SETLEMENTTIASUNNOT LTD.



This Guide contains general and useful information for everyday living. The guide includes e.g. key issues related to the rent, as well as the rights and obligations of residents.

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1 <u>Setlementtiasunnot Ltd.</u>



Settlement Asunnot Ltd. and Setlementti
Asumisoikeus Ltd. are social housing developers.
Setlementti Asunnot brings the people-centred
approach to housing services, by identifying people's skills and competencies, as well as the acceptance of differences among individuals. Setlementti Asunnot Ltd. and Setlementti
Asumisoikeus Ltd. are community builders, providers of multi-functional housing services and socially sustainable housing producers.

Setlementti Asunnot Ltd. is a significant and prestigious local community builder. By the year 2016, the company had established 20 houses,

1400 homes and occupied 2000 residents in six different cities: Helsinki, Espoo, Vantaa, Hyvinkää, Tampere, Kuopio. We are cooperating with responsible project partners, in order to create a communal multi-generational block. As building and development of housing and services continues, we are investing in local services, ecological and ethical supply chains.

Setlementti Asunnot Ltd.'s service concept includes the presence of a community co-ordinator in each housing unit, which allows us to support also the residents who have difficulties to live independently. In our housing units, the true sense of community and working together, responsibility for oneself and one's neighbours, are a part of every-day living. Living alone does not have to mean loneliness.

Setlementti Asunnot Ltd, established in 2000, promotes communal living in multigenerational neighbourhoods and is approved by the Housing Finance and Development Center, ARA, as a non-profit home producer. Subsidiary Setlementti Asumisoikeus Ltd. was established in 2010.

Setlementti Housing Ltd and Setlementti Asumisoikeus Ltd. both are owners of rental and dwellings. Our customers are individuals at different stages of life. The two companies have a societally connected, genuine public interest as a non-profit organization, which means that the dividends are not shared. The actions and functions of the housing companies are guided by the company boards, involving the resident representatives. As owners of the two companies, Setlementtiliitto and Kalliolan Setlementti, are involved in decision making processes. Setlementti Asunnot Ltd. is a member of the Association of societal companies, Arvoliitto.

2 Residential Democracy



The tenants' committee and tenant activities are designed, to give the tenants opportunities to take part in decision making regarding their own living. It is seen that, this way the tenants are provided a mean to influence on the matters that concerns the tenants living standards.

Residential democracy is a form of collaboration and interaction between the tenants and the property owner. The core goal of Residential Democracy is to provide opportunities to the tenants to influence

on issues related to their living. Therefore, all the house-specific actions and activities are tenant-orientated.

The tenant democracy meetings are held at least once a year. Tenants choose the committee or trust person in the meetings. These meetings consist of discussion and decision making of common matters concerning living in that specific housing unit. When necessary, the tenant

committee gathers together to discuss of the housing unit's matters e.g. budget, measures concerning repairs and general statements.

Different units of the Setlementti housing association can also act in cooperation and tenants may nominate candidates to the company board. The Company Board shall nominate resident representatives to the company's board.

In each housing unit, there are tenant led clubs and other activities, of which you can ask for more information from your housing unit's Community Coordinator.



By participating the tenant's meetings and additional activities, you can make an impact on the matters concerning your home building!

3 Community Coordinator

In each housing unit is a Community Coordinator, working according to a weekly calendar. The workspace is located next to the common room. Community Coordinator activates, inspires, encourages and supports the tenants to take part in the matters of living. The Community Coordinator guides and advises in every-day living matters, as well as plans joint activities in cooperation with the tenants. Additionally, the Community Coordinator supports the tenants impact on living matters and is an assistance to the real estate management.



<u>Living in Setlementtiasunnot Ltd.</u>

In this section, the general guidelines and regulations concerning living are introduced.



4 The lease payment and security deposit

The lease will be signed in Setlementti Asunnot Ltd.'s customer service or in the housing unit in question before moving in. The contract is made in two copies, one for the landlord and another for the tenant. The contract includes the Act of Tenancy (481/95) in accordance with the terms of the tenancy. The agreement is valid until further notice or a pre-agreed contract period.

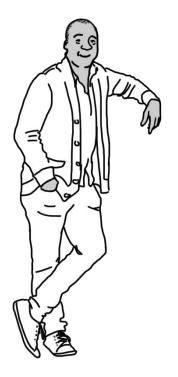
Before signing the lease, the tenant must deliver the security deposit to the landlord.

5 Housing inspection

After the previous tenant has moved out of the apartment, the Community Coordinator will inspect the apartment regarding the property's current condition. Any defects relating to the apartments conditions must be informed to the Community Coordinator immediately.

6 Keys

Community Coordinator will hand over the keys to the tenants in terms of a valid lease. The tenant is responsible for all the received keys. All apartment keys must be returned to the Community Coordinator when the tenant moves out. If any keys are lost, the apartment's locks will be re-serialized on the tenant's charge.



7 Door Opening Fee

Door Opening fee is indicated on the notice board. The charge of opening a door is sent to tenant as a bill.

8 Sauna shift

Sauna shift can be booked from the Community Coordinator. Sauna fee will be added in the monthly rent payment. Sauna shifts are constant, standard shifts. Therefore, if the sauna shift payment is made, even though some of the weekly turns are not used, the fee is still charged in monthly rental payment. Jogging Saunas are free.

9 Parking Space

Parking space can be reserved and denounced through Community Coordinator. When the tenant moves out, the given key is handed over among the other keys to the Community Coordinator. Heating stanchion must be always kept locked. If the car is not heated, the heating cable must be removed from the heating post. If necessary,

the Community Coordinator has the right to remove a connected cable.

10 Electricity Contrat

The tenant makes the electricity contract, which must be done before moving in. The tenants can choose their own electricity company.

11 Home Insurance

The tenant is to insure his or her furniture and possessions by making a contract with the insurance company. The company's property insurance does not cover the tenant's personal movables or property in case of occurred damage.



12 The rental payment

The due date of the rent and other charges relating to housing, is the second day of the month. The payment is made to the indicated bank account, using the indicated bank reference and payment reference.

If the tenant does not pay rent or other charges by the due date, the delayed payment of the rent will be charged.

The recovery fee is 5€ and will be collected despite of any made payment plan. In addition, to the recovery fee, the tenant will be charged a certain amount of an interest rate in accordance with the law.

The company will take immediate debt collection actions if the tenant fails to pay the rent.

Unpaid rent charges will be taken to the District Court, from where the company applies for courts order of eviction and debt collection.

The legal expenses will be paid by the tenant. In addition

to the legal proceeding costs, the whole process will result in losing the right to rent the apartment, but also as a default note in the person's credit reference.

If the tenant has difficulty in paying the rent, the tenant must take immediately contact to the Community Coordinator or the company's rent supervision department.



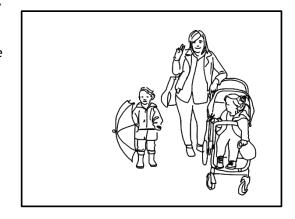
The tenant must take good care of his apartment. The tenant is obliged to inform immediately to the Community Coordinator in case of any occurred damage or defects in the apartment such as, drizzly leaks, water leaks or broken electrical devices.

This way, both the company and the tenant, can avoid any bigger damages and expenses.

If any damage occurs outside the Community Coordinator's working time, the notifications shall be made immediately to the real estate management.

The resident may be held responsible to compensate incurred liabilities, if he or she causes damage to the apartment or building structures.





Note also:

Smoke detectors

 The mains connected smoke detectors are maintained and the batteries are upkept by the company's real estate management, in other cases the tenant is responsible for the devices.

Balcony

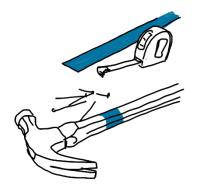
- Grilling and making an open fire on the balcony is forbidden.

Home repairments and modifications

 Self-made home repairments and modifications always require property owner's permission. Actions concerning repairs and modifications always contains a restauration obligation.

Areas of responsibility

 You can find the responsibility areas in the attached table of maintenance responsibility division.



14 <u>Disturbances</u>



If the resident or his guests do not follow the rules of order, and by doing so, disturbs the peace of other tenants, please inform of the occurred disturbances to the Community Coordinator.

If the disturbing behaviour continues, tenants must fill in a written complaint, including the signatures of at least two different households.

The written complaint is to be delivered to the Community Coordinator.

In severe cases of disorder and disturbance, the assistance is to be acquired from official authorities, by calling 112.

15 Renting the apartment to another person

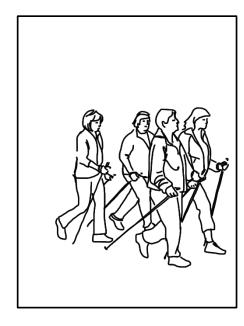
It is prohibited to sublet the apartment to another person, without the company's permission. If a resident for example, due to study or other justifiable reason wants to sublet the apartment for a fixed period to another person, the permission must be requested by a written authorization from the company. Permission may be granted for up to two years.

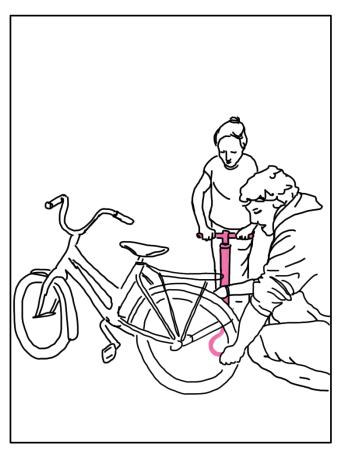
16 Termination of the lease

Termination of the lease and moving out

The lease expires when the lease is terminated, cancelled, or when a fixed-term contract expires. If the tenant terminates an existing open-ended lease contract, the term of notice is one calendar month. The term of notice begins from the end of the month, in which the tenant has made a written term of notice and delivered the notice to the Community Coordinator or to Setlementti Asunnot Ltd.'s customer service. Printable form of the term of notice can be found at www.setlementti-asunnot.fi.

When moving away from the apartment, the tenant is to clean the apartment thoroughly. In addition, when moving





out, the condition inspection of the apartment is made and it is highly recommended, that the moving tenant is present at the inspection. All the keys are returned to the Community Coordinator.

It's prohibited to exchange keys directly between the tenants.

The security deposit will be refunded to the tenant's bank account within one month after the contract has ended, assuming, that the apartment:

- ✓ is cleaned carefully
- ✓ tenant has returned all keys
- ✓ the condition inspection has been done and the apartment is flawless
- there is no rent payment debts or other pending payments

The deposit or part of it can be used contemplation of debts. The guarantee shall not be remunerated.

For more information, you can visit www.setlementtiasunnot.fi
Or contact the customer service;



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