



Rental policy – Rental housing policy

1. Introduction

Rikshem is one of the largest property owners in Sweden, and owned by the Fourth Swedish National Pension Fund and AMF. Rikshem owns properties in most parts of Sweden.

By offering a mix of residential units, including student apartments, youth apartments, rental apartments, senior housing and sheltered housing, Rikshem can offer secure and attractive housing for people at all stages of life.

Rikshem's vision is to make a difference in the good society by combining a commercial approach with social responsibility. Rikshem aims to promote long-term and sustainable community development in the locations where it operates from a social, environmental and financial perspective.

2. Applying for an apartment

Rikshem advertises vacant apartments on its website www.rikshem.se or via the housing queues of external local or regional housing authorities with whom Rikshem collaborates. See more below, under the heading *Our application terms*.

Rikshem aims for long-term customer relationships and customer satisfaction. Rikshem strives for a majority of tenants who are gainfully employed, as well as a mix of tenants in terms of age and family structure, and therefore reserves the right to select the most suitable tenants at its own discretion. No unlawful discrimination may be practiced when selecting tenants.

Rikshem aims to meet the varying housing needs of its customers over time. Rikshem runs a loyalty program for customers who have lived in their current apartment for at least four years.

Rikshem collaborates with the municipalities in which we are established, and provides apartments that the municipalities can subsequently allocate for social housing.

3. General requirements

To rent an apartment from Rikshem, you must meet certain requirements. The general requirements apply to all types of housing that we offer.

Rikshem may deviate from these general requirements in some cases, or in some areas.



You must:

- be at least 18 years of age
- have a Swedish personal ID or coordination number
- be orderly, have met your commitments in your current place of abode without any complaints, and be able to provide letters of recommendation from current and previous landlords upon request
- have attended a viewing of the apartment in person or via a representative, if such a viewing has taken place
- intend to use the apartment as your permanent place of abode, live in it as your home and be registered at that address. Upon request, you must therefore be able to certify that rental agreements for other tenancies or any ownership of another permanent place of abode, such as a condominium or residential property, has expired or will expire close to the date of accessing your new home from Rikshem.

You must have home insurance throughout your entire tenancy.

To prevent untenable living conditions in our properties, Rikshem follows the Swedish National Board of Housing, Building and Planning's general guidance regarding the number of people who may occupy an apartment. The following applies:

1 room, plus kitchen	max. 2 people
2 rooms, plus kitchen	max. 3 people
3 rooms, plus kitchen	max. 4 people
4 rooms, plus kitchen	max. 6 people
5 rooms, plus kitchen	max. 8 people

Other provisions may apply for individual apartments and certain properties in exceptional cases. The total number of people allowed to live in the apartment is set out in the rental agreement.

4. Minimum income requirement/creditworthiness

Based on the rent for the apartment you have applied for, your income must meet the Swedish Consumer Agency's requirement for maintaining an adequate standard of living for you and your family. Our calculation is based on your assessed income according to the Swedish Tax Agency. If you cannot provide evidence of your assessed income, Rikshem may approve other documentation in certain cases.

Financial support and benefits that are non-taxable, such as housing allowance and housing supplements, may be included in some cases. However, social security benefits are not accepted as income.



Joint income with another person will only be considered if you have a spouse or partner who intends to live permanently with you in the apartment.

You must not have any payment defaults or ongoing debt restructuring.

Rikshem may deviate from these income requirements in some cases, or in some areas.

5. Other requirements for specific types of housing

Rikshem offers various types of apartments including student accommodation, youth apartments, sheltered housing and senior apartments. In addition to the general requirements set out above, the following also applies to these apartments:

- You must be at least 70 years of age to rent sheltered housing
- You must be at least 55 years of age to rent a senior apartment
- You must be aged between 18 and 25 on the application date to rent a youth apartment
- You must be a full-time student at a university, college or the equivalent to rent a student apartment. You must be studying at least 30 credits per semester, and complete at least 15 credits per semester.

6. Our application terms

To apply for housing, you must register via *Mina Sidor* (My Pages) at www.rikshem.se and sign in at least once every sixth months to keep your application active. Vacant apartments are primarily allocated on the basis of an applicant's points.

Other rental opportunities may be offered when, for example, apartments require immediate occupancy for various reasons, a large number of newly built apartments are released or for other reasons.

- You can register and start saving points from the year you turn 16.
- You receive one point per day from your date of registration.
- If you reject or do not respond to an offer of an apartment four times during a six-month period, you will be barred from applying for housing for six months.

7. Inaccurate information – customer barred

It is important for Rikshem that the public has confidence in Rikshem's rental process.

If a person provides inaccurate information in their application and/or uses fake references, they will lose all their points and be barred from applying for an apartment from Rikshem for two years. If the person has already signed a rental agreement with Rikshem, Rikshem



may terminate the agreement and evict the tenant on the grounds of inaccurate information. Providing inaccurate information and false certificates may also be reported to the police.

Rikshem does not allow applicants to use web services or similar that automatically activate housing searches or that otherwise provide an unfair advantage in connection with their application. In such a case, the applicant will lose their points and be barred from applying for an apartment from Rikshem for two years.

8. Responsibility for the Policy

The Policy was adopted by Rikshem's Board.

If you have any questions about the interpretation of the Policy or require further assistance, please contact the Head of Housing.
