



European Federation for Living  
**Age-Friendly Living Topic Group**  
in Finland

A Journey into Inclusive Housing (3–5 September 2025)







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## Introduction

From 3–5 September 2025, the European Federation for Living (EFL) held its Age-Friendly Living Topic Group meeting in Tampere and Lahti, Finland. Hosted by Tampere University, Setlementtiasunnot, and the Lahti Foundation of Housing and Services for the Elderly, the event brought together members and invited organisations from across Europe. The two-day programme combined seminars, presentations, workshops, and site visits to showcase Finland's approaches to affordable, intergenerational, and senior housing.

This report summarises the programme, key presentations, site visits, and the interactive workshop. It highlights the lessons learned from Finland and reflects on the question of how far Finland is ahead in developing age-friendly living solutions.

## Day One, 4 September 2025: Learning, Sharing, Collaborating



## Introducing EFL and the Value of Shared Learning

Steve Loveland opened with an engaging introduction to the European Federation for Living (EFL), emphasizing how far the federation has come—and where shared knowledge through webinars and peer learning can take us. This framing underscored the day: learning from both Finnish innovators and international peers.

## Finnish Affordable Housing: KOVA's Perspective



At the heart of the morning was Jouni Parkkonen, CEO of KOVA, the Finnish Affordable Housing Federation. KOVA, founded 12 years ago and managed by just five staff, coordinates 137 member organizations—many municipally owned—that collectively manage 340,000 homes. Their impact: housing roughly 10% of Finland's population at below-market rents (around €13.45 per square meter) and with communal governance through a board of CEOs.

Parkkonen lead us through Finland's demographic leap: by 2060, people aged 65 and above will rise from 24% to 29%, and the 85+ demographic will double within two decades. Already, 40% of households headed by 65+ individuals face housing cost burdens. Yet only 24% of homes are accessible—showing a clear need and opportunity for innovations in inclusive design.

Policy shifts were abrupt: subsidies for new owner-occupied social housing phased out, investment grants cut from €120 million to €15 million by 2025, and overall housing production slipping. These financial constraints contrast with pressing social and demographic needs.

### Key insights:

- Finland faces a rapidly ageing population: 65+ will rise from 24% now to 29% in 2060; the 85+ group will double in the next 20 years.
- 40% of people aged 65+ are considered overburdened by housing costs.
- Only 24% of homes are accessible.
- Recent policy changes:
  - Social housing now targeted more efficiently to low-income households.
  - No subsidies for new right-of-occupancy housing.
  - Investment grants reduced from €120 million (2023) to €15 million in 2025.
  - Housing production numbers are declining, with further decreases expected.

### Elderly housing challenges:

- Encourage people to live as long as possible in their own homes.
- Expand community-based housing and accessible living.
- Future solutions include remote services, telehealth, safety technologies, and community-oriented design.



## Setlementtiasunnot: Designing for Lifelong Living



Next, Suvi Tuomala from Setlementtiasunnot shared a forward-looking vision, where age-friendliness isn't an afterthought but embedded in design from day one. Homes include accessible features—wider doors, elevators, adaptable kitchen storage, safe common areas—and are built to adapt as residents age. Intergenerational living is encouraged, and shared green spaces and community rooms foster connection.

She spoke about in-house counsellors who facilitate events, integrate new residents, and build resilient communities. This approach leads to greater satisfaction, reduced turnover, and cost efficiencies.

Key principles:

- Homes are designed as age-friendly from the start: elevators, wide doors, accessible common areas.
- Safety is both environmental and community-based.
- Residents of all ages live together; apartments can be exchanged as life situations change.
- Truly lifelong living.
- Shared spaces and green areas support encounters between children, families, and older residents.
- Strong role of housing counsellors: ensure activities, inclusion of all residents (including newcomers), and prevent loneliness.
- Outcomes: better quality of life, reduced turnover, cost efficiency.



## Radius Housing: Integrating Housing with Care

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John McLean from Northern Ireland's Radius Housing brought fresh insight on housing solutions for older adults. Of their 14,000 homes, 5,000 are devoted to elder living: sheltered schemes, dementia-specific designs, telecare and telehealth systems reaching 20,000 users, and flexible support services like day care, floating support, and 24/7 emergency response. Adapting homes saves the health system significantly (€1 investment saves €7, and an average home adaptation saves €12,000).

He argued that aligning housing with health strategies—through tech, design adaptations, and community support—can transform outcomes and return on investment.

### Highlights:

- 65 sheltered schemes, 12 specialised for dementia care, and 120 independent living schemes.
- Concepts for dementia care were inspired by Dutch examples.
- Telecare and telehealth: 20,000 users, offering monitoring, real-time emergency response, and data-sharing with health providers.
- Adaptations save significant costs: €1 invested saves €7 in health care; average adaptation saves €12,000.
- Focus on helping 80% of older people who prefer to remain at home as long as possible.

### Opportunities identified:

- Align housing and health strategies.
- Future-proof housing designs.
- Community-based dementia support.
- Use of technology to improve health outcomes and reduce costs.





## LVAS: A Holistic Model for Elder-Centered Housing

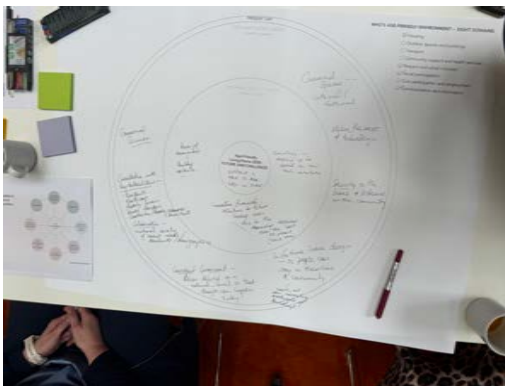
From Lahti, Sanna Mäkinen of LVAS spotlighted Finland's leadership in reducing homelessness and its continued focus on elderly housing innovation. She shared important insights: many seniors move up to seven times in their last decade of life.

Lahti's housing projects illustrate a layered future:

- Onnelanpolku (2014): Senior housing with 24-hour services, designed to be energy-efficient (0-energy standard) and rich in communal spaces.
- Kartanonkulma (2022): A multigenerational block with a mix of elderly, family, rental, and owner-occupied units—integrating accessibility, services, and shared public space in one structure.

Highlights:

- Finland is a European leader in reducing homelessness (Housing First), but elderly housing requires specific focus.
- Elderly people move an average of 7 times in their last 10 years.
- Future direction: centrally located open service blocks, functional and accessible design, smart homes, sustainable construction.



## Clann (Ireland): Fostering Connections through Creativity

Rachel from Clann Dublin offered a different lens: culture as connection. Her team combats the stigma of social housing by spotlighting creativity, storytelling, and place identity. Through photo competitions and story-sharing events, older residents are empowered to claim their voice and history, uniting generations through art and narrative.

### Approach:

- Supporting older people's creativity through art, photography, and storytelling.
- Reframing ageing by documenting residents' stories and lives.
- Strengthening place identity and fighting stigma associated with social housing.
- Initiatives include photo competitions and community events.





## One4all : Innovative Provider of Digital Services for Housing Companies and Residents

Finland is a housing-service platform provider specialising in digital resident communication and services for housing companies and property owners. Their core products include a resident app (One4all Mobile), digital notice boards, and a booking calendar, complemented by integration to access control, payment services, and energy-management tools. Through these tools, residents and housing providers can communicate via a single digital channel, handle maintenance requests, book shared facilities, view building announcements, participate in resident surveys, and access digital "home folder" information.

In the Finnish context, One4all has been successfully used by **LVAS (Lahti Foundation of Housing and Services for the Elderly, "Lahden vanhusten asuntosäätiö")**, where its deployment helped bridge digital inclusion for senior residents. In their new elderly housing complex (Kartanonkulma), the platform supports **100% digital communication and booking operations**, with residents using the app and notice boards for everyday functions and common space reservations. To ease adoption, student digital mentors (from local vocational institutions) assist residents in learning how to use the digital services.

For **Settlementtiasunnot**, One4all helped to build the **"Generation Quarter / Sukupolvienkortteli"** model in Helsinki (Jätkäsaari), a multigenerational housing block combining residents of different ages. In that project, each dwelling block has display screens (digital notice boards) and residents use the One4all communication app (sometimes referenced as "PNTmobile") to access announcements, block-level booking, event notices, neighborhood communication, and even a virtual marketplace. The digital infrastructure supports the concept of intergenerational living by enabling shared community spaces, common event scheduling, and interaction across age groups, while allowing residents to live their individual lives independently





## Envisioning 2050: “Solving for Tomorrow, Today”

In the afternoon workshop, participants were invited to envision age-friendly living in 2050. The coalescing ideas: housing must be flexible—able to shift with life changes—technology must be inclusive, and community-building is essential. The future is not a static blueprint but a living ecosystem balancing adaptability, design, and human connection.

Outcomes:

- The need for flexible housing models adaptable to life-course changes.
- Technology must be inclusive and accessible.
- Community-based models will be key to combating loneliness.
- Strategic planning should balance short-term needs with long-term flexibility.

## Site Visits







## Common Services







## EFL Delegation in Finland



## Discovering Tampere: Designed for People of Every Age

Discovering Tampere: Designed for People of Every Age

Our afternoon walk transformed into three-dimensional learning as we traveled to two standout projects in Tampere.

### **Afrikanpiha 3, Hervanta (2025)**

This striking seven-story building, due for completion in October 2025, houses 50 apartments ranging from studios to four-room units—19 one-bedrooms, 13 two-bedrooms, 12 three-bedrooms, and 6 four-bedrooms. Sixteen apartments are reserved for residents aged 55+, with thoughtful long-term design features: adjustable upper cabinets, seamless indoor-access via the integrated parking garage, and notably sustainable features such as A-energy rating, solar panels, and an RTS environmental goal of three stars (out of five).

Communal spaces are central—not just amenities, but social glue: shared kitchens, fitness areas, teleworking zones, saunas, urban gardens, and a welcoming courtyard where intergenerational interaction is natural. This is living architecture, built around the needs and rhythms of its community.

### **Niilo Härmälänkatu 3, Härmälänranta (2019)**

Here, accessibility and communal living continue to be foundational. The building comprises 103 apartments—50 one-bedroom, 44 two-bedroom, and 9 three-bedroom units—with 22 units tailored for individuals with intellectual disabilities. Although the aesthetic is simple—white walls, laminate wooden floors, tiled bathrooms with underfloor heating—the heart of the building is its promise: community. Hallways, shared kitchens, saunas, laundry rooms, drying areas, storage, and even bike service points weave incidental moments, encounters, and support into daily life. Broadband (DNA 50M) is included in the rent, embedding digital inclusion into the foundation.

## Reflections: What Can We Learn, and How Far Has Finland Come?

Finland brings to the table a compelling narrative: policy alignment, community embeddedness, and innovation. Its models reveal how humanity can be designed into housing, securing wellbeing across life stages.



## Lessons Learned from Finland

The Finnish examples provided clear lessons for other European contexts:

1. **Integrated models:** Housing supports ageing in place, combining intergenerational living and embedded services.
2. **Integrated design**—housing for seniors is most effective when it is part of broader intergenerational, accessible environments.
3. **Community focus:** Resident-driven activities and counsellors reduce loneliness and strengthen social networks.
4. **Community as infrastructure,** shared spaces, and social-driven initiatives turn buildings into social ecosystems.
5. **Policy environment:** A strong non-profit sector enables experimentation, though funding cuts are a risk.
6. **Accessibility as standard:** Though only 24% of homes are accessible, new projects increasingly integrate accessibility.
7. **Innovation and sustainability:** 0-energy buildings and community models combine environmental and social goals.
8. **Innovation grounded in reality**—telehealth, adaptable design, and thoughtful policy alignment show how challenges can become doorways to progress.

## Is Finland Ahead?

Finland demonstrates several areas of leadership:

- Scale and coordination: non-profit housing providers (e.g., KOVA members) have capacity for innovation.
- Integration of generations: Combining senior, family, and special-needs housing prevents segregation.
- Professional housing counselling: Finland systematically embeds support for residents, enhancing inclusion.
- Sustainability: Combining social and environmental goals in one housing model.

However, Finland faces challenges: an ageing population, cuts in subsidies, and disparities between urban growth areas and shrinking regions.



## Conclusion: A Forward-Thinking Journey

The Finland meeting brought more than just knowledge—it sparked collective possibility. Finland may be ahead in integration and design, but its challenges—population ageing, funding cuts, regional disparities—are universal. What makes its approach powerful is not perfection but its coherence: policy, design, technology, and community working in harmony.

For EFL members and potential collaborators, Finland offers inspiration—and EFL offers the network and support to translate that inspiration into action across Europe.





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