

Get accommodation in Stockholm



Gunnar Björing

Boksidan

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The publisher assumes no responsibility for the price data in the examples. The prices are only intended as indications of what it might cost. All data is from the fall of 2004.

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Living in a collective

Living in public has its advantages, not least from a social point of view. Especially for those who want to know more people, or who otherwise want many people around him. It can also be economically beneficial because it usually the rent per square meter decreases with the area you rent. Below is a list of "secondary rents" for a number of large villas around Stockholm and an estimate of what the price per person would be with one person per room, except a "living room", which is shared by all (table 1). The examples are taken from a website for secondary rents (www.bostad-direkt.se).

Table 1. Examples of large homes for rent.

Area (municipality)	Housing type	No. of rooms	Area (m ²)	Total rent (SEK/month)	Rent/room (SEK/month)	Furnished	Rental time
Saltsjöbaden (Nacka)	Villa	6	176	16 000	2 700	Yes	Indefinite
Värmdö	Villa	6	195	12 000	2 000	Partly	Indefinite
Bromma (Stockholm)	Villa	6	200	12 000	2 000	Partly	Indefinite

Stay at a hotel

There are a number of hotels that are actually so cheap that the cost can compete with the rent on an expensive (but in itself larger) flat (see table 2).

Table 2. Examples of hotels, with daily rental translated into monthly rent.

Hotel namne	Rent (SEK/month)	Area	Toilet & shower
Abbes hotel	10 500	Globen	In the corridor
Formule 1	9 600	Västberga	In the corridor

Move into a partner's home

This is perhaps the most pleasant way to fix a home in Stockholm. In addition, it is probably also a fairly common way. It works basically as follows:

1. Meet someone who has a residence in Stockholm.
2. Get him/her interested in you.
3. Move over.

Build a villa

It may be cheaper to buy a plot of land and a kit for a house compared to buying a second hand house (see tables 3, 4 and 19), but it gets the more work and quite a long wait before you can move into. In table 3 are some approximate price example for a single-storey villa in basic design from a few different manufacturers. You can find more manufacturers of such on www.gulasidorna.se. In addition to the cost of the house earthworks, connection of electricity, water and sewer and the construction of the foundation will cost you more money. As shown by the figures in the table, it pays to compare prices. But it also pays to compare what is included in the price because it varies from manufacturer to manufacturer. Additionally, it pays to compare the cost of the desired extras, as the prices of extras may differ between manufacturers.

As a rule, it is unwise to build a luxury villa in a not so luxurious neighbourhood, because it becomes harder to get the money back. Conversely, it may not be wise to build a cheap house on an exclusive address.

Table 3. Examples of prefabricated houses for sale.

Manufacturer	Approx. price (SEK)	Size (m ²)	price/m ² (SEK)	Name
Myresjöhus	880 000	119	7 400	Fantasi
Älvsbyhus	776 500 ¹	102	7 600	Frode
Hjältevadshus	1 295 250	122	10 600	Enen
Modulenthus	1 250 000	95	13 100	Duett

¹. Including the standard fundament.

Table 4. Examples of relatively inexpensive building ready plots for sale in the vicinity of Stockholm (starting price in the advertisement). All of these sites have water and sewer up move, but the buyer must pay connection fee (about 100 000 SEK). A high proportion of the land being sold is owned by the companies that manufacture villas, and they only sell plots to the customers who choose to build their houses.

Area (municipality)	Price (SEK)	Size (m ²)
Tumba (Botkyrka)	650 000	857
Tumba (Botkyrka)	500 000	768
Länna (Huddinge)	595 000	900
Lötkärr (Haninge)	725 000	1 007

Build a summer cottage/holiday home

Kits for summer houses are cheaper than kits for villas, but the buildings are smaller and simpler (see table 5). The plots are usually also cheaper than plots for villas (see table 6). But the municipal services in the form of road maintenance, water/sewer and garbage collection is more limited. For example, it is common that the roads in the area are owned and operated jointly by the land owners and that it can not connect to municipal water and sewer.

Table 5. Examples of summer cottage kits.

Manufacturer	Approx. price (SEK)	Size (m ²)	price/m ² (SEK)	Others
Jörnstugan	148 000	50	2 900	Unisolatet, asfaltpaper on the roof.
Stevert i Ambjörnarp	235 000	50	4 700	Tiled roof, isolation, cable canals and metal details included.

Table 6. Examples of relatively cheap holiday home plots in the vicinity of Stockholm for sale (starting price in the advertisement).

Area (municipality)	Price (SEK)	Size (m ²)
Åkersberga (Österåker)	695 000	3 937
Vindö (Värmdö)	495 000	3 805
Skogsön (Vaxholm)	395 000	3 292
Huddinge	510 000	2 502

Rent an office

I have, a few times, rented small offices with friends so that they had got somewhere to stay. You can get offices with low rent that actually looks a lot like ordinary apartments. The ones that I rented was small office of 30-50 square meters, in the inner suburbs such Midsommarkransen. They had kitchen, toilet and shower. For example, the municipal landlords usually offer a number of small offices in different parts of the city (table 7-9).

Table 7. Examples of relatively small premises that the one of the cities real estate companies Familjebostäder have for rents, which could be suitable for housing. In the examples, VAT (25%) included in the rent.

Area	Rent (SEK/month)	No. of rooms	Size (m ²)	Toilet	Shower	Kitchen	Others
Aspudden	5 375	2	56	Yes	No	Pentry	Separate entrance
Hjorthagen	10 000	4	56	Yes	Yes	Pentry	Big terrass, separate entrance
Stora Essingen	6 250	2	51	Yes	No	Pentry	Separate entrance, bad condition

Table 8. Ditto Stockholms hem.

Area	Rent (SEK/month)	No. of rooms	Size (m ²)	Toilet	Shower	Kitchen	Others
Hjorthagen	5 000	2	38	Yes	No?	Pentry	Separate entrance
Hjorthagen	5 875	2	51	Yes	No?	Pentry	Separate entrance
Södermalm	12 235	1	62	Yes	No?	Pentry	
Vasastan	12 500	2	79	Yes	No?	Pentry	

Table 9. Ditto Svenska Bostäder.

Area	Rent (SEK/month)	No. of rooms	Size m ²	Toilet	Shower	Kitchen	Others
Kungsholmen	10 450	1	57	Yes	No	Pentry	Separate entrance
Östermalm	9 375	2	75	Yes	No	Pentry	Partly sub terrain
Södermalm	8 600	1	69	Yes	Yes	Pentry	

Those who intend to rent an office space should be able to demonstrate that he or she intends to operate a business there. Additionally, it is worth remembering it may be possible to negotiate with the landlord about the rent. Another thing to consider is that some premises are leased with VAT and others without. For those who have a business that generates income it does not matter, but for those who have no company income, it is obviously better to avoid paying VAT. It may be that the landlord asks if the tenant wants VAT on the rent or not (it has happened to me). Then it's clever to argue that it is uncertain how high income will be and that it would therefore be best to avoid VAT, alternatively argue that the intention is to conduct VAT exempt activities (arts with income below 300 000 SEK/year). One advantage of office space compared to a standard apartment is that it is perfectly legal to sell the lease.

Rent an apartment in second hand

Rental apartments

In order to rent out an apartment it require the permission of the building owner (landlord). If the person who rents the apartment does not have permission to do so, he may lose the tenancy. In Stockholm, it is often the case that the landlord does not grant permission to do this¹. This means that many people are a little afraid to sublet rental apartments. One way to get around this might be to hire only a part of the apartment (then permission from the landlord is not required).

Anyone who rents out the apartment has the right to charge a little more rent than what he himself pays. To cower the wear on his things as furniture and the like, but it is not very much.

Condominium apartments

To sublet a condominium it requires permission from the condominium association's board. If the person does not have a permission to do so, he may be forced to sell the apartment. It is often the case that the association authorizes a lease if it concerns a limited time, such as one year², if the condominium owner, for example, wants to try to live with a partner. But it can cause problems for those who want to rent the apartment for a long time.

Condominium owners have the right to charge a little higher rent than someone who rents out a similar apartment. This is because the condominium owner himself must stand for the maintenance of the apartment.

Some examples of what it might cost to rent an apartment in the centre of Stockholm, can be found in table 10. The examples in the table are taken from the second hand rental website (www.bostad-direkt.se).

- ² The first tenant/condominium owner has the right to rent out the apartment a period because of age, illness, temporary work or study in another town, special family circumstances or similar are considered to be good reasons for leasing and landlord/tenant association can not refuse if they do not have any justified reason to do so.

Table 10. Examples of smaller apartments that are sublet indefinitely (until further notice).

Area	Size (m ²)	Total rent (SEK/month)	Furnished
Gärdet	21	5 000	No
Vasastan	21	4 000	Yes
Vasastan	40	6 000	No
Kungsholmen	29	6 000	Optional
Gärdet	39	5 500	Optional

Rent a part of a dwelling

Renting a room can be quite pleasant as one gets company and also access to things like TV, broadband and kitchen appliances. I myself have lived as an inherent and I thought it was good, and my mother lived as an inherent in a large apartment in the city along with several others in around twenty years. It differs quite a lot regarding the standard and location of the room offered (see table 11). But I think that the most important factor is how well the cooperation with the host works. The examples in the table are taken from the website: www.bostad-direkt.se.

Table 11. Examples rooms that are rented out indefinitely (until further notice).

Area	Rent (SEK/month) m ²	Size	Others
Södermalm	3 500	12	Furnished
Södermalm	2 800	10	Furnished
Vasatan	3 000	25	Furniture can be included
Kungsholmen	2 800	12	Furnished, own toilet, balcony and entrance

Rent a student apartment

The basic requirement for getting a student apartment is generally that the prospective tenant is enrolled at any university or college. There are approximately 10 000 student apartments in Stockholm. Approximately 8 000 of these are owned by the Stockholm Student Housing Foundation (SSSB). The second largest is Svenska Bostäder (SB), which owns about 1 000 student apartments. Then, Hüge, which owns about 480 student apartments in Flemingsberg and Proventum AB, which owns approximately 330 student apartments in Haninge. There are also some organizations that have a small number of student apartments as Stockholm University Student and a temperance organization. Many of these landlords have empty apartments so it is possible to get an apartment directly. Especially for those who accept a bad location and high rent.

The two biggest players have roughly the following portfolio of student apartments:

SSSB

SSSB student apartments located foremost around the University of Stockholm and KTH (Stockholm and Kista). There are currently about 27 000 people in SSSB's waiting list. The rents vary quite a lot. For example, a room in a student dormitory outside the University costs about 2 700 SEK/month. While a new student apartment in Kista costs about 4 000 SEK/month. Anyone who wants to stay in the really attractive student apartments, such as inside the city, may have to wait for over five years. While those who agree to live in one suburb and are willing to pay high rent can currently get an apartment directly.

SB

Svenska Bostäders student apartments are located in Kista, Husby, Akalla, Hässelby Gård, Liljeholmen and Kungsholmen. Their student apartments are rented unfurnished and has a private bathroom or shower and kitchenette or kitchen. They have some empty apartments, thus, it is probably possible to get an apartment directly.

Rent an apartment that will be demounted

A demolition contract is just about the same as having a normal lease. The differences are:

1. Tenure is missing, which means that when the house owner starts renovate or demolish the dwelling the tenants must move and they can not demand to move back after the renovation or require getting a replacement apartment.
2. The rent is considerably lower than for other rental units with the same size.
3. It takes usually shorter waiting time than for a standard rental apartment with the corresponding location, size and standard.

In the late eighties, I lived in an apartment with a demolition contract. It was a small one on Södermalm with fireplace and a lovely view over the harbour. The rent was a few hundred SEK a month. The downside was that there was no shower and I had to share a toilet in the basement with an older man who was not all that cleanly.

Rent a villa/cottage

When someone rents out a property that he owns, he/she do not need not ask anyone for permission. And he/she has greater freedom to charge higher rent than what the house really cost in operation. Some examples of what it might cost to rent a villa in Stockholm can be found in table 12. The examples in the table are taken from the home-Direct website (www.bostad-direkt.se).

Table 12. Examples of villas that are rented out indefinitely (until further notice).

Area (municipality)	No. of rooms	Size (m ²)	Total rent (SEK/month)	Furnished
Tyresö-Brevik (Tyresö)	2.5	70	7 500	No
Gribbylund (Täby)	3	75	10 000	Yes
Näsby park (Täby)	3	90	8 600	No
Åkersberga (Österåker)	4	90	5 000	No
Tallkrogen (Stockholm)	3	100	6 500 (electr. incl)	Partly
Älgö (Nacka), summer cottage	2	38	5 500 (electr. incl)	Yes
Älgö (Nacka), summer cottage	1.5	45	3 500	Yes
Lidingö	4	90	8 990	No
Västerhaninge (Haninge)	4	94	7 500	No

Contact property owners

Several people I know have fixed lease contracts on attractive rental properties by asking property owners if they have any apartments available. Some of the major property owners in Stockholm even have their own queues. These queues are, however, usually only open to those who have a lease of the company's properties and possibly their children. Many real estate companies also leave a larger or smaller proportion of the empty apartments to the City's Housing. But some also put out apartments on their website, for anyone to find (see table 13).

Table 13. Examples of real estate companies that owns residential properties in Stockholm.

Estate company	Area (municipality)	No. of apartments in the Stockholm region	Queue for non-tenants
Familjebostäder	Stockholm	25 000	No.
Svenska Bostäder	"	46 000	Yes, to some extent.
Stockholmshem	"	31 400	No.
Drott	Stockholm + Uppsala	4 800	No.
Wallenstam	Stockholm + surroundings	5 000	Yes.
Stena Fastigheter	Haninge, Bredäng (Stockholm), Nacka		Yes.

There are also a large number of small landlords who occasionally have empty apartments that they want to find tenants for. It happened to me last year when I had a small apartment building and among other ways advertised in the Dagens Nyheter to get a tenant.

You can find these landlords in the property owners list, which may be in book form in the larger libraries.

City's Housing

Anyone who wants a long-term accommodation in Stockholm should contact the City's Housing. I have on several occasions received an apartment through them. It is about 97 000 people in their queue. But many of these are relatively passive in the queue. Maybe they stay in the queue for safety's sake, if it would end with their partner or because they are waiting for a particularly nice apartment to show up. About ten years ago the community wanted to dismantle the City's Housing. The municipal housing companies started internal queuing lists. The agreement between the private property owners and the City's Housing that they should leave half of their available apartments to the City's Housing. And the municipal-owned housing in the surrounding municipalities left City's Housing. Now, however, it has turned and several real estate companies provide apartments to City's Housing again. The service works so that the interested list themselves on City's Housings website and then look there now and then on what it currently available. Then, the person who has sufficient queuing time to apply, admits an interest form for the desired apartment. There are sometimes even well-located apartments that it is possible admit interest forms for even with relatively short queuing time. They even have apartments that require no queuing time at all (see table 14). City's Housing is found on the Internet address www.bostad.stockholm.se.

Table 14. Examples of apartments mediated by City's Housing, which does not require a queuing time to get.

Area (municipality)	Rent (SEK/month)	No. of rooms	Size (m ²)	Others
Bromsten (Stockholm)	7 145	3	63	Balcony
Liljeholmen (Stockholm)	12 186	4	104	"
Boo (Nacka)	12 000	5	135	Terrace
Nacka strand (Nacka)	7 298	2	67	Small garden

Buying a condominium

The buyer of a condominium purchases the right, in perpetuity, to use a particular part of a house. For the purchase to go through the buyer must be elected as a member of the housing association for the particular house. It is usually not a problem, but the association may have special statutes like that all members must be followers of a certain movement. It may also be that the board refuse membership for someone they believe will have a bad economy. Though usually they are comforted by that a bank are willing to lend money to the prospective buyer. But some people, like youngsters, are sometimes refused to loan money, and they often solve the problem by letting their parents stand as co-owners and thus co-loaners for the apartment.

The fee for the condominiums is normally based on each apartment's size as a fraction of the total size of the house. Which results in that for a twice as large apartment one pays twice as high fee. But the costs that the fee is intended to cover do usually not double for a twice as big apartment. Which benefits owners of small condominiums at the expense of large ones. That is not the case for rental units where the rent per square meter is often higher for smaller apartments or villas where many fees (like garbage collection and water) are quite independent of the living space.

The majority of all sales of condominiums in Stockholm go through an estate agent. Probably buyers can trust that they know has to be done regarding the agreement, the application for membership in the association and so on. However, most estate agents do not do a proper technical inspection of the house. As a buyer, it is also worth remembering that the estate agent primarily represents the seller. Moreover, the agents earn more money the higher the price is for the apartment. So they are more interested in highlighting the apartment's good side than the bad ones. Thus, the buyer should make an assessment of the condition of what normally degenerates in a house, because if the house has to undergo extensive renovation, it may mean that the fee increases dramatically. It is most important to consider are: sewer, roof, facade and windows. The sewage pipes condition is checked easily by looking in the basement where the sewage pipes merge. If the pipes are in poor condition, they are rusty in places where the pipes bend horizontally. If the roof is bad, it is often rusty. If the facade is poor plaster has dropped in many places (which may be noticed as plaster bulges and it sounds hollow when someone knocks there). If the windows are in poor condition the frames soft at the bottom (you can check with a knife).

The buyer should also ask someone in the association board (preferably the chairman) if they are planning any costly renovations in the coming years. In addition, he or she should look through the recent annual reports, mainly to check the association's finances. Finally, the buyer should check if the given size of the apartment is really true. Many times, the figures are based on old measurements from a time when the exact area was not so important.

You can find condominiums for sale on www.bovision.se and www.hemnet.se. Often, however, the final price is far above the prices quoted in the ads. In table 15 are shown examples of condominiums whose value has been appreciated by professional appraisers. According to the Dagens Nyheter, the average price of condominiums in downtown Stockholm is around 34 000 SEK/m². Small apartments, however, have significantly higher price per square meter, type 40 000-60 000 SEK/ m². The inner suburbs it costs around SEK 20 000 and in outlying areas, the average price is about 10 000 SEK/sqm. The best way to check the current price per square meter in the area you are interested in is to go: www.sbab.se, and then click on the city guide.

Table 15. Examples of condominiums apartments in the vicinity of Stockholm, whose market value has been estimated by professional valuers for the Enforcement service.

Area (municipality)	Market value (SEK)	Fee (SEK/month)	No. of rooms	Size m ²	Other
Nacka	475 000	4 946	2	57	Balcony
Gröndal (Stockholm)	1 050 000	6 165	4	79	Balcony
Bergshamra (Solna)	1 200 000	2 575	3	71	Balcony
Fullersta (Huddinge)	370 000	5 616	2	67	Garden

On sites: www.fastighetsmaklarnamnden.se and www.boende.konsumentverket.se, you will find additional useful information and advice regarding the purchase of condominiums.

3. The usual way to calculate the price per square meter is to take the price and divide it by the apartment's size. A disadvantage of this method of counting is that it does not take into account that condominium owners own a part corresponding percentage rate of the entire house including its leased space. And the corresponding share of the association's loans. The larger surfaces association has to hire the more square meters are included in the purchase. But the larger loan association has the bigger loans are also included in the purchase. Thus a more comparable measure would be as follows:

$\text{Price/m}^2 = \text{price} / ((\text{square meter price for the apartment with the common method} \times \text{total surface of all condominiums in the association} + \text{the associations loans}) / (\text{total owned and rented space}))$.

Buying a boat

Some people live on boats at the Stockholm waterfront. It's a pretty special accommodation that does not suit everyone, as it can become unstable and humid. The boats must be maintained both on the in- and outside. Moreover, the standard of many of the boats I have seen inside, was quite low. To be allowed to have a boat at one of Stockholm's harbour quays the boat has to be seaworthy (not likely to sink), it must have a septic-tank and has also to be connected to the power grid. Stockholm harbour nonetheless supply with sockets for connecting to the power grid. The rent (see table 16) includes that the port takes care of the contents of the septic tank. In the future, even garbage collection will be included. It is, at present, not allowed to live on a boat at the Stockholm harbour quays, but it might be possible from the latter part of 2005. But for those who rent a berth at the Pampas marina, garbage collection is already included. Water and electricity, however, costs extra but is available. Those who want to live on a boat can go around the quays and see if there is any boat that have a "for sale" sign, then perhaps the berth is included. I saw, for example, last summer that one of the boats on Södermälärstrand was for sale.

It is also possible to search on the www.blocket.se. Sometimes it also happens that they advertised big boats in Dagens Nyheter. I saw a while ago that a minesweeper on 24 meters built in 1964 with motors, generators and more was announced there for 800 000 SEK.

Table 16. Examples of berths in Stockholm, monthly rent per meter quay and the approximate waiting time.

Quay	Rent (SEK/month and meter rented quay)	Approx. queing time for a spot
Strandvägskajen	Appr. 68	At least a year
Söder Mälärstrand	"	"
Norr Mälärstrand	"	"
Pampas Marina (Solna)	533	At least 10 years

Buying a caravan

To live in a caravan may be the cheapest way to stay in Stockholm. This especially for those who do not need to have access to toilets and electricity and thus can set it somewhere where it is free to have it standing. It is quiet possible to live without toilets and electricity for those who, for example, can carry out their needs on the job and has gas heating and gas lighting in the caravan. The biggest problem is instead that is probably not easy to find a place where it is allowed to set up a caravan free for a long time. A solution to this, which also provides access to electrical power, toilet, shower and garbage collection is to set the caravan on any caravan site which allows permanent residents (table 17). For more information about the campsites on www.camping.se.

Table 17. Examples of caravan camps in Stockholm.

Area (municipality)	Rent (SEK/month)	Electricity	Shower
Skarpnäck (Stockholm)	3 000	Included	Included
Sollentuna	2 400	0.9 SEK/kwh	5 SEK/5 min
Bromma (Stockholm)	2 800	Included	5 SEK/5 min
Sundbyberg	1 700	1 SEK/kwh	5 SEK/3 min
Flottsbro (Huddinge)	1 500	1.10 SEK/kwh	Included

Buying a rental apartment

Since it is illegal to sell leases for rental apartments, those who want to capitalize on a lease have to either change the apartment to a condominium or villa (and then sell it) or sell the contract directly to a buyer. It is possible in principle to buy leases in three ways:

1. Buying it directly from a landlord.
2. "Move together" with the person who wants to sell his contract and ask the landlord to be named on the contract. One possible reason for this may be for example that the couple says that they plan to have children and do not want to be thrown out if the person with the contract dies.
3. Obtain a contract to an apartment used as an exchange object (it is allowed to change a rental apartment to another one). This method is what the "black brokers" uses. These are generally allied with a landlord with airy conscience. However, it is not at all clear that the landlord of the house with the apartment that is for sale accept the change. He might deny, for example, because he suspect that they are all about black apartment sales.

Buying an allotment

There are a number of allotment areas in Stockholm. Some of them with small houses on. The ones with houses are often in great locations such as in Bergshamra (Solna) or Tantolunden (Södermalm), and the operating costs are low. The local club of owners for each area often have queues for those who want an allotment, but you can sometimes buy a house directly from an owner. I, for instance, answered an ad in the Dagens Nyheter in the eighties that offered an allotment with a house in Bergshamra that I could buy for 20 000 SEK, but my mother said no. The primary disadvantage of these for those who are looking for a permanent accommodation is that it is only allowed to live in them during the summer months. Probably the neighbours in the area will not like if someone lives in the cottage all year around.

Buying a summer cottage/holiday home

Holiday cottages are generally less expensive than villas and similar (see table 18), but on the other hand they usually have lower standard and they are often inferior built. The latter include, for example, that the insulation is thinner, the floors are failing more and so on. In addition, the roads may not be shovelled in the winters and they are generally not connected to municipal water and sewer. This means that they have a composting or are connected to a tank or an infiltrating device in the garden. You can find cottages for sale on www.bovision.se and www.hemnet.se. According to the Dagens Nyheter, the average price of holiday cottages around Stockholm is about 1.2 million SEK.

Table 18 a. Example of a cheap holiday cottages in the vicinity of Stockholm (starting bid in the ad). Often, the final price is far above the prices quoted in the ads.

Area (municipality)	Start price (SEK)	No. of rooms	Size house (m ²)	Size land (m ²)
Lännersta Nacka)	695 000	1	20	1 755
Älgeby (Vallentuna)	500 000	3	45	2 270
Västanberg (Österåker)	575 000	2	50	1 750

Table 18 b. Examples of holiday cottages in the vicinity of Stockholm, whose market value is estimated by professional appraisers.

Area (municipality)	Market value (SEK)	No. of rooms	Size house (m ²)	Size land (m ²)
Huddinge	750 000	2	45	1 795
Älgö (Nacka)	1 200 000	2	38	1 603
Värmdö	1 000 000	2	34	1 398

Buying a villa or similar

There are ordinary houses (villas, terrace houses, semi-detached houses et cetera) whose plot is owned by the owner of the house. But there are also houses whose land is owned by someone else, like the municipality (leasehold) or a housing association, these latter houses are condominium ones. It is usually so that condominium houses are cheaper than normal houses, but there is a fee that often is greater than the regular cost of a similar villa in addition to energy costs (i.e., property taxes, property insurance, water and garbage collection). Leasehold means that someone else (usually the municipality) owns the land, but the owner of the leasehold has the right to indefinitely occupy it for an annual fee. Leasehold charge (ground rent) can vary quite a lot, partly depending on when the contract was written. The agreements are usually quite long, but sooner or later they go out and then there is a high risk of significantly increased costs. You can find homes for sale on www.bovision.se and www.hemnet.se. According to the Dagens Nyheter, the average price of homes in the suburbs of Stockholm at around 24 000 SEK/m². In outlying areas, the average price is about 17 000 SEK/m².

Table 19 a. Example of cheap villas in the vicinity of Stockholm (starting bid in the ad). Often, the final price higher than the prices quoted in the ads. In addition, there are costs for registering the house on the buyer.

Area (municipality)	Start price (SEK)	No. of rooms	Size living area (m ²)	Storage (m ²)	Size land (m ²)	Others
Alby (Botkyrka)	1 290 000	4	131	28	339	Pair house
Tungelsta (Haninge)	975 000	2	45	28	1 972	
Norrby (Haninge)	1 345 000	3	83	50	2 000	
Snättringe (Huddinge)	1 350 000	3	70	70	1 780	

Table 19 b. Example of villas in the vicinity of Stockholm, whose market value has been appreciated by professional appraisers.

Area (municipality)	Market value (SEK)	No. of rooms	Size living area (m ²)	Storage (m ²)	Size land (m ²)	Others
Rönninge (Salem)	1 100 000	5	103	21	148	Townhouse
Huddinge	2 500 000	5	158	76	1 222	

Cut apartments or convert attics

There is no fundamental obstacle to divide a condominium in two or more parts. But conversion must be approved by the condominium association's board before it starts. The benefit of cutting up a large condominium into smaller units is solely that the price per square meter in a large apartment is lower than for smaller ones. But the rebuilding costs can be quite high, because one probably will have to redo a lot of electricity, water and sewage installations, and building kitchens and bathrooms. For those who are very handy, it's probably worthwhile to instead buy an un-modified attic/basements because they are much cheaper than finished apartments. In addition, the buyer may require that the association gives a permit for such a conversion, since the association is generally the seller of the attic. In the past, a big problem was that there was a blanket ban on the conversion of attics into apartments, which meant that there was a huge bureaucratic process to get permission to rebuild. This general prohibition is, as far as I know, however, now removed.