



General housing allowance

Briefly and in plain language | 2026

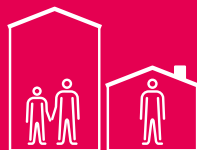


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Useful terms and phrases

English

Finnish | Swedish

General housing allowance	Yleinen asumistuki Allmänt bostadsbidrag
Household	Ruokakunta Hushåll
Rental agreement	Vuokrasopimus Hyresavtal
Landlord	Vuokranantaja Hyresvärd
Rented home	Vuokra-asunto Hyresbostad
Right-of-occupancy home	Asumisoikeusasunto Bostadsrättsbostad
Single-family home that you own	Oma omakotitalo Egnahemshus
Part-ownership home	Osaomistusasunto Delägarbostad
Calculator	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.

This benefit guide gives you information on
when you can get general housing allowance.

The guide also tells you how much
general housing allowance you can get.

At the end of the guide, you will find information on
how to apply for general housing allowance.

This benefit guide describes the situation in 2026.



More information online and by phone

Visit Kela's website for more information
about Kela benefits in English
www.kela.fi/english

More information about general housing allowance
is available on Kela's website
www.kela.fi/general-housing-allowance



If you have any questions,
please call our customer service number:
020 634 2550

Who can get general housing allowance?

Kela can pay general housing allowance to one person or to a household of many people.



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

For example, a married couple, a cohabiting unmarried couple or a family count as a household.

One person can also be a household.

You may qualify for general housing allowance if you live

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

You cannot get general housing allowance if you own the apartment or single-family home that you live in.

If you are a student, you can get general housing allowance only if you live with your own child or your partner's child.

You can also get housing allowance for pensioners, housing supplement for students and housing assistance for conscripts from Kela. These benefits are described in other benefit guides.

You can usually be paid only one kind of housing benefit at a time.



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

What housing costs are covered by the general housing allowance?

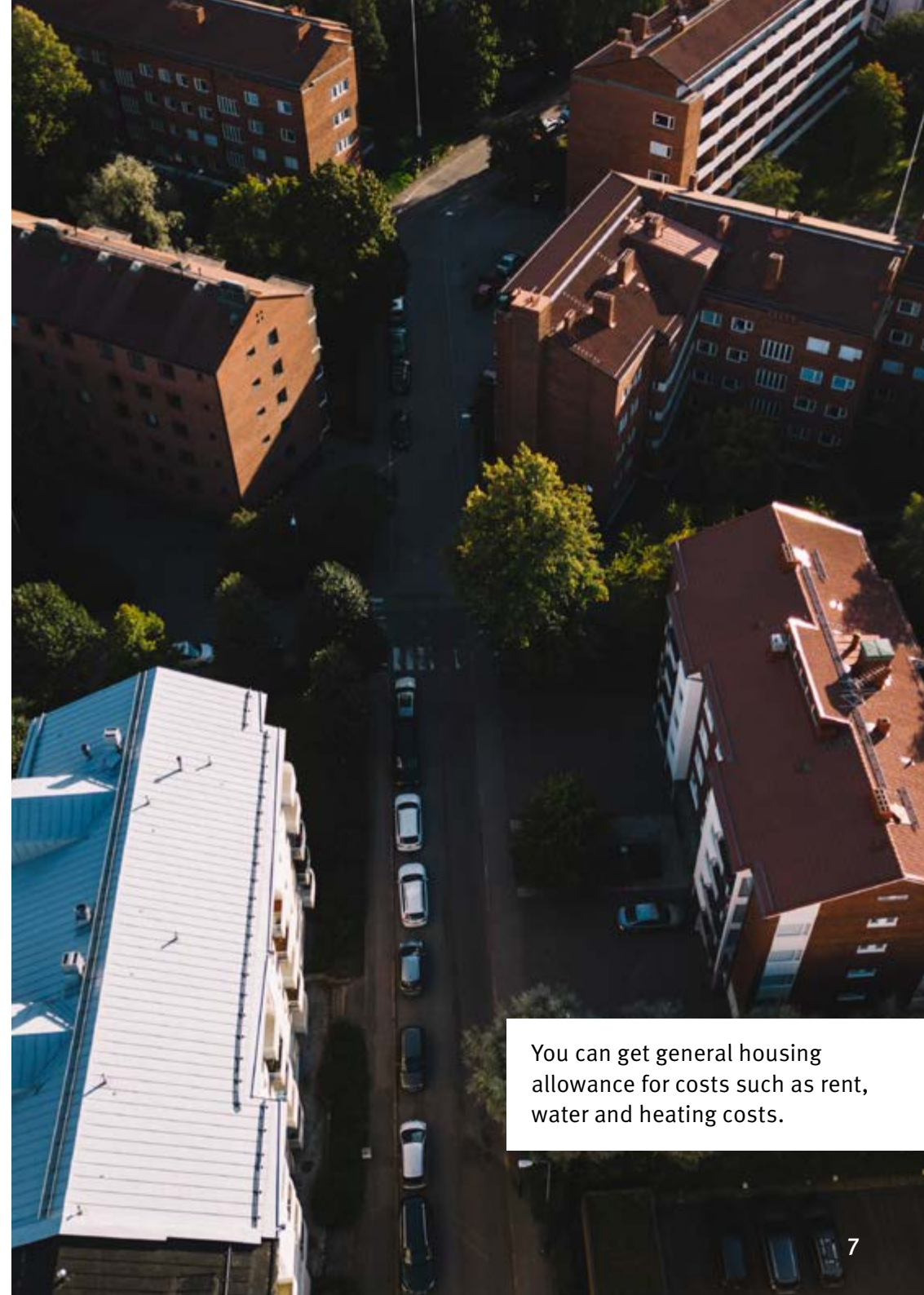
You can get housing allowance for example for the following housing costs:

- a rented house or apartment: rent plus water and heating costs
- a right-of-occupancy home: residence charge plus water and heating costs
- a part-ownership home: rent plus water and heating costs.

Water and heating costs are accepted as housing costs if they are not included in your rent or residence charge and you have to pay them separately.

Kela accepts water charges of up to EUR 20 per person and per month.

If you live alone in a single-person household, Kela accepts heating costs of up to EUR 46 per month. If your household has more than one person, this limit for acceptable heating costs increases by EUR 16 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 up to 70% of your housing costs. This means that you always pay at least 30% of your housing costs yourself.

However, the general housing allowance does not cover all types of housing costs. It only covers housing costs that are defined as acceptable in law.

The law also defines maximum housing costs. This means the highest amount of housing costs Kela can take into account when calculating how much housing allowance you can get.

If your housing costs are higher than the maximum housing costs defined in law, Kela will use the maximum housing costs to calculate how much housing allowance you can get.

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

Finnish municipalities are divided into categories according to the cost of living there. You can check the maximum housing costs in your municipality on Kela's website: www.kela.fi/maximum-housing-costs.

Examples of acceptable housing costs

Maija lives alone in a rented apartment in Helsinki. She pays EUR 800 per month in rent. Up to EUR 563 per month can be accepted as housing costs for a person living alone in Helsinki. This means that Kela calculates how much housing allowance Maija can get based on this maximum amount of housing costs (EUR 563). Kela does not use Maija's actual rent (EUR 800) when calculating her housing allowance because her rent is higher than the maximum housing costs accepted for a person living alone in Helsinki.

Tommi lives alone as a subtenant in Kemi. He pays EUR 291 per month in rent. Up to EUR 394 per month can be accepted as housing costs for a person living alone in Kemi. This means that Kela calculates how much housing allowance Tommi can get based on his rent (EUR 291) because Tommi's rent is lower than the maximum housing costs accepted for a person living alone in Kemi.

How does income affect general housing allowance?

Your income and assets affect how much general housing allowance you can get.

Basic deductible

Kela deducts a basic deductible from the housing costs when calculating the amount of housing allowance Kela can pay.

The amount of the basic deductible depends on

- how many adults and children live 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 and assets

The amount of the housing allowance is affected by

- earned income (for example wages or salary)
- assets (for example shares and money in your bank account)
- capital income (for example rental income or interest on deposits)
- various benefits (for example unemployment benefits, sickness allowance and daily allowances for parents).



Different kinds of income affect the amount of housing allowance you can get. Kela also deducts a basic deductible from the housing costs it uses when calculating the housing allowance.

The amount of housing allowance is not affected by

- certain benefits (for example 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.

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 on wages and salaries paid to you from the Incomes Register.

Remember to tell Kela if your income increases or decreases.

How is the housing allowance calculated?

The housing allowance is calculated as follows:

First, Kela deducts the basic deductible from your housing costs.

The housing allowance you can get is equal to 70% of the remaining amount of acceptable housing costs.

You can use the housing allowance calculator on Kela's website to estimate how much housing allowance you can get.

www.kela.fi/calculators



Example

Jaakko lives alone in a rented home in Turku.
He pays EUR 700 per month in rent.
Jaakko's only income is unemployment allowance.
He gets EUR 800 per month.
Jaakko's basic deductible is EUR 19.50 per month.

Up to EUR 447 per month can be accepted as housing costs for a person living alone in Turku.
Jaakko's housing allowance is calculated on the basis of this maximum amount of housing costs (EUR 477).
It is not calculated on the basis of Jaakko's rent (EUR 700).

When calculating how much housing allowance Jaakko can get, Kela first deducts the basic deductible from the maximum housing costs that apply to Jaakko.
Kela then pays Jaakko 70% of the resulting amount as housing allowance.
When the basic deductible of EUR 19.50 is deducted from Jaakko's maximum housing costs of EUR 447, the amount left is EUR 427.50.

This means that the housing allowance that Jaakko gets is equal to 70% of EUR 427.50.
The calculation looks like this:
 $0.7 \times 427.50 = \text{EUR } 299.25$ per month.

The amount of housing costs Jaakko pays himself per month is EUR 400.75 ($700 - 299.25 = 400.75$).



If your rent is higher than the maximum housing costs that apply to you, Kela will use the maximum housing costs to calculate how much housing allowance you can get.

Application and payment

Apply for general housing allowance online:

www.kela.fi/e-services (in Finnish and Swedish)

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

The supporting documents can also be sent online.

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

www.kela.fi/forms

If you apply for a Kela benefit on an application form, send the application to Kela by post.

Kela's address is:

Kela
PL 10
00056 KELA

You can also call us for help with almost all matters related to Kela benefits.

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

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

As soon as Kela has processed your application, you will get a decision notice in the OmaKela e-service or by post to your home address.

The decision notice will tell you how much benefit you get, the reasons for granting it and when it will be paid to you.

You will get a decision notice also if Kela rejects your application.

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

You can also ask Kela to pay your housing allowance directly to your landlord.

Kela reviews the housing allowance once a year.

Kela can review the allowance sooner if your circumstances change.

Report changes

If your life situation changes, it may affect the benefits you get from Kela.

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

Remember to report such changes to Kela.

You can do it online in the OmaKela e-service, by phone or by visiting a Kela service point.

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.

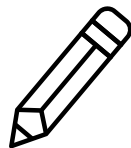
If you get a decision that contains an error

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

You get instructions on how to appeal the decision with every decision notice you get from Kela.

If you have questions, please contact Kela first.

Notes

This image shows a blank sheet of white paper with horizontal blue or grey ruling lines. In the top right corner, there is a simple black-and-white line drawing of a pencil, angled diagonally. The rest of the page is empty, providing space for writing.

In the OmaKela e-service you can

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

Kela at your service

Online

Visit Kela's website for
more information:
www.kela.fi/english

You can use calculators to calculate benefit amounts:
www.kela.fi/calculators

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

You must log in to OmaKela.
You need online banking credentials
or a mobile ID.

Help with using the e-services

If you have difficulties using the e-services, you can get help: **www.kela.fi/digital-support**

You can give another person permission to act on your behalf at Kela:

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

Services in the Sámi languages:
www.kela.fi/saame

By phone

Monday to Friday from 9.00 to 15.00.

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

Health and pensions
020 634 2650

International situations
Monday to Friday from 10.00 to 15.00.
020 634 0200

Overpayment Recovery Centre
Monday to Friday from 10.00 to 15.00.
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

Submit a call request

You can submit a call request in OmaKela or while waiting in queue during a customer service call.

Visit a service point

Check the addresses and opening hours of our service points:
www.kela.fi/visit-kela

Information about Kela

Kela's website in English: www.kela.fi/english

Kela benefit guides in English:

Coming to Finland

Families

■ **General housing allowance**

Pensions and retirement

Rehabilitation

Sickness and disability

Social assistance

Students and conscripts

Unemployment

The benefit guides are available at service points
and online:

www.kela.fi/brochures-for-clients

Kela's newsletter for customers

By subscribing to our newsletter,
you get up-to-date information
delivered straight to your inbox.

www.kela.fi/customer-newsletter

