

Living in a housing cooperative

Your rights and responsibilities as a resident and some handy tips on looking after your apartment.

**Customer
service 24/7**
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Welcome!

We hope you will be very happy in your new home and with the service we provide.



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You are now one of 350 000 residents who have chosen to live in cooperative housing managed by Riksbyggen. We hope that you're getting on well with your neighbours, with your fellow housing cooperative members and with us here at Riksbyggen.

Living in a housing cooperative comes with both rights and responsibilities. Our aim with this brochure is to inform you of these and also give you some tips on how to make living in your home as pleasant and as trouble-free as possible. You can normally fix simple, everyday problems yourself, but we can help you with more complex tasks.

What does living in a housing cooperative involve?



You are responsible for the maintenance of your home.

You are now the tenant-owner of your apartment. This gives the formal right to inhabit your home for an unlimited time as a member of the housing cooperative. This right, which in legal terms is known as “perpetual usufruct”, can be bought and sold on the open real estate market. When you became a tenant-owner, you acquired both the usufruct to the apartment, which in itself is an extensive right, and an ownership share in the cooperative. Formal ownership of the apartment is, however, retained by the housing cooperative.

Together with your fellow cooperative members, you have a say in how the cooperative is run. Each member pays an annual fee to the cooperative, divided up into monthly charges. The size of the annual fee depends both on the cooperative’s total costs and on the size of your apartment.

Who is responsible for what in terms of maintenance?

The basic principle in cooperative housing is that you, as the tenant-owner, are responsible for maintenance in your home and the housing cooperative is responsible for maintenance of the building/s.

The cooperative’s responsibility covers both external and internal maintenance of the property.

Your responsibility basically covers everything inside the home. Wallpaper, floors, kitchen units, cooker, dishwasher, toilet seat, wash-basin, bathtub are all examples of things for which you are responsible.

Both the housing cooperative as a whole and each individual tenant-owner must “plan for a rainy day”, and funds need to be put aside for future maintenance.

The wear and tear on a building/apartment also requires upkeep and funds must be available to avoid any unpleasant surprises.

What does the board of the cooperative decide?

The board of the cooperative is responsible for ensuring that its organization, finances and other affairs are handled in a satisfactory manner.

The board also determines the size of the annual fee. It also determines the fees for garage parking, outdoor parking spaces and areas that are let to third parties.

In accordance with the cooperative’s articles of association, fees and other revenue from e.g. rental premises shall help to cover the cooperative’s costs.

As it is the board that determines the annual fee, it is also the board that is responsible for the cooperative’s finances. The minutes of board meetings are not public, primarily because matters and private details relating to individual members may be mentioned. The cooperative’s auditors have access to the minutes, however, as part of their auditing responsibilities.

What does the annual general meeting decide?

The members are called to the annual general meeting (AGM) once a year. The AGM is the cooperative’s highest decision-making authority and is basically entitled to make decisions on all matters and to give the board instructions. It has the right to decide on appointments to and dismissals from the board and the auditors and on amendments to the articles of association. The AGM considers the administration of the board and approves it by granting the board freedom from liability or, if the administration cannot be approved, by denying the board freedom from liability. The AGM can also decide to dismiss the board..

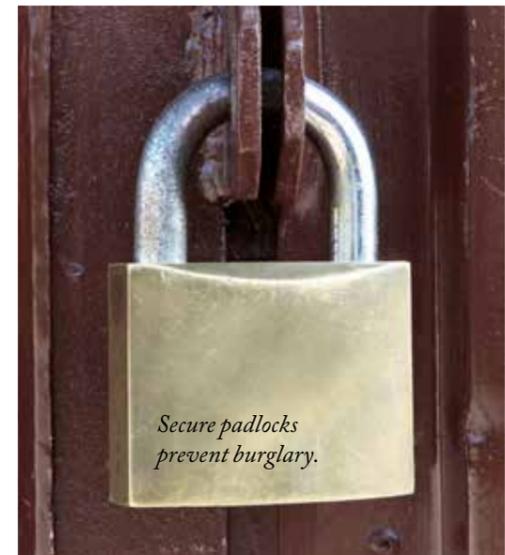
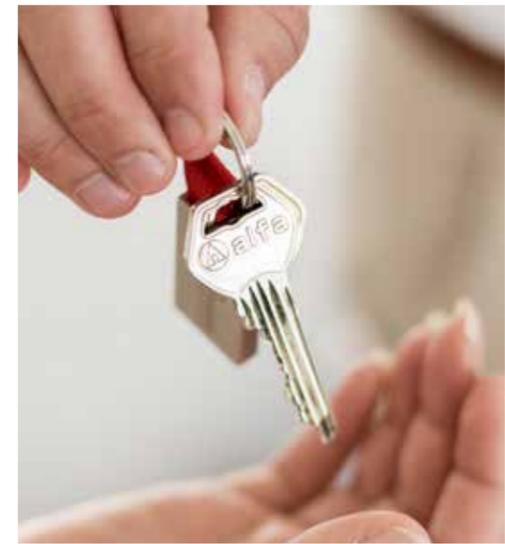
Can your usufruct be revoked?

There are special circumstances that can lead to your usufruct being revoked. For example:

- If the monthly charge is not paid to the cooperative on time.
- If you disturb your neighbours or do not exercise salubrity, conduct yourself in an orderly fashion and maintain good order in the building.
- If you sub-let your apartment without permission.
- If the tenant-owner stores or accommodates something or someone in such a way as to harm the cooperative or one of its members.
- If your cooperative apartment is neglected.
- If, after a decision, the cooperative demands access to an apartment but is denied it without cause.
- If the tenant-owner conducts criminal activities in the cooperative apartment.

The usufruct cannot be revoked, however, if the tenant-owner’s misdemeanour is only of a trivial nature.

The cooperative is responsible for maintaining the property.



Insurance

The cooperative has insured the property and the insurance covers damage to the building as a result of e.g. fire and flooding. The insurance does not cover damage to the tenant-owner's own property inside his or her apartment or storeroom. It is therefore important for you to take out insurance on your own belongings and things you are responsible for. Most insurance firms offer the option of additional cooperative home insurance, which improves your protection if something untoward happens.

Your own home

You manage your own apartment, which means you can basically lay it out according to your own taste. For example, you can replace your refrigerator, put up Venetian blinds or install wall-to-wall carpeting without special permission.

You cannot however make changes to your home that may damage the stability of the building or affect your neighbours. Major changes and those

Secure padlocks prevent burglary. that will affect the plumbing require approval from the board.

Always contact the board before starting to make changes if you're uncertain.

Storerooms

If you have a storeroom in the loft or cellar, you are not allowed to store inflammable substances in it or wire it for electricity as this may cause a fire risk. It is also forbidden to smoke or light a flame in these premises.

Always put a secure padlock on the door even if you don't have anything of value in the storeroom. Such areas are very popular among burglars!

Laundries

The laundries normally work on a rota system so that everyone has the opportunity to wash their clothes. Don't try to repair broken machines yourself. Contact the property manager or caretaker.

Waste

Many of our cooperatives now have waste separation facilities so that as much waste as possible can be recycled. If your cooperative has invested in such facilities, your neighbours and fellow cooperative members expect you to do your bit as well to create a cleaner environment. The municipality also provides a lot of waste recycling facilities for old newspapers and waste paper, glass, metal, plastics and batteries.

Never pour old paint residue, medicines, household chemicals like chlorine, white spirit (turpentine) and other solvents, down the drain or toilet. Most municipalities have special facilities where you can take such hazardous waste products.

If you use the waste chute, what you throw there must be packed in sustainable plastic bags or packages. Don't squeeze the waste down the chute as it may cause a blockage. Bulky waste is to be taken to a specially designated area.

Pests and vermin

Having pests or vermin in your home is a very unpleasant experience. Act quickly if you see flour beetles, for example. This will prevent them spreading to other apartments. Always contact the board if you have pests (bugs, insects, vermin, etc.) in your apartment.

Electrical installations

Almost all electricity installations must be done by a qualified electrician, or by a professional tradesman under the supervision of a qualified electrician. It can be a criminal offence if an electrical installation has been performed by an unauthorized person, and as a result is so substandard that it causes a fire. Furthermore, the insurance companies may limit the amount of damages awarded or refuse to pay compensation altogether.

You may replace existing electrical material to a limited extent yourself. Remember that you need to know how to perform the work and be aware of the risks associated with electrical current.

Always hire an electrician if you are uncertain.

You can replace the following types of electrical items yourself:

- Light bulbs and strip lighting.
- Fixed light fittings in dry areas.
- Fuses (plug fuses).
- Plugs and sockets on extension cables.
- Cable-mounted switches.
- Recessed and flush sockets and switches.

Remember that:

- The voltage in your wall sockets (230 v) can be life-threatening if touched.
- Always disconnect the electricity when you're replacing electrical material.
- Turn off the electricity at the mains or by removing the plug fuse or flicking the automatic fuse.
- Always check that the current has been disconnected before you start work.
- Installing earth-breakers in the home is the best way of protecting yourself. Earth-breakers also improve fire protection in the home.
- Earthed sockets and plug fuses must never be replaced with unearthed ones.
- Electrical appliances intended for earthed sockets must never be connected to unearthed sockets.
- Power supply cables and any extension leads to car engine/interior heaters must be earthed.
- Electrical equipment used outside, e.g. Christmas tree lights on balconies, patios or elsewhere outdoors must be approved for outdoor use.
- Vacuum cleaners intended for indoor use may not be used outside.
- Use earth breakers when everyday appliances are used outdoors.
- Infrared heaters on balconies, patios or elsewhere outdoors must be permanently installed with a circuit-breaker (switch). (Fastening equipment to the outside of the building (e.g. a satellite dish) requires permission from the board).

Household energy consumption

Heating is responsible for half of a household's energy consumption. Hot water and household electricity are responsible for 25 percent each.

Here is how energy is usually consumed in the home:

Washing, drying, washing-up	20 %
Food preparation	15 %
Fridge, freezer	20 %
Lighting	20 %
Other	25 %

The fact that "Other" is as much as 25 percent is because we have so many appliances/machines in the home. A family of four normally runs the washing machine four times a week. A half-full washing machine uses almost as much energy as a full one. Select a programme without pre-wash, which is only necessary if the washing is really dirty. Modern washing machines are more efficient at lower temperatures than before. If you reduce the washing temperature from 60 to 40 degrees, you halve the energy consumption.

Consumer tests have shown that changing to smaller, energy- and water-efficient machines can reduce electricity consumption by more than 50 percent.

At the Riksbyggen School of Sustainability (Hållbarhetsskola), you can get useful everyday tips on how to reduce your climate footprint. You can find the School of Sustainability online at:

riksbyggen.se/hallbarhet/hallbarhetsskolan

Fridges and freezers are among the biggest energy guzzlers and are responsible for over 20 percent of electricity consumption in the home. It is important to check the temperature for time to time; it should be 6–8 degrees in the fridge and -18 degrees in the freezer. Remember that every extra degree of cold increases your electricity consumption by 5 percent.

Did you know that washing up by hand takes up to three times as much energy as using a dishwasher and that rinsing under a running tap without the plug in uses three times as much water as rinsing in a bowl (or in the sink with the plug in)? The best way of washing up is to have an energy-efficient dishwasher connected to the cold water supply and ensure it is full of dishes before running it. If your building has district heating, however, it is often better to have the dishwasher connected to the hot water supply.

Manufacturers are obliged to put energy labels on their fridges, freezers, washing machines, tumble-driers and dishwashers. When you buy a new one, choose an energy-efficient model that otherwise meets your requirements. och behov.

You may replace recessed or flush electrical wall sockets and switches yourself.



The washing machine, drier and dishwasher consume 20 percent of your total electricity.



Half of a household's energy consumption goes to heating.

Fuses

A plug fuse protects the wiring as it has a thin metal wire in it that melts and breaks the current to the socket in the event of overload or a short circuit.

The different colours in one end of the plug fuse tells you what amperage it is intended for, and the other end has a different diameter depending on the amperage. This prevents you from putting in a fuse that is intended for a higher amperage than your electrics can tolerate.

Plug fuses must not under any circumstances be repaired or replaced using another metal object (e.g. a nail). This is not only a fire risk but can also cause direct personal injury.

Newer, more modern homes have automatic fuses. A blown automatic fuse can easily be reset manually by flicking the switch on the front of the fuse.

Before replacing a plug fuse or resetting an automatic fuse, the electric fault must be checked and corrected.



Plug fuses protect electrical wiring from overloading.



A leaking tap or valve can use up about 80 litres of water every 24 hours.



Make sure the dishwasher is standing on a waterproof base.

Wet areas and kitchens

Bathrooms/shower-rooms

Damp and mould damage can easily occur in a bath or shower room if the damp cannot evaporate properly. As the tenant-owner, you are responsible for the surface layer, e.g. the wall-paper, painted surface and underlying sealing layer in wet areas. Make sure therefore that they are properly ventilated. It is particularly important to have good air circulation behind bathtubs and shower-cabinets.

Taps

A dripping tap or valve loses about 80 litres of water very 24 hours. This is an extra cost of several hundred kronor per year per household.

Changing the seal on a tap is easy enough but ensure that the water to the tap in question is turned off before you start. You can find the shut-off on the pipe leading up to the tap. Turn it a quarter of a turn.

Drains

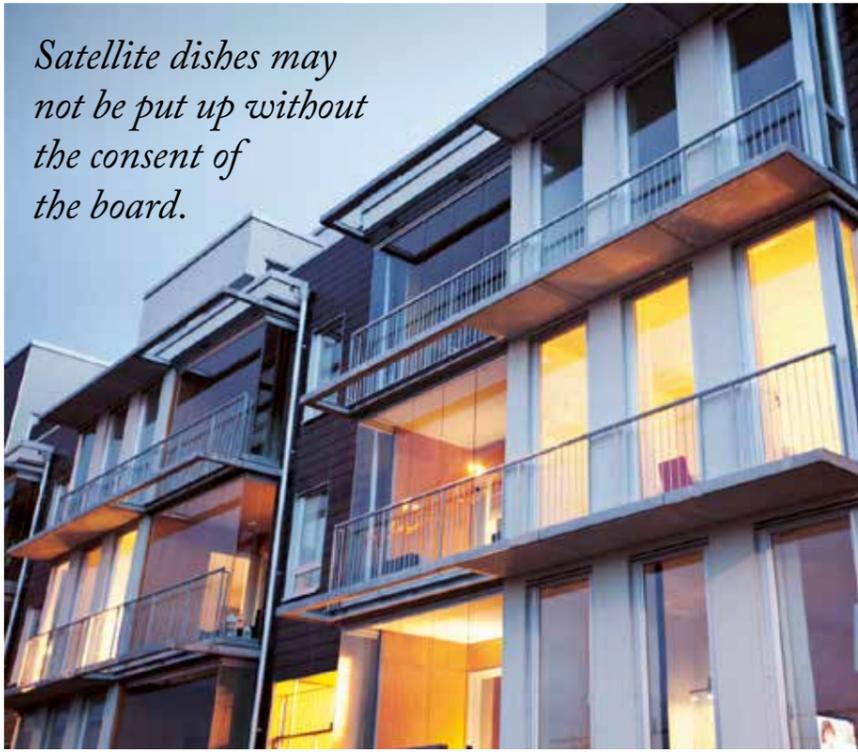
Every floor drain is equipped with a water trap to prevent bad odours. The water trap needs cleaning from time to time, something for which you are responsible. Simply lift off the grate and clean the trap.

White goods

Washing machines, dishwashers and other white goods must be installed by a qualified professional. Water damage can be very costly indeed. Check to see whether your cooperative has adopted special restrictions when it comes to installing extra white goods in your apartment. These may apply to e.g. the installation of a washing machine in your own home.

Things to consider: Ensure that a dishwasher or washing machine is standing on a waterproof base. Pay attention to water leaks. Both the dishwasher and washing machine must be connected to an earthed socket.

Satellite dishes may not be put up without the consent of the board.



Radio and television

Most properties these days have a central aerial and cable TV with a socket in each apartment. Older buildings can have different types of aerials, however, and this complicates the connections.

Using the wrong kind of cable can cause interference on your own as well as on your neighbour's television. It is therefore important to have the right cable installed.

Contact a professional for guidance and information if you are unsure. If you are considering installing satellite TV or planning to make radio broadcasts, you must consult the board beforehand. Planning permission may be required.

Satellite dishes may not be put up without the consent of the board.

Heating and ventilation

Heating

Heating is responsible for a significant part of the property's running costs. It is therefore important that all residents minimize unnecessary heating consumption. This can be achieved by ...

- Turning off the thermostat if you're airing the apartment for a prolonged period.
- Checking for leaky radiators.
- Bleeding radiators if they are not getting hot.
- Avoiding placing sofas etc., up against the radiators.
- Reducing the heat if you go away on holiday.
- Ensuring balcony doors and windows are not left ajar.
- Ensuring doors and windows are well insulated.

Remember that for every degree you reduce the indoor temperature you save 4–6 percent on heating costs.

Ventilation

There are several different ventilation systems. Most homes have had mechanical ventilation for quite some time. Some only have waste air ventilation and others both waste and intake air ventilation, which means that both the intake and waste air are forced in and out with the help of a fan.

The intake air is filtered and heated before entering the apartment through intake vents located in the living-room and bedrooms. Waste air vents are located in the kitchen, bathroom and walk-in wardrobe.

You should clean these vents from time to time, ideally about twice a year. The filters should be washed in lukewarm water and detergent.

Some vents have bayonet fittings which you turn anti-clockwise. Others have spring fittings that you just pull straight out.

Cooker- and kitchen fans

Never install a new cooker- or kitchen fan without the cooperative's permission. Installing your own system can lead to your neighbour being able to smell what you're cooking! Your choice of fan is determined by the ventilation system in the rest of the property.

Carbon filter fans are not connected to the ventilation system, however. In these fans, it is the carbon that filters the air, which then comes back into the kitchen. Here, it is important to clean the filter at least once a month and to replace it once a year if it is to work properly.

How to check the ventilation:

Put a piece of paper against the waste air vent. If the paper stays where it is, the air is being sucked out properly.



Turn the heating down if you go away on holiday.





Make your cooker childproof by installing an anti-tipping device, hob guard and oven door guard.



Pets provide welcome comfort and company for their owners – but remember that your neighbours may not share your enthusiasm.

Child safety

Making your home entirely safe against accidents is an impossibility. But there are measures you can take to reduce the risks, especially regarding accidents involving children in the home.

Some measures you can take to improve child safety in the home:

- Door fasteners that fix doors in a particular position.
- Child locks on windows and balcony doors.
- Gates on steep staircases.
- Anti-slip pads on staircases.

- Special childproof latches on drawers with hazardous (for children) contents.
- Anti-tipping devices, hob guards and oven door guards on your cooker.
- Childproof electrical sockets (ones which they cannot stick their fingers in).
- Guards on electric radiators.

Many of these protective measures have already been taken if you live in a modern home.

Pets

Pets provide welcome comfort and company for their owners, but the neighbours might not share your enthusiasm. Remember that a barking or whining dog can be a source of considerable irritation in a neighbouring apartment.

Dogs and cats that run free in the area and are allowed to foul footpaths, children's sandpits, etc., can cause considerable bad will among neighbours. Remember also that certain pets may be forbidden in the housing area.



Patios and balconies

Patios

In housing areas where the residents have their own patios, the same rules as for balconies apply. You are responsible for taking care of the area. Boarding, fences and walls that can affect your neighbour's living environment may not be erected without the prior consent of the cooperative board.

Planning permission may even be required in certain cases.

Balconies

A beautifully decorated balcony provides a splendid extra room during the summer. Remember to hang flower-boxes inside the rail, however. Consider those who live below you when you water your flowers.

Beating rugs and carpets on the balcony is not permitted and you may not put up awnings without the approval of the board.

Painting and decorating

Here are some tips if you wish to redecorate or repair your home yourself. If you use linseed oil, remember that it is selfignitable. Always wet the cloth you've been using to apply the oil before throwing it away.

Ceilings

This is what you need: Ceiling paint, brush, roller with extendable handle, wall filler, metal filling knife, sandpaper, rubbing block, masking tape, covering paper and soda ash.

Things to consider:

- Cover the floor.
- Scrape off all loose paint.
- It's also important to break off any loose bits that there might be around any holes and cracks.
- Glue paint was previously used to paint ceilings and this needs to be washed off before repainting.
- Kitchen and bathroom ceilings often have to be washed to remove grease and dirt before being repainted.
- Apply two coats of paint. You can paint most of the ceiling using the roller but need to use a brush to paint around the walls and in the corners.

Woodwork

This is what you need: Paint, undercoat, brushes, plastic roller or dauber, metal filling knife, rubbing block, sandpaper, woodwork filler, ammonia or soda ash.

Things to consider:

- Cover the floor.
- Protect surfaces that you don't intend to paint.

This is what you do:

- Unscrew any fittings, etc., and wash the area with ammonia or soda ash.
- Scrap off paint etc., around any holes and cracks, then fill them in.
- If the units have a shiny surface, you should sand them so that the new paint sticks to it better. Dust thoroughly.
- Apply an undercoat so that you get good adhesion and coverage when changing the colour.
- Gently sand the surface and allow the paint to dry between coats.
- Paint most of the area with a roller or dauber. Smooth out using a broad brush where necessary. Paint frames and casings using a flat gloss-paint brush.

Wallpapering

This is what you need: Wallpaper, wallpaper paste, (if you're not using pre-pasted wallpaper), wall filler, wallpaper ruler, wallpaper knife, scissors, metal filling knife, wallpaper brush, sandpaper, rubbing block, plumb line and sponge.

Things to consider:

- Cover the floor.
- The wallpaper should be cut to the right length before applying it to the wall. Add a few extra centimetres, especially if the wallpaper has a pattern you need to align.
- Start at a door or window and remember to turn off the electricity if you need to remove plug/light sockets.
- Follow the wallpaper manufacturer's instructions.



Painting over wallpaper can cause it to bubble. It's often best to remove the wallpaper completely before painting.



If the units have a shiny surface, sand them so that the new paints sticks to it better.

This is what you do:

- Remove loose bits of wallpaper and use wall filler to even out bumps, holes, cracks, etc.
- Lay out the lengths of wallpaper on a bench and apply the paste. If you're using pre-pasted wallpaper, wet them in a special tray or in the bathtub. There are some types of wallpaper where you apply the paste directly onto the wall.
- You apply the first length of paper following the plumb line. Start from the top and smooth it from inside to out. Press it down at the skirting board and ceiling using a wallpaper brush.
- Cut off any remaining wallpaper bits and wash off any paste residue immediately.
- Continue with the next length and be especially careful to align the pattern properly.

Painting walls

This is what you need: Wall paint, wall filler, brush, roller, masking tape, sponge, soda ash and paint pad.

Things to consider:

- Cover the floor.
- Turn off the electricity before removing socket covers.
- If you paint over wallpaper, it may well come away from the wall and create air bubbles. It's often necessary to remove the wallpaper completely to achieve a good result.

This is what you do:

- Unscrew electrical socket covers only after you have turned off the electricity.
- Fill and sand down cracks and bumps so that you get a nice, even surface.
- Put masking tape on surfaces that you do not intend to paint.

- Use a brush to paint round sockets and in corners. Use a paint pad at the top of the wall against the ceiling.
- Use a roller for the rest of the wall.
- Apply two coats of paint for best results.

Screws and nails

The various walls in an apartment are made of different material. Check what material the wall is made of before you start inserting nails and screws and before drilling holes in it.

You need to use a hammer-drill to drill holes in a concrete wall or ceiling. When using a screw, you must first insert a plastic wall plug in the hole. There are special picture hooks if you are putting up picture frames.

Walls made of plasterboard normally have 45 mm-wide crossbars on the inside. These crossbars are about 600 mm apart and provide a good fastening-point for screws and nails. The crossbars in more modern buildings are mostly made of steel, however, which means that you will have to use a steel drill-bit and self-tapping screw. There are special screws for plasterboard walls. You first drill the hole in the plasterboard and insert the screw with the springs folded in. Once the screw has passed through, the springs fold out on the inside of the wall and you can tighten the screw.

If you intend to hang a light fitting from a plasterboard ceiling, you must insert the hook in the secondary spaced boarding. You can locate the boarding by sticking a thin needle through the plasterboard.

Tiles can easily crack if you try to drill a hole in them or in the grouting. It is preferable to use glue or suction-pads if you want to put up a towel hook, for example.

Don't forget to cover the floor and protect surfaces that you don't intend to paint.



We hope you'll be very happy in your new apartment!



Want to know more about Riksbyggen?

Buying a Riksbyggen cooperative apartment is like starting a new relationship. It's exciting, challenging, a bit scary but also very rewarding. And just like with all new relationships, it's important to take a closer look at the person you're going to be spending so much time with. Allow us to tell you what makes us at Riksbyggen so special.

We take a long-term, holistic approach

At a time when many of our competitors are selling off their apartments, we are in contrast working even harder on what we see as most important – the daily management and long-term development of our properties. We will be with you for many years to come, which means we take an entirely different kind of responsibility from the start. Because we take care of the housing cooperative for many years, we plan much more for the long term from the very beginning.

We have the experience

Riksbyggen has been in business for over 80 years and we have been developing housing all over Sweden ever since. We've learnt a great deal in that time about not only how to build and manage housing, but also how to be responsive to people's wishes and requirements – as these change a lot over time. We're constantly asking all our members what kind of housing they want – both now and in the future. Our responsiveness makes our experience even more valuable.

We are not governed by quarterly financial pressure

Riksbyggen is owned by its members. This means that when you buy into one of our housing cooperatives, you also become an owner of Riksbyggen. We are a cooperative company working for what's best for you. If there is a surplus which we don't need to invest in developing the business, it is passed on to our members in the form of a dividend.

We have clear core values

Being a cooperative company, we are firm believers in cooperation and listening to each other. Safety and security are our watchwords, and we understand the importance of a safe and secure home. We also look to the long term; people live in our homes for many years and when the time comes to move, we want to ensure that the value of your home has been maintained.

We are sustainable

When we develop new homes, we use your needs and wishes as the starting-point. However, we do not lose track of society's demands for energy efficiency, functionality and sustainability. Today we are certified according to ISO 14001 and are often several steps ahead of the prescribed norms. But we're not resting on our laurels – Riksbyggen's ambition is to remain at the forefront of development.

We take our social responsibility

Throughout the years, Riksbyggen has looked upon housing from a broad perspective. We put you at the centre; not just as regards your apartment but we want the entire experience of living with us to be second to none. This means that we get involved in everything from the design of streets and footpaths to how municipal services work.

We are more than just housing

In addition to developing and managing cooperative housing, Riksbyggen is also a leading player on the market for public and commercial property management.

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