

## **HOUSING APPLICATION INFORMATION**

### **USEFUL TIPS ON FILLING IN HOUSING APPLICATIONS:**

- The biggest rental apartments owners in Vantaa are VAV, M2-Kodit, VVO and Sato. Apartments should apply at least from these rental apartment owners (electronic applications). It is also important to look after apartments from another places.

- Do not set too many requirements or too strict geographic boundaries, since it will diminish your chances of acquiring an apartment quickly. Apartments meeting with your wishes may not become available often, and your application is considered on the basis of your criteria for the apartment or area.

- Justify your need for housing as thoroughly and accurately as you can. A mere sentence like "I need an apartment immediately" is not sufficient. A well-grounded application makes it faster for you to acquire an apartment. Justify at least next things in your own words:

- why you apply apartment only in certain areas (e.g. schools)
- wishes (e.g. elevator, balcony)
- need of apartment (e.g. urgency, homelessness)
- If you have old rent debt ja and you have made a payment plan, mention that!
- other reasons

- Check what appendices are required for the housing application. The appendices are listed on the application form or on the lessor's website. Collect the appendices such as

- the latest tax certificate, income receipts (pay statements, KELA benefits and allowances, pension, etc.)
- if you are not a Finnish citizen, take copies of your residence and work permits, passport and/or registration certificate
- child-custody and visiting agreements
- study certificate
- lessor's rent certificate and housing, as well as potential notice upon tenancy, as well as other documents related to your need for housing

- Remember to keep your housing application valid! Housing applications must be renewed at set intervals. Usually it is possible to renew them over the phone or by sending a new housing application.

- If the information you submitted on the application changes essentially, immediately notify of the changes!

Recognised rental costs in Vantaa

1 person 694e  
2 persons 844e  
3 persons 954e  
4 persons 1057e  
next persons + 111e

## WHERE CAN YOU APPLY FOR RENTAL ACCOMMODATION

### VAV Asunnot OY, City of Vantaa's rental apartments

**Address:** Veturikuja 7, 01300 Vantaa. Tel: 010 235 1450 (switchboard).

Customer service hours: Mon 9-15, Tue-Thurs 9-12, Fri closed

Phone consultation, tel. 010 235 1450 Mon 9-12 and 13-15 Tue-Thurs 9-12, Fri closed

- [www.vav.fi](http://www.vav.fi)

- you can fill in the application over the Internet, or print and fill it in and send it by mail
- you must present the appendices when you are offered accommodation
- the application is valid for **4 months** and expires automatically. You can renew the application by making a new housing application. Application forms are available at VAV Asunnot Oy's offices and Vantaa Infos.
- your credit history will be checked before you are offered accommodation. Accommodation will not be offered to a person with unpaid due rent, that is, outstanding debt. The applicant shall deliver the lessor's certificate of outstanding rents paid, either when submitting the application or as soon as possible after submitting the application. Optionally, the applicant can deliver a payment plan for paying the outstanding debt, conducted with a reliable party (such as Social Services Department, debt counseling or bailiff). The payment plans will be handled on a case-specific basis.

### STADIN ASUNNOT, City of Helsinki's rental apartments

Service outlet: Address: Itämerenkatu 3, 00180 Helsinki. Opening hours: Mon and Wed 9-17, Tue and Fri 9-15, Thurs 9-13.

Phone consultation: Mon-Wed and Fri 9-15 and Thurs 9-13, tel. 09 310 13030.

Email: [stadinasunnot@hel.fi](mailto:stadinasunnot@hel.fi)

- [www.stadinasunnot.fi](http://www.stadinasunnot.fi)

- you can fill in an online application or at the service point where an officer will fill it in for you. The service point also has customer terminals and e-Services.
- you must present the appendices when you are offered accommodation
- the application is valid for **3 months** and can be renewed over the phone or by making a new application. You can apply through e-Services, if you have e-Bank IDs at your disposal.
- your credit history will be checked. If you have outstanding rents, accommodation cannot be offered you. The applicant shall deliver the lessor's certificate of outstanding rents paid, either when submitting the application or as soon as possible after submitting the application. Optionally, the applicant can deliver a payment plan for paying the outstanding debt, conducted with a reliable party (such as Social Services Department, debt counseling or bailiff), as well as receipts of installments paid. The payment plans will be handled on a case-specific basis. Besides outstanding rent, other default entries do not affect the applicant's possibility of being offered accommodation.

### ESPOON KAUPUNGIN VUOKRA-ASUNNOT (City of Espoo's rental apartments)/ ESPOONKRUUNU OY,

Street address: Upseerinkatu 3 B 02600 Espoo. Customer service, housing applications, Mon: 13-15, Thurs: 9-12

Phone consultation, tel. 09 3544 5000, Mon-Fri: 9-15

- [www.espoonasunnot.fi](http://www.espoonasunnot.fi)

- you are recommended to fill in and send the application via the link above. At the customer service outlet, you can also fill in a paper application form. You can put the paper application form in the mailbox at Espoon Asunnot Oy's vestibule, at the lower lobby, on weekdays from 8 to 17.
- the application is valid for **3 months** and can be renewed by submitting a new application
- a household with outstanding debts is required a 3-month rent deposit
- you must present the appendices when you are offered accommodation.

### VVO and Lumo

Tel. 020 508 5000, Mon-Wed and Fri 8-16, Thurs 9:30-16. Email: [asiakaspalvelu@vvo.fi](mailto:asiakaspalvelu@vvo.fi)

Helsinki office: Mannerheimintie 168a, 00300 Helsinki. Tel. 020 508 5000, Mon-Fri 9-16.

- [www.vvo.fi](http://www.vvo.fi)

- you can fill in the application over the Internet
- the application is valid for **3 months** and your credit history will be checked

## **SATO**

Address: Kaivokatu 8 (CityCenter, 9th floor), 00100 Helsinki. Opening hours: Mon-Thurs 8-18, Fri 9-16 and Sat 10-14.

Phone consultation, tel. 020 334 443 Mon-Thurs 8-18 and Fri 9-16. Email: [asiakaspalvelu@sato.fi](mailto:asiakaspalvelu@sato.fi)

- [www.sato.fi](http://www.sato.fi)

- you can fill in the application over the Internet, or print and fill it in and send it by mail. You must present the appendices when you are offered accommodation

- the application is valid for 1 month. If you already live at a Sato apartment but want to change accommodation, the application is valid for **6 months**

- your credit history will be checked. Default entries may constitute an obstacle to gaining housing, but minor and one-time entries do not always prevent you from being offered accommodation. Any default entries are always discussed with the customer in person.

## **M2-KODIT**

Tel. 09 7742 5500 [m2.vuokra Alvonta@ysaatio.fi](mailto:m2.vuokra Alvonta@ysaatio.fi)

- [www.m2-kodit.fi](http://www.m2-kodit.fi)

Helsinki regional office, Pitkäsillanranta 3 A, 7th floor, 00530 Helsinki

- Mon-Wed 13.00-15.30

- Thu-Fri 9.00-11

The customer service is open from 9 am to 3 pm on weekdays. The extended opening hours on the first and last weekday of each month are from 9 am to 4 pm

## **TA-ASUNNOT OY and TA-YHTYMÄ OY**

Address: Lipputie 16, 01700 Vantaa. Mon-Wed 10-16 Thurs-Fri 8-13

Customer service, tel. 045 77343777 Mon-Fri 8-16

Email: [info@ta.fi](mailto:info@ta.fi)

- [www.ta.fi](http://www.ta.fi)

- you can fill in the application over the Internet, or print and fill it in and send it by mail

- the application is valid for **4 months** and your credit history will be checked

## **AVARA**

Address: Kansakoulunkatu 10, 00100 Helsinki. Tel. 0201230250

- [www.avara.fi](http://www.avara.fi)

- you can fill in the application over the Internet

- the application is valid for **3 months** and your credit history will be checked

## **OVENIA**

Address: Ratamestarinkatu 7 B, 00520 Helsinki. Mon-Fri 10-15

Online counseling service, tel. 020 177 4500 Mon-Thurs 8:30-16:30 Fri 8:30-16

- [www.ovenia.fi](http://www.ovenia.fi) or email: [asuntovuokraus@ovenia.fi](mailto:asuntovuokraus@ovenia.fi)

- you can fill in the application over the Internet, or print and fill it in and send it by mail

- the application is valid for **3 months**. Your credit history will be checked, and there may be no default entries

## **Ilmarinen Mutual Pension Insurance Company**

Ovenia Oy rents Ilmarinen's apartments, tel. Valimotie 17-19, 00380 Helsinki 020 130 260, email: [asuntuilmarinen@realia.fi](mailto:asuntuilmarinen@realia.fi) or [asuntovuokraus@realia.fi](mailto:asuntovuokraus@realia.fi)

Online counseling service, tel. 010 228 5555

- <https://asunnot.ilmarinen.fi/> or [www.realiamanagement.fi](http://www.realiamanagement.fi)

- you can fill in the application over the Internet

- the application is valid for **3 months**. Your credit history will be checked, and there may be no default entries

## **Vuokraturva Oy**

Address: Ilmalankuja 2 L, 00240 Helsinki. Tel. 010 232 7300. Email: [asiakaspalvelu@vuokraturva.fi](mailto:asiakaspalvelu@vuokraturva.fi)

- [www.vuokraturva.fi](http://www.vuokraturva.fi)

- a real estate agency in charge of, among other things, mediating private lessors' rental apartments

- apartments are rented through showings, for which no preregistration is required. Attendees to showings are given priority in the housing-application process. Fill in a housing application at the showing. On the Vuokraturva website, you can register yourself as a housing applicant, which may let you participate in showings in advance.

- showings are listed at: [www.oikotie.fi](http://www.oikotie.fi)

- your credit history will be checked

### **Apteekkien Eläkekassa**

Address: Kalevankatu 13, 00100 Helsinki. Switchboard: 09 6126 2733. [www.vuokraovi.com](http://www.vuokraovi.com) You can set a property alert on the website

### **Habita OY**

Vantaan Habita Oy, Tikkurila, Address: Kielotie 12 - 14, 01300, Vantaa. Tel. 010 585 5890. Leasing service

tel. 010 5855 860.

- [www.habita.fi](http://www.habita.fi)

- nationwide online housing and real estate service

- Available apartments are presented on Habita's website, including potential showing times and contact information. You can submit a contact request over the Internet, by phone, or by visiting the service outlet and check the available apartments in your preferred location.

- there may be no default entries in your credit history

### **Keva rental apartments**

PL 425, 00101 Helsinki. Address: Unioninkatu 43, by appointment only.

Inquiries, tel. 020 614 2542, 9-17, email: [asunnot@keva.fi](mailto:asunnot@keva.fi)

- <https://vuokra-asunnot.keva.fi/>

- the application is valid for **4 months**. Your credit history will be checked, and there may be no default entries

### **Newsec Oy**

Address: Mannerheiminaukio 1 A, PL 52, 00101 Helsinki. Tel. 010 389 6049 8:30-16.

- [www.newsec.fi](http://www.newsec.fi)

- you can fill in the application over the Internet

- the application is valid for **3 months** and your credit history will be checked

### **Foundation for Student Housing in the Helsinki Region (HOAS)**

Contact center: Address: Pohjoinen rautatiekatu 29, 00101 Helsinki. Online counseling service helps you in all matters concerning renting a HOAS apartment, Mon 9-16 Tue-Thurs 12-16 Fri 10-16, tel. 09 549 900. Email: [asiakaspalvelu@hoas.fi](mailto:asiakaspalvelu@hoas.fi)

- [www.hoas.fi](http://www.hoas.fi)

- you can submit the application over the Internet as soon as you have a verified study place; however, no sooner than 4 months before your need for housing begins

- the application is valid for **4 months** and you can renew it over the Internet

- your credit history will be checked

### **NAL Asunnot Oy [www.nalasunnot.fi](http://www.nalasunnot.fi)** Takaniitynkuja 11, 00780 Helsinki

Tel. 09-7745 366, phone consultation hours Mon, Wed ja Fri 9-14. Personal customer service without

appointment on Tuesdays 9-17 and Thursdays at 9-17, Address: Kirkonkyläntie 30, 00780 Helsinki

Email: [asiakaspalvelu@nalasunnot.fi](mailto:asiakaspalvelu@nalasunnot.fi)

- Meant for 18 – 29-year-olds who are not full-time students.

- The tenant can live in the apartment until he or she turns 35 years.

- Fill in the application over the Internet. The final selection is based on an interview, at which time you must present all the required appendices with copies

- the application is valid for **3 months**.

- Tenant selection priority is given to those young people who are becoming independent, are homeless, working or venturing into the working life.

- Your credit history will be checked. Entries do not always prevent you from being offered accommodation.

- Tenant selections are handled locally. In Helsinki the tenant selection is made by NAL Asunnot Oy. In other cities the selections are made by the Youth Housing Associations local organizations. They can also answer to any questions regarding housing and selection in their city. Espoo and Van-

taa: [www.pksnuorisoasunnot.fi](http://www.pksnuorisoasunnot.fi)

- NAL's website [www.nal.fi](http://www.nal.fi) contains a lot of information on youth housing, for instance, Housing Guide for the Young and the ABC of Housing

### **Nuorisosäätiö**

Address: Hiihtäjätie 7, 00810 Helsinki. Customer service, Mon 10-17, Tue-Thurs 9-14, Fri 9-12

tel. 09 7552 4700.

[www.nuorisosaatio.fi](http://www.nuorisosaatio.fi)

email: [asiakaspalvelu@nuorisosaatio.fi](mailto:asiakaspalvelu@nuorisosaatio.fi)

- Nuorisosäätiö's rental apartments are meant for 18 – 29-year-old young adults who have a working place as well as for young adults and families seeking employment

- you can fill in the application over the Internet

- the application enters into force only after the appendices have been delivered to Nuorisosäätiö's office!
- Tenancy is limited and ends when the tenant turns 35
- the application is valid for **6 months** and your credit history will be checked.

### **Oranssi ry/ Oranssi Asunnot Oy**

Address: Kaasutehtaankatu 1, 00540 Helsinki. Further information: oranssiasunnot@oranssi.net

- [www.oranssi.net/asuminen](http://www.oranssi.net/asuminen) [facebook](#) ja [instagram](#)
- apartments can be applied by under-25-year-olds and families
- independent, community-type living where everybody participates and adheres to ecological principles
- each housing locality requires an application of its own; you can fill in the application at the office at a time specified for you
- no limit to tenancy
- apartments becoming available are presented on the website

### **OVV Asuntopalvelut Oy Office**

Address: Mannerheimintie 168, 00300 Helsinki. Opening hours: 9-16, tel. 050 382 6644.

Email: [helsinki@ovv.com](mailto:helsinki@ovv.com)

- [www.ovv.com](http://www.ovv.com)
- you can give an assignment for finding an apartment, in which case the applicant shall pay a commission fee
- the biggest national agency mediating rental housing, focused on students and the young, but also provides rental housing for THE EMPLOYED AND FAMILIES
- the housing localities are presented on the website and at the office. Contact OVV's office to make an appointment for showing of accommodation you find interesting. During the showing, you can fill in a housing application.
- You can set a property alert and receive information on new apartments via email
- counseling and showing of apartments are free of charge, no commission fee
- your credit history will be checked

### **Setlementtiasunnot Oy**

Address: Sturenkatu 11 B 00510 Helsinki. Tel. 010 837 5300, Mon- Fri: 9-15.

Email: [info@setlementtiasunnot.fi](mailto:info@setlementtiasunnot.fi)

- social real estate agency with a hostess or host at every building
- your credit history will be checked, but default entries do not necessarily present an obstacle to gaining housing
- apartments in the metropolitan area are located in Helsinki, Espoo and Vantaa
- tenants are chosen by means of an interview
- you can fill in the application over the Internet, or print and fill it in and send it by mail to Setlementtiasunnot's office
- the application is valid for **4 months**

### **Evangelical Lutheran Congregations of Vantaa /Diakonia-asunnot**

Tikkurila office, Address: Unikkotie 5 a A, 3rd floor, 01300 Vantaa. Housing Work Deacon, tel. 050 573 6354, Wed 10-11 appointments, counseling and inquiries

- <http://www.vantaanseurakunnat.fi/apua-ja-tukea/asuminen>

- you need to fill in a separate form for Diakonia apartments and enclose a pay statement and the latest tax certificate as appendices. In addition, you can enclose other documents or statements concerning your need for housing. When an apartment becomes available, some of the applicants are invited to an interview. Tenants are chosen by a housing team on the basis of applications and interviews. If you are chosen, you are personally informed about it.
- you can fetch the application form from the office or print it over the Internet and mail it to: Vantaan seurakuntayhtymä, Diakoniakeskus/Asuntotyö, PL 56, 01301 Vantaa
- the application is valid for **6 months**
- apartments become available very seldom; since the turnover is extremely slight, **maximum tenancy is 5 years**
- criteria for being eligible for Diakonia apartments: the applicant is registered in Vantaa. The applicant is homeless due to financial, social or family reasons. The applicant must have sufficient capacities for independent living. If the applicant suffers from substance-abuse or mental-health problems, care arrangements has to be in order.

### **Realia Management**

National switchboard, tel. 020 780 3760. Email: [asuntovuokraus@realia.fi](mailto:asuntovuokraus@realia.fi)

- [www.realiamanagement.fi](http://www.realiamanagement.fi)

- fill in an electronic housing application on the website, through link "Asuntovuokraus." You can also browse available housing on the website.
- your credit history will be checked.

**Kruunuasunnot Oy**

Address: Elimäenkatu 25-27, 00510 Helsinki. Tel. 0207 432950 (switchboard)

- [www.kruunuasunnot.fi](http://www.kruunuasunnot.fi)

- the application is filled in over the Internet and your credit history will be checked

- you can browse available housing on the website

**Asuntosäätiö / vuokraovi.com**

Address: Tuulikuja 2

02100 Espoo

Tel. 040 868 3210, open on weekdays 8-16.

[www.asuntosaatio.fi](http://www.asuntosaatio.fi)

**Helmi-Onni Palvelut Oy**

Address: Hiihtomäentie 37 PK 27

00800 Helsinki

tel. 040 911 5922, 8-16, make an appointment for a meeting

[info@helmi-onni.fi](mailto:info@helmi-onni.fi)

[www.helmi-onni.fi](http://www.helmi-onni.fi)

**KAS vuokra-asunnot**

Address: Toinen linja 14

00530 Helsinki

Tel. 09 3154 9633, Phone consultation: Mon-Fri 12-15:00

[www.kas.fi](http://www.kas.fi)

**PRIVATE LESSORS AND COMPANIES' RENTAL APARTMENTS ARE LISTED, FOR INSTANCE, ON THE FOLLOWING WEBSITES:**

[www.oikotie.fi](http://www.oikotie.fi)

[www.asuntoverkko.com](http://www.asuntoverkko.com)

[www.asuntoverstas.fi](http://www.asuntoverstas.fi)

[www.locus.fi](http://www.locus.fi)

[www.vuokraovi.com](http://www.vuokraovi.com)

- in addition to rental ads, the website also has the ABC of Renting link that provides information and instructions related to rental apartments

[www.tori.fi](http://www.tori.fi)

[www.kimppakamppa.fi](http://www.kimppakamppa.fi)

[www.asuntoilmoitukset.com](http://www.asuntoilmoitukset.com)

[www.asuntohelppi.fi](http://www.asuntohelppi.fi)

**YOU CAN LEAVE YOUR OWN "LOOKING FOR RENTAL APARTMENT" AD ON THE FOLLOWING WEBSITES:**

[www.tori.fi](http://www.tori.fi)

[www.asuntoilmoitukset.com](http://www.asuntoilmoitukset.com)

[www.asuntohelppi.fi](http://www.asuntohelppi.fi)

[www.verkkopirkko.fi](http://www.verkkopirkko.fi)

[www.verkkotori.fi](http://www.verkkotori.fi)

**OTHER USEFUL LINKS:**

[www.kela.fi/laskurit](http://www.kela.fi/laskurit)

[www.asumisenabc.fi](http://www.asumisenabc.fi)

[www.asuminen.fi](http://www.asuminen.fi)

Asuminen.fi consists of public- and private-sector housing links.

## **MOVER'S CHECKLIST**

Moving can be fun, but it also entails a lot of work and things to remember. The checklist below makes it easier for you to plan things and have a smooth move.

### **Giving notice upon your old lease**

When you have signed the lease on your new apartment, give a written notice on your old lease according to the terms of the lease.

### **Housing allowance**

If you receive housing allowance or plan to apply for it, inform KELA's local office or kela.fi. of any changes in your housing status.

### **Change of address notification**

You can submit a change of address notification to Posti and Local Register Office at the same time. You can flexibly submit the notification online at: <https://www.posti.fi/muuttoilmoitus> (also in English), or with just one phone call (Finnish/English, tel. 0295 535 535, or Swedish, tel. 0295 535 536, Mon-Fri: 8-16 or on a form. The forms are available at post offices, Kela offices and on the Internet at: [www.vaestorekisterikeskus.fi](http://www.vaestorekisterikeskus.fi)). You should submit the change-of-address notification at least within a week from moving. You can, however, submit the change of address notification in advance, which ensures that you receive your mail immediately at the new address. Remember to also give the change-of-address notification to the maintenance company or another keeper of the real estate register. Local Register Office automatically relays your address information to the authorities, congregations, Kela, tax administration, and the Finnish Defense Forces. Remember to inform your bank, library, phone company, employer and study place of your new address. If you have a driver's license, inform the police and traffic insurance company of your new address. You can send free-of-charge address-change cards—available at post offices—to your friends and relatives to inform them about your new address.

### **Move**

Book a removal van and people to help you well in advance. Ask your relatives and friends to help you and offer them catering in return. You can use cartons (free-of-charge from shops) as moving boxes. You can also rent moving boxes at a fairly reasonable price. Go to the yellow pages to find companies renting moving boxes. Meanwhile, removal vans are leased by car-hire companies, removals firms, and some service stations.

### **Condition inspection**

Check the condition of the apartment when you move in. If you notice any defects, notify them in writing to your lessor as soon as possible.

### **Move-out cleaning**

When you move out, you have to empty and clean the apartment and the storage space belonging to it. This way, it is nicer for the new tenant to move in and settle in his/her new home. In case you have any usable things you do not want to take with you, you can take them to a recycling center or flea market—you can also ask if they have a pick-up service. If you fail to clean the apartment, the lessor will have it cleaned and send you the bill. If your new apartment has not been cleaned before you move in, you can contact the lessor.

### **Key**

Take good care of your keys. Having the maintenance service, etc., open the door for you is always subject to charge and having a new key made is not free, either. When you move out, give all the keys to your apartment to the property manager or owner. If any keys are missing, the locks may have to be re-serialized, which is expensive. If you buy an apartment, you can, if you wish, serialize the locks or exchange them. In this case, first contact the property manager, because the locks must be synchronized with the series used in the entire building. It is sensible to install a security lock; discuss the details with the property manager.

### **Storage**

Your apartment usually comes with a stockroom or storage that has to be kept locked. You are responsible for acquiring the lock. If the previous tenant has left items in the storage, ask the maintenance com-

pany for instructions. Remember that, according to civil defense regulations, under no circumstances are you allowed to leave your things or things of the previous tenant in the hallways.

### **Parking spaces and sauna times**

Contact the maintenance company's customer service, which distributes parking spaces and sauna times. They are based on queuing and do not automatically transfer from the previous tenant to the new one. Costs for using them are charged in connection with the rent.

### **Home insurance**

Home insurance is more than necessary. The real estate company's insurance covers damage to fixed structures (walls, floor, and ceiling), but your assets are not covered by this insurance. In other words, you are responsible for your assets, no matter what happens in your apartment.

When you move, check the coverage of your insurance and submit a change-of-address notification to your insurance company. The insurance usually covers damages caused during the move.

### **Fire alarm**

Fire alarms are apartment-specific. According to the law, everybody must acquire a fire alarm for his or her apartment. Install the fire alarm on the ceiling, near the bedroom. Check the functioning of the fire alarm on a regular basis and exchange the batteries once a year.

### **Electricity agreement**

Before moving out, you must cancel your electricity agreement and make a new one before moving in your new apartment. Each tenant is responsible for his or her own electricity agreement. You can make the new electricity agreement over the phone when you cancel the old one. Make the new electricity agreement in advance so that you do not have to unnecessarily pay for energy provision at your old apartment and so that you have energy at your new apartment as soon as you move in. If your energy provider is Vantaa Energy Ltd., you can call the customer service or transact over the Internet.

### **Newspapers and other subscriptions**

To inform newspapers and magazines of your new address, call their customer service or fill in and send the service coupon attached to the paper, or contact their online customer service.

### **Internet and cable TV**

If you use pay-TV channels or fixed Internet access, contact your service provider to check whether the services are available at your new address. Take care of all issues related to the transfer well in advance of your move.

### **Maternity and child welfare clinic, day-care center and schools**

If you have children, check whether there are changes in the above services due to the move.

## BASIC INFORMATION ON RENTAL HOUSING

### Lease

You should always draw the lease in writing, because the contents of an oral agreement are more difficult to prove in case of conflicts.

The lease shall specify at least the following:

- condition of the apartment
- duration of lease
- amount of rent
- other potential fees, e.g., water rate
- rent payment method and date
- rent revision
- potential rent deposit

### **Lease valid until further notice** must be canceled in writing

A lease valid until further notice remains in force until it is canceled. Both the tenant and the lessor can cancel this kind of lease.

- If the lessor cancels a lease that has been in force for at least one year, the period of notice is six months. In case the lease has been in force for less than six months, the period of notice is three months.
- If the tenant cancels the lease, the period of notice is always one month.

Unless otherwise agreed, the period of notice begins at the end of the month the lease was canceled.

**Fixed-term lease.** A fixed-term lease obliges both the lessor and tenant for the period agreed. It is not worthwhile to cancel a fixed-term lease without very good reasons. If the tenant cancels the fixed-term lease before its date of termination,

- he/she is usually obliged to pay the lessor compensation, which can, at max., total the amount of the remaining monthly rents.
- The amount of compensation depends on, among other things, the length of the remaining contractual period and on how soon a new tenant can be found. In some special cases, the tenant is entitled to cancel the fixed-term lease and pay minor compensations for damage

**In case of sublease,** the subtenant shares the apartment with the lessor, i.e., rents part of the apartment where the sublessor also lives.

**In case of subletting,** the tenant leases the entire apartment further. Subletting must always be approved by the lessor. The same terms of notice and canceling the lease apply to the sublessee as to the person who directly leased the apartment from the lessor.

### **Lease can be annulled, effective immediately, for weighty reasons**

A lease can sometimes be annulled, effective immediately, if there are especially weighty reasons for it.

- The tenant is entitled to give immediate notice on the lease if living in the apartment presents a health hazard to the residents' health.
- The lessor is entitled to annul the agreement if the tenant fails to pay the rent, if the apartment is used for purposes other than agreed upon, if the tenant has disturbed the neighbors, etc.

### **The tenant is obliged to care for the apartment**

The tenant is obliged to

- maintain the apartment in normal condition
- comply with the regulations.

### **The lessor must be notified of any damage to the apartment.**

- The tenant must compensate the owner of the apartment for any damage he/she causes to it.
- The tenant is entitled to discount on the rent if defects or deficiencies—that prevent normal living and must be repaired—are found in the apartment. This, of course, applies to defects and deficiencies not caused by the tenant.
- Usually, the tenant is also responsible for the move-out cleaning.

### **The tenant's rights and obligations:**

- you must pay the rent each month by the due date.
- you are responsible for any damage you cause. You are also responsible for any damage caused by your guests.
- you must adhere to the real estate regulations.
- give notice on the tenancy in writing; it must be in the lessor's office by the last day of the month. You must move out of the apartment at the end of the following full month.

### **Rent deposit**

A lessor often requires a rent deposit in case the tenant fails to pay the rent or causes damage to the apartment. According to the law, a rent deposit may at max. amount to three months' rent. The rent deposit is paid back to the tenant when the lease ends, provided that the tenant has not breached the agreement. You can give the rent deposit to the lessor or pay it to a specific account. Make sure that you get a receipt on the payment if you pay the rent deposit in cash or bank transfer. Remember to keep the receipt.

Act on Residential Leases, March 31, 1995/481  
<http://www.finlex.fi/fi/laki/ajantasa/1995/19950481>

For more information and counseling, contact Finnish Tenants (former Central Union of Tenants) [www.vuokralaiset.fi](http://www.vuokralaiset.fi), address: Velkuanpolku 1 E, 00300 Helsinki. Open on weekdays from 9:30 – 13:00  
Tel. 0600 9 1515, call charge: €1.69/min. For members: 09 4770 360

## **IMPACTS OF CREDIT HISTORY AND DEBT ON ACCESS TO HOUSING**

### **What is credit history?**

Unpaid bills are entered into the credit information register. A default entry may prevent you from gaining rental accommodation and a loan. A default entry is registered when a neglected payment is verified by a court decision or execution measure, before which the payment has remained unpaid for a long time (on average, 6-8 months) and the person has been mailed several collection letters. Likewise, failure to pay installments of consumer credit or part payment may result in a default entry. If a person gets a default entry, he or she is notified about it. The notification states how long the entry is valid. Data are kept in the credit information register for 2-3 years, depending on the nature of the default. Suomen Asiakastieto Oy registers private person's credit information.

A default entry may cause the following problems:

- You may find it increasingly difficult to obtain a loan and partial-payment agreements.
- You may experience severe difficulties in obtaining rental housing.
- When taking a phone subscription and insurance, loan security or prepayment may be required of you.
- You may find it difficult to win a job, especially, if the tasks entail financial responsibility.  
(for further information, go to: [www.kuluttajavirasto.fi](http://www.kuluttajavirasto.fi))

### **How can you check your credit information?**

You have a statutory right to check your credit information by:

- mailing or faxing a free-form written request to Suomen Asiakastieto Oy
- sending a filled-in form to Suomen Asiakastieto Oy. The following appendices are required: your identity number, home address, signature and print name, as well as a copy of your ID card with signature. You can fill in and print the form at:

<https://www.asiakastieto.fi/web/fi/asiakastieto-yrityksena/tietoa-luottotiedoista/omien-tietojen-tarkastuspyynto.html>

- visiting Suomen Asiakastieto Oy's consumer counseling where you can check your information for free. You must, however, verify your identity with an ID card, driver's license, or passport
- you can order a report at: [www.omatieto.fi](http://www.omatieto.fi) where you verify your identity with your bank identifiers. Pay for the report at your online bank, over the phone or with a credit card. The data are sent to you as soon as the payment is finalized.

If you exercise your statutory right to check your credit information more than once a year, you will be charged €10 / check. You cannot check your credit history over the phone or by email, since Suomen Asiakastieto Oy must be sure about your identity.

Suomen Asiakastieto Oy, Kuluttajaneuvonta  
Address: Työpajankatu 10 A (5th floor), PL 16, 00581 Helsinki  
tel. 010 270 7300, fax 010 270 7310  
(opening hours: 9:00 - 15:30)

For additional information on credit history, visit: [www.asiakastieto.fi](http://www.asiakastieto.fi) and [www.omatieto.fi](http://www.omatieto.fi)

## How to clarify your debts?

You can clarify your debt situation by:

- assembling the papers—such as the latest and unpaid bills, payment reminders, applications for summons, promissory notes, sureties, credits, overdue debts, etc.—from all potential creditors.
- asking the creditors or distrainers, either in writing or over the phone, for the lacking data (list of the balance of outstanding debts/balance-certificate request)
- your bank-account statement or extract from the credit information register (Suomen Asiakastieto Oy) may include information on your debt. A default entry does not necessarily indicate whether the debt has been paid or not. On the other hand, not all debt liabilities are entered in the credit information register.
- inquiring about your debts being collected or earlier debts collected. Contact Itä- ja Keski-Uudenmaan ulosottovirasto, Vantaa office:  
Street address: Jokiniemenkuja 1, 01370 Vantaa  
Address: PL 150 01301 Vantaa  
Switchboard, tel. 010 362 1300  
Customer service, tel. 010 86315 and 0100 86315

The balance sheet ordered from the above-mentioned distrainer is called "velalliskohtainen asianosaistuloste" (debtor-specific list of debts). It also specifies the amount of debt already paid through execution measures.

## Financial and debt counseling

When you need help to clarify and attend to your debt situation, contact the following parties, among others:

### **City of Vantaa's Financial and Debt Counseling**

**Address:** Asematie 10 A 2nd floor, Tikkurila, 01300 VANTAA. Entrance from Vehkapolku.  
Phone consultation and reserving an appointment for personal counseling  
Mon, Tue, Thurs 9:00 - 11 tel. 09 8392 2120

You should contact Financial and Debt Counseling when you cannot manage your debt situation and when you cannot pay your bills and debts on their due date. Usually, the situation only becomes worse over time and results in large interest-rate and collection costs. The employees at Financial and Debt Counseling will help you chart your possibilities and ways to balance your financial situation and arrange your debts.

## **Social Lending**

Address: Asematie 10 A, 01300 Vantaa Tikkurila 2nd floor Entrance from Vehkapolku.

Phone counseling and reserving an appointment: Tel. 040 162 5970, Mon at 9:00-10:30, Tue at 14:00 - 15:30 and Wed at 9:00 -10:30. You must reserve an appointment in advance.

Social accreditation is meant for low-income Vantaa residents who have no other possibility of obtaining reasonably-priced credit, due to, for instance, low income, lack of loan security, default entry, but who are, nevertheless, solvent. Social accreditation may be granted for loan securities, moving expenses, paying outstanding rents, necessary expenses, household acquisitions, financial management, arranging small loans, and escaping the debt cycle. The amount of loan ranges from €200 to €10,000.

## **Guarantee Foundation**

Address: Asemamiehenkatu 4, 00520 Helsinki

Switchboard 09 6126 340

Mon 10–15:30

Tue, Wed and Thurs 9–15:30

Fri 9–15

The foundation provides phone consultation and instruction on solving debt problems. It also grants guarantees for bank loans that combine debts in case of over-indebtedness. The foundation also offers peer-person activities for intoxicant-abuse, mental-health and game-addict rehabilitees with severe financial and debt problems, as well as people with a criminal background.

## **Velkalinja**

Toll-free, national counseling number 0800 9 8009, weekdays at 10:00 - 14:00

You can call the above toll-free number anywhere from Finland and anonymously discuss your own or your friends' or relatives' financial problems with employees of the Guarantee Foundation.

The discussions

- chart payment problems and overall debt situation; income and expenses as well as solvency
- inform about means of arranging various debts, social benefits, and financial management
- analyze the possibilities of being granted the Guarantee Foundation's guarantee and, when required, refer to further assistance

The lines are occasionally busy, especially on Mondays at 10:00 when the counseling service opens. Try to wait for your call to be answered or call again later.

Further information on financial and debt issues:

<http://www.kuluttajaliitto.fi>

<http://www.kkv.fi> (kilpailu ja kuluttajavirasto)

<http://www.martat.fi>

## **MEETING PLACES WITH COMPUTER ACCESS**

### **For adults:**

#### **Kafnetti**

Address: Rautkallionkatu 3, 01360 Vantaa

Mon-Thurs 8:30-15:30, Fri 8:30-14:30

Kafnetti—situated in Koivukylä— is an Internet café for adults with free computers. The customers have access to nine computers and two scanners. You can have printouts from all of our computers.

### **For young people:**

#### **Youth Counseling and Support Center Kipinä**

[www.vantaa.fi/kipina](http://www.vantaa.fi/kipina)

Address: Ratatie 2 01300 Vantaa

open on Tue and Wed 12-18, Mon, Thurs and Fri 9-16  
for 16-28-year-olds

#### **Ohjaamo Vantaa**

[www.vantaa.fi/ohjaamo](http://www.vantaa.fi/ohjaamo)

Address: Lummetie 2 (entrance from Vehkapolku)

open on weekdays 12-15

counseling for under-30-year-olds

#### **Monitoimitila Arkki**

Address: Liesitori 1 A, 01600 Vantaa, tel. 043 825 0841 (office).

<http://www.sivistysvantaa.fi/nuortenvantaa/artikkelit/paikat/alueittain/myyrmaenalue/arkki.html>, Nettikahvila Arkkicafe, tel. 050 372 0280.

Monitoimitila Arkki offers excellent premises for leisure activities, ranging from open house to the young to various organizations. The hall can house myriad activities such as small-group activities, concerts, theatrical performances, and disco. The premises also have a recording studio (the arch) that is a 24-track Pro-tools-based digital /analog studio.

### **For immigrants:**

Counseling outlets provide help in various life situations. The counselors are prepared to help in issues related to, for instance, working life, social security, health, education, and residence permit applications. Counseling of applying for, for instance, a residence permit is also provided.

The services are meant for all immigrants living in Vantaa.

Some of the service hours are reserved for phone consultation and some for personal, on-the-spot counseling. If you want to have an appointment for a personal counseling session, you must reserve the one-hour appointment in advance.

Service outlet information:

**Myyrinki** (top floor of Isomyrri Shopping Mall) Address: Liesitori 1, 01600 Vantaa

Entrance: Vaskivuorentie 10 B, 3rd floor or through the 2nd floor of Liesitori 1 to the 3rd floor of gate B

email:[neuvonta@vantaalla.info](mailto:neuvonta@vantaalla.info)

Information Service for Immigrants on weekdays 9-15

Counseling hours on weekdays in different languages:

Arabic, Somali, English, Finnish: Mon, Tue, Wed, Thurs 9:30 – 14:30

Russian, Finnish: Mon, Tue, Thurs 9 – 16, Wed 9 – 14

Dari, Farsi, Pashtu, Finnish, Russian: as agreed (tel. 045 134 1711)

**Leinikki** Community Center, address: Leinikkitie 22

Information Service for Immigrants:

- Mon-Fri 9-15 Arabic, Dari, English, Farsi, France and Finnish.

- Mon and Thurs 9-15 Pashtu and Russian

Information Service for Immigrants operates in Koivukylä, on Internet Café **Kafnet** premises (address: Rautkallionkatu 3). Free-of-charge counseling: Wed 9-15 Dari, Farsi, Pashtu, Finnish and Russian

Opening hours and contact information  
Mon-Thurs 8:30–15:30, Fri 8:30–14:30, Sat and Sun closed  
Address: Rautkallionkatu 3, 01360 Vantaa  
046 922 9656

**Hakunila International Association's** counseling center  
Address: Kannuskuja 2A, 3rd floor. (Hakunila) 01200 VANTAA  
Mon, Tue and Thurs 10-16 tel. 09 2722775 tai 040-501 3199  
email: hakunilan@kolumbus.fi  
Languages:

- Burhan Hamdon serves personally at the counseling center in Finnish, English, Arabic and Turkish, Tue and Thurs 10-14, tel. 09 2722775, 040 501 3199.
- For Albanian-language service, call Harun Osmani, tel. 040 484 3998, at 8-12
- Russian-language on-call service in Länsimäki, address: Kilpakuja 1, Larissa De Roberti, calls any time 050 572 6703
- at other times as agree, tel. 050 5726703.

**www.infopankki.fi** The Info Bank website contains basic information about Finnish society and culture, permits needed by those settling in Finland, housing, studying Finnish, finding employment and starting a business, education, health care, social services, getting help in a crisis, cultural and leisure services, and NGOs and associations. Languages: Finnish, Swedish, English, Estonian, French, Russian, Somali, Serbo-Croatian, Turkish, Arabic, Persian, Chinese, Spanish, Albanian, and Kurdish (Sorani).

### **Libraries:**

#### **Reserve time to use a library computer**

the user identifier is the number of your library card and the password is the Helmet net library PIN

#### **Hakunila library**

Address: Kimokuja 5, 01200 Vantaa  
Mon-Thurs 9-20, Fri 9-16 and Sat 10-16  
Information Service, tel. 043 8248 306

#### **Pähkinärinne library**

Address: Mantelikuja 4, 01710 Vantaa  
Mon, Thurs 14-20 | Tue, Wed, Fri 10-16

#### **Koivukylä library**

Address: Hakopolku 2, 01360 Vantaa  
Mon-Thurs 9-20, Fri 9-16 and Sat 10-16

Counseling tel. 043 825 0961

#### **Multipurpose Centre Lumo**

Address: Urpiaisentie 14, 01450 Vantaa, Tel. 09 83932251

#### **Lumo Library (Korso)**

Address: Urpiaisentie 14 , 01450 Vantaa, Mon-Fri 8-20 | Sat 10-16  
Inquiries, information service, tel. 043 825 1305

#### **Länsimäki Library**

Address: Suunnistajankuja 2, 01280 Vantaa, Mon-Wed 9-20, Thurs-Fri 9-16 and Sat 10-16  
Counseling tel. 043 825 1548

#### **Martinlaakso library**

Address: Laajaniityntie 3, 01620 Vantaa, Mon-Thurs 9-20, Fri 9-16 and Sat 10-16

Counseling tel. 043 825 0909

#### **Myyrmäki library**

Address: Paalutori 3, 01600 Vantaa  
Mon-Fri 8-20 | Sat-Sun 10-16  
Department for adults  
Information Service, tel. 043 825 1308

#### **Point library**

Address: Hagelstamintie 1, 01520 Vantaa  
Mon-Thurs 9-20, Fri 9-16, Sat 10-16  
tel. 050 303 0251

#### **Tikkurila Library**

Address: Lummetie 4, 01300 Vantaa  
Mon-Fri 8-20, Sat-Sun 10-16  
Department for adults  
Information service, tel. 043 824 8307