



Housing in Helsinki:

A newcomer's guide to finding a home in the capital



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INTERNATIONAL
HOUSE HELSINKI

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Photo: Jussi Hellsten / City of Helsinki

Living in Helsinki

A comfortable place to live makes for well-being in everyday life. Whether home is a place for relaxation or a base to explore and enjoy a lively community, a pleasant home can make every day feel good. The size, form, and location of a home depend on the circumstances and needs of each household. In Helsinki, the range of housing is vast, from short-term to long-term accommodation and rented and owned properties. In summary, there is something for every taste and need.

For someone moving to Finland, local housing and property agreements may be found to differ from other countries. This guide gives you an overview of the local housing options and helps newcomers to Helsinki organise the steps to be taken in house hunting.

Apart from presenting local housing options, the guide helps to tackle the most common difficulties and avoid possible misconceptions about renting and buying in Helsinki. Overall, it aims to support home seekers to make well-informed decisions about what is right for them when it comes to finding a home.

The guide includes practical tips regarding housing advertisements, rental contracts, housing loans, and property fees, among other things. Throughout the text, there are links to online information sources. Helsinki is one of the most livable cities in the world. This guide will help you to start your home hunting.

We wish you success for house hunting and for living in Helsinki.



1. An introduction to housing in Helsinki

About housing in Finland

Finland has been rated as one of the best places to live. Apartments and houses in Helsinki may seem a bit smaller than in some other countries, but they are usually well built and well insulated. Thanks to windows being double or triple glazed you will never be cold indoors.

Many Finns own the property in which they live, which is one of the reasons why the local rental market is relatively small. Some people start with rental options to get to know the neighbourhood and then later proceed to purchase property in the area. This makes it easy to compare different properties in the neighbourhood and can make the purchasing process better informed. While two-thirds of Finns live in owner-occupied homes, renting is a good option and very common in Helsinki where you may be living for a shorter time or may prefer to change apartments more often. As Helsinki is both the capital and largest city in Finland, apartments in the rental and buying market tend to be more expensive than other parts of the country.

This guide presents different residency options. Scroll down to [section 2](#) for more information on renting, to [section 3](#) for information on buying, and [section 4](#) for guidance on conditions that can govern a tenancy or owner-occupancy. General information on housing in Finland is available on [infoFinland's website](#).

Did you know that:

- the average size of an apartment in Helsinki is 63 m², in Finland 79,5 m². (2019)
- the average commuting time in Helsinki is around 30 minutes and less than 25 minutes in Finland. (2019)
- there are less than 1,5 million homes and more than 2 million saunas in Finland. (2020)

Residential areas in Helsinki

This section gives you a quick overview of the different areas of Helsinki. The Baltic sea defines much of the look and feel of Helsinki. Each district of the city has unique characteristics. As a result, Helsinki has plenty of housing options, whether you want to live in a more urban area filled with bustling cafes, restaurants, and shops, or prefer a quieter, peaceful neighbourhood with excellent access to nature or the sea.

More information about different residential areas is available online. For example, on [MyHelsinki](#) you can explore different areas of the city and what they have to offer.

The City Centre

The City Centre is - as you might expect - the busiest part of the city and is home to numerous restaurants, cafes, bars, and shops. You can move between areas of shopping centres like Kamppi to areas of restaurants, clubs, and cafes while never being far from the Central Railway station and the city centre metro stations.

Southern Helsinki

Just south of the City Centre, you can find the neighborhoods of Punavuori, Ullanlinna, and Eira. This part of the city is one of the more expensive residential areas and is home to a wide range of cafes and the Design District which brings together many creative people and ventures. Living in Southern Helsinki or the City Centre are great options for anyone interested in a modern urban lifestyle.

Western Helsinki

The western neighbourhoods of Helsinki include the districts of Töölö, Munkkiniemi, Haaga, and Pitäjänmäki. These districts contain many upmarket housing options, open green spaces, and access to the sea. Local beach areas provide opportunities for summertime activities like outdoor gyms and boating.

Northern Helsinki

If you prefer to live in a row house or a semi-detached house, Northern Helsinki may be an excellent option for you. Northern Helsinki consists of neighbourhoods such as Oulunkylä, Tuomarinkylä, Länsi-Pakila, and Maunula. This area is perfect for families, children, and those interested in a more traditional suburban life.

Eastern Helsinki

Helsinki's eastern neighbourhoods are a unique blend of old wooden houses, classic apartment buildings, modern developments, and excellent seaside access. So whether you want to spend time in lively cafes or bars in Kallio or Vallila or prefer the incredible coastal access of districts like Kulosaari, Herttoniemi, or Vuosaari, there are plenty of options available in Eastern Helsinki.

Where would you like to live?

Selecting the preferred location for a new home will be influenced by many factors. Distance and transportation connections to work, daycare centres, or place of study will all play a role alongside the desired social aspects.

Public transportation

It is easy to check how to get from A to B with the [Helsinki Region Transport \(HSL\) journey planner](#). In general, public transportation works very well in the capital area and connections cover all parts of Helsinki. Ticket prices depend on the number of zones crossed during the journey. The zones are divided as A, B, C, and D. The more zones you cross the more expensive the journey will be.

Trains cover north-south traffic in Helsinki and Vantaa, metro connects the eastern parts of the city and western Espoo to the city centre. Trams are used closer to the city centre and southern Helsinki. In addition, buses provide good connections from the areas without metro, tram, or railway services and also offer night services.

Cycling is also a great way to get around in Helsinki and all year round cycling has become increasingly common. Helsinki also has its city bikes, available in the summer, which are available based on a purchased pass system. For more information on the city bike system, you can check the [HSL website](#).

Families with children – Daycare centres and schools

Families with children may want to consider the location of a daycare centre in relation to the distance from home. Whether families choose a place from a municipal or private daycare, the availability of places in a specific daycare centre should be checked well in advance of need. However, you can search the municipal daycare centres by postal code or family daycare areas from the [service map](#) of the City of Helsinki. You can always contact International House Helsinki's [Daycare and education guidance](#) services for more information about daycare options in Helsinki.

For families with children of school age, the same question arises concerning school location. You may wish to use the [HSL journey planner](#) to check the location and transportation available between the school and prospective home area. In Finland, it is common for children to go to school on their own. Most Finnish children go to their local school, but it is generally considered safe for children to go even a long way on their own. You can search for local schools providing education in Finnish or Swedish with the City of Helsinki's [service map](#).

Some locations have international schools and daycare centres operating in different languages and some regions have schools operating in Swedish, the other official language of Finland. International House Helsinki's [Daycare and education guidance](#) services can answer any questions you have, regarding daycares or schooling for your children in Helsinki.

Services and free time activities available

The proximity of free-time activities is naturally something else to consider concerning the housing location. For those who prefer to live near green areas, closeness to [Keskuspuisto](#) (Central park) may be a good option. Learn more about [indoor and outdoor facilities](#) with opportunities for sports in all districts of Helsinki.

On the [service map](#), you can search for different types of services such as health stations or sports centres. The search works by entering the name of the service and you can then see all the locations in Helsinki related to the service type. Alternatively, you can search with your home address or future home address; the map will show you all the different services close to this address. When you find an interesting home option, you may want to check out the distance to the closest services.

Each home seeker may have different priorities and expectations from their new home. This guide aims to help home seekers match their expectations to the right area while answering common questions. However, the available budget often has a major role in selecting the chosen home location. Housing cost is further explored in the rental and buying sections of this guide.

Different forms of housing in Finland

People choose types of housing according to their needs at various stages in their lives. The mix of housing available is much the same across Finland. Here you can find apartments, detached houses, rowhouses, and semi-detached houses. Detached houses, rowhouses, and semi-detached houses usually have their own yard or garden and driveway. The maintenance needs of these types of housing can vary and be the responsibility of the owner.

In housing developments that are established as a housing company in which the house owners effectively own shares in the company, various levels of maintenance may be contracted out to a maintenance company. The house owners in the development contribute to the costs of these maintenance contracts every month. This can take away some of the tasks that the house owner might expect to have to do themselves and is often a relief from worry. When buying a property in this kind of development it is important to obtain all the details and costs of contracted maintenance so that you know in advance what are and what are not your responsibilities.

Living in a rented apartment might usually mean that no additional upkeep tasks belong to the tenant. When checking the details of the tenancy agreement it is useful to clarify what maintenance tasks belong to the tenant and whether they concern the individual apartment or the apartment block common areas.

The most common types of housing

Kerrostalo	Block of apartments
Rivitalo	Row house
Paritalo	Semi-detached house
Omakotitalo	Detached house
Erillistalo	Detached house in a development with common maintenance

Kinds of occupancy

The most common housing options in Helsinki are tenancy and owner occupancy. Less common options are serviced apartment rental through a property provider, right-of-occupancy agreements, and part-ownership.

Tenancy

If you plan to stay in Helsinki for more than a few months and wish to rent an apartment from the standard rental markets, you are recommended to go to the section on renting. This also gives an outline of the sources where you can find information on the rental options available. Many landlords may wish to set a minimum rental term which can be a year. This can exclude some options from your search.

Owner occupancy

Anyone planning to settle in Helsinki permanently or for a longer period such as two years or more may consider buying property. In the long term, buying might be a cheaper option than renting. It may also have the benefit of some return on the investment, subject to market performance. Owner occupancy is more common in Finland than renting. You can find more information on the section concerning buying property.

Serviced apartments and furnished apartments

If staying for a relatively short time (between a few weeks and a couple of months), you may want to consider renting a serviced apartment. These tend to be more expensive, but they are more easily available. As a tenant in these types of apartments, you can choose the period of your contract. Usually, the longer the stay, the lower the price per night. Availability can vary and some periods such as the summer months may be more popular. It is a good idea to contact the providers well in advance. For those who are working or studying in Helsinki, you may wish to check with your organization to find out if they have an agreement with a specific housing provider. This can enable you to request an offer for your preferred period or ask for a flexible stay. Agencies offering serviced and furnished apartments include Vuokratuova, Airbnb, and Forenom to name some.

Right-of-occupancy

This option falls between renting and buying and is described as a right-of-occupancy home (asumisoikeus in Finnish). This refers to the financial arrangement under which someone has the right to live in a house or apartment. In this arrangement, the resident makes a right-of-occupancy agreement and pays part of the purchase price, normally 15%, of the home as a right-of-occupancy payment. This is recoverable in full if and when the resident leaves the property.

On top of this fee, the resident continues paying a residence charge - much the same as rent - (käyttövastike in Finnish) while living in the home. This usually also covers maintenance tasks and some services supplied to the property.

The housing associations that operate these properties usually have an application list that prospective residents can join. More information can be found on the relevant page of the [City of Helsinki's website](#). Some of the larger banks are also active in this area and can provide more information.

Part-ownership

Another alternative form of tenure is part-ownership housing (osaomistusasunto in Finnish). In this, the resident agrees to purchase part of the shares in a housing company regarding the property but also enters into a rental contract as the resident is considered to be a tenant.

In part-ownership housing, you can purchase the rest of the shares regarding the property after a specified amount of time or, in some cases, continue living in the property as a tenant. More information is available on the [Finnish Competition and Consumer Authority's website](#).

The most common types of occupancy

Asumisoikeusasunto	Right-of-occupancy home
Käyttövastike	Residence charge
Osaomistusasunto	Part-ownership housing
Kalustettu asunto	Serviced apartment

2. Being a tenant

Renting

Renting is a good option at least in the beginning when you are not yet so familiar with Helsinki; it allows you time to explore the city and its different areas and the long-term housing options available. In this section we look at budgeting, where to find an apartment for rent, attending viewings, rental contracts, and residential leases.

Most properties on the rental market are unfurnished – an exception to this is the serviced apartments mentioned earlier and apartments provided by private landlords. An important difference in Finland compared to unfurnished apartments in other countries is fixed furniture. This includes the kitchen cabinets, the fridge, the oven, and usually the wardrobes in the entrance hall and/or bedroom/s, which are all included. However, light fittings, curtains, and carpets are usually not included. It is very common for apartments and houses to have their own saunas while communal saunas are very common in apartment buildings.





Planning a realistic budget

Rents in Helsinki vary considerably according to the district, size of the apartment, along with the age and condition of the property. It is important to balance expectations with the budget available to avoid disappointment. Being ready to compromise on some items may be useful in finding the right place to live.

Rents are affected by the location and, for example, the proximity to a train or metro station. The frequency of connections to the city centre also often influences the rent. Other things affecting the rental costs are the age of the property, floor level, condition of the property, level of equipment, among other things, and naturally the size of the property. These all have to be factored into the consideration of what you are prepared to pay each month.

Rent is always paid in advance, usually on a date agreed between the tenant and the landlord. In addition to the rent, the tenant is usually required to pay a deposit (*vakuus* in Finnish) at the beginning of the tenancy. This needs to be paid before the keys are handed over. All payments must be made by bank transfer and cash payments are not accepted. The tenant is often responsible for the utility fees (water, electricity) in addition to the rent. Depending on the building and the landlord, an Internet connection may be included in the rental contract. Apartments typically have district heating and there is no separate cost for that for tenants. If renting a house you may need to pay separately for heating and garbage collection in addition to electricity and water supply. A home insurance policy will also be required for the whole duration of the tenancy but may also be limited to insurance of personal belongings and third-party liability. These are key points to check when negotiating the rental contract.

Common housing related terms

Astianpesukone / tiskikone	Dishwasher
Asuinpinta-ala	Living area in m ²
Asuntonäyttö	Property viewing
Henkilötunnus	Personal identity code
Kerros	Floor
Pesutupa	Laundry room
Rakennusvuosi	Building year
Kellarikomero	Downstairs storage
Vinttikomero	Attic storage
Sähkö	Electricity
Vuokra	Rent
Vuokra-asunto	Rental apartment
Vuokralainen	Tenant
Vuokranantaja	Landlord
Vuokrasopimus	Rental contract
Yleiskunto	General condition

As a guide, rental costs in Helsinki usually represent between 30-40% of net income. The list below gives a rough estimate of rental costs by size of property in Helsinki.

Estimates of rental costs in Helsinki (2022)

	Unfurnished EUR/Month	Furnished EUR/Month
Studio	EUR 600-900	EUR 1000-1400
One bedroom	EUR 700-1100	EUR 1500-2000
Two bedroom	EUR 1200-1500	EUR 2000-2500
Three bedroom	EUR 2000-3000	EUR 2500-4000

Estimates of living expenses in Helsinki (2022)

	Studio	Three bedroom
Water	EUR 20 per person/month	EUR 20 per person/month
Home insurance	EUR 100-150 yearly	EUR 200-250 yearly
Broadband	EUR 0-40/month	EUR 0-40/month
Travel costs	EUR 2,8-5,7 single, monthly EUR 65-142,7	EUR 2,8-5,7 single, monthly EUR 65-142,7

Finnish personal identity code

If you have recently moved to Finland or are about to move here, please note that most housing providers require a Finnish personal identity code (henkilötunnus in Finnish) even before agreeing to a viewing or latest at the signing of a rental contract.

The personal identity code can be received after registering in the Population Information System. If a non-EU/EEA citizen has been granted a Finnish residence permit, they may have received their personal identity code in this process. More information about [registering in the Population Information System at International House Helsinki](#).

Where to find available property to rent?

There are many websites that you can visit, with many that function well in English. Most websites offer customized search options so that you only see the rental properties which suit your search criteria such as budget or facilities. The most common websites for rental properties are:

- [Vuokraovi](#)
- [Oikotie](#) (in Finnish)
- [Tori.fi](#) (in Finnish)

These websites feature rental advertisements from private landlords, companies, and agencies. You can also find groups on social media where rental properties are advertised, such as the group “vuokra-asunnot Helsinki” on Facebook.

Rental brokers are also a good option and you can look at these websites:

- [Vuokraturva](#)
- [Lumo](#)
- [Sato](#)

These are among the biggest real estate brokers in Finland and many of them offer information and service in English.

Other options include housing by municipalities, agencies, and higher education institutions such as:

- [Keva](#) (in Finnish)
- [M2 Kodit](#)
- [Avara](#) (Selection criteria needs to be met)
- [Hoas](#) - Foundation for student housing the Helsinki capital region

In the City of Helsinki the most popular rental company is Heka (Helsingin kaupungin asunnot Oy). You must meet certain criteria to be able to live in these properties and selection is based on the applicant's urgency. More information about housing in Helsinki can be found on [Heka's website](#).

What is in a rental advertisement?

Rooms

In Finland, apartment and property advertisements indicate the number of rooms differently compared to many countries. Let's take a look at the abbreviations that are commonly used in housing ads:

1h	Studio
2h	Bedroom and a living room
3h + k, kph	Two bedrooms and living/dining room. Also k=keittiö=kitchen, kph=kylpyhuone=bathroom in English
s	Sauna
kk	Keittokomero=kitchenette
p	Parveke=balcony
vh	Vaatehuone=walk-in closet

Rental conditions

The period of notice and termination of a lease contract

The first rental contract is usually fixed for 12 months, and in case you wish to leave before the end of your contract, you must pay a fee. The fee is usually equal to one month's rent. The notice period is always 1 calendar month for a tenant and from the landlord, it is 3 months during the first year and 6 months thereafter.

You should terminate a rental/lease contract in writing. The notice period for terminating a rental contract is one month. For example, if your contract is terminated on 31 March, you must move out by 30 April at the latest. If you terminate the contract on 1 April, the last day to move out is 30 May.

Security deposit

Almost all rental contracts require that the tenant pays a rent security deposit, which is typically 1-2 months' rent (maximum three months' rent). If the tenant has fulfilled all responsibilities mentioned in the rental contract, the full deposit should be returned at the end of the rental period. The deposit can be withheld in cases where the tenant has caused damage to the property or failed to pay the rent.

Utilities

Regarding utilities, the normal practice is that heating and building maintenance are included in the apartment rent, and the tenant is responsible for the electricity and Internet contracts, and the water fee. If you live in a detached house (omakotitalo in Finnish), the tenant is responsible for heating the house, and this can be more expensive than living in an apartment building (kerrostalo in Finnish). Extended home insurance may also be a common requirement.

Background check and references

Landlords want to ensure that their tenants have a clean credit history. This is easily checked in Finland where the tenant has been living already but if you are new to the country then the presentation of evidence of solvency is needed. An employment contract or reference from a previous landlord can be helpful.

How fast can you move in?

It is common that the rental period for advertised property starts within just weeks or a month from the date of publishing the advertisement. Many rental properties appear on the market just 4-5 weeks before the intended start of the tenancy.

Pets

It is best to check whether pets are allowed in the rental property. While some landlords may forbid pets to be kept at the property this can sometimes be negotiable depending on the type and size of the pet. Housing offered by brokers, organizations, and municipalities may be more welcoming to pets.

Parking

Parking is rarely included in rental contracts, yet possible. Parking in the city centre might raise the expenses of housing, yet residential parking on the streets is possible with a monthly fee of 15-30 EUR which is paid to the city. Indoor parking can cost from 100-250 EUR a month. Please read more about resident parking from the [City of Helsinki's website](#).

Smoking

Smoking is usually never allowed inside a rented property. Some communal houses forbid smoking inside the whole house or on the balconies or in the common areas around the property.

Additional items you may see in rental advertisements

Finnish	English
Tiskikone/astianpesukone	Dishwasher
Pesutupa	Laundry room
Rakennusvuosi	Building year
Kerros	Floor
Yleiskunto	General condition

***NOTE** If a landlord asks a potential tenant to pay a commission in exchange for signing a rental contract, this is not legal in Finland. This could even be a fraud. Never sign a lease/rental contract and pay a deposit or rent without seeing the property yourself or sending your trusted representative/friend to check it on your behalf to ensure that the tenancy is legitimate.

Rental viewings

The contact person can be an agent, company representative, or a private landlord, and the contact details are provided in the property advertisements. This is provided by a phone number or email address of the contact person or by a contact box on the website through which it is possible to send a message to the agency or landlord.

The rental market in Helsinki is usually fast-paced and generally, it is a good idea to respond quickly if something interests you. Monitoring real estate websites daily might be needed and reacting to interesting advertisements as the first person can produce the result you want.

Some agencies require viewers to fill out an application through their website to arrange a viewing of an available property for rent, for which a personal identity code might be needed. Sometimes there will be a public viewing of a property, which will be mentioned in the property advertisement. If there is no mention of a public viewing, then contact the person named in the advertisement for a private viewing.

Attending property viewings

The real estate advertisements may indicate a specific date and time for a public viewing or that viewings are organised only privately. When going to a public or a private viewing, simple rules apply: being on time is important in Finland as the viewing schedule will most likely be full. Agents may also be moving from one property viewing to the next so if you're late, you might miss your opportunity to see and rent the property.

At the viewing, raise whatever questions you may have on the property. It is good to check if any renovations are planned on the property (which can be disruptive) and on subjects such as storage available for things like bikes and prams or availability of sauna and house regulations governing the use of the property. It can be handy to take a list of questions with you.

In some viewings, you may be required to bring a completed application form or to fill it in at the viewings. This should be mentioned in the advertisement, or the agent/landlord should mention such a requirement when agreeing to the viewing. It may be an advantage to present a copy of a valid employment contract at the viewing.

Rental contracts

The rental contract, the same as a lease agreement, is the most important document in a landlord-tenant relationship. The contract should always be made in writing and needs to be checked carefully before signing. Depending on the landlord or agency, it may be possible to have the rental contract in English. If necessary, have a Finnish contact check the contract for you at the time before signing. Question anything uncertain or unfamiliar and have it clarified before signing.

Important points:

- Rental contract should be in writing
- Payment of deposit/rental guarantee
- Earliest date of notice to leave
- Agreement on how many people can live in the same property
- Rent increase policy
- Utility fees included or excluded
- Noting any previous misuse of the property
- Pets and service animals

The payment of the rental guarantee/deposit or collateral security is usually required to be transferred to the landlord before the start of the lease period. However, the payment should only be made after both parties have signed the agreement.

***NOTE** Pay attention to the earliest date of notice. This may be indicated as e.g. 11 months from the start of the lease period, which would mean that you need to pay the rent for at least 12 months according to the law in the Act on Residential Leases. Under normal circumstances, the tenant's notice period is one month. The notice period is calculated from the last day of the calendar month in which notice was given unless otherwise agreed.

The rental contract indicates the number of people living in the property. The tenant is responsible for informing the landlord of the accurate number of residents and to notify possible changes. This may affect such things as water fees per month.

Rent increases

Rent increases may be included in the contract. The most common ways of adjusting rent are a fixed-percentage increase, a consumer price index increase, or an incremental adjustment based on the management expenses. Please pay attention to whether the rental price increase has been determined as a rise in the consumer price index or a fixed-percentage increase; in this case, the higher percentage will prevail.

The landlord is required to notify the tenant in writing in good time before any rent increase. Other fees chargeable in addition to the monthly rent are often informed on a per month/per person basis. A fairly standard water fee charge is around 20 EUR/person/month unless the water usage is included in the rent or charged by the actual amount used. The water fee is normally paid together with the monthly rent.

Normally, the rental contract states the requirement for comprehensive home insurance, and that the tenant must provide the landlord with a copy of the insurance policy before the start of the lease period. During negotiations to rent the property, it is wise to confirm what type and level of insurance are required.

As mentioned earlier it may be stated in the rental contract whether pets are allowed. This is normally informed in the advertisement text. If you have pets or are planning to have pets, you should check the rental contract or ask the landlord if pets are allowed in the property.

Upkeep

The tenant is normally not permitted to make any changes to the property without the owner's consent. All repairs should be agreed upon with the landlord in writing. In some cases, the landlord may be willing to split or cover some of the renovating costs.

It is the tenant's responsibility to ensure that the property is equipped with smoke detectors as required by law (1 per every 60 square metres of interior space) and ensure that they work. Smoke detectors may be installed by the landlord but the tenant should ensure that they function properly. Damage to anything in the apartment that is found at the start of the tenancy should be notified to the landlord.

Painting and decorating

The tenant needs the landlord's written permission to make changes to the property such as painting or decorating. The landlord will normally contribute to the cost if agreed beforehand.

Inspection

Make a thorough inspection in person when moving in. It is a good idea to take photographs on moving in and attach them as an appendix to the rental contract to serve as proof of the condition of the property for the benefit of both parties. More information on rental contracts can be found on infoFinland.fi website.

The Act on Residential Leases

All rental contracts in Finland by which a person rents a property to use as their home have to be in accordance with the Act of Residential Leases. In other words, the conditions of leases are governed by the law in Finland. This protects both the tenant and the landlord. The Act on Residential Leases covers topics such as duration of the lease, the rights and responsibilities of the tenant and the landlord, also called the lessor, as well as rules governing the termination and extension of the lease. The Act applies to any residential rental contract in Finland and many rental contracts explicitly refer to the Act on Residential Leases. You can find a translation of the Act from [Finlex](https://finlex.fi).

Additional responsibilities of tenants and landlords

The tenant is responsible to make rent payments and utility payments on time and follow the conditions of the rental contract. The tenant needs to provide proof of home insurance if required by the landlord and cannot act against the rental contract conditions, for example, if the rental contract forbids smoking in a property.

Follow the house rules

These are usually posted on the apartment block notice board and if not, it is good to get a copy from the landlord when you move in. It is a good idea to check house rules when you are selecting a rental apartment. There may be rules on noise, use of common spaces, and fire prevention.

What to do if something breaks or is not working?

If an appliance breaks in your rental apartment, then you should tell the landlord as it is their responsibility to ensure that the equipment provided with the apartment works. If there is a big renovation happening and you cannot use part of the apartment for some time - you should be able to get a rent reduction for the time of not being able to use the apartment fully. It works the other way too. As a tenant, you have to look after the place and the appliances. If you damage or break one then it will be for you to replace it.

3. Buying property

If you plan to settle in Helsinki permanently or for a longer period, for example, more than two years, it can be worth buying property in the capital. In the long term, buying a home can be cheaper than renting. Owner occupancy is common in Finland and even 2 out of 3 Finns own their home. Prices may be higher in Helsinki as is the case in most capital cities. However, owning one's home varies according to age, and obtaining a mortgage requires a steady income and some savings. While rental apartments have been increasingly common, especially with young people and in the city areas, buying a home is an alternative that is possible and worth considering if you are staying long-term.

The usual process of buying a house or an apartment in Finland consists of the following steps:

1. Planning a budget relative to your needs and means
2. Securing a mortgage agreement in principle from a Finnish bank or setting aside sufficient money to buy
3. Finding a suitable apartment or house through the real estate agencies or online portals and contacting the agencies to arrange a viewing
4. Making an offer and negotiations to close the deal

In this section, we will take a closer look at the above stages and things to be considered in the buying process.



Planning a budget

While there are some similarities between planning to buy or rent a property such as location, size of the property, condition of the property, the floor level, and level of equipment, other things such as public transport connections and services available in the area can affect the price.

Depending on where you might wish to buy a property you will find that the price per square metre can range from around 3 000 EUR to 10 000 EUR per square metre at the top end of the city centre real estate. Subject to market trends, the average price per square metre in Helsinki is currently around 5 500 EUR (2021).

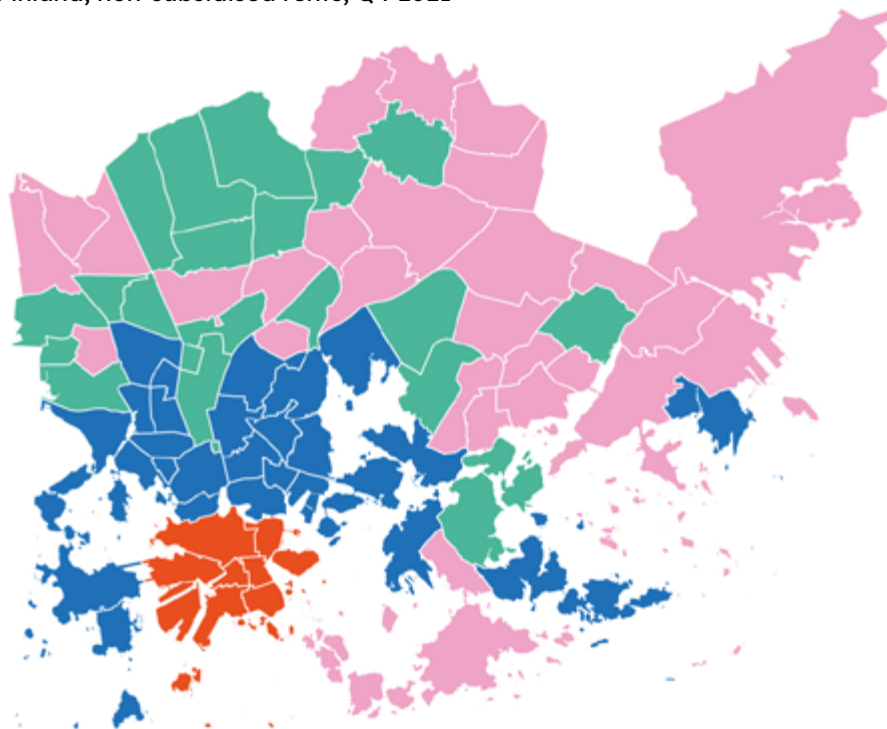
The price per square meter is affected by the ownership of the plot of land on which the property stands (self-owned or rented land). A rented plot of land can increase your expenses, but this should be mentioned in the property listing.

The following map of Helsinki gives an overview of the cost per square meter in these locations.

The most expensive parts are in the south and city centre shown in red in the map. Locations in the west and close to the city centre are dark blue and closely follow the price in the city centre. The most affordable areas are in the east and north shown in pink and yellow.

Average rent in Helsinki

Source: Statistics Finland, non-subsidised rents, Q4 2021



One-room (studio) flat, 25 m² example

€ 706 € 675 € 657 € 603

Two-room flat (one-bedroom), 50 m² example

€ 1,105 € 1,048 € 949 € 901

Common words used in purchasing real estate

Kiinteistö	Real estate
Asuntolaina	Housing loan
Asunto-osake	Housing share
Henkilötakaus	Personal guarantee
Hitas	Housing price and quality control system in Helsinki
Kuntotarkastus	Condition inspection
Reaalivakuus	Real collateral
Tontti	Plot
Varainsiirtovero	Transfer tax
Yhtiövastike	Company compensation

Obtaining a loan from a Finnish bank

Finnish banks generally follow much the same rules and criteria concerning loans and mortgages. That being said, a negative answer from one bank does not necessarily mean another bank would turn down a loan application with the same information in it. A majority of banks can provide services in English when it comes to discussing home loans and often much more.

The property to be purchased usually provides 70-75% of the security for the loan. Under the law, a bank can give a loan covering up to 90% (95% for the first property) of the purchase price. The rest of the loan security (reaalivakuus in Finnish) should be located in Finland or in a Finnish bank account or investments such as stocks kept in a Finnish bank. Also, a personal guarantee (henkilötakaus in Finnish) can be used.

As expected, banks are normally interested in your income and assets in Finland (work contract, bank statements) and expenses (other loans, etc.) and they will always check your credit history. Before you have a Finnish personal identity code, it is most likely that it will not be possible to get a fully binding loan promise. Individual circumstances will affect the bank's decision-making but for the most part, it will be essential to have an address in Finland and to be registered as a resident with a personal identity code.

If you have not yet moved to Finland but would like to make preparations for buying a home, it may be possible to have preliminary loan negotiations before coming to Finland. If the bank is satisfied with the information provided to them then it may be possible for some level of loan approval in principle. However, the final decision can only be made once you are in Finland or have been issued a Finnish personal identity code.

For non-EU or non-EEA citizens, there may be bank-specific requirements with regards to the type of residence permit (temporary vs. permanent).

Once you have secured a written offer of a loan from a bank you are in a position to make an offer to buy a property.

How to find a home to purchase

Depending on the state of the market and the areas that interest you the search and purchase process can be quite fast or can take some time, even a few months. You can look for a home via various channels yourself. Internet portals such as [Oikotie](#) or [Etuovi](#) are often the first reference used by buyers to find homes for sale. All real estate agents use these portals to place property adverts for their latest offerings and you can set up searches according to your selection criteria. These portals operate in Finnish but often you can request information in English.

It is also a good idea to contact real estate agents and give them your home requirement details. They will be happy to keep you informed of any relevant offerings. Some home sellers may undertake the selling process without a real estate agent. While this does not change the process of buying it is advisable to have a representative on the ground to help you through the stages of viewing and negotiating. The banks can take a role in the management of sales contracts and will be keen to ensure that you have followed all the usual precautionary steps in buying the property, such as having it inspected and ensuring that the seller has the right to sell.

If you commission a real estate agent to find you a home, then be ready to negotiate on the charges the agent may seek for their services. Agencies may be seeking a commission of around 2,5% of the sale price as their fee. If both the seller and the buyer have a contract with the agent, the agency may only charge a commission from one of them. A deal might see this fee split between the two parties but the advice is to be aware.



In addition to the location and size of the property, you may want to pay special attention to the building year. Houses and apartment blocks have different structural and building characteristics according to the period in which they were built. This can have implications for maintenance requirements which can in some cases be significantly expensive. In older apartment blocks, plans to renew such things as drainage and water delivery systems can produce a high bill for each apartment owner.

While these renovation plans may be taken into account in the sale price these plans must be checked and detailed to the buyer. Major apartment block renovations often mean that the occupants have to move out to temporary accommodation while the work is completed and in some cases, this can be several months.

What to check before buying?

A professional condition inspection is an essential protection for the house buyer and these inspections may be organised by sellers before they put the property on the market. It is not a legal requirement to do so but it can be very risky to buy into a property where the underlying condition or scale of possible repairs is unknown. House sellers who have not arranged a condition checking inspection may agree to fund this for a serious buyer or agree to share the costs of the inspection. Typical fees can range from 1 000 to 2 000 EUR depending on the size and age of the property. When conducted by a reputable and qualified inspection company this can save the buyer thousands in repair bills. This also enables the purchase price to be set at a realistic level for the condition of the property.

Sellers have responsibility for aspects of the property condition for up to five years after the sale. Ending up in a dispute with the seller after buying the property because of non-disclosed issues or other problems can result in court cases and the attendant costs and stress of litigation. Having an inspection report before making the purchase offer final is a good safeguard for both parties and can make any dispute resolution quicker and clearer without having to resort to a court case.

View and start to buy a property

Once you have identified a home that interests you, the initial steps in showing interest are similar to showing interest in a rental apartment.

The steps are:

1. Contact the seller or real estate agent.
2. Agree on a home viewing. If the advertisement mentions a time for a viewing, you do not need to separately book with the seller. It is a good idea to confirm with the agent that you will attend the viewing.
3. For apartments or housing company properties: Ask for documents of the housing such as the manager's certificate, and information on the property's share of the housing company debt - in the case of apartments. The debt can vary depending on the land purchase for the construction or repairs and renovations that have already been completed.

Additional steps for houses

Ask for a copy of the condition inspection report if completed and be aware that this may need to be arranged if you intend to continue with making an offer to purchase.

4. Inspect the apartment or house carefully at the viewing.
5. When you are satisfied that you have enough information and you have an offer of a loan, where needed, you can make an offer to buy the property based on what you now know and what seems to be a fair price for the property.

A written offer is legally binding and if your offer is accepted you are bound to make the purchase. If you change your mind and withdraw the offer without good reason you will be liable to pay some very significant compensation. This can amount to several thousand euros to cover the seller's costs incurred in marketing the property and other expenses involved. The same is true for sellers who withdraw from the negotiation after an offer has been accepted by them. Having a real estate agent involved in the sale and purchase process helps avoid these situations.

More information about buying property can be found on [infoFinland](#). Also, on the website of the [Finnish Competition and Consumer Authority](#) you can find a good collection of information on buying real estate in Finland.



4. What to consider when buying a home?

The process of finding, reserving, and purchasing a home differs according to the types of property available. This can be especially so if the building of the property is still in progress when you buy it. This subsection looks at basic aspects of buying different types of homes and gives an overview of where to find more specific information.

Buying a newly built apartment in a housing company

When a new apartment is purchased while the building is still in the planning or construction stage, the buyer should carefully study the plans of the new apartment as well as the plans for the building and areas around the property. When a buyer wants to reserve an apartment that is in the planning or construction stage, they usually pay a reservation fee (varausmaksu in Finnish). This fee may be non-refundable if the reservation is later cancelled.

Once the building is completed, the seller contacts the prospective buyers who have paid a reservation fee. The next step is usually a binding purchase contract. The buyer may be required to make a down-payment (käsiraha in Finnish). Depending on the terms of the purchase contract, the buyer may lose this payment if they withdraw from buying the apartment without a justified reason.

The rest of the purchase price of the apartment should only be paid as the construction progresses toward completion. The final 10% of the purchase price is only due after the buyer has had the opportunity to inspect the apartment before moving in. The reservation fee and the down-payment are always reduced from the total purchase price.

Pay special attention to:

- Binding fees of the reservation or down-payment
- When the final payment is due
- Amount of resident charges that will be payable every month and any other financial costs that may be added to the final bill

Maintenance charges for housing share owners

This section covers information on the maintenance charges that housing share homeowners are often required to pay. It is important to compare the level of maintenance charges with the building's renovations, upkeep history, and future renovation plans, as these may add to your monthly housing costs.

These maintenance charges are called “yhtiövastike”, “rahoitusvastike”, “hoitovastike”, “korjausvastike” and “käyttökorvaus”. Below you can find brief explanations of each term.

Term	Explanation
Yhtiövastike	“Management charge”. This is the combined cost of Hoitovastike + Rahoitusvastike (if applicable) + Korjausvastike (if applicable).
Hoitovastike	“Maintenance fee”. This is the monthly fee for services, general maintenance etc. The charge per apartment is usually based on the size of the apartment in square meters (m ²) and varies between apartments.
Rahoitusvastike	“Charge for financial costs”. If the housing company has a loan, and you do not pay the debt-free price (velaton myyntihinta in Finnish) when you buy the apartment and – thus freeing the apartment of debt to the housing company – rahoitusvastike will be your monthly payment towards the housing company loan. When buying a housing share apartment, terraced house or house, it is important to check whether any building/renovation work has already been planned for the near future; if it has, the rahoitusvastike will likely increase which will affect the total running costs of owning the property.
Korjausvastike	“Repair charge/fee”. A potential fee to collect funds for a specific upcoming renovation. Not applicable to all housing companies or situations.
Käyttökorvaus	In addition to these charges, the housing company may collect a “charge for utilities” (käyttökorvaus in Finnish). This can include fees for instance for water, parking places, sauna shifts, use of the laundry room, or Internet.

Buying an older apartment in a housing company

When buying a share in a housing company, it is important to familiarize yourself with all the relevant documentation before deciding to buy. Such documentation may include, for example, the house manager's certificate, and information on the apartment's share of the housing company debt which may be based on the land purchase for the apartments. It may also relate to completed or existing renovations.

It is important to know about potential forthcoming renovation work as well as past repair projects. The notes from recent shareholders' meetings may provide valuable information on the plans. It is important to explore the articles of association and financial statements of the housing company to make sure that the company has been well managed by its board and is not in serious debt.

Pay special attention to:

- Documents available - you may ask for these from the seller or agent
- Upcoming renovations
- House manager's certificate
- Housing company debt
- Amount of regular residence charges and any finance charges due to be paid

Right-of-occupancy apartment or house

One less common form of housing tenure which falls between renting and buying is the right-of-occupancy home (asumisoikeus in Finnish). The tenure refers to the financial arrangement under which someone has the right to live in a house or apartment. In a right-of-occupancy tenure, the resident makes a right-of-occupancy agreement and pays part of the purchase price, normally 15% of the home as a right-of-occupancy payment. This sum is refundable if and when you leave the property. It is possible to apply for a bank loan to finance the right-of-occupancy payment, and the interest paid may be tax-deductible from your income.

The residents continue paying a monthly residence charge (käyttövastike in Finnish) while living in the apartment or house.

The process of applying for this type of home asks the applicant to enter into a right-of-occupancy queue to obtain a queuing number. The length of the queue determines how long it may be before you get the opportunity to apply for a property.

The offer process and negotiations

The offer process is one of the final stages of buying a home. If the seller is using a real estate agent, offers to purchase shares in housing companies are always made in writing. Where a real estate agent is not used, a written offer is always preferable, as with it any agreed terms and obligations are easier to verify than when only made orally.

Remember that when an offer is made it is legally binding. When you buy a property that is part of a housing company you are effectively purchasing shares in it. Cancelling an offer that you have made may result in losing a down-payment or you may have to pay a contractual penalty. The offer may include conditions, which specify under which circumstances the offer is not considered legally binding.

When buying a house that is its own piece of real estate and you decide to cancel an offer that you have made and has already been accepted by the seller then you must compensate the seller for reasonable costs that they have incurred to be able to complete the sale. As mentioned earlier, this can end up as a legally collectible charge in the order of thousands of euros.

Whatever you may be buying, be it an apartment or a house or effectively shares in a housing company that entitles you to possess and live in the property, the offer process is usually very fast. Offers are not valid longer than a couple of days. Sometimes the offers can be valid for only 24 hours. If the seller does not respond then the offer lapses and is no longer valid.



How much to offer?

How much to offer can depend on several things. Often the first offer to buy a property is below the asking price. In areas where there is high demand for property, the offer may have to be above the asking price to have a chance of buying it. The seller may respond with a counteroffer to raise the price above what has been offered by the prospective buyer. This voids the buyer's offer and it is down to the buyer to respond or drop out of the negotiation.

Real estate agents can advise on price ranges for property in the areas where they are active and they have access to lists of prices of property that has been recently sold so they know what is the current trend in property prices.

The seller does not have to respond to any offer that is made, even if the offer exceeds the asking price. If a buyer accepts a counteroffer from the seller then the two parties are defined as agreeing on the sale price and the contract is then in place to be completed.

Other factors that can end the negotiation may include the date at which the buyer wants to take possession of the property. If this is not suitable for the seller then the buyer's offer will be refused or ignored.

Depending on how the seller responds to offers from potential buyers, the seller can decide to whom the property will be sold.



Information that must be included in the offer

- Property subject to offer
- Amount of the offer
- Date of taking possession of the property and moving in date
- Date when the sales and purchase contract will be signed - often at the bank handling the purchase financing
- Validity of the bid - usually no more than 48 hours
- Buyer's name name/s and personal identity number/s
- Other terms or conditions of the offer
- Cancellation fees if one party pulls out after agreeing to accept the offer

Taxation on home sales

When buying a home, you are required to pay transfer tax (varainsiirtovero in Finnish). If you are buying a housing share, the transfer tax is 2% of the debt-free price of the home.

If you are buying real estate such as a house that is not part of a housing company, the transfer tax is currently 4% of the price of the home. When houses are sold this way it is normal for any financing debt to be paid off by the seller at the point of sale.

As a first-time homebuyer, you might not be required to pay the transfer tax if you are 18–39 years old, have not previously owned more than 50% of a home (of the shares of a property) in Finland or another country, own at least 50% of the home, and will use the property as your own permanent home.

More details can be found on the [Finnish Tax Authority website](#).

Transfer tax is not applied to the purchase price of a right-to-occupancy apartment; however, it is applied in part-ownership housing. Read more about the [transfer tax](#).

If you buy your home using a property loan (mortgage) from a bank then you will be able to deduct some of the interest from your taxable income. This can vary according to the current taxation rules.

For more information on the tax deduction for home loan interest visit the [Finnish Tax Authority website](#).



5. Living in a rental or self-owned apartment

Living in your apartment or rowhouse, whether you have bought it or rented it requires some things to be done by you before you move in. There will be some responsibilities you will have while you live in the apartment, and some things you must do when you move out of the apartment. It is also good to know your rights as a tenant when renting an apartment.

Before you move in

Register your change of address

When you have completed the formalities of buying an apartment or signing the tenancy agreement and agreed on a move-in date, you need to change your address with the Population and Data Services Agency (DVV). You can get full information on how to do this from the [DVV website](#). In some cases you may be able to do this notification online but check whether you meet the criteria with DVV.

Get insured

As an apartment homeowner or a tenant, you need to arrange suitable insurance for your property in the apartment. In most cases, the housing company that runs the apartment block will have insurance for the fabric of the building but you will be responsible for your belongings insurance and third-party risks. You can obtain home insurance from any insurance provider and the biggest ones provide service in English. They will be able to advise on the scope of the policy you need so that you buy the insurance coverage you require.

Sign up for electricity

When you know your move-in date you need to make a contract with an electricity supply company. It is essential to have a [Finnish personal identity code](#) to set up the contract. There are several electricity providers of which many have information available online in English. Usually, you can complete the electricity contract either through their online services or by calling their customer service.

To process an online order, the electricity companies usually require the client's Finnish personal identity code. Normally, it takes 1-3 days before you receive the confirmation on the contract and the electricity connection is active in your new

home. Take care to avoid public holidays or the weekend days as the start day for your new electricity supply as some companies may charge an extra fee for working on those days. Please see the public holidays from the [Newcomer's Guide](#).

Internet connection

Many apartment blocks and housing developments may have Internet service available for residents as part of the house services. This should be checked when finding out about the services that come with the apartment or house. If this is not the case then you should contact one of the service providers in Helsinki to see what may be available to you. In many cases, high-speed cable or fibre-optic connection can be obtained at competitive rates.

Inform the house manager

If you live in a block of apartments or a rowhouse, notify the house manager (isännöitsijä in Finnish) and maintenance company (huoltoyhtiö in Finnish) about your move. They will update their register of occupants and change the name on the door to yours.

Some housing companies have a website where you can sign in and submit a notification of the move. Information is usually available on the apartment block or housing area notice board. Informing these people of your move is important in case you are ever locked out of your apartment. They are the ones who will let you in. Landlords of tenants can also help with tenants' questions.

Responsibilities of the owner, the tenant and the housing company

The maintenance company is usually responsible for the maintenance and repairs of the building and outside areas. The same company also receives residents' reports of faults. Some housing companies also have a website where the owners or tenants can notify property problems, however serious or minor. If the tenant forgets their keys, they should contact the maintenance company which has a responsibility to be reachable 24/7, unlike the housing manager. Not all housing companies use a maintenance company. Where there is a maintenance company, you will find their contact details on the noticeboard of your building on the first floor by the entrance. This should also tell you if responsibilities for different parts of the house management are shared between different people.

Recycling domestic waste

Recycling is common in Finland. Containers for recycling waste can usually be found in the back yard of apartment buildings or nearby most housing estates. They are clearly labeled for household waste (sekajäte), plastic (muovi), biowaste (biojäte), paper (keräyspaperi), cardboard (keräyskartonki), glass (lasi), and metallic (metalli) items. Battery (paristo) recycling points can usually be found nearby and are also found in many supermarkets as are collection boxes for mini electronic devices. More information about recycling can be found from the [Helsinki Region Environmental Authority](#). Bottle recycling is very efficient in Finland and you get a refund when you return bottles to grocery store's collection points (Pullonpalautus in Finnish).

Common areas in apartment blocks and housing company properties

Some apartments have their own saunas, while some buildings have a communal sauna. There is usually a booking system and separate fees, which you can obtain from the maintenance company. Bookings are usually made on a long-term basis and reserved by the hour. The fee for the hourly sauna use in a week is usually around 10-20 EUR/month. Some saunas have separate communal times based on gender.

Other communal spaces may include the laundry room which often has a simple reservation system, for example, a booking list located in the laundry room. The charge for this is based on use and usually paid by calling a number displayed in the laundry room. A list for booking is located in the laundry room and it is best to stick to the reserved time. In some new housing companies, there may also be a communal "game room" or even a room for remote working.

Bike storage

Moving around the city by bike is easy. Most apartment blocks have common storage for bicycles and often a lockable storage space designated to your apartment where bicycles are often stored. Bike storage may also be under a covered space in the yard. Some residents may keep their bikes in their apartments. This is a question of the value of the bike and the area risk of theft.

Moving out

When you have agreed to sell and leave your apartment or housing company property you need to work through the tasks you completed when you moved into the property - but in reverse. This means you will notify your change of address and cancel all utility contracts which relate to you as of the day you move out. Allowing good time for these things to happen is well advised. In apartments and housing company properties this also means informing the housing company manager of your planned departure.

6. Living in your own house

Unlike apartment or housing company residents, the house owner is responsible for the complete management of their property. Unless the house is part of a development or housing company where some maintenance tasks are subcontracted to an outside company, the house owner looks after all their own affairs.

Before you move in

Register your address

Like apartment dwellers, the house owner needs to report their change of address to the Population and Data Services Agency (DVV). You can get full information on how to do this from the [DVV website](#). In some cases, you may be able to do this notification online but check whether you meet the criteria with DVV.

Real estate tax

As is the case in most countries there is the requirement to pay annual taxes based on the property where you live. Once you have registered as the new owner of a property you will be expected to pay annual taxes on the property in two payments per year. The tax office establishes the value of the property for tax purposes and issues the bill to the homeowner. The usual factors of size, area, value, and local services affect the level of the tax bill. This is fully described on the [Tax Authority website](#).

Get insured

As a house owner, you need to arrange suitable insurance for your property which covers all risks, both in terms of the house construction and all other risks associated with the property including third-party risks. Banks will not issue loan funds for the purchase unless suitable house insurance is in place at the time of purchase. All major insurers offer policies for house owners. Any issues with the house condition may need to be reported to the insurer at the time of insurance application.

Sign up for electricity, water, and waste

When you know your move-in date you need to make a contract with an electricity supply company. It is essential to have a Finnish personal identity code to set up the contract. There are several electricity providers of which many have information available online in English. Usually, you can complete the electricity

contract either through their online services or by calling their customer service. To process an online order, the electricity companies usually require the client's [Finnish personal identity code](#). Normally, it takes 1-3 days before you receive the confirmation on the contract and the electricity connection is active in your new home. Take care to avoid public holidays or the weekend days as the start day for your new electricity supply as some companies may charge an extra fee for working on those days. Please see the public holidays from the [Newcomer's Guide](#).

The same procedure needs to be followed in taking over the contract to supply water services to the house which also includes payment for the sewage service. Useful information can be found at [HSY](#), the company responsible for the Helsinki area. Water meter readings can be taken by the owner each month and sent online to the company for billing purposes.

When it comes to waste there is a lot of encouragement to sort waste by type so that recycling can take place or you can pay the charges for emptying your waste bin as mixed waste. HSY can give guidance on this and you can set up your waste collection in the same way you set up the other utilities. See the [HSY website](#).

Internet connection

Internet coverage in the Helsinki area is extensive and there are many options available. In some areas, high-speed cable or fibre-optic connections are available, even if not directly connected to the house. The house may have an existing connection which can be taken over by the new owner under a new contract. Connecting to an upgraded service may require cabling from the house to the nearest connection point which can come at a price. Contact one of the service providers in Helsinki to see what may be available to you.

Selling and moving

Unless you have long experience in making deals in the Finnish housing market it is best to contract an established real estate agent to sell your house. They can advise and assist at every stage of selling, from preparing the marketing to making sure you have all the necessary information for them to present the house accurately to the market. They have current knowledge of prices and can advise the best-selling price for your house. As you may quickly realise, the process of drawing up a sales contract and managing the sales process can be complex and very demanding for anyone who is not an expert in the field. Using a real estate agent will make this process smooth and painless.

Real estate agents charge a commission for their work based on the final sale price of the house. In some cases, an agent may offer to do all the work for a fixed fee which may be better than a percentage based on the house sale price. Real estate agencies can charge commission rates from around 2-5%.

Cancel the utilities contracts

When you have agreed to sell and leave your house you need to work through the tasks you completed when you moved into the house - but in reverse. This means you will notify your change of address and cancel all utility contracts as of the day you move out. Allowing good time for these things to happen is well advised.





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