



KOINURKKA

English summary of resident magazine 2026

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Editorial: Change is necessary to secure housing for the future

Housing is a part of everyday life, but the work behind it is often invisible. A home must be stable and safe, even when the world changes. Today, developing housing means finding ways to adapt to changes while keeping everyday life smooth.

Housing in Mikkeli is connected to the development of the city. Changes in population, student movement, working habits, and what people want from their homes all affect what kind of apartments we need and where. We must look at these things as a whole. Decisions made today will affect the long-term future.

Mikalo's task is to offer affordable rental apartments, even when things change fast. Sometimes this means renewing, adapting, or making difficult decisions. We cannot keep every building as it is if people do not need it anymore or if the building is too old.

In recent years, Mikalo has looked at its buildings very critically. Some buildings have been torn down, and some have been sold. At the same time, we focus on areas where there is high demand and where the city wants to grow. These decisions secure Mikalo's operations for a long time – both for today's residents and future residents.

Changes do not only affect buildings. We also must evaluate how we work. Mikalo has held personnel change negotiations as a result of the need to seek savings and work more efficiently. These decisions help make the company's finances stronger so we can secure housing services for the coming years.

At the same time, housing is not just about investments and buildings. It is about maintenance work, fixing things, yards, stairwells, and contacting people. Everyday life is made of small things, and it is important that they work well. A well-managed everyday life brings safety during times of change.

Mikalo's staff works hard to make living easy for you. You might not notice the work unless something goes wrong, but a smooth everyday life is not an accident. It requires constant care, planning, and reacting to unexpected situations.

The future of housing requires new solutions. One example is our newest rental property, Mannerheimintie 10a in the city center. It represents a new way of thinking about rental housing. It is not just a new building; it combines a great location, community spirit, and functionality. Projects like this show how Mikkeli wants to develop into a lively and attractive city.

Cooperation with the city, schools, and other partners is now more important than ever. Housing is a part of a bigger whole that affects whether people stay in Mikkeli, move here, and how they experience daily life.

A good city is built through long-term work, not single decisions. It requires open communication and honesty about changes. Decisions are not made lightly, and the goal is always to protect housing opportunities for as many people as possible.

In the end, it is about what a home means to a person. It is the place where life happens. Therefore, every decision – big or small – is made to respect your everyday life.

Tommi Kuvaja
CEO



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Economic outlook

The year 2025 brought major, even historic changes to our company. Mikkelin opiskelija-asunnot (MOAS / student housing) merged into Mikalo Oy. At the same time, our largest construction project was at its busiest stage. This community housing project at Mannerheimintie 10a was our main investment last year.

Otherwise, the economy in 2025 was uncertain, though there were hopes for growth. For Mikalo, it was positive that interest rates stabilized. Unfortunately, other general costs went up, and cuts to housing benefits affected our operations.

Despite this, we balanced our finances well. Our total revenue was €26.7 million. This is an increase of about €3.9 million from the previous year, which is explained by the MOAS merger. Our apartment occupancy rate fell to 85.6%, which is unusually low. The average rent in 2025 was €12.30 per square meter per month (€12.30/m²/month).

We actively looked for solutions to the low occupancy rate. This included reducing the number of properties we own and finding internal savings. We will continue to inspect and adjust our property catalog closely in the coming years.

We invested about €9.9 million last year. Almost all of this money went to the Mannerheimintie 10a project. We also used our regular income to do important repairs, from apartment renovations to fixing building facades.

Where does our money come from and where does it go?

- **Income:** Rents are the backbone of our income. They made up 92% of our money (€25.4 million). Water and sauna fees brought in just over €1.2 million, and other property income brought in €0.4 million.
- **Expenses:** Heating, water, electricity, repairs, and maintenance cost about €15.6 million (58% of all costs). Loans and interest costs took about €7.1 million, and staff salaries and costs were about €3.9 million.

To protect our future, we must keep our finances stable. This means constantly improving our work and reviewing our buildings. However, you – our residents – are at the center of everything. When residents are happy and our buildings match people's needs, we can face the future confidently.

Open discussion between Mikalo and residents is very important. In the autumn, we organize discussion evenings about budgets and rent levels, as well as resident gatherings. I hope you participate actively. Constructive feedback – both good and bad – is always welcome.

Jussi Teittinen
Administrative Director

Resident services in everyday life

At Mikalo, resident services are a key part of daily life. They help make housing smooth and comfortable. Resident services are there when you move, handle contracts, make maintenance requests, or need advice. Our goal is to give residents clear, up-to-date, and easy-to-reach service. When information flows and help arrive quickly, everyday life is easier.

Listening is the core of our service. Every resident has different needs and wishes. Hearing your feedback – both thanks and ideas for improvement – helps us make our services better.

Today, digital services complement traditional ways of contacting us. Online systems allow you to handle things anytime and anywhere. However, personal service is still important. Everyone should be able to contact us in the way that suits them best.

We are constantly improving our property management, rent control, and housing services. In the autumn, we will bring into use a new ERP -software system. This system will help our staff manage daily work better and offer improved online services for our customers.

Number of applicants

Our new building at Mannerheimintie 10a received over 200 applications during the application period. This was a very positive surprise. In total, Mikalo received nearly 3,000 apartment applications in 2025. Applications for larger apartments (3 or 4 rooms + kitchen) were the lowest, which has negatively affected our occupancy rate.

Recycling

Recycling brings many benefits, from saving money to improving comfort and helping the environment. Emptying a sorted waste bin (like cardboard, plastic, or bio-waste) is much cheaper than emptying a mixed waste bin. By reducing mixed waste, the housing company can save hundreds of euros a year.

A clean recycling area also keeps pests like rats away. Recycling reduces the amount of waste in landfills and saves natural resources. When residents flatten boxes and packages tightly it allows more waste to fit into the bins, meaning they need to be emptied less often. This reduces costs for the company and thereby also for the residents.

Resident satisfaction

We continue to send out surveys to our residents. The surveys ask about moving in, living satisfaction, moving out, and maintenance requests. Here are some results from May 1, 2025, to April 20, 2026:

- We received 1,802 responses. The response rate was 34%, which is an acceptable level.
- NPS (Net Promoter Score) measures customer loyalty and satisfaction. It shows how likely a customer is to recommend the company to others. The score can be between -100 and +100. Our average NPS for this period was 28. This is slightly below our goal, which is 30.

The link to the survey is usually sent as a text message by our service provider. We hope you answer these surveys whenever possible so we can improve our work and serve you better in the future.

Tero Tuhkanen
Service Manager

Note: Every month, we draw a €30 S-Group gift card among everyone who answered the survey!

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BIOWASTE
in the collection container
or composter

- Fruit and vegetable peels
- Cooled down grease
- Coffee grounds, tea bags, filter papers
- Fish bones, small bones
- Plant parts
- Ham grease, cooking oil
- Food scraps

How to recycle?

- Dispose of any liquids absorbed in kitchen paper, for example.
- Collect liquid biowaste, such as cooking oil, in a milk carton and place it in the biowaste container.
- Pack biowaste in a paper bag or in newspaper before placing it in the collection container.

What's the outcome?

Biogas and fertiliser.



CARTON PACKAGES
in the property's collection
container or to an ecopoint

- Corrugated cardboard boxes
- Ready meal packaging, take-away containers
- Beverage multipacks, such as 6-packs and fully enclosed cartons
- Carton containers, such as milk and juice cartons (including aluminium-lined)
- Dry food packaging, such as cereal and biscuit packages, flour bags and bread bags with windows
- Wrapping papers, such as copying paper wrappers
- Paper bags and carriers
- Pizza boxes, egg cartons
- Toilet and kitchen paper cores

How to recycle?

- Make sure that the packages are empty, dry, flattened and packed inside each other before taking them to be recycled.
- If necessary, rinse the packages with cold water and let them dry.
- Sort any plastic caps into plastic packaging collection and dirty packages into mixed waste.

What's the outcome?

Envelopes, carton packages, corrugated cardboard and various carton cores.



PLASTIC PACKAGES
in the property's collection
container or to an ecopoint

- Food packaging, such as yoghurt containers, butter tubs and packages for cold cuts, cheese and convenience food
- EPS (expanded polystyrene) packaging
- Carriers, bags, wrappings
- Toy, tool, garden and fishing equipment packaging
- Detergent, shampoo and soap packages
- Bottles, canisters, cans, tubes

How to recycle?

- Empty and dry packaging only.
- If necessary, wipe the packages clean or rinse them with cold water and let them dry.
- Detach any caps, lids and pump parts and place them separately in the collection container.
- Sort dirty packages and other plastic into mixed waste.

What's the outcome?

Flowerpots, dish and toilet brushes, plastic bags and refuse sacks.



METAL
in the property's collection
container or to an ecopoint

- Aluminium foil, tins and lids
- Lids, caps, closures
- Non-deposit beverage cans
- Small metal items, such as pots, frying pans, cutlery, scissors and hand tools
- Food cans
- Casings of tea lights and outdoor candles
- Empty aerosol cans

How to recycle?

- Empty and dry packaging only.
- Deliver packaging containing residues of dangerous substances or pressure (e.g. paints, chemicals, oils, hairspray) to a hazardous waste reception point.
- Deliver large metal items to a waste sorting centre.

What's the outcome?

New metal packages, bicycle frames, shovels and car parts.



GLASS PACKAGES
in the property's collection
container or to an ecopoint

- Glass jars
- Non-deposit glass bottles

How to recycle?

- Return deposit glass bottles via a reverse vending machine located in shops.

What's the outcome?

New glass jars and bottles as well as some building products, such as foam glass.

GLASS AND CERAMICS
to an ecopoint

- Glassware, such as drinking glass, ovenware
- Porcelain, ceramics and crystals
- Window and mirror glass

What's the outcome?

Soil construction material



PAPER
in the property's collection
container or to an ecopoint

- Envelopes (including ones with windows)
- Copy paper, printouts, notepad paper
- Advertisements, brochures, product catalogues
- Newspapers and magazines

How to recycle?

- Clean and dry material only.
- Staples and paperclips do not need to be removed.

What's the outcome?

Newsprint, toilet paper and hand paper towel.

Dispose the rest as mixed waste or for recycling according to the instructions.





KEEP YOUR APARTMENT CLEAN



Please read and execute these daily, weekly and yearly cleaning instructions for pleasant occupancy and for following your tenancy agreement.

Remember as a part of your daily life

Do little bit everyday

- Clean the hob and kitchen surfaces and wash the dishes after cooking, especially in a shared apartment
- Take the bins out when necessary – never store full bin bags in the apartment
- Dry the bathroom floor (and walls) after taking a shower and remove hairs from floor drain strainer

Weekly cleaning



In shared apartments the common areas are all residents' responsibility

- Put the knick-knacks where they belong
- Dust and remove stains and grime, clean light switches and doors if necessary
- Wipe the kitchen counters, hob, sink, taps and tiles if needed – remove possible stains from the cupboard doors and walls
- Hoover and wash the floors, do not use too much water to wash the floors
- Wash the toilet seat, sink and taps
- If there are grime gathering to bathroom walls or floors wash them carefully before any limescale forms to the surfaces



Annual cleaning (1 or 2 x per year)

This helps you do the cleaning when moving out

Apartment

- Clean the windows (outside temperature above +0C)
- Clean the air vents
- Clean the grime from surfaces that are often touched (light switches, door handles)
- Dust the spots that are harder to reach – behind the radiator, from top of high closets etc. Clean your smoke alarm by carefully vacuuming the sensor chamber to remove dust and dirt.

Kitchen

- Clean the refrigerator and defrost and clean the freezer (Look at some tips from Google or Youtube)
- Clean the oven, hob and trays thoroughly (Look at some tips from Google or Youtube)
- Empty the cupboards and clean them, clean also the cupboard doors
- Clean the kitchen range hood filter and the range hood itself

Bathroom

- Wash the bathroom walls, floors and seaming carefully – if necessary use a brush and chlorite
- Remove the chalk
- Clean the floor drain
- Clean the sink's water trap
- If needed wipe the bathroom ceiling

According to the legislation, pertaining to the renting of dwellings and the terms of tenancy the tenant shall commit him-/herself to take good care of the dwelling and adhere cleanliness and see to it that the apartment remains in the state it was in the beginning of the tenancy apart from normal wear and tear.

NOTE! According to the policy in shared apartments the common area (kitchen, bathroom, hall, balcony etc.) have to be cleaned and maintained by all residents.

Comfortable living is a shared effort – please remember these basic guidelines

We want every Mikalo resident to be able to enjoy safe and comfortable living. Here's a quick recap and a friendly reminder of some key rules of living.

Keep the corridors empty. Have you noticed items, sports gear, or doormats appearing in the hallways? Even though a doormat might feel welcoming, **hallways must be kept completely empty.**

There are three very important reasons for this:

- 1. Fire safety:** In the event of a fire, the hallway is your escape route. In heavy smoke, even a small object can trip someone up or block the way. Extra items can also make the fire spread faster.
- 2. Everyday safety:** Empty hallways prevent trips and falls. We need to make sure no one gets hurt in the dark or in a hurry.
- 3. Cleaning and maintenance:** Mats and personal items make cleaning difficult. Empty hallways are much faster and easier to keep clean.

Let's keep the laundry room and sauna clean: The common areas are available to everyone. Remember to book your turn in advance and clean up after yourself so that the next resident is comfortable following you.

Sorting is an ecological act: Always take your waste to the containers reserved for it and close the lids. Furniture or other household items must not be left in the waste shelter – they belong at the waste station.

Balcony etiquette: You are not allowed to shake carpets or throw down rubbish on your own balcony.

Silence: Please remember silence between 23:00 and 07:00. Neighbors should also be considered at other times, for example in the volume of the music.





Customer service

Please contact our staff primarily by phone or email. If the person you are trying to reach is busy, you can leave a callback request. You can find up-to-date contact details on our website.

Mikalo phone switchboard
+358 15 321 350

Monday–Thursday 9:00–15:00
Friday 9:00–13:00.

Mikalo office address:
Maaherrankatu 44, 50100 Mikkeli.

Office opening hours:
Mondays, Tuesdays, and Thursdays:
Customer service 9:00–15:00
Rent control 9:00–12:00

The office doors are closed at other times.

If your issue concerns the condition of your apartment or building, please fill out a fault notification on our website. Exception: Urgent issues, like water leaks, must be reported immediately by calling the maintenance number.

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Property maintenance

Later this year, the outdoor areas around your building will be maintained by a partner company instead of Mikalo's own staff. This change will not affect your daily life. The difference you may notice is that the workers will wear different work clothes and drive vehicles with a different company logo. The partner company will take care of outdoor work such as: mowing lawns, clearing snow and spreading sand, and raising flags.

Important: Please continue to report all maintenance issues to Mikalo, both indoors and outdoors. Mikalo will still manage and supervise all property maintenance work.

Digital services

During the autumn, Mikalo will change its ERP software system. This means our digital services for residents will be updated. The fault notification form, apartment application form, and pages showing available apartments will change.

At the end of the year, we will open a new Resident Portal. You can log in securely using your web browser. Through the portal, you can see your current rent payment status and receive important announcements easily. Our website, mikalo.fi, will also be updated to serve applicants and current residents better.

Tenant benefits in cooperation with our partner companies

As a Mikalo resident, you can enjoy special benefits for sports, hobbies, and family time. Check up-to-date tenant benefits at mikalo.fi/en