

NAL

Home of your own



**A young
person's guide
to independence
2019–2020**



NAL

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YOUR GUIDE TO LIVING ON YOUR OWN

Having a place to call home is very important, whether it is a small studio apartment, a busy shared flat or an apartment where you live with your significant other. Some of us are so-called "house mice": we spend a lot of time at home and not even the summer heat can drive us out. For others, home is something between a base of operations and a warehouse. They mostly use it for sleeping, storing souvenirs and cooking the occasional pack of noodles. Whatever a home of your own means to you, when things are in order at home, everything else is that much easier!

Home of Your Own is a guide that is intended to help youths on the brink of independence to face the challenges of housing and everyday life. The pages of this guide contain information on such issues as where you can look for apartments, how to make a notice of a change of address and what kind of subsidies and allowances one can receive for housing and living. The chapters of this guide may be used as checklists during the period of transition to one's own apartment, and the guide also makes for useful reading when independence and the move out of the childhood home are merely in the planning stages.

NAL has been publishing a housing guide aimed at youths for over 40 years now. Hopefully this latest edition of the guide will prove useful to you. Please do not hesitate to contact us if you have any questions related to housing or if you come up with ways how we could improve this guide even further in future editions!

Ville Savilampi

Executive Director
NAL

HOME SWEET HOME

Finnish youths become independent earlier than their peers in many other European countries. In many ways this is a good thing, but it also involves various risks. The move from the childhood home to one's own apartment is made more difficult by factors such as the fierce competition over rental apartments, especially in the Helsinki metropolitan area and other growth centres. This means the situation in the rental market can be especially difficult for low income youths. The worst case scenario is that the youth ends up homeless.

Becoming independent and living on one's own requires a wide range of skills. This is why it is important that we bolster the skills that our youths need in their everyday lives and ensure that they are able to live successfully on their own.

The Ministry of the Environment is the state agency responsible for matters related to housing. Our goal is to ensure that housing conditions correspond to housing needs

and that the housing market works. Youths should also be able to live in apartments that they want to live in. Listening to what youths look for in housing is important. To this end, the ministry has, among other actions, conducted regular surveys together with NAL on how our youths live and how they would like to live.

Education and employment opportunities dictate where young people live, which means that they also directly affect the need for small rental apartments in these areas. The Ministry of the Environment and the Housing Fund of Finland (ARA) that operates under it finance the construction of reasonably priced rental apartments in growth regions where the demand for apartments is highest. This state funding is also given to different student and youth housing projects. The state also supports the purchase of one's first home with the housing savings reward system (ASP).

In addition to apartments, youths also require services. Young people find low-threshold services, such as those offered by Ohjaamo Guidance Centres, to be easily approachable. NAL has cooperated successfully with Ohjaamo Centres to develop housing guidance services in many localities.

In Finland, we have worked to prevent and abolish homelessness for a long time. The currently ongoing homelessness reduction program is the third of its kind and it comes to a close at the end of this year. Thanks to these programs, we have managed to significantly reduce youth homelessness. This work must continue.

It is important that young people receive guidance and other support in independent living. This guide by NAL is an excellent tool in this regard. There is no place like home!

Hannele Pokka
Chief Secretary
Ministry of the Environment



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"Eikös tuo asunto
ole kivan kodikas!"



Etsitkö vuokrakotia?

Erikokoisia vaihtoehtoja monella paikkakunnalla. Katso vapaat vuokrakodit www.kas.fi tai www.vuokraovi.com



Yli 8000 vuokrakotia • 34 paikkakuntaa



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- Taloustaito-lehden kerran kuussa kotiisi
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www.puolenpitoa.fi



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Puolenpitoa.

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NAL HELPS YOU FIND A HOME OF YOUR OWN

The goal of NAL
is to ensure that
every youth finds a
comfortable home.



1

NAL

THE FINNISH YOUTH HOUSING ASSOCIATION

NAL helps youths find homes of their own.

What is NAL?

NAL is the Finnish Youth Housing Association that promotes the construction of youth apartments and the renting of apartments to young people. NAL also helps youths with housing related matters and the challenges of everyday life.

What does NAL do?

The Youth Housing Association is an expert in youth living and a supervisor of youth interests in housing-related matters. NAL tries to influence decision-makers so that they would construct more affordable youth apartments and provide young people with the

support they need. NAL also offers rental apartments to people under 30 years of age. NAL is a non-profit organisation. STEA, or the Funding Centre for Social Welfare and Health Organisations, supports NAL with funds gained from Veikkaus games.

NAL: has seven national member organisations:

The Finnish Association of People with Physical Disabilities
The Finnish Central Association for Mental Health
The Association of Finnish Local and Regional Authorities
The Coalition Party Youth League
The Social Democratic Youth
The Finnish Centre Youth
The Left Youth

Local associations

NAL has 24 local associations across Finland. If you want to know about free apartments in your city or town, contact your nearest association. You may also apply for apartments at your local NAL office.

The contact information of the local associations can be found online and in this guide.

Go to www.nal.fi and click on:

- > In English
- > Contact us
- > Local associations

Read more about NAL on our website:

Website: www.nal.fi

Facebook:

facebook.com/nuorisoasuntoliitto

Twitter: twitter.com/nal_ry

Instagram: instagram.com/nuorisoasuntoliitto

www.instagram.com/nuorisoasuntoliitto

NAL
ASUNNOT

NAL Asunnot Oy

NAL owns a company named NAL Asunnot Oy that builds apartments for youths. There are now over 4 000 such apartments all over Finland. Most of them are one or two room apartments, but the number also includes family units and shared flats. All tenants of NAL houses may receive guidance

on housing from their local NAL housing supervisor.

Read more online:

www.nalasunnot.fi

www.facebook.com/nalasunnot

NAL
PALVELUT

NAL Palvelut Oy

NAL Palvelut Oy is another company owned by NAL. It offers services in floating support.

Floating support is offered to residents who require help in order to live independently. These services must be agreed upon separately between NAL Palvelut and the client. Usually the municipality or welfare office purchases the needed services for the youth.

Read more online:

www.nalpalvelut.fi



LOCAL ASSOCIATIONS

HELSINKI, ESPOO, VANTAA

Pääkaupunkiseudun Nuorisoonnot ry
Malminkaari 9, Helsinki
Website: www.pksnuorisoonnot.fi

HYVINKÄÄ

Hyvinkään Nuorisoonnot ry
Niittymäentie 4, Hyvinkää
Website: www.hnay.fi

HÄMEENLINNA

Hämeenlinnan Seudun Nuorisoonnot ry
Suomen kasarmit 2, Hämeenlinna
Website: www.nuas.fi

JOENSUU

Joensuun Seudun Nuorisoonnot ry
Kauppakatu 35, 3rd floor, Joensuu
Website: www.josna.fi

JYVÄSKYLÄ

Jyväskylän Nuorisoonnot ja Palveluunnot JNP ry
Hannikaisenkatu 10, Jyväskylä
Website: www.jnp.fi

KANKAANPÄÄ

Kankaanpään Seudun Nuorisoonnot ry
Lyseotie 4, Haapamäki

KESKI-UUSIMAA

Keski-Uudenmaan Nuorisoonnot ry
Aleksis Kiventie 6 D, Kerava
Website: www.kuna.fi

KIIMINKI

Kiimingin Nuorisoonnot ry
Kansankatu 53, Oulu

KIRKKONUMMI

NAL Kirkkonummi ry
Naissaarentie 5, Kirkkonummi
Website: www.nalkirkkonummi.fi

KUOPIO

Kuopion Seudun Nuorisoonnot ry
Lastentie 1 B, Kuopio
Website: www.kuopion-nuorisoonnot.nettisivut.fi/

LAHTI

NAL Lahti ry
Kymintie 24 a, Lahti
Website: www.nallahti.fi/

LOHJA

Lohjan nuorisoonnot ry

NOKIA JA PIKKALA

Nokian ja Pirkkalan Nuorisoonnot ry
Otonkatu 1 a, Nokia
Website: www.nopina.fi

OULU

Oulun Seudun Nuorisoonnot ry
Kansankatu 53, 3rd floor, Oulu
Website: www.osna.fi

RAAHE

Pattijoen Nuorisoonnot ry

PORVOO

NAL Itä-Uusimaa
Runeberginkatu 32 E, Porvoo
Website: www.nalitu.fi

RIIHIMÄKI

NAL Riihimäki ry
Vehmaksentie 3, Riihimäki
Website: www.nalriihimaki.fi

ROVANIEMI

NAL Rovaniemi ry
Kellokatie 10, Rovaniemi
Website: www.roinu.fi

SAVONLINNA

Savonlinnan Seudun Nuorisoonnot ry
Puistokatu 13, Savonlinna
Website: www.nuorisoonnot.fi

TAMPERE

Tampereen Seudun Nuorisoonnot ry
Puutarhakatu 8, 1st floor, Tampere
Website: www.tasna.fi

TURKU

Turun Seudun Nuorisoonnot ry
Ratapihankatu 28 A 7, Turku
Website: www.turunnuorisoonnot.fi

VALKEAKOSKI

Valkeakosken Nuorisoonnot ry
Valkeakoskenkatu 27, Valkeakoski

YLÖJÄRVI

Ylöjärven Nuorisoonnot ry
Kaskitie 2, Ylöjärvi
Website: <https://ylona.fi/>

Information on housing: www.nal.fi

Are you able to handle maintaining your own home? Do you know how to clean the floor drain in the bathroom or where to install smoke alarms?


You can find answers to these kinds of questions online:
Go to www.nal.fi and click on:
> Asumisen ABC
> Materiaalit
> Videot

Our instruction videos offer many tips on living independently in one's own home.

There is also a test online that you can take about whether you are ready to move out or not. To take the test, go to www.nal.fi and click on:
> In English
> ABCs of housing
> Are you ready?
> Are you ready to move out on your own?

There are many difficult words and concepts related to housing.

There is a short glossary at the end of this guide where you can find definitions for difficult terms.



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change

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ARE YOU READY?

Are you eager to
move out? Pause
for a moment first
to consider whether
you are certain that
the time is right and
if you have enough
money to do so.

2



PETROLHEAD IN KEIMOLA

Having a bit of common sense helps – Samu Näppinen from Vantaa shares his tips for independence.



A forest right outside the window and a button for Netflix on the remote. These are the things you first notice when you enter Samu Näppinen's studio apartment in Keimola, Vantaa. "My girlfriend is here every weekend, but the rest of the time this is a real man cave", says Samu, showing us around his apartment.

The nineteen-year-old moved into the NAL apartment, located in Keimolanmäki, last autumn. The building had just been finished. Samu says he was in a hurry to find a home, since a difficult situation

at home was forcing him to move out. Child welfare services had placed him into a foster home when he was still underaged, and once he turned 18 he was moved to an emergency shelter. "I needed a roof above my head and fast", he says.

Samu was delighted to get an apartment in Keimola. The area used to be the home of Keimola Motor Stadium, a famous race-track that was designed for Formula Two races. For Samu, living there seems like fate.

"I've been into cars all my life. When working with cars, the most important thing is practical knowhow. But I've got an education too", he smiles, telling us that he works as a car mechanic.

When Samu moved to live on his own, he had to sort out his finances, fill out applications for apartments and attend school all at the same time. He says he got used to handling his own affairs at an early age. When NAL's housing counselor asked whether he wanted housing support, his first instinct was to decline.

"Then I thought about it some more and decided that I could benefit from some advice after all. I would advise everyone to accept the help if it's offered, even if their situation at home is better than mine was", he says.

He has created a system of his own to manage his finances: "I always pay my rent first, and then all the most important bills.

Then I fill my kitchen cupboards with food and only then do I see if I have anything left for other stuff. A bit of common sense is all you need. You shouldn't overcomplicate things either", he finishes.

So, what's the best thing about living on your own?

"Having personal space and time", he quickly responds.

He feels the closeness to nature is a big selling point for Keimola: you only need to walk a few minutes to get into a forest. Samu is in no hurry to move out: "I plan on living here for as long as I can."

Personal time and space are the best things.

TOWARDS A PLACE OF YOUR OWN

**Moving out to live on your own
is very exciting! This is how you
can make the move a success.**

In Finland, people usually move out of their parents' home when they are 18-20 years old. It is quite rare for a person to live with their parents when they are 30 years of age. There are many reasons why people move out: studies, employment or starting a family, for example.

You would do well to remember, however, that you do not have to move out just because your friends have already done so. Living independently means that you have to take responsibility for a wide variety of things.

You must manage your money

When you move out to live on your own, you must manage your own finances. Calculate your earnings and expenses beforehand: How much mon-

ey do you receive each month? How much money do you use per month? When you keep track of your earnings and expenses carefully, you ensure that you will not run out of money.

Make sure that you begin saving money for the rental deposit in good time so that you will have enough money for the move. NAL's website has a budget calculator that allows you to calculate your income and expenses.

Go to www.nal.fi and click on:

- > In English
- > ABCs of housing
- > Work, subsidies and finances
- > Budget calculator

The budget calculator can also be found on page 51 of this guide.

Request electronic banking passwords from your bank

Before you move out, open your own bank account and get a hold of the electronic banking passwords for the account. Once you have these, you can easily pay your bills online or via an app on your phone.

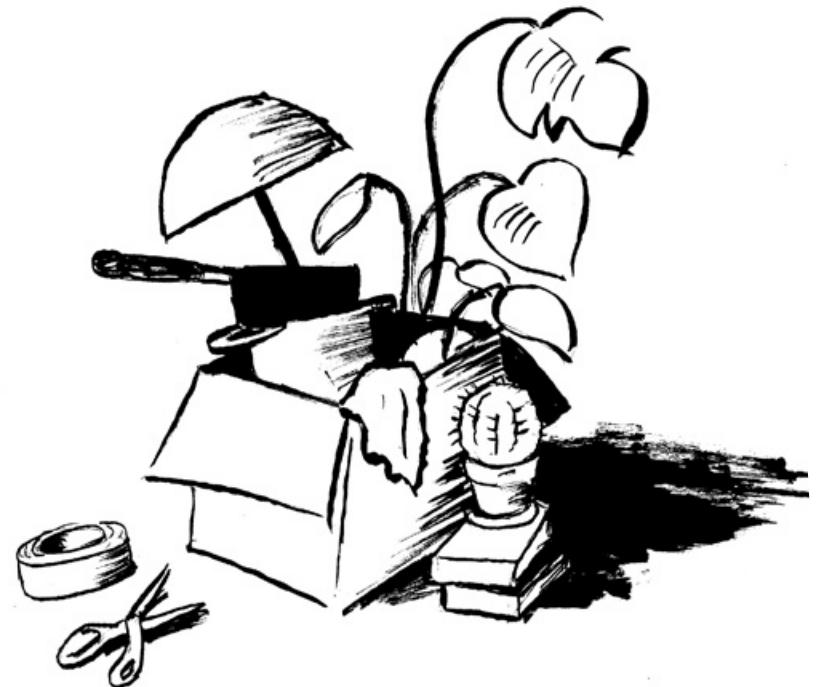
Search for banks online. Bring a form of ID with you when you go to the bank.

Search the Internet for information

Learn to look for information online. The Internet contains a lot of useful information. Computers are freely accessible in libraries, for example.

InfoFinland is an example of a great source of information. It contains a lot of information on Finnish society and it is available in a wide variety of languages.

The InfoFinland website can be found at www.infofinland.fi



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Palvelualojen
ammattiliitto
Service racket

WWW.PAM.FI/LIITY

Turvatekniikan ratkaisut kaikkiin tarpeisiin
SINUN TURVASI – TYÖSSÄ JA KOTONA



TURVASI

LOOKING FOR AN APARTMENT

Search for
apartments from
many places.

3



WHERE TO FIND A HOME OF YOUR OWN?

A rental apartment, a student flat, a place that you own yourself? What would be the ideal solution for you? Discuss the matter with an adult or a friend.

When you are looking for an apartment, the most important factors are its location and price. Find out if you can get there easily by bus or train, for example. Rents vary greatly. Apartments are more expensive in urban centres and cheaper on the outskirts of town. The top floor of a building is more expensive than an apartment at street level. A new and renovated flat is more expensive than an old one.

Rental apartments

Rental apartment from NAL

Young adults who are under 30 years of age are eligible for NAL apartments. The applicants must have a residence permit or be Finnish citizens, and they must be employed or actively looking for work. NAL apartments are not intended for students.

Fill out an apartment application online. The application can be submitted in either Finnish or English.

Go to www.nal.fi and click on:

- > In English
- > Home
- > Housing application

Read the application instructions carefully. You will need to include attachments to your application. To see what documents you need, check the NAL website.

The application is valid for a period of three months, after which it must be renewed. You will be sent instructions on how to renew your application automatically via email.

If you do not wish to submit your application online, you can also submit it at your local NAL office. The contact

information for our offices can be found on pages 10–12 of this guide.

Organisations and associations

There are many associations, foundations and organisations that also offer state-subsidised rental apartments:

www.nuorisosaatio.fi

www.ysaatio.fi

www.lumo.fi

www.sato.fi

www.ta.fi

www.avara.fi

www.ilmarinen.fi

www.keva.fi

Rental apartments of municipalities and cities

You may also apply for a rental apartment from your municipality or city. The application can be submitted online or at the municipal housing office. You will then be placed in the apartment queue.

Foreign nationals may apply for these apartments if they have a residence permit or right of residence. The permit must be valid for at least one year.

Look for municipal rental apartments online.

Private renters

Private renters are either companies or regular people who rent out apartments that they own. Usually privately owned apartments have slightly higher rents

than the apartments offered by municipalities or cities.

Look for apartment ads online and in newspapers. When you find an apartment that suits you, schedule a showing.

A showing means that you go and look at the apartment in question at the agreed upon time and the owner or a real estate agent shows you around. Many applicants can be present at the same showing, and you might have to compete for the apartment with others, so dress neatly and behave appropriately. From an apartment owner's perspective, a good tenant is usually employed, doesn't smoke and doesn't have any pets.

You can look for privately owned rental apartments on websites such as these:

www.vuokraovi.com

www.asunnot.oikotie.fi

www.asuntoverkko.com

www.vuokrakoti.com

www.datsha.com/vuokralle

Student apartments

If you are a student, you can apply for a student apartment. You can live in student apartments as long as you are studying. Once your studies are finished, you have to move out. Student apartments may be found at www.soa.fi, for example.

Other housing alternatives

Right-of-occupancy apartments

A right-of-occupancy apartment is neither an owner-occupied apartment nor a rental apartment, but something in between.

If you move into a right-of-occupancy apartment, you must pay an initial right-of-occupancy payment. After this initial payment, you must pay a monthly maintenance fee that is used to cover the costs of the maintenance of the building.

You can apply for a bank loan to cover the right-of-occupancy payment.

For more information, visit the multilingual InfoFinland website at www.infofinland.fi and click on:

- > English
- > Living in Finland
- > Housing
- > Right-of-occupancy home

More information is also available at www.asumisoikeus.fi

Owner-occupied apartment, an apartment you own

If you have a regular salary, you can purchase your own apartment. A salary also means that you can apply for a mortgage from a bank.

Banks also have special ASP accounts that can be used to save money for your own apartment.

ASP accounts are related to the housing savings reward system set up by the Finnish state to support youths who are looking to purchase their first apartment. Young buyers pay less taxes when purchasing an apartment than others.

More information on ASP accounts and saving can be found online at www.ymparisto.fi

- > Housing
- > Owner-occupied housing
- > ASP advance saving

You can also learn more about purchasing your own apartment from the tax authorities' website.

Go to www.vero.fi and click on:

- > Individuals
- > Transfer tax
- > Buying your first home

Shared apartments and co-op living

As you might have guessed, a shared apartment is an apartment you share with others. In a shared apartment, everyone can have their own rooms, but usually everyone shares the same kitchen and bathroom.

You can move into a shared apartment together with a friend or friends. In such a case you rent the entire apartment together. A shared apartment can also be rented with separate leases so that one of you is the principal tenant and the

others are subtenants. It depends on the landlord whether an arrangement like this is possible.

When entering into a lease together with another person, read the lease carefully. If your friend fails to pay the rent, you will usually be responsible for paying it. The rent must be paid in full each month.

Co-op living means that you only rent one room from an

apartment, and usually all tenants share a single kitchen and bathroom. Student apartments are often co-op apartments where you might not know the other tenants beforehand. When renting a co-op apartment, you usually sign a lease by yourself. In a co-op, each tenant has their own lease, which means you always pay rent only for your own room. For more information, visit www.vuokralaiset.fi

CHECKLIST FOR APARTMENT SEEKERS

Here are some things to keep in mind when looking for an apartment.

How far away is the apartment from your school or place of work? Your apartment should be located so that your commute to and from work or school is reasonable. It is also important that you enjoy living in the area.

Dress neatly and appropriately for the showing. This leaves a good impression. You should clearly state that you are interested in the apart-

ment. If you have a regular income and spotless credit rating, let the landlord know about it.

A favourable reference from someone might also help you secure the apartment. This can come from a former landlord, for example, who can let others know that you are a good tenant or a good employee. Landlords are not allowed to require references, but you are allowed to provide them yourself.

Find out the following facts about the apartment before moving in:

How much is the rent?

What is the term of the lease, or in other words: how long can you keep living there?

How much is the possible contractual penalty?

Sometimes rental apartments have a contractual penalty if the lease begins as a fixed-term contract. It means that you cannot move out of the apartment before the term defined in the lease is over. If you do move out before then, you have to pay a contractual penalty to the landlord.

If you have a pet, can you bring it with you?

Find out if pets, such as dogs or cats, are allowed in the apartment. Some apartments do not allow pets. You should also ensure that the apartment is big enough for you and your pet.

Are there any renovations coming up?

If you live in an apartment during plumbing renovations, you might get a discount on your rent but it can also make life quite difficult.

Do you require accessible living?

Find out beforehand if the apartment is accessible. You can ask the landlord about the dimensions of the elevator and the widths of the doors and corridors, for example. Sometimes apartments have to be modified to make them wheelchair-accessible. Find out if such modifications are possible.

Disabled persons can also contact the municipality and ask for an assistant to help them with everyday matters. Organisations such as the Finnish Association of People with Physical Disabilities and the ASPA Foundation offer accessible apartments.

Further information on the apartments offered by the Association of People with Physical Disabilities can be found at:

www.invalidiliitto.fi

Further information on the apartments offered by the ASPA Foundation can be found at: www.aspa.fi

MOVING INTO A HOME OF YOUR OWN

**So you have found
an apartment!
Congratulations!
Now the next step
is to sign the lease.**

4



Lease agreement

Always make a written lease agreement with the landlord when you rent an apartment. You and the landlord will both have your own copies of the agreement. These copies must be identical.

Never rely on oral agreements alone. If there are any problems with the housing arrangement, the lease is the most important document to consult.

The tenant is responsible for the apartment

Once you sign the lease, you are responsible for the apartment. Your friends may visit you, but you are always responsible for the apartment and whatever happens in it.

If a guest of yours breaks something in the apartment, you have to pay for the damages. If your guests disturb the neighbours, you are responsible for the disturbance.

You can have a family member live with you. However, you must notify the landlord of the people living in your apartment. If someone else besides you lives in the apartment, it might affect the housing allowance you receive.

The following section describes the information a lease agreement is required to have.

1. Duration

A lease can either be a fixed-term agreement or it can be valid until further notice.

A fixed-term agreement means that the lease has a set expiration date. This means that the landlord and the tenant agree right away when the rental period ends. You cannot move out of the apartment prior to the expiration date. If you do, you might have to pay a contractual penalty to the landlord.

A lease that is valid until further notice is an agreement that does not have an expiration date. You can keep renting the apartment until the lease is terminated either by you or the landlord.

Sometimes private renters add a version of the following clause to the lease: "The first possible period of notice may begin 11 months after the beginning date of the lease at the earliest."

This clause means that you have to live in the apartment for at least one year. If you move out earlier than that, you have to pay a penalty to the landlord.

The beginning date of the lease is the day you sign it.

The day the right of possession transfers to you is the day you receive the keys to the apartment.

1

Vuokrasopimuslomake

ASUINHUONEISTON VUOKRASOPIMUS

1. VUOKRANANTAJA

Nimi	Nimi
Osoite	Osoite
Puhelin	Puhelin
Pankkiyhteys	Syntymäaika
	Vuokralaisen avio- tai avopuolison nimi
	Syntymäaika

2. VUOKRALAINEN/VUOKRALAISET

3. VUOKRAUSKOHDTE

Osoite	<input type="checkbox"/> Huoneet vuokrataan siinä kunnossa kuin ne ovat sopimuksentekohetkellä <input type="checkbox"/> Huoneista on laadittu kuntotarkastuslomake	<input type="checkbox"/> Huoneiden käytöstä, kunnosta, kunnossapidosta ja/tai muutostöistä on sovittu liitteessä
Huoneistotyyppi	Pinta-ala noin m ²	Muut tilat ja niiden käyttötarkoitus

4. VUOKRA-AIKA

<input type="checkbox"/> Toistaiseksi voimassa oleva sopimus	Hallintaoikeuden siirtymispäivä	<input type="checkbox"/> Määräaikainen sopimus	Hallintaoikeuden siirtymispäivä
Alkamispäivä	Irtisanomisajan alkamispäivä <input type="checkbox"/> AHVL:n mukainen* <input type="checkbox"/> Muu, mikä?	Alkamispäivä	Päättymispäivä

5. VUOKRA

€/kk	€/m ²	Eräpäivä <input type="checkbox"/> joka kuukauden päivä <input type="checkbox"/> AHVL:n mukainen*	Viivästyskorko on <input type="checkbox"/> voimassaolevan korkolain mukainen Muu, mikä? %
Korvaukset		Vuokranmaksukausi <input type="checkbox"/> AHVL:n mukainen* <input type="checkbox"/> Muu, mikä?	
<input type="checkbox"/> Vuokralainen maksaa vuokraennakkoa	Ennakon määrä	Ennakon maksupäivä	Ennako hyvitetään <input type="checkbox"/> ensimmäisistä vuokrista <input type="checkbox"/> viimeisistä vuokrista

6. VAKUUS

<input type="checkbox"/> Tämän sopimuksen velvoitteiden täyttämisen vakuudeksi toimitetaan vakuus	Vakuuden antaja <input type="checkbox"/> vuokranantaja <input type="checkbox"/> vuokralainen	Vakuus ja sen arvo	Vakuuden toimituspäivä
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2

2. Amount of rent

The amount of rent depends on many factors. Apartments in the city centre are more expensive than those in the suburbs. Apartments in the upper floors are more expensive than those at street level. A new and renovated apartment is more expensive than an old one that is in poor condition. If the apartment has a sauna or a balcony, it increases the rent.

In addition to rent you might have to pay a water fee. If you have a car, you might have to pay for a parking space

If you sign the lease together with a friend, you are both responsible for paying the rent. If your friend does not pay their share, you will have to pay the entire sum yourself. The rent must be paid in full each month, so be careful.

The day the rent is due is stated on the lease. If this day falls on the weekend, the due date moves to the next weekday.

It is important that you always pay the rent by the due date.

This section of the lease also details how the landlord is allowed to increase the rent. The justification for increasing the rent must be stated in the

lease. If a private renter wishes to increase the rent on some other grounds, the rent amount must be negotiated with the tenant 6 months before the increase is to take effect.

3. Period of notice

The law states that a tenant may not move out of an apartment just like that. If the tenant wants to move out, they must terminate the lease first. This means that the tenant and the landlord agree on when the lease ends.

A fixed-term lease ends automatically on the expiration date defined in the agreement. A fixed-term lease does not have to be terminated. In fact, it cannot be terminated before the expiration date.

If your lease is valid until further notice, you must terminate it one calendar month before the day you want to move out. Note that a calendar month is not the same thing as 30 days before the desired day of the move. A full calendar month must pass after the termination, and you have to keep paying rent during this time.

Example: If you live in a rented apartment and you want to move to a new apartment on the 1st of January, you have to terminate the lease of the current apartment in November. If you wait until the 1st

3

of December, it will be too late and you will have to pay the rent for both December and January.

There is one exception to the period of notice: if the apartment is dangerous to your health, you are allowed to move out immediately. If the apartment has mould, for example, you do not have to wait for the period of notice to pass.

4

4. Condition inspection

This section is in the lease so that you and that landlord know what the condition of the apartment is.

Inspect the apartment when you move in. Write down any possible flaws or faults you may find.

If the fridge is broken or the taps leak, for example, you must notify the landlord of the problem. This way you will not be charged for damages caused by the previous tenant. Always notify the landlord of any new faults you notice.

In turn, the landlord inspects the apartment when you move out.

5

5. Rental deposit

The rental deposit is a sum of money that you must pay the landlord before moving into the apartment. You will only be given the keys once you have paid the rental deposit.

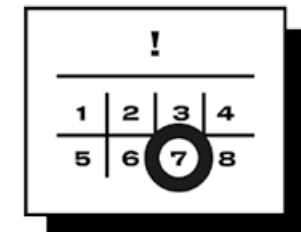
Landlords require rental deposits in case the tenant breaks something in the apartment or fails to pay the rent. If the tenant keeps the apartment in good condition and pays the rent, the landlord pays the rental deposit back to the tenant when they move out.

The maximum amount of the rental deposit is three times the monthly rent. So if your rent is 500 euros, the maximum rental deposit is 1 500 euros.

When you pay the rental deposit, hold on to the (electronic) receipt you get from the bank. The deposit will be returned to you on the basis of the receipt.

Kela may grant social assistance to low-income applicants to cover the costs of the rental deposit. In such cases, Kela usually gives the landlord a promissory note. For more information on this, contact Kela.

Advance rent is different from a rental deposit. Advance rent means that the



tenant makes rent payments in advance. The tenant pays the advance rent to the landlord before moving into the apartment. These are regular rent payments that will not be refunded to the tenant.

The amount of advance rent varies. Usually it is one or two months' rent, and the maximum amount is three months' rent.

Other lease-related matters

Smoking and pets

Landlords may prohibit smoking in their apartments. If you are a smoker, find out where you can smoke.

Landlords may also prohibit pets. Find out beforehand if pets are allowed in the apartment you are moving into.

Home insurance

The landlord may add a clause to the lease that requires that the tenant takes on a home insurance policy. If the policy is mandatory, you have to acquire it yourself. Call or visit an insurance company and make a home insurance agreement with them. Then show the agreement to the landlord.

Home insurance insures the apartment in case of accidents. If a major accident occurs, excessive water damage, for example, the insurance policy will cover

the costs and you will not have to pay the damages yourself.

Work commitment

The lease may also state that the tenant has the option to take on a work commitment.

This means that the tenant receives a discount on the rent in exchange for doing work on the apartment. This can mean renovations or ploughing the snow in the yard in the winter, for example. If your lease contains a work commitment option, make sure to agree on the details precisely with the landlord.

Do not renovate the bathroom or do electrical work in the apartment by yourself; these jobs must be left to professionals. You will also need permission from the housing company for any such work.

Secondary leasing and subletting

Secondary leasing means that you rent your entire rental apartment to another person. In other words, you have rented an apartment that you then rent to someone else. This can only be done with permission from the landlord.

Subletting means that a person rents a part of their home to another person.

Example: A person lives in a rented apartment and rents

one of the rooms to you. This is subletting and it makes you the subtenant and you pay your rent to the principal tenant.

If you run into any housing-related problems, Vuokralaiset ry is an organisation for tenants that can help. They have a number that you can call for guidance (the calls are subject to a charge). More information can be found on their website: www.vuokralaiset.fi

Responsibilities of the tenant

- 1) Pay the rent on time via your bank.
- 2) Take good care of the apartment.
- 3) Take the neighbours into account. Adhere to the rules of the building and make sure that your guests also do so.
- 4) If there is something wrong with the apartment, you must notify the landlord of the matter immediately.

Responsibilities of the landlord

The landlord has a statutory responsibility to take care of certain things as defined in legislation. For example, the landlord must provide the apartment with heating and a functional stove and fridge.

If the landlord wishes to terminate the lease, they must notify the tenant of the termination in good time. The

lease must be terminated 3 or 6 months before the tenant is required to move out. The landlord must also present an acceptable reason for the termination.

Moving day tips

Here are some things to think about before the moving day:

Where can you get a moving truck? If you have a driver's licence that is valid in Finland, you could rent a van. Search online for companies that rent vehicles. Use Google with the following search words: moving truck + the name of your city. There are also moving companies that specialise in moving.

Get moving boxes for your things. You can ask your local grocery stores for banana boxes. The stores usually hand these out for free. You may also rent moving boxes from moving companies. Pack your clothes in refuse sacks.

Begin packing in good time before the moving day, and when that day comes, ask your friends to help you carry your things.

Clean the new apartment before bringing the furniture in.

You can find affordable used furniture in flea markets and recycling centres, for example.

For more information, visit:

www.tori.fi

www.kierratyskeskus.fi



Asumisoikeusasunto sopii myös ensimmäiseksi omaksi kodiksi

Ei isoa lainaa. Maksat asunnon hinnasta vain 15 %, jonka saat pois muuttaessa takaisin. Näin saat säästettyä vaikka omistusasunnon käsirahan.

- Kuukausivastike on markkinavuokria edullisempi.
- Saat asua niin pitkään kuin haluat.
- Voit tehdä asunnosta oman näköisen. Esimerkiksi seiniä saa maalata.
- Laajakaistayhteys sisältyy vastikkeeseen.
- Lemmikit ovat tervetulleita!

Onnella
on osoite.

Lue lisää ja hae asuntoa:
asuntosaatio.fi/aso

Asokodit
ASUNTOSAATIO

Asiantuntija! Liity Prohon nyt, se kannattaa.

ammattiliitto **pro**



Proliitto.fi

Katso kaikki jäsenyyden edut
proliitto.fi/jasenedut



IN A HOME OF YOUR OWN

You are responsible
for many things in
your new home.
When you need
help, the property
manager and
maintenance
company are there
for you.



5

TAKING CARE OF YOUR HOME

**If you run into any problems,
find out who you should call.**

Who do I contact?

If you run into any housing-related problems, find out who you need to call in each situation. Sometimes you have to call the landlord or the maintenance company, while in others you must contact the property manager.

The landlord is the company or person that owns the apartment you are living in. The name and phone number of the landlord can be found on the lease. If a problem arises and your landlord is a large company, the first call you make should be to their customer service. You can call them in situations such as these:

- When you are moving in and need the keys to the apartment.
- When you want to reserve a parking space or sauna turn.

- If your fridge or the kitchen stove breaks.
- If you want to move out of the apartment.

Write the name and phone number of your landlord here

The maintenance company is a company that fixes small problems and faults in the building. The phone number of the maintenance company can be found on the noticeboards in your building, which are usually placed in the stairwells.

Contact your maintenance company in situations such as these:

- You have moved in and want your name on the door.
- You forgot your keys and

locked yourself out of the apartment.

- The heating radiator doesn't work.
- The toilet is clogged and flooding.
- There is a water leak in your apartment (a leaking tap, for example).
- Something else is wrong about your apartment.
- There is water damage in your apartment.

Write the name and phone number of your maintenance company here:

The property manager can help you in different situations than the maintenance company. The name of the property manager can also be found on the building's noticeboard. Usually you can turn to the property manager in the following situations:

Your neighbours are bothering you and you wish to file a complaint.

Write the name and phone number of your property manager here:

Here is a list of situations that you have to deal with on your own or with the help of your friends:

- If a light bulb goes out, buy a new one to replace it.
- Getting an internet connection for your home.
- Getting electricity for your home. Make an electricity agreement with an electricity company.
- Buy a smoke alarm and a fire blanket if your apartment does not already have them.
- Clean the dust out of the air vents.
- Clean the drains in the bathroom and kitchen.

If a fuse goes out, replace it with a new one. If the fuse goes out because of a faulty device, stop using the device and take it in for repairs as needed.

If you are unsure how to do these things, you can find instructional videos on NAL's website.

Go to www.nal.fi and click on:

- > Asumisen ABC
- > Materiaalit
- > Videot



Instructions for everyday tasks

Fuse

If an appliance of yours doesn't work, the fuses are sometimes to blame. If you lose electricity in one room of your apartment, it might mean a fuse has gone out. Your apartment's fuses can be found in the fuse box.

If the fuses are newer models, they have a little lever on them.

Lift the lever up and the electricity will come back on. Older fuses must be replaced. Buy an identical fuse from the store.

Here is how you can change the fuse yourself: turn the power off from the main power switch and unscrew the old fuse and replace it with the new one.

When the electricity comes back on, try to turn on one electrical appliance at a time. If the fuse blows again, the device you turned on last might be the source of the problem.

Smoke alarm

Every apartment must have a smoke alarm. The resident is responsible for buying a smoke alarm if the apartment doesn't already have one. If a fire breaks out in your apartment, the smoke alarm can save your life.

Remember to regularly test if the alarm is working. Press the button on the smoke alarm. You should hear a loud beep-

ing sound. If the battery has run out, you won't hear the beep. You must then buy a new battery and replace it at once.

Smoke alarms are sold in most major general stores and hardware stores.

Fire blanket

Buy a fire blanket for your home. With the blanket you can put out small fires on your own.

Put the fire blanket on the burning item or device and wrap it tight to extinguish the flames.

Water damage

It is important that water does not escape the bathroom and get into other rooms of the apartment. The living room floor can be ruined if it gets soaked, for example.

If your fridge leaks water onto the floor, the water must be dried up immediately. Then you can call maintenance or your landlord to get the leak fixed.

If water damage occurs, notify maintenance at once. If you do not, you will be responsible for the repair costs yourself.

Cooking in the kitchen

Keep the kitchen clean and in good condition. When cutting vegetables with a knife, always use a chopping board. Always cook your food in a pan, frying pan or oven dish. Food must not be cooked directly on the stove

plates or in the oven without an oven dish or baking tray.

Washing the dishes

When using a dishwasher, always use an appropriate washing agent or washing tablets. Do not use the dishwasher with regular washing agents. They produce too much foam and the dishwasher might break. If you buy your own dishwasher, also remember to buy the installation service. When you move out and take your dishwasher with you, remember to plug the hoses.

Do not pour old cooking oil or grease down the drain or toilet, because this can clog them. Pour the old oil into a tin can or a plastic bag and put it in the trash.

TV antennas

Usually your housing company will have its own TV antenna system that allows you to watch Finnish television.

If you want to watch foreign channels, you will need your

own antenna. You must ask permission for such an antenna from the property manager. Do not install the antenna yourself and do not make any modifications on your own. Call in an electrician.

You can find electricians online. In fact, there is even a website for this purpose:

www.loydasahkomies.fi

Ventilation

Apartments have a ventilation system that keeps the indoor air clean and fresh. One vent brings fresh air in while another pushes stale air out.

You must never plug the air vents or block them with heavy curtains. Otherwise the apartment may become mouldy. Mould is a health hazard.

This vent pushes stale air out.



This vent brings fresh air in.

The vents in front of the ventilation ducts can sometimes be dusty and dirty. Clean them regularly with a vacuum cleaner, for example.

Temperature

Finnish houses can feel cold in the winter. Buy an indoor thermometer so you know the temperature in your apartment. If the temperature is between 18–22 degrees Celsius, that is normal. If you get chilly, you can wear woolly socks and other warm clothes. In Finland people usually don't wear shoes indoors.

If the indoor temperature drops below 18 degrees, call maintenance. You should also call maintenance if your windows freeze easily.

Do not heat the apartment with your oven. In other words, do not heat the oven and leave the oven door open. A hot oven can start a fire.

Do not put thick curtains in front of the windows as they lower the temperature even further.

Neighbours and the rules of the housing company

It is polite to greet your neighbours. Finns usually like neighbours who follow the rules of the building. These rules can be found on the housing company's noticeboard. If you use the building's washing or drying rooms, always reserve them

beforehand and clear out your laundry once your time is up.

Maintaining night-time silence is important. After 22:00 o'clock in the evening, you must not make loud noises. If you host noisy parties after 22:00, your neighbours might become upset. This is crucial: If your neighbours repeatedly complain about you, you might get a warning or even be evicted.

If a neighbour bothers you, try talking to them in a friendly manner first. If they do not change their behaviour, you can file a complaint with the property manager.

Warnings and eviction

If a tenant repeatedly bothers the neighbours or otherwise fails to adhere to the rules of the building, they might get a warning from the landlord. This warning must be given in writing and on paper.

If the tenant does not change their ways after the warning, they might get evicted. This means that the tenant is forced to move out of the apartment. A tenant can also be evicted if they do not pay their rent.

Resident committee

If you live in a state-subsidised apartment or a NAL building, you have the right to participate in the decision-making regarding your building. These decisions

are made by a resident committee that consists of residents of the building.

Participation is voluntary.

NAL buildings have an annual resident meeting that every resident of the building is invited to. In these meetings the residents vote on the members of the

resident committee. Members of the resident committee have a say in what kind of activities are organised in the shared spaces of the building and what kind of communal acquisitions are made.

If being on the resident committee interests you, feel free to join in!

Help in difficult life situations

If you encounter problems in your life, these places can help you free of charge.

The social welfare office of your municipality is the first place you should contact. You can find the office's contact information online.

Sekasin chat is a place where you can chat anonymously with mental healthcare professionals and trained volunteers. You can discuss any problem or topic that is bothering you. The chat can be found online at <https://sekasin247.fi/#loppu>. The chat is open 9–24 on weekdays and 15–24 on weekends.

The crisis hotline of the Finnish Association for Mental Help can help you in a time of crisis. The phone number is 09 2525 0113. Help is available in Finnish, English and Arabic: Open Mon–Tue 11–15, Wed 13–16 and 17–21, and Thu 10–15. Visit their website at www.mielenterveysseura.fi

Al-Anon (09) 750 200 Al-Anon helps people with loved ones who are struggling with alcoholism. They offer help every day between 9–21. Visit their website at www.al-anon.fi/

Youth shelters

Youth shelters can offer a place to sleep if there are major problems such as violence in your family. These shelters can be found in Helsinki, Espoo, Vantaa, Turku and Tampere. For further information, visit www.punainenristi.fi and click on

- > English
- > Help and support
- > Support from Youth Shelter

Mother and child homes and shelters can also help you if you have problems at home. For further information, visit www.ensijaturvakotienliitto.fi

Crisis hotline of the church

The Evangelic Lutheran Church of Finland maintains a crisis hotline. The phone number is 0400 22 11 80. If you find yourself in a crisis, you can call the hotline 18-01 on Sun-Thu and 18-03 on Fri-Sat. The church also operates a chat that is open 12-20 on Mon-Fri. For more information, visit:

www.kirkonkeskusteluapua.fi

RIKU chat for crime victims

RIKU chat is intended for young victims of crime and their loved ones, or anyone who wishes to discuss their experience of a crime. The chat is open 9-15 on weekdays and 17-19 on Monday evenings. For more information, visit nuoret.riku.fi

Peluuri.fi

When gambling is becoming a problem, you can ask Peluuri for help. Peluuri offers peer support and tips and ways of managing one's gambling addiction. The chat is open 12-15 on Mon, Wed and Fri. The free hotline is open 12-18 on Mon-Fri (phone number: 0800 100 101). The chat and other Peluuri services can be found online at: <https://peluuri.fi>

The R3 organisation

R3 is a support association for young immigrants. It organises a lot of free events for young people.

For more information, visit their website at: www.r3.fi

DON'T ISOLATE YOURSELF, PARTICIPATE IN SOCIETY

You could start volunteering or join a hobby club.

Moving to your own apartment and becoming independent are major milestones in your life. These steps will go more smoothly if you can find something enjoyable to do while you take them.

Don't be alarmed if you get homesick and miss your family; that is perfectly normal. Everyone feels alone sometimes. Try to surround yourself with reliable people who you can ask for help and who you can talk to. They can be family members, friends or even officials that you are familiar with. You could also introduce yourself to your neighbours and let them know who you are.

Everyday life can feel boring, especially if you are at a stage in your life where you don't have a job or a school to attend. In such situations it is

important that you stay active. Take part in a hobby club, do volunteer work or join an association.

By participating in associations, political youth organisations or the resident committee you get the opportunity to have an influence on society and matters that you find important. It also allows you to meet new people who are interested in the same things you are. There are numerous associations in Finland that are open to everyone. Find out which of them operate near you and join in. Examples of organisations that operate all across Finland include the Finnish Red Cross, the Finnish Association for Nature conservation, Seta's Youth and the Finnish refugee council.

Ask your NAL housing supervisor for advice

Buildings owned by NAL have housing supervisors who can help and guide youths in housing-related matters.

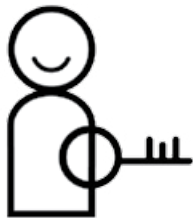
If you need help with anything related to your life in your apartment, you can ask the housing supervisor of your building. Examples of questions that you can ask the housing supervisor:

- How do I use the laundry room?
- How do I deal with government or municipal officials?
- How do I handle my finances?

The tenants of NAL buildings can also organise events and activities. You can meet your housing supervisor at your building's club house or office during their on-duty hours.

To find when the housing supervisor is available, look at the noticeboard or Facebook group of your building.

Go talk to the housing supervisor, and get to know your neighbours while you're at it!



CLEANING

A home must be cleaned so that it remains pleasant to live in.

Do the following daily or almost daily:

- Air out the apartment.
- Do the dishes and keep the kitchen neat.
- Take out the trash.
- Put your things and clothes in their rightful places.

Do the following once a week:

- Wash your dirty clothes.
- Wash your toilet and sink.
- Vacuum the apartment.
- Wipe away dust and smudges.
- Throw spoiled food out of the fridge.
- Water your plants.

Do the following once or twice a month:

- Change your sheets and air out your bedlinen.
- Take unnecessary newspapers and ads to be recycled.
- Recycle your glass and metal trash.
- Return empty bottles and cans to the store.
- Clean the floors with a moist rag.
- Clean the fridge.
- Thoroughly dust the apartment.

Do the following every now and then:

- Organise your cupboards and closets.
- Air out your pillows, duvets and mattresses outside in sub-zero temperatures. This makes them extra fresh.
- Clean the floor drain, air vents and radiators.
- Wash the floors thoroughly and wipe the skirting boards.
- Defrost the freezer.
- Clean the extractor hood, oven, dishwasher and washing machine.
- Air out your rugs, curtains and decorative pillows.
- Wash the windows.

BIOWASTE

Put the following in the bio-waste bin:

- Fruit peel, vegetable and root vegetable skins and egg shells
- Food leftovers
- Spoiled foodstuffs
- Coffee grounds and tea leaves
- Used paper towels

Do NOT put the following in the biowaste bin:

- Cigarette butts
- Dust bags from your vacuum cleaner
- Plastic bags
- Diapers
- Milk and juice cartons

CARDBOARD

Put the following in the cardboard collection bin:

- Cardboard containers and boxes
- Milk and juice cartons
- Paper bags
- Pizza boxes
- Egg cartons
- Single-use cups, plates and such made of cardboard

Do NOT put the following in the cardboard collection bin:

- Dirty and unwashed containers
- Plastic or styrofoam

PAPER

Put the following in the paper collection bin:

- Newspapers and ads
- Envelopes
- Paperback books

Do NOT put the following in the paper collection bin:

- Wet or dirty paper
- Toilet paper or kitchen paper
- Aluminium paper
- Corrugated cardboard
- Brown paper bags
- Milk cartons or other such containers
- Plastic or styrofoam

MIXED WASTE

Put the following in the mixed waste bin:

- Unsorted waste (trash that does not go into any other bin)
- Diapers and sanitary towels
- Leather and rubber
- Dust bags from your vacuum cleaner
- Halogen light bulbs
- Plastic
- Cigarette butts (that are no longer burning)
- Ashes
- Aluminium-coated bags such as coffee packets and potato chip bags.

Do NOT put the following in the mixed waste bin:

- Hazardous waste
- Electronics waste

Take these to a separate recycling point.

GLASS

Put the following into the glass collection bin:

- coloured and clear glass bottles and jars

Do NOT put the following in the glass collection bin:

- Drinking glasses
- Heat-resistant glass (e.g., oven dishes and coffee pots)
- Window glass and mirrors
- Crystal
- Lamps

Put these in the mixed waste bin.

METAL

Put the following in the metal collection bin:

- Tins and drink cans
- Aluminium foil and aluminium trays
- Metallic corks and lids
- Empty aerosol cans (make sure that they are empty!)

Do NOT put the following in the metal collection bin:

- Plastic and paper waste
- Hazardous waste (e.g., batteries)
- Electronics waste
- Half-empty aerosol cans

PLASTIC

Put the following in the plastic collection bin:

- Plastic food containers (e.g., yogurt cups and ready-meal packages)
- Empty plastic bottles and cans
- Plastic bags and wrappers

Rinse the plastic containers with water if necessary. Separate lids and corks from bottles and containers.

Do NOT put the following in the plastic collection bin:

- PVC plastic. You can recognise it from the markings PVC, 03 or 3 found on the packaging.
- Other plastic items besides product packages, such as plastic buckets, toys, kitchen utensils and toothbrushes
- Containers that contain traces of hazardous substances



Properly recycled waste is used to create renewable energy and raw materials for various industries!



Jo 17 vuoden iästä
alkaen jokainen
ansaitsemasi euro
kasvattaa työeläkettäsi.

Työeläke.fi



HOAS

Mukavinta ja helpointa
opiskeluajan asumista

hoas.fi



POAS

Asuntoja opiskelijoille &
työssäkäyville nuorille!

@poaskoti @poaskoti

Pirkan Opiskelija-asunnot - POAS

Majoitu edullisesti
Lontoon ja Hampurin
merimieskirkkoilla.

Meille voit tulla sellaisena kuin olet!



www.merimieskirkko.fi
facebook.com/merimieskirkko

WORK, SUBSIDIES AND FINANCES

When you live alone,
you must make
sure that you have
enough money.



6

BUDGET CALCULATOR

The budget calculator allows you to calculate your income and expenses.

Income means the money that you receive each month, and expenses are the money that you spend each month.

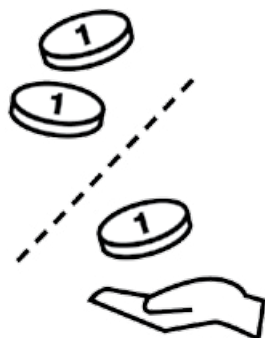
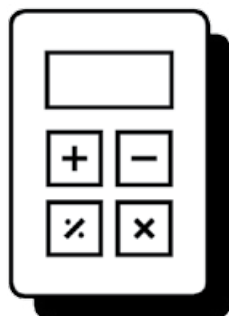
Enter your monthly expenses into the boxes.

NAL's website offers an electronic version of the calculator

that calculates your budget automatically. To find it, go to

www.nal.fi and click on:

- > In English
- > ABCs of housing
- > Work subsidies and finances
- > Budget calculator



INCOME euros/month

Earned income (net)

Subsidies (e.g., student allowance, housing allowance, living allowance)

Other income (e.g., money received from parents, student loan)

EXPENSES

Housing expenses

Rent

Water

Electricity

Heating

Home insurance

Daily expenses

Food

Hygiene products (e.g., soap)

Transportation (e.g., bus pass)

Cigarettes

Car/motorcycle

Fuel

Other car/motorcycle expenses

Other expenses

Healthcare and medication

Clothes, shoes, etc.

Travelling

Internet connection

Insurance policies (e.g., travel insurance)

Loan payments

Leisure time

Online services (e.g, music, TV and film streaming services)

Newspapers and magazines

Hobbies

Eating out

Nights out or partying

TOTAL MONTHLY INCOME:

TOTAL MONTHLY EXPENSES:

Subtract the expenses from the income.

THE AMOUNT OF MONEY YOU HAVE LEFT:

ENTERING WORKING LIFE

Applying for a job

When looking for work, think about your own goals, skills and future plans. You can find job ads online and in newspapers. You can also ask around if someone you know knows about a vacancy. You may also contact employers directly.

Employment and Economic Development services (TE services) help people find work. If you are wondering what profession might be right for you, visit your local TE Office or go to their website at www.te-palvelut.fi. If you have a disability or illness, you can also discuss whether this affects your options.

Every job seeker in Finland has equal rights. According to Finnish law, you cannot be discriminated against as a job seeker because of your religion, disability, sexual orientation, country of origin or other such factors.

Here are some examples of websites that you can use to find job ads:

www.te-palvelut.fi
www.monster.fi
www.duunitori.fi
www.kuntarekry.fi
tyopaikat.oikotie.fi
www.linkedin.com

Job application and CV

When applying for a job, you must usually send a job application and a resumé to the employer, or fill out an application online. Sometimes employers also ask for an introductory video.

On the job application, tell the employer why the job you are applying for is right for you and what skills you have. The employer is also interested to know why you would make a good employee.

The resumé, or CV, is a summary of all your skills and qualifications. In the CV, you can list all your studies, previous places of work and languages that you can speak, for example. There are templates and guides online that can help you create a good CV and job application. Go to www.te-palvelut.fi and click on:

- > English
- > For job seekers
- > Tips for finding a job
- > How to write a job application and a CV

Submit your job application by the last possible day stated on the job ad at the latest (preferably earlier). The employer will

then choose suitable candidates for interviews based on the applications.

Employment agreement

As you are about to start at your new job, make an employment agreement with your employer. A written employment agreement is always better than an oral one.

Your employment agreement can be a fixed-term agreement or it can be valid until further notice. A fixed-term agreement states the date when the employment relationship ends. If your agreement is valid until further notice, you have what is called a permanent job.

Full employment means 35–40 hours of work per week. Part-time work means fewer hours than this, and the number of weekly hours is stated in the agreement.

The employment agreement must contain at least the following information:

- what your responsibilities and job tasks are
- how much the work pays and the times when the salary payments are made
- how many hours of work you are expected to do per week
- details of the possible trial period
- period of notice for terminating the employment relationship

If you are not very fluent in Finnish, request that the employment agreement be made in English.

Salary

When you begin at your job, give your tax card to the employer so that they can pay your salary. When the employer makes a salary payment, they are obligated to give you a salary statement that details your basic salary and all the taxes and fees deducted from it.

Always check your salary statements to ensure that you have been paid the correct amount. If your work contains weekend work, make sure it is listed correctly on the statement. On Sundays, you must be paid twice the salary of regular weekdays. Evening and night work must also pay at an elevated rate when compared to day work.

For more information about working in Finland, visit the InfoFinland website at www.infofinland.fi and click on:
> English (or any other language you prefer)
> Work and enterprise

Collective agreements and trade unions

In Finland there are laws in place to protect employees. Finland also has trade unions

that strive to improve working conditions and defend employee rights.

Trade unions negotiate with employers on what kind of collective agreements are in place in different industries. A collective agreement (or TES) is a very detailed agreement on the terms and conditions of employment. Among other things, it defines the minimum salary an employer must pay.

You can join a trade union if you want to. As a union member you pay a membership fee to the trade union. When joining a trade union, you also have the option to join the union's unemployment fund that can assist you in case you are left unemployed. There are also unemployment funds that you can join without be-

longing to any trade union. If you become unemployed, as a member of an unemployment fund you can receive earnings-related unemployment allowance. Joining an unemployment fund is worthwhile because the earnings-related allowance is higher than regular unemployment benefits.

Testimonial of service

When your employment relationship ends, the employer is obligated to give you a testimonial of service as proof of employment. This testimonial must state how long you worked at that job and what your job tasks were. Take good care of your testimonials of service as you might have to present them to your next possible employer when applying for a job.



KELA'S SUBSIDIES FOR HOUSING AND LIVING

Kela, or the Social Insurance Institution of Finland, can offer you services and monetary support in different life situations. Kela subsidies are intended to be temporary solutions. In addition to Finnish citizens, persons who live or work in Finland on a permanent basis are eligible for Kela subsidies. In certain situations people who work abroad are also eligible for some benefits.

The subsidies vary in type and scope depending on the applicant's life situation. Some benefits, such as child and parental allowances, are intended for people in those specific situations. To people who are unemployed, Kela pays unemployment compensation. If you are taking care of your small child at home, you are eligible for Kela's parental allowance, for example. Other Kela subsidies include student financial aid and the general housing allowance.

You can apply for Kela subsidies either on paper or with an online form.

One important thing to note! Once Kela approves your application, you might have to wait awhile before the subsidy shows up on your bank account.

Student financial aid

You are eligible to receive Kela's financial aid for studies that you begin after secondary school. Student financial aid consists of a study grant and a student loan. The subsidy amounts depend on your place of study and where you live. Having children also affects student financial aid.

During your studies, you can also apply for a student loan. This loan has a state guarantee and it must be paid back. If Kela grants you this guarantee, you can apply for the loan at a bank of your choice. You must negotiate the loan's interest rate and repayment schedule with the bank.

General housing allowance

People with low incomes can apply for financial support to cover housing costs. The amount of housing allowance you can receive varies. It is affected by such

factors as your salary, the condition of your apartment and the number of adults and children living there.

The general housing allowance is usually granted for one year at a time. If there are changes to your income or life situation during that time, notify Kela of the changes immediately.

If you are entering military service in the Finnish army, check with Kela if you are eligible for conscript's allowance or general housing allowance during your service.

Unemployment benefits

Register as a job seeker at TE services immediately if your employment relationship ends or you finish your studies and don't have a job. Then you can apply for unemployment benefits either from Kela or an unemployment fund.

TE services provide Kela with a statement on whether you are eligible for unemployment benefits or not. Go to Kela's website and find out what the terms "basic unemployment allowance", "labour market subsidy" and "earnings-related unemployment fund allowance" mean and how you can apply for these benefits.

More information can be found at: www.te-palvelut.fi

Social assistance

Kela is also the place where you can apply for basic social assistance if you don't have much income and you don't have enough money to cover the costs of living.

The social office of your home municipality can grant supplementary and preventive social assistance for expenses that are not covered by basic social assistance.

Example: In 2019 a person who lives alone can receive 497.29 euros of basic social assistance per month. In addition to this, Kela can cover other basic expenses such as medication and health-care and housing costs.

You can apply for social assistance online or with a paper form. You can also call Kela's phone service or visit a Kela office.

Subsidies for parents of small children

Kela offers many benefits to families with children. The maternity benefit can be received either as money or in the form of the maternity pack. Other subsidies for families with children include maternity allowance, paternity allowance, parenthood allowance and child home care allowance. Parents may also apply for child allowance. For more information on the subsidies Kela offers families, visit their website or your local Kela office.

For more information on Kela's subsidies, visit their website:

www.kela.fi

You can find your the nearest Kela office here: <https://www.kela.fi/palvelupisteet-haku>

What if you run out of money?

You should always pay your bills on time – especially your rent. If you are running low on money, do not panic. Find out what your earnings, expenses and debts are. If you are unable to pay a certain invoice, call the creditor. The creditor is the person or company that has sent you the invoice in question. Ask them if you could get an extension on the invoice or if you could pay it in instalments.

If you fail to pay an invoice, you will receive a payment reminder. If you still fail to pay it, the creditor will then hand the collection of the invoice over to a debt collection agency. At the final stage, your debt will enter recovery proceedings. This means that a court of law becomes involved and the court can decide that a part of your salary is automatically used to pay your debt, for example.

You may be given a bad credit rating two months after

the due date of the unpaid invoice at the earliest. A bad credit rating makes many things more difficult. You might not be able to get a telephone subscription or find a rental apartment. Try to avoid bad credit ratings and seek help with your debt problems when you need to.

Don't dwell on your financial troubles on your own. Talk about money with people close to you. You could also contact debt counselling. Debt counsellors will help you get your finances in order. The Guarantee Foundation is another organisation that offers a chat and a phone service where you can receive financial counselling.

www.takuusaatio.fi.

You could also try the Penno tool online. It allows you to plan your use of money. For more information, visit

www.penno.fi.

HOW THE RENTAL DEBT PROCESS UNFOLDS

NAL

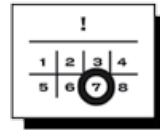
Did you remember to apply for the subsidies that you're eligible for?

RENTAL DEBT

WHAT CAN THE TENANT DO?

DUE DATE

Rent
€ 500*



You should plan ahead when it comes to paying your rent. Find out what your earnings and expenses are. The rent must be paid by the due date every month. Usually this due date can't be postponed, but you can negotiate with your landlord about paying the rent ahead of time, before the due date.

2

WEEKS AFTER
THE DUE DATE

1st PAYMENT REMINDER

Rent + reminder fee
€ 505*



If you can't pay the rent or you can only pay it partially, immediately come up with a plan to correct the situation. You can negotiate a payment plan for your rental debt with your landlord. You should also check if you are eligible for any subsidies (e.g., basic social assistance or housing allowance).

4

WEEKS AFTER
THE DUE DATE

2nd PAYMENT REMINDER

Rent + reminder fee
€ 510*



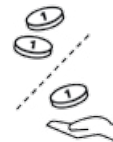
You can still negotiate with your landlord about a payment plan. Now the next month's rent will also be due, and this has to be taken into account. If you also have other debts and payment problems, you can try to negotiate a payment agreement with your landlord so that you gain some more time to get your finances in order.

6

WEEKS AFTER
THE DUE DATE

DEBT COLLECTION

Rent + reminder fees +
collection charges
€ 850*



Debt collection means a lot of additional costs that can easily exceed hundreds of euros! You can negotiate a payment plan with the debt collection agency. Before you contact your creditor, you should think about what you can promise them. The creditor may lose their trust in you if you promise to pay the debt at a new due date or in instalments that you can't handle.

8

WEEKS AFTER
THE DUE DATE

TERMINATION OF THE LEASE AND DEBT COLLECTION

Rent + reminder fees +
collection charges + legal expenses
€ 1030*

Bad credit
rating

The eviction process commences when the landlord delivers the eviction judgment from the court to the recovery proceedings. The tenant is sent a request to move that gives them 2-3 weeks to move out on their own. The landlord may yet cancel the eviction if the rental debt is paid in full. The recovery proceedings are expensive - every payment or instalment the tenant makes is subject to a separate recovery charge.

RECOVERY PROCEEDINGS

* These figures are examples. Debt collection and execution costs vary from case to case.

The Martha Organisation's saving tips

Control your expenses

Monitor your spending by collecting the receipts of all your purchases and think about whether you could cut back on something. Eating take-away and smoking are examples of activities that can eat up hundreds of euros a year. Making a grocery list for the entire week and strictly adhering to it will save you money as then you can avoid unnecessary impulse purchases. You are also guaranteed to save money by not going grocery shopping while you are hungry.

Eating out is a lot more expensive than cooking at home. Instead of going to a restaurant, gather your friends at your place and cook something together. It is both cheaper and more fun.

Compare and use judgement

You can save money by shopping around when it comes to different agreements, such as your electricity agreement, for example. You can compare electricity agreements offered by different companies at www.sahkonhinta.fi. You should compare the prices of

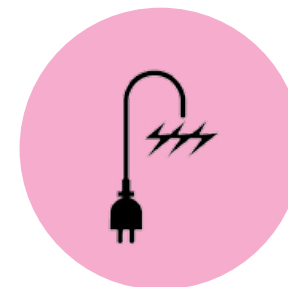
all the purchases you make, from everyday grocery shopping to larger investments.

Think about what you need to buy new and where a second-hand product will do. You can also borrow or rent many things; you don't need to buy them for yourself. By avoiding unnecessary spending you are also helping nature and the environment.

Say no to instant loans

Avoid taking on instant loans or consumer credit. View the advertisements for them with a critical eye and read the loan terms carefully.

If you absolutely must take on a loan or pay something in instalments, make sure that you have enough income to pay them off. Money that you have saved beforehand is always a much better option than loan or credit.



Energy saving tips!

By reducing your energy consumption you can save money and reduce the emissions caused by energy production.

An easy way to reduce the energy consumption of your apartment is to lower the temperature, especially if you are away from home for an extended period of time. This can usually be done by turning down the radiators or the heating system. 20 degrees Celsius is usually an adequate indoor temperature.

Household appliances use electricity. When purchasing new appliances, pay attention to their energy efficiency. Using the appliances economically can also reduce your electricity consumption and lengthen

the lifespan of the appliances. You should always fill your dishwasher and washing machine to capacity, and modern machines have ecological washing cycles that save both water and electricity.

Lighting fixtures form a significant portion of your energy consumption. Replacing old light bulbs with LED lamps and compact fluorescent bulbs is an easy way to reduce it. Only turn on the lights when you need them and turn them off when you leave the room.

You should also turn off your television, computer and other devices when you are not using them.



ASUMISOIKEUSASUMINEN

sopii sinullekin

Avain asumisoikeus on joustava asumisen vaihtoehto erilaisissa elämäntilanteissa niin opiskelijoille, perheille kuin sinkuillekin. Käyttövastike on markkinavuokraa edullisempi ja asumiseen on mahdollista saada Kelan asumistukea.

Lisätietoa Avain Asumisoikeudesta ja vapaat asunnot: avainasunnot.fi

Avain Asumisoikeus Oy Sörnäistenkatu 1, Helsinki, puh. 040 640 4800, myynti@avainasunnot.fi

JHL:ssa nuorten ÄÄNI KUULUU JA SITÄ KUUNNELLAAN.

Valtakunnallisen toiminnan piiriin ovat tervetulleita kaikki alle 30 –vuotiaat jäsenet. Osallistuminen JHL:n nuorisotoimintaan on aina maksutonta.

Julkisten ja hyvinvointialojen liitto JHL on Suomen monipuolisin eri alojen ammattilaisia ja opiskelijoita yhdistävä ammattiliitto.

JHL
Nuoret



@jhlnooret



JHL nuoret ja opiskelijat

MOVING OUT

Are you changing
apartments? There
are many things to
keep in mind when
moving out.

7



CHECKLIST FOR MOVING OUT

When moving out, remember to do the following:

Terminate the lease in writing.

Remember to terminate the lease in time. For a tenant, the period of notice is one calendar month.

Make a notice of change of address

Notify Posti, the Finnish postal service, of your new address. You can submit your notice of change of address online at www.posti.fi/muuttoilmoitus. The notice must be given within a week of moving out at the latest. However, the earliest you can submit the notice is one month before the moving day.

Get a moving truck and moving boxes

Arrange a moving truck and any help you might need in good time before the move. It is important that your apartment is completely empty

after you move out. You cannot leave any of your items in the old apartment. Grocery stores usually have free cardboard boxes that make for great moving boxes. Boxes can also be rented at relatively affordable rates.

Moving out leave

Notify your place of work of your new address and ask for moving out leave.

Clean the apartment

You must clean the apartment and leave it in good condition for the next tenant.

Moving out inspection

Schedule a time when the landlord can inspect the apartment. During the inspection the landlord sees if you have left the apartment in good condition. Notify the building's property manager or maintenance company that you are moving out.

Terminate your electricity agreement

Call your electricity company and let them know that you are moving out. Remember to make an electricity agreement for your new apartment.

Terminate your home insurance policy

Notify your insurance company of your move and give them the address and details of your new apartment.

Terminate your internet connection

Call your internet service provider and let them know that you are moving out.

Newspapers and magazines

If you subscribe to any newspapers or magazines, remem-

ber to notify them of your new address. You can redirect your subscriptions to your new address by calling their customer service. The customer service numbers are usually found on the newspapers or magazines themselves, on their websites or on the subscription receipt.

Return your keys

Return your keys on the agreed upon date. Remember to return all the keys, including spare keys.

Make sure that you receive your rental deposit back from your landlord.

Housing glossary

ARA (Housing Fund of Finland)

Funds the building and repairing of rental and right-of-occupancy houses and private persons' apartments.

ARA apartment

A state-subsidised apartment with a set of criteria for residents. The rent is determined with the so called break-even principle.

As. Oy.

An abbreviation commonly used to refer to a housing company.

ASP (Housing Savings Reward)

A state-run system that supports youths who are buying their first home.

Bad credit rating

An entry in the credit information register that states that a person has neglected to pay a certain invoice. A bad credit rating may prevent a person from renting an apartment or being granted a bank loan.

Calendar month

One month on a calendar, from its first day to the last.

Condition inspection

An inspection where the landlord inspects the apartment before the next tenant moves in.

Down payment

The portion of an apartment's price that a person has saved or procured on their own. For the remainder, the buyer may apply for a bank loan, for example.

Duty to notify

The tenant has the duty to notify the landlord of any faults they notice in the apartment.

Eviction

Eviction occurs if the housing company or owner of an apartment orders the resident to move out of the apartment. A person can be evicted if they neglect their rent payments, repeatedly disturb other residents or otherwise fail to follow the rules of the building.

First home

The first apartment a person owns (owner-occupied apartment).

Form of occupancy

Refers to the manner in which an apartment is occupied. If the owner of the apartment rents it out, it is a rental apartment. If the owner lives in the apartment, it is an owned apartment.

Funds transfer tax

A tax that the buyer of an apartment pays to the state when purchasing the apartment.

General housing allowance

Kela grants a general housing allowance to cover the costs of housing. Today, students also receive the general housing allowance instead of their own housing allowance. General housing allowance can be paid to low income households to help with the housing costs.

Gross earnings

Refers to a salary from which taxes or other fees have not yet been deducted.

Hitas

Abbreviation that denotes a system that regulates the price and quality of apartments built on land owned by the City of

Helsinki. Hitas apartments are affordable owner-occupied apartments.

Home insurance

An agreement with an insurance company to insure a home in case of accidents or damages.

Household

Persons who live in the same apartment. This can mean a family, a couple or a person who lives alone.

Housing benefit

A benefit where an employee receives an apartment from their place of work as part of their salary.

Housing company

A building with multiple apartments that is managed as a company. When a person owns a share in a housing company, they practically own an apartment in that housing company.

Interest subsidy

A subsidy granted by the state that reduces the interest of a bank loan.

Joint-stock property company (KOY)

A company that owns apartments or business premises and offers them to residents or companies.

Kela (The Social Insurance Institution)

Grants state subsidies for different life situations. These include the general housing allowance and student allowance, for example. All of Kela's subsidies are based in law. Lease or rental agreement An agreement between a tenant and a landlord that grants the tenant the right to use an apartment in exchange for rent.

Maintenance fee

A payment that the residents of a building pay to their housing company.

The maintenance fee is used to pay for the building's upkeep costs. The payable sum depends on the size of the apartment.

Ministry of the Environment

The ministry that is responsible for housing policy, among other things. The Ministry of the Environment prepares the most important laws concerning housing.

Net earnings

Refers to a salary from which taxes and other fees have been deducted. The sum an employee receives on their bank account.

Non-profit producer of rental housing

A community that builds and rents apartments to people without striving to make a profit (e.g., NAL).

Privately-financed apartment

An apartment that is built without municipal or state funds.

Right-of-occupancy apartment

An apartment where the resident enters into a right-of-occupancy agreement. Initially, the resident pays a right-of-occupancy payment for the apartment and then continues to pay a monthly maintenance fee.

Abbreviations used in Finnish rental ads

Alkovi = **Alcove** = A nook in a small apartment with room for a bed.

1h = An apartment with one room. A studio.

2h = An apartment with 2 rooms and a kitchen.

3h = An apartment with 3 rooms and a kitchen.

Kk = The apartment has a small kitchen or a kitchenette. Note that Kk can also mean month.

Security deposit or rental deposit

A payment that a tenant pays to the landlord before moving into a rental apartment. When the tenant moves out, the security deposit is returned to them on the condition that they have paid their rent and kept the apartment in good condition.

Subtenant

A person who has rented a part of an apartment. The sublessor or owner of the apartment also lives in the same apartment.

Avok = Open kitchen. A kitchen nook without a door that is connected to the living room.

Kph = Bathroom.

Vh = Walk-in closet.

S = Sauna.

Rv = The year the building was built.





ASUNTOJA ALLE KOLMEKYMPPISILLE.

LUE LISÄÄ JA HAE:

NALASUNNOT.FI

FACEBOOK.COM/NALASUNNOT

NAL

ASUNNOT

TUKEA ASUMISEEN!

NAL Palvelut – tukea arjen sujumiseen

LUE LISÄÄ:

NALPALVELUT.FI

NAL

PALVELUT