

SEEKING ACCOMMODATION – things you should know

When seeking accommodation, you will need a clear idea of your income and expenses, in order to look for accommodation with a suitable price.

When applying for rented accommodation, in many cases you will need to state your income on the application form. Work out your monthly income and what it consists of. Find out whether you are entitled to Kela housing allowance and/or income security, and how much these possible types of support will be. You should note that these forms of financial support may be affected by whether you are the main tenant or subtenant of a property, and by changes in your circumstances (for example, the beginning of studies, divorce, having children, or being in work). Think about how much rent you can afford so that, after paying your housing costs (rent, water charge, electricity, home insurance etc.) you will have enough money for other living expenses.

Do not take accommodation which is too expensive, even if affordable housing is hard to find.

It can be hard to find affordable accommodation in the Helsinki metropolitan area in particular. However, do not take housing which you cannot afford. Unpaid rent can lead to serious and long-term problems, such as payment default entries (credit blacklists – you may be unable to take out loans, for example) and eviction (being forced to move out).

Think carefully before terminating the lease on your current accommodation, even if you are not entirely happy with it.

First, consider how likely it is that you will be able to find the kind of housing you want at an affordable price, and how long it will take. In general, you should not give up your old accommodation until you know that you have a new place. For example, a temporary stay with friends can easily become problematic if you do not find new accommodation quickly.

Search for accommodation in as many places as possible and with the widest possible search criteria.

You can look for accommodation in many places, such as from a municipality, non-profit organisations and the private housing market. The more places you look for accommodation and the fewer unconditional requirements you have – relating to the accommodation's equipment and location, for example – the more chance you will have of finding something. You will need to apply for accommodation separately from each housing provider. In most cases, an application is only valid for a certain period of time, so remember to update it.

Search for accommodation from the widest possible area.

It can be hard to find affordable housing in the Helsinki metropolitan area in particular. It is worth finding out about transport connections and the housing situation in the nearby municipalities, because you may find accommodation much faster and easier outside the Helsinki metropolitan area.

If you are planning to move to the Helsinki metropolitan area from elsewhere in Finland, you must independently find accommodation first.

A very large number of people want to move to the Helsinki metropolitan area from other parts of Finland. However, there is very tough competition for accommodation and jobs in the Helsinki metropolitan area, and there may be long queues for social and health services. You must be registered as a resident of a municipality ("municipality of residence") in order to use municipal services. This requires that you have accommodation. The social services do not, in general, arrange housing for people moving from elsewhere, even if a person is homeless.

Not all estate agents are reliable.

Because of the housing shortage, so-called 'shadow' estate agents have appeared who do not operate in the appropriate manner. Some of these are immigrants themselves. Make sure in advance that the accommodation is fit for habitation and that you officially have the right to live in it. Demand that all contracts are in writing and that you are given a receipt for all payments you make. You should also be aware that very short-term leases are unusual in Finland; taking a very short-term lease will create a high risk of homelessness if you do not find new accommodation quickly. You should also consider whether the commission the estate agent is asking for is too large. Only borrow money to pay the estate agent's commission if you know you can pay back the debt easily.

Discrimination on the grounds of ethnic origin is prohibited by law, including when people are looking for accommodation.

The prohibition of discrimination under the Non-Discrimination Act (1325/2014) also applies to individuals who are acting as landlords. This means that a landlord cannot refuse to rent out accommodation to you on the basis of your skin colour, for example. If you suspect that you have been discriminated against, contact the Non-Discrimination Ombudsman. However, the landlord has the right to require the tenant to take out home insurance, pay a deposit (= security deposit) and have sufficient income.

When you obtain rented accommodation, remember to follow the rental agreement and house rules in order to avoid problems.

Both the tenant's and the landlord's rights and obligations are based on the Act on Residential Leases (Tenancy Act). Rights and obligations are also affected by what is stated on the lease. However, a lease cannot be agreed otherwise than as the law prescribes.

As the tenant, your most important obligations include paying the rent on time and taking good care of the accommodation. If you notice any defects in the accommodation, or any damage is caused, notify your landlord and, if necessary, the property maintenance company (huoltoyhtiö) or property manager (isännöitsijä) immediately. If you notice any insect pests, such as bed bugs, in the accommodation, report these to the property manager immediately. At worst, failure to report such problems can lead to eviction.

For further information on leases and tenant's rights see: [Rental Guide of Consumers' Union of Finland](#)

(Easy Finnish, Arabic, French, Swedish, Somali, Russian)

<http://www.kuluttajaliitto.fi/tietopankki/materiaalipankki/asuminen/>

Practical guidelines for rented accommodation and housing maintenance: [Tips on housing](#)

(Easy Finnish, Arabic, English, Somali, Sorani, Russian)

http://www.4v.fi/4v-hanke/materiaalit/oppaat_ja_koulutusmateriaalit/taloyhtiaille_ja_asukkaille