Kojamo is Finland’s largest private residential real estate investor and a frontrunner in housing, with a fair value of €6.6 billion in investment properties. Sustainable development is part of the company DNA and a key strategic priority in the mission to create better urban housing. Through the Lumo brand, Kojamo provides environmentally friendly housing and services in Finnish cities.

1. **Commit**
   Commit to owning only assets that are net zero carbon in operation by 2030.

2. **Disclose**
   Measure and disclose portfolio scope 1 and 2 carbon emissions, energy, water and waste consumption within corporate responsibility section of the annual report.

3. **Act**
   Continue implementing measures such as reducing energy consumption by 7.5% by 2025, procure 100% fossil-free electricity and increase the use of carbon-neutral district heating, and continue using predictive artificial intelligence in almost 30,000 Lumo homes for responsive heating. Since 2016, Kojamo has completed over 2,000 near zero-energy apartments (nZEB) and over 2,200 are currently under construction.

4. **Verify**
   Participate in GRESB and verify annual carbon emissions of the real estate portfolio via a third party.

5. **Advocate**
   Kojamo actively drives the development of better and responsible urban housing through promoting energy efficiency and decarbonisation of housing to customers in over 35,600 Lumo homes, employees, business partners and other organisations the company collaborates with. The importance of climate and energy efficiency issues is communicated through multi-channel communications.

713 buildings
1,994,600 m² total floor area
53,896 tCO₂e portfolio carbon emissions
296 employees