

How to apply for a right-of-occupancy apartment

1. Get the queue number

You need a queue number to apply for a right-of-occupancy apartment. The Centre for State-Subsidized Housing Construction (Varke) distributes queue numbers in sequential order according to the time the application was received. The queue number indicates the applicant's ranking among those interested in the same apartment. The applicant with the lowest number is first in line for the apartment in question.

The queue number costs 9,20 € and is valid for two years.

The queue number can be applied:

- a. online from Varke <https://hakija.aso.fi/kirjaudu>. To apply for a number online, you will need bank access code or a Mobile Certificate (for identification). The payment for the queue number is made when applying, so you will need bank access code to make the payment online. Online, you will receive the queue number immediately.
- b. with an application form, which you will receive either
 - i. by printing the application form from Varke's website (<https://ohjeet.aso.fi/fi/asumisoikeusasunnon-hakeminen/v12/pikaohje-asumisoikeusasunnon-haku>) or
 - ii. by picking up the application form from the Customer service at Suokatu 42. Customer service is generally open on Mondays from 8 to 16, Tuesdays and Thursdays from 8 to 15 and Fridays from 8 to 14.

After completing the paper application form and paying the queue number fee, the application form must be posted to Varke. Varke's postal address can be found on the application form. Varke will send you the queue number by mail.

2. Apply for an apartment

Once you have received a queue number, submit an application for an apartment to the right-of-occupancy housing company via their website.

You can find contact information for right-of-occupancy housing companies operating in Kuopio and the locations of right-of-occupancy houses on the Kuopio City website <https://www.kuopio.fi/en/environment-and-housing/housing/right-of-occupancy-housing/> or from the Customer service (contact details above).

If you are unable to apply for a right-of-occupancy apartment online, please contact the right-of-occupancy housing company directly. If you want to apply for a right-of-

occupancy apartment from several different housing companies, please submit a separate application for each company.

3. Wait for the offer

Once you have submitted your application to the right-of-occupancy housing company, you will have to wait for an offer of an apartment. When you are offered an apartment and you are interested in it, you can accept the offer without it obliging you to buy the right-of-occupancy apartment.

If you have the lowest queue number among the applicants who have accepted the offer, the housing company will contact you and reserve the apartment for you.

4. Submit the necessary reports

When you receive an offer for an apartment, submit the necessary documents to the right-of-occupancy housing company.

When the apartment is reserved for you, the housing company will check the queue number. If you are under 55 years old, the association will also check your assets. More detailed information about the information and attachments required for the asset declaration can be found on Varke's website

<https://ohjeet.aso.fi/fi/asumisoikeusasunnon-hakeminen/v12/pikaohje-asumisoikeusasunnon-haku> or from the housing company in question.

5. Sign the contract and pay the right-of-occupancy fee

Once the right-of-occupancy housing company has approved you as the recipient of a right-of-occupancy apartment, sign an agreement with the housing company and pay the right-of-occupancy fee to the housing company.

In addition to the right-of-occupancy fee, you pay a monthly usage fee for the apartment comparable to rent.

When you sign the agreement, your queue number is confirmed as used. You can live in the right-of-occupancy apartment for as long as you want. The notice period for the apartment is three months. When you give up your apartment, the right-of-occupancy housing company will refund the right-of-occupancy fee you paid, adjusted by the construction cost index.

Questions?

If you have already applied for an apartment, contact the customer service of the right-of-occupancy housing company from which you have applied for an apartment.

You can get information about right-of-occupancy housing and applying for a queue number from Varke's Aso customer service. The telephone service is open on Wednesdays from 9 to 11.

Tel. 029 525 0990, email: asumisoikeus.varke@gov.fi.