



## Live in Southeast Sweden

In this newsletter we want to tell you all about living and housing in our region, in "To buy a house in Sweden" you'll find information on the procedure of buying a house and in an interview with Pepijn Klaassen you can read about the experiences of a Dutchman who moved to Southeast Sweden. Don't forget to update your profile at <http://utrecht.inflyttarservice.se>.

### Living in Emmaboda

Emmaboda municipality has a number of building plots of land for sale. However, the construction of a residential dwelling requires planning consent.

Our Technical Office can give advice on building regulations and assist you with the planning application process. You find us at Järnvägsgatan 28 in Emmaboda or please contact Mr Lennart Sellén, the Planning, Housing and Environment Services Committee on telephone +46 471 24 90 80.

You have every opportunity to find or build the house of your dreams in Emmaboda!

Brokers you can get in touch with in Emmaboda:

Emmaboda Fastighetsförmedling,  
Henrik Malmqvist  
Telefon +46 471 337 60  
Swedbank Fastighetsbyrå  
Telefon +46 481 184 00

If you have unanswered questions, feel free to contact Weronica Stålered +46 471 24 90 13 or Christine Bergkvist +46 471 24 90 15  
[www.emmaboda.se](http://www.emmaboda.se)

### July 18 have fun at Bergkvara Water festival!

Do not miss this big summer event - live music with famous Swedish artists for example BWO, Idol-winner Kevin Borg, disco, Tivoli, beer tent and a lot of fun in Bergkvara harbour.

### Ljusstaden – Östra Vimpeltorpet

Do you want to live in a new part of Kalmar? In Ljusstaden your closest neighbours will be the sea and the nature. Here the children can play free and safe.

It's easy to feel at home in Ljusstaden. Seven contractors are creating exciting and comfortable houses in a beautiful environment. Ljusstaden means "the city of light". And that's exactly what it is. Modern installations of light brighten up and create safety and beauty.

Ljusstaden is the first stage in the building of the North of Kalmar. The first spade was put to the soil in the autumn of 2007. The estate is close to beaches, recreation areas and golf courses. The buildings will be a mix between detached houses, terrace houses and flats. The vision for the area has been to create a dynamic part of the city where a mix of private housing, businesses and public and private service will be the base of a live and sustainable city environment. A pleasant city, where everyday life is important!

Read more about Ljusstaden at [www.boklok.se/ljusstaden](http://www.boklok.se/ljusstaden)



### Contact

Your contacts in Emmaboda will be away on holiday week nr. 28 to 31, in Kalmar week nr. 31 to 32.

## Rent an apartment in Nybro

Do you want to move to Nybro and start with renting an apartment before buying something of your own? Or do you just want somewhere to stay for a week or two while getting to know the region? Nybro Bostads AB can offer both apartments for long-time renting, but also guest-apartments that you can rent for a week or more, see [www.nbab.se](http://www.nbab.se)

If you are visiting Nybro this summer there are lots of things to do for the children [www.nbab.se/econtent/files/429/gg09lag.pdf](http://www.nbab.se/econtent/files/429/gg09lag.pdf)



## Events this summer in Högsby!

We are celebrating The Day of Högsby on Saturday June 13. The market in Fagerhult on Saturday July 18. More events and activities at [www.hogsby.se](http://www.hogsby.se)

Visiting Högsby municipality this summer and need somewhere to stay?

Contact Högsby Tourist Office for information about accomodation, phone +46 491 291 64, [turism@kommun.hogsby.se](mailto:turism@kommun.hogsby.se) [www.hogsby.se](http://www.hogsby.se)

## Contact

Your contacts in Nybro will be away on holiday week nr. 28 to 31, in Högsby week nr. 25 to 28, Hultsfred 26-27, 30-31, Oskarshamn 29-32.



## Högsby – where people dare to realise their dreams and life projects

Högsby has room for more entrepreneurs! We have land, places to live and local service which would be enough for yet more people. 8 persons/km<sup>2</sup> live in Högsby municipality today and in comparison with other more densely populated areas in our world this is paradise. There are undreamt-of possibilities if you want to create your own future here! Read more... [www.hogsby.se/INTERNET/TURISM/filer/hogsby\\_possibilities.pdf](http://www.hogsby.se/INTERNET/TURISM/filer/hogsby_possibilities.pdf)

### House for sale in Högsby

**Mjösebo 116, Högsby**  
**Freehold house, 5 rooms, living area 177 sq.m.**  
**Area: 20 461 sq.m.**  
[www.hemnet.se/beskrivning/hemnet/433470](http://www.hemnet.se/beskrivning/hemnet/433470)

More houses for sale at:  
[www.hemnet.se](http://www.hemnet.se)



We can also offer the following objects:

**Hornsö Skola (School)**, Hornsö 124, Blomstermåla, Area: 8300 m<sup>2</sup>

**Långemåla Skola (School)**, Kyrkgatan 2A, Kyrkgatan 2B, Ruda, Area: 6520 m<sup>2</sup>

**Brandstation Fågelfors (Firestation)**, Bruksgatan 21, Fågelfors, Area: 1941 m<sup>2</sup>

**Förskolan Ugglebo Fågelfors (School)**, Klobovägen 3, Fågelfors, Area: 45963 m<sup>2</sup>

**Allgunnens Stugområde (Area for cottages)**, Allgunnen, Allgunnen, Area: varying

Contact person: Henrik Ahlqvist, Mäklarhuset, phone +46 70 866 46 65

### Garden centre for sale in Berga, 5 minutes north of Högsby.

More available premises for trade and industry in Högsby kommun [www.hogsby.se/internet/naringsliv/ledigalokaler.asp](http://www.hogsby.se/internet/naringsliv/ledigalokaler.asp)

## Do you want to buy a car or a new life in Hultsfred?

Everyone can afford a beautiful house here in our municipality, Hultsfred! Find your future here with us!

[www.fastighetsbyran.se/Hitta-bostad/?OfficeId=389](http://www.fastighetsbyran.se/Hitta-bostad/?OfficeId=389) and [www.svenskfast.se/Templates/Page\\_\\_\\_\\_6.aspx](http://www.svenskfast.se/Templates/Page____6.aspx)



## Buy your own Pippi-villa i Oskarshamn!

Did you ever dream of owning your own Pippi Longstocking villa in Sweden? Well, you can make your dreams come true, as there are many beautiful villas for sale in our region right now! To illustrate this we selected a beautiful villa in Emsfors, a little village in Oskarshamns Community. The villa is beautifully situated in green surroundings close to the river Emån where wild salmon is still swimming around. Besides, you'll find the big blue sea at only 1,5 km from your homeaddress. Price: 89.300 euro. Interested? Look at [www.hemnet.se](http://www.hemnet.se) under Kalmar Län, Oskarshamn, Emsförs.

**Lots of nice houses for sale in Torsås!**



Find a good value house with an indoor pool in the centre of Torsås! Or a country-style home in Gullaboås, the land of forest. Find these and other intriguing objects at [www.hemnet.se](http://www.hemnet.se) (select Kalmar län-Torsås-villa). Rent a cottage while looking for a house in Torsås at the Tourist information office +46(0)486-331 30.



**July 18-19 Welcome to Gullabo Wood and handicraft fair! Skilled exhibitors from all over Sweden.**

**Variety of houses on Öland**

One of the nicest things I like about living in Sweden are the variety in houses. It is very easy to build your own house and that's one of the reasons that you never see a 'Vinexlokatie' in our region! On Öland they are a lot of building projects going on. One of this area's is Björkviken [www.bjorkviken.se](http://www.bjorkviken.se) nearby Borgholm. A Dutch real estate development company are planning to develop an airpark nearby Borgholm and in the southern part of the island, Skogsby, a very beautiful area with residential houses. More info: [www.scanparks.eu](http://www.scanparks.eu).

Do you like this house



[www.hemnet.se/beskrivning/hemnet/412789](http://www.hemnet.se/beskrivning/hemnet/412789) or do you like this house



[www.hemnet.se/beskrivning/hemnet/357027](http://www.hemnet.se/beskrivning/hemnet/357027)

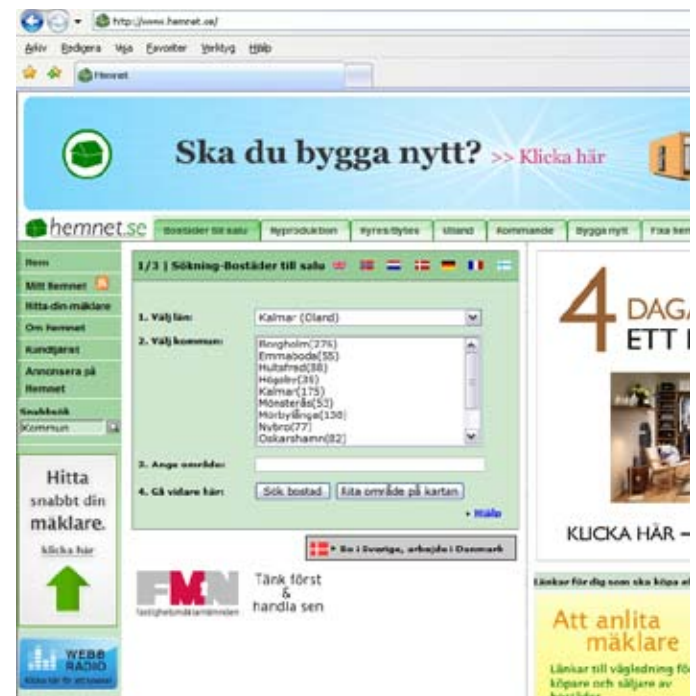
**To buy a house in Sweden**

1. The price asked for is an opening price. This may mean that the final price is much higher than the asking price. But it can also be lower.
2. A seller can negotiate simultaneously with multiple parties.
3. A buyer buys the house in the condition it is in!
4. A real estate broker in Sweden may NOT draft a contract in another language than Swedish. To know what the contract is drawn up, you can turn to a translation services.
5. A contract is only binding if the seller has signed the contract and the buyer has paid 10 percent of the purchase amount.

**Real Estate Sites:**

**www.hemnet.se**

1. Län: choose Kalmar or Kronoberg and then Kommun (with CTRL you can select more municipalities in one time) 2. Next you can opt for a Villa/Radhus (detached house/family home once), Fritidshus (summerhouse), Gård (farm), Bostadsrättslägenhet ( a form of buying and renting), Tomt (plot) and Övrigt (companies). In a fritidshus you may live the whole year round. The difference between a villa and a fritidshus is often the standard. A fritidshus has a little less than such a standard luxury villa. There are no special permits requested for the permanent occupation of a house.



**Contact**

Your contacts in Kronoberg will be away on holiday in July (but will be reachable on telephone), Torsås week nr. 27-30, Mönsterås 25-26 (but another contact will be reachable during this time), Öland 25 and 34.

- [www.bovision.se](http://www.bovision.se)
- [www.fastighetsbyran.se](http://www.fastighetsbyran.se)
- [www.svenskfast.se](http://www.svenskfast.se)
- [www.olandsmaklaren.se](http://www.olandsmaklaren.se)
- [www.maklarbyranoland.se](http://www.maklarbyranoland.se)

## What to look for when you are buying a house?

As a buyer, you have the duty to investigate the house before you buy it. You can do it by yourself, but you can also hire a business entity. A professional examines including humidity and fungi present.

Glazing/isolation: Is the house well insulated? Many older houses have single glazing (evt. with an interior window).

Heating, there are a several ways to heat up the house: one of them is electrically heating, but also wood, accumulator tanks, geothermal, fjärrvärme (a type of waste wood, fired by the municipality, but it is not everywhere available), pellets, air heat pump. You can get a free consultation on energy by the Municipality (byggavdelning, bilding department). Gas is not present.

## Municipal water and sewerage

Kommunalt vatten (municipal water) and kommunalt avlopp (municipal sewage) are not always available. There are houses that have their own well and not municipal water, or both of the sources. You can use it for example to flush the toilet and watering the garden. Often it is possible to get a connection to municipal sewer and water, but sometimes the costs can be very high. With regard to lack of sanitation, there are several possibilities. There is very technical to the environmental aspects. Ask the building department for the appropriate conditions!

## (Off) building a house

The renovation/rebuilding/building a new house is a possibility. This demands a number of rules. Ask the building department to the conditions! A small house of 15m<sup>2</sup> may often be built without a license (called 'friggobod') a poridge may be expanded up to 12m<sup>2</sup> etc.

In general, it is very easy to get a (new) building permit. You should always apply for a building permit!

There are a number of companies who have specialized in new homes. They may regard the entire journey permits etc. for you.

[www.viivilla-energiochvarme.se/KopaByggaHus.asp?mode=search&selAvdelning=649](http://www.viivilla-energiochvarme.se/KopaByggaHus.asp?mode=search&selAvdelning=649)

Most companies operate nationally or internationally or have an agent in Sweden. For example Vårsåsvillan has a sales office in Öland [www.varsasvillan.com/saljkontor.asp?kontor=kalmar](http://www.varsasvillan.com/saljkontor.asp?kontor=kalmar)



## Mortgage Disclosure

In Sweden you can't get a mortgage over 90% of the buying sum (unlike The Netherlands where one can get up to 125%). Up to 90% can be accommodated, but the interest rate of the sum between 75% and 90% is often higher.

If one can pay 25% from their own assets, there will generally speaking be no problem in getting a loan for the other 75%. When buying a house as a company, the options for financing this are more limited. However, an assessment will be made by a money provider based on a business plan, experience in the business sector, achieved results, etc. A pantbrev (mortgage bond) is a tender with the Court for the amount that you need for a mortgage. Most often there are already mortgage bonds registered, a buyer takes over these bonds, because they are connected to the house. Do you need to loan a larger amount, then you apply for additional bonds for a registration fee of 2% of the mortgage amount. If there is a pantbrev present, you do not have to use it, but in case you sell the house you have to transfer it to the new owner.

Written by Irene de Veer



Live in a town, or out in the country – you decide!

## Chat with Pepijn Klaassen about living in Sweden

In the beginning of 2007 Pepijn and his family moved from the Dutch city of Eindhoven to the little village of Flerohopp in the area around Nybro, South East Sweden. Together with his wife he established the company Orkide, for which they develop eco-friendly tourist projects. Last year Pepijn started working as a planning architect for the Municipality of Mönsterås.

### 1. Can you tell us about the background of your move to Sweden?

We moved to Sweden because we wanted to start a company for international projects in the field of environmental tourism. Back in Holland my wife owned a company for environmental education while I was working as a town planner at the Brabant Environmental Federation. Our moving to Sweden originates from a longing for space and nature and a need for new professional impulses. My wife had been working abroad earlier, and we felt we had good opportunities in Sweden. And so we started looking for an international orientated area, which finally resulted in a move to Kalmar Län.

## 2. What made you decide to move to your actual house in Flerohopp?

Our company! Our plans to emigrate didn't come out of the blue. Three years before we moved to Sweden, we started learning Swedish as well as we developed a business plan. As a matter of fact we knew what was required to establish our company, so we knew what we were looking for. The international character and the accessibility of the region were important aspects to us. The house should in the first place offer enough space to have an office at home. Besides, we preferred a spot in the neighbourhood of schools and shops. We wanted to have a school close by, in order not to waste too much time driving around with the kids. In the end, time is money, and being a young entrepreneur, we had other things to do. Besides, it enables the children to have more intensive contacts with their school friends. The first house we checked was a strike in one. The house is located in the rural village of Flerohopp, 10 kilometres north of Nybro. We were lucky since the house was in a good shape.



*Last year Pepijn Klaassen started working as a planning architect for the Municipality of Mönsterås.*

## 3. What exactly did you do to find your actual house?

We found this house via [www.hemnet.se](http://www.hemnet.se). Because we had been studying Swedish for three years, we didn't have any particular problems in the communication with estate



*You can find houses in Sweden both next to lakes and seas.*

agencies or bank men. The actual buying of the house was not too complicated. The owner of the house was willing to sell the house to us, since we were a young family with children who intended to move in permanently.

## 4. Compared to Holland, did you find out differences in the process of buying a house?

There are indeed differences. In Sweden the estate agency is looking after both the buyers and the seller's interest, and in this way the agency is more like an intermediary between the two parties. In fact the agency is acting on behalf of both of them. The choice for a reliable agency we based on the fact the agency was prepared to invest an enormous amount of time in us and their pleasant service toward us. Of course we had an awful lot of questions, and they were capable answering all of them satisfactory.

We have also helped other people buying a house in the mean time. That time we had to deal with another difference compared to the Dutch system. Because there were more interested parties, they bid against each other. During the actual bidding you have no control what so ever over whether you can thrust your agency or not: you just have to rely on him/her. Only after the house has got its final bid, you'll receive a review of the biddings. Quite scary, because you can't test the reliability in advance. We based

ourselves on the assumption that the reliability of an agency is bigger if an agency has a local working area.

## 5. Do you have any advice for those who want to buy a house in Sweden?

Yes the houses are cheaper, yet beware: they cost a lot more in maintenance. Make no mistakes on that! A timber house has to be painted every 5-7 years and that takes either a lot of time or costs a lot of money. On top of that window frames won't be painted after 25 years, but renewed. As a result the depreciation of construction parts is more extensive than in Holland.

Likewise you have to consider that a decent isolation is essential. Don't forget that heating costs are the most substantial cost on a monthly basis! At the same time it is important to get yourself well informed on the heating system in your new house. In Holland all systems are based on gas, however here in Sweden they work with many kinds of systems, which all demand different maintenance. Sort this out properly before you get in to something!

## 6. What are the differences in architecture between Swedish and Dutch houses?

Because there is plenty of space, and land costs only little, living in Sweden is totally different from living in Holland. You can see that when looking at the architecture. You'll see a preference for spacious solutions for

“useless” rooms and spaces, such as corridors and halls as well as extra living rooms. The size of the parcel and the presence of cheap building materials (wood), make that one often extends/reconstruct the house.

### 7. Did you find everything you needed for the house?

As there is IKEA and a Bauhaus in Kalmar, we went there for serious business. Then I bought a lot via internet. I also received a lot of help of local retailers; the local painter borrowed me his equipment during the weekend. They were quite relaxed in that. Like I said earlier: you get the best advise just by asking around in the village.

### 8. How do you like living in Sweden?

We enjoy living in Sweden. My wife has found a job which means that both of us have to commute to work. We recently bought a house in Timmernabben (Mönsterås) and are looking forward to live there.

### 9. Did you make friends in your village, and if so, how did you get in contact with them?

Meanwhile we have got to know quite a lot of people in the village. By being active at school you get in touch with a lot of parents and school personal. We experience the Swedish as very friendly and helpful. Yet most of the contacts remain a little distant and superficial. In Sweden it is unusual to pop unannounced into someone’s home. That’s only done by close friends. In the village where we live everyone already has a particular circle of friends, and it is hard to come in there, since there is no need for them to get to know a new person. For us it’s much easier to get in touch with other “newcomers”.

**Written by Janine Seldenthuis**



*"By being active at school you get in touch with a lot of parents and school personal."*



*Welcome to Southeast Sweden!*