

RESIDENT DAY in Särkänniemi 9 June 2018

page 6



Assistance from the housing advice service... page 2

Tenants need home insurance page 4

Rents to be adjusted in moderation..... page 5



City of Tampere Housing advice service

- For residents of VTS-kodit and TVA.
- Provides case management and counselling in housing-related crisis situations, such as problems paying rent or when under threat of eviction.
- To make an appointment with a housing advisor, send an e-mail to asumisneuvonta@tampere.fi or call 040 639 7595 or 040 639 7594 between 8am and 4pm on a weekday.

The housing advice service of the City of Tampere assists residents of VTS-kodit with crisis situations related to housing. These situations may be caused by problems paying rent, disturbances, a threat of eviction or poor maintenance of the apartment, for example.



The housing advice team formed by Hanna Joensuu and Minna Hautala is ready to assist you with housing-related problems.

Assistance from the housing advice service

■ THE HOUSING ADVICE is provided by a social worker and social instructor from the City of Tampere's adult social services. They receive clients by appointment at the Housing Market Place (Asuntotori), located at Puutarhakatu 8. An appointment can usually be scheduled for the same week.

'We want to respond to problems quickly. We also make house calls according to our clients' wishes and situations,' says social instructor **Hanna Joensuu**.

'In most cases, people contact us regarding difficulties in paying rent. In such cases, we'll discuss the client's financial situation and consider solutions. Our goal is to ensure their ability to continue living in their current apartment and prevent evictions.'

Payment plan to the landlord

If the resident has problems paying rent, the first thing to do is to contact the landlord. If the resident is under threat of eviction, they can contact also a housing advisor.

A housing advisor acts as a link between the resident and the landlord. They first meet the resident and then discuss with the landlord how the situation will be handled.

'If the client has rent arrears, we will help them prepare a payment plan, which we will then propose to the landlord,' says social worker **Minna Hautala**.

The client is also advised regarding the use of various benefits and services.

'Sometimes people have failed to apply for

Kela benefits and allowances that they are eligible for. We also direct our clients to the City of Tampere's financial and debt counselling service.'

Rent arrears accumulate quickly, which is why the housing advice service should be contacted immediately when the resident is at risk of being unable to pay their rent for the first time. Kela's housing allowance should always be arranged to be paid directly to the landlord.

Confidential discussion

The housing advisors discuss and analyse the client's situation with them comprehensively and in confidence.

Rent arrears or poor management of the apart-

ment are often only a part of the problem.

'Through discussions, we determine the client's life situation and whether there is anything we can assist with,' says Minna Hautala.

'We try to solve the housing-related crisis situation and also ensure that it does not reoccur. If the client needs to see a social worker for a longer period of time, we will direct them forward.'

If necessary, other support will also be arranged for the client related to life management and housing. A variety of services is available in Tampere, including supported living, which includes a weekly visit to the client's home. This may be useful in situations in which the resident is under threat of eviction because of the apartment's poor condition, for example.

Advising in housing issues

■ THE SOCIAL SERVICES of immigrants in the beginning stage are primarily intended for the refugees moved to Tampere or for other immigrants requiring specific support.

You can take contact by telephone or you can come personally to the advice point at Sarvis. Handling of issues mainly takes place by appointment and with the assistance of an interpreter.

You get support to become integrated in Tampere and the Finnish society and to get along independently in daily issues. We provide information on the services provided by the city and we guide you in the application for them.

The services of the beginning stage include:

- General guiding and advising of the clients
- Assessment of the need for services and social work
- Financial advising and living allowance
- Group information sessions
- Advising in housing issues

Immigrants' Social Services of the Beginning Stage

Tel. 040 806 2771,

advice service on Monday, Tuesday, Thursday and Friday 9–11

Sarvis Social Office, Hatanpäänkatu 3 J (1st floor)

<https://www.tampere.fi/en/social-and-health-services/social-and-income-support/immigrant-services/housing-guide-for-immigrants.html>



Tenants need home insurance

■ VTS-KODIT has taken out insurance on its buildings and ensured its liability for damage with a property insurance policy. However, it does not insure the resident's own possessions, liability for damage or legal fees, which is why tenants need to take out their own home insurance policy.

If, for example, a fire breaks out in the tenant's apartment, the property insurance will cover the property's structures, while home insurance will cover the resident's own movables. Home insurance can also be used to cover the costs of living elsewhere while the tenant is unable to live in the property during repairs.

A home insurance policy usually also includes liability insurance. It covers the resident's liability for damage if the resident has caused damage (by negligence or omission) for which they are liable under tort law.

The resident may, for example, have installed a dishwasher negligently and thereby caused water damage to the property's owner. In this case, the installer of the dishwasher is liable for the damage they have caused. The liability section of the resident's home insurance will cover the damage repair costs, depending on the insurance company and its product.



A home insurance policy usually also includes legal expenses insurance. It covers the resident's legal fees in disputes in which the resident requires the assistance of a lawyer, for example.

There are a variety of home insurance products on the market with varying coverage, so residents should carefully read through the product brochures and insurance terms before deciding to buy. They should take the insurance product's restrictive terms and prevention instructions into account in particular. In other words, instead of focusing only on the price

and the deductible amount when choosing home insurance, residents should also look at the policy's coverage.

For more information on home insurance policies, see, for example, the guide by the Finnish Financial Ombudsman Service (FINE) at <https://www.fine.fi/julkaisut/julkaisu/perustietoa-kotivakuutuksesta-2017.html>.

Jani Korhonen
Service Director
Howden Finland Oy



Rents for 2018

Rents to be adjusted in moderation

■ IN 2018, the average increase in rent for all VTS-kodit properties will be 0.75 per cent. This will be the smallest average increase so far in the 2000s. Last year, instead of being increased, rents were subject to an average decrease.

The rents of apartments that are the most difficult to rent have been increased less than average or not at all. Additionally, small monthly increases amounting to less than a euro were not implemented.

The average increase in rent is 0.77 per cent for properties of Tampereen Vuokralosäätö sr and 0.62 per cent for properties of Vilusen Rintne Oy. This year, the average rent for VTS-kodit will be 11.42 per square metre, including the water charge.

The low interest rate level is visible in the rents

The interest rate level remains low, although long-term interest rates started to increase at the

end of 2016. This is the main reason why the increases in rent could still be kept very moderate.

The interest rate level for long-term interest rate swaps has continued to gradually rise from its lowest level. We must continue to be prepared for possible significant changes in the interest rate level that may result from the international situation, even in the short term. Changes in interest rates are impossible to predict, but we prepare for them by protecting the interest rate level of our loan portfolio.

Many thanks to our residents

This year, VTS-kodit will face cost pressures evenly in different types of costs. For example, real estate taxes and land rents will increase by 3–4 per cent, while property management and maintenance costs will increase by 1–4 per cent. These have been taken into account in the calculation of rents.

The impacts of many costs on rents have

been successfully reduced with supplier tender processes and close financial monitoring. For example, by tendering insurance companies, we gain a broader level of coverage and even save slightly on costs. A broader level of coverage will save on damage repair costs in the future.

We once again owe a great deal of thanks to the residents of VTS-kodit, who have contributed to energy savings, reduced consumption and residential comfort with their actions and ideas. This is visible in the lower average resident turnover rate. These factors have helped and will continue to help us keep the pressure to increase rents in check.

Happy New Year!

Isto Jortikka
Financial Manager
VTS-kodit

Summer jobs for young people

Lännen Viherpalvelu's Tutustu ja tienaa ('Learn and earn') project once again offers summer jobs for residents of VTS-kodit. The summer jobs can be applied for by young people born in 2002 who are about to complete ninth grade.

The employment will last for two weeks per employee.

The first group of summer employees will work from 4 to 16 June, the second from 25 June to 6 July and the third from 16 to 27 July. The summer jobs will introduce the employees to both maintenance and green space management work. The summer employees will also build insect hotels, planter boxes that are suitable for urban farming and compost bins.



VTS kodit • Pisteet kotiin®

New benefits with points

With points collected through VTS-kodit's Pisteet kotiin resident benefit system, you can now buy supplies related to residential safety. The selection includes fire alarms, fire blankets, water extinguishers, spyholes and door chains.

For more information and ordering instructions, visit the VTS-koti



Installing a dishwasher

Installing a dishwasher and a drip tray is free of charge for residents. When a resident moves or buys a new dishwasher, the installation is ordered via VTS-kodit, palveluisannoitsijat@vts.fi. The dishwasher will be installed within ten weekdays of the order being placed by a company chosen by VTS-kodit.



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Mark down the date of next summers
VTS-kodit Resident Day

in Särkänniemi
Sat 9 June 2018 9am-12 noon

Keep up with our news on our website at vts.fi,
sign-ups will open there in the spring!

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Välitämme