



jagvillhabostad.nu

TAKE CHARGE

Your survival kit in the housing jungle





TAKE CHARGE

Today's housing market is tough, especially for young adults and students. It is important to know where and how to apply for housing. This manual aims to answer questions such as these. A tool that helps you take charge of your housing situation. Where and how can I find vacant flats and different housing agencies? How does a landlord think, and how do I present myself in the best possible way? If I cannot get an apartment, in spite of having the necessary queue days, level of income, and references, is it a case of discrimination? Where can I turn if I am discriminated against?

This manual is the result of "Projekt: Egenmakt" (i.e. Project Take Charge) financed by the Swedish Consumer Agency and jagvillhabostad.nu. In collaboration with jagvillhabostad.nu, the Stockholm Federation of Student Unions (SSCO) and the Swedish National Union of Students have translated the manual into English to guide foreign students, among others, in applying for housing.

The information in this pamphlet has been collected through in-depth interviews with young adults in Malmö, Gothenburg, and Botkyrka, a survey among young adults carried out in 2008, and through the Swedish Consumer Agency, the Equality Ombudsman (DO), and jagvillhabostad.nu.

About the Editors

Jagvillhabostad.nu is a politically independent network of young flat hunters who are tired of housing shortages and want to do something about it.

The Swedish Consumer Agency is a state agency protecting the interests of consumers.

SSCO – Stockholm Federation of Student Unions is an umbrella organization for student unions in the Stockholm region. SSCO organizes around 80.000 students, acting as their voice vis-à-vis the general public, the media, and politicians.

SFS – the Swedish National Union of Students is the national student organization in Sweden. SFS is the united student voice that pursues all issues concerning students – nationally and internationally.

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1. WHAT FORMS OF HOUSING ARE THERE?

First-Hand Lease (Förstahandskontrakt)

A “first-hand” lease is the best housing alternative if you can find one. It is a binding contract between you and the landlord and gives you all the rights granted in housing laws and regulations. A first-hand lease allows you to keep your flat as long as you like.

Second-Hand Lease (Andrahandskontrakt)

A second-hand lease, or subletting, means that you rent your flat through the holder of first-hand lease. You do not have the right to keep the flat for as long as you like. You can usually stay up to two years. There are both legal and illegal second-hand leases. For a second-hand lease to be legitimate, the landlord must consent. Make sure you do not pay too much rent and that you sign a contract. Just because you rent someone else’s cooperative or building society flat (bostadsrätt), it does not mean that you can be charged any amount – see final page.

Third-hand Lease (Tredjehandskontrakt)

Third-hand leases are often illegal. A holder of a second-hand lease is not permitted to let out an apartment unless the landlord approves of it. Make sure that the landlord has approved, or you may be thrown out without notice since you are virtually without rights. Avoid third-hand leases if possible.



2. FIND HOUSING EXCHANGES (BOSTADSFÖRMEDLINGAR)

Student Housing

Student housing is available in most cities that have a university or college. There are usually queues for this type of housing and you can usually register for them starting at the age of 16 or 18. In order to keep your student housing, you generally need to be registered on a course or programme at a university or college, be a member of a student union, and take at least 15 higher education credits per semester (50 %). Contact the student union or the municipal authorities (kommunen) for more information.

Collectives

You can join forces with a couple of friends and try to find a bigger flat that you can lease together and form a collective. Some landlords offer “buddy contracts” (kompiskontrakt) where you lease one room each in a big apartment with individual contracts.

Youth Housing (Ungdomsbostäder)

Youth housing can mean two things:

1. You may lease the apartment up to a certain age.
2. You must be under a certain age to qualify.

Short-term Leases (Korttidskontrakt)

A short-term lease is a time-limited lease for a rented flat. You have the rights of a first-hand tenant, but you cannot live there as long as you like or trade it for another flat.

Lodging (Inneboende)

As a lodger, you rent a part of a house or flat, a room for instance. Be sure to sign a contract and see that you do not pay too much.

Buying a Flat (Bostadsrätt)

If you can afford it, you can buy a flat in a cooperative or building society (this form of housing is called Bostadsrätt in Swedish). You need to be able to pay roughly 15 per cent of the price up front in order to qualify for a bank loan. The bank will generally demand that you have a permanent job. Perhaps you have a relative that can be your co-borrower? Talk to your bank.

Most cities have housing agencies where you can register. These agencies can be private or run by the municipality (kommunen). Some charge a fee, some do not. Be active in your flat hunting. Remember to pay the fees and log on to your accounts regularly. Read through the rules and regulations carefully.

The Stockholm City Housing Exchange

Stockholm stads bostadsförmedling is a major agency. They charge an annual fee of 225 SEK. Log on once a week to make sure you do not miss out on vacant flats. www.bostad.stockholm.se
Phone: +46 (0) 8-785 88 30

Gothenburg has Boplats

Göteborg, which is not a housing exchange, but an internet-based forum for flat hunting. Registering is free, and you should check your account daily to make sure you do not miss out on vacant flats. www.boplatsgbg.se
Phone: +46 (0) 31-100 250

Malmö has the housing exchange Boplats Syd.

They charge an annual fee of 300 SEK. Log in once a week to make sure you do not miss vacant flats www.boplatssyd.se
Phone: +46 (0) 40-34 24 50

Many municipal housing agencies (kommunala bostadsbolag) have their own queues. Check out the websites of your municipality or call the telephone reception and ask for guidance. Look for housing in neighbouring municipalities as well.

For more info in Swedish, log on to:
www.jagvillhabostad.nu/letabostad

3. FIND PRIVATE HOUSING AGENCIES AND LANDLORDS

Some private agencies mediate their flats through larger housing agencies, while others have their own queues. Some private housing agencies have websites where you can register. Be active, log on frequently, and keep applying for vacant flats to make sure you do not miss one. You can also call, e-mail, and send letters to private landlords. To make sure you find all private landlords and agencies, run an internet search or call the municipal telephone reception (kommunväxeln).

For more info in Swedish, log on to:
www.jagvillhabostad.nu/letabostad

Major Private Housing Agencies:

www.akelius.se
www.diligentia.se
www.einarmattsson.se
www.heimstaden.se
www.ikanofastigheter.se
www.stenafastigheter.se
www.wallenstam.se

4. ARE YOU A STUDENT? LOOK FOR STUDENT HOUSING

There are housing agencies for students only. You can register at some of them when you have turned 16. If you are not sure where you might want to study in the future, register at as many agencies as possible. Registering is usually free of charge.

Major Student Housing Agencies:

Gothenburg

www.sgsstudentbostader.se
www.chalmersstudentbostader.se

Lund

www.afb.se

Malmö

www.mkbfastighet.se

Stockholm

www.sssb.se
www.bostad.stockholm.se

Uppsala

www.studentstaden.se
www.studentboet.se

On this webpage, you can look through student housing ads or post your own ad:
www.studently.nu

On these websites, you can find out more about the student housing alternatives in different cities:
www.sokstudentbostad.se
www.studentochbostad.se

5. ADVERTISE YOUR FLAT HUNTING

Let everyone know that you are flat-hunting.

Somewhere a vacant flat might surface. In addition to looking through housing ads, you can post your own ads. Post notes where you explain why you are a good tenant, perhaps with a picture of yourself, and state your e-mail address and phone number. Post them on notice boards all over town, at your school, workplace etc.

Advertise in the daily papers. It is usually quite cheap. Call your local newspaper to find out.

Use the internet. Advertise your flat-hunting in your Facebook posts and create an ad on Blocket or other housing websites. Present yourself in the best possible way – an adjoining picture of you is a plus. Advertising on the internet is usually quite cheap or free of charge. Nowadays, some landlords mediate vacant flats on Twitter.

Be cautious! Never look at a flat alone if you do not feel safe. Do not pay anything until you have received functioning keys or signed a contract. Sadly, there are plenty of people who take advantage of desperate flat-hunters.

6. WRITE A GOOD APPLICATION LETTER

Useful Websites:

www.facebook.com
www.blocket.se
www.twitter.com
www.andrahandsguiden.se **CURRENTLY DOWN!**
www.lgh.se
www.fixakontraktet.se
www.bostaddirekt.se
www.andrahand.se
www.hyrbostad.se

Write a letter that you can mail or e-mail to different private landlords where you let them know that you are flat-hunting. Note that some landlords do not accept applications via mail or e-mail. These landlords generally have a form to fill out on their webpage. If there is field for additional comments, you can paste or attach your letter.

Competition for housing is fierce and it is important to present yourself in the best possible way. Try thinking like a landlord and remember to always be polite. Present yourself by name and be concise and clear. The landlord is not interested in hearing your life story or how unfortunate you are to be without housing. Be careful not to make a desperate impression. Instead, focus on what makes you a good tenant.

State the reason for your flat-hunting. You may be looking for your first home, may have been accepted at a school or university, or may have received a new job offer. Think of your best reason. Instead of saying that you have just been thrown out of another subletting deal, state that you are looking for steadier housing in a certain part of town, perhaps to bring you closer to your workplace or your family. Explain that you want a long-term living arrangement. Do not say that you would take any flat anywhere, or that you and your partner are planning on trying to live together for the first time, even if this is the case. Find out which part of town a specific landlord provides housing (the southern part of town for instance) and state that this is where you wish to live.

Explain how you will be able to afford the rent.

State your sources of income: do you have a job or do you have a student loan or scholarship? It is up to you to convince the landlord that you can afford to pay the rent, even if you just have a temporary job or your employment is uncertain.

If you are receiving unemployment benefits

(A-kassa), state that you are seeking employment and that you will pay the rent with money from the unemployment benefit fund.

If you have a guarantor (borgensman), you should definitely say so. There might be someone close to you that has a permanent job and is willing to help you out. The person then guarantees that a debt will be paid if you cannot afford it. For more information, see the website of the Swedish Consumer Agency (konsumentverket).

www.konsumentverket.se

You should be honest about the size of your income and if you do have a record of non-payment. The landlord will generally run a credit check on you and find out about these things anyway. If you have a record of non-payment, be honest about it and assure the landlord that it will never happen again.

7. GET GOOD REFERENCES

If you have references from prior landlords etc., you should use them. A reference lets future landlords know that you are a good tenant. Having positive references from previous housing is always a good thing. Inform potential landlords about your references in application letters, on the phone, and in your ads. A reference is easy to arrange, even if some time has passed. A telephone number to a prior landlord or a simple signed letter will do. Avoid using your parents as reference, even if they are the only reference you have.

A good letter might read something like this:

Hi,
My name is Nadja Johansson and I would like to apply for housing provided by you. I am 24 years old and I work in the restaurant business. I am currently subletting in Malmö, but I am looking for more permanent housing. Many of my acquaintances are satisfied tenants of yours, and this is why I am now turning to you now. In addition to this, it is my understanding that you provide flats in the southern down town area, which is where I work. I am mainly looking for a one-room flat, but I am also interested in small two-roomers. A balcony is always a plus, but not absolutely necessary. I have a steady income from McDonald's and can manage a monthly rent of up to 4000 SEK. I have good references from prior housing. Please call me or e-mail me if something turns up that you think might suit me!

*All the best,
Nadja Johansson
Telephone: 0707/89 32 65
E-mail: nadja.bostad@hotmail.com
Personal code number: 860513-6651*

8. HAVE YOUR PAPERS REDY

A potential landlord will probably want to see certificates, references etc. – make sure to have them ready and in order if they are requested.

Valid Identification or Birth Certificate

If you have no valid identification, you can request a copy of your birth certificate at Skatteverket, the Swedish Tax Agency (for Swedish residents only). If you are a foreign citizen, use your passport.
www.skatteverket.se

Certificate of Employment

If you do not have a certificate of employment, ask your superiors for one. If you are working several jobs, include certificates from all of them.

Plan of Incoming Payments from CSN (Swedish financial aid for students)

If you have a payment plan from CSN, you can print it from their webpage. If you have not yet applied for money from CSN, use your notification of admission (antagningsbesked) from your school or university.
www.csn.se

If you are receiving student funding from another country – be ready to show proof of this.

Certificate from the unemployment benefit fund (A-kassebrev)

If you are unemployed, but receive compensation from the unemployment benefit fund (A-kassa), be sure to have an outline of incoming payments at hand.

If you have references from prior housing, have certificates and telephone numbers ready.

Credit guarantee programmes (Hyresgarantier)

If you suspect your papers will not get you very far, but believe that you could manage one month's rent, you can see if your municipality (kommunen) offers credit guarantee programmes. A credit guarantee programme means that the municipality stands surety for you if you are employed by the hour for instance. Unfortunately, not many municipalities provide credit guarantee programmes. Contact your municipal authority to find out.
www.bkn.se/hyresgarantier

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9. IMPORTANT INFORMATION

Being a subletter does not mean that you can be charged just any amount in rent. Your rent should be the same as the holder of the first-hand contract. If you are letting a furnished flat, you should pay no more than an additional 10 per cent. If you are paying too much in rent, or have done so in the past, you can file a complaint with the Regional Rent Tribunal (Hyresnämnden) – you may get your money back. Make sure to document how much you pay in rent. You can also contact the Swedish Union of Tenants (Hyresgästföreningen) for help.

How Much Should You Pay in Rent?

A room in a student dormitory should cost between 2 500 – 3 500 SEK per month.

A 30 square metre one-roomer should cost between 2 000 - 4 000 SEK per month.

A 60 square metre two-roomer should cost between 3 500 - 7 000 SEK per month.

PRICES DEPEND ON THE STATE OF THE PREMISES, YEAR OF CONSTRUCTION, ETC.

Never Pay Rent In Advance

Do not pay rent in advance if you have not received a (functioning) key or signed a binding contract, unless you absolutely trust the person from whom you are letting. Make sure to get a receipt that proves that you have paid. A handwritten paper with signatures is enough.

Write a Contract

The contract should say how long you can live in the flat, how much you are to pay in rent, and the appropriate ways in which the contract can be terminated. At www.jagvillhabostad.nu/letabostad you will find a contract to download or copy (in Swedish).

Look Up Your Potential Landlord

It is wise to look up your future landlord. If you are letting privately, you can always Google the landlord's name.

You can also ask for the landlord's civic registration number (personnummer) and check it with the enforcement authority (kronofogdemyndigheten). If you are to let from a housing agency, make sure it is not black-listed on one of the websites below.

www.hemhyra.se

www.allabolag.se

Landlords You Didn't Know About

Run a search on the internet or contact the telephone reception of the municipal authorities (kommunväxeln). Note that religious communities, temperance societies, and hotels etc. may have specific rules and regulations concerning who qualifies for housing.

10. WHAT IS DISCRIMINATION AND WHAT DO I DO IF IT HAPPENS TO ME?

Direct Discrimination

A person who is discriminated against is treated in an unfair fashion in comparison to other persons who are in a comparable situation, a form of mistreatment that is connected to the person's ethnicity, religion, sex, sexual orientation, gender identity, age, or functional limitation.

Example: *Darja calls a housing agency to look at a vacant flat, but they claim that there are none. Darja believes that the reason is that she has a foreign sounding name. When her friend Sanna calls the same agency a few minutes later, she is offered to look at a number of vacant flats.*

Example: *Emilio and his boyfriend Tommy lease a small flat each and have decided that they want to live together. They manage to arrange a switch to a bigger flat that would suit them perfectly. However, the landlord refuses to accept the trade since he wants long-term tenants only, referring to his experience of homosexual men as switching partners frequently.*

Indirect Discrimination

Indirect discrimination means that a person is treated unfairly through the enforcement of regulations, criteria, and procedures that appear neutral, but in effect mistreat individuals because of their ethnicity, religion, sex, sexual orientation, gender identity, age, or functional limitation.

Example: *Carlos calls a landlord to look at a vacant flat. The landlord says that they only accept tenants with Swedish citizenship.*

Structural discrimination

This is when rules, norms, routines, procedures, and behaviour among institutions and other societal structures prevent certain groups in society from obtaining the rights enjoyed by the majority of the population.

An example of structural discrimination can be leasing criteria or housing queues that discriminate against certain groups or if, for instance, housing in areas with few ethnic Swedes is not looked after properly and therefore lowers the living standards.

Are you being harassed?

Harassment includes offensive utterances referring to your ethnicity, religion, sex, sexual orientation, gender identity, age, or functional limitation. Harassment is a form of discrimination. It is up to you to decide if you are being harassed. It might involve degrading words, insulting, racist, or sexist images, symbols, or graffiti.

Example: *Bintou is called "darkie" or "svartskalle" by the janitor that works for the landlord. She has also heard him talk deprecatingly about the Muslim neighbours.*

Your landlord should primarily solve housing issues such as disturbances from neighbours. If the landlord does not meet his or her responsibilities, or if you and your landlord have a disagreement that you cannot solve, the Regional Rent Tribunal (Hyresnämnden) may help you. Should you be seriously offended or insulted by one of your neighbours, you are protected by law. Report this to the police.

How can the Equality Ombudsman (Diskrimineringsombudsmannen) help you?

The Equality Ombudsman – often abbreviated DO – can help you if you have been discriminated against because of your ethnicity, religion, sex, sexual orientation, gender identity, age, or functional impairment. DO gives advice and legal aid. If you report a matter to DO, they will investigate your case to see if it should be taken to court. If you have been discriminated against, you have the right to be compensated.

All unfair treatment is not discrimination in the legal sense. If you are uncertain whether or not an issue is a matter of discrimination, and whether you should report it to DO, call the telephone number below.

www.do.se
Phone: +46 (0) 8-120 20 700

Does it cost anything to report to DO?

No, DO investigates your case free of charge. If they decide to take the case to court, this too is at no cost to you. To receive help locally, contact an anti-discriminatory organization in your area. You can also contact the municipal authority (kommunen) where you live.

The Anti-discrimination Bureau, Stockholm.
www.adb-stockholm.org
Phone: +46 (0) 8-643 09 88

If you are a member of the Swedish Union of Tenants (Hyresgästföreningen), they can help.
www.hyresgastforeningen.se

Stand up for your rights – file a complaint if you have been discriminated against. You may be compensated and vindicated and you will help build a better society.

11. INFLUENCE HOUSING POLICIES

You can influence the state of the housing market. Join Jagvillhabostad.nu. If you are a student, you can contact your local student union.

Other useful organizations:

www.hyresgastforeningen.se
www.yimby.se
www.miljonkultur.se

For more information, log on to:

www.jagvillhabostad.nu
www.sfs.se
www.ssko.se
www.konsumentverket.se
www.do.se
www.omboende.se
www.hyresgastforeningen.se
www.manskligarattigheter.gov.se
www.allaolikaallalika.se

You can always contact jagvillhabostad.nu at info@jagvillhabostad.nu



jagvillhabostad.nu

SFS



SSCO
Stockholms
studentkårens
centralorganisation