

## VAASA HOUSING ADVICE



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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

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# VAASA – FULL OF ENERGY AND PASSION!

- Finding a suitable apartment can be tricky. Are you happy with your home?
- How is the location? How about the expenses?
- Did you remember to buy the home 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/
- https://www.voas.fi
- https://studiebostader.fi/en/
- https://www.migra.fi/fi/apartments





## 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!
- Always request for an apartment viewing!



## 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.
- Go trough your monthly budget! Is the apartment too expensive for you?





## **HOUSING GUIDES**



#### Guide of housing in Vaasa

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

#### 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/



