

On the way to your own apartment

Special services for immigrants
The city of Helsinki

Helsinki

Contents

- Living in Finland and in Helsinki
- Rental housing
- What to take into consideration when looking for an apartment?
- Real estate agents
- Housing scams
- Information about apartments
- How to apply for city or municipality apartments?
- How to apply for non-profit lessor apartments?
- How to apply for non-subsidized rental apartments?
- How to apply for privately owned apartments?
- Making a rental agreement
- Moving house
- Financial aid to cover housing expenses



Read more about housing and other topics in English by Ctrl-clicking [here](#) or by scanning the QR-code with a camera.

Living in Finland and in Helsinki

- Living in Finland and in Helsinki is safe.
- The capital region has a broad public transportation network.
- Helsinki is the most expensive municipality to live in Finland.
- The closer the apartments are to the Helsinki city center, the more expensive they are.
- There is a great demand for apartments, but unfortunately there is a lack of affordable housing in Helsinki.
- Vantaa and Espoo are both great alternatives for Helsinki.



Rental housing

- Renting an apartment is very common in Finland.
- Apartments are typically rented from the following:
 - Cities and municipalities.
 - Non-profit lessors.
 - Non-subsidized housing lessors.
 - Private lessors.



What to take into consideration when looking for an apartment?

- **Being employed provides more options for housing.**
- **If a person receives any benefits such as basic social assistance from the Social insurance institution (KELA), reasonable housing costs in the capital area should be taken into consideration:**
 - 1 person = 694e/m
 - 2 persons = 869 e/m
 - 3 persons = 993 e/m
 - 4 persons = 1089e/m
 - + 122 €
- **If a person has any mobility restrictions, it is good to provide information about them when applying for apartments.**



Real estate agents

- It is a good idea to be careful when doing business with real estate agents.
- Commissions or other fees should not be paid before notifying an employee of social services.
- The real estate agent can be from a person's own community or even an employee of housing company.
- The real estate agents might try to benefit from the distress of others.
- *Always let your social instructor/worker know, if a real estate agent contacts you regarding an apartment.*



Housing scams

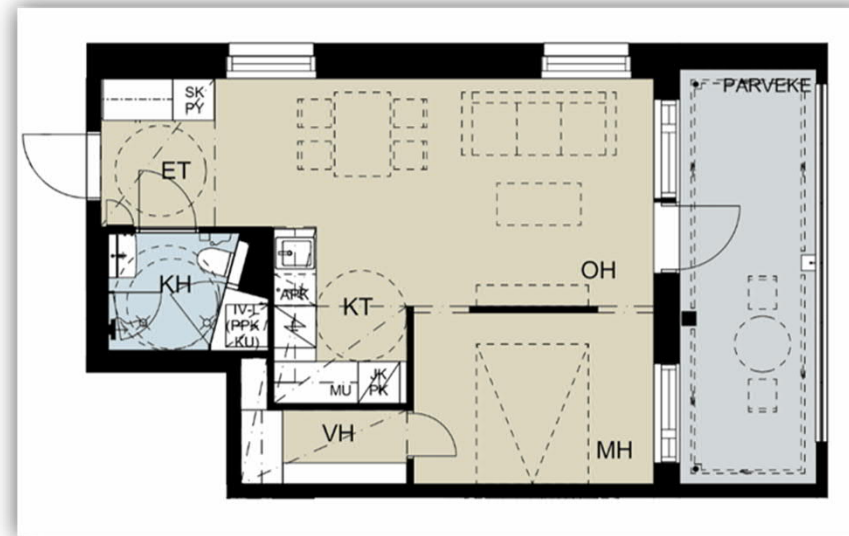
- Apartment scams have become more common in Finland.
- The following are some of the indicators of a housing scam:
 - The apartment is too cheap when compared to other apartments in the area.
 - It is difficult to tell who the person offering the apartment is.
 - The language of the person offering the apartment changes suddenly.
 - The apartment disappears from the apartment list.
 - The person offering the apartment accepts all of your proposals.
 - Any pre-payments are required.
- ***Do not sign any contracts without seeing the apartment first or after you have talked to the person offering the apartment face to face.***



© Ioannis Koulousis, Helsinki Partners

Information about apartments

- In Finland, information about apartments is offered typically online in pictures and blueprints
- A blueprint such as the one to the right, gives a better understanding about the apartment.
- A kitchen is not included in the number of rooms in an apartment.
- Certain spaces in an apartment are named in the following ways:
 - ET=Foyer
 - KH=Bathroom
 - OH=Livingroom
 - MH=Bedroom
 - VH=Walk in closet
 - KT=Kitchen
 - P=Baclony
- It is also good to know the size of the apartment, which is written in the contract.



How to apply for city or municipality apartments?

- Helsinki, Vantaa and Espoo rent apartments which have wealth limits.
- A form needs to be filled to apply for the municipality's apartments.
- An apartment is offered based on the search criteria, urgency and the need for an apartment.
- The less apartment search criteria are set, the more likely it is to receive an apartment offer.
- A change of apartments can be applied for after living in a Helsinki, Vantaa, or Espoo city apartment for a full year.
- You can apply for each city's apartments by ctrl-clicking their logos on the right.



How to apply for non-profit lessor apartments?

- Apartments with wealth limits are also offered by non-profit lessors.
- Living in a non-profit lessor apartment is typically more affordable than renting an apartment from private or non-subsidized lessors.
- Non-profit apartments can be applied for by filling an application form.
- An apartment is offered based on the search criteria, urgency and the need for an apartment.
- Some of the non-profit lessors operating in the capital area are for example A-Kruunu, M2-kodit and Setlementtiasunnot.
- You can apply for each non-profit lessor's apartments by ctrl-clicking their logos on the right.



**Setlementti
asunnot**

How to apply for non-subsidized rental apartments?

- Non-subsidized apartments do not have any wealth limits or urgency ratings.
- You can apply for non-subsidized housing from the lessor's own homepages or through the apartment search pages.
- You can decide a specific apartment to apply for.
- Non-subsidized lessors typically have very low rental deposits.
- On the right are three of the many non-subsidized lessors which operate in Helsinki and Finland.
- You can apply for each of the non-subsidized lessor's apartments by ctrl-clicking their logos on the right.

The logo for Sato, featuring the word "sato" in a bold, lowercase, orange sans-serif font.The logo for Ilmarinen, featuring the word "ILMARINEN" in a white, uppercase, sans-serif font centered within a dark blue rectangular background.

How to apply for privately owned apartments?

- Privately owned apartments in Finland are typically searched through apartment search pages.
- Apartments are also rented through social media.
- You can decide a specific apartment to apply for.
- It is a good idea to be careful in the private housing markets, as there is an increasing number of scammers in the markets.
- You can search for apartments by ctrl-clicking the service provider's logo on the right.

VUOKRAOVI.com

The logo for OIKOTIE, featuring the word "OIKOTIE" in white capital letters inside a black arrow pointing to the right, which is set against a light gray rectangular background.

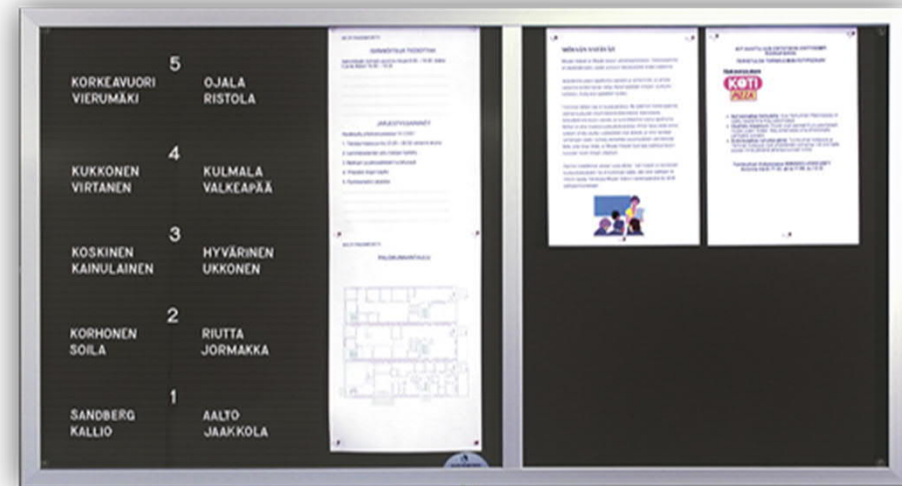
OIKOTIE

Making a rental agreement

- **There are two different types of rental agreements:**
 - **An open-ended agreement.**
 - **A fixed term agreement.**
- **An open-ended agreement is valid until agreed otherwise.**
- **A fixed term agreement is valid for a certain period and the contract might continue as an open-ended agreement afterwards the fixed term agreement has ended.**
- **Typical termination periods for rental agreements:**
 - **The tenant's termination period is 1 calendar month.**
 - **The lessor's termination period is 3 calendar months if the agreement has lasted less than a year. After the agreement has lasted over a year, the termination period is 6 months.**
- **The rental agreement is advised to be made in a written form, to guarantee legal security for both the lessor and tenant.**
- **Lessors typically expect that the tenant has a home insurance before signing a contract.**

Moving house

- When moving into a new apartment:
 - A move notification should be done to both the post office and the digital and population data service agency (the notification can be done online or by filling a paper form).
 - The housing company needs to be notified when moving in and out of an apartment (your name is added to your mailbox).
 - Any electricity, gas, insurance and internet contracts need to be transferred to the new apartment.
- Information about the housing company (real-estate management, maintenance company, building regulations) are often found on the notice board of the building.
- It is advised to resign a rental agreement early enough before moving, in order to avoid paying rent for two apartments.
- Book a van / a moving company as soon as you know the time of your move.
 - You can ask for offers from many moving companies at once from [here](#).



Financial aid to cover for housing expenses

- People with a small income can apply for a general housing allowance and basic social assistance from Kela.
- The following things can be paid for with the general housing allowance:
 - Rent.
 - Maintenance charge.
 - Water and heating costs.
- Kela does not pay for all the housing costs. A part of it needs to be paid by the person themselves.
- When the housing conditions change, for example, when moving to another apartment, Kela needs to be notified about the changes.
- To apply for the Kela general housing allowance, fill a Kela form AT1 or click [here](#).
- Basic social assistance can be applied by filling the form TO1 or by clicking [here](#).
- If a person receives basic social assistance the following benefits can also be applied for:
 - Payment for covering for the moving costs for 120-180 € The payment can be higher in certain situations.
 - Money to pay for the rental deposit (a private lessor might not accept Kela paid rental deposits).



Contact information for special services for immigrants

By telephone 09 - 3103 7577
mon-fri 8.15-16.00



Maahan muuttaneiden erityispalvelut Helsinki



Maahanmuuttaneidenep_helsinki



12.6.2023