# WELCOME OFFICE

# Rental services in the Vaasa area

#### **APPLYING FOR AN APARTMENT**

- → Apply to as many places as possible (list of rental agencies attached)
- → Justify the need for an apartment as precisely as possible in the application,
- → Actively follow the announcements of private landlords (search alert)
- → Renew your application if necessary (applications are valid for a limited time only)
- → The most common attachments are a pre-filled tax return and proof of income

#### RENTAL SECURITY DEPOSIT

### Will the rental security deposit be returned for the current apartment?

- → When you move into a rented apartment, you are usually required to provide a rent guarantee or a rental security deposit corresponding to 1-2 months' rent. The landlord returns the security deposit when the lease ends and there is no reason to refuse refunding. The security deposit can cover unpaid rent, damage to the apartment and, for example, insufficient final cleaning. The landlord must always show the reasons for withholding the security deposit.
- → If necessary, you can apply for a rental security deposit from Kela:
  - ✓ You must have a decision granting you basic social assistance for the month in which the security deposit is due.
  - ✓ A rent guarantee is applied for using a separate form:
  - ✓ Enclose a preliminary rental agreement or offer of rental accommodation, including details of the accommodation, property owner, rent and rental security deposit

#### **MOVING**

- → A landlord may require you to take out a home insurance
- → Often the tenant makes the electricity contract independently
- → Submit a notification of a change of address to Posti and the Digital and Population Data Services Agency: <a href="https://www.posti.fi/en/private/change-address">https://www.posti.fi/en/private/change-address</a>
- → A departure and arrival notification must be made every time you move. Housing companies have different policies on how and to whom the moving notification is made (maintenance company or property manager).

# **HOUSING ALLOWANCE** (not for international students)

- → For moving costs, you can apply for support from Kela in the form of basic social assistance: https://www.kela.fi/social-assistance-how-to-apply
- → General housing allowance can be a maximum of 70% of your housing costs. So you always pay at least 30% of your living costs yourself. <a href="https://www.kela.fi/housing-allowance">https://www.kela.fi/housing-allowance</a>
- → Maximum acceptable housing costs: If the household consists of
  - o 1 person, EUR 447 per month is accepted as housing costs
  - o 2 persons, EUR 652 per month is accepted as housing costs
  - o 3 persons, EUR 828 per month is accepted as housing costs
  - 4 persons, EUR 981 per month is accepted as housing costs
  - o more than 4 persons, EUR 981 + EUR 134 per month for each additional person is accepted as housing costs.

# **CREDIT INFORMATION**

- → A landlord can check your credit information.
- → If you have a credit report that is not related to rental payments, you should state this in the application.

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→ A credit information entry is not an obstacle to getting an apartment. The lessor/landlord can request an increased rental deposit or enter into a fixed-term rental agreement.

#### **Rental websites:**

- vuokraovi.com/
- asunnot.oikotie.fi/vuokra-asunnot
- findit.fi/fi/search/?cat=3700%2C
- Facebook pages/groups: Vaasan alueen vuokra-asunnot, Hyresbostäder i Österbotten, Vuokra-asunnot Vaasa, Rooms/ Apartments for rent in Vaasa

### **Rental agencies:**

- **VOAS** Student Housing Foundation https://www.voas.fi/
- Lärkan Svenska Lärhögskolans Bostadsstiftelse (Retta Isännöinti Oy)
  <a href="https://studiebostader.fi/en/">https://studiebostader.fi/en/</a> Students at Åbo Akademi University are prioritized.
- Pikipruukki <a href="https://www.pikipruukki.com/">https://www.pikipruukki.com/</a>
- Lakea <a href="https://lakea.fi/kodit/vuokra-asunnot/">https://lakea.fi/kodit/vuokra-asunnot/</a>
  - → Write a housing application first.
  - → No direct promise of apartment viewings over the phone.
  - → An apartment can be rented to someone without any credit information if the customer has no rental debt.
- Kivat kodit (Koy Sekahaku Fast. Ab) https://kivatkodit.fi/info@kivatkodit.fi

Kivat kodit also offers apartments for those in need. A lack of any credit information is not necessarily an obstacle to renting.

- Vähänkyrön Vuokratalot Ki Oy <u>www.vuokratalot.net</u> (Markku Salonen)
- Joo-kodit www.joo-kodit.fi/vuokra-asunnot/vaasa

vuokraus@joo-kodit.fi

- FinCap Oy <a href="https://fincapvuokraus.fi/vuokra-asunnot/">https://fincapvuokraus.fi/vuokra-asunnot/</a>
- Vaasan Asumisoikeus Oy / <a href="https://www.vaasanasumisoikeus.com/">https://www.vaasanasumisoikeus.com/</a> (Marianne Ala)
- Isännöinti Mäkinen Oy info@ismakinen.fi
- Aapio, Aki <a href="https://www.lakeudenkiinteistokehitys.fi/">https://www.lakeudenkiinteistokehitys.fi/</a>

Mainly rents apartments to customers with a good credit history but is willing to look at a situation on a case-by-case basis.

• Håkan Hjerpe yhtiöt https://hakanhjerpe.fi/

Can be contacted by potential customers even if they have debt problems. Willing to look at a situation on a case-by-case basis.

- **Kvadraten** Kohteet Kvadraten
- Activerakennus/ <a href="https://activerakennus.fi/fi/vuokrattavana/">https://activerakennus.fi/fi/vuokrattavana/</a>

Rents apartments mainly to customers with a good credit history but is willing to look at the situation on a case-by-case basis. New studio apartments coming to Kustaalantie 35 in Winter 2023.

- Kodisto https://kodisto.fi/en/olo/haku
- KL asuntovuokraus <a href="https://klasuntovuokraus.fi/yhteystiedot.html">https://klasuntovuokraus.fi/yhteystiedot.html</a>
- Wasa ST-Invest Ltd Oy/ https://wasastinvest.fi/vapaat-tilat/

Can be contacted by potential customers even if they have debt problems. Willing to look at a situation on a case-by-case basis.

# Housing consultation

If you need help or advice in housing-related problems, please contact the City of Vaasa Housing Consultants, <a href="mailto:vaasa.fi/en/housing-consultation">vaasa.fi/en/housing-consultation</a>