

# On the way to your own apartment

Special services for immigrants  
The city of Helsinki

Helsinki

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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 searching for an apartment?

- Being employed provides more options for housing.
- If you receive benefits from the Finnish Social Insurance Institution (Kela), such as basic social assistance, you must consider the reasonable rent limits in the Helsinki metropolitan area starting from January 1, 2025:
  - 1 person = 715 €/m
  - 2 persons = 895 €/m
  - 3 persons = 1023 €/m
  - 4 persons = 1122 €/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 listing.
  - 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.*

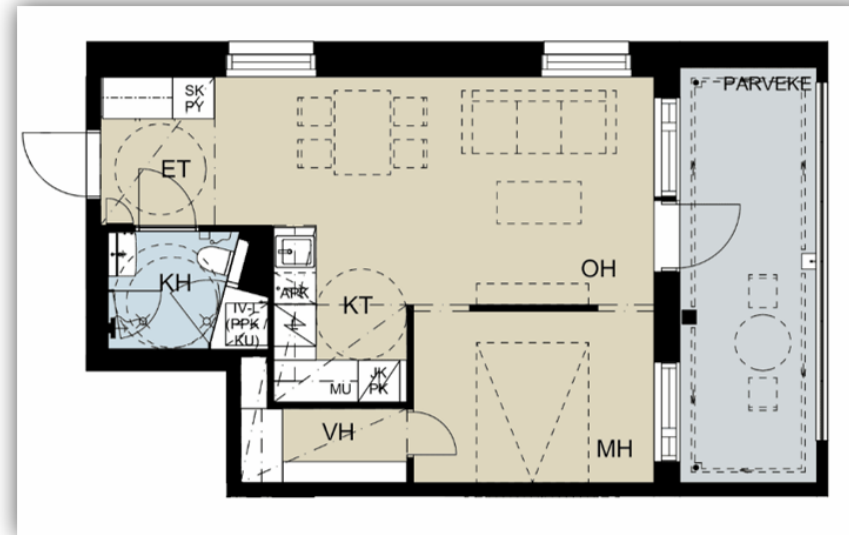


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# Information about apartments

- 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**

# **Selection criteria for ARA housing**

**ARA housing, which are state-supported affordable rental apartments, are offered, for example, by municipalities. Residents of ARA housing are primarily selected from those with the most urgent housing needs and those with the lowest incomes. The selections are based on the selection criteria found on the next slide.**



# **Selection criteria for ARA housing**

## **1. Urgent Housing Need**

- Homeless or living with relatives/friends
- Working in Helsinki but no housing
- Tenant with a terminated lease
- Applicant has an essential and permanent need for an accessible apartment, and the current residence is not accessible

## **2. Immediate Housing Need**

- Living in a fixed-term lease that cannot be extended
- Going through a divorce/separation
- Overcrowded apartment, meaning more residents than 1 person/room
- Heka residents living in an apartment larger than needed
- The youth over 18 still living at home
- Excessive housing costs, meaning the household spends over 40% of gross income on housing (definition from EU income and living conditions statistics)

## **3. Housing Need**

- Want to move due to apartment's amenities, location, etc.

# 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.



ILMARINEN



# 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

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.
  - If you terminate your lease within the agreed period, you may have to pay, for example, an additional month's rent to the landlord
- 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.



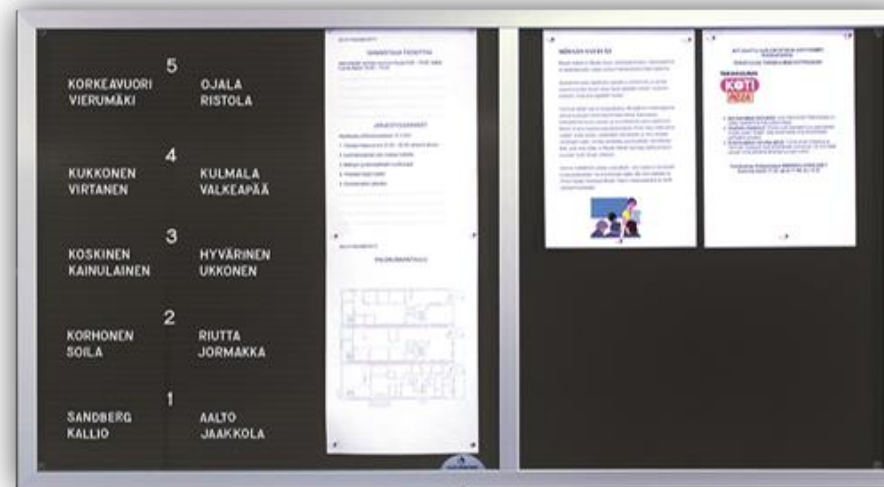
# Vuokralaiset ry

- Vuokralaiset ry is a national organization that promotes tenants' rights in Finland. It serves as an advocate for the interests of people living in rental housing and works to ensure that tenants are treated fairly in the housing market. The organization's mission also includes improving the conditions for renting and enhancing overall living standards for tenants in Finland.
- <https://www.vuokralaiset.fi/>



# Moving

- 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).
  - Notify the Employment and Economic Development Office (TE-office) and the bank of your new address, and if necessary, the Finnish Immigration Service (Migri)
  - 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](#).





# Tips for moving house

## Before Moving:

- Submit a change of address notification in before moving.
- Terminate your current rental agreement.
- Update electricity and water contracts.
- Obtain or transfer your home insurance.

## Moving Preparations:

- Reserve a moving vehicle or hire a moving service.
- Pack your belongings early.
- Gather necessary packing materials.
- Clean your old apartment.



# Tips for moving house

## On Moving Day:

- Inspect the condition of your new apartment.
- Return the keys to your old apartment.
- Submit the necessary notifications to the housing company.

## After Moving:

- Review contracts and instruction manuals.
- Check the electricity and appliances in your new apartment.
- Update your address with other organizations and services.

## Financial Support for Moving:

- Kela and social assistance.



# Financial aid to cover for housing expenses

- People with a low 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. At most 70% of approved housing expenses.
- 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).





# Purchasing furniture

- Furniture is sold by many furniture stores in Finland.
- In addition to furniture stores, you can buy furniture more affordably from private individuals and recycling centers.
- Private individuals advertise furniture for sale on the internet and social media.
- There are recycling centers all around the capital region, such as in Itäkeskus, Kaisaniemi, and Kontula.
- In Kalasatama, there is a large recycling center called Kyläsaari (Kyläsaarenkatu 8, 00580 Helsinki).

# Purchasing furniture

- When buying recycled furniture, it's good to check that you are not purchasing furniture that has pests.
- When buying from private individuals, it is advisable to check the furniture for pests.
- Recycling centers are typically safe places to buy used furniture, as the furniture is inspected for pests before being put up for sale.
- It is also possible to purchase home delivery or rent a trailer from recycling centers in the capital region.



Kierrätys-  
keskus

# Pests in furniture

- Furniture can sometimes carry pests into the home.
- One of the most common pests that can spread with furniture is a small insect about 4-7 millimeters in size, the bed bug.
- In recent years the commonality of bed bugs have increased in Finland.
- While bed bugs themselves are harmless, they cause itching, redness, and swelling at the bite sites.
- Bed bugs nest in the structures of furniture and feed on human blood at night.
- Getting rid of bed bugs is challenging, expensive, and time-consuming.
- If bed bugs are noticed in an apartment, they must always be reported to the building's maintenance company so that extermination efforts can begin.
- Bed bugs can easily spread from one apartment to another through residents or building structures.



# How to identify a bed bug?



# House rules of housing companies

- In Finland, housing companies adhere to general house rules.
- For breaking the house rules, one first receives a warning, and if the rules are violated again, the landlord may terminate the lease agreement.
- Typical house rules include:
  - Notifying the maintenance company about people moving into or out of the apartment.
  - Adhering to the rules of shared spaces, such as the sauna and laundry room.
  - Observing general quiet hours (quiet hours in housing companies typically range from 22:00 to 7:00).
- It's good to familiarize oneself with the house rules of your housing company, which are often found on the notice board in the building's entrance hall.



# Security deposit

- A security deposit is an amount of money that the landlord requests as a guarantee for potential damages or unpaid rent from the tenant when renting an apartment, before the lease begins.
- The deposit serves as protection for the landlord against potential damages caused by the tenant or unpaid rent.
- Usually, the security deposit is equivalent to one or more months' rent and is typically paid before signing the lease agreement or at the start of the lease.
- There are also other ways to arrange the deposit, such as through a payment commitment.
- If the tenant causes damage to the rental property or fails to pay the rent, the landlord has the right to use the security deposit to cover the damages or missing rent.
- If there are no damages or missing rents, the security deposit is returned in full to the tenant at the end of the lease agreement.

# Moving inspection

- After the end of a lease agreement, a moving inspection is conducted on the vacated apartment.
- During the moving inspection, it is inspected that the apartment is in the same condition as it was at the beginning of the lease.
- The inspection includes assessing any damages to the apartment.
- If the tenant has caused significant damage to the apartment during the lease period, the landlord may use the security deposit to cover the repair costs.
- At the beginning of the lease, it is advisable for the tenant to conduct a moving inspection to document any damages and inform the landlord about them.





# General housing allowance

- The general housing allowance from Kela is a financial support in Finland intended to help with housing costs.
- Individuals who have low incomes and high housing costs relative to their incomes may be eligible for this support.
- Kela's housing allowance consists of a general housing allowance and a portion for housing costs from social assistance.
- The general housing allowance is calculated based on the family's income and depends on various factors such as housing costs, family size, and income.
- The general housing allowance will decrease starting from April 1, 2024.
- You can use Kela's calculator to preliminarily determine if you are eligible for housing allowance.
- Calculator: <https://laskurit.kela.fi/yleisen-asumistuen-laskuri>

# **Contact information for special services for immigrants**

**Telephone counselling: +358 9 3103 7577**  
**Mon-Fri 8:15 - 16:00**

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