

House Buying Process.

Costs Associated with the House Buying Process

The **costs to buy a house are** 1.5% of purchase price in tax (the equivalent of UK stamp duty). The bank charges approximately £200 to complete the paperwork and forward the property registration forms. The house purchase transaction can be completed by post/electronic transfer in your absence by the bank on your behalf. Finally there is an £85 registration fee payable to the Swedish state effectively the 'land registry' in Sweden.

We offer **full assistance to buyers** regarding the completion of the purchase process. The house buying process is very simple and all contractual paperwork is completed in English. We can provide free translation of any documentation involved but also please note that English is widely spoken in Sweden. The banks handle the purchases of property to ensure all legalities are completed correctly. The bank handles the sale and checks for current debts on the property etc.

The **final purchase payment** can be made via a bank account in the UK to our bank in Sweden. It is recommended that a Swedish bank account is opened for the payment of utility bills (so saving transfer costs from a UK account for each bill). The Banks are used in preference to solicitors due to the property values and charges. Local solicitors are available if required. None of our clients have used a solicitor, but if a client wished to we would suggest that the solicitor in the UK liaise with the local bank to complete the purchase.

Setting up the Payment of Bills

We can assist you with the paperwork for setting up utility service bills, insurance cover etc.

Opening a Swedish Bank Account.

A bank account can be easily arranged at the same time as viewing a property. Swedish and EU money laundering laws require that a bank account is opened in person with photo identification. The house purchase transaction can be completed by post/electronic transfer at a later date after you have returned home.

Our preferred bank is Handelsbanken. Handelsbanken have branches all over the world and offer internet banking in English. A Swedish bank account cannot be opened via a Handelsbanken branch in the UK. The two other banks in Swedish Lapland are Swedebank and Sparbanken Nord.

Telephone and Internet Connections

All small villages in Swedish Lapland have telephone services to established houses. Use of the internet in Sweden is prolific and most small villages have some form of connection. All villages have a standard dial up facility via the telephone and many small villages now have ADSL through the telephone line with others now even enjoying full cable broadband.

Mobile telephone signals are strong in most areas but there are exceptions. If any of the above mentioned are important to you please let us know and we will confirm the services available to you for the house you are interested in.

House Survey

Inspections can be undertaken by a local British Building Surveyor. This survey would not be certified under Swedish law but the surveyor is registered within the UK. Surveys can be undertaken by local Swedish surveyors and the summary translated into English.

Caretaking and Maintenance

The usual **method for caretaking** is for a neighbour to help out as they are on the doorstep! This is usually done free of charge though a regular gift is recommended! We can assist with arranging this. However if you are looking for a fuller service please let us know what you are seeking and we can get back to you with a quote.

The Cost of Viewing

The easiest and **cheapest way to travel** to and from the UK is to fly. It is a 2 hour 15 minute flight from the UK to Stockholm and another hour or so from Stockholm to Luleå (Kallax) Airport. There are links and more information on the 'how to get here' page on our website. If booked in good time you should pay no more than £200-£250 full return via SAS. You can get here cheaper, but it involves a bit of transferring in Stockholm.