

Guide for living



Sivakka

Table of content

3 Welcome, new tenant!

4 Before moving in

MySivakka

Keys

Additional keys

Checklist for moving

Take this into account when moving

Paying the rent

What does the rent cover?

7 Condition and equipment

Service advice

Apartment defects and renovations

- Floors
- Faucets and drains
- Electrical devices
- Internet connection
- Smoke detector
- Heating system
- Ventilation
- Air vents
- Kitchen hood filters
- Ventilation units
- Centralized ventilation
- Apartments with individual ventilation units
- Individual ventilation units with heat recovery

13 Common areas

- Balconies
- Front and back yards
- Yard area
- Stairwells and passages
- Storage rooms
- Laundry room
- Club rooms
- Sauna
- Parking spaces

15 DIY renovation - For a unique home

16 General rules and safety

Legal emergency plan for properties

Home insurance

Pets

Smoking

In case of disturbance

Safety regulations for handling fire

18 Who to contact in case of problems

Always contact the property maintenance for service advice

The following services are available during on-call duty hours

Online service

18 Ecological living and waste sorting

Saving energy

Energy certificate

Waste sorting

19 We are here to help

19 Tenant benefit system

20 Tenant activity

21 Apartment exchange

21 Terminating the tenancy agreement

Terminating the tenancy agreement

22 Guide for moving out

23 Sivakka Group

24 Rules and regulations



Welcome, new tenant!

Thank you for choosing a Sivakka apartment for your home. We want to make your life in it as easy as possible. Good living consists of many things. The condition, functionality and safety of the apartment and common areas, as well as good neighbourliness are the key factors of settling in.

Most of our properties have tenant activity, which is a great way to get to know your neighbours and take part in decision making in your home building.

This guide will provide you with the FAQ's and common rules for living in a Sivakka home. By following these instructions you will ensure convenient living and effect your living costs.

Our staff is glad to help you with whatever comes to mind. The contents of this guide along with other useful information can be found on our website sivakka.fi

Congratulations on your new home!

Sivakka



Before moving in

MySivakka

The tenant can organise their matters regarding living in a Sivakka home independently online using the MySivakka service at any time of the day. You can fill out a service advice form, find information about your rent, inform us about changes such as family status, and update your contact information. To find out more about MySivakka, visit our homepage sivakka.fi.

Keys

The tenant will receive three keys and in some cases a master key for the common rooms. After collecting the keys, make sure they all work properly. Please take good care of the keys. Keys are a matter of safety not only for you, your apartment and your personal belongings but also for all other tenants in the same

building. If your key goes missing or gets stolen, contact your housing assistant immediately: isannointi@sivakka.fi.

If the tenancy agreement is terminated within six months of reporting the loss of keys, the lock needs to be rekeyed. The tenant is responsible for the costs of rekeyed locks. This is to ensure the safety of the next tenant moving into the apartment.

Additional keys

Additional keys can be ordered by email at isannointi@sivakka.fi or by calling 08 314 8190. Sivakka orders the keys from a locksmith, who will notify the tenant when the keys are ready and where they can be collected, usually from a key locker. Sivakka invoices the tenant separately for the keys.

CHECKLIST FOR MOVING



Submit a notification of moving from one month before moving in to one week after.



Redirect your mail especially if you get bills and invoices from companies.



Renew your electricity contract.



Home insurance for your new home.



Updating your housing, student etc. benefits if you are entitled to them.



If your apartment has an internet connection provided by Sivakka, register it on the operator's home page or by calling customer service. You might also need a new router.



If possible, ask the previous tenants about their schedule for moving out in order to organise your own schedules.



Take disposed items directly to the junkyard or recycle them. Do not leave them at the waste management station of your building. Waste management costs are the tenant's responsibility.

TAKE THIS INTO ACCOUNT WHEN MOVING

- If the apartment has not been cleaned properly, contact your housing manager as soon as possible: isannointi@sivakka.fi. If you are moving outside business hours or on a weekend and Sivakka cannot inspect the apartment, please take photos of the apartment and contact your housing manager on the next business day.

- Any possible flaws in your apartment can be reported via MySivakka with the service advice form.

- Make sure the smoke detectors are in place and working. Sivakka inspects the detectors every two years along other regular inspections.

If the smoke detector is faulty, fill the service advice form.

- If the final inspection has not been done before moving in, it can be done right after you have moved in.

- Reserve a parking space through Sivakka customer service and a sauna shift through the online booking system. You can check which booking system your building uses on the Sivakka website.

- Property maintenance will receive your moving information automatically.





Paying the rent

After signing the tenancy agreement you will also get a bank transfer form for paying the rent monthly by the third day of every month. You can pay the rent by using direct debit, bank transfer or online invoice. You can also order the invoices to your electronic mailbox. Sivakka follows good practice in rent collection. For any unpaid rent, interest will be added on top of the unpaid rent.

Sivakka will take action if rent is left unpaid for one month. Good practice in rent collection benefits the tenants: unpaid rent results in additional costs for other tenants. If the rent is not paid, each tenant will be transferred to the

collection agency and any interest or other costs incurred by the debt will be shared between those responsible. If the rent is still not paid, the tenant will receive an eviction notice and the tenant is responsible for all related costs. This will also have an effect on your credit history.

If you have problems paying the rent, contact us for advice or to make a payment plan. In December, a notice on rent review will be delivered directly to the tenants. General information will also be submitted on the notice boards. If changes are to be made, they will be valid from March onwards.



What does the rent cover?

The principle of rent is rather simple: the revenue must cover the costs. Each property has its own rate for rents: every building has its own individual costs and the rent depends on those costs. The rent of each apartment consists of capital and property costs.

- Capital costs include the building and renovation loans and their interest.
- Property costs include heating, electricity, water, waste management, property management and other related costs.

These costs must be covered with rents. In other words, the tenants cover their housing costs themselves. Unpaid rent can result in rent increases.

Condition & equipment

We always inspect the apartments between tenants. The inspection is made by the housing manager approximately within one week after terminating the tenancy agreement. If the apartment is brand new or newly renovated, or if the tenancy agreement has been a short one, the inspection may not be done. The apartment inspector will check the apartment within two

weeks after the previous tenant has moved out. If the apartment is brand new or newly renovated, manuals for different appliances and gadgets will be provided, and they can be found online as well. It is recommended to read through them; if any appliances are damaged due to misuse, the tenant may be responsible for the repair costs. Our apartments are rented with the existing equipment at the time of signing the agreement.

Service advice

The property maintenance is responsible for service advice. The easiest way to report faults or defects is online via MySivakka. Urgent matters like water leaks must be reported to property maintenance by calling them.

Apartment defects and renovations

Pay attention to all surface materials in the apartment regularly in case of possible defects. Pay extra attention to bathrooms and sauna because fractures and even tiny holes may cause water damage in the long run. The apartment must meet the general quality standards which means the tenants are not allowed to renovate without permission. All renovations must be done by professionals accepted by the housing manager. All costs for uncleanness or causing damage to the apartment are

The image shows a kitchen sink drain assembly. A circular inset provides a close-up view of the components. In the inset, a hand holds a brass-colored drain cap and a black plastic cap. A dashed white arrow points from the label 'Img. 1' to the main image, and a dashed green arrow points from the label 'Img. 2' to the main image.

-

Periodic inspections

Floors

Walls and ceiling

Fastening anything on the ceiling of the apartment or the balcony is forbidden.



Smoke detector

According to the law, all apartments must have a smoke detector. All floors of an apartment must have at least one functioning smoke detector. There must be at least one smoke detector per 60 square meters. Sivakka will check the smoke detectors during the periodic inspections every two years.

If there is a problem or malfunction with the smoke detector, fill out the service advice form immediately.

If the smoke detector is mains powered, always contact the property maintenance in case of problems.

Faucets and drains

All faults or defects in faucets or drains must be reported to the property maintenance as soon as they are noticed. The faults may cause severe damage not only in the apartment but also in the whole building.

Fatty or greasy food waste must be cooled down and placed in the organic waste bin: do not pour them into the sink. Any fat in the sewage system may clog the sewer and drains. Clogged pipes and sewers may cause severe damage and repair costs. Tenants should pay attention to the plastic plumbing in the kitchen as the connections may start leaking over time. Seals and gaskets can be tightened by hand. If the tiling or plastic floor or wall material seem loose in bathrooms, the tenant must contact the housing manager immediately.

The floor drains and stench traps in kitchens and bathrooms should be cleaned regularly. Any installations of washing machines or dishwashers must meet the current standards and regulations. Please note that installing a dishwasher is not possible at all our apartments.

If the tenant wishes to have a dishwasher installed, they can order a plumber to do the installation through Sivakka (approx. one hour of work). The installation is free of charge if the tenant has already acquired all the necessary parts and a leak tray, and the apartment has an available spot for the dishwasher. In older apartments, installing a dishwasher may require an additional power outlet, a new faucet or removing a cupboard. This might lead to additional costs, which are the tenant's responsibility.



Electrical devices

Only authorized professionals are allowed to repair electrical devices in your apartment. Always report faults and defects to your property maintenance. Acquiring and installing fuses, light bulbs and fluorescent tubes are the tenant's responsibility.

Internet connection

Nearly all Sivakka apartments are provided with an internet connection free of charge. The connection must be registered to the tenant. You may do the registration on the operator's website or by calling their customer service. A router is necessary in most of our apartments. The tenant is responsible for purchasing the router.

Heating system

Indoor temperature in apartments is about + 21 °C. The radiators do not always need to be warm because the thermostat regulates the hot water flow in radiators. The thermostat measures and adjusts the room temperature. Do not cover the thermostat with curtains or furniture. Room temperature is measured from the air in the middle of the room. Electrical underfloor heating costs are paid by the tenant as part of their electricity bill. If the apartment has an electrical underfloor heating, the tenant is responsible for keeping the heating on during winter months (October to March). The temperature is correct when the floor feels slightly warm underfoot.



Ventilation

Buildings have different kinds of ventilation systems. Centralized systems are usually found in high-rise apartment buildings. With those systems it is common that the ventilation cannot be controlled individually in single apartments. The system commonly used in row houses lets the tenant control the ventilation. Different kinds of ventilation systems, their features and their use are listed here. If you don't know which system your apartment has, please ask your property maintenance or housing manager.

Natural ventilation

Airflow in the bathroom and clothes room takes place naturally due to the temperature difference between the inside and outside air. In short, the airflow works better in the wintertime than in the summer.

Supply and exhaust air vents

Only clean the exhaust vent from the outside so that the settings will not be affected. Do not change the settings as they are set as part of the ventilation in the whole building. Air vents in the sauna must be open at all times. Keeping the windows open all the time will significantly increase the heating costs. Keep the supply air vents open at all times to ensure controlled ventilation.

Kitchen hood filters

Kitchen hood filters and/or ventilation fan filters must be washed regularly to ensure adequate ventilation (every 1-3 months). You may wash the filters in the dishwasher or by soaking them in the kitchen sink.



Ventilation units

Ventilation units have a timer. Full exhaust ventilation operates usually between 7.00–9.00, 11.00–12.30, 16.00–17.30 and 20.00–21.00. In other times the ventilation system is running on a lower setting. On extremely cold winter days the ventilation is reduced to keep the apartments from cooling down too much.

Newly renovated exhaust systems may have a timer controlled exhaust booster installed in the kitchen hood. When switched on, the booster will increase the exhaust ventilation for a few minutes before setting itself back to normal level.

Centralized ventilation

The system supplies the apartments with clean, pre-heated air through the supply vents. The exhaust air flows through the exhaust vents. Do not change any settings in the vents by yourself. Siivakka will have the air channels and filters cleaned regularly. The tenant may clean the outside and the surroundings of the vent by dusting or with a vacuum cleaner without removing any parts.

Apartments with individual ventilation units

In apartments with individual ventilation units the tenant can control the air flow as desired.

You may control the flow by adjusting it: Setting 1 is "away", setting 2 is "normal", settings 3-4 are for removing smells and odors from the kitchen or moisture from the bathroom. "Open damper" -setting lets the unit work as a kitchen hood. "Closed damper" -setting increases the air flow in the bathroom.

Individual ventilation units with heat recovery

New or newly renovated apartments have individual ventilation units, which allow the tenants to have more control over the ventilation in their apartments. Individual ventilation allows the tenant to adjust the ventilation according to their needs. If the tenants shower or use the sauna very often, or hang their laundry inside the apartment, the need for ventilation is much higher. This should be taken into account when using the ventilation unit.

The ventilation units recover heat from the exhaust, but also using electricity. Especially during the coldest months, it is important not to run the ventilation unit on a high setting. Do not turn off the ventilation unit completely either. Electricity used by the ventilation unit is paid by the tenant as part of their electricity bill.



The property maintenance replaces the filter and takes care of adjusting the damper to summer and winter settings.

The unit is locked so that the tenants can not open it by themselves.

Common areas

Balconies

In high-rise buildings, the dusting balconies are meant for dusting. Apartment balconies are meant for personal purposes. Dusting rugs on apartment balconies is forbidden, as well as tossing items or waste from the balcony. Airing out bedsheets can be done on apartment balconies.

Grilling

Grilling on a balcony or apartment yard using an open flame is not allowed in Sivakka properties. Electric and gas grills are allowed, but disposable and charcoal grills are not. Please grill safely and make sure that grilling does not cause inconvenience to other residents.

Front and back yards

All tenants are responsible for keeping their front and back yards nice and tidy. The grass needs to be cut often enough, and the yard needs to be tidy in general.

Pet owners must collect their pets' droppings immediately. Swimming pools and hot tubs may not be placed in the yards or on the terraces of Sivakka apartments due to the risk of lawn damage, high water consumption and water damage. Small children's paddling pools with a capacity of less than 100 litres are allowed.

Tenants are allowed to plant flowers on their back yards to brighten up their surroundings. Planting trees or setting up fences as well as other alterations require a permission from the housing manager. Smoking on the front or back yard of the apartment is forbidden.

Yard area

Yard areas have specific areas for parking, waste management, plantings, playing and hanging laundry. Cars have their designated parking spaces. They don't belong in play areas or on the grass. The pathways work as rescue passages so parking on the pathway is forbidden. Washing or fixing cars on the yard is forbidden. Tenants are not allowed to place their own possessions, items or structures on common yard areas. Pets must be kept on a leash at all times when outside. Pet owners must ensure that their pets or their droppings do not cause disturbance. Smoking is allowed only in designated smoking areas.

Stairwells and passages

Storing any items in the stairwell is not allowed. Personal items must be stored in the apartment or in locked storage rooms. According to fire regulations, all fire exits and passages must be kept free from clutter. To help keeping the passages clean, doormats must be placed inside the apartments. Smoking in common rooms is forbidden.

Storage rooms

There are specific storage spaces for sports equipment, bicycles and prams. Apartments may also have a locked storage room available. Storages without heating are not meant for storing items that can not be exposed to moisture. Any items left in passages or stairwells will be hauled to the junkyard. Storing motorized vehicles (scooters etc.) inside the building is not allowed.

Laundry room

If the building has a laundry room, please read the user manual and reservation instructions carefully. You may find them in the laundry room. Laundry room and the machines can only be used by tenants.

Club rooms

Many buildings have club rooms that are free to use for all tenants. For more information, contact your housing manager or members of the tenant committee. Any items stored in the club room or other common areas will be hauled to the junkyard.

Sauna

SSauna shifts are reserved through the online booking system. The steam room of an apartment sauna must not be used for drying laundry.



Parking spaces

Contact the Sivakka customer service to inquire about a parking space. You can easily pay the monthly fee while you pay your rent. Once you have a parking space, you will receive the key to the power outlet from the key administrator. The parking space power outlet is meant for warming up the engine only. Using interior heaters is forbidden. Interior heaters may overload the fuse, shutting down all power outlets. Power outlets must be locked at all times. Leaving the power cord in the outlet is considered a safety hazard and the cord will be removed. If you own or are about to purchase an electric car and need a charging station, contact your housing manager. Parking spaces are reserved only for cars or motorcycles in active use.

Tenants are not allowed to rent or give the parking space to someone else. Parking trucks or other large vehicles is not allowed on parking spaces. If you have two parking spaces and another tenant needs one, you will have to give away one of them if there are not any vacant spaces left.

Guest parking spaces are meant for short-term parking only. Some properties use private traffic wardens. In those cases, there is a sign of it at the parking area. Follow the parking instructions to avoid parking tickets or other fees.



DIY RENOVATION – FOR A UNIQUE HOME

People often wish to change the appearance of their apartment to make their home unique. Sivakka offers its tenants an easy and flexible way to do it. As a tenant, you have the possibility to make your home unique with decorative walls. The Sivakka website has a range of colors for you to choose from. Sivakka provides you with all the necessary equipment (paint, paintbrushes, fillers etc.) which you can pick up from selected businesses.

How do I start?

- Contact Sivakka
asiakaspalvelu@sivakka.fi or p. 08-3148190

You will need the following information:

- how many walls are to be painted, only one wall per room (a wall with a window or radiator cannot be painted in an accent color)
- requested color
- an inspection is needed in some cases

Sivakka will order the supplies to the selected business per email.

You may pick up the supplies from the selected business on a set date.

If the apartment has been neglected, the right for DIY renovation may be declined. DIY renovation cannot be carried out in a newly completed apartment while the builder's warranty period is still valid. This applies to new-build, modernisation (e.g. Koti Kuntoon renovations) and major renovation properties.



General rules and safety

Legal emergency plan for properties

All our properties have valid emergency plans. You can find your emergency plan on our website. You may also print out the emergency plan if you want. You will also find a map of emergency routes and pathways as well as the emergency plan itself.

Read through your emergency plan as soon as you have moved in so that you can act fast in different emergencies. It is also a good idea to go through the emergency plan and safety issues with your children.

Home insurance

Home insurance protects your home and belongings. It usually includes at least contents insurance, liability insurance and legal expenses insurance. Contents insurance covers sudden and unexpected damage to the tenant's belongings, such as breakage. Home insurance may help if, for example, a relatively new washing machine breaks down, a washbasin cracks or your home is broken into. The property's insurance does not necessarily cover damage occurring in rented apartments or residents' stolen or damaged belongings. Home insurance is therefore important in the event of water damage or fire. When taking out home insurance, make sure to check the scope of the insurance cover.



Pets

The Finnish law has certain regulations for cats and dogs, for example when walking them. It is the owner's responsibility that cats, dogs or other pets will not cause disturbance or inflict damage to neighbours, other tenants or the apartments. Pets must be kept on a leash at all times when outside. Pet owners must ensure that their pets or their droppings do not cause disturbance. Possible damage inflicted on the apartment and the repair costs are the tenant's responsibility.

Smoking

Smoking is forbidden in all our buildings and yard areas. If the property has a designated smoking area, smoking is only allowed in that specific area. If the property does not have a designated smoking area, smoking is only allowed at the outer edges of the yard area. Please keep an adequate distance to buildings, play areas and dusting areas. The tenant must make sure that their smoking does not cause any harm to other tenants, and that they do not litter.

In case of disturbance

If your neighbour causes any disturbance, you may first discuss it with them in a friendly manner. If the disturbance is repeated or significant, you can submit a written complaint to your housing manager at isannointi@sivakka.fi. The following information

is needed: type of disturbance, when it occurred, who caused the disturbance and the name of the person submitting the complaint. The disturbance is very rarely a police matter, but in such case you should also let the housing manager know about it. The police will not inform the housing manager. If there is still any disturbance, file another written complaint. We will then investigate the matter and may give the troublemaker a warning. Disturbance caused after the warning will lead to eviction. Tenants are responsible for any disturbance caused by their guests. If you are organising a party, let your neighbours know about it beforehand. Telling your neighbours is not a waiver for disturbance if the party is loud and lasts until late in the night.

Safety regulations for handling fire:

- Never leave candles or fire unattended inside or outside.
- Do not put burners or torches on the terrace, balcony, wooden stairs or handrails.
- Always position burners or torches within a safe distance from flammable materials.

Who to contact in case of problems?

Always contact the property maintenance for service advice

If you notice any faults or defects in your apartment or building, you can always contact your property maintenance. Filling out a service advice is easy with MySivakka. The system directs

registered users directly to the correct property maintenance and housing manager. You can also report faults or defects by calling them directly. You will find the contact details on the board in your building.

The following services are available during on-call duty hours:

- water leakage
- leaking radiator valves
- clogged drains or plumbing
- door locks, for example broken locks or if the key has broken inside the locking mechanism
- toilet seat or valves are broken, or the toilet seat is leaking
- the radiator in the draught lobby feels cold (freezing hazard in winter!)
- elevator service advice
- no electricity in the apartment
- other potential hazards, such as snow falling off the roof, snow barriers on the roof seem loose, potholes on the driveway or parking area

Door opening

You can order a door opening through the 24/7 phone service of your property maintenance. You will find the number on the board or on our website. There is always a fee for opening the door. The property maintenance has its fixed rates for the service.

Ecological living and waste sorting

Saving energy

Sivakka has committed to national energy efficiency agreements. We reduce energy consumption with energy efficient systems,

WE ARE HERE TO HELP!

Property maintenance

- general tidiness, all faults
- common rooms, yard areas
- minor maintenance and repair work

Housing manager

- larger repairs and renovations, quality control
- general order, taking care of disturbance
- inspections when moving
- tenant activity matters

Sivakka customer service

- applying for apartments, tenancy agreement, keys, household appliances, payments, switching apartments, tenant benefit requests, customer support, termination of tenancy agreement

Online service (MySivakka)

- service advice
- changes in family status
- agreements
- property information
- information about your rent
- Sivakka news and information letters
- contact details of your property maintenance and housing manager

monitoring the energy consumption, sharing knowledge between tenants, property maintenance and housing manager and by motivating them to reduce their energy consumption. By improving our energy efficiency, we also improve the standard of living for our tenants. Properly adjusted systems ensure that our tenants have a good and even standard of living. The daily energy consumption habits of a single tenant play a significant role in the total energy consumption of the whole property. Reducing the consumption reduces personal costs and helps in saving the environment. The lower the energy costs are, the cheaper the rent is.

Energy certificate

All our properties have individual energy certificates. You will find the energy certificates on our website.

Tenant benefit system

Sivakka offers benefits for long term tenants every five years. The benefit depends on the timespan of your tenancy agreement. If the tenant switches apartments, the benefit countdown starts from the beginning of the new tenancy agreement. We will inform the tenant of an active benefit with a letter sent directly to them. The benefits can be seen on our website for registered online users under personal information. The benefits are household appliances or other products or services that enhance the standard of living in the apartment. The benefit will not be offered if there have been any problems with apartment maintenance, paying the rent or other areas in the tenancy agreement.

Waste sorting

Waste sorting is important both for us and the environment as it reduces the amount of mixed waste. The latest waste sorting guide can be found on the Kiertokaari website (Oulu Waste Management). The waste sorting guide for your building can be found nearby the waste bins outside. The right place for hazardous waste, old kitchen appliances and furniture is at the Oulu recycling stations.



Tenant activity

Tenant activity is about participation, influencing and cooperation together with your neighbors. Through the tenant committee and tenant activities you can get to know your neighbors, bring your own ideas for the committee or just enjoy the company of other tenants. The tenant committee holds a meeting at least once a year together with the housing manager. In that meeting, a tenant representative or tenant committee is elected. The meetings are a great way to hear more information about the property and current affairs. Anybody can be a part of Sivakka's tenant activity, so if you have any ideas on how to improve congeniality, house surroundings or maintenance, you are welcome to join us!

Tenant committees are a valuable source of information for us. Nobody knows more about the apartments than the people living in them. Tenant committees can influence the decision-making about renovations, improvements and general well-being in Sivakka apartments!

Cooperation committee consists of representatives of various tenant committees. The cooperation committee gathers once a month

to discuss current topics on administrative level together with the tenant representative. You may find the contact information of the tenant representative on our website and you can always contact them if you have any questions about tenant activity.

The annual budget for tenant activity is meant for organising events and purchasing new items in common rooms and areas the tenants can use freely. The budget is set for each calendar year and it depends on the amount of apartments in the building. The budget consists of a fixed base and an increment per apartment.

How is the budget calculated?

- Buildings with less than 50 apartments: Fixed base 350€ + increment 8,86€ / apartment
- 50-100 apartments: Fixed base 550 € + increment 8,86 € / apartment
- over 100 apartments: Fixed base 1000 € + increment 8,86 € / apartment



Apartment exchange

You may request an apartment exchange by applying normally on our website.

Exchange requirements::

- You have been our tenant for more than 6 months
- The housing manager has inspected the apartment
- There are no unpaid repair costs
- You haven't received any notice or warning due to disturbance
- You have not neglected the maintenance of your current apartment
- There are no unpaid rents

Terminating the tenancy agreement

Terminating the tenancy agreement

You may terminate the tenancy agreement on our website sivakka.fi, at our customer service or by delivering the written letter directly to our office.

The term of notice (1 month) begins on the last day of the current month when the tenancy agreement has been terminated. In other words, if you were to terminate the agreement today, your tenancy agreement would come to an end on the last day of the following month. You will also pay the rent for that month. Terminating the tenancy agreement must be verified. If several people have signed the tenancy agreement, the termination requires the signatures of all tenants. If only one of the tenants is moving out, they will have to terminate the agreement on their behalf. This will also need to be verified. If the tenancy agreement is not terminated, the tenant is still responsible for the rent and the condition of the apartment.

Upon the death of a tenant, the estate is responsible for the rent. The term of notice is one month, as usual. The estate administrator needs to deliver the death certificate when the tenancy agreement is being terminated and deliver a written letter of termination.

GUIDE FOR MOVING OUT

- Make sure the apartment is in as good condition as it was when you moved in and all smoke detectors function properly.
- If you have done any changes in the apartment or something is broken, repair them or contact your housing manager to figure out the repairs.
- Properly clean the apartment and locked storage.
- Any items left behind after moving out (furniture, car tires etc.) must be taken to the waste management stations, not in the waste bins of your house. If items are left behind, the tenant is responsible for the recycling costs.
- Make sure to terminate your electricity contract with your provider.
- Return all keys to the key return point. If all keys are not returned, the apartment locks will be rekeyed at the tenant's expense.

Inspecting the apartment after moving out

The apartment will be inspected within one week after terminating the tenancy agreement using a master key. A Sivakka representative will do the inspection on a business day between 8–16. The inspection may not be done in brand new or newly renovated apartments or if the tenancy agreement has

been a short one. The inspection after moving out will be done within two weeks after moving out.

We will invoice the tenant after inspection if:

- the apartment has been poorly cleaned (remember to clean drains, kitchen hood filter, windows, cupboards, closets and floors when moving out).
- the dishwasher water inlets and outlets have not been plugged correctly.
- something is broken or damaged, for example toilet seat, sink, doors, windows, stove, refrigerator or other equipment in the apartment.
- some of the standard equipment is missing.
- flooring is damaged.
- holes in the bathroom walls must be repaired (risk of water damage).
- the apartment has been neglected and is in exceptionally poor condition and must be renovated.
- items other than household waste have been left behind at the waste sorting area.

The apartment is considered handed over when all keys have been handed in.

Marks on the walls from hanging pictures or installing shelves are a part of everyday living.



Emptying and cleaning the locked storage is also the tenant's responsibility.



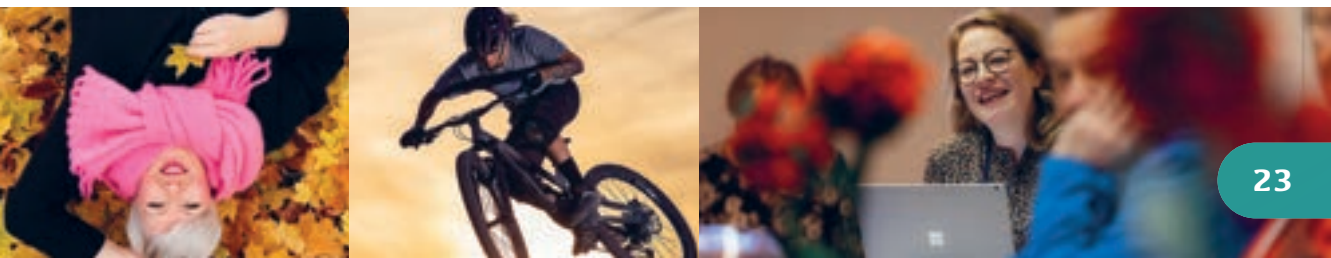
Sivakka Group

Sivakka-yhtymä is wholly owned by the City of Oulu and is the parent company of the Sivakka Group. The Group's role is to support the City's housing policy by maintaining a diverse and reasonably priced stock of rental housing in Oulu. The Group has over 8,400 rental homes.

The subsidiaries of Sivakka-yhtymä are Oulun Sivakka Oy, Oulun Tervatalot Oy and Oulun Remonttimyly Oy. As a landlord, Oulun Sivakka Oy manages properties subject to arava and interest-subsidy legislation. Oulun Tervatalot Oy provides housing for older people and special groups.

As a lessor, Sivakka is a modern, reliable and safe choice. Our customer service and housing management serve our tenants. Our work in maintenance and repair is extensive. Our services are being offered to everyone in Oulu and constantly developed to the benefit of the customers. The tenants have the possibility to take part in decision making concerning their everyday life in our apartments. The shareholders' meeting, organised at least once a year, has the highest authority. Since the group is entirely owned by the city, representatives authorized by the city have the highest authority.

Sivakka Group builds new properties in central areas according to demand. We will inform about upcoming properties on our website and local newspapers at the beginning of the application period.



RULES AND REGULATIONS

1. The front doors are locked from 21 to 6 unless stated otherwise.

2.1 The cleanliness of the stairwells and passages and the comfort of tenants require that:

- there is no excessive noise in the stairwell.
- apartments are not aired out into the stairwell.
- clothes are not dusted or brushed in the stairwell.
- there is no clutter in the stairwell.
- there is no loitering in the stairwell.

2.2 The cleanliness of the yard area and the comfort of the tenants require that:

- children play only in the designated play areas.
- trees, bushes and plantings are not being harmed.
- cars are parked in the designated parking area.
- vehicles are not washed in the yard.
- the power outlets on the parking spots are locked at all times.
- tenants do not store large items or vehicles (such as trailers, boats etc.) on the yard without the housing manager's permission.
- pets are kept on a leash in stairwells and in the yard. Pets are not allowed to leave any waste or droppings on the yard.
- use of alcohol and other substances is not allowed in common spaces or yard areas.
- feeding birds is not allowed on balconies or in the yard.

3. Smoking is not allowed in the buildings or the yard areas except in the designated smoking area.

4. Any noise must be kept down between 22 and 7. In case of a family event, tell your neighbours about it beforehand if it is likely to last past 22.

5. Airing out bedsheets and linen on apartment balconies is allowed on weekdays between 7–10 and 17–18. Dusting and airing out rugs is only allowed in designated areas.

6. Keeping apartments, balconies and the yard clean is everyone's responsibility.

7. If you notice any faults or defects anywhere in the property, tell your property maintenance about it immediately.

8. In case of vandalism, the perpetrator is fully responsible for all repair costs. Tenants are also responsible for any damage caused by their guests.