the Kalasatama neighbourhood is one of the prime testing beds. Smart Kalasatama, a brownfield district in Helsinki is a vivid Smart City experimental innovation platform to co-create smart&clean urban infrastructure and services. Smart Kalasatama is developed flexibly and through piloting, in close co-operation with 200 + stakeholders including residents, companies, city officials and researchers. Kalasatama district will offer a home for approximately 25,000 residents and jobs for 10,000 people by 2035. Currently, there are 3,000 people living in the area. The vision of Kalasatama is that smart services save one hour of citizen's time every day.



The carbon-neutral future of energy services is being built in Kalasatama. In this model, smart-grid area, the user of electricity can also be its producer. First estates are already connected to smart grid, and all the rest of the are to be built will benefit of the grid enabling real time smart metering, electric vehicles network and new storage solutions for electricity. A solar power plant already exists in the hood and the whole district is connected to the district heating and cooling grid.

Forum Virium has a broad scope of technologies and projects that may improve our lives. From robotics, to data, to MaaS, to green energy. A few are related to housing and(health) care.





## Urbanage

How can tacit knowledge of older people be utilized in urban planning? The Urbanage project explores the challenges faced by an aging population in urban space and in the accessibility of digital services.

The aim of the project is to identify and solve the challenges faced by the aging population in the urban space, the accessibility of digital services and to understand how this tacit knowledge could be utilized in the urban planning process.

## Healthy living

In the project, the partner cities will implement five innovative pilot projects related to well-being and a healthy urban environment. Sharing the experience gained from the pilot projects and working closely with companies will make it possible to expand successful experiments at city level, as well as to scale them through the cooperation network to other partner cities. here. The aim of the Nordic Healthy Cities project is to support a sustainable urban environment and housing, and to improve the health and quality of life of residents.

## Speaker

5.1.2e	<div>5.1.2e</div> <div>5.1.2e is a long-term InformNorden activist and the 5.1.2e for Smart City Kalasatama Helsinki. He works for Forum Virium Helsinki, an innovation company owned by the City of Helsinki. Before 5.1.2e has worked as 5.1.2e for Traficon Ltd – A traffic planning and consulting company – and for Helsinki Region Transport (public transport authority) as the Head of Information Systems Group leading all development projects around digital information and open data.</div> <div>5.1.2e special competence is in smart mobility and digital service design around mobility. He has strong interest also in smart energy solutions and generally in any innovation that makes urban life easier and causes less negative impacts on nature. 5.1.2e has M.Sc. in Civil Engineering (Aalto University, former Helsinki University of Technology) and he has also studied minor in the department of architecture about Urban Planning.</div>
5.1.2e	<div>5.1.2e 5.1.2e project manager Forum Virium</div> <div>5.1.2e is responsible for different pilots carried out as part of Co-created Health and Wellbeing, a project that brings together municipalities and companies to co-create and utilise new technologies to develop smart customer-oriented healthcare services.</div>



## A - 2

### Y-Foundation

#### Housing First, Employment Second

##### Location

@ Y-Foundation  
Pitkäsillanranta 3 A, 8th floor, Helsinki  
@Aurorahouse Housing First  
Alppikatu 2, 00530 Helsinki  
Contact: 09.1.2e 5.1.2e 5.1.2e (mobile)



##### Summary

*The Y-Foundation is the fourth largest housing association in Finland. They have over 18.000 apartments and operate in 57 cities and municipalities in Finland. The Y-Foundation offers rental homes for people experiencing homelessness and those who are under a threat of becoming homeless. The Y-Foundation is known as the main driver of the Housing First model which reduced homelessness in Finland to the lowest records in Europe. As their goal is to support the social and economic well-being of their residents the Y Foundation started the Uuras employment program, which combines work and housing, and in which the landlord helps the resident find a job. The Y-foundation's perspective is that housing associations have to take an active role in providing housing and taking care of the support through cooperation with other providers.*

##### Background Y-Foundation

The Y-foundation was established by the 5 major cities and several national authorities with the specific intent to enhance social justice by developing social housing

We build housing units where support services are easy to arrange. We also develop and build state-subsidised rental homes under [M2-Kodit](#). The Y-Foundation also acquires rental dwellings by purchasing individual apartments from housing companies on the free market.

##### Mission: So that everyone can have a home.

Vision: We are a leader in the eradication of homelessness and we promote well-being and sustainable lifestyles among our tenants.

Values: We are bold and trustworthy creators of housing with dignity.

- Courage. We have the courage to be on your side even when others are not. We lead the way, make decisions and put our plans into action with an open mind.
- Trust. We do what we promise. Our tenants can trust in the affordability, continuity and safety of their housing.
- Housing with dignity. Dignity is the foundation of our work. We treat our tenants equally. We provide affordable rental apartments. Everything we do starts from the Housing First principle.

##### Service promise: We are here for you.

- We treat everyone equally
- We listen to our tenants
- We make daily life easier
- We provide functional and safe homes
- Developer of new homes

The Y-Foundation has around 18 000 apartments and operates in 57 cities and municipalities in Finland. We are the fourth largest landlord in Finland. The Y-Foundation offers rental homes for people experiencing homelessness and those who are under a threat of becoming homeless. Cities, municipalities and their property companies sublet the apartments to their citizens in need of an own home.





## Y-Foundation properties

- 11.000 to low SECs
- 6.300 to (almost) homeless
  - 5.500 from private providers of which 80% is subletted via the municipalities
  - supported housing services for
    - Elderly
    - Mental health care
    - Learning disability
    - Substance abuse
    - Long term homelessness

## Housing First is the basis of our work

Our day-to-day actions underscore our role as a leader in the eradication of homelessness. We develop anti-homelessness efforts together with our partners in Finland and internationally.

We are actively involved as a national developer of [the Housing First principle](#), which is gaining ground all over the world.

We coordinate the European Housing First Europe Hub co-creation platform. It supports the dissemination of anti-homelessness efforts based on the Housing First principle and the continued development of methods and practices. Everything we do is geared towards promoting the well-being of our tenants and sustainable lifestyles.

## Our strategy from 2020 to 2030

Our basic mission is to ensure that everyone in Finland has a home. Our strategy respects this mission. In this strategy period, we will contribute to the creation of a fair society where no-one is left behind.

Our strategy is connected to the UN Sustainable Development Goals, which guide the world's development efforts until 2030. This is why the strategy period is exceptionally long. Through the UN SDGs, our objectives are part of a greater whole.

Our day-to-day actions underscore our role as a leader in the eradication of homelessness. We develop anti-homelessness efforts together with our partners in Finland and internationally.

Everything we do is geared towards promoting the well-being of our tenants and sustainable lifestyles.







Three spearhead objectives

During this strategy period, we will focus particularly on three spearhead objectives.

1. Our objective is **the economic and social well-being of our tenants**.
2. We also aim for **a fair transition towards carbon neutral living**.
3. We work to **eradicate homelessness in Finland and reduce it internationally**.

The success of these objectives will be ensured by **our highly competent and motivated employees, solid financing base and effective digital tools**.

The Y-Foundation's employees are highly committed to the organisation's values. They also played a strong role in putting together this strategy.

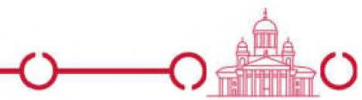
[Read more about our strategy towards 2030.](#)

## Speakers

5.1.2e	<div>5.1.2e, 5.1.2e <b>Y foundation</b></div> <div>5.1.2e joined the Y-Foundation on March 1, 2022. She has more than 20 years of managerial experience in housing-related themes. 5.1.2e has worked with housing production in both the municipal sector and the company. Before starting at Y Foundation she has served as 5.1.2e and 5.1.2e since 2010. Prior to this position, she was Director of Housing in the City of Vantaa for eight years. 5.1.2e also has a working history as an urban researcher. She holds a PhD from the University of Turku.</div>
5.1.2e	<div>5.1.2e 5.1.2e <b>Housing First Development Network</b></div> <div>5.1.2e has been working for 10 years in the field of homelessness. He started as a frontline support worker in 2010 for the Finnish Youth housing association services (NALPA). NALPA offers housing first in scattered housing for young people experiencing homelessness. After 3,5 years 5.1.2e became the Service manager and his responsibility was to develop the services and manage the Housing First team. After 1,5 years of being the service manager 5.1.2e became the 5.1.2e of the whole company. 5.1.2e had the privilege of developing and growing the company to a widespread presence across Finland. Following NALPA, 5.1.2e started work at the Y-Foundation. He worked for a little over one year as a Coordinator for the National Housing First Development Network. At the beginning of 2020, he became the 5.1.2e of the same Network. As part of his role at the Network, 5.1.2e organises training courses at national level, and is working on developing the Housing First model together with dozens of NGO's and cities.</div>



Lined area for writing or drawing, consisting of multiple horizontal lines.



## B - 1

### Esperi Care

#### Private provider providing public services

##### Location

@ SAGA service home Munkkiniemi,  
Dostentintie 12, Helsinki

Contact: [redacted] 5.1.2e (assistant)

[redacted] 5.1.2e (mobile)

<https://www.esperi.fi/>



##### Summary

*Esperi is Finland's second largest long term care provider. They have offer public and privately paid services and operate within elderly care, mental rehabilitation and disabled care. As a private provider Esperi works closely with municipalities to develop homes and communities for vulnerable citizens. While demand is increasing and providers struggle to provide enough care, the Health reform, that is now taking effect, will also change the contracting relationships. [redacted] 5.1.2e will share Esperi's view on the new Elderly housing and care legislation proposal and the Sote reform. What is Esperi's strategy for the future of elderly housing and care and what respective strategies are being pursued within the public and private markets? What innovative and technological innovations are being integrated to offer more independence to residents and more efficiency for Esperi? How does the digital OmaSagecare help to better care for clients?*

##### Background Esperi

Esperi Care offers diverse housing services and quality service housing for the elderly, mental health rehabilitators and disabled service customers all over Finland. To support the care of our clients, we also offer medical services. Our goal is to be a pioneer in our field. We are developing new, more diverse models of housing and support. We strive to anticipate the needs of the care industry and society and to develop our operations so that we can continue to provide our customers with the ingredients for a good life in the future.

Esperi Care in a nutshell

- Founded in 2001
- Finland's second largest provider of housing services: 6.600 places of residence
- The Group has 5.944 employees (31 December 2012), most of whom are nurses and community nurses. 200 municipal partners
- Turnover in 2020, EUR 288.6 million
- Common vision is "Finland's happiest residents".

In its business, the Esperi Group has two clearly different entities: Esperi and Saga.

##### Saga – private sector services

Saga service houses are full-service houses that enable independent living in a homely and active environment where care, rehabilitation and wellness services are available. These houses are paid by the clients directly.

##### Esperi – public sector services

There are three different businesses plus Esperi's Medical Services





## Services for the elderly

Esperi offers 4 types of services:

The 24-hour so-called **Enhanced service housing** in a nursing home is intended for physically disabled or people with memory problems who need care and assistance at all times of the day. Health and social care professionals are available in the nursing home around the clock and provide individual, rehabilitative care.

1. **Lightly supported service housing** is suitable for the elderly who get along independently. The care staff is present during the day, helping with everyday tasks and organizing a variety of recreational and hobby activities for the residents.
2. A **short-term and temporary housing service** helps, for example, when an elderly person's own home is undergoing plumbing repairs or a caregiver is on holiday. We offer short-term housing in both service houses and nursing homes. During carers' holidays, many municipalities offer service vouchers to cover part of the temporary housing fee.
3. Esper's **Day Activity Centres** provide day activities for elderly people living at home who need support to cope at home or follow lonely days. In addition, day activities enable the caregiver's statutory leave and thus support the caregiver's resilience. For day-to-day operations, some municipalities offer a service voucher that can cover service fees.

## **What does it cost to live in a nursing home?**

The prices of services for nursing homes are determined by various elements and the payment policy is influenced by whether the resident pays for the housing himself or has a municipal commitment or service voucher. Various subsidies can be applied for the costs of treatment. Read here what subsidies you can get for living in a nursing home.

## **How is the price formed?**

The price of care is affected by the amount of care and treatment needed by the client. In Esper's care homes, the cost of living is in line with the general rental level in the locality. Housing costs include your own apartment with toilet / bathroom facilities and the use of common areas.

- In round-the-clock enhanced service housing, the price consists of three parts: care, rent and meals.
- In lighter service housing prices includes only: rent, electricity and water charges and service charges.
- In short-term care (including family care holidays): daily fee, including all services.

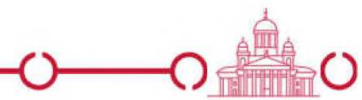
In all forms of service, residents are allowed to participate in the programmatic and rehabilitative daily life of their homes.

In addition, lighter service packages offer a wide range of additional services that the customer can purchase according to their needs.

## **Who pays for housing?**

A customer can be placed by the municipality (framework contract customer) or as a service voucher customer. In these cases, the municipality pays for part of the services.

A customer can also be a self-paying customer. As a self-paying customer one can apply for a pensioner's housing allowance, care allowance and use a household deduction (service voucher customers are not covered by the household deduction).



Additional housing services are for example:

- Home care services such as transaction assistance
- Medical services
- Individual physiotherapy
- Chiropodist and hairdresser services
- Medicines, adult hygiene products and personal care products.
- Clothes, personal shopping and leisure trips. Some of our home tours may also be chargeable.
- Personal aids. As a rule, aids are available from municipal aid loan shops.

Free of charge or inclusion of medical services in the price of the service in enhanced service housing is municipality specific. Generally, primary health care is provided by the health services of your municipality.

### Mental health services

Mental rehabilitation is goal-oriented and individual. Together with the client Esperi practices and develops the conditions for independent living. The instructor motivates and supports the resident. The aim is for the resident to rehabilitate according to their own resources, from the 24-hour care of the nursing home to service housing, independent support housing and finally to their own home.

Each resident has a personal rehabilitation plan, in which representatives close to the resident and the home community as well as Esper's nursing staff participate.

### Developmental disability services

Our task is to provide the resident with a meaningful and safe life as well as good basic care. We support the independence and life management of our residents according to their individual resources and respect for their uniqueness. In the living units clients have their own rooms where they can bring their own furniture and personal belongings. In addition, there are common areas where they spend time together and play activities.

Meals are planned according to the resident's diet and other individual needs and wishes. If necessary, Esper's personnel take care of the resident's personal hygiene, cleanliness of the living environment and clothing care, as well as applying for the benefits belonging to the resident. The caregiver is responsible for the resident's individual care and communication with relatives.

Residents are offered diverse and active stimulus activities. Together they go on excursions, visit cafes and take part in music events. Residents have access to plan and influence activities themselves. In addition, residents participate in daily, work or open work activities on a daily basis.

We work closely with residents and support associations.

If necessary, we also assist the resident in communication, which contributes to life management. Esper's professionals use, for example, support communication and image communication as alternative communication methods. There is also plain language and social stories to make it easier to perceive new things or the course of the day.

### Medical services

Esperi Lääkäripalvelut provides medical services to health centres, hospitals, private medical clinics and nursing homes.

### OmaSagacare

With the help of the digital communication tool, all families from clients receive weekly news about their loved ones living in the group home of the Saga service houses. At the same time, family will hear about the life, events and activities of the residents of the group home and the development of the company. The tool also allows you to communicate securely with group home staff. Deployment will take place in the spring of 2021.

Video: <https://youtu.be/oUGjwIOLrFE>



## Speakers

5.1.2e

5.1.2e, 5.1.2e

5.1.2e since September 2019 and 5.1.2e

since 2017. He has a Master in Political Science (1993). Before he joined the sector, 5.1.2e has had various positions in airline industry (1994 – 2005). From 2005 to 2012 he was 5.1.2e

5.1.2e in 2013 he started as 5.1.2e a Medical doctor

company and leading eHealt doctor service within elderly care. 2018 -2019 he was 5.1.2e 5.1.2e

5.1.2e at Pihlajalinna.

5.1.2e

5.1.2e 5.1.2e 5.1.2e

5.1.2e 5.1.2e, who has held the position since June, has been elected 5.1.2e

5.1.2e

He has worked in Esper since 2019, first as an external management consultant and then as 5.1.2e 5.1.2e

5.1.2e 5.1.2e 5.1.2e

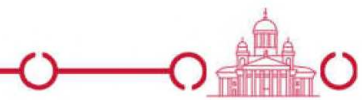
5.1.2e

5.1.2e

5.1.2e has started as new 5.1.2e in April

2022. She has previously worked, e.g. as 5.1.2e and in business management positions in 5.1.2e and contract catering services.





## B - 2

### Multigenerational Shared Living Generations Block

#### Location

Generations Block

Länsisatamankatu 34, Helsinki

Contact:

5.1.2e

5.1.2e

5.1.2e

#### Summary

*The Generations Block is a multigenerational community consisting of 262 apartments divided over three buildings e.g., three initiators; student housing, privately owned housing and social housing. The concept of the Generations Block started in 2010 and has since drawn in many collaborators and partners. A wide, open and wheelchair-accessible corridor joins all the shared spaces together to create a flow of people and unite people and activities. Meet with the CEO of the Social Housing Association and active residents. What is the perspective of the housing association on social cohesion, what do they do to improve and what is the role of the community coordinators? What are the benefits of the intergenerational living initiatives such as the Generations Block? What are the success factors? How do you integrate students, elderly, and families?*

#### Background Generations Block

Common rooms and shared living have long been part of student lifestyles and even residential or care homes, but what about everyone in between? The Generations Block offers the opportunity to create neighbourly friendships and a sense of community and belonging in a large city while also offering access to spaces and resources to share and develop hobbies and interests. Residents can enjoy a communal garden, kitchen, sewing room, woodworking room, tv room, soundproof music room, sauna, gym and even a theatre stage.

The Generations Block consists of three building blocks

- HOAS: Students (rental, short term),
- Asuntosäätiö: Families (owner occupied apartments),
- Setlementtiasunnot: Social housing renters (including supported living for physically disabled).

In addition to apartments, Jätkäsaari's Generation Quarter has facilities for a wide range of leisure and leisure activities. There is an unobstructed route through three buildings, through which you can mostly get around the entire block from the inside. The block yard is shared.

The shared living quarters are suitable for a wide range of activities. There is also a gym, lounge stage, a verse for woodworking and a soundproof band room. There are cultivation boxes and places to stay in the common yard. In addition, the house has outdoor storage facilities, a building sauna department and apartment-specific storage closets, as well as a building laundry. The housing coordinator team supports the communality and safety of residents.

The Block Coach is there to help, support and enable. He / she encourages the residents to start and maintain common activities. The block coach helps in organizing different events, info sessions and parties. He or she will be employed by Setlementtiasunnot and can be met in the block during weekdays, on some days also in the evening. The exact schedule of the block coach will be announced after the houses are completed.



## HOAS

Hoas is a non-profit foundation that rents out, builds and maintains housing for students in the capital region. There are around 18 500 students in over 9200 Hoas rooms, studios and family or roomie apartments. Hoas building in the Generations Block was completed at the end of 2015 and has 102 rental apartments.

## ASUNTOSÄÄTIÖ

Asuntosäätiö is a developer specialised in diverse housing areas and production. It now owns almost 17.000 apartments mainly right-of-occupancy. In all their projects resident co-operation plays a significant role. Into the Generations Block Asuntosäätiö produced 47 hitas-regulated owner-occupied housing apartments. Homes are designed for various stages of life from studios to apartments of more than 100 square metres.

## Setlementti asunnot

Setlementtiasunnot Oy is a social housing association constructing houses with a sense of community. The Setlementti brings a human-centred approach into social housing, recognizes people's strengths as well as abilities and acknowledges diversity. Setlementti Asunnot Oy is a community builder, a provider of versatile housing services, as well as a producer of societally sustainable housing solutions.

Watch the video

<https://youtu.be/Scss4IJJMuo>

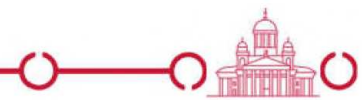
5.1.2e

5.1.2e

5.1.2e

5.1.2e





## C - 1

### Stora Enso

## Mass timber constructions to create sustainable and healthy living

### Location

Stora Enso construction site Katajanokka @Satamakatu 1, Helsinki  
Contact: 5.1.2e (mobile)

### Summary

*The energy-efficiency requirements of buildings are growing stricter, which means that when the energy consumption coming from housing decreases, the role of construction materials grows larger. Wood is the perfect material for inspiration and construction. It is strong and flexible, and importantly, easy to work, process and finish. By building with high-quality, precisely designed, sustainable materials of solid wood or prefabricated elements, Mass timber products from Stora Enso play an essential role in building sustainable urban areas for the future. The results are shorter construction time, improved resource efficiency, less waste and noise, lower costs, and better health and safety. As a renewable resource that stores carbon and helps to deliver sustainable development, Mass timber construction brings benefits to the environment. Countless studies show that people living (and working) in wooden buildings feel better. The programme includes a visit to the new Stora Enso headquarters in Helsinki.*



### Background on Stora Enso

Stora Enso develops and produces solutions based on wood and biomass for a range of industries and applications worldwide, leading in the bioeconomy and supporting their customers in meeting demand for renewable eco-friendly products. The Company is committed to the development of products and technologies based on renewable materials. Their products, in many cases, provide a low-carbon alternative to products made from fossil-based or other non-renewable materials. Solutions are found in such segments as building, retail, food and beverages, manufacturing, publishing, pharmaceutical, cosmetics, confectionary, hygiene and textiles.

### Why wooden buildings are good for you

In the developed world, we spend about 90% of our time indoors. It's important then to get the indoor climate right. This means looking at everything from air quality, hygiene, humidity, temperatures and even the touch and feel of the materials that surround us. All of these aspects affect us in our day to day indoor lives.

An increasing amount of evidence shows that wood has beneficial effects in almost all parts of the indoor climate. It helps reduce stress, blood pressure and heart-rate as well as allowing for more creativity and productivity in the workplace. Wood is also an important part of what's called biophilic design; our desire to be connected with the natural environment. In the past ten years, different research groups have come up with the same conclusion: wood grain as a texture positively influences creativity. Most of us feel that wood creates a sense of warmth. The smell, touch and feel are regarded as pleasant and many people have generally positive associations with wood.

*People feel better, work better and perform better when they are living and working in wooden buildings*

Natural environments and wood in particular help reduce stress and improve wellbeing, several studies have come to the same conclusion. The studies on stress and wellbeing are also in line with additional studies on blood pressure and heart-rate, blood pressure and heart-rate go down for people living and working in wooden buildings. Wooden buildings appear to be better if you want to be more creative, more productive and stay healthy. They are also better if you want to have lower stress levels, lower blood pressure and a lower heart-rate.





One study has even shown that people in wooden buildings can boost their NK blood cells. These are the ones used to improve the immune system. On top of that, wood as a material is also good at preventing viruses from multiplying. The evidence is wide-ranging and has been going on for more than 20 years but it all points in the same direction. People feel better, work better and perform better when they are living and working in wooden buildings



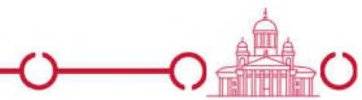
Katajanokan Laituri is located in a central place by the sea at Helsinki's Katajanokka. The building, situated in a nationally significant cultural environment, will house public spaces and thereby also serve city residents and tourists enjoying the maritime location. The building has approximately 16,000 square metres of rentable space. In addition to the head office of Stora Enso and a hotel, it will include office premises for companies and service providers.

## Speaker

5.1.2e

5.1.2e

5.1.2e is leading Stora Enso's Building Solutions Sales and Business Development Team in the Nordic and Baltic countries. He is an experienced sales and marketing leader with a solid track record on motivating, coaching and leading sales and marketing teams in delivering great business results together with high employee satisfaction. Passionate about sustainability, productivity and digitization of construction industry. 5.1.2e also works with start-up companies in renewable energy and telecommunication businesses to replace fossil based materials with renewable ones.



## C - 2

### MariCare Oy

### Improving Healthcare and Living

#### Location

MariCare Showroom, Isonkivenkuja 1, 04300 Tuusula

Contact: 5.1.2e 5.1.2e (mobile)

# MariCare

#### Summary

*The built environment should be thought of as a partner in the care of people in independent living environments, particularly for those who live alone and/or are highly dependent. MariCare is a global supplier of Sensor Systems, providing the newest generation of technologies for the Elderly Care sector for Proactive Care and Wellbeing. Palle Stevn will discuss the challenges of the Nordics and what, in his opinion, is necessary to relate to them. That it is not only about implementation of technology, but about training employees to approach their work differently. It's a new way of thinking how technology supports their work. 'It's not just about changing diapers anymore, it's knowing how the system works'. Besides that you will see completely integrated Care Solution possibilities, and learn how it can help professional institutions live up to today's standard of economic effectiveness and service.*

#### Background

##### **MariCare, leading provider of Sensor & Care Solutions.**

Since its introduction to the market in 2005, MariCare Systems has been the forerunner, and has been selected for its performance and for its unique new features for improved service and quality in Elderly Care facilities.

The greatest reward is the fact that the Elsi® Sensor technology has proven itself to be the first and only system on the market that can reduce falls, support cost savings for its customers, and contribute solutions for security and wellbeing, according to the current challenges and requirements. At global level, the number of those over the age of 60 is estimated to increase from just under 800 Million today to just over 2 Billion in 2050.

There simply is not enough money, resources, or personnel to cope. Handling daily routines in care homes consumes too much time. Accidents that happen during the night time are both difficult to notice and prevent with currently available solutions. Cost savings are extremely difficult to achieve with existing solutions.

MariCare Oy is the first company to develop and implement Sensor Floor Systems for the Health Care and Security Industries, and today we have a track record of more than 4000 installation references. Our systems are developed with the mind-set, which shows discerning customers cannot miss out on investing in our systems.

Elsi® Smart Floor is primarily an invisible nursing help-tool for fall-prevention and includes a range of fall detection, bed, toilet, toilet w. timer, dementia alerts, and burglar alarms, etc. It is a professional proactive care aid for Nursing Homes, Senior Homes, as well as Rehabilitation Centers and Hospitals. Furthermore, the system provides tools for tracking abnormal behavior patterns 24/7 caused, for example, by infections. These early alerts reduce hospitalization time and costs.

eLsa™ Activity Sensing is a wireless system specially developed for Private Home Care, Existing Nursing Homes, Senior Homes, and provides fall alerts, and specific bed, activity, burglar, smoke alarms, etc. Max/min time alert settings are established for abnormal periods of inactivity, toilet visits, etc. The system is built on a wireless platform, allowing it to be easily installed or removed, and provides that necessary safety and security needed for the elderly, who prefer to live longer in their own home environment.



## Speaker

5.1.2e

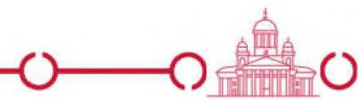
5.1.2e

5.1.2e has been appointed 5.1.2e in February 2022. He has worked in the company since 2008 and with welfare technologies since then he is a proven leader with extensive experience in various business segments from his former years of employment in the 5.1.2e 5.1.2e is Danish citizens and has been living in Finland for over 25 years. His background is electrical engineer with passion for new technologies and for developing markets understanding customers challenges and by that help them with technical solutions.

Mari Electronics was the first in the world developing and selling invisible sensor solutions "Elsi Smart Floor " and his biggest task was to implement it with governments and health care professionals.

5.1.2e has more than 30 years of operational and international expertise in a range of companies, including Public and Private Healthcare Sectors, Maritime Industries and the Software (SaaS) Market.





## X - 1

### A - Kruunu

#### State-owned company to build affordable rental apartments

##### Location

A-Kruunu Oy  
@ Pasilankatu 13, 00520 Helsinki  
Contact: 5.1.2e DI 5.1.2e

A-Kruunu

##### Summary

*A-Kruunu is a special assignment company owned by the State (Kruunu = Crown) and operating under the guidance of the Ministry of the Environment. Task is to build affordable rental housing, aim is to increase construction activities that the company initiates construction of around 800 homes, with the majority being in the Helsinki region, 25% located outside the Helsinki region, and 15% being wooden apartment buildings. Good resident selection principles are applied to the selection of residents in order to offer the rental homes to households most in need of affordable rental housing. In addition to building, A-Kruunu takes part in the multiple different housing development and research initiatives such as the Group Rental Residence concept, promoting wood construction, City planning challenges in wooden apartment building construction and wood construction.*

##### Programme

09:30 Arrival, introductions, coffee and snacks

10:00 Presentations:

- A-Kruunu's background, strategy, vision, finance – 5.1.2e
- Tenant and rental processes, tenant democracy – 5.1.2e
- Experiences with wood construction and other development projects – 5.1.2e
- *Presentation on the Dutch affordable housing system and current situation*

11:00 Tour in the rental house Pasilankatu 11&13, or continuing with the discussions with our people

11:30 End

##### Background on A-Kruunu

A-Kruunu builds and rents pleasant and affordable rental apartments of different sizes for different life situations, homes located near good services and with good transport connections in the Helsinki Metropolitan Area and its surrounding municipalities.

From the beginning of 2019, the operating area has also been extended to some of the other larger urban regions in our country which have a high demand for affordable rental housing. In addition to building approximately 400 new rental homes each year, we also promote timber construction and housing innovations.

In the selection of residents, they follow the ARA resident selection guidelines which means that the applicants are grouped on the basis of urgency of housing needs and wealth. When selecting residents, the homes are offered to those who need them the most.

##### Community life in group tenancy homes

A-Kruunu has developed a new group rental concept together with Talli Architects. The idea of group renting is that several residents live in the same apartment, each with their own rental agreement.

The first group rental apartments were completed in October 2021, and they were built specifically to serve the purpose of group rental housing. The new concept aims to develop homes with space solutions that combine privacy and shared space. This allows to offer inhabitants more space and more versatile facilities for the same price level as a private apartment. Shared living quarters provide a framework for the creation of residential communities, which is an important part of the concept. Group tenancy housing differs from cell housing in which residents can choose who they live with.



## Wood construction projects at A-Kruunu

A-Kruunu is an active participant in developing the process of building apartment blocks out of wood. Their first wooden apartment buildings were completed in the summer of 2018. The mission of A-Kruunu is the construction of affordable rental housing. This tasks also include the advancement of wood construction, innovation, circular economy, and low carbon output.

The goal is that at least 15% of the annual housing construction that started after the beginning of 2021 is intended for the construction of apartment buildings made of wood. Most of the wood construction projects are part of more extensive scientific research projects aimed at getting significant information concerning wood construction. A-Kruunu's wooden apartment blocks have been built and are being built in several places including Helsinki, Sipoo and Tampere.

## Urban Families with Children project

Increasing numbers of families with children are choosing to live in city centres. A-Kruunu is involved in a development project in which the wishes and needs of urban families with children are better taken into account in the planning of affordable housing. According to the study, families consider it important to have a good location and flexible housing solutions that facilitate everyday life. The development project's first apartment block was completed in autumn 2019 in the Sompasaari area of Kalasatama, in Helsinki. The block has been designed with a wide range of layouts for families of different sizes and types, with a total of 40 apartments. They take into account the changing life situations of families with children, which relate to matters such as the families' everyday life, secondary parents, distance work and outdoor activities. The wishes and requirements for the A-Kruunu residential location have been realised through well-functioning hallways, open and adaptable living quarters and sheltered gardens for children's games.

## Speaker

5.1.2e	<p>5.1.2e</p> <p>5.1.2e has been 5.1.2e of A-Kruunu since 2014.</p> <p>5.1.2e is by training an architect and EMBA. Before A-Kruunu, 5.1.2e worked for Kojamo (formerly VVO) between 1996 and 2014 in a variety of roles, including 5.1.2e. Prior to this, he was an architect at Raimo Teränne Architects.</p> <p>5.1.2e is a 5.1.2e of the Building Information Foundation and a deputy member of the Board of Directors of Housing Nordic and has served on the boards of KOVA ry and RYM Ltd.</p>
5.1.2e	<p>5.1.2e</p> <p>5.1.2e stepped into her position as 5.1.2e at A-Kruunu in 2021. 5.1.2e is a Master of Science in Civil and Environmental Engineering. Before coming to A-Kruunu, 5.1.2e worked as a Senior Sustainability Consultant at Eco-Real. Prior to that, she served as the Development Manager and Key Account Manager for environmental organisation WWF Finland in 2010-2018 and at Nokia in various environmental and sustainability positions in 1998-2010.</p>
5.1.2e	<p>5.1.2e</p> <p>Residential Leasing</p>



## Present:

5.1.2e	<p>5.1.2e</p> <p>5.1.2e has worked as 5.1.2e at A-Kruunu since 2017. She has a Master of Economics degree. 5.1.2e worked as 5.1.2e from 2003 to 2017 and as 5.1.2e from 1987 to 2001.</p>
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5.1.2e	<p>5.1.2e</p> <p>5.1.2e has worked in A-Kruunu first as a project manager in 2019-2021, as a project manager from the beginning of 2022 and as a construction manager from 1 September 2022. Before A-Kruunu, 5.1.2e worked as a project manager as a 5.1.2e as a 5.1.2e</p> <p>5.1.2e has a master's degree in structural and building production technology. In addition, he has a bachelor's degree in construction engineering and an unfinished, near-final master's degree in production economics.</p>
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5.1.2e	<p>5.1.2e</p> <p>5.1.2e has been the 5.1.2e at A-Kruunu since 2017.</p> <p>5.1.2e has a Bachelor's degree in Engineering. Prior to A-Kruunu, 5.1.2e was 5.1.2e Between 1997 and 2016, he 5.1.2e</p>
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5.1.2e	5.1.2e	5.1.2e	5.1.2e, 5.1.2e, 5.1.2e
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## X - 2

### Loppukiri

### Senior Co-housing

#### Location

Loppukiriyhteisö

@Arabiankatu 19 A, 00560 Helsinki

Contact: 5.1.2e

#### Summary

LOPPUKIRI is a housing community for mid-life and elderly people in urban surroundings in Helsinki. Helsingin Loppukiri is a communal, self-service senior house whose central operating idea is active and action-oriented aging. Helsingin Loppukiri is a pioneer and experimenter in this area in Finland. The house is located in Arabianranta with good transport links in a beautiful location near the seafront. The front door of the house offers a magnificent seascape with nature trails. In winter, you can go skiing or winter fishing from the front door. The distance to the center of Helsinki is about 6 km. Communality and the principle of self-service mean e.g. the fact that the house cooks together at least three times a week and organizes a wide range of hobbies.

LOPPUKIRI property is owned by a private housing corporation (Asunto Oy Helsingin Loppukiri) whose shareholders form the majority of the members of the community. The minimum age of 48 years is required of at least one person in each flat. The homes are of 36 to 80 sq. metres, they all have good facilities for cooking, a bathroom and a balcony.



Architects: 5.1.2e in collaboration with the residents





The construction of the building was started in late autumn 2004 and was completed in April 2006. The planning phase and architectural designing had begun two years earlier to allow the future residents to get involved and decide on the layout of the plan, the room division, the materials and other details.

During the co-designing phase people had an opportunity to profound discussions with the architects. In addition to co-designing their own flats, the residents played an important part in designing the common area. The ground floor and the seventh floor are all for common use. The community kitchen, the dining room, the library, a small sitting area with TV, the office, the laundry and the shelter for bikes are downstairs as well as a storeroom for residents' use. The top floor is for recreation, there are two saunas, an exercise room, a multipurpose sitting room with a fireplace and a guestroom. In warm season the roof terrace is popular for leisure and small gatherings.



The location of LOPPUKIRI is charming. Arabianranta, a new housing area, is set in an old industrial milieu and is named after the world famous china and earthenware factory Arabia which sits by the mouth of the River Vantaa and the small falls that used to supply electric power. There is a conservation area with a bird sanctuary nearby, not to mention the paths and lanes for walking. The Arabianranta and Vanhakaupunki area (the Arabia Strand and Old Town) was the original site of the township of Helsinki, when it was founded in 1550 by King Gustav Wasa of Sweden. Today the area is turning into a major centre for university campuses and other educational institutes. The LOPPUKIRI community is a well-liked partner to the students in their various research projects on housing and ageing. The public transport services are excellent, the city centre can be reached by a trams and many buses.

### The first of its kind in Finland

LOPPUKIRI is the outcome of a six year project of The Active Seniors Association. The association was founded in August 2000 to introduce the concept of a housing community for elderly people, in similar lines with the Färdknäppen community in Stockholm.

After the completion of the construction and the start-up of the community, the Active Seniors Association stands as a legal mother body for the LOPPUKIRI community. Gradually the community has become more independent, though a strong link of collaboration in training and many other activities will remain. For the time being the residents have a double role, as they are members of the community and most of them also members of the Active Seniors Association. It is hoped for that also the future residents of LOPPUKIRI will join the Association and participate in the training programmes. The members of the Association are welcome to volunteer in the work and the social life of the community, not necessarily everybody even aims to become a live-in resident and a flat owner.

The Aktiiviset seniorit ry was founded to realize the dream of a new kind of senior home. The dream of a house had taken shape from the conversations of a few people at the kitchen table. The interlocutors were interested and concerned about the old age that awaited them and other peers. They had insights into what a good old age would be like. It would be, for example, a form of housing where it would be safe to live, where there would be familiar neighbours and where there would be different activities. No one would be left alone if they needed help, and loneliness would be fought together.





## Speakers

5.1.2e

5.1.2e, retired English teacher

Lived in Loppukiri for 8 years

5.1.2e

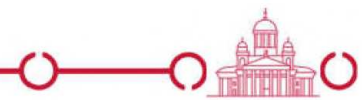
5.1.2e, next-door-neighbour and

5.1.2e

Participating from the start in planning and lived at Loppukiri for 16 years.

5.1.2e 5.1.2e next-door-neighbour





## Y - 1

### Kuntarahoitus - Credit institution

### Financing the municipal sector and public housing production

#### Location

Kuntarahoitus Oyj  
@ Jaakonkatu 3 A, Helsinki  
Contact: **5.1.2e** **5.1.2e** Executive Assistant + **5.1.2e**

# Kuntarahoitus

#### Summary

*Kuntarahoitus is a credit institution owned by municipalities, the Finnish State and the largest pension fund Keva. Customers include municipalities, joint municipal authorities, wellbeing services counties, corporate entities under their control, and non-profit organisations nominated by the Housing Finance and Development Centre of Finland (ARA). It is the only financial institution in Finland that is focused on financing the municipal sector and public housing production and offers versatile financial services for the municipal and welfare sectors and for state-supported housing production. Lending is used for environmentally and socially responsible investment targets such as public transportation, sustainable buildings, hospitals and healthcare centres, schools and day care centres, and homes for people with special needs. Their main interest is to responsibly build a better future together with the customer. How did an investment company become the most significant financier of social housing?*

#### Background Kuntarahoitus

Municipality Finance Plc (MuniFin, or Kuntarahoitus Oyj) is a credit institution specialised in financing the local government sector and government-subsidised social housing production. MuniFin is one of Finland's largest credit institutions and aims to promote welfare in Finland through the financing of municipal projects related to basic infrastructure, healthcare, education and the environment. A significant portion of its customer financing is used for socially responsible projects such as building hospitals, healthcare centers, schools, day care centers and homes for the elderly.

#### Ownership

Municipalities, joint municipal authorities and companies owned by municipalities 53% Keva, a local public sector pension fund 31% Republic of Finland 16%

#### Services offered to different customer groups

##### *Municipalities and municipal associations*

Municipalities are the owners of Kuntafinancing, and a strong knowledge of municipal finances and the operating environment of municipalities is Kuntarahoitus' specialty. Services are tailored according to the municipalities' needs.

##### *Services offered to municipalities:*

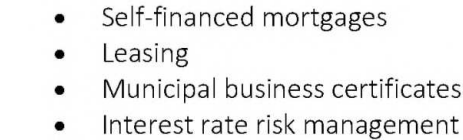
- Budget loans
- Interest subsidy loans
- Leasing
- Municipal certificates
- Interest rate risk management

##### *Companies controlled by municipalities*

Municipal financing finances companies in which the municipality or a group of municipalities has control, i.e. more than 50 percent ownership.

##### *Services offered to companies owned by municipalities:*

- Investment loans
- Interest subsidy loans for housing companies



Financing for housing production to housing associations designated as public benefit by the Housing Finance and Development Center ARA.

- Interest subsidy loans

### Welfare sector

## Green and social bonds

MuniFin offers green finance for projects that promote the transition to low-carbon and climate resilient growth. MuniFin's social finance is offered to projects that promote a sense of community, well-being and vitality. Green and social finance are funded by green and social bonds.

**Speaker**

38 COINCIDE BV





## Y - 2

### Kotisatama housing community for elderly people Active Senior Association

#### Location

Arielinkatu 8

00540 Helsinki

Contact:

5.1.2e

5.1.2e

#### Summary

*Kotisatama is a housing community for mid-life and elderly people in the urban surroundings in Helsinki. The community occupies a nine-storey building with 63 flats and circa 500 sq. metres of common area including a spacious roof terrace. The average age of the residents is 67 and range between 54 to 80. Kotisatama, and Loppukiri, the other initiative of the Active Senior association, are different because of the large scale and the joint approach from beginning to end. The community of owners jointly develop the building, manage the communal facilities, and remain active as a group and as individuals. The community provides and enjoys a lively social life offering a choice for everyone to pick from according to one's own interests. Cooking together and sharing the meals are the most important and appreciated events, well-liked by those who are on duty and those who enjoy the outcome.*

#### Background Kotisatama housing

Kotisatama is a housing community for mid-life and elderly people in urban surroundings in Helsinki. The community occupies a nine-storey building with 63 flats and circa 500 sq. metres of common area including a spacious roof terraces and two smaller terraces on the 8. and 7. floors. There are two main entrances and staircases both equipped with a lift capable of carrying 8 persons.

KOTISATAMA property is owned by a private housing corporation (Asunto Oy Helsingin Kotisatama) whose shareholders form the majority of the members of the community. The minimum age of 48 years is required of at least one person in each flat. The homes are of 38,5 to 77,5 sq. metres, they all have good facilities for cooking, a bathroom and a balcony.

The construction of the building was started in November 2013 and was completed in June 2015. The planning phase and architectural designing had begun three years earlier to allow the future residents to get involved and decide on the layout of the plan, the room division, the materials and other details. During the co-designing phase people had an opportunity to profound discussions with the architects.

In addition to co-designing their own flats, the residents played an important part in designing the common area. The ground floor and the second and ninth floors are mainly for common use. The community kitchen, the dining room, the hobby room and two shelters for bikes are downstairs. The library, the office, the laundry and a guest room are on the second floor. The top floor is for recreation, there are two saunas, an exercise room combined with a multipurpose sitting room with a fireplace. In warm season the roof terrace is popular for leisure and small gatherings.

#### THE SECOND OF ITS KIND IN FINLAND

KOTISATAMA is the outcome of a six-year project of The Active Seniors Association. The association was founded in August 2000 to introduce the concept of a housing community for elderly people, in similar lines with the Färdknäppen community in Stockholm. The first house of this kind was LOPPUKIRI (2006).

The Finns are one of the fastest greying nations in the world. The care for the elderly was, more or less the responsibility of the society in the past two or three decades, but since the economic depressions in 1990s and again 2008s there have been cuts in the social services while the number of senior citizens is increasing.





The half a dozen women who founded the association had seen and faced themselves the problems in arranging care for their relatives. They wanted to take the initiative in their own hands, started to promote the idea and got an eager response.

### KOTISATAMA IN FACTS AND FIGURES

- Architects: [REDACTED] 5.1.2e in collaboration with the residents
- Construction management and estate agent: Helsinki City Housing Production Department (Att)
- Date of completion: June 2015
- Nine storey building, two main entrances with a lift
- Ground floor: Community kitchen, dining room and hobby room, two shelters for bikes
- 2nd floor: library, office, laundry, guest room,
- 2nd to 6th floor: 63 flats varying from 38,5 to 77,5 sq. metres
- 9th floor: two saunas, multipurpose sitting room with a fireplace, exercise room, roof terraces.
- Number of residents 81 persons (2019), age range from near 50 to 83.
- City owned land site, on lease. Flats are subject to reselling price regulation by the city, in accordance with the 'hitas'-system.
- Purchasing price per sq. metre in 2015 approximately € 4372.
- Car Park for 19 cars in the basement parking hall, sockets for heating cables

### HOW KOTISATAMA IS ORGANIZED

The housing corporation is run by a management board assisted by a professional property manager. The owners of the flats, the shareholders, stand for the managing cost and expenses according to the number of the shares he/she owns in the corporation. The votes in the annual general meeting of the corporation are based on the number of the shares. The flats may be owner occupied or rented out. The minimum age of at least one person in the flat is 48 years, and the occupants are expected to participate in the community life.

The KOTISATAMA community consists of the residents of the building. The community provides and enjoys a lively social life offering a choice for everyone to pick from according to one's own interests. It is a dear duty to everybody to look after the common home, to keep it clean and pleasant. Only the purely technical maintenance is trusted to an outsider. A common meal is served Monday to Friday at five o'clock, except for the three summer months. Cooking together and sharing the meals are the most important and appreciated events, well-liked by those who are on duty and those who enjoy the outcome. A week's working shift comes for each group of 12-13 persons once in six weeks.

The community meeting is the decision-making body for the KOTISATAMA community. Its main duty is to see that the community is run smoothly, that the homecare, food economy and kitchen shifts are well organized. It manages the financial matters of the community and discusses and decides on whatever proposal has been brought to it. Every member has one vote in the community meeting. The KOTISATAMA community does not have a manager or staff.

### WHO COULD PURCHASE AN APARTMENT IN KOTISATAMA

1. A member of Active Seniors Association
2. The application had to be made personally face to face (not by relatives)
3. All candidates had been interviewed to make sure that she/he has understood the main principles of this kind of living and accepts the working duties of the community (cooking and cleaning)
4. The apartment will be for personal use (not for lease)

### Video

<https://www.youtube.com/watch?v=Scss4IJMu0>

### Speakers

- [REDACTED] 5.1.2e
- [REDACTED] 5.1.2e



## Article in This is Finland

<https://finland.fi/life-society/enabling-active-ageing-in-finland/>

Active older people are highly visible in Finland at all kinds of social and cultural events, and also in the great outdoors – often whizzing speedily by on skis or bicycles. The over-60 set already makes up 27 percent of the Finnish population, and their numbers are rising rapidly as the post-war baby-boom generation reaches retirement age. Finnish authorities are well aware that the future cost of caring for the country's burgeoning ageing population represents a significant challenge. However, keeping older people physically active and socially involved can help offer a solution.

"Here in Finland our population is ageing faster than anywhere else in the world except Japan," explains **5.1.2e**, a social and health services specialist from the Finnish Innovation Fund Sitra, where a recently completed two-year programme has focused on the need for services targeting senior citizens. "By 2030 it will be beyond the capacity of our economy to provide fully serviced old people's homes in line with our traditional elderly care model, so we urgently need to find ways to offer effective online and home-based healthcare and other services for old people living at home."

Average life expectancy for a 60-year-old in Finland is currently 84. **5.1.2e** emphasises that this longevity should be seen as a gift, though this will only be true if people can enjoy good quality of life in their twilight years. "It's most important to listen to what old people themselves say they want. Our research shows that in addition to a safety net of residential care places for the neediest, they would greatly appreciate support enabling them to live in their own homes as long as possible."

### Service networks for home-based seniors



Finland ranked 14th in the 2015 Global Age Watch, an index that tracks the wellbeing of older people. The Finns scored particularly well on income security and enabling environments. According to **5.1.2e**, the innovatively funded national pension and social security scheme ensures that no pensioners need endure poverty, while the local authorities provide accessible facilities and discounts that make it easy for older people to use public transport, exercise in swimming pools, gyms, and parks, and visit museums, libraries, and theatres.

"Old people are often also active in Finland's many local residents' and pensioners' associations, enjoying social events and trips – and they're increasingly getting involved in voluntary schemes where they can meet and help other pensioners or schoolkids," she adds.

The Kotisatama cohousing project in Helsinki's Kalasatama district is not a regular old-people's home, but a new kind of self-service housing scheme. Municipally subsidised service centres open to all elderly local residents provide a network of meeting places and facilities in Finland's villages, towns, and suburbs. Some of these buildings also include conventional fully serviced older people's apartments.

But **5.1.2e** still sees a need for new services to help people at home. "In Tampere we have piloted the Palvelutori [Service Market] staffed service-point scheme," she says. It gives pensioners a central place to find out about all the different kinds of practical help and advice they can get through the health and social services systems and other initiatives. "Many useful services exist, and it's often just a question of connecting people to them. The scheme has been very popular and is already being expanded in Tampere and other towns." In Turku a parallel online service scheme is being piloted in a Sitra-funded project.





### Innovative self-service cohousing

5.1.2e

The Finnish housing market must likewise adapt to the greying of the population by providing accessible homes that also meet retired residents' social needs. Trial schemes where older people are housed together with students have proven helpful to both the youngsters and the oldsters. Cohousing schemes, where apartment-owners share common facilities and can socialise in communal spaces, are an attractive option for many older people. In 2015 the association Aktiiviset Seniorit (Active Seniors) opened its second cohousing project, called Kotisatama (Home Port), in Helsinki's rapidly growing

Kalasatama district.

"Kotisatama is not a normal old people's home, but a new kind of self-service housing scheme," explains resident 5.1.2e. "In addition to looking after our own flats, we residents are grouped in housework teams who take turns cleaning our communal spaces and cooking the meals we can choose to enjoy together every weekday evening. This way of living appeals to people who want to keep control over their own lives, but who also enjoy a sense of community and activities organised together with their neighbours."

### Planning for an active retirement

In addition to 63 pleasant apartments, the totally wheelchair accessible Kotisatama building has well-equipped shared facilities including a handicrafts and DIY workshop, a small gym, a library and games room, a laundry, a pétanque pitch, a roof garden, and two saunas. In the entrance hall beside Kotisatama's spacious communal dining room and kitchen, an electronic noticeboard shows news about activities, events, and housework shifts.

"Everyone makes the most of all these facilities, and we have lots of groups for people who share interests from singing, cinema, literature, and IT skills to card games, chess, bowling, and pilates," says 5.1.2e – who is certainly an active senior herself, as a keen canoeist who has also just published her first novel. Many of Kotisatama's residents cycle regularly, and some even enjoy winter bathing in a hole in the ice of a nearby ocean bay.

Everything at Kotisatama has been meticulously planned in advance through the Aktiiviset Seniorit association by the residents themselves, who have an average age of 67 and an age range of 54–80. "Aktiiviset Seniorit has already started to plan its third cohousing scheme, and there's plenty of interest from future residents," says 5.1.2e. "There would definitely be a need for many more cohousing schemes like ours – also for rented apartments."

"It's been wonderful to move into a ready-made community of neighbours, like a big family, where you can be on your own if you want, but also always have people to be with," says Kotisatama resident 5.1.2e. "In the future I don't want to feel like a burden to my children – and they're also very happy for me that I've found this kind of home."





### You can always find the following - in a communal apartment building, no one is left alone

<https://www.op-media.fi/asuminen/aina-loytyy-seuraa--yhteisollisessa-kerrostalossa-kukaan-ei-jaa-yksin>

Interview with 5.1.2e.

You can always find the following - in a communal apartment building, "no one is left alone"  
In Finland, the elderly in particular suffer from loneliness. One solution to solitude is a communal house like Helsinki's Kotisatama, where you cook, clean, yoga and play cards together.

5.1.2e 72, peeks down from the roof terrace that revolves around the house. A group of four plays boules in the yard. The sea view entices you to stay on the terrace despite the summer drizzle. The view opens far to Eastern Helsinki and the city center. Brain teasers are available in the form of puzzles and card games. In the common areas, woodwork is done, plants are cared for and film nights are organized. The juicer is borrowed during the high season and a drill can be found in the hobby room.

"Oh yeah, today is Friday, or Petanque Day! Exercise in the house is organized no matter how. A yoga and Pilates instructor visits the house, and one resident pulls a touring exercise for the others. The Nordic walking team tours Mustikkamaa three times a week."

#### Initially a honeymoon

5.1.2e, who was widowed in 2007, is a veteran of Kotisatama. She spotted the house project online in his time and has been involved since the design stage. A communal condominium where everyone has their own home seemed like a good idea. The home port is not a commune where residential apartments would also be shared, but there are 500 square meters of common areas.

"Decisions are made together. Residents were told at the outset what they wanted to do and how they wanted to live. During the construction phase, there were enough connections that almost everyone knew each other when they changed their names. In the first months, there was guest grandeur between the residents. Since then, there has been a heated debate about, among other things, too few parking spaces. After all, a couple can't live together without any argument, how about 82 people? However, everything has been clarified."

#### Single homes in Finland

On a European scale, most single people can be found in Finland. Of Finland's 2.6 million households, one million are single homes. Retirees have the highest number of single-person households. 5.1.2e 5.1.2e also states that the loneliness of the elderly is already a health problem in Finland. It is also one of the reasons why Vahtera lives in Kotisatama.

"My mother, who died at the age of 87, lived in a detached house in Espoo and ended up not even being able to go shopping. I spent Saturdays with my mother and took care of her affairs, but on weekdays I was at work. My mother's last years were spent on the couch watching TV. She was terribly lonely and felt bad to watch it next door.

The Active Seniors Association, on the initiative of which the Kotisatama House was designed, originated from a few people's concerns about how they would feel when they got older.

"We also have family-free residents with little or no close circle. Living in the community does not leave your home hungry, even if you get sick or lose your ability to exercise. There is always a gang calling behind and taking care if someone hasn't been seen for a moment."



Based on your choice

There is no staff in the house let alone a chief who would say where the cupboard stands. The housing company's board of directors handles matters related to finances and maintenance, and other matters are decided at residents' meetings. Residents of Kotisatama want to be interviewed before deciding to buy an apartment because they wanted to make sure no one else entered the house with false expectations.

Everyone signed an agreement committing to cook or clean the common areas. All other activities are voluntary. You can choose whether to clean or cook. However, no work falls on the shoulders of one or two people. The residents of Kotisatama are divided into six working groups of 12–14 people, taking into account their health status. About half of the group cooks, the rest clean. The group decides on the menu and publishes it the previous week, and the meal costs the resident € 4.50. Cooking together is ecological, fun and economical. There are no labour costs, and water and electricity are paid for in company compensation.

The age limit of the house is 48 years. The average age of the house is just over 70 years, and the oldest residents are in their eighties. Among the 82 residents of the home port, there are 19 couples, there are four men living alone and the rest are women.

"One romance has ignited in the house, which started with a trip by the residents of the house to Nice."



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# Legenda toegepaste uitzonderingsgrondslagen

In dit document zijn gedeeltes geanonimiseerd op grond van artikel 5 van de Wet open overheid:

## **Art. 5.1 lid 2 onderdeel e**

De eerbiediging van de persoonlijke levenssfeer, tenzij de betrokken persoon instemt met openbaarmaking

Pagina('s): 4 6 7 8 9 10 11 12 13 14 16 17 18 20 22 25 26 27 28 29 30 31 32 33 34 35 37 38 39 40 41 42 43 44  
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