



WELCOME TO HSB

USEFUL INFORMATION FOR NEW RESIDENTS



HSB – home of opportunities

HSB MEMBER BENEFITS



CONTRACTS THAT LOWER COSTS

Because there are so many of us who are members of HSB, we can sign favourable contracts centrally for our members. These include electricity, broadband, home appliances and insurance policies, among other things.

DISCOUNTS

Many HSB Associations sign agreements with local tradesmen. This makes it possible for you to get discounts on different types of products and services.

THE MEETING POINT

You can get the latest HSB news updates on our website 24 hours a day at www.hsb.se. Here you will find information published by your own HSB tenant-owners' association, details of newly built housing, links to breakdown reports, members' offers and much more.

FAIR CONDITIONS

We want all HSB members to enjoy life in a comfortable home and to have a reasonable cost of living. HSB therefore seeks people's opinion on issues such as fair conditions in the various types of accommodation.

FREE ADVICE

You can always get advice from your HSB association with regard to housing issues. If you need more support, you can call the HSB National Federation's free legal advice line. It is possible to ask brief questions that it is possible to answer in a phone call, regarding your accommodation with the tenant-owners' association.

Call 0771-472 472 between 12 p.m. and 2 p.m., Monday–Friday.

HSB SECURITY GUARANTEE

In most new HSB tenant-owners' associations, as someone with the right of tenant ownership you have financial security through the HSB Association and Stiftelsen HSBs Garantifond ("the HSB Guarantee Fund Foundation"). This means that the HSB Security Guarantee secures the finances in your tenant-owners' association for the first seven years of its existence. It does this by buying any unsold flats and taking on the financial responsibility for these. The HSB Association then has the right to rent out or sell these flats.

YOUR TENANT-OWNERS' ASSOCIATION

As someone with rights of tenant ownership, you not only have a share of the tenant-owners' association's assets, you are also responsible for some of its debts. Everyone in the tenant-owners' association must therefore shoulder their share of the responsibility. You have particular responsibility for your own flat, but you and all the other residents also have joint responsibility for the housing block and the surrounding area. Therefore, we hope that you will get involved in issues relating to your accommodation and become one of our active members.

YOU PAY WHAT IT ACTUALLY COSTS

A tenant-owners' association is not meant to turn a profit. Your monthly service charge, along with those of your neighbours, must cover the interest and installments on the association's loans, current running costs and any future maintenance work that has been planned. Running repairs, water, heating, building maintenance, cleaning and the state property tax.

Your tenant-owners' association's board of governors has specific responsibility for the management of its finances. The board members have to do financial planning for the future, and at the same time, should work on keeping costs down. The results are presented at the ordinary tenant-owners' association general meeting. You attend this meeting, and make decisions about important issues relating to the housing association. For example, the board is elected at the tenant-owners' association general meeting.

YOU CAN AFFECT THE ASSOCIATION'S COSTS

If you have lived in your own property before, you know that water, electricity and heating are major expenses, but that it is possible to alter them. Every resident in a tenant-owners' association can help to keep costs down. You can, for example, think carefully about your use of water, and about the inside temperature you maintain in your flat. If you have ideas on how you can reduce your tenant-owners' association's costs, contact a member of the board. All ideas on making savings are welcome, and these will benefit all members.

YOU CONTROL MATTERS RELATING TO YOUR FLAT

Having the right of tenant ownership means you are responsible for keeping the inside of your flat in good shape. The bylaws determine the way in which this responsibility is shared between you and the tenant-owners' association. You decide when it's time to paint, put up new wallpaper, or make any other improvements. If you want to make bigger changes in the flat, you need to speak to the board of governors first, to check whether you need their permission. It is also important to report any problems or deficiencies associated with the flat, which the tenant-owners' association is responsible for according to the bylaws. Some tenant-owners' associations put aside a proportion of the monthly service charge, keeping it in a special repairs fund, which you can use for internal maintenance work. Find out what applies in your tenant-owners' association. The fund is earmarked for maintenance work, and comes with the flat if you sell it.

SHARED MAINTENANCE COSTS

Another proportion of the monthly service charge is placed in a fund for the maintenance of the actual property. The board is responsible for ensuring that this fund will cover any future repairs that may have to be carried out. If the funds are insufficient, the tenant-owners' association must arrange the finances required in another way – by taking out a loan, for example. This may mean increasing the annual fee, which will hit the residents who are in the association at that particular time. This is why it is important for the tenant-owners' association to have a realistic maintenance plan.

A SUSTAINABLE HOME

Both construction work and housing have a big impact on our environment. People's health is also affected by their living environment. This is why HSB works with sustainable development by building healthy homes and ensuring that its properties are managed in an environmentally friendly way. If you would like to contribute to making your housing sustainable, you will find great opportunities to do so with us. We need all the enthusiastic residents we can get.

**HELP US
MAKE YOUR
HOUSING MORE
SUSTAINABLE!**