

## Finnish Urban Studies Conference 2026 in Tampere

### 18. HOUSING NOW: From Housing as Commodity to Housing as Use-Value

#### Proposed sessions & chairs

(corresponding author underlined)

##### Session II (7.5.2026, 15.15. – 16.45): Politics & Activism

Chair Özlem Celik

1 Özlem Celik:

Learning in and Through Urban Activism: The Role of Expert and Scholar-Activists in Istanbul

2 Katriina Rosengren, Maria Hakkarainen & Minni Haanpää:

Santa's unhappy neighbours? A tourism-led housing crisis in a Nordic welfare state

3 Mika Hyötyläinen:

Value unleashed: Urban rent, housing, and the depoliticization of land use in Copenhagen

4 Kimmo Lapintie:

In-Between Politics of Housing

5 Can Orhan:

Declining Opportunities? Perceptions of Housing Market Risk in Shrinking Cities

##### Session III (8.5.2026, 10:00 – 11:30): Sufficiency & Design

Chair Philip Graham

6 Pedro Aibeo

Gamified Cohousing: From Housing as Commodity to Housing as Use-Value

7 Paula Femenias & Sofie Hagejård: Exploring the perspectives of households and market actors on spatial sufficiency in Swedish homes

8 Irina Garnets, Elham Jafari & Panu Lehtovuori:

Use value in social housing: Olli Lehtovuori's work in Kuopio, Finland

9 Philip Graham: Two-part housing as consumption corridors for improving space distribution in advanced homeownership economies

10 Elina Sutela: The Problem of Location in Housing: Reflecting Measurement and Governance Contexts

##### Session IV (8.5.2026, 14:00 – 15:30): History & Cases

Chair Panu Lehtovuori

11 Juhana Heikonen: Three variants of *Housing Company* founders in pre-WWII Helsinki: competitive construction, free market land value, and strict master planning

12 Markus Laine, Aurora Luukkanen & [Salla Jokela](#):  
Seductive global images fueling the Nordic Growth Machine: Case Tampere Deck

13 [Martti Kaartinen](#):  
Contemporary architecture: commercial technology designed for living

14 [Lotta Staffans](#):  
Swimming with sharks: How institutional investors take over ownership of commercial properties in Helsinki

15 [Chairs](#)  
Housing Now: Concluding discussion opening to all working group participants.

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### **Abstract compilation of the working group** (in the above order):

1 [Özlem Celik](#) ([ozlem.celik@utu.fi](mailto:ozlem.celik@utu.fi))

#### **Learning in and Through Urban Activism: The Role of Expert and Scholar-Activists in Istanbul**

This paper examines the role of expert and scholar activism in shaping learning processes within urban activist groups, drawing on urban movements in Istanbul between 2004 and 2020. This period witnessed a significant rise in urban activism in response to the financialisation of housing, large-scale urban development, and mega-projects. Based on a longitudinal study conducted by the author embedded within these movements, the paper explores how learning operates as a constitutive dimension of activism. Building on scholarship on learning in and through urban activism, the paper conceptualises movements as epistemic agents engaged in knowledge politics. Learning is understood as a multi-scalar process through which movements generate, circulate, and institutionalise knowledge, combining embodied experience, collective experimentation, and expert intervention. Methodologically, the study draws on activist research, interviews, participatory observation, and policy analysis. It focuses on expert and scholar-activists as epistemic brokers who expand movements' analytical capacities and contribute to the production of counter-expertise. The paper advances two analytical categories—activist research as learning alliances and activist research as open and shared spaces—to show how learning unfolds across movement practices and institutional boundaries. The findings highlight the central role of expert and scholar activism in shaping knowledge production and sustaining collective action in urban struggles.

2 [Katriina Rosengren](#), [Maria Hakkarainen](#) & [Minni Haanpää](#) ([minni.haanpaa@ulapland.fi](mailto:minni.haanpaa@ulapland.fi))  
**Santa's unhappy neighbors? A tourism-led housing crisis in a Nordic welfare state**

As the demand for short-term rentals surges, affected cities face a dilemma: balancing economic benefits from tourism with the urgent need for affordable housing. This presentation examines how touristification has influenced housing in Rovaniemi, a small European regional capital. Through expert interviews, we explore local perceptions of the housing crisis fuelled by tourism. Our specific focus is on the capacity of the local government to regulate touristification and counterbalance housing marketization in a Nordic welfare state setting. We aim to contribute to the current discussions on the 'housing crisis' in smaller European cities faced with touristification and a marketizing housing sector.

In the preliminary findings presented, we emphasize the role of urban governance, and particularly explicit housing and tourism policies, in insulating against the negative effects of financialization. In addition, we consider the role of regulation in safeguarding housing equality and local residential culture against platform-mediated financialization. We argue that, despite the safety net provided by the welfare state, the precariousness of housing has become increasingly pronounced, particularly in light of the declining availability of social housing. Our study deepens understanding of the effects of the political economy of rental platforms in smaller European cities with a strong welfare state ‘safety net.’

3 Mika Hyötyläinen (mika.hyotylainen@helsinki.fi)

### **Value unleashed: Urban rent, housing, and the depoliticization of land use in Copenhagen**

The mobilization of land as a revenue-generating asset is now a key fiscal policy tool for post-industrial urban economies. Copenhagen exemplifies this with a distinct land value capture (LVC) mechanism that redefines the role of housing in urban and social policy. While the Danish welfare state prioritized keeping the cost of housing in check, policy goals today focus on unrestrained land values and selling plots to the highest bidders. Recurring cycles of valorization hinge on high housing costs; the more rent developers can extract from housing, the more they pay for land, increasing city revenue. A critical yet underexplored aspect of LVC is the depoliticization of land use. By establishing an arm’s-length public asset corporation called By & Havn, the city has distanced itself from public land use complexities. With a legal mandate to maximize and capture land values, By & Havn can disregard dissent over land use decisions by citing its authority to assess and treat public property at market rent. This hinders efforts to address the housing crisis. Theoretically, the paper links depoliticization literature with literature on land rent and value capture. It argues that prioritizing housing’s use value as homes requires confronting underpinning issues of property, politics, land value, and rent. Empirically, the analysis draws on interviews with Copenhagen’s civil servants, politicians, consultants, planners, and land use officials; archival research; and public debates in local newspapers. The paper explores Copenhagen’s fiscal model for redeveloping waterfronts and brownfields for high-income residents, reshaping the city’s physical and socio-spatial dynamics.

4 Kimmo Lapintie (kimmo.lapintie@aalto.fi)

### **In-Between Politics of Housing**

Financialisation of the housing system is usually examined in the context of growing urban regions. This paper addresses declining regions, where the housing stock is losing both its exchange and collateral value. What once constituted the principal asset and life savings of households has become a burden—not only for current residents but also for their heirs. In such contexts, housing persists primarily as use-value, memory, and emotional attachment. As commodities, these dwellings remain in limbo, generating costs while offering few opportunities to attract new inhabitants or investment. In Finland, such properties may be defined as *kuolinpesä* (estate, literally “death nest”), a legal form of inherited property that may persist for years or even decades without division. Urban planning is increasingly confronted with territories where spatial quality and social sustainability can no longer be justified through narratives of growth, investment, or rising property values. We face a structural mismatch between existing institutional frameworks, based on binary logics such as growth/decline, permanent/temporary residence, and construction/demolition, and emerging multi-local lifescapes. – To address this condition, the paper introduces the notion of an in-between politics of housing, referring to institutional, financial, and spatial arrangements operating between established categories: between mortgage and consumption credit, between resident and non-resident membership, and between new construction and the care of existing buildings. For planning, this implies a shift from the growth-oriented production of exchange value towards the organisation of hybrid dwelling forms, seasonal densities, and shared infrastructures that support use-value in territorially dispersed contexts.

5 Can Orhan (can.orhan@uni-greifswald.de)

### **Declining Opportunities? Perceptions of Housing Market Risk in Shrinking Cities**

The evaluation of housing in shrinking cities may be ambiguous: Although it is often affordable and available, which encourages investment in the property market, it may also be associated with specific financial and personal risks. A central factor determining who invests in housing and where may be perceptions and evaluations of homeownership, particularly in contexts of urban shrinkage. This study investigates how perceptions of housing shape homeownership in shrinking cities, and how these perceptions may transform real estate investment patterns. Based on semi-structured interviews in six case cities in the Baltic Sea Region—*Alytus* and *Šiauliai* (Lithuania), *Salo* and *Kouvola* (Finland), *Neubrandenburg* and *Frankfurt (Oder)* (Germany)—this research examines how different groups of actors evaluate the housing market in terms of risk, uncertainty and opportunity, and considers the role of spatial and economic characteristics and institutional settings. The findings illustrate that housing markets in shrinking cities are characterised by substantial heterogeneity, implying that submarkets may be profitable in certain locations and for certain investors. Moreover, property investment decisions of owner-occupiers and investors may be affected by different types of risk and uncertainty. Experiences of urban decline and its effect on the perceived security of housing may thus reduce the expectation of wealth accumulation of households via homeownership. These issues hold implications for (spatial) inequalities and illustrate that the relevance of housing policy for shrinking cities goes far beyond providing adequate shelter but rather relates to broader questions of economic welfare and regional disparities.

6 Pedro Aibeo (aibeo@gamifiedcohousing.com)

### **Gamified Cohousing: From Housing as Commodity to Housing as Use-Value**

This presentation introduces Gamified Cohousing as a practical and conceptual response to the growing gap between housing as a financial commodity and housing as a lived social use-value. Developed through ongoing renovation projects in Finland, the model combines adaptive reuse of existing buildings, shared spaces, low-cost living arrangements, and systems of participatory self-governance supported by gamified task-sharing. Rather than treating residents as passive consumers of finished housing products, Gamified Cohousing frames housing as an evolving collective process. Residents are encouraged to take part in maintenance, decision-making, and the shaping of common life. In this sense, the model challenges dominant housing systems based on overregulation, speculative value extraction, demolition-led redevelopment, and professional monopolies that often exclude citizens from meaningful participation. The presentation draws on practice-based cases involving the transformation of former schools and other underused buildings into cohousing environments. It argues that such projects can help address loneliness, housing precarity, material waste, and the loss of local identity, while also opening new pathways for circular renovation and democratic agency. Particular attention is given to the role of simple digital and gamified tools in coordinating shared responsibilities and strengthening community life. By connecting housing, participation, and reuse, the paper asks how housing might be reimagined less as a commodity to be traded and more as a social infrastructure to be collectively produced, inhabited, and cared for.

7 Paula Femenias (paula.femenias@chalmers.se) & Sofie Hagejård

### **Exploring the perspectives of households and market actors on spatial sufficiency in Swedish homes**

Dwelling size plays a central role in shaping both environmental impact and housing inequalities, yet housing systems in high-income countries remain structured around growth-oriented and market-driven logics that normalise ever-increasing living space. While energy efficiency has dominated housing policy, sufficiency strategies, particularly those addressing the size and use of space, remain marginal.

Housing sufficiency is an emerging field of research, and further studies are needed to deepen the understanding of how these strategies affect household well-being and to promote broader implementation in

practice, not least through empirical research. Through four workshops, this study explores the perspectives of households and market actors on ways to improve spatial sufficiency in housing. The goal is to support housing developers and property managers in a transition towards spatial sufficiency and more efficient use of building space, with residents/customers actively engaged.

The study seeks to answer the following questions:

- How do selected resident groups perceive the possibility of reducing their resource use by living smaller? How can housing provision support such a transition?
- What opportunities and barriers do housing developers/managers perceive regarding spatial sufficiency?
- What measures and incentives could housing developers/managers support acceptance and enable their tenants/customers to live in smaller spaces?

The study focuses on apartments in urban multi-family buildings as a more resource-efficient housing form. Households invited to three workshops represent renters and homeowners from different age groups. The real estate companies invited to participate in one workshop include a mix of private and public/municipal actors, offering both rental apartments and condominiums.

8 Irina Garnets (irina.garnets@iloark.fi), Elham Jafari & Panu Lehtovuori

### **Use Value in Social Housing: Olli Lehtovuori's Work in Kuopio, Finland**

Our study group has engaged with the archives of architect and typological innovator Olli Lehtovuori, tracing the evolution of his design thinking across decades. Rather than approaching housing as a series of singular projects, the research understands his work as a systematic exploration of housing types, where spatial frameworks respond to the diverse human need and living conditions.

The project examines selected case studies as part of the broader continuum of Finnish housing architecture, highlighting Lehtovuori's pioneering role in developing dense low-rise solutions, new housing concepts and building types. His work offers a lens through which to reconsider what use-value means in housing design and management, foregrounding the lived experience of the environment, ecological efficiency, affordability and social sustainability.

The archival material reveals key thematic strands in Lehtovuori's work, including social housing, housing fair innovations and private houses, but also occasional larger urban schemes. Approaching the case studies as both architectural and social constructs, our study joins ongoing discussions on the necessity of public housing systems and the diversification of affordable, user-centric design solutions.

As a case example, we present a group of projects in Kuopio designed by Olli Lehtovuori and built by the municipal housing company Niiralan Kulma Oy between 1980 and 2004. Combining medium densities in the block scale with compact detached and low-rise housing types, these cases represent a relatively rare example of small-scale social housing in Finland. They demonstrate how the integration of a humane living environment with broader social aims can develop satisfying, communal and long-lived environments.

At a time when public funding for housing in Finland is being cut, these case studies gain renewed relevance. They provide not only historical insight but also actionable examples for contemporary housing policy and design. The Kuopio examples can be understood as regenerative references that highlight the continued importance of municipal housing production. From these late welfare-state case examples, we can begin to articulate new imaginaries for more just and sustainable forms of housing.

9 Philip Graham (plg27@cam.ac.uk)

### **Two-part housing as consumption corridors for improving space distribution in advanced homeownership economies**

A consumption corridor is a theoretical space which prioritises individual and collective wellbeing but places upper limits on individual choice, where these could have social, environmental and economic consequences. At first glance, such boundaries appear conceptually incompatible with advanced, homeownership economies in northern Europe, despite facing similar crises of living space distribution. This is because most voters in these countries own their homes and see housing as both a durable good and an investment class, making them unlikely to support taxes or lending rules that could restrict their freedom to accumulate excess space. Nevertheless, certain two-part housing models offer promising proxies for a consumption corridor, so long as each part could be priced or managed differently, according to a sufficiency framework. For example, a core dwelling — comprising a basic or affordable bundle of spaces and rights that guarantee housing sufficiency — could be augmented by cohousing, shared equity, adjacent switch-rooms, joinable apartments or even a second home. This way, additional wants, risks, investments, employment needs or changes in household size could be accommodated, but subject to additional terms, charges or taxes to discourage over-consumption. Such arrangements can be simulated over the longer-term using an agent-based model to test its efficacy as a consumption corridor. The results show reductions in both overcrowding and underoccupancy. This suggests that when combined with sufficiency incentives, more adjustable, two-part housing arrangements could also be politically pragmatic pathways towards alternative housing futures, since they are compatible with both freedom of choice and the cultural and institutionally-embedded ‘norm’ of homeownership.

10 Elina Sutela (elina.sutela@utu.fi)

### **The Problem of Location in Housing: Reflecting Measurement and Governance Contexts**

The housing question is in turmoil across the globe, with housing injustices particularly prevalent in cities. Yet cities differ in their needs, levels of autonomy, political interests, and the tools available to address housing challenges. Local variations are therefore to be expected—also within countries. Despite this, monitoring housing needs and analysing local housing systems often fall short. Available data may be unsuitable for local comparisons, and housing or welfare systems may not support tailoring policies to local conditions. Moreover, analyses of housing systems have typically focused on national-level differences, while attention to local housing systems within the national contexts has only recently begun to gain momentum. This presentation reflects on the problem of location in housing, focusing on the measurement of housing needs and the local governance contexts. It uses Finland as an illustrative case, as its local variations are particularly striking. It draws on author’s doctoral thesis and the postdoctoral project proposal. I argue that, unlike many other basic human needs, such as food, or clothing, housing has a distinctive local dimension that current housing and welfare systems often fail to grasp. It also involves a particular tension between social and economic policy goals: local governments are expected to support housing rights while simultaneously being incentivized to instrumentalize housing and land use to support the local economy, for example through policies promoting urban entrepreneurialism or attracting high-income taxpayers. A more nuanced recognition of location supports identifying differences in drivers of housing injustices and the role of local politics in the housing question.

11 Juhana Heikonen (juhana.heikonen@gmail.com)

### **Three variants of *Housing Company* founders in pre-WWII Helsinki: competitive construction, free market land value, and strict master planning**

The City of Helsinki auctioned parcels of land to developers until the 1940s. Master plans and codes regulated the construction, producing modern neighbourhoods surpassing 19<sup>th</sup>-century quality. This decentralised housing production before the development of contemporary centralised production by a few has not been sufficiently researched. The 1926 Limited Liability Housing Companies Act, supplementing earlier legislation, was developed to finance, build, and maintain jointly owned real estate properties as limited joint

stock companies that distribute apartments and expenses to shareholders according to their specific share holdings.

The fast-built Etu-Töölö neighbourhood is excellent for studying the differences between housing company developers. Differences in architecture, quality, and cost were found by dividing the developers and founders of Etu-Töölö's housing companies into three groups based on developing motives, which were 1) self-developers, 2) self-developers with built-to-let motives, and 3) built-for-immediate-profit. The argument is that cheaper and better housing was produced faster than today by having an open land market to a wide array of private developers with binding master plans, building codes, and regulations. The various housing companies' agency and success in Etu-Töölö were based on assessing the current and future land value. Self-developers claimed the developers' premium, rising land value, and preferred architecture.

The rise of financialisation expanded beyond housing to also impact the execution of Ltd. Housing Companies Act itself. This shift started in the 1960s with the emergence of the non-profit organisation Asuntosäästäjät (Homesavers, top-down organisation for self-developers), which presented a competitive challenge to the expanding industry. This process would virtually eliminate the previous groups 1 and 2.

12 Markus Laine, Aurora Luukkanen & Salla Jokela (salla.e.jokela@tuni.fi)

### **Seductive Global Images Fueling the Nordic Growth Machine: Case Tampere Deck**

Urban growth machine theory (Logan & Molotch 1987) has recently gained renewed traction in European urban studies, particularly in analyses of large-scale flagship projects under conditions of neoliberalized urban governance (Anselmi & Vicari 2020; Georgantas & Lekakis 2021). Yet, despite an expanding body of research on the persuasive power of narratives in planning (Throgmorton 2003), the role of visual storytelling in advancing development trajectories remains underexplored. This paper addresses that gap by examining how a Nordic growth coalition in Tampere, Finland – comprising the City, private developers, ice hockey advocates, and the regional newspaper Aamulehti – mobilized global architectural imaginaries to legitimize the Tampere Deck Arena megaproject. In doing so, we show transnational logics of urban growth machines are adopted in the Nordics, driving the financialization of urban space and housing. By extending growth machine theory into the domain of visual political economy, the paper illuminates how seductive, open-ended images function as persuasive instruments that bind local actors to global imaginaries and reconfigure the Nordic terrain of urban development. Our analysis shows that, unlike in the financialized Milanese case (Anselmi & Vicari 2020), where global capital drove the project forward, in Tampere it was the symbolic capital of architectural imagery that sustained momentum. We argue that this mode of operationalizing visibility reflects a distinctive Nordic variant of the growth machine, shaped by welfare-state planning traditions, strong municipal capacities, and an expectation of social-economic mix, yet increasingly entangled in global inter-city competition.

13 Martti Kaartinen (martti.kaartinen@tuni.fi)

### **Contemporary architecture: commercial technology designed for living**

As part of an article currently in progress, this presentation focuses on the technological solution for housing production presented by CIAM in 1930s. I will examine how the central goals of modernist architecture and urban planning—aimed at increasing affordable housing production—mix together technological advancement and Neoclassical economics. As part of housing production, the architects of the modernist movement sought to utilize the latest technology to achieve economic efficiency, with science and urban planning playing a key role. However, at the same time, they wanted to combine the logic of industry and the market with the realities of the dispossessed.

The CIAM proposal was leaning on state funding which was intrinsic for the total plan for the city, also for the reason that the birth of the current value investing and the formalization of investment discounting was only being invented at the time. A fundamental part of housing becoming a pursuit of profit creation lies in the

transformation of building techniques, which shifted from cities built by hand to industrially implemented technology. It comprises major social and cognitive changes in relation to building and living.

With the rise of market-friendly policies on the left, real estate investment has become part of an investment behavior encouraged by the state. Its architectural foundations emerged as part of CIAM's formal design language, which marked a shift from a perceptual to a conceptual approach. The dwelling became a machine for living and entered the realm of industrial production and the market. Today its speculative nature, as part of the essence of contemporary architecture, is evident in the developer's need to sell apartments based solely on the visual marketing materials created for them, before the building itself is even completed.

14 Lotta Staffans (lotta.staffans@lut.fi)

### **Swimming with sharks: How institutional investors take over ownership of commercial properties in Helsinki**

Global finance is shaping our societies in many ways, not least in structuring the cities and buildings around us. Whereas most research on the process of financialization in the urban sphere focuses on housing, this article explores how ownership of commercial spaces is shifting to institutional investors in the Finnish capital of Helsinki. The city's suburban open-air malls have traditionally been jointly owned by entrepreneurs and individual investors through mutual real estate companies. As more than half of the original 26 malls have been demolished and rebuilt, local entrepreneurs have been pushed to give up ownership of their properties. Most of the new malls or apartment blocks are now owned by institutional investors either directly or through intermediaries. Drawing on qualitative data from semi-structured interviews with city officials, entrepreneurs, asset managers and other stakeholders, this paper explores how and why the local state opens possibilities for institutional investors to take over ownership of the malls by depoliticizing the redevelopment process. It shows how anti-segregation goals justify the use of land lease agreements to construct the malls as assets rather than as properties having a use value for local entrepreneurs and residents. The study also shows how political will and collective counteraction by owners can lead to a different outcome as in the case of Puhos mall in eastern Helsinki, where the original owners of the mall have been able to proceed with a plan of redevelopment without giving up their ownership.