

# Instructions for new tenants



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# Introduction

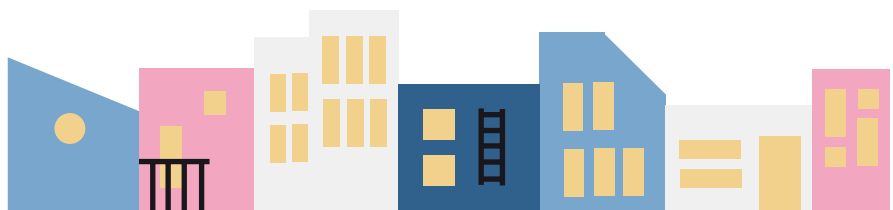
In addition to excited anticipation, moving also involves several responsibilities.

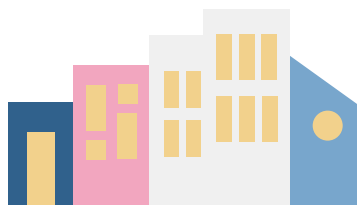
This guide contains information on things you should take care of when moving and take into account during your tenancy.

The guide starts with a Mover's Checklist. Tick off items on the list as you complete them until you have done everything needed. The latter part of the guide covers things you should take into account during your tenancy.

For more information on living as a tenant, see [www.vuokraturva.fi](http://www.vuokraturva.fi)

*We wish you a smooth move and the best of luck in your new home!*





## Mover's checklist

This is a list of things you need to do when moving into a rented property. Tick off the items as you complete them. The tasks in the list are not in chronological order.

- Notify your change of address to Posti and Digital and Population Data services Agency:** You can notify your change of address online at <http://www.posti.fi/changeaddress/>.
- Notify the building manager of the housing company about the change of tenant**  
You can find the contact information of the building manager or maintenance company on the housing company's notice board and the building manager's certificate.
- Make an electricity agreement with the electricity provider of your choice if this is your responsibility according to the terms and conditions of your tenancy agreement**
- Make a gas agreement with Suomen Kaasuenergia if the property has a gas cooker**
- Update the invoicing information of your water agreement and make a waste management agreement; only for detached houses**  
You can find contacts for making electricity, gas, water and waste management agreements on the last page of this guide.
- Transfer or make a new contract with an internet provider**
- Notify your change of address to your banks, insurance companies, magazine subscriptions, associations, libraries, telephone companies and friends and family**
- Take out a home insurance policy:**  
In rental agreements the landlord requires the tenant to be covered by a valid home insurance for the duration of the tenancy. You can check the home insurance condition of your tenancy agreement. Usually the requirement is for the tenant to commit to taking out and keeping a home insurance policy with liability insurance.  
  
You can take out a home insurance policy with the insurance company of your choice. You can find contact information of insurance companies on the last page of this guide.  
  
When you have received a decision or a certificate of insurance from the insurance company, send a copy of it directly to your landlord by post or email.

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**Delivering the security deposit to Vuokraturva:**

Deliver to Vuokraturva a receipt proving that you have paid the security deposit before picking up the keys. Please note that we are unable to hand over keys without a receipt.

An accepted receipt is e.g. a print-out of a confirmed online payment or the bank's original security deposit account lien commitment, depending on the payment method of the

security deposit in your tenancy agreement. You can check the security deposit payment method from your tenancy agreement.

At the end of the tenancy agreement, you can agree directly with the landlord about returning the security deposit.

Interest shall not be paid on capital paid into the account.

### **Further information about the security deposit**

In accordance with the Act on Residential Leases, a reasonable security deposit can be agreed in the tenancy agreement in case the party does not fulfill their obligations (Act on Residential Leases 31 March 1995 / 481, Chapter 1, Section 8). The legal obligations of the tenant include paying rent at the agreed time and taking care of the rented property.

The payment method of the security deposit can be agreed between the parties. The payment method shall be agreed in connection with negotiating the terms and conditions of the tenancy agreement. The payment method shall be included in the tenancy agreement, and the security deposit shall be paid according to the terms of the tenancy agreement.

Usually the security deposit is paid as a bank transfer directly into the landlord's account due to the convenience of this payment method. Alternatively, the security deposit can be paid into a separate security deposit account opened in a bank. A security deposit account means a separate account purposely opened into which the agreed security deposit amount is deposited for the duration of the tenancy.

If your tenancy agreement states that the payment method of the security deposit is a security deposit account, note that we are unable to accept a lien commitment that has erroneous or missing information. For this reason, check that the information in the lien commitment are correct before picking up the keys from our office.

Vuokraturva can provide you with written instructions on how to open a security deposit account if you have mutually agreed in the terms of your tenancy agreement that this is the payment method. The instructions contain e.g. information on the different security deposit practices of banks and a list of information that must be included in the lien commitment of the security deposit account.

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**Picking up the keys:**

You can pick up the keys to the property starting from the moving day from your area's Vuokraturva office unless you have agreed otherwise with our agent.

The addresses of Vuokraturva offices are:

in Greater Helsinki region:

Ilmalankuja 2, L-porras,  
00240 Helsinki

Turku: Maariankatu 6, 20100 Turku

Tampere: Sammonkatu 18-20,  
33540 Tampere

Lahti: Rauhankatu 9, 15110 Lahti

Oulu: Torikatu 3, 90100 Oulu

For information on the opening hours and locations of our offices, see our website at [www.vuokraturva.fi](http://www.vuokraturva.fi).

You might find additional keys in the property if the previous tenant has left their keys at the end of their tenancy. If you need e.g. a spare key and don't find one in the property, please contact the landlord directly.

**Start rent payments into the landlord's account:**

Separate invoices are generally not sent for rent payments. Usually both rent and possible water fee are paid as a lump sum into the landlord's account in accordance with information given in the tenancy agreement.

The due date of rent payments according to the law is the rent payment month's i.e. calendar month's second working day. The tenant and landlord may however agree on another payment day.

If the tenancy starts e.g. on the 15th of the month, the due date for rent payment for the first month is the same as the starting day of the tenancy agreement. Check your tenancy agreement for information on the amount of rent for a partial month and the payment day.

You can check information on rent payments including the account number of your landlord and the rent payment day from your tenancy agreement.

Write the full address of the rented property in the message field of the bank transfer. If a reference number has been given in the tenancy agreement, use it whenever you pay rent. A possible parking place mentioned in the tenancy agreement shall always be paid into the landlord's account unless otherwise agreed in the tenancy agreement.

Laundry room and sauna fees and parking spaces separately reserved from the housing company are usually paid directly to the housing company.

You will receive a separate electricity bill from your electricity company based on your electricity agreement unless otherwise agreed in the tenancy agreement.

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# To take into account during your tenancy

This chapter contains information on the most important obligations of the tenant during the tenancy. At the end of the chapter there is also a brief look at terminating the tenancy agreement and returning the security deposit. For more information on living as a tenant, see our website at [www.vuokraturva.fi](http://www.vuokraturva.fi)

## Tenant's obligations

The most important obligation of the tenant during the tenancy is to pay the agreed rent at the agreed time.

Another of the main obligations is to take good care of the flat. The tenant is obligated to compensate the landlord for any damage caused by carelessness or neglect. The tenant is also responsible for any damage caused by their visitors.

The landlord may charge an appropriate compensation from the security deposit if the tenant neglects rent payments or damages the property.

## Responsibility for maintaining the property and possible changes

No change work may be carried out on the property without written permission from the landlord.

If the tenant carries out repair work or makes changes to the property, the parties must agree in writing about the methods, material choices and at which party's expense the changes shall be made. At the same time it must be agreed on whether any fixtures or furniture possibly acquired by the tenant will remain in the property after the tenancy and if so whether the tenant will receive some compensation for the work carried out.

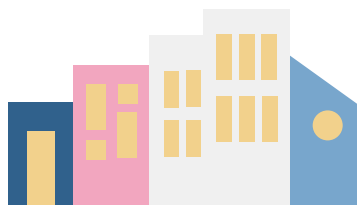
The tenant shall notify the landlord of any damage or fault in the property without delay. Thus the parties can agree on fixing any faults quickly.

## Changes during the tenancy agreement

If changes take place in the tenancy during the tenancy agreement, the tenant should immediately contact a Vuokraturva agent.

## Terminating the tenancy agreement

When the tenancy ends, notice of termination must be given in writing and provenly to the landlord. The notice of termination must be drawn up carefully and include all information pertaining to the termination. The tenant must also be able to prove that the landlord has received the notice of termination. You can ask your landlord for a confirmation of receipt of your notice e.g. by post. If you request confirmation of receipt of your notice of termination by email, the message should clearly indicate what the matter pertains to and who has sent the messages (sender's name).



A tenant can terminate a permanent tenancy agreement by giving one calendar month's notice. You should give notice of terminating the agreement well in advance before the change of the calendar month in order to give the landlord enough time to receive and acknowledge the notice before the end of the month. You should also deliver one copy of the notice of termination to Vuokraturva for information. You should also check the tenancy agreement to find out the starting date of the first possible notice of termination.

A fixed-term contract cannot be terminated as it is binding to both parties for the duration of the entire tenancy period.

### **Condition of the property and cleaning at the end of the tenancy**

In accordance with the Finnish legislation and the Fair Rental Practices guidelines, the tenant must take good care of the property. Regular cleaning and maintenance are part of taking good care of the property. At the end of the tenancy agreement, the flat must be left empty, in good condition and clean. Unless otherwise agreed, at the end of the tenancy the property must be left in the same condition as it was in at the beginning of the tenancy except for normal wear and tear, which is the responsibility of the landlord.

More information on e.g. cleaning at the end of the tenancy and responsibilities related to the condition of the flat can be

found in the guide "Normal wear and tear and cleaning the property", which has been used as a source for the above chapter. This guide was drawn up in co-operation between RAKLI - The Finnish Association of Building Owners and Construction Clients, The Finnish Real Estate Management Federation, The Finnish Real Estate Agent Association, The Finnish Landlord Association, Finnish Tenants and The Finnish Real Estate Federation. You can find this guide in Finnish on our website at [www.vuokraturva.fi](http://www.vuokraturva.fi).

### **Returning the security deposit**

When the tenancy agreement ends, the landlord must return the security deposit to the tenant without delay if all rental obligations have been fulfilled and no damage has been caused to the flat except for normal wear and tear.

The tenant must contact the landlord directly for agreeing on returning the security deposit.

If a security deposit account opened in a bank has been used as security deposit in the rental agreement, the landlord shall release the security deposit at the end of the tenancy by signing the security deposit account's lien commitment. If the deposit has been paid into the landlord's account, the landlord shall transfer the amount of the deposit directly into the tenant's account. The tenant must agree separately with the landlord on returning the keys. Keys can usually be returned to a Vuokraturva office.

# Important contact information

## Insurances

IF:  
[www.if.fi/en](http://www.if.fi/en), tel. 010 191 919

Op Insurance Ltd:  
[www.op.fi/home-page](http://www.op.fi/home-page), tel. 010 253 1333

LähiTapiola:  
[www.lahitapiola.fi](http://www.lahitapiola.fi)

Fennia:  
[www.fennia.fi](http://www.fennia.fi), tel. 010 503 8808

## Electricity

Fortum:  
[www.fortum.fi/en](http://www.fortum.fi/en), tel. 020 080 000,  
(transmission service open 24 h)

Vattenfall:  
[www.vattenfall.fi](http://www.vattenfall.fi), tel. 080 017 7733

Helen Ltd:  
[www.helen.fi/en](http://www.helen.fi/en), tel. 09 617 8080

Oomi Energia:  
[www.oomi.fi](http://www.oomi.fi)  
tel. 09 2522 1122

## Gas

Suomen Kaasuenergia:  
<https://suomenkaasuenergia.fi/en/>,  
tel. 020 690 027

## Water

HSY (Helsinki Region Environmental Services Authority):  
<https://www.hsy.fi/en/residents/pages/default.aspx>, tel. 09 156 121 10

## Waste management

HSY (Helsinki Region Environmental Services Authority):  
<https://www.hsy.fi/en/residents/pages/default.aspx>, tel. 09 156 121 10

Lassila & Tikanoja:  
[www.lt.fi/en](http://www.lt.fi/en), tel. 010 636 5000

