The trygghet philosophy

Just like those other Swedish favourites “lagom” or “fika”, the concept of “trygghet” takes rather a lot of explaining.

In its most basic sense, “trygghet” means security, but it is far more nuanced than that. “In trygghet, there is an element of predictability, and an element of comfort and safety. It has all of these meanings, and the effect has a softness.”

It has been our watchword since the 1930s, when the Swedish trygghet model was launched. It is so Swedish, it is hardly possible to translate. So we won’t! In other languages, it often comes out as a word that means “security”, “dependability” or “reliability”. But that isn’t quite what we mean by trygghet. In Sweden, we do know that trygghet allows people to flourish.

Everything we do at Riksbyggen is based on trygghet. From how we build to how you live. Our trygghet manifests itself in many ways, such as protection against duplicate housing costs, cancellation insurance or postponement of your entry date when you buy a home from us. But ultimately everything comes down to who we are.

Welcome to Riksbygen. Built on the philosophy of trygghet (Trygghetsfilosofin).

Read more at Riksbygen.se/trygghetsfilosofin
Welcome to a home for life

In this brochure, we discuss common questions and guide you along the way. We also want to bring your attention to the benefits and value of living in a home from Riksbyggen as well as tell you a little about what it means to be a member of a housing cooperative.

Here at Riksbyggen, we always care that little bit extra. About you, your home and the surrounding environment. Taking a long-term responsibility is something we have done for over 75 years. And it is something we will continue to do for a long time in the future—a future we would like to share with you.

Purchasing a home from us
When you have decided to buy a home, the first step is to sign a preliminary agreement and the second step is a leasing agreement. During this period you will be able to choose how your home is decorated and any additional extras you might like—the chance to customise your future home. The time between deciding to buy and moving in can vary, depending on at which stage of the construction process you come in as a buyer. You receive constant updates on your new home after you sign the agreement and before you move in.

Preliminary agreement
The preliminary agreement is concluded between you and the housing cooperative. It guarantees your right as a buyer to acquire a certain apartment. The agreement is based on the cooperative’s cost calculation which is registered at the Swedish Companies Registration Office (Bolagsverket). Before you enter into a preliminary agreement, your credit rating and credit facility at your bank are checked. Later on, you receive an invoice through the post for a preliminary payment, which forms part of your deposit.

Leasing agreement
Once the cooperative’s final financial plan has been registered by Bolagsverket, we send the leasing agreement to you. You sign the agreement and send it back to us. We then send you an invoice for the deposit on your new home. Normally, you pay 10 per cent of the down-payment minus the advanced amount you paid when you signed the preliminary agreement.

Agreement covering optional extras
Entering the process at an early stage gives you plenty of opportunity to give your home a personal touch by choosing optional extras. What options you have as regards the decoration of your home depends on which project you are interested in and at what point you enter the process. Your home design coordinator can tell you exactly what applies for your new home. The optional extras agreement is a separate agreement between you and Riksbyggen. The most common arrangement is that you pay 20 per cent of the cost for the extras when you order them and the rest when you move in.

Access and moving in
The final payments for the apartment and your extras, and your first monthly charge must have been made on the day you access your new home. When the payments have been made, you receive the keys to your new home.

Once access is granted, you receive a “Welcome To Your New Home” folder, which contains useful tips to help you take care of your home. To prepare you for the move, we send out information in good time in the form of newsletters or arrange information meetings.

Inspection and guarantee
In connection with the completion of all building work, your new home will be checked by an inspector. There is then a guarantee period of five years. Another inspection of all buildings and land is carried out after two years. At the end of the guarantee period, a check of any faults registered during the guarantee period is made although no full-scale inspection is carried out. Riksbyggen rectifies any faults noted by the inspector.

Payment of annual charges
The annual charges are paid monthly in advance, as from the day you have access to the apartment. The first invoice is sent to your registered address and is to be paid no later than the day you are granted access.

Riksbyggen
Riksbyggen is a way to see and choose newly built cooperatively and privately owned apartments before they are made available to the general public. As a Riksbyggen member, you collect points over time, and the more points you have, the greater your chance is of choosing exactly the home you want in a certain project.

Once you have expressed an interest in a project, you receive regular information, including details of when the apartments go on sale before they are advertised to the general public.
The housing cooperative

Being a member of a housing cooperative

Being a tenant-owner means that you have access to your apartment and can utilise it. It also means that you are a member of the housing cooperative. Put simply, the housing cooperative is an economic association by means of which the residents own or utilise the land and property. The cooperative takes all decisions regarding management and development of the common areas - the stairwells, courtyards, storage spaces, etc.

The housing cooperative

When first formed, the housing cooperative has a board consisting of officials and elected representatives from Riksbyggen. When construction of the cooperative’s property has been finalised, new board members are elected from among the residents at an annual general meeting. The board then consists of residents in the cooperative and an expert representative from Riksbyggen. Prior to the annual meeting, you can express an interest in being on the new board and hence be more deeply involved in the cooperative. Riksbyggen offers training courses for board members and we have several courses that you can attend to learn more about what it means to be a board member in your cooperative.

Sleep comfortably when you buy a Riksbyggen home

To ensure that we meet all the modern quality requirements for housing, we have developed the Riksbyggen Home [Riksbyggenbostaden] – our model for a good home. The model considers both the wishes of residents and the demands of society as regards energy efficiency, functionality and that untranslatable concept of “trygghet”.

Bestäder för unika platser och människor

Homes for unique settings and unique people

The homes can look very different depending on the location and who is going to live there. It is a question of safeguarding aesthetics, accessibility and trygghet in the property and surrounding areas, the horticultural environment, energy efficiency, etc. Common to all Riksbyggen homes is that they must fulfill certain basic conditions.

For example:

A communal function room – A part of all projects with more than 25 apartments. It can be used for board meetings, children’s parties or for overnight stays.

Trygghet – Every project is planned to maximise trygghet. This concerns aspects such as the outdoor environment, lighting and access control systems.

Green well-being – A project to create well-being, greenery and diversity in courtyards and gardens.

Long-term management – The Riksbyggen home is planned so that it is easy to take care of from a management perspective. It is good both for those who work on the property and for your housing cooperative.

Accessibility – Apartment buildings shall be carefully planned and adhere to certain measurements. For example, entrances, stairwells and balconies/patios shall fulfill certain accessibility requirements.

Green building

When you choose a Riksbyggen apartment, you choose a sustainable home. Since 2012, all our newly built apartment blocks with three or more storeys are certified according to the Green Building Standard.

This is the Sweden Green Building Council’s classification system that certifies the energy, indoor environment and material used in a property. This concerns everything from ensuring a building uses as little energy as possible to reducing noise and creating the right lighting conditions in the apartments. The Green Building Standard can be seen as proof that the building fulfills these important qualities. A building can be certified as Bronze, Silver or Gold. New Riksbyggen buildings are planned so that they achieve at least Silver Standard.
Include the planet!

**We have a broad programme to support sustainable development, both when we develop new homes and when we manage properties – Include the planet!**

### Environment School
We work to inspire and involve all our members. Some of the work we do involves offering all residents the chance to attend the Riksbyggen Environment School (Miljöskolan), an interactive website with advice and tips on how to live more sustainably and reduce your energy use and carbon footprint. Visit Miljöskolan at www.riksbyggen.se (in Swedish only).

### Environment and energy services
We offer your cooperative several energy optimisation services to support you in your environmental efforts and help you to achieve the results you want. We have developed what we call “Riksbyggen’s simple green ideas”, which makes suggestions for measures to help you reduce the carbon footprint from buildings and homes.

#### Sustainable Cooperative of the Year
Sustainable Cooperative of the Year is a competition open to all the member cooperatives in Riksbyggen. The winning cooperative is a source of inspiration for other housing cooperatives and wins a grant to be used for improvement measures and to buy services.

#### Social sustainability
With the help of researchers, Riksbyggen has developed a model that focuses on social sustainability. Using this model, we can strive for more socially sustainable housing. In brief, it:

- **Gives our members and residents the opportunity to make a difference.**
- **Our members are aware of how they can influence their housing and living environment.** Our cooperatives are managed in an active, clear and democratic way.
- **Helps us together to create a common good.**
- **Gives our members and residents the opportunity to make a difference.**
- **More sustainable travel**
At Riksbyggen, we think it should be easy and convenient to live more sustainably. This is why we are actively striving to incorporate sustainability into everyday life even when it comes to transport and travel. For example, if we choose to carpool instead of driving our own cars, we can reduce the number of journeys and our CO₂ emissions. And with fewer cars, we need fewer parking spaces, which means we can free up areas and build more smart homes, playgrounds and green areas.

#### Alternative forms of transport in addition to carpooling can be light electric vehicles and electric bicycles, for which we can build extra parking and storage facilities.

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#### We take our responsibility for ecosystems
Ecosystem services are the positive services provided to us by the world’s ecosystems and natural resources. Before we build homes, we always analyse the location very thoroughly. We call this ecosystem service analysis, which involves us studying the services provided to us by the natural environment (for example, clean water, natural carbon dioxide sequestration or erosion prevention). We then ensure that the land contributes just as much, if not more, to these services once the construction project has been finalised. So with us, you listen to the land and take responsibility for the future.

#### 15 ecosystem services that are analysed
1. **Arable land**
Land that has been farmed at some point in the last 100 years.

2. **Natural resources**
Trees, wild plants, berries, mushrooms and wild animals.

3. **Fresh water**
Groundwater, rainwater, lakes, rivers and streams.

4. **Water regulation**
The water flow is regulated to protect against flooding, for example.

5. **Water purification**
Filtering and degradation of organic waste and water pollutants, for example.

6. **Microclimate**
The ability of an ecosystem to affect the local climate, regarding solar radiation and wind, for example.

7. **Sequestration of carbon dioxide**
Ability to absorb carbon dioxide from the atmosphere and reduce global warming.

8. **Air quality**
The ecosystem’s ability to improve the air quality, for example a tree’s ability to sequester emissions and particles from road traffic.

9. **Pollination and seed dispersal**
The transfer of pollen between plants so that fruit, berries and crops can reproduce. Seed is dispersed by wind, water, animals and insects to other places where they germinate.

10. **Biological control**
The ecosystem’s ability to control disease and pests among crops and livestock.

11. **Recreation and aesthetic values**
The ecosystem’s ability to create experiences and contribute to recreation.

12. **Tourism**
Natural spaces and environments in the ecosystem that can attract tourists.

13. **Cultural heritage assets**
The ecosystem’s ability to contribute to aesthetic, spiritual or religious values that make people feel well.

14. **Prevention of soil erosion**
Ability to bind soil, regulate water and hence prevent erosion.

15. **Habitats for species**
An area with natural properties that allow species to live there.
When others say goodbye, we say hello again

We receive many of our assignments from all the housing cooperatives we have set up and managed for at least five years after residents have moved in. Indeed, in most cases, we take care of them for much longer. This relationship – where we continue to develop the property and the cooperative for many years – means that we take a long-term sustainable approach. Our buildings are extremely robust and stable from the very beginning, something both you and we benefit from.

We are with you for the first five years. At least

For the first five years in your new home, Riksbyggen is hired for both financial and technical management, including day-to-day property service. After the first five years, the hope is that you will continue to hire us as managers even in the future.

Valuable services

We know that a holistic approach is needed for a housing cooperative to function well. Well-kept stairwells and courtyards are just as important as keeping the finances in order – everything to maintain the property’s value. We have specialists in every field and our experience and our support increases both well-being and the financial value of the property. You can read in more detail about our services here.

Technical management

With well-considered technical management, you secure the long-term value of the property. We help you with maintenance planning, and take care of day-to-day operations. In addition, we can ensure that your cooperative is as energy-efficient as it can be.

Property service

The key to good long-term management is being thorough and maintaining a regular presence. We supervise your property, take care of buildings and all types of technical installations.

Financial management

There are many financial issues that need to be managed in a housing cooperative. We help you with accounting and financing services that ensure correct and efficient management of the cooperative’s finances.

Riksbyggen is open day and night

Riksbyggen offers unique customer service through our communication centre, which is open 24/7. You call 0771-860 860 whatever your problem is and wherever you are in the country.

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Curious about Riksbyggen?

Buying a tenant-owner home from Riksbyggen is like starting a relationship. It is exciting, challenging, slightly scary but also very rewarding. And as with all new relationships, it is important to look more closely at the one you are going to be together with. Let us tell you what makes us at Riksbyggen special?

We take a long-term, holistic approach
Our most important commitment begins just as our competitors are about to sell and hand over their apartments – the day-to-day management and long-term development of the property. We accompany you on the journey for many years, which means that we take an entirely different responsibility from the very beginning. As we will be taking care of the housing for many years, we take a much more long-term approach to planning.

We have the experience
Riksbyggen has existed for over 75 years and we have developed housing all over Sweden ever since. We have learnt a great deal during the years not only about how to build and manage buildings, but also about how to listen to what residents want – something which of course changes over time. We constantly consult with our members as regards their preferences when it comes to housing – today and in the future. Our responsiveness makes our experience even more valuable.

We are owned by our members
Riksbyggen is owned by its members. We are a cooperative company that works in its members’ best interests. If there is a surplus that is not required for developing our operations, it is paid back to our members in the form of a dividend.

We have a clear set of values
As the cooperative company we are, we believe in collaboration and listening to each other. We believe in trygghet, we know that housing is central to people’s existence and that it must feel safe. We also believe in long-term thinking, we live in our homes for many years and on the day you perhaps consider moving, we want the value of your home to be maintained.

We are sustainable
When we develop new homes, we consider what you need and want from the very start. But we also consider society’s demands for energy efficiency, functionality and sustainability. Today, we are ISO 14001 certified and are often out in front when it comes to prescribed standards. But we are not resting on our laurels – Riksbyggen’s ambition is to lead development.

We take our social responsibility
Through the years, Riksbyggen has looked at housing from a broad perspective. We put you in the centre. But not just your home, we want the whole housing concept to be to your liking. This means that we engage in everything from how streets and footpaths are planned to how municipal services function.

We have more than just homes
In addition to development and management of housing, in the form of rented accommodation, tenant-owned and owner-occupied homes, Riksbyggen is a leading player on the market for public and commercial property management.

FOR MORE INFORMATION ON HOUSING
COOPERATIVE X, PLEASE CONTACT:
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firstname.surname@riksbyggen.se
www.riksbyggen.se/project