



TENANT GUIDE

KOY Kummun Kodit

This guide contains the most important general information and useful instructions for ever-day living.



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Kiinteistö Oy Kummun Kodit

Kiinteistö Oy Kummun Kodit is a property company owned by the City of Outokumpu. The company owns more than 500 rental apartments in the city of Outokumpu.

In this tenant guide, we have compiled useful information and instructions related to living in the apartments. The guide contains essential information related to the tenancy agreement, the rights and obligations of a tenant, etc.

Tenancy agreement and moving into the apartment

Tenancy agreement and the rental security deposit

The tenancy agreement is signed at the Kiinteistö Oy Kummun Kodit customer service point before moving in. The agreement is signed in two copies, one for the lessor and one for the tenant. The agreement contains the terms and conditions of the tenancy relationship in accordance with the Tenancy Act (481/95). The agreement shall first be valid for a fixed term of three months and then continue until further notice, unless either party notifies the other party, in writing, no later than 14 days before the end of the period, of its wish to invoke the fixed-term nature of the agreement.

Before signing the tenancy agreement, the tenant must provide the lessor with a rental security deposit corresponding to one (1) month's rent.

Apartment inspection

Our building maintenance has inspected the apartments after the previous tenant has moved out. If the new tenant notices any defects or problems in the apartment after moving in, those must be reported to building maintenance or our customer service immediately.

Keys

Our customer service will hand over the keys to the tenants against the tenancy agreement. The tenant is responsible for all keys assigned to him/her. All keys to the apartment must be returned when the tenant moves out. If any keys have disappeared or disappear, the apartment's locks will be rekeyed at the tenant's cost.

Door opening service

Door opening fee is EUR 20 /time on weekdays from 7 a.m. to 4 p.m. and EUR 40 /time at other times and on weekends. When the door is opened, the caretaker issues an invoice during the visit.

Sauna time slots, parking spaces and other agreements

Sauna time slots can be reserved through our customer service. The sauna fee is paid with the rent. If the payment is missing from the bank transfer sheet, you can add it yourself or request new bank transfer sheets from our customer service. The sauna time slots are recurring reservations, i.e. the payment must be made even if the time slot is not used.

Parking spaces can be reserved and terminated through our customer service. When moving out, the keys related to the parking space are returned to our customer service with the other keys. The vehicle heating pole must always be kept locked. When the vehicle is not being heated, the heating cable must be removed from the pole due to the risk of electric shock. Our building maintenance has the right to remove any loose cables.

The tenant must sign an electricity contract for the apartment. The electrical network agreement with Outokummun Energia Oy is concluded when signing the tenancy agreement at our customer service. The tenant is free to choose their electricity supplier, but cannot choose the electrical network.

Tenant's rights and obligations

Paying the rent

The due date for rent and other payments is the fifth (5th) day of each month. The payment must be made to the lessor's bank account using the bank transfer provided for it and the payment reference therein. If the tenant does not pay rent or other payments by the due date, a collection fee of EUR 5 will be charged for the collection of the delayed payment plus a penalty interest in accordance with the Interest Act.

The company will take collection measures if the tenant fails to pay the rent. The company will apply for debt recovery and eviction from the district court and then submit the order for enforcement by distraint authorities. The tenant will be liable for the costs of legal recovery. In addition to losing the apartment, the legal proceedings will cause a payment default entry in the credit information register.

If you have difficulties paying the rent, please contact the company immediately, asiakaspalvelu@kummunkodit.fi or tel. 050 371 6726.

Taking care of the apartment

The tenant must take good care of their apartment.

Any repair or alteration work carried out by the tenant or an outside party is prohibited. The tenant is obliged to immediately notify the building maintenance of any damage to the apartment or defects such as intermittent leaks, water leaks or broken electrical equipment. This will help avoid major damage.

The tenant is liable for damages if their negligence has caused damage to the apartment or property structures.

Tenants' possessions are not covered by the company's property insurance; tenant must take out home insurance to protect their own movable property. The company has insured the building and the fixed structures.

Purchase, maintenance and battery replacement of a fire alarm must be performed by the tenant. Grilling and making an open fire on the balcony is prohibited.

The tenant may not, without the permission of the company, hand over the entire apartment for use by another person. If the tenant, for example because of work, studies or other justified reasons, wishes to transfer the apartment to another party for a fixed period, a written permission must be requested from the lessor. The permission may be granted for a maximum period of two years.

Appendix 1 to this document is the maintenance responsibility allocation table.

Disturbances

If the tenant does not comply with the tenant regulations and thus disturbs the life of other tenants, the matter should first be discussed with the tenant causing the disturbance. If the discussion does not help or is not possible, and the disturbance continues, a written complaint and justifications should be submitted to our customer service.

In the event of a serious disturbance, assistance must be requested directly from the police and the disturbance reported to our customer service.

Appendix 2 contains the tenant regulations, intended to support the comfort, health and safety of all tenants. It is in everyone's common interest that the rules are respected.

End of tenancy relationship and moving out

The tenancy agreement ends when the tenancy agreement is terminated or cancelled or when the fixed-term agreement ends. If the tenant terminates a tenancy agreement that is valid until further notice, the period of notice is one (1) calendar month. The period of notice begins at the beginning of the following calendar month from when the tenant submits a written notice of termination to our customer service. You can easily make the termination using the form available on our website.

The tenant moving out must perform the final cleaning in the apartment. On the day of the apartment inspection, the apartment must be empty, cleaned and all the keys to the apartment must be handed over to our customer service. A tenant moving out may not directly hand over the keys to the new tenant of the apartment.

Refund of the rental security deposit

The rental security deposit is refunded to the bank account given by the tenant moving out, within two weeks of the end of the tenancy agreement, provided that the apartment

- has been cleaned carefully,
- the tenant has returned all keys to customer service,
- the apartment inspection has been carried out and there have been no issues, and
- the tenant has no unpaid rents or other payments.

Otherwise, the security deposit or part of it may be used to set off the claims. No interest shall be paid on the security deposit.

Rent determination principles

Kiinteistö Oy Kummun Kodit is a non-profit organisation. The company operates in accordance with ARAVA legislation and the Act on ARAVA Restrictions (1190/93) on an absorption principle.

The rents are set at most to the amount required for the financing and good management of the apartments and facilities, in addition to other income.

The rents correspond to the capital, administrative and maintenance expenses. Capital expenditure includes interest and repayments on loans, annual payments and depreciation on our properties. Administrative expenses include property management and administrative expenses, provisions for annual repairs, land rents and property taxes. Maintenance costs include property electricity, water and wastewater, heating, waste management, repairs and maintenance, outdoor area management, maintenance services, insurance policies and minor tenant activity costs. Capital expenditure is balanced on a company-specific basis, but management expenditure is building-specific.

By region, the rents are broadly allocated so that the closer the building is to the city centre, the higher the rent per m². The condition of the housing site also affects the graded rent. In general, grading by apartment means that rent per m² is the highest in studio apartments and the lowest in large family apartments.

The tenants will be informed in writing of any changes to the rent and the grounds for the change. The new rent will take effect at the earliest two months after the beginning of the month following the notification.

Tenant democracy

The purpose of tenant democracy and tenant activities is to give our tenants the opportunity to exert influence and have a say in matters related to their own living. The aim is to increase the comfort of living and to promote the maintenance and care of the buildings.

The activities begin with the tenants. The tenant meeting is convened once a year and at other times if necessary. The tenant meeting elects two (2) representatives to the company's board of directors, to act as the voice of the tenants and as a link in the company's decision-making.

Since 2016, we have also conducted a survey for tenants every spring. By responding to this survey, you can influence our services and give feedback on their quality by area: customer service, general appearance and comfort, property maintenance, rent levels, etc. We greatly value your responses, so we would like you to respond to the survey. Responding is possible using paper or online forms. The surveys are conducted by an external research company, so the responses are processed anonymously, and individual respondents cannot be identified. Site specific information is only reported to us if more than five (5) responses have been received.

Energy saving tips

Because the company takes energy and climate issues seriously, we also thought we'd share some thoughts and tips about saving energy. In addition to protecting the climate that everyone shares, your wallet will also thank you for lowering the building-specific costs.

Entertainment electronics

There is entertainment electronics in almost every apartment. Did you know that entertainment electronics make up about 12% of household electricity consumption? In addition to when using them, the devices consume electricity in standby mode. Have you calculated how much it actually costs to download large data files online if your computer is open day and night?

Useful considerations related to the above:

- Do you switch off the appliances with the on/off switch or with a switch on the extension cord?
- When buying devices, do you compare their energy consumption during use and standby?
- Do you consider whether the size, power and features of the appliance meet your actual needs?
- Did you know that a new plasma TV can consume three times more electricity than an old CRT TV?
- Did you know that the new laptop consumes only 10 to 20% of an equivalent desktop computer?

Refrigeration equipment

Refrigeration equipment makes up approximately 13% of household electricity consumption. Their share has decreased as energy labels and available choices have directed purchases to increasingly energy-efficient equipment.

Useful considerations related to the above:

- Is your refrigeration equipment separated from heat sources?

- Does the air circulation of refrigeration equipment work so that cool air gets underneath the appliance and warm air from behind and above the appliance back into the room?
- Have you vacuumed the condensing grid behind the machine once a year?
- Have you measured the average temperature inside the refrigerator to be +5°C and -18°C inside the freezer?
- Do you defrost the freezer regularly (in the winter) and check the condition of the seals?

Electric sauna

A typical electric sauna consumes about 1 000 kWh or up to one tenth of the annual electricity consumption in family use. More than half of the electricity consumption goes to preheating the sauna and the rest goes to maintaining the heat. The duration and temperature of the sauna affect energy consumption. Getting to 100 degrees increases energy consumption by 20–30% compared to a more gentle 80°C.

Lamps, lights and car pre-heating

Lighting takes up a large part of the energy in the home, but it is easy to implement austerity measures there.

Useful considerations related to the above:

- Do you turn off the lights (including fluorescent lamps) if you are away from the room for more than 10 minutes?
- Is the furniture positioned so that the light switch can be used easily?
- Do you use the recommended heating times for the engine pre-heating of the vehicle (by adjusting the clock switch according to the recommendations)?

Windows and doors

The sealing of windows and doors is an important factor affecting thermal energy consumption. You can feel a draft by testing it with the back of your hand. However, it should be noted that the fresh air valves in the windows are intended to stay open, otherwise the ventilation will draw the replacement air from somewhere else (structures, sewers, etc.).

- Do you regularly check the windows and doors? (You are obliged to notify building maintenance, if there are problems.)
- Do you close the entrance doors whenever you pass through?

Ventilation systems, airing, heating and cooling

Ventilation is sufficient when the air in the room is fresh. A short airing will help with stale air. Your building has either natural ventilation or mechanical extraction ventilation.

Useful considerations related to the above:

- In naturally ventilated buildings, fresh air valves usually have summer and winter positions – have you used the different settings during different seasons?

- Do you use ventilation enhancement (if the cooker hood has such) only when cooking and during sauna?
- Do you switch the ventilation to the absent position (if equipped) when the apartment is empty?
- Does your room temperature meet the recommendations or your habits?
 - Recommended values: living areas 20–21°C, bedrooms 18–20°C, staircases in apartment buildings 17–18°C
 - According to the rule of thumb: 1°C in room temperature = 5 % in heating costs.
 - Do you monitor room temperatures with meters, or do you trust the thermostat scales?
- Correct indoor temperature enhances comfort, increases alertness, improves indoor air quality, reduces harmful emissions from building materials and eases the feeling of dry air during the winter season.

Water consumption

The average water consumption per inhabitant in Finland is approximately 155 l/day, of which the share of domestic hot water is 30–40%. The goal is that the average water consumption would not exceed 130 l/day. A cubic metre of cold water costs about EUR 2 and a cubic metre of wastewater costs about EUR 3. The price of hot water is almost three times that of cold water.

Useful considerations related to the above:

- Do you avoid unnecessarily using water and long showers?
- Do you wash full loads of laundry and use the economical programs recommended in the user manual?
- Did you know that a modern dishwasher washes a 12-piece set of dishes using 15 litres of water while washing using running water wastes up to 140 litres of water?

About the energy saving tips

With the above questions, we just want to wake you up to thinking about everyday energy saving opportunities at home. By asking yourself the questions listed above, you can consider and influence the matter on your part. Most of the energy saving tips presented above are related to the price of the electricity bill paid directly by the tenant to their electricity company. However, some of them are also related to the common costs of our properties, such as district heating and water consumption, which in turn affect the rents per square metre and the water fees.

The unit price of district heating and water have increased annually, so tenants' own choices and sensible energy use will have an impact on rent levels in the coming years for the entire rental apartment company. If consumption decreases, the increase in unit prices does not have to be transferred directly to rents per square metre. It can therefore be stated that our choices related to our living habits can also influence our shared living costs.

Tenant guide versions

In 2016, the Kummun Kodit website was remade, and the first version of the Kummun Kodit tenant guide was published. This is the second, updated version of the guide.

In the future, the guide will be updated as necessary, and updates will be made directly to the guide available for download from our website.

Appendix 1: Responsibility distribution table

Part	Rental apartment company (= lessor)	Tenant	Note!
LOCKS, KEYS			
Lock maintenance and repair	x		
Acquiring additional keys	x	x	Company handles, tenant is charged
Rekeying of locks (due to tenant, e.g. lost key)	x		Company handles, tenant is charged
Installation and maintenance of a safety lock	x		Only with permission from company, left in the door when moving out
DOORS			
Apartment outer doors	x		
Names on the doors	x		
Peephole		x	Only with permission from company, left in the door when moving out
Inner doors	x		Replacing a broken door is charged to the tenant
WINDOWS			
Window panes	x		Replacing a broken window is charged to the tenant
Sealing	x		
Frames and fittings	x		
Washing		x	
WALL, CEILING AND FLOOR SURFACES			
Painting of walls and ceilings	x		Normal wear
Floor coatings	x		Normal wear
FIXTURES			
Repair of closets and kitchen furniture	x		
Repair of bathroom furniture	x		
Shower curtain		x	
ELECTRICAL EQUIPMENT			
Fuses		x	
Electrical connection boxes and wires	x		
Antenna, network and telephone sockets	x		
Antenna connection cable		x	
Filament lamps and fluorescent lamps	x	x	Fixed lighting is replaced by the company

Fluorescent lamp starter	x	x	(For fixed lighting, the company)
Refrigerator and cooker lights	x		
Fire alarm		x	
Maintenance and repair of cooker and refrigeration furniture	x		
Defrosting cold furniture and cleaning the condenser		x	

Part	Rental apartment company (= lessor)	Tenant	Note!
PLUMBING AND SEWERS			
Tap gaskets	x		
Repair of taps, shower hose	x		
Repair of toilet	x		
Repair of wash basins	x		
Installing a washing machine		x	Hire a professional and take out home insurance
Installing/removing a dishwasher		x	Hire a professional and take out home insurance
Wash basin plugs	x		
Cleaning the floor drains		x	
Cleaning the water traps		x	
Blocked pipes	x		
Leaking pipes	x		Tenant is obliged to notify the company
VENTILATION			
Repair of the cooker hood	x		
Washing the cooker hood filter and vent		x	
Cooker hood light	x		
Cleaning the exhaust air vent		x	
Cleaning the replacement air vent		x	
Vent repairs	x		
Supply air device filters	x		
HEATING			
Bleeding the radiators	x		
Repair of radiator valves	x		
Repair of radiators	x		
Basic temperature adjustment	x		
Stone replacement	x		
Maintenance of one's own yard (terraced houses)		x	

ALSO REMEMBER:

All leaking pipes you notice must be immediately reported to building maintenance.

Socket lids, screw terminals and lamp hooks are fixtures of the property, and must stay in place when you move out.

Mountings on walls and ceilings must be avoided.

Repairs due to normal wear on surfaces are not charged to tenants.

In case of water damage etc., it is recommended to take out home insurance.

Keeping the cable in the vehicle heating socket when it is not connected to the vehicle is forbidden.

Appendix 2: Tenant regulations

TENANT REGULATIONS

These orders have been approved in order to ensure the comfort and order in the buildings. Everyone must take the other tenants into account in their behaviour and actions, and they must not unnecessarily disturb others' living comfort. Tenants must ensure that their guests comply with these regulations as well.

The Public Order Act and other legislation also contain regulations concerning the properties.

COMMON FACILITIES

When the outside doors are locked, make sure that they lock behind you.

Making noise in the common facilities should be avoided. Smoking and unnecessarily staying in them is prohibited.

Cleanliness and order must be observed

when using common facilities and outdoor areas. Common facilities shall not be used as a storage facility.

For fire safety reasons, goods may only be stored in spaces appointed to them. Fire safety regulations must be observed when storing inflammable substances.

Attaching plates and advertisements, installing antennas, etc., or other similar alterations outside the apartment is only allowed with the permission of the company.

Any defects noticed in the property must be reported to the company's representative.

WASTE MANAGEMENT

Household and other waste must be packed and placed in the waste containers. In addition, regulations on waste sorting must be taken into account. Tenants must take care of the removal of non-household waste themselves.

PARKING

Parking is only permitted with the permission of the company, in the designated and marked parking spaces. Driving in the yard area is forbidden except for maintenance. Users of the vehicle pre-heating poles must ensure that the box is always locked and, due to the risk of electric shock, the heating cable must be removed from the pole when it is not in use. Washing cars in the yard is prohibited.

APARTMENTS

No disturbances are allowed in the apartments. Especially between 10 p.m. and 6 a.m., you must avoid causing disturbances.

The apartments must be maintained carefully and the tenants must take care of the tidiness and fire safety of the apartment.

Any water leaks or other defects noticed in the apartments must be reported to the company's representative without delay.

Do not put waste or other objects in the toilet or other sewers. They may cause blockages.

If a non-tenant is present in the flat continuously or the flat is empty, for more than two weeks, a representative of the housing company must be notified of this.

In apartment blocks, balconies may not be used to prepare food in such a way that fire safety is endangered or that it causes harm or disturbance to the surroundings. The balconies must be kept clean and snow removed from them in the winter. In terraced houses, apartment-specific yard areas must be kept clean, and in the summer the lawn must be mown regularly.

DUSTING

Dusting of carpets and bedding is only permitted in balconies and areas reserved for this purpose. Dusting and airing household textiles and drying laundry is only permitted inside apartment balconies or in separate spaces reserved for them.

PETS

Outside apartments, pets must be kept on a leash. They must not disturb the tenants or visitors of the building or litter the building or yard area. Taking animals outside is prohibited in places reserved for children's play and in their immediate vicinity. In furnished and shared apartments, keeping pets is prohibited.

BREACH OF REGULATIONS

Breaching the regulations may result in liability for damages, seizure of the apartment or termination of the tenancy agreement.