



↑ Cattis Carlén, Business Manager OBOS Deläga

OBOS **Deläga**

OBOS Deläga (shared ownership) offers a unique way to buy a new home together with OBOS. You'll co-own the apartment, allowing you to purchase a share that fits your budget – 50%, 60%, 70%, 80%, or even 90%. OBOS retains ownership of the remaining share.

For the OBOS-owned share, you'll pay a monthly co-ownership fee for using that portion. You'll have complete freedom to live in and enjoy the entire apartment, with the option to sell it anytime. You'll be responsible for your share of the monthly housing association fee, your own mortgage payment, and other ongoing costs like utilities, home insurance, and parking (if applicable).

Each year, in April and October, you have the opportunity to buy additional shares and increase your ownership stake. While increasing your ownership isn't mandatory, the goal is for you to fully own your home within ten years. The price of additional shares is determined based on the original purchase price, adjusted for inflation using the Svensk Mäklarstatistik index.

OBOS Deläga is available only in select developments and for a limited number of homes. However, the good news is that this model is open to all OBOS members!

Our home buying journey

Booking agreement

You'll sign a booking agreement with OBOS, solidifying your initial interest in the property. A booking fee of SEK 25,000 will be due at this stage.

Pre-Agreement and co-ownership details

A pre-agreement and co-ownership agreement will be signed. This agreement includes detailed terms and conditions along with any relevant annexes. All parties involved, including you, OBOS, and the tenant-owner association, will be signatories to this agreement. An advance payment of SEK 125,000 will be required (minus any booking fee already paid).

Lease agreement

Approximately one month before your move-in date, a lease agreement will be signed. This agreement is between you/OBOS and the tenant-owner association.

Moving in

Congratulations! Upon move-in, the final payment will be made by you/OBOS.



For more information visit obos.se/delaga

