



# General housing allowance

Briefly and in plain language | 2025



# Contents

Help with housing costs	3
Who can get general housing allowance?	4
For which housing costs can you get general housing allowance?	7
How much general housing allowance can you get?	8
How does income affect general housing allowance?	10
Application and payment	16
Kela at your service	19

## Useful terms and phrases

English	Finnish   Swedish
<b>General housing allowance</b>	Yleinen asumistuki   Allmänt bostadsbidrag
<b>Household</b>	Ruokakunta   Hushåll
<b>Rental agreement</b>	Vuokrasopimus   Hyresavtal
<b>Landlord</b>	Vuokranantaja   Hyresvärd
<b>Rented home</b>	Vuokra-asunto   Hyresbostad
<b>Right-of-occupancy home</b>	Asumisoikeusasunto   Bostadsrättsbostad
<b>Single-family home that you own</b>	Oma omakotitalo   Egnahemshus
<b>Flat you own in a housing company</b>	Oma osakeasunto   Aktielägenhet
<b>Calculator</b>	Laskuri   Räknare

# Help with housing costs

If you have a small income, Kela can grant you general housing allowance. The purpose of the general housing allowance is to help you with your housing costs.

In this brochure, you will find information on when you can get general housing allowance. The brochure also tells you how much housing allowance you can get. At the end of the brochure, you will find information on how to apply for general housing allowance.

The brochure describes the situation in 2025.



## More information on the internet and by phone

Information in English about Kela benefits is available at [www.kela.fi/english](http://www.kela.fi/english)

More information about general housing allowance is available on Kela's website at [www.kela.fi/general-housing-allowance](http://www.kela.fi/general-housing-allowance)



If you have questions, please call Kela's customer service number **020 634 2550**

# Who can get general housing allowance?

General housing allowance can be paid to one person or to a household of many persons.



A household means the people who live permanently in the same flat or house.

Usually, a household is made up of a married or unmarried couple or a family.

One person can also be a household.

You may be able to get general housing allowance, if you live

- in a rented house or flat
- in a right-of-occupancy home
- in a part-ownership home.

Starting 1 January 2025, general housing allowance will no longer be available for the housing costs for a flat or single-family home that you own.

The reason for this change is that the law has changed.

Kela can also grant housing allowance for pensioners, housing supplement for students, and housing assistance for conscripts.

These benefits are described in separate brochures.

You can normally be paid only one form of housing benefit at a time.



As of 1 August 2025, students will no longer get general housing allowance.

Instead, they will get housing supplement for students.

This change will not apply to students

who live with their child or their partner's child.



You can get general housing allowance if you live in a rented home, a right-of-occupancy home or a part-ownership home.

# For which housing costs can you get general housing allowance?

You can get housing allowance for such housing costs as:

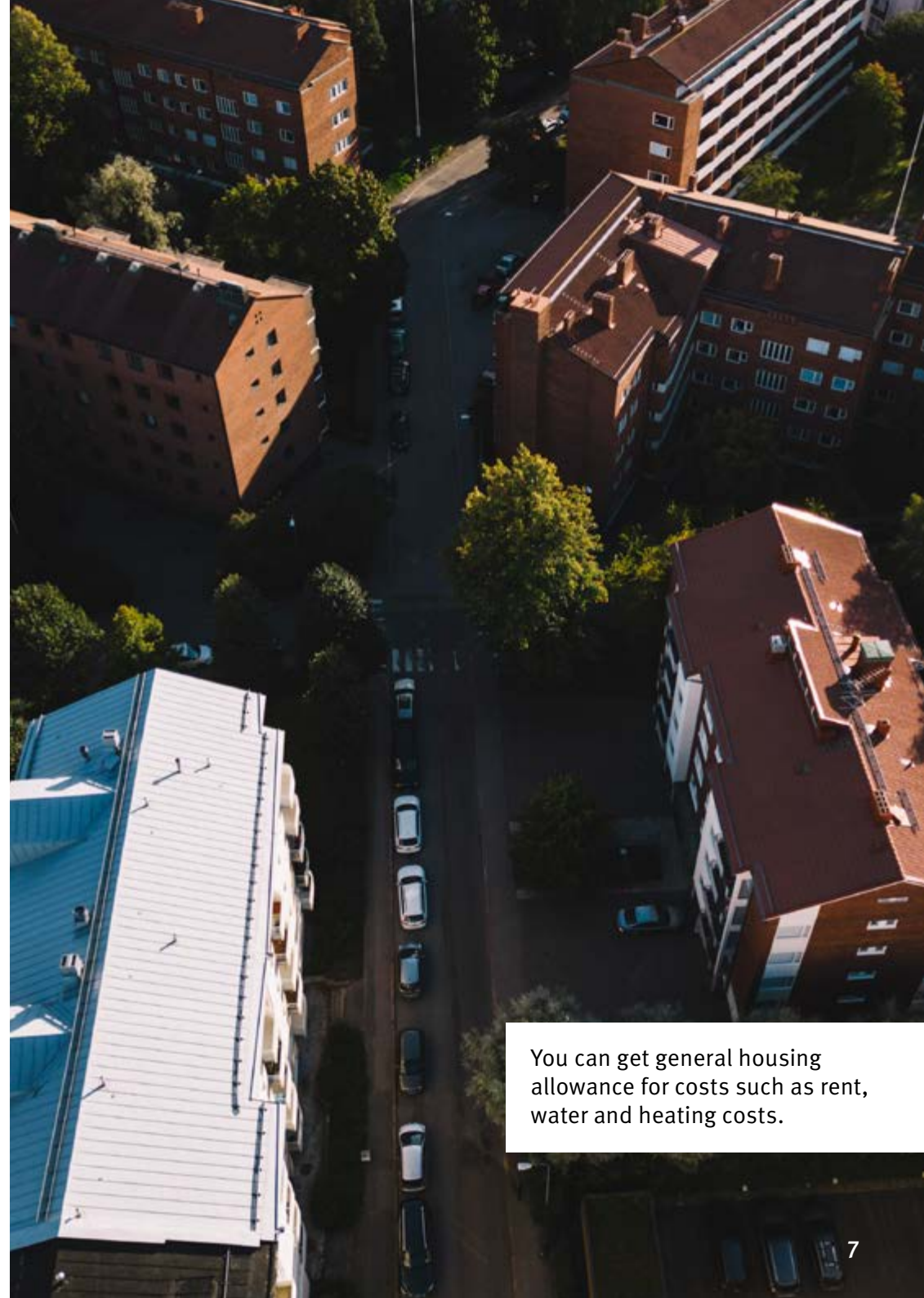
- **a rented home:** rent plus water and heating costs
- **a right-of-occupancy home:** residence charge, and water and heating costs
- **a part-ownership home:** rent plus water and heating costs.

Water and heating costs are accepted as housing costs if you pay them separately and on top of the rent or residence charge.

Water charges of up to 20 euros per person and per month are accepted.

For single-person households, the maximum amount of heating costs accepted is 46 euros per month.

If there is more than one person in the household, 16 euros is added in heating costs for each additional person.



You can get general housing allowance for costs such as rent, water and heating costs.

# How much general housing allowance can you get?

Housing allowance can cover 70% of your housing costs at most. This means that you always pay at least 30% of your housing costs yourself.

The housing allowance does not cover all housing costs. It only covers acceptable housing costs as specified by law.

The maximum amount of housing costs based on which you can get housing allowance is also specified by law.

If your housing costs exceed the maximum amount of housing costs, you can only get housing allowance up to the maximum amount.

The maximum amount of housing costs depends on the number of adults and children living in the same home and on the municipality in which the home is located.

## Location of the home

All the municipalities in Finland are divided into three groups according to the cost of living.

The first group includes

- Espoo
- Helsinki
- Kauniainen
- Vantaa.

The second group includes

- Hyvinkää
- Hämeenlinna
- Joensuu
- Jyväskylä
- Järvenpää
- Kerava
- Kirkkonummi
- Kuopio
- Lahti
- Lohja
- Nokia
- Nurmijärvi
- Oulu
- Porvoo
- Raisio
- Riihimäki
- Rovaniemi
- Seinäjoki
- Sipoo
- Siuntio
- Tampere
- Turku
- Tuusula
- Vihti.

All other municipalities are in the third group, except the municipalities in the Åland Islands.

The municipalities in the Åland Islands form a group of their own.

## Examples of acceptable housing costs

Maija lives alone in a rented flat in Helsinki. She pays 800 euros per month in rent. Up to 563 euros per month can be accepted as housing costs for a person living alone in Helsinki. This means that 563 euros is used as the basis of calculating her housing allowance. The allowance is not calculated on the basis of her rent (800 euros).

Tommi lives alone as a subtenant in the city of Kemi. He pays 291 euros per month in rent. Up to 394 euros per month can be accepted as housing costs for a person living alone in Kemi. Tommi's housing allowance is calculated on the basis of his rent (291 euros), because the rent is lower than the maximum amount of housing costs.



# How does income affect general housing allowance?

Your income affects how much general housing allowance you can get.

## Basic deductible

Before the final amount of the housing allowance can be known, a basic deductible is subtracted from the housing costs.

The amount of the basic deductible depends on

- the number of adults and children in the household
- the gross household income per month.



Gross income means income before taxes.

The bigger the income is, the larger the deductible.

## Income

The amount of the housing allowance is affected by

- earned income (for example your wage or salary)
- assets (for example shares and money in your bank account)
- capital income (for example rental income or interest on deposits)
- several benefits (such as labour market subsidy, study grant, pensions and sickness allowance).



Different kinds of income affect the amount of housing allowance you can get.

The amount of housing allowance is not affected by

- certain benefits (such as social assistance, child benefit, provider supplement to the study grant, or informal care allowance)
- the income and assets of a child under the age of 18 who is a member of the household
- incidental income (for example a gift or an inheritance).

Your income may be the same every month or it may be different from one month to the next. Kela will calculate a continuous income for you in the following situation: your income will stay the same for 3 months after you have been granted housing allowance or after your housing allowance has been reviewed.

If your income is different from one month to the next, Kela will calculate an average income for you based on your income for the next 12 months. This can be the case if, for example, you sometimes have short temporary jobs and you are unemployed between jobs.

You must declare all of your income in the application for housing allowance. Kela can also get information from the national incomes register on wages and salaries paid to you.

Remember to tell Kela if your income increases or decreases.

## How is the housing allowance calculated?

The housing allowance is calculated as follows: First, the basic deductible is subtracted from the housing costs. The housing allowance is equal to 70% of the remaining amount of acceptable housing costs.

You can use a calculator on Kela's website to estimate the amount of housing allowance that may be available to you. [www.kela.fi/calculators](http://www.kela.fi/calculators)



## Example

Jaakko lives alone in a rented home, which is located in Turku.

He pays 700 euros per month in rent.

Jaakko's only income is unemployment allowance, which is 800 euros per month.

Jaakko's basic deductible is 19.50 euros per month.

Up to 447 euros per month can be accepted as Jaakko's housing costs.

The housing allowance is calculated on the basis of the maximum amount of housing costs.

It is not calculated on the basis of Jaakko's rent, which is 700 euros.

The housing allowance that Jaakko gets is 70% of the maximum housing costs, but the basic deductible is deducted from the maximum housing costs first.

When the basic deductible of 19.50 euros is deducted from Jaakko's maximum housing costs, which are 447 euros, the amount left is 427.50 euros.

This means that the housing allowance that Jaakko gets is equal to 70% of 427.50 euros.

The calculation looks like this:

$0.7 \times 427.50 = 299.25$  euros per month.

Jaakko pays 400.75 euros per month himself (700 euros – 299.25 euros = 400.75 euros).



The example shows how much general housing allowance a person can get if they live alone.



# Application and payment

Apply for general housing allowance in the OmaKela e-service:

[www.kela.fi/e-services](http://www.kela.fi/e-services) (in Finnish, Swedish or Sámi).

See the application for a list of the documents you need to send with the application.

The documents can also be sent in OmaKela .

You can also apply by filling in an application form that you can get from any Kela service point or from Kela's website:

[www.kela.fi/forms](http://www.kela.fi/forms)

Kela's address is

**Kela**  
**PL 10**  
**00056 KELA**

You can also handle almost all your benefit matters with Kela by phone.

You can apply for housing allowance retroactively for up to one month.

For example, if you wish to get the allowance from January onward, your application must reach Kela before the end of February.

As soon as Kela has processed your application, you will receive a decision in OmaKela.

The decision notice will also be sent to your home address if you have not given up paper mail.

The decision notice includes information on the amount of housing allowance, the criteria for granting it, and the payment date.

You will get a decision notice even if you have not been granted housing allowance.

Kela pays the general housing allowance to your bank account on the first banking day of the month.

You can also ask that the housing allowance is paid directly to your landlord.

Kela reviews the housing allowance once a year.

The review may be carried out sooner if your circumstances change.

## Report changes

If your situation changes,

this may affect the benefits you get from Kela.

The change can concern for example your housing, income, work or family circumstances.

Remember to notify Kela of such changes.

You can notify Kela of the changes in OmaKela, by phone or by visiting any Kela office.

It is up to you to make sure

that Kela has the correct information.

That way you will be paid the right amount of benefit.

## If you get a decision that contains an error

If you think that the decision you got from Kela is wrong, you can appeal to have it changed.

Instructions on how to appeal are included with each benefit decision.

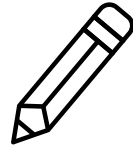
If you have questions, please contact Kela first.



## In the OmaKela e-service you can

- apply for Kela benefits
- submit additional documents
- get information about the status of your application
- send messages
- notify Kela of changes
- stop the payment of benefits.

# Notes



---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

# Kela at your service

## On the internet

Visit Kela’s website for more information:  
[www.kela.fi/english](http://www.kela.fi/english)

You can use calculators to calculate the amounts of the benefits:  
[www.kela.fi/calculators](http://www.kela.fi/calculators)

Kela’s e-service OmaKela (in Finnish, Swedish or Sámi):  
[www.kela.fi/e-services](http://www.kela.fi/e-services)

## Log in to the e-services

You must log in to use OmaKela and the online appointment booking system. You need online banking codes or a mobile certificate.

## Help with using the e-services

If you have difficulties using the e-services, you can get help:  
[www.kela.fi/digital-support](http://www.kela.fi/digital-support)

You can give another person permission to handle your benefit matters with Kela on your behalf:  
[www.kela.fi/on-behalf-of-someone](http://www.kela.fi/on-behalf-of-someone)

If you do not speak Finnish, Swedish or English, you can get interpreter assistance:  
[www.kela.fi/interpretation](http://www.kela.fi/interpretation)

## By phone

Monday to Friday from 9 am to 3 pm.

**Families, students, unemployed and housing**  
**020 634 2550**

Health and pensions  
020 634 2650

International situations  
Monday to Friday from 10 am to 3 pm.  
020 634 0200

Overpayment Recovery Centre  
Monday to Friday from 10 am to 3 pm.  
020 634 4940

The cost of phone calls and waiting time on the phone is charged according to the price list of your phone operator. Read more at [www.kela.fi/call-kela](http://www.kela.fi/call-kela)

## Book a telephone appointment

Book a telephone appointment online:  
[www.kela.fi/book-appointment](http://www.kela.fi/book-appointment)

## Visit a customer service point

Check the addresses and opening hours of Kela customer service points:  
[www.kela.fi/visit-kela](http://www.kela.fi/visit-kela)

# Information about Kela in English

Kela's website in English:  
[www.kela.fi/english](http://www.kela.fi/english)

**Kela brochures in English:**

Families

■ **General housing allowance**

Moving to or from Finland

Pensions and retirement

Rehabilitation

Sickness and disability

Social assistance

Students and conscripts

Unemployment

The brochures are available at Kela offices.  
Online versions of Kela's brochures in English:  
[www.kela.fi/brochures-for-clients](http://www.kela.fi/brochures-for-clients)