



RENTAL HOUSING UNITS

Applicant's guide

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Rental housing – apply today!

Rental housing is a hassle-free and flexible option, making it great for a range of life situations. It is suitable for those looking for either short-term housing or a longer-term home.

No home loan is required for rental housing, and you can secure a place very quickly. When living in rental housing, you pay monthly rent, with the amount determined based on factors such as the size of the unit and its location. Our rents also include a high-speed internet connection.

We have around 5,000 rental housing units spanning 30 different locations. Find one to suit you on our website and fill in a rental application today! Some of our rental housing units are state-subsidised Arava units and some are interest subsidy units. Criteria for tenant selection apply to these units, so factors such as the applicant household's housing need, wealth and income affect provision of housing. We also have other units that may be rented with no such restrictions.



Applying for rental housing

1. Have a look on our website at our rental housing units that are either currently available or due to become available soon.

Using the search function, you can define your own search terms and find units that are suitable for you. The advert for each housing unit provides more detailed information about the unit in question and the contact details of the sales negotiator. If you cannot find a unit that suits you using the search function, you can browse all of our rental housing units on our website. **You can also submit an application for housing units that are not currently available or due to become available soon.**

2. Submit a rental housing application

Once you have found a suitable option, fill in our online application form here: ta.fi/asuntohakemukset/vuokrahakemus-en/. Please take care when filling in the form, as tenants are selected based on the information provided here. Please note that we will review your credit history when processing your application, for which we require your personal identity code. We process information included in applications confidentially. If you already have a pending application with us, submitting a new application will replace the last application you submitted. **An application remains valid for three months.**

You can also fill in and print out an application and post it to our office. However, where possible we prefer to receive applications online.

3. View a housing unit

In general, you can view a unit after your application has been processed and the unit offered to you. Sometimes, joint viewings of vacant units are also held, with no advance registration required. Unfortunately, viewings of new properties cannot be arranged.



4. Wait for a housing offer

We will offer you a unit that meets your requests as soon as one becomes available. Some of our rental housing units are state-subsidised Arava units and some are interest subsidy units. We select tenants for these units based on household housing need, wealth and income, in accordance with a government decree, and we review these factors when you apply for housing. There are maximum limits for these units in terms of wealth.

More information on the criteria for tenant selection for subsidised non-profit rental housing can be found on page 8.

5. Supply the sales negotiator with the necessary additional documents

If we offer you a housing unit to which wealth limits apply, we will request in the offer that you submit the necessary additional documents for your application. At this point we require you to submit up-to-date additional documentation regarding your income, wealth and housing need. You can submit this primarily as email attachments sent to the sales negotiator who sent you the offer.

If you are unable to submit the additional documents electronically, you can also bring or post them to our office.

If you are applying for a housing unit for seniors, you may be required to submit additional documentation or there may be additional conditions for receiving a unit.



6. Sign your rental contract

Once you accept a housing unit, we agree jointly on a time and date to sign your rental contract. The contract can also be signed using your online banking credentials, in which case you do not need to come to our office.

How to apply for rental housing in a new building

You can only apply for a rental housing unit in a new building once the first application period is announced as having commenced. This usually happens around 3–4 months before completion of the housing units.

1. Submit a housing application

Once the application period has commenced, you can submit a rental housing application on our website, at ta.fi/asuntohakemukset/vuokrahakemus-en/. In the application you can state what kind of housing you are looking for or what kind of housing you do not want (e.g. that you do not want housing in a street-level unit). You can also apply for a particular unit, but your chances of getting an offer will increase if you do not have too many restrictions on what you want or do not want.



The first application period will last at least two weeks. After this, we will select tenants. Those who applied within the first application period will take priority in receiving housing. If there are still unassigned units left after the first application period, the vacant units may also be applied for after the first application period.

2. Wait for a housing offer

We aim to select residents immediately after the first application period ends. We will send the first housing offers within a week of the end of the application period. When selecting tenants for non-profit rental housing, we adhere to predefined criteria for tenant selection.

When tenants have been selected, if you have been successful our sales negotiators will send you a housing offer that meets the search criteria you specified. After receiving your offer, you will have a few days to accept it. If you wish to accept the offer, please follow

the instructions in the housing offer and provide us with the requested additional documentation. Our sales negotiators will also send you complete instructions for submitting the requested additional documentation.

Unfortunately, we cannot offer viewings of units that are under construction.

3. Submit the necessary additional documents

If you are offered a non-profit rental housing unit, we will request several additional documents when we offer you the unit. **The additional documents are only required for non-profit rental housing units for which there are income or wealth limits.** If there are no such limits, you do not need to submit these additional documents. Our sales negotiators will send you complete instructions for submitting the necessary additional documents.

4. Sign your contract

Contracts are signed during the construction stage, as soon as possible after acceptance of the housing offer. Contracts can be signed either online or in person at our office. Our sales negotiators will provide further instructions on where and how you can sign your contract.

5. Pay the security deposit

Security deposits are **generally equivalent to two months' worth of rent.** You will be sent a bank transfer form for the security deposit when the contract is signed. The security deposit will be due around a month before completion of the housing units.

6. Check your letter of relocation for more information about moving

When signing the contract, your sales negotiator will provide you with more information about matters to do with moving.

Completion dates for new-build sites are always only estimates. You will be informed of your final moving date as soon as it is confirmed to us, at the latest one month before completion. As your move approaches, we will send you a letter of relocation, which contains more details about matters to do with moving.

Criteria for tenant selection for subsidised non-profit rental housing

Some of our rental housing units are state-subsidised Arava units and some are interest subsidy units, i.e. so-called non-profit housing units. We apply the criteria for tenant selection set by ARA (the Housing Finance and Development Centre of Finland) to these housing units.

Factors influencing selection of tenants are the applicant's housing need and their wealth and income, in accordance with a government decree. We will review your wealth when you apply for housing. More information about the criteria for tenant selection can be found in ARA's criteria for tenant selection guide.

Subsidised non-profit units are indicated in our housing unit adverts with the term 'valintarajat' or the letter 'V'. If there are no wealth limits indicated in the housing unit advert, ARA's criteria for tenant selection will not be applied when renting out the unit.

If you are applying for a **housing unit for seniors**, you may be required to submit additional documentation or there may be additional conditions for receiving a unit.

Wealth limits for non-profit housing units

Applicant households selected for state-subsidised housing units may not have wealth beyond the maximum limit set by the government. Wealth is defined as assets held at the time of application (fair value) and any assets the applicant relinquished in the year prior to submitting their application. Wealth may include, for example, property or a unit in a housing cooperative, other shares, funds, savings and deposits in the applicant's name. Any debts and student loans within the household are deducted from the wealth.

The table below shows the wealth limits for different areas

Wealth limits vary by municipality

Municipality	1 person	2 persons	3 persons	4 persons	5 persons
Helsinki	€99 000	€138 000	€231 000	€236 000	€241 000
Espoo and Kauniainen	€81 000	€101 000	€135 000	€145 000	€155 000
Vantaa	€61 000	€76 000	€102 000	€112 000	€122 000
Surrounding municipalities					
(Hyvinkää, Järvenpää, Kirkkonummi, Kerava, Mäntsälä, Nurmijärvi, Pornainen, Sipoo, Tuusula and Vihti)	€60 500	€77 000	€99 000	€121 000	€126 500
Tampere	€60 000	€72 000	€89 000	€99 000	€109 000
Pirkkala	€37 000	€56 000	€74 000	€84 000	€94 000
Lempäälä	€36 000	€53 000	€71 000	€81 000	€91 000
Jyväskylä	€41 000	€50 000	€67 000	€77 000	€87 000
Kuopio	€42 000	€52 000	€68 000	€78 000	€88 000
Oulu	€30 000	€45 000	€60 000	€70 000	€80 000
Lahti	€30 000	€45 000	€60 000	€70 000	€80 000
other municipalities	€34 000	€43 000	€48 000	€59 000	€71 000

In Espoo, Vantaa, Jyväskylä and Oulu, wealth limits are increased in applicant households of over five people by €10,000/person.

In Helsinki and the Surrounding municipalities, wealth limits are increased in applicant households of over five people by €5,000/person.

In Kuopio, Lahti and Tampere, wealth limits are increased in applicant households of over five people by €10,000/person.

In Lempäälä, the wealth limit is increased in applicant households of over four people by €10,000/person.

How does income affect receiving a non-profit rental housing unit?

Applicants' income is compared in tenant selection situations and is taken into consideration as an equal factor to need for housing and wealth. The fixed gross income per month of the people who make up a household is taken into consideration.

Income refers to income in euros before taxes. Income includes earned income with all pay supplements, such as overtime remuneration or extra pay for shift work, pensions, capital income, adult education grants, adult education allowances, and ongoing accident and insurance compensation. Income from abroad is also included. Income refers to income in euros before taxes.

Elements not considered income include student financial aid, housing allowance, child benefit, child care assistance, or other equivalent income supplements.

If your income is irregular, your average monthly income for the last 12-month period will be calculated.

If you are on temporary leave from work, e.g. maternity leave, the monthly income you were receiving before stopping working will be considered your monthly income, unless you are aware of any substantial and permanent changes to your income.

If you are an entrepreneur when establishing your income, the basis used shall be the company's profit from the most recent financial statement, with any direct taxes already deducted in the income calculation added, unless the monthly income level can be established in another way.



When assessing the need for housing, factors of particular importance are the household's current living conditions and the urgency of improving them, as well as the size and age structure of the household. The housing unit you are applying for must be reasonable in terms of size, in relation to the size and age structure of the household.

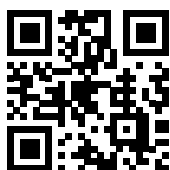
Short-term interest-subsidised rental housing

We also have some short-term, interest-subsidised rental housing. These rental housing units are intended for low- and medium-income households requiring rental housing. The household income is the only criterion for tenant selection used for these housing units. When applying for these housing units, there is no need to provide evidence of need for housing or wealth. Currently, only our rental housing units at Lounatuuli 13 and 15 in Naantali and Kalaonnentie 9A and 9B in Espoo are short-term interest-subsidised rental housing.

Examples of the income limits for short-term, interest-subsidised housing

Number of people in the household	Income (gross) €/month
1 adult	€ 3 540
2 adults	€6 020
1 adult and a child	€4 190
2 adults and a child	€6 670
2 adults and 2 children	€7 270
2 adults and 3 children	€7 870

More information can be found on the [ARA website](#).



Non-profit rental contract additional documents

When we offer you a housing unit to which wealth limits apply, we will request in the offer that you submit the necessary additional documents for your application. At this point we require you to submit up-to-date additional documentation regarding your income, wealth and housing need.

The following may be used for proof of income:

- Incomes Register extracts, which you can download yourself from vero.fi. The Incomes Register extract provides details of pay, pension and benefits.

If you do not have an Incomes Register extract, you can provide one or more of the following:

- a pay certificate or payslip provided by your employer, detailing your gross monthly income
- verification from your pension insurance company of the amount of your pension (sent to your home annually, at the beginning of the year)
- decisions on receipt of any benefits (e.g. unemployment benefit, income support, student financial aid, daily allowance for parents, or home care support)
- if necessary, documentation of other sources of income.

The following may be used for proof of wealth:

- Your last pre-completed tax return in full.
- Documentation of the fair value of any assets considered wealth (e.g. an estimate of the sale price of an owner-occupied housing unit, contract of sale, property taxation decision, quoted value of securities, etc.).
- Documentation of the value of any savings and deposits.
- Documentation of any outstanding loans (e.g. account statement). Loans are deducted from wealth.

The following may be used as proof of the need for housing:

- proof of current rental contract ending
- doctor's certificate
- copy of a job contract or proof of receipt of a study place, if the need for housing is based on receiving a job or study place in the location
- documentation on the size of the household, e.g. proof of pregnancy or a guardianship agreement for a child/children
- documentation on the unsuitability of the current housing
- other written documentation regarding need for housing.

If the unit in question is not subject to such limits, you do not need to submit these additional documents.

If you are applying for a housing unit for seniors, you may be required to submit additional documentation or there may be additional conditions for receiving a unit.



Our sales negotiator will provide you with instructions on the additional documents you are required to provide when they send a housing offer. Please contact your local sales office, where we will be happy to help!

Living in rental housing

How can I familiarise myself with my rental housing unit?

When you are offered housing, you can familiarise yourself with and find out more about your new housing. You will receive more detailed instructions from the sales negotiator managing renting of the unit. We can sometimes arrange open viewings of housing units that are already vacant, and we will provide details of these viewings with the housing unit advert on our website. No prior booking is needed for these open viewings.

What is the period of notice for rental housing units?

In general, **the rental contracts of our rental housing units are valid until further notice.** Fixed-term contracts are also possible, in which case the end date is stated in the contract.

The period of notice for tenants is one calendar month for rental contracts that are valid until further notice. The period of notice is calculated from the last day of the calendar month in which the notice was given. If we have to terminate a rental contract that is valid until further notice, for example because the tenant has repeatedly neglected their obligations, the period of notice during the first year of the rental relationship is three calendar months, and after this six calendar months.

How do I sign a rental contract?

You can sign your rental contract online using your online banking credentials, in which case you do not need to come to our office to sign the contract. You can also sign your rental contract at our office.

How do I pay my rent?

You will be sent a bank transfer form for paying your rent. When paying your rent, you must use the reference number we provide you with, in order to make sure the payment goes to the right account and is allocated to the right housing unit. **The rent falls due on the second day of each month.** If you have any questions about paying your rent or you have any problems with payment, please contact our customer service team to agree on arrangements going forward.

How do I pay the security deposit for my rental housing unit?

It is a requirement for releasing the keys to the unit that you have paid the security deposit into our account by its due date. At the end of the contract, repair costs due to abnormal wear and tear of the unit, collection charges and rekeying costs due to lost keys may be deducted from the security deposit.

How is the security deposit for my rental housing returned?

Once you have taken care of your payment obligation appropriately and handed over the keys to the housing unit, which must be in good condition, **we will return the security deposit in full within approximately two weeks of the end of the contract and your possession of the unit.** No interest is paid on the security deposit.

How do I give notice on my rental housing unit?

If you are considering changing your rental housing unit, first have a look at the vacant rental housing units we have, and those that are due to become available soon. The period of notice of a rental contract is one calendar month. The period of notice is calculated from the last day of the calendar month in which the notice was given. If you have a fixed-term rental contract, it will end on the end date indicated in the contract, and no separate notice is required. **You must always terminate your rental contract in writing by filling in the termination form and submitting it to our nearest office.**

We aim to look for new tenants as soon as a notice of termination is received. For this reason, viewings may be held during your residency, before your rental contract ends. We will agree on any viewings separately with the tenant.

How do I return the keys for my rental housing unit?

Return all the keys that were handed over to you or that you have had made to our office (including the keys to the car heating plug, patio, balcony, storage room, security lock and post box) **on the day of vacating your unit.** Do not leave the keys in the unit unless separately agreed. Please do not lock the security lock when moving out.

As a resident, you are responsible for all the keys that were handed over to you. If you do not return all of the keys you signed for, the costs of rekeying the locks to the unit and new keys will be deducted from your security deposit.



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