

Starter pack for those looking for an apartment in the Vaasa area/ Instructions for applying for an apartment

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.
- 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: <https://www.kela.fi/benefit-forms/TO2e.pdf>
 - ✓ Enclose a preliminary rental agreement or offer of rental accommodation, including details of the accommodation, property owner, rent and rental security deposit

Field Code Changed

MOVING

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- A landlord may require you to take out a home insurance
- For moving costs, you can apply for support from Kela in the form of basic social assistance (€120 or €180): <https://www.kela.fi/social-assistance-how-to-apply>
- 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: <https://www.posti.fi/en/private/change-address>
- 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).

More information on basic social assistance: <https://www.kela.fi/social-assistance>

HOUSING ALLOWANCE

- Housing allowance can be a maximum of 80 per cent, i.e. four fifths of your housing costs. So you always pay at least 20 per cent, or one fifth, of your living costs yourself.
- <https://www.kela.fi/general-housing-allowance>

CREDIT INFORMATION

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