

NAL

Home of your own



**A young
person's guide
for becoming
independent
2017–2018**



DON'T WORRY

Looking for an apartment is just like browsing the internet. Many apartments look pretty in pictures, but turn out to be trash-filled dumps in real life. When you finally find one that's just right, you still need to get a furniture truck and people to help you carry your things. Filing in a change of address notification for the Local Register Offices will really get you lost in the forest. And what about rental security deposits or rent up front? No worries! This easy-to-understand guidebook is meant for those moments when you feel like you need a little extra help to keep it all together. This guide lets you know what financial assistance you can apply for in which situations in life. Everyday life can be pretty easy, if you get organized from the get-go.

We're here to help you with that! We at NAL have been building and renting apartments to young adults for over 45 years. We want you to thrive in your new home. We develop support for sticky situations and gather information that helps you to avoid those situations. We look out for young people's interests in housing matters - We work hard to ensure that every young person has a home they are happy in.

If you have any questions about housing, feel like you need some more advice or have an even better solution for something (based on your own experience perhaps) - don't hesitate to contact us.

Yours truly,
Essi Tammimaa

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2017

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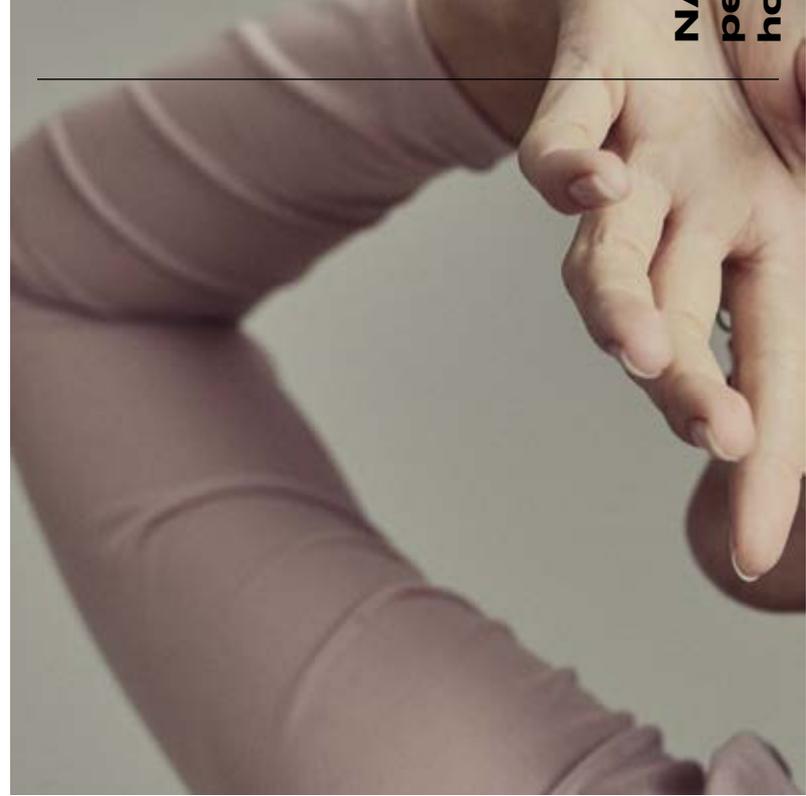
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NAL HELPS YOU FIND A HOME OF YOUR OWN

NAL defends young
people's interests in
housing matters.



NAL

THE FINNISH YOUTH HOUSING ASSOCIATION NAL

NAL assisting you in finding a home.

What does NAL offer?

- enjoyable, safe and reasonably priced rental apartments
- apartments in good locations / along good transport connections
- small rental apartments, primarily studio apartments and two-room apartments, but also a number of apartments for families and co-op living
- support and advice for independent living.

Who are NAL homes for?

- people between the ages of 18 and 29
- young people who are working or entering working life
- those beginning an independent life.

How can you apply an apartment provided by NAL?

You can apply for a home by filling the apartment application at: www.nal.fi > Hae kotia!

Please read the application instructions carefully and make sure you have all the necessary attachments.

When choosing tenants, young people moving into their first homes, as well as those who are homeless or otherwise in urgent need of an apartment between the ages of 18 and 29, are given priority. The application is valid for three (3) months, after which it must be renewed. You will receive more detailed information regarding renewing the application when you submit the application online. After submitting the application, you will receive a confirmation by e-mail as

NAL

ASUNNOT

well as a search ID that you can use to update your application.

You can find more information regarding the application through the NAL local association nearest to your hometown. You can find the associations' contact information on pages 10-11 of this guide or online at: www.nal.fi > In English > Contact us > Local associations.

What is NAL?

NAL, established in 1971, provides expertise and defends young people's interests in housing matters. NAL is a national umbrella for 24 local associations that own the non-profit constructor NAL Asunnot Oy and the housing service provider NAL Palvelut Oy.

The NAL community employs nearly 100 people, the majority of those in housing content services. Housing instructors guide and advise tenants in matters related to living independently or becoming independent. NAL produces information related to young people's housing, publishes the annual Home of Your Own guide and researches matters related to young people's housing and independence. The Finnish Youth Housing Association is funded by Funding Centre for Social Welfare and Health

NAL

PALVELUT

Organisations (STEA).

The seven national member organisations of NAL are: the Finnish Association of People with Physical Disabilities, the Finnish Central Association for Mental Health, the Association of Finnish Local and Regional Authorities, the Coalition Party Youth League, the Social Democratic Youth, the Finnish Centre Youth and the Left Youth.

More information

NAL

www.nal.fi

facebook.com/nuorisoasuntoliitto

twitter.com/nal_ry

instagram.com/nuorisoasuntoliitto

NAL Asunnot Oy

www.nalasunnot.fi

Nal Palvelut Oy

www.nalpalvelut.fi

LOCAL ASSOCIATIONS

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NAL Itä-Uusimaa

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THE ABCS OF HOUSING – A CRASH COURSE IN BECOMING INDEPENDENT

Are you ready to move out on your own? How can you make sure you have enough money? Do you know how to change a fuse? The ABCs of housing will answer your questions! Check out at: www.nal.fi
> In English
> ABCs of housing

The housing glossary will help you find out what difficult housing terms mean. Go to: www.nal.fi
> In English
> ABCs of housing
> Housing glossary

You can use the budget calculator to calculate your income and expenses. Go to: www.nal.fi
> In English
> ABCs of housing
> Work, subsidies and finances
> Budget calculator

You need to keep your apartment in good condition. Go to: www.nal.fi
> In English
> ABCs of housing
> In a home of your own
> All kinds of things can happen at home

ARE YOU READY?

Your home,
your rules.

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PETROLHEAD IN KEIMOLA

HAVING A BIT OF COMMON SENSE HELPS – SAMU NÄPPINEN FROM VANTAA SHARES HIS TIPS FOR INDEPENDENCE



A forest right outside the window and a button for Netflix on the remote. These are the things you first notice when you enter Samu Näppinen's studio apartment in Keimola, Vantaa.

"My girlfriend is here every weekend, but the rest of the time this a real man cave", says Samu, showing us around his apartment.

The nineteen-year-old moved into the NAL apartment, located in Keimolanmäki, last autumn. The building had just been finished. Samu says he was in a hurry to find a home, since a difficult situation at home was forcing him to move out. Child welfare services had placed him into a foster home when he was still underaged, and once he turned 18 he was moved to an emergency shelter.

"I needed a roof above my head and fast", he says.

Samu was delighted to get an apartment in Keimola. The area used to be the home of Keimola Motor Stadium, a famous racetrack that was designed for Formula Two races. For Samu, living there seems like fate.

"I've been into cars all my life. When working with cars, the most important thing is practical know-how. But I've got an education too", he smiles, telling us that he works as a car mechanic.

When Samu moved to live on his own, he had to sort out his finances,

fill out applications for apartments and attend school all at the same time. He says he got used to handling his own affairs at an early age. When NAL's housing counselor asked whether he wanted housing support, his first instinct was to decline.

"Then I thought about it some more and decided that I could benefit from some advice after all. I would advise everyone to accept the help if they're offered it, even if their situation at home is better than mine was", he says.

He has created a system of his own to manage his finances: "I always pay my rent first, and then all the most important bills. Then I fill my kitchen cupboards with food and only then do I see if I have anything left for other stuff. A bit of common sense is all you need. You shouldn't overcomplicate things either", he finishes.

So, what's the best thing about living on your own?

"Having personal space and time", he quickly responds.

He feels the closeness to nature is a big selling point for Keimola: you only need to walk a few minutes to get into a forest. Samu is in no hurry to move out: "I plan on living here as long as I can."

Personal time and space are the best things.

COUNTDOWN TO A HOME OF YOUR OWN

If it feels like the right time to move out on your own, you should give it careful thought.

Becoming independent by moving away from home is a natural part of life. It is very individual, although it usually takes place between the ages of 18 and 20. It is impossible to determine a specific age when one is ready to move away from home. There are many reasons as well: studying, work or starting a family. The key factor is how well you feel you will get by and how used you are to taking responsibility for your own affairs.

If it feels like the right time to move out on your own, you should give it careful thought. Even if becoming independent is 'in' right now, you should carefully consider and discuss the matter with your parents as well. They can give you many useful tips.

Becoming independent brings many freedoms and temptations, but it also brings challenges and responsibilities. You should talk with your friends who are living on their own about what living independently entails.

Living on your own successfully is based on balancing your finances. Spending and housing go hand in hand. After you have moved on your own, you are expected to get by on your own financially as well. If these things seem difficult or alien to you, you should get thoroughly acquainted with them before moving into a home of your own.

www.nal.fi

- > In English
- > ABCs of housing
- > Are you ready?

There are many forms of housing

When you move away from home, you can live by yourself, together with a friend or in a shared apartment with people you did not know before. Every form has its advantages and disadvantages.

The most common first home is a rental apartment. It is an easy and not very binding form of housing. You can easily terminate an indefinitely valid lease if your life situation changes. You can look for rental apartments provided by the municipality, private landlords or housing agencies or with online search engines. Because there are many apartment providers, there are differences in matters such

as applying for one, price levels, conditions and practices, and you should take your time looking into them.

You can also buy an apartment either fully or in part through various loan and ownership arrangements. These are more binding forms of housing, and nowadays banks require some level of self-financing contribution. The options are an owned apartment, a partially owned apartment or a right-of-occupancy apartment. You can find more information about these forms of housing online or you can ask your bank about them.

www.ymparisto.fi

> In English

> Housing

Read more about student apartments on page 21.



Managing your finances

When you are living on your own, you are expected to be financially independent. Before moving away from home, it is a good idea to look into the prices of things and what sorts of expenses come with everyday life.

Living independently requires a regular income and maintaining a balance between income and expenses. It is important that your income is always higher than your expenses. To help you plan your finances, you can utilise the budget calculator, for which there are ready-made templates. You can use it to plan, calculate and see tangibly where your money is spent. Having some perception of this will help you regulate your monthly spending.

You can finance your living with paid work or, depending on your situation, with regular subsidies. These include a general housing allowance, a labour market subsidy for the unemployed as well as a student financial aid granted by the Social Insurance Institution of Finland (Kansaneläkelaitos, Kela) and a student loan granted by your bank. It is also possible to receive social assistance under certain conditions. Those who have had an apartment for three months before entering military service are entitled to a conscript's allowance.

Read more about the student financial aid and housing allowance on page 52.

Read more about unemployment benefits and social assistance on page 54.

You can familiarise yourself with the budget calculator on pages 48–49 or at:

www.nal.fi

- > In English
- > ABCs of housing
- > Work, subsidies and finances
- > Budget calculator

LOOKING FOR AN APARTMENT

There are as many forms of housing as there are people living in them.

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WHERE TO FIND A HOME OF YOUR OWN?

A rental apartment, a youth apartment, a shared student co-op apartment or an owned apartment?

The first home of your own can be, for example, a youth apartment, a rental apartment provided by the city or the municipality or a student apartment. Your first apartment can also be provided by a private landlord who offers apartments especially to young people who are already working. Be active when seeking an apartment!

NAL youth apartments

NAL youth apartments are for 18–29-year-old, working and soon to be working young people. A youth apartment will provide you with an enjoyable and functional home when you are starting independent life. The apartments are reasonably priced, often studio or two-room apartments that are located along good traffic connections and that have proper common facilities, such as a sauna and a laundry room.

You can apply for a youth apartment provided by NAL with an online

apartment application. Take note of the necessary attachments and make sure you have them before filling in and submitting the application. Carefully fill in every section of the application. The application will only be valid for three months, so remember to renew it. When a suitable apartment is about to become available, you will be invited to a tenant interview. In large cities in particular, the housing queues can sometimes become long, which is why you should also look for apartments provided by other landlords. You can ask the NAL local association of the town in which you are looking for an apartment directly for more information about the apartments and applying for them.

www.nal.fi

- > In English
- > How to apply
- > Housing application

The local associations' contact information can be found on pages 10–12.

Organisations and foundations

There are also organisations, foundations and other entities that lease state-subsidised rental apartments:

www.nuorisosaatio.fi

www.ysaatio.fi

www.verkkokauppa.lumo.fi

www.sato.fi

www.ta.fi

www.avara.fi

www.ilmarinen.fi

www.keva.fi

www.m2kodit.fi

www.asuntosaatio.fi

www.avara.fi

www.kodisto.fi

Rental apartments provided by the city and the municipality

Municipalities own more than half of state-loaned or interest-subsidised rental apartments. The rents of the apartments are determined according to the break-even principle, meaning that the rent will primarily only cover the capital costs from the construction work and the maintenance costs of the property. The apartments are affordable and you can live in one for as long as you want. When choosing the tenants, priority is given to those in the most urgent need of housing and the applicants with the lowest income and the least money. You can find more information regarding municipal rental apartments and applying for them on municipalities' websites, and the most common way to apply for an

apartment is with an electronic apartment application.

Student apartments

There are student apartments in all of the largest student cities. You can apply for an apartment if you are studying at an educational institution after primary and secondary school. Additionally, couples can apply for a family apartment if one party is a student. The apartments are usually leased in order of application, so you should apply for a student apartment as soon as you have been accepted into an educational institution. Some student housing foundations accept applications even if you are yet to be accepted. You can live in the student apartment until the end of your studies.

There is usually no specific application period for student apartments, and you can apply for them year-round. You can find more detailed and town-specific information regarding application instructions and periods at: www.soa.fi > In English

Free market

You can look for free market housing online and in various papers and magazines. Anyone can apply for a rental apartment on the free market.

You can apply for an apartment online by filling in an apartment application or by contacting the contact person given in the advertisement. Useful links regarding rental apart-

ments on the free market:

www.asunnonvuokraus.com

www.vuokratuiva.fi

www.vuokraovi.com

www.oikotie.fi

www.lahitapiola.fi

You can also look for housing through parishes.

Home of your own despite a disability

Every young person is, without a doubt, looking forward to moving into a home of their own. They are about to become independent, step into the future, receive plenty of new experiences and learn many new things. Choosing your first apartment is often a no-brainer; just rent the most suitable apartment considering your personal situation. With a physically disabled young person, there may be many things to consider: what sort of housing would suit my needs, where can I find an apartment with sufficient accessibility, how can I arrange assistance in my home of my own? For some, an apartment that has been designed to be accessible, has no stairs, can be accessed with a lift and has doors that are wide enough will suffice.

Additionally, personal assistance can be arranged through the municipality. This way, a disabled young person can have a personal assistant who will help them with daily activities such as dressing, personal hygiene and cooking when necessary. The assistant is thus there to facilitate

easy everyday life and independence for the disabled young person. You can apply to your municipality's services for the disabled for your apartment to be modified, whereupon the municipality must compensate for any modifications necessitated by a disability or illness. These can include widening the doors, building ramps or implementing an electronic door system, for example.

Validia Housing Services

Validia Housing Services, a service provided by the Finnish Association of People with Physical Disabilities, offers housing for people with special needs related to housing.

Finnish Association of People with Physical Disabilities: switchboard tel. +358 (0)9 613 191.

There are bound to be suitable apartments and functional solutions to facilitate easy everyday life for every young person, those with disabilities included. Be active and do not hesitate to say what you need. This will ensure the best options for you can be found.

www.invalidiliitto.fi

Also Aspa Foundation offers housing for people with special needs.

www.aspa.fi/en

Shared housing and co-op living

If you are prepared to share a kitchen and a bathroom with other people, you can usually find an apartment that is more affordable than renting an apartment of your own. Shared

housing usually means that you and the others rent the entire apartment together, while a co-op living arrangement means that you rent one room in an entire apartment. You can rent an apartment together with a group of friends, but the people you live with can just as well be people who do not know each other beforehand.

When choosing shared housing, it is a good idea to take your time when making the lease agreement. How you arrange your living together has a significant effect on matters such as who is responsible for any damage to the apartment and who has to compensate when one person is unable to pay their share of the rent. The nature of the contract also affects how the housing allowance provided by Kela is determined.

www.vuokralaiset.fi

Sublease

A sublease refers to a lease where no more than half of the apartment is given for the use of another person for a remuneration. A tenant may have a subtenant without the landlord's permission as long as the sublease does not cause the landlord any considerable inconvenience. When you decide to become a subtenant, make sure that the tenant of the apartment has the right to sublease it.

In a sublease the main tenant acts as the landlord, i.e. sublessor, and is responsible to the owner of the apartment for the subtenant's actions, including any damage.

A sublessor's period of notice is three months if the sublease has

continued uninterrupted for at least a year and one month otherwise. When the subtenant terminates the sublease, the period of notice is 14 days. However, even without a separate termination, a sublease will always end simultaneously with the sublessor's leasehold.

www.infopankki.fi > Living in Finland > Housing > Rental dwelling > Tenancy agreement

A first-time home buyer is exempt from the transfer tax

You are considered a first-time home buyer if you are between the ages of 18 and 39 and have not previously owned at least 50 % of an apartment. As a first-time home buyer, you are exempt from the transfer tax, which is the tax paid for transferring properties and securities. You are also entitled to a tax deduction on your mortgage interest. If you are about to buy an apartment, check the latest tax practices with the tax office.

Buying an apartment is a good investment as in the long run, living in an owned apartment is more affordable than living in a rental apartment. Furthermore, your wealth will increase with mortgage repayments, and later, if you decide to sell the apartment, you will often make a sales profit as well.

Give thought to what kind of an apartment you need and how much you could repay your mortgage every month. Remember: you must have

enough money left for living as well!

Your bank will assist you in making calculations. Contact your bank or fill in a mortgage application through the online service of your bank. It is good to have a loan pledge before you start seriously looking for an apartment or place an offer. The loan pledge will not bind you to anything.

www.vero.fi

> Individuals > Housing > Transfer tax
> Buying your first home

What is a mortgage?

Banks grant loans called mortgages for buying an apartment. The loan period for a new mortgage is currently 20–25 years. The grantor of the mortgage is paid interest for granting the mortgage. The costs of the mortgages vary from bank to bank, as the bank will add its own service fees, i.e. a margin, to the payable interest. The margin of the mortgage is the extra amount charged by the bank to make a profit on the loan. You should always compare the interest rates of loans and shop around between different banks.

A fictional example of the interest of a loan: A bank grants you a mortgage with a 2.0 % Euribor interest rate and adds its own 0.5 % margin to it. In this case, for a € 100,000 mortgage, you will pay 2.5 % interest, i.e. € 2,500 a year. Of this, € 2,000 will go to a central bank (such as the Bank of Finland) and 0.5 %, i.e. € 500, to the bank that granted the mortgage.

What is an ASP account?

A housing savings reward account, i.e. an ASP account, is for people between the ages of 15 and 39 looking to save for an apartment of their own. You have to make deposits during at least eight calendar year quarters. The deposits paid into the account and their interest must amount to at least 10 % of the price of the apartment to be bought.

The bank will pay 1 % interest into the ASP account for the entire duration of the saving process. Additionally, the bank will pay additional interest of 2–4 % when the saver has reached his or her savings goal and purchased the apartment. The additional interest will be paid starting from the year of the first deposit and for up to five calendar years after that. The state will pay a 70 % interest subsidy for the ASP interest subsidy loan for the amount exceeding the 3.8 % excess interest. Always check the current maximum amount for an interest subsidy loan.

If the saver withdraws assets from the account or purchases the apartment prematurely, the ASP agreement will be cancelled. If the ASP agreement is cancelled, the saver will have no right to the loan defined in the agreement. Ask an adviser at your bank about ASP saving.

www.ymparisto.fi

> Housing
> Owner-occupied housing
> ASP advance saving

Right-of-occupancy apartments and applying for them

A right-of-occupancy apartment is one alternative to renting and owning an apartment. Right-of-occupancy housing means that you have the right to live in a specific apartment after you have paid a right-of-occupancy charge. The charge can be up to 15% of the price of the apartment. After that, you will pay a certain sum each month, i.e. a charge for use. You cannot buy a right-of-occupancy apartment entirely, but you can live in one for as long as you want.

A person applying for a right-of-occupancy apartment will receive a reservation number from the municipality, after which he or she will report as an apartment seeker to the owner of the right-of-occupancy apartment. Choosing a tenant is based on reservation number order.

You can get a state-subsidised right-of-occupancy apartment if:

- you are at least 18 years of age
- you do not own an apartment in the same area, with features equivalent to the right-of-occupancy apartment you are applying for
- you do not have the finances to purchase an apartment equivalent to the right-of-occupancy apartment you are applying for.

www.infopankki.fi

> Asuminen
> Asumisoikeusasunto

For more detailed instructions for

applying for a right-of-occupancy apartment, see:

www.kkv.fi

> Facts & Advice
> Buying, selling and making contracts
> Housing
> Right-of-occupancy apartments.

Some municipalities also provide right-of-occupancy apartments. Check what the situation is in your municipality. You can also search for apartments at the following:

www.asokodit.fi

www.ta-asumisoikeus.fi

www.asuntosaatio.fi

www.avainasumisoikeus.fi



APARTMENT SEEKER'S CHECK LIST

- **Check the distances.** A good location for your home is defined by your life. City centres are attractive places to live in, but they are, without exception, more expensive and not necessarily more convenient. If there are good connections to your place of study, work and your hobbies, for example, and you find the area enjoyable, the location is good.
- **You can make a good impression** at a showing with neat, ordinary clothes, appropriate behaviour and by clearly expressing your interest. A regular income and good credit status are important to a landlord. You should always bring them up.
- **You can also use a reference.** Landlords are not allowed to ask applicants for references, but if you bring them up yourself, it can make getting an apartment easier. Especially when you are young and have low income, a reference can prove useful. The referee can be a former landlord or employer.
- **In addition to the rent level,** clarify matters such as the length of lease, contractual penalties and any forthcoming renovations. You are entitled to a reduction in rent during a pipe renovation, but it can be inconvenient to live in the apartment during the renovation.
- **If you require accessible housing,** you should check the information about lifts and the dimensions of passages beforehand. If the apartment needs to be modified to facilitate using a wheelchair, for example, find out how this is carried out in practice.
- **If you have a pet,** make sure that having a dog, a cat or other animals in the apartment is allowed. The apartment must also be spacious enough for you and your pet(s).
- **Many rental apartments do not allow indoor smoking,** and smoking on the balcony is often restricted as well. If you smoke, do it in a suitable place and be considerate towards your neighbours. Choose a place for smoking that is not under a neighbour's window and pick up the butts.

MOVING INTO A HOME OF YOUR OWN

Congratulations!
You found an apartment!

4



1

1 Duration

A lease can be either fixed-term or valid until further notice. A lease that is valid until further notice is a continuous lease that will not end until either the tenant or the landlord terminates it. In a fixed-term lease, the end date of the lease period is determined when the agreement is made. A fixed-term lease can only be terminated before the end date determined in the agreement with the landlord's consent or a court's decision, so you should carefully consider signing a long fixed-term lease agreement.

The start date, i.e. the effective date of the lease is often the date on which the agreement is signed. From that point on, the agreement is mutually binding. The transfer date of the right of possession is the date on which the tenant receives the keys or is able to move into the apartment.

2

2 Rent level

The rent level is affected by the rents of equivalent apartments in the area as well as factors that decrease or increase the rental value of the apartment. The rent must be paid on the second weekday at the beginning of the rental period (usually a calendar month) unless otherwise agreed. The interest on late payments should comply with the Interest Act. Other costs can include a water rate, a parking space or an Internet connection.

Reviewing the rent level, i.e. increasing or decreasing it, must be agreed in the lease agreement. Usually, the rent level is reviewed annually. It

may be increased if the maintenance costs increase or the rent is bound to the index.

3 Periods of notice

A fixed-term lease will end when its period of validity expires. A lease that is valid until further notice will comply with the Act on Residential Leases. The start date of the period of notice will be the last day of the month in which the notice of termination is made. The agreement will remain valid and you must keep paying rent until the end of the period of notice. The legally determined period of notice for a tenant cannot be extended with an agreement, nor can a period of notice for the landlord be shortened.

Example: If you submit a notice of termination to the landlord on 15 November, the one-month period of notice will begin on the last day of November, so you will have to pay rent for the entire month of December.

Read more: Moving out, page 59.

4 Conditions and rights

The landlord must see to it that the apartment being leased is in inhabitable condition and the equipment is in working order. Before you move in, you should inspect the condition of the apartment together with the landlord. This inspection will prevent a situation where the tenant would have to compensate for damage caused by the previous resident.

3

4

Lease agreement

ASUINHUONEISTON VUOKRASOPIMUS

| 1. VUOKRANANTAJA | 2. VUOKRALAINEN/VUOKRALAISET |
|------------------|---|
| Nimi | Nimi |
| Osoite | Osoite |
| Puhelin | Puhelin |
| Pankkiyhteys | Syntymäaika |
| | Vuokralaisen avio- tai avopuolison nimi |
| | Syntymäaika |

| 3. VUOKRAUSKOHDTE | | |
|-------------------|---|--|
| Osoite | <input type="checkbox"/> Huoneet vuokrataan siinä kunnossa kuin ne ovat sopimuskentekohetkellä <input type="checkbox"/> Huoneista on laadittu kuntotarkastuslomake | <input type="checkbox"/> Huoneiden käytöstä, kunnosta, kunnossapidosta ja/tai muutostöistä on sovittu liitteessä |
| Huoneistotyyppi | Pinta-ala noin m ² | Muut tilat ja niiden käyttötarkoitus |

| 4. VUOKRA-AIKA | | | |
|--|---|--|---------------------------------|
| <input type="checkbox"/> Toistaiseksi voimassa oleva sopimus | Hallintaoikeuden siirtymispäivä | <input type="checkbox"/> Määräaikainen sopimus | Hallintaoikeuden siirtymispäivä |
| Alkamispäivä | <input type="checkbox"/> Irtisanomisajan alkamispäivä <input type="checkbox"/> AHVL:n mukainen* <input type="checkbox"/> Muu, mikä? | Alkamispäivä | Päättymispäivä |

| 5. VUOKRA | | | | |
|---|------------------|--|---|--|
| €/kk | €/m ² | Eräpäivä | Viivästyskorko on | |
| | | <input type="checkbox"/> joka kuukauden päivä <input type="checkbox"/> AHVL:n mukainen* | <input type="checkbox"/> voimassaolevan korkolain mukainen % <input type="checkbox"/> Muu, mikä? | |
| Korvaukset | | Vuokranmaksukausi | | |
| | | <input type="checkbox"/> AHVL:n mukainen* <input type="checkbox"/> Muu, mikä? | | |
| <input type="checkbox"/> Vuokralainen maksaa vuokraennakkoa | Ennakon määrä | Ennakon maksupäivä | Ennako hyvitetään | |
| | | | <input type="checkbox"/> ensimmäisistä vuokrista <input type="checkbox"/> viimeisistä vuokrista | |

| 6. VAKUUS | | | |
|---|--|--------------------|------------------------|
| <input type="checkbox"/> Tämän sopimuksen velvoitteiden täyttämisen vakuudeksi toimitetaan vakuus | Vakuuden antaja | Vakuus ja sen arvo | Vakuuden toimituspäivä |
| | <input type="checkbox"/> vuokranantaja <input type="checkbox"/> vuokralainen | | |

Usually the landlord will take care of any repairs related to normal living and maintenance based on notifications by the tenant. If the desired arrangement is that the tenant takes care of such matters, it must be agreed separately.

The tenant has a right to cancel the lease if using the apartment causes harm to his or her health (such as harm to health caused by mould) or if the landlord fails to take care of necessary repairs. If part of the apartment is uninhabitable due to a pipe renovation, for example, the tenant is entitled to a reduction in rent.

Security deposit

A security deposit (i.e. a rent guarantee) is a deposit requested by the landlord, which is usually paid before receiving the keys to the apartment. It is paid in case that the tenant fails to pay the rent or damages the apartment. The deposit will be paid back to the tenant once the lease has ended, given that everything is in order.

Finnish law states that the deposit cannot be greater than the sum of three months' rent. The security deposit is paid either to an account determined by the landlord or a designated deposit account. Be sure to keep the receipt of your payment!

What matters can be agreed in a lease agreement?

The lease agreement can determine whether or not you are allowed to smoke and keep pets in the apart-

ment. When making a lease agreement, you can also agree that the tenant acquires home insurance for the apartment and commits to maintaining the validity of the insurance. This condition must be entered into the lease agreement as a separate section. Altering the agreement always requires written permission from the landlord.

Tenant's rights and obligations

The tenant has certain rights defined by law. The landlord must take care of matters such as heating, the functionality of the refrigerator and that the apartment is in good condition. The landlord cannot terminate the lease without a good reason, and the termination must always comply with the legally prescribed periods of notice.

The tenant's obligations include 1) paying the rent on time, 2) taking good care of the apartment and compensating for any damage to it, 3) taking the neighbours into consideration and obeying the rules of the building, 4) notifying the landlord of any faults detected in the apartment. www.infopankki.fi

> Living in Finland > Housing > Rights and obligations of occupants

Work commitments

In some cases the tenant can commit to carrying out maintenance work in the apartment in exchange for a reduction in rent. Such work can be, for example, working as the care-

taker, snow clearing or renovations. The lease agreement should always describe the work performance and related conditions. You cannot be forced to agree with unreasonable or inappropriate proposals under any circumstances. At the same time, you should consider whether you are capable of handling the renovation yourself or whether you should leave it to professionals. All electrical work and wet room renovations must be carried out by a professional and approved by the housing company.

Subletting and sublease

Subletting means that the tenant leases the entire apartment to another person. This can only be done with the landlord's permission. In this case, the lease agreement between the landlord and the original tenant will remain valid alongside the agreement between the original tenant and the new tenant.

Subleasing means that the tenant leases only a part of the apartment to another person. The subtenant is responsible for the part of the apartment he or she uses and pays rent for it to the main tenant, who in turn is responsible for the total rent paid to the landlord.

Forehand rent

When drawing up a lease agreement, the parties can agree for a particular reason that the tenant pays the rent in advance. Finnish law states that the forehand rent cannot be greater than

the sum of three months' rent. The forehand rent must be indicated in the lease agreement (sum, payment date and from which rents the advance is recovered). If you are paying forehand rent, negotiate how the rent paid in advance will be taken into account in rent payments during your tenancy.

Advice for lease matters

Questions related to the tenant's and the landlord's rights and obligations are commonplace. You can ask tenant associations or state legal aid offices for advice regarding these questions.

You can contact Finnish Tenants (Vuokralaiset ry), a national organisation that protects the interests of tenants, for any questions regarding leasing.

www.vuokralaiset.fi

Counselling tel.: +358 (0)600 9 1515
€1.92/min + operator charges), on Monday from 9am to 2pm and on Tuesday to Friday from 9.30am to 1pm.

Read more (in Finnish):

www.finlex.fi > Laki asuinhuoneiston vuokrauksesta

MOVING DAY TIPS

With a little organising in advance, you can move your belongings to your new home with relative ease.

Where to find a vehicle with enough room? You can find companies online that rent vans for short periods of time, for example. With a smaller amount of belongings, a trailer or just a normal car will suffice. The more sensibly you pack, the more you can move at a time.

You can rent moving boxes from moving companies, buy them at a hardware store or ask for free boxes at grocery stores. The most convenient way to transport clothes is in a rubbish bag. Be sure to also utilise any suitcases and bags when transporting your things.

The moving will be smoother with a group of people. Ask your friends or relatives to help you and reward the moving group at the end of the day with pizza, for example.

Start packing well in advance, not when the movers have arrived.

The new home will be easiest to clean while it is empty, before your belongings are carried in. Do not forget to clean up after you in the old apartment – this is also easiest while it is empty!

Does your new home still look a little desolate? You can find cheap furniture at recycling centres, flea markets or online on websites such as huuto.net or to-ri.fi, for example. You should also ask if your friends and family have any superfluous furniture or tableware before you go shopping.

MOVER'S CHECK LIST

Make a change of address notification. This will officially transfer your contact information to your new address. The notification must be made within a week of your relocation. You can submit the notification to both Posti and the Local Registry Offices online at www.posti.fi/muuttoilmoitus

Notify the building's maintenance company or the housing manager of your moving. By doing so, you will be added to the register of residents and your name will be added to the name board in the stairwell and your door. The maintenance company will be allowed to let you in if you forget your key.

Condition inspection. When you move in, go through any faults or shortcomings in the apartment together with your landlord. This way you cannot be accused later of any damage caused by the previous resident.

Get home insurance. Home insurance is a small investment: without it, you will have to pay for any material damage to your home out of your own pocket. You can purchase home insurance from an insurance company.

Sign an electricity agreement. Organise an electricity agreement as soon as you learn the date of your relocation to make sure you will have electricity when you move. The agreement can be signed well in advance, but it will not be valid until the moving day.

Make sure you have an Internet connection. In newer apartments a broadband connection is included in the lease, but usually you have to acquire it yourself.

Check the smoke alarm. A smoke alarm is a compulsory item in every home. Even if you are careful yourself, there can be an accident next door. Check the batteries on a regular basis.

Get the water flowing. Usually a water rate is included in the lease or the service charge of an owned apartment, but check your agreement to make sure. The water rate is usually charged separately to every resident.



IN A HOME OF YOUR OWN



Take good care of
your home!

5

ALL KINDS OF THINGS CAN HAPPEN AT HOME

As the tenant, you must maintain the apartment carefully

Fixing and maintaining your apartment

As a tenant, you are not responsible for the maintenance or caretaking of the entire building. However, you must ensure that the apartment in which you live stays in good condition. If the apartment has a device or piece of furniture that requires more detailed care or maintenance, ask for instructions. Also ask where the manuals for the household appliances are and familiarise yourself with them.

As the tenant, you must maintain the apartment carefully. You will be responsible for any damage to the apartment caused by carelessness. Carelessness can also be neglecting any procedures that you should have carried out as the tenant. The apartment and its equipment must be kept tidy, and things such as floor drains and air vents must be cleaned

on a regular basis. You must follow the instructions for devices. As the tenant, you are not responsible for normal wear in the apartment and to its equipment. However, under contractual freedom, you can agree with your landlord that you will replace a household appliance, for example. This should also be deducted from your rent.

When an accident occurs

Accidents can happen during your residency, and faults can occur in the apartment. The most important thing is to immediately notify the landlord of any faults or damage. If you fail to make a notification, you may end up having to pay for any further damage. It is important that you have home insurance that is valid at all times. Having home insurance is a relatively affordable way to cover any costs from

damage. Insurance companies offer home insurances at different prices – look into them and compare prices!
www.fine.fi/en

Safety

When you move into a new apartment, make sure the smoke alarm works and familiarise yourself with the emergency plan for the building. The smoke alarm is compulsory, and the occupant of the apartment is obliged to acquire and properly attach it. You should test the smoke alarm once a month and change the battery once a year.

A safety lock and chain and a peephole in the door increase the safety of your home, but installing them requires permission from the landlord. These installations must be left in place at the end of the lease.

Cleaning the apartment and using and maintaining the household appliances properly are basic requirements for safety. Never use the appliances for anything other than their intended use. Furthermore, never use any damaged appliances, as they always contain a fire hazard. When a household appliance that forms part of the equipment of the apartment breaks, the landlord is obliged to replace the broken appliance or part. The emergency phone number, 112, will help you with any urgent need for help or emergencies.

Keys

The landlord must make sure that the apartment is safe in terms of keys and

locks. The keys should be handed to the tenant in exchange for an acknowledgement of receipt. Never have your address or the number of the apartment on your key ring.

The landlord usually possesses one set of keys to the apartment. However, the landlord has no right to enter the leased apartment without a specific reason. You must let the landlord enter the apartment, however, if it is necessary for monitoring the condition and maintenance of the apartment. The visit will usually be scheduled in a time that suits the tenant. In an emergency situation, the housing manager or maintenance workers must have access to the apartment with a master key even if the resident is not home.



Maintenance

The maintenance company is responsible for the cleanliness and safety of the building and the yard in accordance with an agreement made with the housing company. The maintenance company's duties include maintenance repairs, such as thermostat adjustments, leaking faucets, changing name plates and maintaining the common facilities. Emergency work and opening doors are also a part of the maintenance duties. Maintenance companies are usually available around the clock, so if a fault or damage that requires urgent measures occurs, you can call them in even the middle of the night. The contact information is posted on the bulletin board in the stairwell or on a note on the door or at the entrance.

Housing management

Housing management plays a central role in the maintenance of our living environment. Properties demand constant care to stay in good condition and retain their value throughout their entire life cycle. Professional housing management will contribute to enjoyable housing and a safe living environment. The housing manager is the operative director of the housing or property company and responsible for financial and administrative matters. The housing manager is responsible for matters such as maintenance, cleaning and waste management agreements as well as resident co-operation. The housing manager can also help with difficult situa-

tions related to neighbour relations. A technical housing manager can also be appointed to help the housing manager. The technical housing manager has training in construction and he or she takes care of organising repair operations.

www.isannointililitto.fi

Humidity

Excessive humidity in the apartment can harm the health of residents and cause damage to the structures of the apartment. Excessive humidity can be detected by a musty smell and marks on the surface material. Excessive humidity can also cause surface materials to come off or chip. If you detect something like that, always notify the housing manager immediately.

Excessively dry air in the apartment is also a problem. Dry indoor air affects the respiratory organs in particular. As a temporary remedy, you can use an air humidifier to increase the humidity, dry your laundry inside the apartment or keep the bathroom door open after taking a shower.

Pests

Occasionally there can be pests or insects in the apartments or facilities of the building that interfere with living. The pests can cause health problems or damage textiles in the apartment or even the structures of the building. Sometimes eliminating the pests requires the entire building being fumigated. In other words, pests should be taken seriously. If you

detect any, contact the maintenance company first and foremost. You can also ask the health inspector of your municipality for advice regarding pest control. You can prevent pests with regular cleaning, taking care of basic hygiene and taking your rubbish out of the apartment.

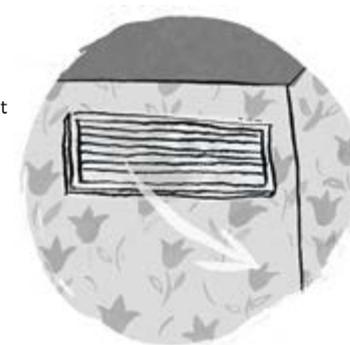
sisatilojentuholaiset.fi

www.siivous.info > [Tuholaistorjunta](#)

Ventilation

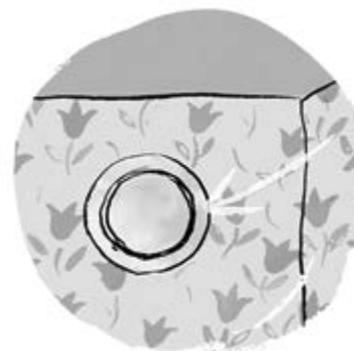
Mechanical ventilation must be kept in constant operation in order to remove the impurities and humidity that collect in the apartment.

Demand that the ventilation in your apartment is in working order and properly configured. By placing a sheet of paper in front of the outlet air valve, you can check whether air is flowing into to the air duct. The best



Fresh air enters the apartment via air inlet vents. Never block the vent.

way to detect any issues with the air quality is to enter the apartment from outside. You should always find out the cause of a smell and take measures to eliminate the problem. You must also ensure that the outlet valve is cleaned at least once a year, and the valve in the kitchen should be cleaned even more frequently.



Air exhaust vents draw dirty air out of the apartment.

Housing regulations

Housing companies usually have a set of housing regulations that contains regulations related to general living comfort and safety. The housing regulations apply to all residents and must be followed. You can usually find them on the staircase bulletin board, or they will have been delivered to your apartment.

The housing regulations usually determine a period of quiet, i.e. a night-time peace (typically from 10pm to 7am), during which you must avoid loud noises, such as lis-

tening to music at a high volume. Other regulations cover matters such as using the public facilities and yard area, taking care of your rubbish and household waste and having pets. As a resident of the building, you need to make sure your friends follow these regulations as well. Repeated infringements of the regulations can lead to the termination of your lease. The housing manager can provide you with more information regarding the housing regulations of your housing company.

Warnings and eviction

You can receive a warning for 1) disturbances, 2) neglecting the upkeep of your apartment, 3) using the apartment for purposes other than those determined in the lease agreement or 4) infringing housing and health regulations. Cancelling the lease usually requires a written warning from the landlord to the tenant. The warning must be submitted in such a manner that it can be proven. If the tenant corrects his or her behaviour, the landlord will not have the right to cancel the lease.

However, the lease can be cancelled without warning if the tenant has failed to pay rent for at least two months or has engaged in extremely reprehensible behaviour. Cancelling the lease will terminate the agreement immediately without a period of notice.

An eviction means clearing out the apartment, if the tenant has fai-

led to move out of the apartment by a date set by a court. The landlord will apply for an eviction ruling from a court. If necessary, the Enforcement Office will carry out the eviction.

www.oikeus.fi > Ulosotto > Häätö

Tenant's influencing opportunities and resident democracy

According to Finnish law, all residents of state-subsidised rental apartments have the right to be involved in decision-making regarding the building. A residents' meeting is an annually organised meeting to which all residents are invited. The residents' meeting chooses the members of the residents' committee, which gives statements on matters such as financial estimates, rent level and repairs. The residents' committee also has the right to decide on the housing regulations while taking account the related legislation. In addition to this, the residents' committee organises joint voluntary work and other forms of resident activity. There must also be a resident representative on the board of a company leasing apartments.

Another way to influence matters as a resident is to join a residents' association or establish one yourself. While the residents' committee influences the affairs of the building, a residents' association will influence the residential area. The residents' association will look after the residents' interests in apartment, traffic, environmental and regional issues.

Resident democracy in NAL buildings

NAL buildings feature a housing supervisor who encourages the residents to engage in joint activities and influencing. The housing supervisor is on call at the buildings and answers the residents' questions. Through the supervisor, you can also relay information to the owner of the building and make requests regarding improving the quality of living.

Many buildings feature a gym in the civil defence shelter or a barbecue spot in the yard, thanks to an ini-

tiative by the residents.

A residents' committee is a good way to influence the affairs of the building – it decides on matters such as sauna reservations and use of the laundry room. If you want to really influence the affairs of the housing company, you should become a resident representative on the board of the company. Resident representatives are involved in board meetings and contribute to determining the financial estimate, making repair plans and deciding on new construction, among other things.

Ask the NAL housing supervisor for advice

NAL buildings feature a housing supervisor who will help you with questions related to housing. You can ask the supervisor for advice regarding matters such as using the laundry room, dealing with authorities, managing your finances or organising joint voluntary work. The housing supervisor encourages the residents to engage in joint activities and influencing.

If necessary, the housing supervisors will also provide you with support and guidance to help you start living independently. The housing guidance can focus on a young person's financial control or taking care of the home. If a resident fails to pay rent, measures will be taken before the debt accumulates.

The housing supervisor is available at a certain time in the open living room operating in the club room of the building. In the open living room, you can read magazines, have a cup of coffee and get to know your neighbours.

NO ONE IS LEFT BEHIND, EVERYONE NEEDS HELP

Your family, relatives, neighbours, friends and acquaintances can be a part of your safety net.

Moving into a home of your own may sound tempting and exciting. You may even need solitude if you want to take a breath and clear your thoughts. However, you should bear in mind and be prepared for the fact that becoming independent has its downsides as well. Sometimes empty walls and the lack of familiar noises can make you feel uneasy and lonely, and you may even become homesick. It is good to be aware of the fact that everyone is sure to have these feelings at first before getting used to independent life. However, excessive solitude and the loneliness caused by it can be detrimental. It can cause effects such as isolation, lack of energy, despair, low self-esteem, social difficulties and a decrease in physical health.

Having a safety net is important in preventing loneliness. The safety net consists of people who can help you in a time of need. Your family, relati-

ves, neighbours, authorities, friends and acquaintances can be a part of the safety net. It is important for everyone that there is at least one safe person in their safety net. You should introduce yourself to your neighbours so you can ask them for help when you need it. The sooner you ask for help, the better you will usually manage. But it is never too late to start preventing loneliness.

Being active is key. It is good to get moving and meet new people. The next step is to start interacting with new people. Operational groups (such as exercise groups) or conversation groups can be a good option in the beginning. You should utilise your strengths. Try asking someone you have just met: "Would you like to have a coffee / go see a movie / go for a picnic with me?"

Phone numbers for those who need help

If you need help, you can always contact your local social office (sosiaalitoimisto). Search the contact information on the internet.

Kriisipuhelin (national crisis helpline)

phone +358 (0)10 195 202
Conversational help in crisis situations, Mon–Fri from 9am to 7am, Sat–Sun + holidays from 3pm to 7am.

SOS Crisis Centre (in English)

phone +358 (0)9 4135 0501 (for appointments)
Open on Mon–Thu 9–12 and 13–15, on Fri 9–12
More information about The Finnish Association for Mental Health:
www.mielenterveysseura.fi

Ensi- ja turvakodit (Mother and child homes and shelters)

Town-specific contact information:
www.ensijaturvakotienliitto.fi

Nuorten turvatalot (Emergency youth shelters)

There are Emergency Youth Shelters in Helsinki, Espoo, Vantaa, Turku and Tampere.
For contact information, see: www.pu-nainenristi.fi

R3 The immigrant youth support association

R3 is a youth centre in Vantaa, open to everyone and offers a wide range of free activities for young people aged 18-29.
For more information, see:
www.r3.fi/in-english

CLEANING

What needs to be cleaned and when?

Every day or almost every day

- air out the apartment
- wash the dishes and clean the kitchen
- take out the rubbish
- put your things and clothes where they belong.

Once a week

- do some laundry
- wash the toilet and the bathroom sink
- vacuum
- wipe off any visible dust and stains
- throw away any spoilt food from the fridge
- water the plants

Once or twice a month

- change the bed sheets and air out the bedding
- take any unwanted papers, magazines and advertisements to a collection bin, glass and metals to a recycling bin and empty bottles to a store
- clean the floors with a damp rag
- clean the fridge
- dust all lamps, door tops, bookcases and paintings on the walls.

Every once in a while

- organise your closets and cupboards
- air out your pillows, duvets and mattresses
- clean the floor drain, air vents and radiators
- clean the floors more thoroughly, wipe the skirting boards as well
- defrost the freezer
- clean the extractor hood, the oven, the dishwasher and the washing machine
- air out the rugs, the curtains and decorative pillows
- clean the windows.

Sort your waste correctly

Bio-waste

- fruit peel, vegetable and root vegetable skins and egg shells
- food leftovers
- dried and spoilt foodstuffs
- coffee grounds or tea leaves along with the filter papers
- used paper towels.

No

- cigarette butts
- vacuum cleaner dust bags
- plastic bags
- nappies
- milk and juice cartons.

Mixed waste

- unsorted waste
- disposable nappies and sanitary towels
- porcelain
- leather and rubber
- vacuum cleaner dust bags
- incandescent and halogen light bulbs and fuses
- PVC plastic products
- ashes and cigarette butts
- aluminium-coated plastics, such as coffee packets and crisp bags.

No

- hazardous waste
- electronics.

Paper

- newspapers and magazines
- advertisements
- recycled papers
- envelopes (including windowed ones)
- paper
- paperback books.

No

- wet and dirty paper
- tissue paper
- aluminium paper
- corrugated cardboard
- brown paper bags
- cartons and similar packages
- plastic and styrofoam.

Paperboard and cardboard

- corrugated cardboard containers and boxes
- wrapping paper
- milk and juice cartons etc. (including aluminium-lined ones)
- dry product cartons
- paper bags for sugar, flour etc.
- pizza boxes
- egg cartons
- other disposable paperboard containers.

No

- dirty and unwashed containers
- plastic and styrofoam.





WORK, SUBSIDIES AND FINANCES

When you are living on your own, you need to take care of your budget.

6



BUDGET CALCULATOR

You can use the budget calculator to easily calculate your income and expenses.

The budget calculator is a convenient help in planning and monitoring your finances. By entering your income and expenses into the calculator, you can easily keep track of your financial situation. The calculator will also help you assess whether your financial situation is right for moving out on your own.

You can enter information into the calculator on the next page and use the calculator on your phone, for example, to do the sums, or you can

try the calculator on the NAL website, which will calculate the sums automatically.

The website also contains examples regarding matters such as how much money you spend on food each month as well as additional information about filling in the different sections. www.nal.fi

- > In English
- > ABCs of housing
- > Work, subsidies and finances
- > Budget calculator



INCOME (euros/month)

Salary (net)
 Subsidies (e.g. housing allowance)
 Other income (e.g. money from your parents)

EXPENSES

Living expenses
 Rent
 Water
 Electricity
 Heating
 Home insurance

Daily expenses

Food
 Hygiene products
 Daily commute (e.g. bus pass)
 Cigarettes
 Car/motorcycle
 Fuel
 Operating costs of the car/motorcycle

Other expenses

Health care and medicine
 Clothes, shoes etc.
 Travelling
 Phone bill
 Internet connection
 Insurance (e.g. travel insurance)
 Loan payments

Free time

Papers and magazines
 Hobbies
 Eating out
 Pub nights

TOTAL INCOME:

TOTAL MONTHLY EXPENSES:

MONEY SAVED:

ENTERING WORKING LIFE

Where to find help with job-seeking?

You can find help with job-seeking through the Employment and Economic Development (TE) services at www.te-palvelut.fi. The website contains instructions for writing a CV (curriculum vitae) and a job application as well as tips for preparing for a job interview. On the website, you can browse vacancies by profession. You can also utilise a job watch, which will send you e-mail notifications about vacancies in the fields you have chosen. The website contains the contact information of local TE services.

If you are contemplating a suitable profession or need help discussing the right and suitable profession due to a disability or illness, contact your local TE office. You could benefit from getting to know the duties of your preferred profession through a work trial, for example. An apprenticeship is also an option for entering working life while simultaneously studying your chosen profession.

There are many websites on the Internet through which you can browse vacant jobs. Not all vacancies are listed on job-seeking websites. You should look at the websites of businesses and organisations and

submit an open application to the employer. In the open application, describe your skills and your interest in the employer in question. You can also come across job opportunities through social media and by talking with friends and acquaintances. Remember to be active in your job-seeking!

www.te-palvelut.fi

> For job seekers

> Finding a job

www.oppisopimus.net

www.duunit.net

www.tyopaikat.oikotie.fi

www.monster.fi

Job application

When writing a job application, think about your strengths and skills and how to market them to the particular employer in question. Feel free to bring up your strengths and be personal, but do not overdo it.

Read the job advertisement carefully, strive to meet the requirements set out and follow the instructions regarding submitting your application. You should also submit a CV detailing your education and work experience as an attachment to the application.

Employment contract

An employment contract should always be made in writing, even though an oral agreement is, in principle, equally valid. However, in a conflict situation, it is easier to prove what was agreed with a written agreement.

The employment contract should detail matters such as a possible trial period and its duration, whether the agreement is valid until further notice or fixed-term, the start date of the job (and, in a fixed-term agreement, the duration of the job), the location of the job, the nature of the work duties, the salary and the salary payment period, working hours, the collective agreement with which the employment contract complies and the period of notice.

Salary

Upon the payment of the salary, the employee must be provided with a salary statement, a salary breakdown or a corresponding document detailing the basic salary, remunerations paid and payments deducted from the salary, which include a tax deduction at source, an unemployment insurance payment, an employment pension payment and a social-security payment. Every time you receive a salary payment, make sure that you have been paid for all evening work, weekend work and overtime remunerations and other payments.

www.infopankki > Living in Finland

> Work and Enterprise

> Employee's rights and obligations

Proof of employment

You have a legally prescribed right to receive a proof of employment after your employment has ended. This document must detail matters such as the duration of your employment and your job title.

Collective agreement and trade unions

Labour laws are there to protect employees. The laws are complemented by collective agreements made between trade unions and employers, in which matters are agreed in more detail than in the laws. The employment contract should detail which industry's collective agreement is applied in the job. The employer must comply with the collective agreement. Matters determined in the collective agreement (such as the salary and working hours) are so-called minimum levels that must be met in the employment contract. However, the collective agreement does not prohibit the employee from agreeing with the employer on, for example, a higher salary or other benefits.

By becoming a member of a trade union you will usually join an unemployment fund as well. If you meet the eligibility criteria, this entitles you to an earnings-related unemployment allowance during your unemployment. Trade unions offer other benefits to their members as well, such as the opportunity for legal counselling.

SUBSIDIES FOR HOUSING AND LIVELIHOOD

Student financial aid

You can apply for student financial aid from Kela if you study full-time and continuously after secondary school for at least two months at an upper secondary school, a folk high school, a vocational training school, a university or another equivalent educational institution. You can apply for student financial aid for studies outside Finland as well.

The student financial aid consists of a study grant and a state guarantee for a student loan. In addition, you can apply for housing allowance to support your housing costs. The amount of and conditions for the student financial aid vary between university studies and secondary education.

The study grant is a subsidy paid monthly for a student. In addition to full-time studies, the student grant requires that you make progress in your studies and are in need of financial aid. The study grant is taxable income. You can receive a student grant once your right to child benefit ends at 17 years of age. The student

grant is only paid for study months, and the amount is affected by the educational institution group, your age, your marital status and your housing status. When assessing your need for financial aid, your own income is taken into account, and in some cases, your parents' income as well.

www.kela.fi > Opiskelijat

General housing allowance

You can apply to Kela for housing allowance to support your housing expenses (rent, separately paid water and heating charges). The amount of allowance you receive depends on your income and assets.

Kela will apply an earnings deduction to your housing allowance, which will then determine the actual amount of your housing allowance. If you have very low income, the earnings deduction will not be applied. The housing allowance can amount to up to 80 % of your reasonable housing expenses.

The general housing allowance

is granted to low-income persons and households. A household refers to persons permanently living in the same apartment. You can receive general housing allowance for a rental, owned, right-of-occupancy and partially owned apartment.

The housing supplement is for you if you are a student without children and live in a rental, right-of-occupancy or partially owned apartment. Students living with children or in an owned apartment can apply for a general housing allowance. This also applies in certain situations to full-time students who are not entitled to the housing supplement of the student financial aid.

You can receive housing aid with a conscript's allowance if you are conscripted and pay rent or a management charge during your service. In this case, Kela will pay for the actual housing expenses, and your spouse or cohabiting partner can receive this benefit as well. Use the Kela calculator to find out whether you are eligible for a housing allowance:

www.kela.fi > Laskurit

www.kela.fi > Housing benefits

Unemployment benefits

If you become unemployed or have no job when your studies end, you can register as an unemployed job-seeker at a TE office. You can register online at www.te-palvelut.fi. After registering, you can apply for unemployment benefit from an unemployment fund or Kela. While

unemployed, you can receive unemployment allowance (earnings-related or basic) or a labour market subsidy.

You can apply for earnings-related unemployment allowance from an unemployment fund if you have been a member of one for a long enough period and meet the conditions regarding previous employment. If you are not entitled to an earnings-related allowance, you can apply for a basic allowance or labour market subsidy from Kela.

You can receive a basic allowance from Kela if you have already been in working life and meet the conditions regarding previous employment for a salary earner or entrepreneur when you become unemployed. The basic allowance is paid for a maximum of 400 days, after which you can apply for a labour market subsidy.

If you do not meet the conditions regarding previous employment, you can apply for a labour market subsidy from Kela. It is granted indefinitely, but other income such as capital revenue decreases the subsidy.

Any work income you earn while unemployed will be taken into consideration in unemployment benefits, as well as certain social benefits. You can earn €300 a month without it affecting the amount of unemployment allowance you receive.

www.kela.fi > Unemployment

www.te-palvelut.fi > How to use the services

Social assistance

Social assistance is a last-resort form of income security. It can be granted to a person or family whose income and other assets are not enough to cover necessary expenses. It is also possible to receive social assistance to support getting by independently or to prevent social marginalisation. The assistance is means-tested. You can apply for assistance to Kela.

Social assistance consists of basic social assistance (basic amount and other basic expenses), supplementary social assistance and preventive social assistance. In 2017, the full basic amount for a person living alone is €487.89 a month. The basic amount must cover food and clothing ex-

penses, minor health care expenses, expenses for personal hygiene and cleanliness of the home as well as the use of local transport, newspaper subscriptions, phone bills and hobbies. In addition to the basic amount described above, basic social assistance is granted for necessary housing expenses such as rent, water rate, electricity bills, home insurance and health care cost that are higher than minor costs.

www.kela.fi > Social assistance



THE MARTHA ORGANIZATION'S SAVING TIPS

Reduce consumption

- Favour cycling and public transportation.
- Reduce your electricity and water consumption – protect nature and save money.
- Buy less and less frequently.
- Eat out less frequently – €30 a week amounts to €1,560 a year.

Delay a procurement

- Could you get by with an old phone?
- Borrow, rent, procure together with others
- Cook with your friends.
 - Could you borrow a guest mattress?

Move to cheaper alternatives

- Compare prices at stores.
- A cheaper apartment and hobby.
- Buy second-hand.
- Get other offers for insurance and electricity.

Make yourself and modify

- Food, clothes, furniture.
- Take care of your belongings
- Invest in quality, check the warranty, service and spare parts.

Buy with cash

- You may receive a cash discount.
- You will avoid credit costs.
- You can see your expenditure.

Compare credit costs

- Find out the actual annual interest rate of a loan.
- Compare the effects of time, interest rates and amounts on the total price of a loan.
- Card credits tend to be more expensive than bank loans.
- Get offers from different banks.

Who will help if you run out of money?

If you are having financial problems, get help as soon as you can. Ask for advice from your parents, your educational institution, your housing supervisor or a youth or social worker. Negotiate with the payee before the due date if you are unable to pay a bill. Then you can come up with a payment plan or a new due date.

With a payment plan, you can reduce the monthly instalments or extend the payment period, whereupon you will not have to pay interest on late payment and recovery costs. Unpaid bills can lead to a payment default entry, which makes it difficult

to get a rental apartment or a loan, among other things. The entry will remain for 2–4 years.

Check whether you are eligible for subsidies. They will help you in turning points of life and guarantee a livelihood when your own income is not enough. Most of the subsidies are granted by Kela. Prioritise your bills. Take care of the rent first, as well as other bills that can cause difficulties in your life when left unpaid.

www.takuu-saatio.fi > In English



DO YOU NEED A SMALL LOAN?

It is fun to decorate your new home and buy new things after moving.

However, you may be short on money, as the moving alone will require a larger than usual part of your income. Consequently, you may think about funding purchases with methods such as taking payday loans or paying with a credit card or in instalments.

Before you take a loan, make some comparisons. Different types of loans always entail different interest rates and expenses, and your monthly payments can become considerable.

More affordable options

The Guarantee Foundation grants small loans for low-income persons for housing procurements such as household appliances, furniture or a deposit. The loans have a fixed interest rate, and no other costs will be recovered from them.

Additionally, many municipalities grant social credit. Check your municipality's call centre or website to see if it grants social credit.

Do not fund your everyday life with loans

Always consider carefully whether or not to take a loan. In the long run, furniture and other items paid with loans will be more expensive than those bought with savings. If you purchase items with an instalment plan, this will bind your monthly budget in advance.

Several small loans can easily become a large sum to pay. Consequently, you may have trouble paying some of your living expenses, such as phone or electricity bills. In the worst case scenario, you may fall into a debt spiral.

Plan your finances

The best way to balance your finances is to plan them in advance. The easiest way to do so is to enter your income and expenses into a finance plan. This will show you how much money you have at your disposal and how much you will have in the coming weeks. You can find tools for managing your finances on the Guarantee Foundation website at www.takuu-saatio.fi > In English

DEBT COUNSELLING TIPS FOR FINANCE MANAGEMENT

1. You should pay small bills and loans before large ones, as they will lead to relatively higher recovery costs if left unpaid.

2. Find out whether you are eligible for social benefits. Be prepared for the fact that you will not receive the subsidy money immediately.

3. Many public service subsidies and payments are determined by your income, as are taxes.

4. Making arrangements for payment difficulties is nowadays an everyday occurrence for the personnel of banks and businesses, and co-operation is appreciated. Financial and debt counsellors will help you with settlement negotiations and coming up with a settlement proposal.

5. If paying debts and bills seems absolutely impossible, negotiate with the debtors about debt arrangement possibilities.

6. For credit, you should negotiate a new payment plan before the debtor has the right to call in the credit.

7. Municipal financial and debt counsellors can help you with matters such as mapping out your financial situation and negotiating with debtors.

8. The Guarantee Foundation will grant guarantees for arrangement credit from the bank for private persons with debt and payment difficulties. You're not alone with your money problems!

You can receive free help from:

- **the Debt Line at +358 (0)800 9 8009** on weekdays from 10am to 2p.
- **the Kysy rahasta (Ask about Money) chat at www.takuu-saatio.fi**
- **your municipality's financial and debt counselling,** contact information at www.kkv.fi

MOVING OUT

How do you terminate the lease and what other things do you need to remember when moving out?

7



Terminating the lease

A lease that is valid until further notice will end when either the tenant or the landlord terminates it. When the landlord terminates the lease, the tenant must be given a written notice of termination which details the end date of the lease and the grounds for termination. The grounds for termination must be legitimate and fair, such as personal occupation of the apartment, selling the apartment etc.

If the tenant terminates the lease, the period of notice is one month. If the landlord terminates the lease, the period of notice is three months if the lease has lasted for less than a year and six months if the lease has lasted for more than a year. The agreement will remain valid until the end of the period of notice and you must pay rent until the end date. The legally determined period of notice for a tenant cannot be extended with an agreement, nor can a period of notice for the landlord be shortened.

The period of notice will begin on the last day of the month in which the written notice of termination was received. For example, if you submit a notice of termination to the landlord on 15 November, the one-month period of notice will begin on the last day of November, so you will have to pay rent for the entire month of December.

Cancelling the lease

Cancelling the lease means that the lease will end immediately without a period of notice. A lease can only be cancelled in particular situations prescribed by law. The most common reasons for cancellation are failure to pay rent and living in a manner that disturbs the neighbours.

Usually the landlord must submit a warning to the tenant before the lease can be cancelled. If the reason for cancellation is failure to pay rent, the lease can also be cancelled without warning.

An eviction means clearing out the apartment if the tenant has failed to move out of the apartment by a date set by a court. Only a court can decide on ordering an eviction.

The condition of the apartment upon moving out

As time goes by, the apartment will be subjected to natural wear and signs of use such as aging of the wall and floor surfaces. As the tenant, you are not responsible for natural wear (such as a mark caused by hanging up a painting) unless otherwise agreed. In other words, the landlord cannot expect the apartment to be in exactly the same condition at the start and the end of the lease. However, you are responsible for any damage caused deliberately, by carelessness or by negligence. You are also responsible for any damage caused by your friends.

When you move out, there will be a written condition inspection of the apartment detailing the condition. The inspection is important, as you are only responsible for the damage caused during your lease.

Be sure to clean your apartment and storage facilities before moving out. Any cleaning and repair costs will be deducted from the deposit returned to you. Be sure to also return all keys you have received and any additional keys you may have had made to the landlord.



CHECK LIST FOR MOVING OUT

Always terminate the lease in writing. For a tenant, the period of notice is one month. The period of notice starts on the last day of the calendar month in which you terminate the lease. You must pay rent during the period of notice as well.

Schedule a moving inspection. When you notify the landlord of your moving out, the condition of the apartment will be inspected and any damage caused during your tenancy will be written down. Normal wear is acceptable, but you may have to pay for other damage.

Notify the housing manager of your moving out. Remember to notify the building's maintenance company or the housing manager of your moving out.

Terminate or transfer your electricity agreement. If you move within the same town, you can transfer the electricity agreement to the new address with the power company's own notification procedure. If you move to another town or want to use a different company, terminate your old agreement and sign a new one at least two weeks before moving.

Transfer your home insurance to the new home. Check whether your current insurance will cover your next home.

Make sure you have an Internet connection. Agree with the operator on transferring your connection well in advance.

Housing glossary

Accommodation benefit

The right to use the apartment is part of the resident's salary.

ARA apartment

A state-subsidised apartment with a set of criteria for residents, the rent of which is determined with the so-called break-even principle.

As Oy

An abbreviation commonly used to refer to a housing company.

ASP (Housing savings reward)

A system which with the state supports young first-time home buyers.

ARA (Housing Fund of Finland)

Funds the building and repairing of rental and right-of-occupancy houses and private persons' apartments.

Calendar month

The time between the first and last day of a month.

Condition inspection

Carried out when a resident moves into or out of an apartment to chart the condition of the apartment.

Duty to notify

Means the tenant must immediately notify the landlord of any faults detected in the apartment.

Eviction

Can be ordered due to unpaid rent,

disruptive living or poor upkeep of the apartment.

First home

A person's first (owned) apartment.

Form of occupancy

Refers to the manner in which the apartment is occupied. E.g. rental apartment, owned apartment.

Freely funded

A freely funded apartment has not been funded with a state or municipality loan or interest subsidy.

Funds transfer tax

Paid to the state when an apartment is sold or purchased.

General housing allowance

A subsidy paid by the state and granted by Kela to reduce housing expenses.

Gross earnings

Refers to a salary or other compensation paid for work from which taxes have not yet been deducted.

Hitas

A system for regulating the price and quality of apartments built on land owned by the City of Helsinki.

Home insurance

The insurance policy holder pays a regular insurance fee to the insurance company. The insurance will cover

any accidental damage.

Household

Consists of a family or persons living in the same apartment. One person can constitute a household as well.

Housing company's shares

Give the right to possess apartments in a building owned by the company, as determined in the articles of association.

Common abbreviations used in Finnish rental ads

k = kitchen

kk = kitchenette

1 h = no separate bedroom

2 h = 1 bedroom + 1 separate room

3 h = 2 bedrooms + 1 room

tpk = living room/kitchen

(open-plan kitchen, no separate bedroom)

NAL

The production of this guide has been funded by the Ministry of Education and Culture.





Home of your own

A YOUNG PERSON'S GUIDE FOR BECOMING INDEPENDENT

ASP is the state's housing reward system for young people and kph is the Finnish abbreviation for a bathroom, but what on earth is KOY? The guide you are holding gives clear answers to your questions about housing.

Home of your own is a comprehensive guide on housing aimed at young people moving into their first own home. The guide explains the rights and obligations of a tenant and includes a clear breakdown of what a lease agreement is. You will also find useful and practical information on housing and Finnish housing culture. Included are also hints for working life, handling your financials and moving. The guidebook is written in clear language so it is suitable for all kinds of readers.

Kimmo Tiilikainen

Minister for Housing, Energy and the Environment