



# HOME RENOVATOR'S GUIDE

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# 1. GENERAL INFORMATION ON RENOVATION PROJECTS

## 1.1 General

A successful alteration or maintenance project is in the interest of both the owner of the apartment and the housing company. It is important for all parties concerned that the work is carried out in accordance with shared rules and instructions. Observing rules and instructions is also important in view of the value and maintenance of the building and the apartment as well as living comfort. The new Housing Company Act, which entered into force on 1 July 2010, brought changes to the responsibilities of the shareholders for the maintenance and renovation measures taken in their apartments. This guide aims to clarify the rules to all the parties concerned.

Construction planning and construction is work requiring special skills that few shareholders have training for.

## 1.2 Alteration work contracted out by the shareholder and obligation to notify the Tax Administration of the project

A private person must submit a report to the Tax Administration on all renovation work that is subject to a building permit. In general, the report is submitted before the final inspection. If only an action or demolition permit is required for the work, or if the work is only subject to notification, no report needs to be submitted to the Tax Authority.

A building permit is granted by the Building Supervision Authority of the municipality concerned. As regulations concerning work that requires a building permit vary in different municipalities, it is sensible to contact the Building Supervision Authority of the municipality in which the property is located. An application for a building permit also needs to be authorised by the housing company. Even if the housing company authorises the shareholder to apply for a building permit or in some cases applies for a building permit for alterations or repairs to be made in the apartment, the person who owns the apartment has to submit the application to the Building Supervision Authority.

Unlike companies, private persons have no euro threshold for reporting. They have to report all construction work that is subject to a building permit even if no money is paid for the work (for instance, work is done as voluntary work or by a relative). In this case the report only includes information on the work site and a note that no wages, salaries or other payments have been made. The names of the people who have carried out the work need not be reported.

Further information is available at the website of the Tax Authority at [www.vero.fi](http://www.vero.fi).

## 1.3 Obligation to notify the housing company

According to the new Housing Company Act, the shareholder is obliged to notify the housing company of all such maintenance and alteration work in the apartment (Housing Company Act, Chapter 4, Section 5) that may affect other apartments, occupants or the rest of the property. The notification must be made in writing and in advance. The work may not be started until the housing company has dealt with the notification and granted permission for the work.

It should be noted that if work is done without submitting the required notification, the responsibility for the work and maintenance measures and liability for damages possibly caused by them will remain with the shareholder (Housing Company Act, Chapter 24, Section 2). Measures that are not subject to the notification requirement are listed in Section 4 of this document. The shareholder is obliged to notify the housing company of any changes made to the plans, implementation and materials, as well as of the replacement of the contractor and the new contractor(s). The changes must be documented as updated plans.

#### 1.4 The right and obligation of the housing company to supervise renovation work carried out in the building

If there is a risk that faulty or defective implementation of renovation work causes damages, repair needs or other harm and additional costs, the housing company has the right and obligation to supervise the work being carried out. The supervision costs are charged to the shareholder (Housing Company Act, Chapter 5, Section 7).

#### 1.5 Responsibility for alterations and repairs

The shareholders are responsible for any alteration or repairs carried out in their apartments and for the quality of the work. The maintenance responsibility is divided between the shareholders and the housing company in the same way as the general maintenance responsibility for the building. The prerequisite for transferring the maintenance responsibility to the housing company is that the renovation measures have complied with the new Housing Company Act and that the housing company has had the possibility to supervise the work appropriately.

Guarantee, on the other hand, is a contractual matter between the principal and the party carrying out the work.

#### 1.6 Occupational safety and health

The housing company is in no way liable for occupational safety and health when alteration and/or maintenance work is contracted out by the shareholder.

#### 1.7 Disclosure of information

At request, copies of the shareholder's alteration work notification to the housing company, possible plans and supervision reports may be given to an estate agent commissioned to sell the apartment or to the shareholder. These documents must also be available to the Board of the housing company or the property manager in case there is a need to establish possible damages or there is a suspicion of damage.

## 2. PREPARATION FOR A RENOVATION PROJECT

### 2.1 Notification procedure – notification or not?

Except for measures listed in Section 4 below, the housing company must be notified of all alteration and maintenance work in writing. The notification must be accompanied with such documents and plans that the housing company is able to estimate the measures and their risk levels. By completing the notification form found on the Tapiolan Lämpö web pages and answering the questions in it, the shareholder learns what the most common requirements concerning the documents and plans are.

### Processing the notification in the housing company

Notifications concerning maintenance and alteration work are dealt with in regular Board meetings. Work in the apartment may not be started until the notification has been dealt with and permission granted. If the shareholder wishes to speed up the process, it is possible that the Board meets especially for the purpose of dealing with the notification concerned, in which case the meeting fees of the property manager and the Board members are charged to the shareholder.

The maintenance and alteration work notifications are recorded in the apartment's documentation, and the shareholder has the right to have copies of them later for a separate charge.

#### 2.1.2 Notification obligation when the work is completed

The housing company must be notified of the completion of the maintenance and alteration work, after which the details concerning the work are recorded in the property manager's certificate.

## 2.2 Planning

The extent of the maintenance or alteration work determines whether a designer is needed for the project.

Minor measures, especially ones that are not subject to notification obligation, may be planned by the shareholder, for example the choice of the wallpaper or the replacement of flooring with similar flooring material.

Work that requires notification may also require hiring a designer. It should be noted that it is very rare that the designer is the same as the party carrying out the work. If preparing the notification seems difficult, it might be a good idea to look for a designer for the project.

### 2.2.1 Plans

The designer must prepare written plans for all maintenance and alteration work made in wet rooms (bathroom, washing room, sauna).

Plans on all measures involving electrical, antenna, heating or water and sewage networks must be provided to the housing company.

When the flooring material is replaced in dry rooms, the notification must include information provided by the manufacturer on the step sound insulation properties of the intended replacement flooring. Comparison information of the step sound insulation properties of the new material with the properties of the current material and the insulation level required in residential buildings is also required. In the housing companies that have a floor heating system, the relevant requirements must be taken into account in the planning and installation of flooring.

Plans are also required for work that involves pulling down partitioning walls, making openings on walls, making grooves on walls or ceilings for wiring etc., chiselling concrete floors or adding partitioning walls. Other matters to be covered by the plans include ensuring whether a wall is a load bearing wall or not and possible changes made to e.g. electricity sockets.

The plans must consist of drawings and work specifications. They must be prepared in accordance with the National Building Code of Finland (A1) and delivered to the housing company in the PDF format.

In planning, it should also be taken into account that old structures and materials may contain asbestos or PAH compounds. In this case, the appropriate regulatory provisions must be complied with in the demolition work.

The costs of inspecting the plans may be charged to the shareholder (Housing Companies Act, Chapter 4, Section 7 and Chapter 5, Section 2).

### 2.2.2 Selection and qualifications of the designer

In a construction project, the designer is responsible for ensuring that the solution presented in the plan meets the requirements set for it in appropriate laws, statutes or other regulations.

The designer must have adequate construction industry related education/training for the work concerned. Today the lowest level of suitable education is Bachelor of Science in Construction Management. Other similar degree titles are Master of Science in Architecture, Bachelor of Science in Construction Engineering, Bachelor of Science in Architectural Design, Master of Science in Structural Engineering, Bachelor of Science in Electrical Engineering and Bachelor of Science in HVAC Engineering. The plan must be dated and include the name and the title of the person who has prepared the plan.

In alteration work that requires a permit from the Building Supervision Authority (for example, extension or relocation of wet rooms, alteration made to the use of an area in the apartment, conversion of an attic into living space, alterations to load bearing structures or making openings on them, extension of a building), the competence requirements of the designer are defined in the Land Use and Building Act and ultimately by the local Building Supervision Authority. These projects require a principal designer and, depending on the project, special designers, such as structural designer, HVAC designer etc. Depending on the implementation of the project, a minimum requirement for the project is the appointment of a site manager.

## 2.3 Contractor selection

The work should be contracted out to a qualified building contractor. It is important to enter into a written agreement with the contractor. It is also important to check the references and the competences of the people who perform the work and ensure that the contractor has valid installation and construction work insurance and that the contractor is registered in the Prepayment Register and the VAT Register. If the contractor is not registered in the Prepayment Register, the party contracting out the work is not entitled to tax credit for domestic costs. The above details can be checked at [www.ytj.fi](http://www.ytj.fi)

If an individual worker is paid wages, he/she must submit a tax card to the person hiring him/her. The status of this person becomes that of an employer who is responsible for possible errors and damages in the same way as a regular employer.

Waterproofing in wet rooms can only be performed by a VTT (Technical Research Centre of Finland) wet-room certificate holder. Having the work performed by someone who does not have the certificate requires prior approval of the housing

company. Wet-room work also requires a site report being prepared and submitted to the housing company.

Valid wet-room certifications:

[http://www.vttexpertservices.fi/files/services/exp/personal\\_certification/asentajaluette\\_lo\\_markatilat.pdf](http://www.vttexpertservices.fi/files/services/exp/personal_certification/asentajaluette_lo_markatilat.pdf)

Wet-room installer's site report:

[http://www.vttexpertservices.fi/files/services/exp/applications\\_forms/hlosertif\\_markatilatyop\\_01012010.doc](http://www.vttexpertservices.fi/files/services/exp/applications_forms/hlosertif_markatilatyop_01012010.doc)

Electrical work and plumbing may only be carried out by authorised contractors. See Section 3 for further information.

## 2.4 Supervision

### 2.4.1 Supervision organised by the party contracting out the work

For the sake of legal protection, the party contracting out the work should arrange for supervision at the site. This ensures that the work is carried out as planned. The supervisor may be the designer in the project or an outside consultant. The supervision documentation must be dated and it must include the name and the title of the supervisor.

### 2.4.2 Supervision performed by the housing company

The housing company has the right and obligation to supervise the maintenance and alteration work contracted out by the shareholder and to charge the costs to the shareholder. The supervision performed by the housing company does not discharge the shareholder from responsibility for the maintenance or alteration work he/she has contracted out.

### 2.4.3 Supervision performed by appropriate authority

In projects that require a building permit, the Building Supervision Authority carries out supervision at stages that it considers necessary, for example the competence of the designers, appropriateness of the plans and required inspections during the implementation of the project. This does not make the appointment of supervisors referred to in sections 2.4.1 and 2.4.2 unnecessary.

## 2.5 Insurance

The insurance cover must be reviewed before the work starts. The housing company may decide to increase the insurance cover of the property for the time of the work and charge the costs to the shareholder. Fire insurance is the minimum statutory insurance requirement for the property. The contractor must have a valid, sufficiently comprehensive liability insurance and construction work insurance cover. The shareholder must have a comprehensive home insurance cover.

# 3. PRACTICAL INSTRUCTIONS FOR STARTING A RENOVATION PROJECT

## 3.1 Notifying the next-door neighbours

The shareholder must notify the next-door neighbours of the project well in advance before the work starts. The shareholder must also post a note on the notice board of the housing company. The notification and the note must include the number of the

apartment, nature and duration of the renovation project as well as the name and phone number of the contact person.

### 3.2 Use and protection of the elevator

The allowed carrying capacity of the elevator must not be exceeded. The availability of the elevator to the other occupants must also be ensured. The elevator must be protected with honeycomb board, hardboard or corrugated board. The elevator must be kept clean during the full duration of the project and the protective boards must be replaced if necessary. If notes are posted on the walls of the elevator, masking, packing or air duct tape must not be used. The tape must be of the type that does not damage the wall surface. The shareholder must have possible damages repaired at his/her expense

### 3.3 Storage of goods and demolition waste

In the storage of goods and demolition waste, attention should be paid to the load bearing capacity of the floor structure. According to the current regulations, the load bearing capacity of the floor is 150kg/m<sup>2</sup>. In older building, the load bearing capacity may be considerably lower. Heavy goods must be placed in such a way that the structures are not subjected to hazardous loads.

No goods may be stored in passageways or stairways. There must also be free access to and from the apartment. The passageways must also be kept clear while the work is being carried out.

### 3.4 Protection and cleaning of the stairway

The stair landings must be protected with honeycomb board or hardboard. Any rubbish must be cleared daily. During periods when the work causes extra untidiness, the stairway must be vacuumed and mopped regularly. All filler, paint and glue residues etc. must be removed immediately from the floor if there is a possibility that they are carried to the stairway. An easy way to protect the stairway is to wear work shoes inside the apartment only and to avoid walking in the stairways with work shoes on.

### 3.5 Working hours

The time of the day during which reparation work can be performed is defined in the housing company's articles of association.

### 3.6 Waste disposal, waste and dumpster

Construction waste must be sorted properly and taken to the waste management plant. The party contracting out the work is responsible for waste disposal and the costs incurred. Information on waste reception stations in the Helsinki Metropolitan Area and sorting instructions can be found at [www.hsy.fi](http://www.hsy.fi). Construction waste **MUST NOT** be put in the waste containers of the housing company.

The handling of demolition waste containing asbestos and PAH compounds must comply with the regulations of appropriate authorities.

The dumpster must be placed in accordance with the instructions received from the housing company. The surroundings of the dumpster must be kept clear. It must not block fire/rescue routes or cause inconvenience to pedestrians. Any damages to the

lawn, garden slabs or other surface materials caused by the dumpster must be repaired by a qualified contractor. The party contracting out the work is responsible for these costs, as well. If the dumpster is too big for the yard area of the housing company, its location must be agreed on with the city.

The use of a waste chute or a waste crane is only possible by separate permission of the housing company.

### 3.7 Electrical work

Electrical work may only be carried out by a contractor authorised by the Finnish Safety and Chemicals Agency (Tukes). The Finnish legislation allows people to perform minor electrical work, but for example new electrical sockets or floor heating may only be installed by a contractor who has appropriate authorisation to carry out electrical work. Electrical work like this also requires the preparation of final drawings and electrical inspection report, which must be delivered to the housing company.

The electrical equipment and components used in installations must be products that have CE markings and meet the Finnish electrical safety regulations.

#### 3.7.1 Breaks in electricity supply

Cutting electricity supply in other areas of the building requires permission from the housing company. When the permission is granted, the party contracting out the maintenance/alteration work or the contractor must inform the other occupants of the time and duration of the break well in advance, a minimum of three days earlier.

### 3.8 Water and plumbing work

Water and plumbing work may only be carried out by a qualified contractor that has appropriate qualifications and knowledge of the work to be performed as well as the necessary equipment and insurance cover.

The water and plumbing products must be type-approved in the EU.

The mixers used in apartment buildings must be noise class 1 mixers in compliance with ISO Standard 3822.

#### 3.8.1 Breaks in water supply

Any breaks in water supply must be agreed on with the housing company, and the occupants must be informed of them well in advance, usually 2-3 days in advance. The occupants of the apartments which the break affects must be informed in writing by a note delivered through the letterbox. The note must include the time and duration of the break and the name of the contact person. The note must also be posted on the notice board and other easily visible places in the stairway(s) of the building. The shareholder is responsible for the notification.

### 3.9 AC work

Alterations to air conditioning devices and systems may only be carried out on the basis of plans prepared by an air conditioning expert by permission of the housing company. It should be remembered that alterations made to even thresholds may affect the air conditioning technique of the building. Ventilation valves must not be covered by fixtures.



### 3.9.1 Thresholds and threshold gaps

Thresholds and threshold gaps affect the functioning of air conditioning in the building. When the door is closed, the ventilation system takes supply air through the threshold gap. The systems vary, but the main rule is that exhaust air vents are in the utility room, toilet or bathroom and supply air is brought to the living spaces. Special attention should be paid to the thresholds of the wet rooms as they are also subject to regulations concerning waterproofing.

### 3.9.2 Kitchen hood

Air conditioning in the apartment is often controlled by the kitchen hood, and therefore it is part of the air conditioning system of the building. Alterations to the kitchen hood require a survey and permission granted by the housing company.

### 3.9.3 Kitchen hood fans

The type of the kitchen hood fan and its installation depend on the air conditioning system of the building. In buildings with mechanical ventilation it is only possible to install kitchen hoods equipped with an activated carbon filter. In buildings with natural ventilation and with a verifiably leak proof air channel that only serves the apartment concerned, a kitchen hood with a fan may be connected to the air channel. The shareholder is responsible for the survey costs.

### 3.9.4 Protection of the air conditioning system

If there is a mechanical ventilation system in the apartment and it can be turned off when the work is being carried out, it should be switched off. The ends of the air channels must be covered in such a way that not dust or dirt gets into them. Possible dust exhaust device must not be connected to the air duct of the building.

## 3.10 Damages

In case of damage, the housing company must be informed of the incident immediately and measures must be taken to minimise the damage. The contractor is liable for the damage caused during the work. The shareholder is, however, responsible for the work that has been completed and should therefore ensure that the contractor has appropriate insurance cover and required permits and certificates. Before the work is started, the party contracting out the work must ensure that the parties involved familiarise themselves with emergency exit instructions and the location of the main shut valve and give the contractor the contact information of the housing company's property maintenance man. All safety related instructions must also be observed.

## 3.11 Locking and emergency exits

The front doors must be kept locked in accordance with the normal practices of the housing company. The front door should not be blocked open for long times. The emergency exit regulations must be observed. For example, it must be ensured that the door to the apartment can be opened from inside in case of an emergency.

## 3.12 Property maintenance man

The contact information of the property maintenance man can be found on the notice board of the housing company or on a note posted on the door of the apartment. The property maintenance man provides guidance (for example shows where the main shut valve is located) free of charge during normal working hours.

### 3.13 Hot work permit

Work at a temporary hot work site requires a hot work permit defining the safety measures, first-aid fire fighting equipment and hot work supervision.

Work phases that require a hot work permit (for example welding, angle grinding or hot air drying) can only be carried out by a person who has completed hot work training and has a valid hot work certificate. In the housing company, the hot work permit is granted by the technical property manager after a possible site inspection. The shareholder is responsible for the costs of acquiring the permit.

Additional Information:

<http://www.ttl.fi/Internet/Suomi/Aihesivut/Rakennusterveys/Turvapakki/Tulity%C3%B6luvattaja+vaatimukset.htm>

### 3.14 Asbestos and PAH compounds

Old building materials may contain asbestos in carpeting or flooring and their adhesives, tiles and their mortar compounds, fillers as well as water and heat piping insulation materials. The bitumen and tar coating used in waterproofing often contain PAH compounds.

If necessary, the existence of health hazardous materials must be established by surveys. If no surveys are performed, the demolition work may also be designed to be performed as an asbestos demolition work in the original plan.

The demolition work must be interrupted immediately, if asbestos or PAH compounds are detected, and then continued in accordance with the instructions of appropriate authorities. If suspicion arises during the demolition work that there are asbestos or PAH compounds in the materials, their existence must be established by a survey. The demolition method is then selected on the basis of the results of the survey.

Additional Information:

[www.ttl.fi/fi/toimialat/rakennus/turvapakki/vaaralliset\\_aineet/eristeaineet/sivut/default.aspx](http://www.ttl.fi/fi/toimialat/rakennus/turvapakki/vaaralliset_aineet/eristeaineet/sivut/default.aspx)  
[www.rakennustieto.fi/index/ajankohtaista/tiedotteet/uutiset/artikkelit/5yZSfmrva.html.stx](http://www.rakennustieto.fi/index/ajankohtaista/tiedotteet/uutiset/artikkelit/5yZSfmrva.html.stx)

### 3.15 Odours and ventilation

The neighbours should be notified of the work phases that generate odour hazards. Adhesives, varnishes and various work phases may create odours and need for additional ventilation. This must not cause inconvenience to the neighbours.

### 3.16 Smoking

Smoking is only allowed in dedicated areas/premise in the building. This rule also applies to the people performing the work. Cigarette ashes or stumps must not be dropped on the ground but put into designated containers.

### 3.17 Parking

Vehicles must not be parked in such a way that they block fire/rescue routes, except for a few minutes for loading and unloading. In this case, there must be an easily visible note in the vehicle, showing the telephone number of the contact person.

## 4. WORK THAT DOES NOT REQUIRE NOTIFICATION

- Mounting of hooks on walls for pictures, cloth racks etc, however, not in wet rooms
- Painting of walls or hanging wallpaper in dry rooms
- Painting of ceilings
- Sanding or waxing parquet, cork or wooden plank floors
- Replacement of existing flooring with carpeting
- Replacement of skirting boards
- Painting of interior doors
- Replacing or repairing interior doors, however, so that air supply is ensured and the door opening is not enlarged
- Removal of an interior door and its frame
- Alteration to a threshold (removal or ramp) in such a way that air intake is ensured
- Painting of an inside window frame
- Installation of a double door if the door does not provide an exit outdoors
- Installation of a security lock
- Installation of a door eye
- Painting of cupboards and wardrobes
- Replacement of the cooker with one with the same wattage
- Replacement of the kitchen hood with a similar type of a hood
- Replacement of the kitchen hood if it is not connected to the air conditioning system (mere hood with no controls)
- Installation of a shower wall, no drill holes allowed for fixing
- Replacement of sauna platforms, no drill holes allowed for fixing
- Panelling of walls/ceilings in dry rooms if they are not next to exterior walls and the vapour barrier is not damaged
- Mounting of a fixed airing rack on a balcony wall
- Installation of a fixed heater (for example an infrared heater) in the balcony, if there is an electricity socket available and the heater is not visible from outside
- Installation of a washing machine in a wet room if there are appropriate plumbing and electrical connections
- Installation or replacement of a refrigerator, freezer, cooler or a microwave oven
- Installation or removal of fixtures, such as wardrobes or cabinets in the entrance area, if the work does not affect the air conditioning system or electrical installations, however, not in wet rooms

## 5. OFFICIAL RULES, REGULATIONS, INSTRUCTIONS AND RECOMMENDATIONS

### 5.1 General

In a construction project, the designer is responsible for ensuring that the solution presented in the plan meets the requirements set for it in appropriate laws, statutes or other regulations.

### 5.2 Legislation

In Finland, construction work is highly regulated by laws, provisions and instructions. The legislative regulation of construction includes the **Land Use and Building Act**, which entered into force on 1 January 2000, and the **Land Use and Building Decree**, which entered into force at the same time, and alterations made to them later.

<http://www.finlex.fi/fi/laki/ajantasa/1999/19990132>

### 5.3 Official rules and regulations

The National Building Code of Finland is related to and complements the above rules and regulations. These regulations also affect the alteration and maintenance work when applicable <http://www.ymparisto.fi/rakentamismaaraykset>

### 5.4 Rules and regulations of the municipal authorities

Municipalities have their own **rules and regulations concerning construction work**. They should be checked before taking any maintenance or alteration measures. Especially the cities in the Metropolitan Area have comprehensive rules and regulations concerning construction work. Information on them is available on their websites. It is also important to familiarise oneself with the local **Municipal Building Code**.

[www.espoo.fi/rava](http://www.espoo.fi/rava) and [www.helsinki.fi/rava](http://www.helsinki.fi/rava)

### 5.5 General Quality Requirements in Construction (RYL)

The General Quality Requirements in Construction describe the generally accepted principles of good construction practice (SisäRYL2000)

<http://www.rakennustieto.fi/index/tuotteet/ryl.html>

### 5.6 RT File

**RT File** (RT-kortisto) is a set of instructions and information provided by Rakennustieto (Building Information Group) on construction materials, for instance instructions on how the above regulations are observed in practice.

<http://www.rakennustieto.fi/index/tuotteet/rt.html>

### 5.7 Finnish Association of Civil Engineers (RIL) Code of Practice

The RIL Code of Practice is another useful source for information.

<http://www.ril.fi/web/index.php?id=25>

### 5.8 Good Building Practice

Good building practice must be observed in all building projects. In renovations, the work methods and practices are often compromises between regulations and the actual situations. Ultimately, good building practice may be defined in a court by listening to expert statements.

### 5.9 Instructions and practices of housing company

As the owner of the building, the housing company has to right to regulate and supervise the work carried out in the building.