

Program for Newcomer Information Session about Housing 15 June 2026

13.00-13.05 **Introduction of program and speakers**

13.05-13.30 **Renting a home in Finland**

Kaisa Ojala, Relocation Specialist, City of Helsinki, Migration Affairs Unit

Rental agreements and costs

- ✓ Types of rental agreements – fixed-term vs. open-ended leases
- ✓ Paying rent and deposit
- ✓ Utilities and housing-related costs

Rights and responsibilities

- ✓ Tenant and landlord rights and responsibilities

Ending a tenancy

- ✓ Termination of lease – notice periods and legal procedure

13.30-14.15 **Buying a home and housing company living in Finland**

Michael Lutzeier, Founder of Personal Finance

Housing company concept (asunto-osakeyhtiö)

- ✓ What it means to own a share, responsibilities and rights
- ✓ How purchasing a share works in practice
- ✓ Finances - maintenance fees, housing company loans, budgeting and financial monitoring
- ✓ Renovations - planning, financing, and decision-making in the housing company
- ✓ General meetings - participation, decision-making, and voting rights

Buying a home

- ✓ Key steps and considerations when acquiring a property
- ✓ How to evaluate what you're actually buying (documents, risks, red flags)
- ✓ Common (and costly) mistakes buyers make

14.15-15.00 **Financing your home in Finland**

Ali Kücükylmaz, Account manager, OP Uusimaa

From Renting to Owning: Home buyers guide

- ✓ Basic criteria for home loan
- ✓ Maximum loan-to-value ratio
- ✓ Home loan collateral

Overview of Loan Types

- ✓ ASP Loan
- ✓ Home loan
- ✓ Renovation loan

Repayment options

- ✓ Repayment methods
- ✓ Interest rate options and their impact

Understanding Housing Options in Finland

- ✓ From ASO to Building your own home

Securing your Finances

- ✓ Home buyers personal risks
- ✓ Home insurance

15.00-15.30 **Questions & Answers**