



Living in a BRF condo

Housing cooperatives for condominiums (BRF) are a Swedish phenomenon. The advantage of living in a BRF condo is that all of us who live in one help out in administering our common property.

Your influence

To assist us we have a board of directors whose members work with this on their spare time. The board is elected at our annual meeting in the month of May every year, and its work is regulated by our bylaws and by a special law called Bostadsrättslagen. The bylaws are included in the information packet given to all new members. You can also find them on our BRF website.

Fanö is an HSB Swedish-type housing cooperative (BRF) in Kista, about 10 km northwest of Stockholm.

BRF Fanö was established in 1976 and today includes 294 flats/apartments at the address Sorögatan 29 - 117. (The area has several Danish names.)

Our buildings are close to nature by the big fields of Järvafältet with playgrounds, preschools, schools, etc. around the corner. Only a five-minute walk away is the Kista Galleria arcade with over a hundred shops, restaurants and major cinema, open every day 10:00 - 21:00.

Adjoining Kista Galleria, the metro train takes you to T-centralen in the heart of Stockholm in 15 minutes, or you may choose the bus terminal which covers most of the western suburbs plus airport busses to and from both Arlanda and Bromma. Kista is right between motorways E4 and E18 so with a car you can quickly get downtown or out into the rest of the country.

To report problems

Problems concerning building maintenance should be reported to www.nordstaden.se

Follow the customer portal's instructions to report a problem.

You can call 08-587 801 00 at any time, 24 hours a day.

Much more info at

www.fano.se

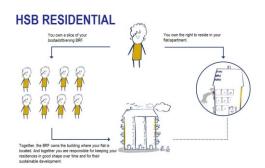


What does it mean to live in a BRF condo?

Many people are used to saying that they've bought a condo. The truth is actually that one does not buy the flat itself, but the right to reside in it. It's all about the right to live in the flat for an unlimited time, as long as one adheres to the BRF bylaws and rules of order.

The flat is owned by your housing cooperative (BRF). Flat residents in turn are part owners of the BRF. When you have a BRF condo, you thus own a slice of your BRF along with your neighbours.

You have the right to sell, or transfer as it's actually called, your condo whenever you desire.



Resident's obligations and rights

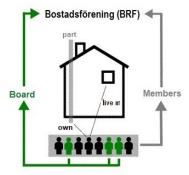
You are especially responsible for the flat where you live, but you also have responsibilities for your building as such. What that involves is space outdoors and indoors which is at the common disposal of yourself and your neighbours.

When you use your flat you are to maintain what we call soundness, order and kilter on the property. You are also responsible for the behaviour of your guests and members of your family.

With your disposition access you get rights as well as obligations. Obligations mean caring about and for. Rights mean that you can make certain changes to your flat yourself. Which responsibilities are yours and which are those of your BRF is regulated by the bylaws and the law Bostadsrättslagen.

The bylaws cover how your BRF is to be organized, what decision process is used and what is expected of you as a member. Acquaint yourself with our bylaws before becoming a member! As a member you agree to follow the bylaws.

As a BRF condo resident you are responsible for certain parts of your flat that can be expensive to replace if damaged. Make sure your home insurance and supplementary insurance cover damages you are accountable for by law and according to our bylaws!





Three ways to join in and be of influence in a BRF

There are several ways to join in and be of influence in a BRF; we're describing three of them below.

Submit a motion to our annual meeting

- Have an idea
- Write a motion describing the problem, suggesting a solution and if possible the cost
- The board introduces it at the meeting
- Motivate your neighbours to vote your proposal to success
- The meeting decides and your idea gets done

Turn directly to your board

- o Have an idea
- Turn to your board of directors describing the problem, suggesting a solution and if possible the cost
- The board decides and executes

Start a project group

- o Have an idea
- Turn to your board and offer to push the issue yourself or in a project group with other members
- The board decides. You can also get involved in the board yourself if needed to be able to push the issue



Responsibility of the BRF

Drains – The building's main drainage system is owned by the BRF. Clogs in that system are consequently taken care of and financed by the BRF except when obviously caused by a condo resident.

A clog found in the visible plumbing of a flat, in a siphon or floor drain there, is always taken care of and paid for by the condo resident.

Exterior, roof and common areas – The BRF owns and is responsible for the building's general exterior, outer roof and areas available in common to all residents.

Electricity – The building's electrical wiring going as far as your residence is the responsibility of the BRF, but your fuse box and wiring in your home are your own responsibility.

Water – The building's plumbing going as far as your residence is the responsibility of the BRF, but visible plumbing in your home is your own responsibility.

Water-filled radiators – Water-filled radiators (heaters) are the responsibility of the BRF. If you have heaters and/or floor heating that you've had installed yourself, these are completely your own responsibility. You are never allowed, without the permission of the board, to make any changes to the radiators or the plumbing for them.

Ventilation ducts – Ventilation for your flat is the responsibility of the BRF. As a member, however, you are responsible for the kitchen fan, for ventilation accessories and for slot (window) vents visible in your flat.



What you are, and are not, allowed to do without the board's permission

Without the permission of the board you can:

- Paint, put up wallpaper and redo your floor
- Replace your refrigerator, freezer and stove
- Remodel kitchen surfaces
- Replace bathroom furnishings, lavatory, medicine chest, toilet, bathtub, faucets, shower (important to fill old screw holes with silicone)

All such work done in your flat must always be of professional quality.

Without permission from the board you cannot:

- Tear down bearing walls.
- Alter any existing plumbing/channels for drainage, heating, ventilation or water.
- Make any other essential changes.



Membership?

Benefits of BRF membership

- TV Basic programming through provider Tele2. Additional expansion available by contracting yourself for more digital channels
- Broadband connection with up to 1000 Mbit/sec.
- You only pay for the electricity you actually use in your flat. BRF has a subscription agreement and contract for all electricity and it is priced by the board. The cost is automatically notified on the household's fee/rent invoice.
- Access to laundry room
- The BRF has the premises insured for damages to the building, you must have your own home insurance with added condominium coverage for damages to your flat.

But you also have obligations

You must contact the board:

- If you wish to renovate your bathroom, kitchen or do other substantial renovation.
- If you wish to install a satellite disc
- If you wish to replace your kitchen fan your new one must be an Alliance cooker hood, there are several models.
- If you have outdoor space and wish to change it in any way
- Use of common outdoor/garden areas is at the discretion of the board

As we've shown, owning a BRF condo in NOT the same thing as owning a terrace/townhouse or your own house/villa. You have bought only the *righ*t to have your residence there – the Swedish word for this type of housing *bostadsrätt* means *right of residence*. That includes an *obligation* to pay for the maintenance of whatever is within the walls of your flat. In our bylaws you can read about where the limits are between your own responsibility and that of the BRF.



Can one unwillingly lose one's right of residence?

You can actually lose your right to use the flat. That would be, for example, if you:

- 1. Do not pay your monthly fee.
- 2. <u>Without agreement or permission sublet or lend your flat to someone else without following the established subletting rules.</u>
- 3. Through irresponsible behaviour cause damage by vermin and do not report that to the board.
- 4. Mistreat your flat.
- 5. Refuse BRF access to the flat, without a valid reason.
- 6. Use your flat for criminal business activity.

Rights and obligations

In our bylaws the basic rules of the BRF are compiled. Bylaws can be downloaded from www.fano.se

I have taken note of this

Signature Signature

Printed name Printed name