Safe Housing Practices Guide for Malmö Students

Co-created by Malmö Student Union and jagvillhabostad.nu Malmö



jagvillhabostad.nu malmö

FOTO: Devon Owens, Unspashed

Welcome home to Malmö

Starting your studies at Malmö University is not just the beginning of your education - it is the start of a whole new chapter in life. For many, it also means moving to a new city and finding your very first own home.

This guide is a collaboration between the Student Union Malmö and jagvillhabostad.nu Malmö for new students looking for a place to live during their studies. Here you will find tips, advice and information about how the housing market in Malmö works, what options are available for students and what you should consider when looking for your new home. In the end of this guide you will find useful links to organisations that can provide help in housing related issues. The Swedish housing market is built on foresight and thus it is important to start planning for your future housing arrangements as soon as possible.

This guide serves as a practical resource for navigating the housing market, offering insights into rental processes, tenant rights, and available support systems. As the housing landscape evolves, staying informed and proactive is crucial.

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Types of housing

The housing market in Sweden is most likely different from what you might be used to in other countries. In this section we will explain the different ways of living in more detail.

First-hand rent

A first-hand contract (*förstahandskontrakt*) is the most common and secure type of rental. You rent an apartment directly from the landlord - most often a private or municipal company, but it can also be, for example, an association or a foundation. When renting through a first-hand contract, you have what is called security of tenure, meaning that you have the right to live in the apartment as long as the landlord has no legal reason to terminate your contract.

Student housing

Student housing (studentbostad) is a type of first-hand rental housing that comes with the prerequisite that you are only allowed to live there as long as you are a student. The requirement is most often that you have to study 15 ECTS per semester.

Youth housing

Youth housing (*ungdomsbostad*) is similar to student housing, but here the main requirement is age. You can only sign a contract if you're within a certain age range, usually between 18 and 27.

Subletting

Although most people want to rent or own their home, many are forced to find other solutions. After all, everyone needs a roof over their head. Subletting (or *andrahandskontrakt*) means renting an entire property from someone who owns it or rents it out as a primary residence. Your rental contract needs to be approved by the property owner or the housing association to be allowed. Subletting contracts are often only approved for six months or a year at a time.

Rules for subletting

If you have a contract for an apartment with, for example, the municipal housing company MKB and you are planning to go on exchange and want to rent your apartment to a friend during that time, you have to get the sublet agreement approved by MKB. If not, and they find out, your contract will be terminated.

Lodging

Being a lodger (*inneboende*) means that you rent part of a dwelling from someone who lives in another part of the same dwelling. It could be either a room in an apartment with shared spaces, or a part of someone's house. Your rent should be adjusted according to how much of the property you have access to.

If you rent a room in a flat with access to a toilet and kitchen, you should only pay for what you can use and not have to share the rent equally with the landlord.

Tenant-owned apartments

If you can't find a rental property and have the means to buy an apartment, there are several options available. The first, and most common form of ownership for apartments in Sweden, is called tenant-owned apartment (*bostadsrätt*). This means that when buying an apartment, you do not actually own the apartment itself, but you own the right to use it — it's a subtle difference.

Essentially, what you buy is a share in a housing association (*bostadsrättsförening*), of which you also become a member and to which you pay a monthly fee. If you want to buy an apartment like this, you need at least 15 percent of the purchase price as a cash deposit (*kontantinsats*).

Owner-occupancy

Owner-occupancy is another ownership type, most common for houses, but there are also some newly-built apartments that follow this model. Here, you buy the apartment and own it directly, including a share of the land and the building's structure. This form of ownership gives you more independence, as you are not part of a housing association and there is no monthly fee to such an association.

However, you are fully responsible for all maintenance and repairs, and in the case of apartments, you may still pay fees to a joint property management association (*samfällighet*) that handles shared facilities. Like other property purchases, buying with a mortgage requires at least a 15 per cent cash deposit.

Cooperative Living

A cooperative tenancy is a form of housing that resembles both a housing association and a rental property and comes in two forms: the ownership model and the rental model. The ownership model is based on a cooperative association owning all the houses. The rental model means that the cooperative tenancy association rents the house from a landlord. You rent the home as a rental property but you also pay a deposit to the association when you move in. The deposit is much lower than a condominium and you get the money back on the day you move out.

As a resident of a cooperative tenancy, you often have quite a lot of influence on your accommodation, together with your neighbors. Examples in Malmö: Röda Oasen, Sofielunds Kollektivhus, BoAktiv Landgången.

How to access housing?

In this section, we will explain how to find and access different types of housing.

The queue system

In Sweden, first-hand rental apartments are most commonly distributed through an online queue system. The way it works is that you register on a website and from that day on you collect so-called queue points (*köpoäng*), or queue time (*kötid*). If you find an apartment that you are interested in, you apply for the apartment and the person with the earliest registration date on the website - that is, the person with the longest queue time - gets to sign a contract as long as they meet the landlords letting criteria (*uthyrningskrav*). The letting criteria differ between different landlords, but typically consist of income requirements (amount and type of income), credit checks and number of people allowed in the apartment. It is also very common for landlords to ask for a reference from your previous landlord.

If you are applying for student accommodation, landlords accept student financial aid (such as CSN) as proof of income. However, for regular rentals, the requirements can be stricter, and some landlords may not count student aid as sufficient income. You can usually find detailed information on the housing provider's website, or by contacting them directly.

Municipal housing agencies

The municipal housing agencies (*bostadsförmedling*) manage what most people refer to as "the housing queue". They are run by the municipality and offer the largest selection of apartments. To join the queue, you need to register and pay a fee, which must be renewed annually to keep your queue time active. Available apartments are listed on the agency's website, where you can also register your interest. The system is based on queue time — the person with the longest waiting time who meets the letting criteria will be offered the apartment.

In Malmö, the municipal housing agency is called Boplats Syd (<u>www.boplatssyd.se</u>), and the registration fee is 300 SEK. While the website is only available in Swedish, the agency provides customer service and has an office you can visit to get help and speak directly with an officer about your application.

HomeQ

HomeQ (<u>www.homeq.se</u>) is a marketplace for first-hand rentals, and it's free to register and start collecting queue points. However, the apartments listed on the site are not always allocated strictly by queue time. Each landlord decides how they want to select tenants: some use the queue system, others go with a 'first come, first served' approach, or even a random selection.

In some cases, the queue points simply serve as a way to gather applications before the landlord makes a choice. So, make sure to check the selection method listed for each apartment when you apply. The website is only available in Swedish, and customer support is limited — if you need help, it's usually best to contact the landlord directly rather than HomeQ.

Other queues

Many landlords also administer their own queues that you can register in, and these are all free of charge. A list of landlords in Malmö that you can register at is given on page 16.

Dibz

Dibz (www.dibz.se) is a paid service that helps you register and maintain your spot in free housing queues in Sweden. Note that Dibz only manages registrations - it doesn't provide housing listings - and you can also register yourself in these free queues without using the service. A list of free housing queues is available at www.jagvillhabostad. nu, where you can sign up on your own at no cost.

The sublet market

If you're still collecting queue points or find it difficult to meet the letting criteria (which can be tricky if you're young or have irregular income), you can look for a sublet instead. Sublets are not allocated through the queue system, but are advertised on various marketplaces, websites, forums, or even notice boards. You apply by contacting the landlord directly and introducing yourself. There are no formal letting criteria, but you may still need to show that you can pay the rent each month. Sublets can offer more flexibility, but keep in mind that they often come with less security compared to first-hand rentals.

Common websites for sublets are <u>www.bostad.blocket.se</u>, <u>www.qasa.se</u> and different Facebook groups.

Owned housing

If you're looking to buy an apartment instead, you can browse current available listings on websites like <u>www.hemnet.se</u> and <u>www.booli.se</u>. These platforms offer search filters by location, price and size.



How to find housing in Malmö

Housing queues

Join housing queues (yes, plural), e.g. Boplatssyd, Heimstaden and HomeQ

Applying If you are studying, apply for student accommodation

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Direct applications

Find housing companies with a direct agency that takes in tenants through direct applications instead of a queue time (list provided at the end).

Write application

Write application letters and have all papers ready (for example: employment certificate, pay slip, student loan proof, ID card or references from previous

Advertise

Put up posters, advertise on websites or on social media, check the Student Union's housing website, Blocket or Facebook.

Sublet



If you can't get a first-hand contract: rent second-hand, as a lodger or with friends

Do's and Don'ts

This section will be giving practical **Tips for Safe Subletting in Sweden**

Yes!

Verify the Landlord

- Request the landlord's full name, address, and ID number.
- Confirm the addres exist and matches the landlord's registration.
- · Ask for references from previous tenants.

Yes!

Sign a contract (always)

- Both parties should sign a rental agreement outlining terms and conditions.
- Exchange IDs to confirm identities.
- Document any existing damages or issues.
- Templates for contracts can be found for instance through Hyresgästföreningnen (The Swedish Union of Tenants).

Yes!

Obtain Home Insurance

- · Secure a home insurance policy, even if renting or subletting.
- This protects your belongings and provides liability coverage.
- Home insurance is often mandatory and landlords might ask for proof.

Yes!

Inspect the properrty

- Always visit the property before agreeing to rent.
- If unable to attend, arrange for a trusted person to view it or request a virtual tour.
- Ensure the rent is reasonable by comparing with similar properties.
- For sublets, verify the landlord's written consent.

No!X

Be careful about payments:

- Do not pay any money before seeing the property, signing the contract, and receiving the keys.
- Always obtain receipts for any payments made.

Beware of scams

Be cautions if the landlord:

- Refuses to provide full identification.
- Is abroad and cannot show the property.
- Requests large wideposits or advance rent.
- Insists on payment through untraceable methods like Western Union.
- Pressures you to make quick decisions.

Report suspicious activity

- · If you suspect fraud, file a police report immediately.
- Inform platforms like Hemma, Blocket or Facebook groups to help prevent further scams.

Unreasonable rent and Usurious Rent -Know Your Rights

- Subletting: A primary (first-hand) tenant may only charge the same rent as they pay when renting out to a secondary (second-hand) tenant. This also applies to costs such as electricity or the internet. If the apartment is furnished a surcharge of max 15 percent may be applied.
- Renting from an owner: If you're renting a home from someone who owns it (like a condo or a bostadsrätt), they are allowed to charge what's called a cost-based rent. This means the rent should only cover what it costs them to own and run the home - including things like loan interest and maintenance. One part of this is the capital cost, which is based on the market value of the home and what would be a reasonable yearly return. There's no exact law that says what "reasonable" means, but in practice it often means enough to cover the owner's mortgage and a bit more.

- Renting parts of a home as a lodger: Then the reasonable rent, regardless of whether it is a rental property or an owned property, is based on how much of the total area of the home you have access to yourself.
- If you suspect that your rent is unreasonable, you should contact the regional rent tribunal (*Hyresnämnden*) in your municipality. If you are a member of the tenants' association (Hyresgästföreningen - which we highly recommend), their lawyers can help you in case there is a legal process. An application for reimbursement of unreasonable rent can be made no later than three months after the rental agreement ended.



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 disability.

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.

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 disability.

HOUSING GUIDE>>> MALMO>>>>> 011 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.

Harassment

Harassment includes offensive utterances referring to your ethnicity, religion, sex, sexual orientation, gender identity, age, or disability. Harassment is a form of discrimination. 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.



Get help!

Diskrimineringsombudsmannen

(or 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 the DO, call the number below. DO investigates your case free of charge. If they decide to take the case to court, this too is at no cost to you.

Web: <u>www.do.se</u> Phone: <u>+46 (0) 8-120 20 700</u>

Malmö mot Diskriminering

To receive help locally, contact an anti-discriminatory organization in your area. For Malmö:

Web: <u>www.malmomotdiskriminering.se</u> **Phone:** <u>+46 (0) 40-636 51 40</u>

Hyresgästföreningen Malmö

(Swedish Union of Tenants - Malmö)

Web: www.hyresgastforeningen.se Email: malmo@hyresgastforeningen.se Note! You need to be a member to get legal help! **Useful links**

Boplatssyd -Housing Agency for Malmö and the rest of Skåne

Most rental apartments in Malmö, and surrounding municipalities, are allocated through a platform called Boplats Syd. To be able to get housing through them, you need to register in their housing queue and pay the yearly fee of 300 SEK. Registering is possible from the year you turn 16. The earlier you register in the queue, the better are your chances of finding accommodation through Boplats Syd.

Web: www.boplatssyd.se Phone: 010-20 22 500 Email: info@boplatssyd.se Address: Stortorget 8, Lejonetpassagen

HomeQ

HomeQ is a nationwide online marketplace for firsthand rentals. To use the service, you need to register and start collecting queue points. Registration is free of charge. Apartments are allocated in different ways depending on the landlord — some use the queue, while others apply a 'first come, first served' system or random selection. It is good to always check the selection method stated in the listing before you apply.

Web: www.homeq.se

Blocket bostad

Blocket Bostad is a platform where sublet apartments and rooms are advertised. To apply for housing, you need to create an account and contact the landlord through the platform. Blocket Bostad offers rental

contracts and payment services, but listings are not allocated by queue — landlords select among the applicants. Always make sure to verify the listing and never pay anything before you have a signed contract.

Web: www.bostad.blocket.se

Facebook groups

Facebook groups are commonly used to find sublets and rooms. Listings are posted by private individuals, and you apply by contacting the advertiser directly. There is no formal system for allocation, and it is up to the landlord or tenant to choose who to rent to. Always be cautious and verify the listing before making any payments.

Qasa

Qasa is a platform that connects tenants and landlords for sublets and long-term rentals. To use the service, you create a profile and apply for listings through the website. Qasa offers rental contracts and handles rent payments, but the landlord decides who gets the apartment. Always verify the listing and avoid making any payments before everything is confirmed in writing.

Web: <u>www.qasa.se</u>

MKB - The public housing company in Malmö

MKB Fastighets AB is the public housing company in Malmö and the largest landlord in the city. All their apartments are allocated through the municipal housing agency Boplats Syd. MKB offers a large selection of popular student and youth apartments.

Web: www.mkbfastighet.se/student

List of landlords

Many landlords choose not to use Boplats Syd and allocate housing either through their own queues, lotteries, 'first come, first served' - principle or by choosing tenants among the applicants. Some landlords choose to use multiple platforms and a mix of methods. Below you can find a list of some private landlords in Malmö.

Check on each website how to apply for housing through that specific company. Please note that information on this list might have been changed after the publication of this guide. An updated list can be found on jagvillhabostad.nu webpage.

Aktiebolaget Hörnstenen www.hornstenen.se

Balder www.balder.se

Bengt Nevsten Fastigheter www.nevstenfastigheter.se

ByggVesta www.byggvesta.se

Brorman Fastigheter www.brormanfastigheter.com

Blomdahl Fastigheter www.blomdahlfastigheter.se

CA Fastigheter www.cafastigheter.se

Contentus www.contentus.se

Derome www.deromebostad.se

Fastighetsgruppen www.fastighetsgruppen.nu

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Grunden Fastigheter www.grundenfastigheter.se

Heimstaden www.heimstaden.com/se

Jyma Fastigheter www.jyma.se

Kanslihuhset Fastighetskonsult AB www.kanslihuset.se

Klarabo www.klarabo.se

Malmö Cityfastigheter www.malmocityfastigheter.se

Stadsbostäder www.stadsbostader.se

Stena Fastigheter www.stenafastigheter.se

Lomma Tegelfabrik www.lommategelfabrik.se

Malmöborg Förvaltnings AB www.malmoborg.se

Pegasus Fastigheter www.superbygg.se

SBF Boservice www.sbfboservice.se

Svenska Hus www.svenskahus.se

Tensorfastigheter www.tensorfastigheter.se

Victoriahem www.victoriahem.se

Vita örn Fastigheter www.vitaorn.se

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Student housing

Majority of student apartments in Malmö are allocated through Boplats Syd but there are some other ways of finding student housing in Malmö and beyond.

Basecamp Malmö (Student apartments in Western Harbour) www.basecampstudent.com/sv/student/malmo/

Malmö Studenthus (Student apartments in Rosengård) www.heimstaden.com/se/student-housing-malmo

Studentbostäder i Norden (Student apartments in Oxie) <u>www.sbsstudent.se</u>

Studenthuset Aspgården (Student rooms in Augustenborg)

Hemma - Student Union Malmö's Housing Portal

Hemma is the Student Union Malmö's own housing advertising platform with the aim to ease the housing situation for students and researchers who have a co nection to Malmö Univeristy. Here you can find accommodation and rooms for subletting.

Webb: <u>hemma.malmostudenter.se</u> Email: <u>hemma@malmostudenter.se</u> Phone: <u>+46 (0) 40- 665 75 65</u>

The Union's Sofa Project

Malmö Student Union organizes the Sofa Project to help students who are in need of temporary accommodation so they get the smoothest start to the academic year possible.

The purpose of the project is to offer a short term solution for students who arrive in Malmö without somewhere to live. This may be because the student has not been given access to their accommodation yet or does not have any accommodation at all.

The Sofa Project is an intermediary service between students and sofa hosts. The Union act as an intermediary between students and hosts and helps with the most suitable match between the two. The Malmö Student Union suggests the rent. The Union can also answer any questions and help as much as possible, but the actual letting takes place between host and student.

Web: <u>www.malmostudenter.se/soffprojektet</u> Email: <u>soffprojektet@malmostudenter.se</u>

Bopoolen.nu

This agency is run by Lund University Student Union (LUS). Bopoolen mediates contacts between students and private individuals who have rooms or apartments to rent out. Boopoolen.nu reviews all ads before they are published to prevent fraud and only ads with reasonable conditions and rents are approved. The agency's vision is to provide safe and secure housing for students.

Web: <u>www.bopoolen.nu</u> Email: <u>bopoolen@lus.lu.se</u>

Need help?

City of Malmö Housing Counseling (Malmö stad bostadsrådgivning)

City of Malmö provides housing counseling that can be reached by phone, email or physically visiting their office. On their webpage you can find a lot of useful information, such as an online guide available in Swedish, English and Arabic explaining the basics of the Swedish rental housing market. You can also find a list of all landlords in Skåne on their webpage.

Please consult the webpage for more information: www.malmo.se/Bo-och-leva/Bygga-och-bo/Hitta-tomt-och-boende/Bostadsradgivning

Phone: 040-34 93 38 on Mondays 9:00-10:00 and on Thursdays 13:00-14:00. Other times call contact center 040-34 10 00 Email: bostadsradgivning.asf@malmo.se Address: Fänriksgatan 1, Malmö

The Equality Ombudsman (Diskrimineringsombudsmannen DO)

The Equality Ombudsman (DO) can help you if you have been discriminated against because of your ethnicity, religion, sex, sexual orientation, gender identity, age, or disability. 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 the DO, call the number below. DO investigates your case free of charge. If they decide to take the case to court, this too is at no cost to you.

Web: <u>www.do.se</u> Phone: <u>+(46)</u> 8-120 20 700

To receive help locally, contact anti-discriminatory bureau in Malmö: *Malmö mot Diskriminering*.

www.malmomotdiskriminering.se Email: info@malmomotdiskriminering.se Phone: +46 (0) 40-636 51 40

Rent Tribunal (Hyres- och arrendenämnden i Malmö)

In case you believe your rent is unreasonable (oskälig hyra) you can contact the local rent tribunal. www.domstol.se/en/hyres-och-arrendenamnden-i-malmo

Phone: 040-35 34 00 Email: <u>hyresnamndenimalmo@dom.se</u> Address: Bangårdsplatsen 2, Malmö

Swedish Union of Tenants (Hyresgästföreningen)

As a member of the Swedish Union of Tenants, you can get support and advice from their experts to know your rights and obligations as a tenant. This could be anything from terminated rental contracts and problems when rental properties are being renovated, to annoying neighbours, leaky taps and cold apartments. Note: you need to be a member to get legal help.

Web: <u>www.hyresgastforeningen.se</u> Email: <u>malmo@hyresgastforeningen.se</u>

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jagvillhabostad.nu Malmö

In case you would like to get more personal advice, you can contact the board by email. For Malmö related issues: <u>radgivningmalmo@jagvillhabostad.nu</u> For national issues: <u>info@jagvillhabostad.nu</u>.

We are an organization consisting of volunteers and we will do our best to help you but please be mindful that it can take some time for us to answer your questions.

Web: <u>www.jagvillhabostad.nu</u>

Other useful organizations

www.hyresgastforeningen.se www.sfs.se www.konsumentverket.se www.do.se



Conclusion from the Union and jagvillhabostad.nu

In collaboration between the Student Union Malmö and jagvillhabostad.nu, we have explored the complexities of Malmö's housing landscape, focusing on the unique challenges faced by students at Malmo University and newcomers. Our collective efforts underscore the importance of accessible, transparent, and equitable housing solutions.

While Malmö has made strides in housing development, challenges persist, particularly in providing affordable options for all residents. Initiatives like the student Union Malmö and jagvillhabostad.nu demonstrate innovative approaches to address immediate housing needs for students and young adults.

This guide serves as a practical resource for navigating the housing market, offering insights into rental processes, tenant rights, and available support systems. As the housing landscape evolves, staying informed and proactive is crucial. You can influence the state of the housing market! Get engaged and join us in the fight for a safe and just housing market!

> <u>malmostudenter.se</u> jagvillhabostad.nu