

GREEN
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FINLAND



Five Solutions for the Energy Transition in Buildings



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Authors, Green Building Council Finland:

Liina Lämsiluoto, Antti Ruuska, Lauri Tähtinen and Iina Turunen

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The energy transition and the changing role of buildings

The energy system is currently undergoing a historic transformation. The transition away from fossil fuels has progressed rapidly, and energy generation is increasingly based on renewable energy sources and nuclear power. At the same time, emissions from energy generation have decreased significantly, and society is electrifying rapidly.

Over the past 15 years, energy efficiency has established itself as a key factor guiding both new construction and renovation projects across the real estate sector. A wide range of solutions have emerged to improve energy efficiency, and this development has been supported by financing, legislation and various subsidy schemes. Improving energy efficiency has also been an effective means of reducing both operating costs and operational emissions from buildings.

However, the real estate sector now finds itself at a crossroads. As energy production becomes cleaner, energy efficiency alone is no longer sufficient to reduce emissions, nor does it by itself guarantee low energy costs. Electricity prices are becoming increasingly volatile on an hourly basis, and a growing share of energy costs is determined by peak demand. Going forward, the ability to adapt energy consumption and shift demand to the most affordable and lowest-emission hours will become increasingly important. Electricity and thermal energy storage will also play a significant role. Demand shifting and peak demand management are key tools for

maintaining system balance and controlling energy costs at the property level. The focus is therefore shifting from kilowatt-hours to kilowatts.

In the evolving energy system, the increasing variability of electricity generation, growing demand, and the need for energy storage and demand flexibility are becoming more pronounced across the country. In heating systems, however, the transition is more local in nature and linked to factors such as district heating production methods and opportunities to utilise waste heat. What these developments have in common is a growing need for closer interaction between energy production and consumption, as well as increased energy storage capacity.

The transformation of the energy system extends beyond production technologies and is changing the entire structure and operating logic of the system. At the same time, the role of buildings is evolving. Buildings are no longer merely energy consumers; they are increasingly becoming producers, storage assets and active contributors to system balancing. Solar energy, heat pumps, waste heat recovery and battery storage, for example, offer property owners new opportunities to reduce energy costs.

The traditional assumption that improving energy efficiency directly reduces building emissions no longer applies in the same way as before. As energy production

has become cleaner, the relative significance of operational energy emissions has declined sharply. This has increased the importance of emissions associated with building materials and building services systems. Energy efficiency remains important, but its role is increasingly linked to costs, power demand and property value.

Money drives decision-making

It is essential to recognise that decisions regarding buildings are made from the perspective of the property itself rather than that of the wider energy system. In practice, this means that energy solutions are implemented only when they are commercially and operationally justified for the owner and end user. The functional requirements of the building and broader business objectives therefore remain the primary drivers of energy-related decisions.

This creates an important boundary condition for the energy transition as a whole: solutions that benefit the energy system will not scale unless they also make sense at the individual property level. Strengthening the role of buildings in advancing the energy transition requires clear economic incentives and easy-to-implement technical solutions, whether in demand-side flexibility, distributed energy generation, energy storage or waste heat recovery.

Five solutions for the energy transition in buildings

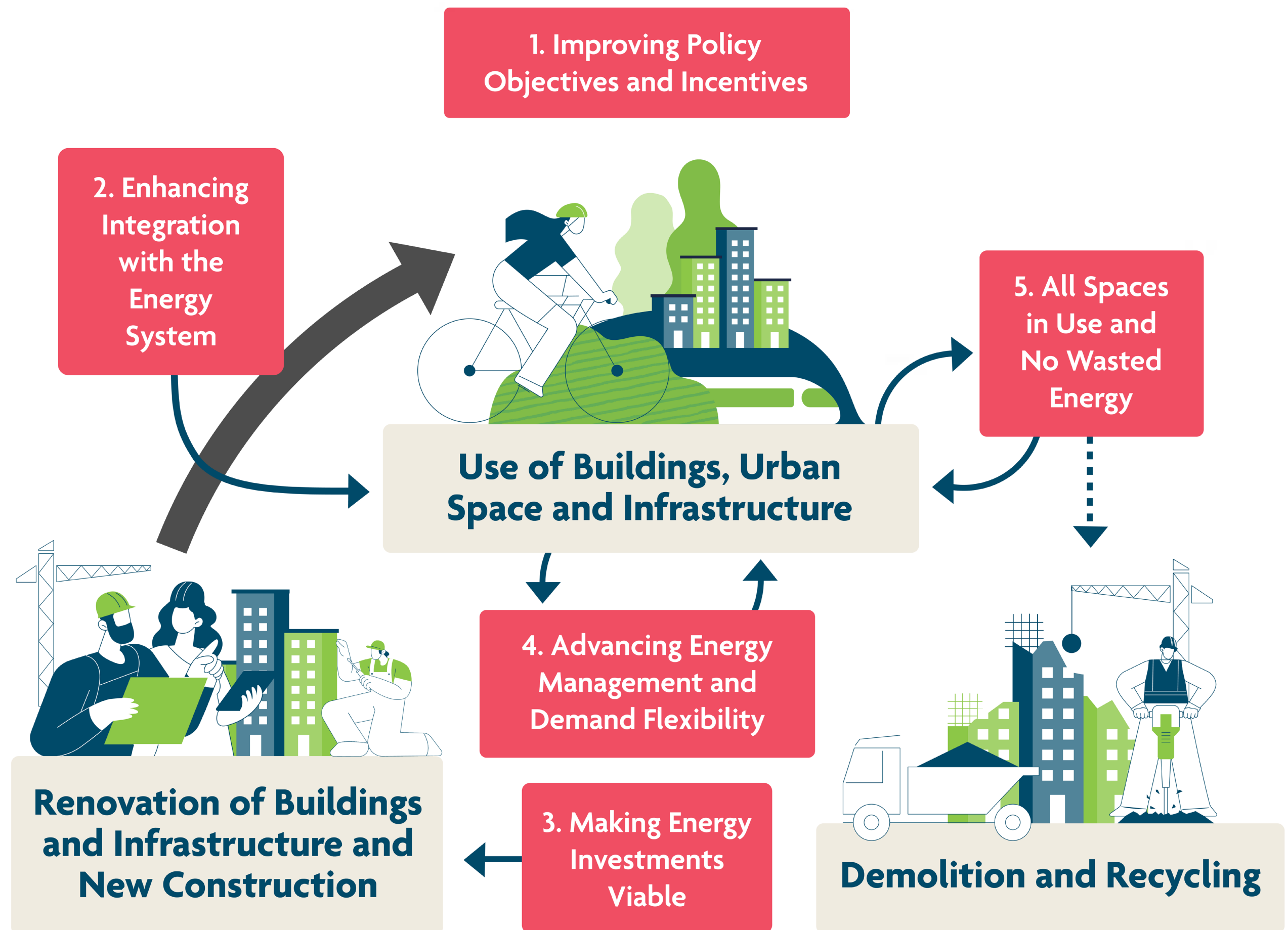
This publication examines the energy transition from the perspective of buildings and presents five solutions for advancing it across the building stock. The objective is to provide the real estate sector with practical perspectives on responsible action and stimulate discussion on how incentives and policy instruments should be developed to meet the needs of the evolving energy system. The recommendations constitute a toolbox of measures rather than a formal action programme.

The publication is based on interviews with FIGBC members and stakeholders, the results of the Sustainability Barometer survey, and existing research.

Ultimately, the energy transition is not merely a technological transformation. It also requires a change in how buildings are used and developed. While some solutions require investment, a significant share of the available potential can be realised through optimisation of the existing building stock and by directing energy use efficiently to buildings that are actively in use.

The solutions and recommendations are described in greater detail in a separate background report (available in Finnish), which also includes numerous additional case examples and recommendations for further reading.

5 solutions for the Energy Transition



Solution 1 Improving policy objectives and market incentives

The governance framework guiding the real estate sector was designed for a very different energy reality than the one we live in today: a time when emissions from energy production were high and improving energy efficiency was the most effective means of reducing them. Regulation, financing and taxation are still largely based on the energy performance classes and energy efficiency, but the transformation of the energy system has changed the playing field. Today, demand flexibility, distributed energy generation and waste heat recovery also play a key role. Existing policy instruments pull in different directions, and there is no shared vision of what is actually expected from buildings.

For property owners, this is reflected in the increasing difficulty of evaluating investment opportunities. Many impactful measures, such

as waste heat recovery, demand flexibility or on-site energy generation, may not perform well from the perspective of the energy performance classes and do not necessarily meet the criteria for green finance. Property taxation may even penalise energy-efficiency investments, while support schemes have varied from one government term to another.

Decisions, however, are made for decades ahead and cannot withstand unclear and contradictory policy signals.

This solution examines how the objectives and incentives that society sets for buildings should be reformed so that the energy transition can progress consistently across the entire building stock and policy measures genuinely support high-impact investments.

Barriers to implementation:

- Lack of clarity regarding national objectives.
- The energy performance classes do not steer actual energy use.
- Green finance relies on energy performance classes and therefore no longer effectively drives investment towards genuine emissions reductions.
- Energy-efficiency subsidies are difficult to predict and provide unclear signals.
- Energy performance requirements may even weaken as a result of the EPBD.
- Energy performance requirements do not systematically steer renovation projects towards lower energy consumption.
- Emerging needs, such as demand flexibility and distributed energy generation, are not addressed by existing policy instruments.
- Property taxation does not support investments that improve energy efficiency and emissions reduction.
- Data centre regulation does not effectively guide energy use or flexibility.

Recommendations and good examples

A. Clarify the national vision for the role of buildings in the energy transition 💰

Finland needs a shared vision of what is expected from buildings in terms of energy efficiency, emissions reductions, demand flexibility and distributed energy generation, and how public policy should support these objectives.

- [The vision of the Finnish Energy Industries](#) association highlights the role of businesses and consumers as energy producers, storage providers and sellers, as well as participants in a smart and flexible energy system.

B. Reform support schemes and financing criteria based on the energy performance classes 💰

Remove the steering effect of the national energy factors used in the energy performance class calculation. Alongside the energy performance classes, support and financing criteria should incorporate indicators for a building's calculated/actual energy consumption and carbon footprint. This would enable a more comprehensive assessment of energy efficiency, energy consumption and emissions reductions. (See also C.)

- Several statements submitted during the EPBD consultation process proposed concrete changes to the national energy factors used in the energy performance class calculation methodology.

C. Clarify legislative guidance on both energy efficiency and the active role of buildings 💰

Ensure that changes introduced through the Energy Performance of Buildings Directive (EPBD) and the Energy Efficiency Directive (EED) continue to genuinely drive energy efficiency and emissions reductions. Assess the need for reforms to electricity market legislation.

- [Reports produced under the REPowerCEST project](#) provide a comprehensive overview of Finland's energy transition and recommendations for future action, highlighting the role of energy efficiency, flexibility and storage.

D. Develop support policy: from energy efficiency towards peak demand management and regulation of major electricity users 💰

Move towards a long-term support framework that encourages the most cost-effective and emissions-effective integrated solutions. Support lower energy consumption and demand flexibility.

- According to a study by Helen, the government can encourage flexible energy use, for example by directing energy-efficiency subsidies towards identifying flexibility potential.

E. Use taxation to advance the energy transition 💰 🏠

Use property and energy taxation to reward lower energy consumption, demand flexibility and, where appropriate, on-site renewable energy generation. This can be achieved through tax incentives or by increasing environmentally harmful taxes.

- [During the 2020s, Finland](#) has accelerated major clean transition investments in industry and reduced emissions from energy production through measures such as tax credits and reduced tax rates.

F. Enable energy renovations through a combination of state guarantees, subsidies and green finance 💰

Improve the ability of housing companies and projects with limited access to financing to carry out impactful energy renovation measures.

- Over the years, [MuniFin's green finance](#) has funded dozens of new-build projects that meet, among other criteria, energy performance requirements.

G. Update data centre regulation 💰

The energy savings achieved in buildings will not fully benefit society if the rapidly growing energy consumption of data centres is not guided simultaneously. Regulation should steer the sector towards data centres that contribute to electricity generation, provide flexibility, and utilise their waste heat.

- Microsoft is developing a new data centre region in Finland, while Fortum is integrating data centre waste heat into the district heating network. The carbon-free waste heat generated by the data centres is expected to cover approximately 40% of the district heating demand of around 250,000 users in Espoo, Kauniainen and Kirkkonummi.

Responsibility: 🏠 Companies 🏢 Municipalities and public-sector clients 💰 Regulation

Solution 2 Enhancing integration with the energy system

At the national level, the energy system is undergoing a historic transformation. Decarbonisation and electrification are changing the operating logic of the entire system. In the past, energy generation adjusted to demand, whereas today the need for flexibility is becoming increasingly evident to energy users as well. Electricity consumption may increase significantly in the coming years as data centres, industry and district heating compete for the same resources. At the same time, both energy demand and generation capacity continue to grow. Why, then, should buildings be expected to save energy and provide flexibility in particular?

At the property level, decisions are driven by costs and benefits. Each owner must weigh whether to generate energy on-site or purchase it from a centralised producer (see also Solution 3 regarding on-site energy generation). Investment decisions depend on factors such as financial viability, technical feasibility and local conditions. If energy is purchased, the owner's role includes responsible procurement. It is important to ensure that the purchased energy aligns with the owner's objectives – without guarantees of origin, emission-free energy is not emission-free.

This solution examines how the energy transition is affecting buildings and what changes are required for them to fulfil their potential as active participants in the energy system.

Barriers to implementation:

- Uncertainty regarding energy prices and availability complicates long-term investment decisions for property owners.
- Regional differences in energy generation and networks complicate decision-making for property owners.
- Insufficient information prevents the reliable assessment of the sustainability of energy.
- Capacity constraints and closed practices in electricity and heating networks limit the active role of buildings.
- Current pricing and contractual models do not yet make demand flexibility, on-site energy generation and waste heat recovery financially viable.
- Unclear regulation and burdensome permitting procedures delay the implementation of distributed and regional energy solutions.
- Land-use planning and building regulation do not support regional energy solutions and waste heat recovery proactively enough.

Recommendations and good examples

A. Establish regional cooperation models and energy system visions to guide investment in buildings

Cooperation between municipalities, property owners and energy producers can support the development of integrated solutions. A shared regional energy system vision clarifies what kind of energy system is being developed in the area and the role that buildings will play within it.

- [Helen's and Fortum's heat trading agreement](#) connects the district heating networks of the Helsinki metropolitan area more effectively and enables heat to be transferred across municipal boundaries when needed.

B. Make energy companies' development pathways and pricing trajectories visible to support decision-making in buildings

Investments in buildings require predictable information on district heating production methods, emissions trajectories and the direction of future price development.

- [Helen's carbon neutrality programme](#) demonstrates how Helsinki's energy system is progressing towards carbon neutrality and lower-emission district heating. A transparent development pathway helps property owners anticipate future changes in district heating emissions and plan their own energy solutions over the long term.

C. Open district heating networks to waste heat and utilise waste heat from major heat producers at system level

Develop technical, financial and planning frameworks that enable waste heat to be fed into district heating networks cost-effectively. Waste heat from data centres, for example, offers significant potential.

- The centre of Kankaanpää is heated for five months each year using waste heat from Knauf's plasterboard factory, recovered through Vatajankoski's waste heat power plant.

D. Integrate regional and neighbourhood-scale energy solutions into land-use planning and building regulation

Regional energy solutions require energy considerations to be incorporated into land-use planning, plot allocation and the early stages of project development through collaboration.

- [An energy-positive district](#) is being planned in Aviapolis, Vantaa, with the aim of generating more renewable energy annually than it consumes.

E. Provide comprehensive information on the environmental impacts of purchased energy

The life-cycle emissions, biodiversity impacts and local impacts of energy generation must be reported consistently to support purchasing decisions.

- [The district heating emissions calculator](#) published by Finnish Energy enables users to review the carbon dioxide emissions of a selected district heating company or municipality.

F. Make energy verified by guarantees of origin a basic requirement for responsible procurement

Guarantees of origin must be clearly incorporated into energy contracts so that purchased emission-free energy can be reliably verified.

- Guarantees of origin and energy generation are separate systems. Without a guarantee of origin, energy cannot be counted as emission-free.

Responsibility:  Companies  Municipalities and public-sector clients  Regulation

Solution 3 Making energy investments viable

Energy investments in buildings typically reduce peak power demand, decrease dependence on imported energy and improve security of supply. At the societal level, their benefits are undeniable, but from the perspective of an individual property owner, investment decisions are based on an overall financial and operational assessment. This includes costs, risks, time horizons and the distribution of benefits. An investment will proceed only if it is financially viable for the owner and supported by the building's intended use and market outlook.

Energy efficiency has already become an established baseline in new construction, driven by both regulation and market expectations. At the same time, the greatest energy-saving

potential lies in the existing building stock. On-site renewable energy generation is justified where it is technically feasible and supports the building's long-term functionality, cost management and the owner's objectives.

This solution examines when and under what conditions energy investments are justified from a property perspective, and what measures are needed to ensure that investments are implemented where they are most viable.

In this context, energy investments refer to major energy renovations, on-site energy generation and energy storage in buildings, rather than the optimisation of energy use (see Solution 4).

Barriers to implementation:

- The value of energy-efficiency investments is not sufficiently reflected in the market.
- The financial viability of investments is unclear.
- The expertise and decision-making structures of housing companies in particular do not support long-term energy investments.
- Energy renovations are not financially viable if the future of the property is uncertain.
- Weak economic conditions reduce energy investment.
- An uneven distribution of costs and benefits reduces willingness to invest.
- The wide variety of service models and contractual practices exposes purchasers to risk.
- Public procurement practices do not always support the offering or selection of energy-efficient solutions.
- Energy efficiency is not integrated into clients' practices or processes.
- Barriers to energy generation and grid connection.
- Uncertainties in regulation.

Recommendations and good examples

A. Ensure that energy efficiency is systematically considered in long-term maintenance planning and investment decisions

Energy efficiency should be integrated into the long-term planning, responsibilities and decision-making processes of property owners. Building renovation passports could serve as one tool for this purpose.

- In a long-term maintenance planning project carried out by LeaseGreen at an educational property on Hattulantie in Helsinki, annual savings of EUR 32,000 were achieved by optimising energy consumption in connection with upgrades to the building services systems.

B. Consider future energy solutions during construction and renovation

New construction and renovation projects should prepare for future changes by reserving sufficient space and electrical capacity, for example. This allows solar energy systems, electric vehicle charging points and battery storage to be implemented cost-effectively at a later stage.

- In its new property developments and major renovation projects, Metropolitan Area Transport Ltd assesses opportunities for low-temperature solutions, waste heat recovery and energy solutions that are not based on combustion.

C. Promote understanding of on-site energy generation and storage solutions

Make energy generation and storage solutions better known among property owners and make their financial assessment easier.

- The energy storage project by Innovestor and Sitowise combines properties using solar power and battery storage into a virtual power plant.

D. Promote the use of life-cycle and service models

Life-cycle and service models can provide an effective means of distributing investment costs and benefits more evenly, for example in public procurement, housing companies and other property types.

- The City of Helsinki developed the Myllypuro campus in cooperation with Fira and Caverion using a life-cycle model. The project combines energy-efficient building services systems with solar power and heat-pump technologies, enabling more than 15% of the property's energy demand to be met using renewable energy sources.

E. Increase the use of innovative public procurement

Innovative public procurement can make more effective use of the market's potential for energy efficiency and innovation.

- [Funding for Innovative Public Procurement](#) coordinated by Business Finland is intended for contracting authorities covered by public procurement legislation. The funding supports the development of innovative solutions to improve services and operations, including by making them more environmentally sustainable.

F. Promote sustainable energy solutions through land-use planning and plot allocation conditions

Land-use planning and plot allocation can create the conditions for measures such as regional heating and cooling solutions, renewable energy generation, and building siting and massing strategies that support energy efficiency.

- QHeat and Avara have developed a local geothermal heating network in Finnoo, Espoo, enabling emission-free heating and cooling for the buildings. The project supports Espoo's carbon neutrality targets.

G. Accelerate permitting processes for on-site energy generation

Slow and complex permitting procedures may delay financially viable renewable energy investments.

- The City of Helsinki supports the energy transition of housing companies through the Lupapiste service, which makes it possible to determine permit requirements for solar panels and other energy solutions quickly before taking an investment decision.

H. Consider nature-based solutions alongside conventional approaches

Energy investments are often viewed solely as technical solutions. Green infrastructure can cool buildings and urban areas, improve the performance of solar panels and reduce the required capacity of building services systems, sometimes with a smaller investment than conventional technical measures.

- [The LUONTEVA project](#), coordinated by the University of Helsinki, produces research data on topics including the impact of green walls on energy efficiency.

Solution 4 Advancing energy management and demand flexibility

At the national level, the building stock is renewed slowly, which means that the greatest potential for energy savings and demand flexibility lies within existing buildings. Building energy use can often be optimised significantly, and flexibility can be harnessed to support the energy system where there is a willingness to do so.

For property owners, this is good news. There are several ways to reduce energy consumption without major capital-intensive renovations. Energy use, building services systems and control

strategies can be improved significantly without extensive refurbishment projects, and day-to-day energy management can deliver savings in both energy use and operating costs. Even relatively modest measures can generate substantial benefits.

This solution examines how energy use in existing buildings can be improved through optimisation, demand flexibility and smart technologies, even where there is neither the budget nor the capacity to undertake major technical investments.

Barriers to implementation:

- Energy management practices vary significantly across properties.
- Energy consumption monitoring is inadequate.
- Outdated or poorly functioning systems.
- Uncertainty regarding the maturity of new technologies.
- Lack of technical expertise.
- Fixed-price energy contracts do not encourage demand flexibility.
- Demand flexibility service markets are difficult to navigate.
- The diversity of the building stock makes scaling solutions more difficult.

Recommendations and good examples

A. Embed energy management in day-to-day property operations

Energy management practices should be developed so that energy use can be managed in line with strategic and financial objectives.

- Lapland University of Applied Sciences joined the Energy Efficiency Agreement in 2020. A key factor in achieving the agreement's targets is monitoring energy consumption across the property portfolio, which is carried out using Granlund Manager. Monitoring supports the management of energy use, the identification of anomalies and long-term maintenance planning.

B. Improve automation and ensure that it performs as intended

Investing in automation alone is not enough. The critical factor is ensuring that systems function properly and that the expected benefits are actually achieved.

- In a project coordinated by Talteka, guidance is being developed for the design of building automation systems and for automation audits. An automation audit introduces a new approach for the operational phase, enabling property owners to assess the condition, performance and maintenance needs of their automation systems.

C. Leverage data and predictive control

Data collected from buildings, together with advanced analytics and control solutions, enables the systematic improvement of energy performance.

- [Antilooppi](#) monitors and adjusts energy consumption across its properties through an intelligent control system in cooperation with its property maintenance partners. The aim is to further improve indoor conditions while reducing energy consumption.

D. Strengthen skills and expertise across the real estate sector

Without the necessary skills and technical capabilities, technology remains underutilised at every level, from housing companies to industry professionals.

- Energy advisory services for housing companies are offered by organisations such as Kiinteistöliitto, the City of Helsinki's Energy Advice Service and HSY Climate Info. Motiva also provides energy advice for other property owners. Kiinko offers professional training in energy management for those working with residential and commercial properties. SuLVI provides training on topics including building automation, demand flexibility and the use of Smart Readiness Indicator (SRI) assessments.

E. Develop contract and service models that support demand flexibility

Making use of demand flexibility in buildings requires clear contractual and service models that make participation both economically attractive and easy to implement. Property owners need straightforward ways to participate in flexibility schemes and benefit from them.

- Lumo Kodit Oyj (formerly Kojamo) and Vantaan Energia entered into a demand response agreement in 2023 covering Lumo Kodit's residential properties in Vantaa. Vantaan Energia proactively controls heating in the properties according to the needs of the district heating network.

F. Establish a voluntary energy efficiency commitment for housing companies

Voluntary energy efficiency agreements are an established way of encouraging large property owners to improve energy efficiency. A similar model could also encourage action by housing companies.

- Since 2010, the Energy Efficiency Agreements for the Real Estate Sector have supported energy efficiency improvements among large property owners. The energy-saving target is derived from the Energy Efficiency Directive, and participants in the action programmes for rental housing organisations and commercial properties commit to it.

G. Increase awareness of building smart readiness

The Smart Readiness Indicator (SRI), for example, can serve as a tool for describing a building's smart capabilities in property transactions.

- [The ERKKI project](#) piloted SRI assessments across several properties. The pilots showed that smart readiness can be improved significantly through major renovation projects. Assessments can also be carried out using digital property data, and artificial intelligence can support the review of large property portfolios and the identification of development opportunities.

Solution 5 All spaces in use and no wasted energy

At the national level, vacant and underutilised buildings consume a significant amount of energy in Finland. The energy consumption of vacant space alone is estimated to account for around 5% of the energy use of the entire building stock. There is not even an estimate of the energy consumed by underutilised space. As a result, a substantial share of energy use and associated emissions in Finland is linked to buildings and spaces that generate little or no value.

For property owners, underutilisation is above all a business challenge. Empty floor space generates no rental income, and declining occupancy weakens property values. Energy costs are only one part of the equation. The greater loss lies in unused space. As the population continues to concentrate in urban growth centres, an increasing number of owners will face this challenge in the

years ahead as residential buildings, commercial premises and health and social care properties become vacant.

Reducing energy consumption in vacant properties may mitigate the consequences, but it does not address the root cause. A sustainable solution lies in more efficient use of space, greater flexibility in changes of use and timely renovation. Where there is no realistic prospect of future use, buildings should be demolished and their materials recovered for further use. (See also: Renovation Plan: 10 Solutions for Sustainability in the Real Estate and Construction Sector.)

At the heart of this solution is a question: how can we ensure that energy is not wasted on heating empty buildings, but instead directed towards spaces with a viable future?

Barriers to implementation:

- Administrative procedures for changes of use do not keep pace with changing demand.
- Requirements for conversion projects may become disproportionately burdensome.
- Uncertainty regarding future use reduces willingness to invest.
- Underutilisation often remains hidden without occupancy monitoring.
- Risks associated with reducing temperatures in underutilised buildings hinder energy optimisation.
- Regional differences make solutions difficult to implement in some locations.
- Demolition pathways for buildings with no future use are slow and inadequate from a circular economy perspective.

Recommendations and good examples

A. Streamline changes of use 🏢

Flexible planning policies and predictable permitting processes can accelerate the return of vacant buildings and spaces to productive use.

- In 2024, the City of Helsinki abolished its previous conversion principles in order to facilitate the conversion of office buildings into housing and to enable applications to be assessed more favourably on a case-by-case basis.

B. Align conversion requirements with renovation projects 💰

Applying renovation-based requirements would enable conversions in situations where full new-build standards would make the project financially unviable.

- Regulatory requirements for student housing may be less stringent than those applied to conventional new-build housing, for example in relation to apartment size. Similar flexibility could be considered for conversion projects.

C. Improve space utilisation systematically 🏠

Multi-use spaces, flexible space concepts and better occupancy data can reduce underutilisation and help ensure that spaces are used appropriately.

- Antilooppi's Aina Valmis and POOL concepts improve occupancy rates by offering move-in-ready office space as well as flexible small-office and meeting-room solutions.

D. Provide guidance on reducing temperatures in underutilised properties 🏠

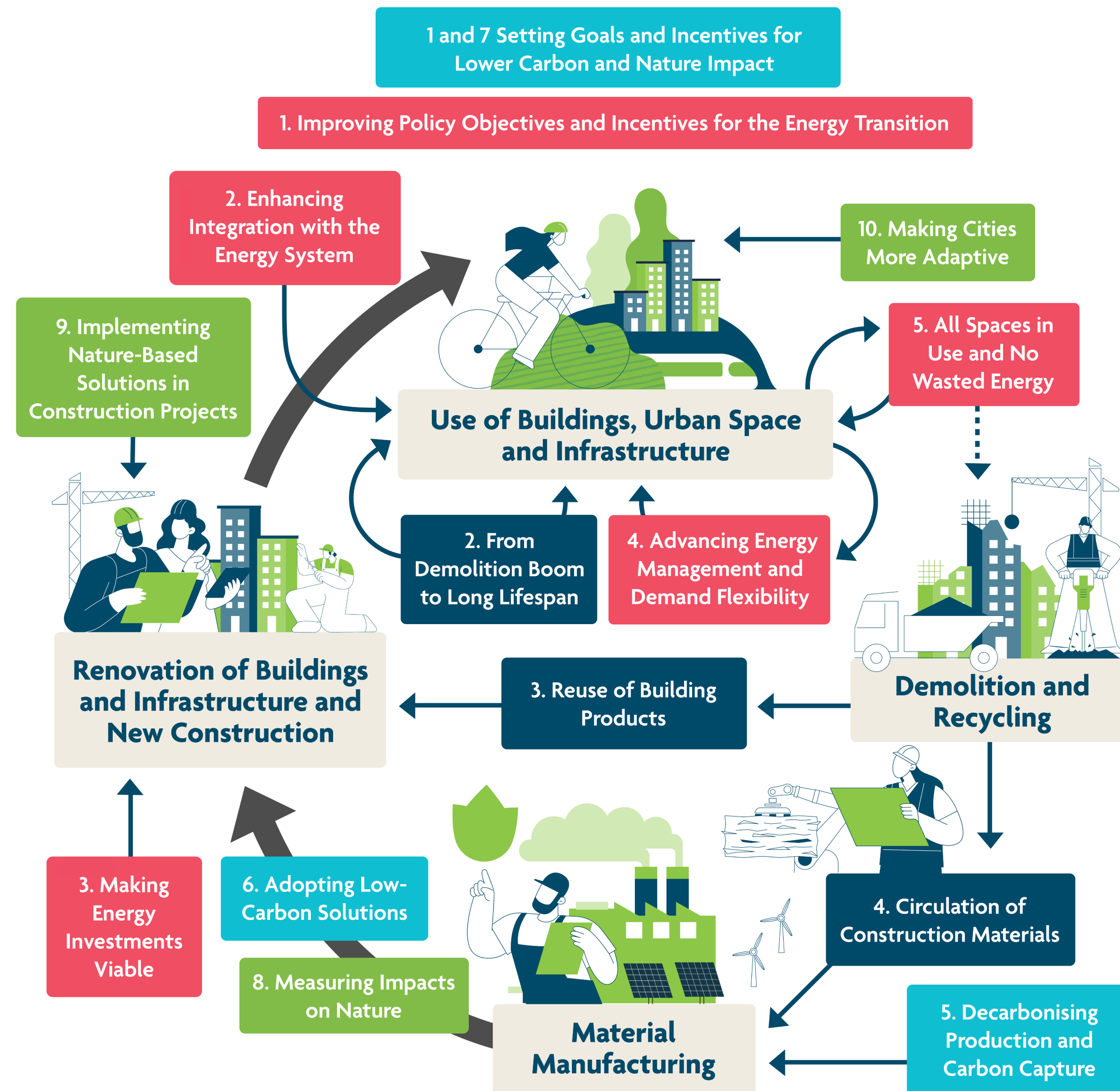
Real-time occupancy and building performance data can enable temperatures and ventilation rates to be reduced in a controlled manner without creating unnecessary risks.

E. Establish a national framework for buildings facing demolition 💰

Buildings with no realistic long-term prospect of future use should be capable of being demolished efficiently, with materials recovered and utilised responsibly.

- During the 2023-2027 government term, Finland has examined the impacts of regional differentiation on the housing stock and measures to reduce the underutilisation of vacant buildings. The next logical step would be to identify solutions and implement the necessary legislative changes.

Responsibility: 🏠 Companies 🏢 Municipalities and public-sector clients 💰 Regulation



**See also the
port Renovation Plan:
10 solutions
for sustainability
in the real estate and
construction sector**

And read more in the background report
The background report, available in Finnish, provides a more detailed description of all recommendations and includes dozens of additional case examples.

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