

What to do, when you don't have enough money for rent?



VAKE



Vantaa

1. Check the situation with your landlord



- Contact your landlord immediately if your rent payment is late or you receive a payment reminder.
- Find out how much unpaid rent you have.
- Ask if it is possible to make a payment plan.
- Do not ignore letters or payment reminders – an unresolved situation may lead to eviction.

2. Contact Housing Advice Services

- Housing Advice can help make a payment plan for unpaid rent and help to resolve eviction situations and other housing-related issues. You can request an interpreter if needed.

Housing Advice, City of Vantaa

asumisneuvonta@vantaa.fi

Tel. 09 8395 0410

Housing Advice, VAKE

asumisneuvonta@vakehyva.fi,

040 192 7766

Some landlords also offer
Housing Advice services.

Housing Advice (City of Vantaa)

[Web page:](#)



For young people (15–29):

- Ohjaamo Vantaa (walk-in service)
Mon–Fri 12:00–16:00
Address: Lummetie 2 B C

3. Check if you are eligible for financial support

- First apply for basic social assistance from Kela (via OmaKela).
- Find out if you can receive supplementary or preventive social assistance from the Wellbeing Services County (VAKE).

- If you have your own social worker, contact them directly. Otherwise, contact Social Counselling Services or request contact through the Maisa.fi service.

4. Get support for managing your finances and daily life

- There are several free services in Vantaa that provide advice and help with money and debts:

VAKE Social Counselling

Helps you access social services
Tel. 09 4191 7010
(phone and chat)

Interpreter available if needed.

Web page:



Vantaa Multilingual Advice Service

Guidance on city, authority, and NGO services
Tel. 09 8395 0930

monikielinen.neuvonta@vantaa.fi

Web page:



Financial and Debt Counselling

Tel. 029 566 0175
(weekdays
9:00–12:00)

Web page:



Financial Advice Clinic (Talousneuvola)

Every second Tuesday (even-numbered weeks)
12:30–15:00
Address: Vernissakatu 8 c

Additionally for young people (under 29):

- Ohjaamo Vantaa, Vamos Vantaa, Diakonissalaitos Katutaso, and Vantaa Outreach Youth Work

5. If you receive a payment reminder – act immediately

- Contact your landlord to clarify the situation and, if needed, seek help from Housing Advice or Social Counselling Services.
- If you receive a move-out notice from The National Enforcement Authority Finland, contact them immediately. Their contact details can be found in the letter you received.

6. Prevent the situation from happening again

- Plan your finances and create a budget for the coming months.
- Keep track of your income and expenses
- Ask for help from family, friends and professionals, if needed.

Checklist

- Contact your landlord and check your rent payment status
- Try to agree on a payment plan with your landlord
- Contact Housing Advice Services
- Check if you are eligible for financial support
- Seek support for managing finances and everyday life
- Act immediately if you receive a payment reminder
- Ask for help from family, friends, or professionals