

VAASA HOUSING ADVICE

V A A S A .
V A S A .

June 2025

TIINA UDELIUS AND SANNA HALONEN
Housing advisors



VAASA HOUSING ADVICE

Sanna Halonen, sanna.halonen@vaasa.fi
040- 5162779

Tiina Udelius, tiina.udelius@vaasa.fi 040-1534134

What do Housing advisors do?

Preventing rental debts, rent payment problems and evictions, and securing the continuation of housing

Housing-related financial counselling and other housing guidance and counselling

Advice on finding and caring for an apartment.
Advice in housing disturbances.

Client advice in co-operation with other service providers

WELCOME TO VAASA!

- ~ Start to look for an apartment well in advance!
- ~ Consider what kind of rent you can afford
- ~ What demands you have for the apartment? High requests will narrow down the options
- ~ Consider other expenses like water, electricity, and insurance

WHERE TO LOOK FOR AN APARTMENT?

WEB-pages with rental apartments listed

- <https://www.vuokraovi.com/?locale=en>
- <https://asunnot.oikotie.fi/vuokra-asunnot>
- <https://www.findit.fi/fi/search/>

Housing companies in Vaasa

- <https://www.pikipruukki.com/en/web/en/>
- <https://lakea.fi/en/residences/>
- <https://kivatkodit.fi/vapaat-asunnot/>
- <https://www.joo-kodit.fi/en>
- <https://asuntokanava.fi/hae-vuokra-asuntoa/>
- <https://kodisto.fi/en/>



APPLYING FOR AN APARTMENT

- Usually the applications for apartments are made online. You can also directly call or email the land lord.
- Fill in the apartment application as accurately as possible and submit the requested attachments!
- An apartment application is often pending for a limited period. Check the deadline when submitting your application and remember to renew your application later, if necessary.
- Leave an application to several different places! Housing market in Vaasa is tough!



APPLYING FOR AN APARTMENT

- Don't define too strict criteria in your housing application, for example regarding the residential area you are applying for.
- Getting an apartment can be slowed down by previous rent debts, housing defaults or entries in your credit history.
- After submitting the application, stay active. Follow up!
- Request for an apartment viewing if possible.



V A A S A .
V A S A .

RENTING AN APARTMENT



- It is always necessary to take an apartment offer in writing. Go through the apartment offer/rental agreement carefully so that you know what the agreement binds you to. An electronic rental agreement is also a written agreement.
- The lease agreement is either fixed-term or valid until further notice. A fixed-term contract ends without any separate measures when the term mentioned in the contract expires. An indefinite tenancy agreement ends through a termination procedure.
- Pay attention to if the apartment is furnished or not. Make sure you know what is included in the furnishing!
- In shared apartments, make sure shared spaces are very well taken care of!

HOW TO MAKE A RENTAL CONTRACT



- The lease agreement specifies the tenant and the landlord with their contact information. In addition to the address, it is important to have the phone number and email address of both parties.
- According to the law, the landlord has the right to check the tenant's credit history.
- The lease agreement must be drafted in a clear manner. The rental agreement must also mention all the terms and conditions you have agreed on.

WHAT TO INCLUDE IN THE CONTRACT

RENTAL PERIOD

- The contract is either open-ended or a fixed-term contract. The tenant's notice period is 1 month, regardless of the duration of the tenancy. In a fixed-term tenancy agreement, the start and end dates of the tenancy are already agreed upon when the agreement is made.

RENT

- Paying rent is the tenant's main responsibility. Rent must be paid on the second day of the month, unless otherwise agreed. Water billing is usually a solid amount paid monthly together with rent and is balanced according to consumption at certain time intervals.

RENT REVIEW

- The lease agreement must clearly indicate the grounds and the time of the increase. The most common rent review condition is the index clause. If there is no mention about the increase in the agreement, the rent is solid throughout the rental time.

V A A S A .
V A S A .

Security deposit and condition inspection of the apartment

- The landlord often requires a security deposit. It protects the damage caused to the landlord in situations where the tenant does not fulfill their obligations, e.g. neglects to pay rent. The amount is one to three months' rent.
- The security deposit should never be handed over to the landlord before getting to know the apartment and signing the rental agreement. The security deposit is returned to the tenant within two weeks of the end of the tenancy.
- It is advisable to carry out a condition inspection of the apartment when signing the rental agreement. It's also a good idea to take photos before moving in. This is in the interest of both parties.
- Remember the notification obligation! Notify the landlord immediately of any defects you notice in the apartment. If you do not report a defect that results in greater damage, you may have to compensate for the damage

MOVERS TO-DO-LIST

- Submit the notification of move no later than one week after the move. At the earliest, it can be done one month before the moving date.
- Inform the post office about the new address.
- Buy a home insurance (or transfer your previous home insurance to a new address).
- Make a new electricity contract (at the same time as you terminate the old one).
- Book a moving truck or trailer in good time.
- If possible, find out what the schedule is for those moving out so that you can plan your own moving schedule.



V ^ ^ S ^ .
V ^ S ^ .

FINANCIAL PLANNING

Always take care of the necessary expenses related to living first, put the expenses in order of importance.

- **rent, electricity, water**
- **compulsory expenses (food, telephone, medicines, day care)**
- **Mandatory insurance and travel expenses**
- **Other invoices**
- **Stay on top of your income and expenses. Don't underestimate your expenses or exaggerate your income. Plan your spending and make a budget plan.**
- **Failure to pay rent or electricity bills may result in eviction or cutting off electricity.**



QUICK TIPS FOR HOUSING



- Follow the house rules and be considerate of your neighbors. Do not let your guests or visitors cause disturbances!
- Take good care of your apartment (Trash out, washing floors accordingly etc.)
- Get a home insurance for your flat! It is highly recommended and often mandatory for tenants.
- If there is a problem or something broken in your apartment, notify the landlord immediately! (bugs, leaks etc.)
- Make sure you have a working fire alarm in your apartment.
- Make use of the shared facilities like sauna and laundry room.
- Use electricity and water moderately.

FINANCIAL STRUGGLES

I am unable to pay my next rent on the due date, what should I do?

- **Pay as much of your rent as you can on the due date. Even a small amount paid tells your landlord that you are taking care of your business.**
- **Contact your landlord well in advance of the due date: tell them about your payment difficulties and negotiate a new due date or payment plan.**
- **Contacting the landlord is of paramount importance and secures your housing.**



HOUSING GUIDES

Guide of housing in Vaasa

<https://www.vaasa.fi/en/living/housing-and-construction/housing/housing-consultation/>

Version in 7 different languages

<https://pakolaisapu.fi/asumisen-oppaat/>

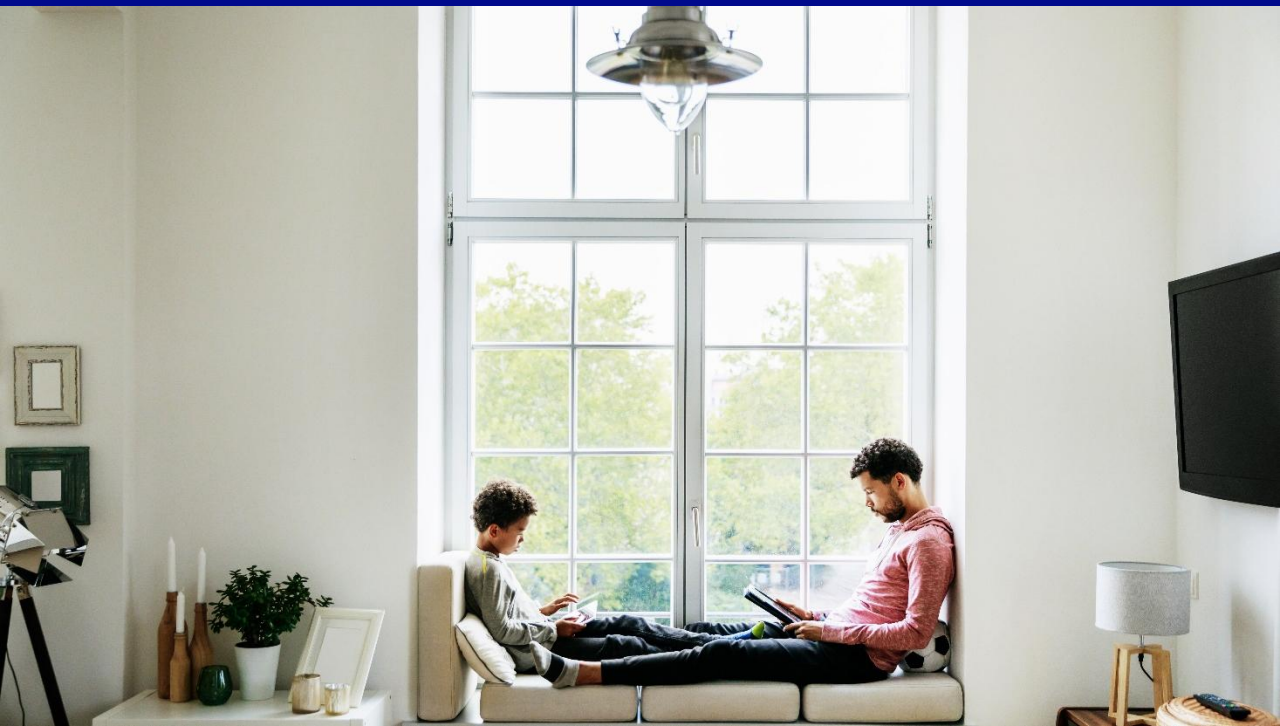
Living in Finland

<https://www.infofinland.fi/fi/housing/housing-in-finland>

ABC of housing

<https://nal.fi/asumisen-abc/>

<https://nal.fi/asumisen-abc/materiaalit/oppaat/>



V A S A .
V A S A .

Thank you!
Questions?

V ^ ^ S ^ .

V ^ S ^ .