



Conveyance of self-build plots for detached houses in 2025

General rules

The City of Espoo will sell or lease out 22 self-build plots for detached houses. The City Board's Business and Competitiveness Subcommittee decided on the matter at its meeting on 5 May 2025.

Of the plots available in the application round of autumn 2025, 10 are located in Kurttila, 3 in Perusmäki, 3 in Kalajärvi, 2 in Henttaa, 2 in Lintuvaara and 1 each in Latokaski and Kilo. The plots can be either leased or purchased.

Changes to previous plot application rounds:

1. In previous plot application rounds, applicants did not select specific plots during the application phase. Instead, plots were chosen later in separately organised plot selection events. In this round, however, applicants will rank the plots in order of preference already during the application phase. By applying for a plot, the applicant agrees to pay a reservation fee (2000 €) if they receive a plot reservation notification after the draw.
2. In recent years, there have been no exclusion rules for person who have received a plot in earlier application rounds. In this round, however, the City of Espoo will not allocate a detached house plot to a person if said person has already purchased or leased a plot in any of the last five plot application rounds, or if they have received permission from the city to purchase or take over an undeveloped plot from another person who held the leasehold or ownership of that plot. Sales and leases of detached house plots decided on or after June 3, 2019.

HOW TO APPLY FOR PLOTS

Application period

The application period starts on 1 September 2025 and ends on 6 October 2025 at 13:00.

Participating in the application process

The online application form must be filled in during the application period. The application form will become available on the Building Site Services' webpage (www.espoo.fi/en/housing-and-building/plots-and-land-areas/detached-house-plots) under 'Plot draw'. Once the application period begins on 1 September 2025, applicants can add one or more plots to their basket in order of preference. The application period ends on 6 October 2025 at 13:00, which is the deadline for applications.

If you cannot fill in the application form online, please contact Building Site Services at matias.j.rajala@espoo.fi or tel. 040 636 5630

The plot application process is open to private individuals over the age of 18. Each applicant can only submit one application.

Providing false information may result in the cancellation of the plot reservation.

SELECTION OF PLOT RECIPIENTS

Plot draw and reservation fee

In the first draw, priority will be given to applicants who are residents of Espoo, i.e. applicants whose municipality of residence since 1 January 2025 has been Espoo without interruption according to the Finnish Population Information System (Municipality of Residence Act 201/1994, section 1, subsection 2). Other applicants will be included in a second draw, provided there are plots remaining after the first draw.

By applying for a plot, the applicant agrees to pay a reservation fee (2000 €) if they receive a plot reservation notification after the draw. An invoice for the reservation fee will be sent to the home address provided in the application, and the invoice is eligible for debt collection. The reservation fee will be deducted from the plot's rent or purchase price. If the recipient does not sign the lease or the deed of sale by the set deadline, they will lose the reservation fee. The reservation fee covers the costs incurred by the city due to cancellations.

After the application period ends, applicants will be notified via email whether they were successful in the plot draw.

PLOT CONVEYANCE

Plot recipient and conveyance contract

Through this application round, an individual may be a contracting party to only one lease or deed of sale. The person applying for the plots must be included in the contract of lease or deed of sale.

The plots will be conveyed to the applicants or to housing companies established or to be established by applicants. A plot will be conveyed to an established housing company or to a housing company to be established only if plan regulations allow for the building of more than one housing unit on the plot. The plot recipients must sign the conveyance contract (deed of sale or land lease) within approximately four (4) months of the plot draw.

In the event that a plot recipient selects a plot on which they can and want to build several housing units with someone else, the applicant must notify the city as soon as possible (but no later than 30 November 2025) of the individuals with whom they will lease or purchase the plot and carry out the construction project.

When several housing units are being built, it is important to prepare a joint ownership agreement between the other owners or leaseholders of the plot. This agreement should be prepared as comprehensively as possible before the deed of sale or land lease is signed. The joint ownership agreement will be brought to the signing ceremony of the land lease agreement.

Not yet confirmed: The land lease or deed of sale may also possibly be completed electronically through the National Land Survey of Finland's Property Transaction Service, without the need for a public purchase witness. Service fees are determined according to the National Land Survey of Finland's current price list. In an electronic property transaction, a service fee is charged, which includes the fee for registration of title. In paper-based transactions, the buyer is responsible for paying the fee for registration of title separately.

For electronically signed land leases, the service also charges a registration and mortgage application fee for the leasehold, just as in paper-based leases.

Paying the purchase price

The purchase price must be paid and a receipt must be presented no later than at the signing of the deed of sale, before signing. The reservation fee (2000 €) will be deducted from the purchase price.

Term of lease and payment of ground rent

The term of lease and payment of ground rent begin on the date on which the lease is signed.

The terms of lease for the plots will end as follows:

- 31 December 2076: Henttaa (Lillhemt)
- 31 December 2079: Perusmäki (Kalliomäki)
- 31 December 2080: Kurttila (Mäkitupa and Kallvik I)
- 31 December 2084: Latokaski (Kaskihaka) and Kalajärvi (Alaniemi and Kalajärvenkallio)
- 31 December 2086: Lintuvaara (Lintulaakso II) and Kilo (Puistomäki)

Ground rent is paid quarterly to the account specified by the lessor. The due date is the 30th day of the first month of each quarter. The reservation fee is deducted from the first ground rent payment(s).

Right to purchase a leased plot

The leaseholder has the right to purchase the plot during the term of their lease. The lessor determines the selling price separately.

BUILDING OBLIGATION AND CONVEYANCE RESTRICTION

Building time and volume

Construction on the plots may begin once the building permits and public utilities are in place. The streets are ready and there is the possibility of connecting to the sewer system. A building permit may be applied for after signing the land lease or deed of sale.

The plots do not have a set period within which the building obligation must be fulfilled, but a plot cannot be conveyed to a third party before at least 70% of the permitted building volume of the plot has been used up and the building control authority has approved the plot for use.

If the plot recipient conveys the plot or the shares that entitle them to the ownership of the plot to a third party without the city's permission before at least 70% of the permitted building volume of the plot has been used up, they undertake to pay compensation to the city equalling the purchase price of the plot for sold plots and 25 times the full annual rent for leased plots.

REGISTRATION OF A LEASEHOLD AND MORTGAGE FOR PLOTS FOR DETACHED HOUSES

Registration of a leasehold

The leaseholder of a leased plot must apply for the registration of the leasehold in accordance with the Code of Real Estate. The registration authority is the National Land Survey of Finland.

Mortgage for the City of Espoo

When applying for the registration of a leasehold from the National Land Survey of Finland, one must simultaneously apply for a mortgage on the leasehold and the leaseholder's existing buildings or buildings to be built on the leased land. The mortgage must be equal to three times the annual ground rent and have first precedence.

It should be noted that the State Treasury forbids the use of a government guarantee for a loan if the mortgage deed for the leasehold has precedence. This means that a government guarantee is not available for a loan that is applied for to build on a plot leased from the city.

Mortgage deed

The mortgage application must order that the mortgage deed issued for the aforementioned mortgage be handed over to the lessor as collateral for the fulfilment of the obligations of the lease.

Practice

In practice, the registration and mortgage applications are signed by the leaseholder at the same time as they sign the lease, after which the city submits the applications to the registration authority (National Land Survey of Finland). The costs associated with applying for the registration and mortgage are covered by the leaseholder. For more information: National Land Survey of Finland, tel. 029 530 1110 or website [Apply for the registration of a property leasehold or its change | National Land Survey of Finland](#) and [Apply for mortgaging | National Land Survey of Finland](#)

TAXES AND FEES

Water and sewer network connection fees

The plot must be connected to the water and sewer networks if the connection points are located in the immediate vicinity of the plot. Plot branch pipes are the property of the plot leaseholder/purchaser, who must cover the building-specific work and material costs associated with connecting to the water and sewer networks. The City of Espoo and Helsinki Region Environmental Services (HSY) are not obliged to provide connection points at the boundary of the plot, but some of the plots may already have connection points. A fee based on the HSY price list is charged for pre-constructed branches when a customer starts using them.

The plots are different in terms of public utilities. Some of the plots for detached houses have connection points to the water and sewer network at the boundary of the plot, but some do not. The future leaseholder/purchaser must be aware of this and check the connection points to the water and sewer networks.

Fees based on the Water Services Act (119/2001) are charged by Helsinki Region Environmental Services (HSY). In addition, the leaseholder/purchaser of the plot must cover the building-specific work and material costs associated with connecting to the water and sewer networks. Tel. 09 1561 2110

For more information on connecting to HSY's networks, visit www.hsy.fi/en/water-and-sewers/connecting-to-the-water-and-sewer-networks/

Registration of title to a purchased plot

The purchaser of a plot is responsible for the registration of their title and for paying the application fee and the transfer tax, which is equal to 3% of the purchase price, to the government. The fee for the registration of title is based on the price list of National Land Survey of Finland. At the beginning of 2025, the fee is EUR 172.

Registration and mortgage fee for leased plots

Registration and mortgage fees are based on the price list of National Land Survey of Finland. At the beginning of 2025, the fee paid to the government for the registration of a leasehold and mortgage is $\text{EUR } 172 + 47 = \text{EUR } 219$. In the electronic Property Transaction Service, the fees are $\text{EUR } 118 + 26 = \text{EUR } 144$.

Real estate tax

A plot owner pays real estate tax for their plot and buildings, while a leaseholder only pays real estate tax for their buildings. The party liable to pay taxes is the party who owns the property or building at the start of the calendar year. The city determines the property tax rate. For more detailed information, please contact the Tax Administration: [Value of real estate and real estate tax rates - vero.fi](#)

PUBLIC UTILITIES

Vehicle access and water and sewer connections

Construction on the plots can start once vehicle access and water and sewer connections are in place. The streets are ready and there is the possibility of connecting to the sewer system.

When the plot is bordered by a street or park, the plot owner/leaseholder must determine the planning status of the street or park and review any existing street, park or construction plans.

For more information on the planning and construction of vehicle access and water and sewer connections, please contact Espoo's Urban Environment Customer Service, tel. +358 9 8162 5100 (Mon–Fri 10:00–15:30) or visit www.espoo.fi/en/units/63749.

Electricity connections

The plot recipient is advised to contact the customer service of the local distribution network provider in good time to ascertain when a connection to the electrical power network can be established. The connection order should be placed as early as possible, and the expected date when electricity will be needed should be indicated. In some cases, the building of electricity connections may take longer than expected due to specific network solutions and the capacity of the network. For more information, please contact Caruna Espoo Oy, tel. 0200 23 222 (standard local network / mobile call charge), Mon–Fri 9:00–15:00, or visit caruna.fi/en/contact-information

District heating connections

Fortum may offer district heating as a heating option in some areas if a sufficient number of plots in the area choose district heating as their heating solution. For more information, please contact Fortum Oyj, tel. 0200 19009 (standard local network / mobile call charge), Mon–Fri 8:00–17:00, or visit www.fortum.fi/kotiasiakkaille/kaukolampoa-kotiin

Placement of cables, pipes, etc.

The city reserves the right to establish necessary easements without compensation for existing public utility cables or ones planned based on the detailed plan.

The city has the right to place/build any ramps, grading and other such structures necessitated by the block and street plan on the plot without compensation.

Partition ditches

The purchaser or leaseholder of the plot is responsible for the excavation of partition ditches and the management of stormwater conveyance.

Underground plot pipes and cables

There may be underground pipes and cables in plots located in developed areas. Before starting excavation work, the plot recipient must ascertain the locations of any underground cables and pipelines.

Underground cable and pipe reports are available through the cable and pipe information service, tel. 09 8162 5200.

Read more about the cable and pipe information service: www.espoo.fi/en/services/cable-and-pipe-information-service

Online service (easiointi): easiointi.espoo.fi/ePermit

Street maintenance

You can read about the city's street maintenance practices at www.espoo.fi/en/services/street-maintenance.

CONSTRUCTABILITY OF SOIL

The Public Works Department's Geotechnics Unit has carried out preliminary ground and building foundation surveys. However, the completed constructability survey is not sufficient for final structural plans. Additional soil surveys will need to be conducted at the site to ascertain soil layers for detailed foundation planning.

The plot recipient is responsible for the completion of the soil surveys related to the planning of the construction project and for the structural solutions necessary due to the soil and for the realisation of the project.

For more information, please contact the Geotechnics Unit at geo@espoo.fi or visit www.espoo.fi/en/geotechnics-and-soil and www.espoo.fi/en/services/geotechnics

PLANS AND BUILDING REGULATIONS

For more information on matters related to detailed plans, please contact the City Planning Department

- Kurttila: Contact information for the Espoon keskus and Vanha-Espoo city planning team www.espoo.fi/en/housing-and-building/city-planning/city-planning-espoo-keskus
- Kalajärvi and Perusmäki: Contact information for the northern Espoo city planning team www.espoo.fi/en/housing-and-building/city-planning/city-planning-northern-espoo
- Latokaski: Contact information for the Espoonlahti city planning team www.espoo.fi/en/housing-and-building/city-planning/city-planning-espoonlahti
- Lintuvaara and Kilo: Contact information for the Leppävaara city planning team www.espoo.fi/en/housing-and-building/city-planning/city-planning-leppavaara
- Henttaa: Contact information for the Matinkylä city planning team www.espoo.fi/en/housing-and-building/city-planning/city-planning-matinkyla

For more information on construction and related permits, please contact the Building Control Unit

(Telephone hours: Wednesday and Thursday 9:00–10:30)

- Perusmäki: Nicole Ahtokivi, nicole.ahokivi@espoo.fi, tel. 043 827 2772
- Lintuvaara and Henttaa: Jarmo Kettunen, jarmo.kettunen@espoo.fi, tel. 040 185 2897
- Kalajärvi: Tuuli Petäjä-Siren, tuuli.petaja-siren@espoo.fi, tel. 040 634 3310
- Kurttila: Helena Railama, helena.railama@espoo.fi, tel. 040 667 1950
- Latokaski: Aino Partanen, aino.partanen@espoo.fi, tel. 040 636 5978
- Kilo: Tarja Hellsten, tarja.hellsten@espoo.fi, tel: 040 636 6082
- Building Control Unit's webpage: www.espoo.fi/en/housing-and-building/building/building-control

Building easements

A building easement needs to be established if a part of a building extends to the area of another plot, two buildings have a shared wall at the boundary of a plot or if a building structure otherwise restricts the use of another plot.

The establishment of a building easement requires that the affected property owners and holders agree upon it in writing. The easement agreement must include the signatures of all the affected property holders, and, in the case of leased plots, the signatures of city

representatives. The easement agreement must include map and drawing material detailing what has been agreed upon in terms of the easement. Authorities do not prepare easement agreements, meaning that the property holders must prepare the agreement themselves.

Establishing an easement requires the submission of a written application to the Building Control Unit. In Espoo, decisions on the establishment of building easements are made by the Building Control Unit's lawyer.

OTHER CONSIDERATIONS ABOUT PLOTS

The plot recipient is responsible for the disposal of any movable property and structures on the plot at their own expense. The city will not reimburse the plot recipient for any costs arising from the construction of building foundations.

Buyers from outside the EU and EEA may be required to obtain permission to purchase property in Finland.

More information is available on the Ministry of Defence website:

www.defmin.fi/en/licences_and_services/authorisation_to_non-eu_and_non-eea_buyers_to_buy_real_estate#5e2b19c8

You can also familiarize yourself with the green factor: [Green factor – tool for increasing urban green | City of Espoo](#)

Plots are usually marked on the terrain with red sticks or flags. Plot numbers are marked on signs located on the plots. Finding the plot boundaries can be made easier by using the [Espoo map service](#) on your phone. Turn on your phone's location and click on the location in the lower right corner to see your approximate location on the terrain.

