

How to buy a home from OBOS

Buying a newly built home is a big decision – and you should feel confident throughout the entire process. OBOS will guide you clearly at each stage, whether you are buying with or without “OBOS Deläga” (our sharedownership model).

Below, we explain how the process works in Sweden, what types of agreements you will sign, and what fees and steps to expect before you move-in. All agreements are signed digitally using BankID, and both OBOS and your estate agent will support you all the way.



Bokningsavtal & bokningsavgift

Reservation Agreement & Reservation Fee

This is the first step and simply means you reserve a specific home.

- You sign a reservation agreement with OBOS.
- A reservation fee of SEK 25,000 is paid to the account stated in the agreement.
- Once paid, the home is temporarily reserved in your name.
- If you decide not to proceed, SEK 18,000 is refunded. OBOS retains SEK 7,000 to cover administrative costs.

Purpose:

This step reserves the home for you while you review the next steps and assess your financing.



Förhandsavtal & förskott

Preliminary Contract & Advance Payment

In Sweden, newbuild homes are typically set up as bostadsrätt — a cooperative form of ownership where residents are members of a housing association.

When that housing association has prepared and certified its financial plan, the next step begins.

- You provide a financing certificate from your bank. This confirms that your financing is approved.
- A routine credit check is conducted.
- You receive information about the preliminary contract in advance.
- You then sign a preliminary contract with the housing association (not with OBOS).

This contract is legally binding and confirms your intention to buy the home once construction proceeds.

- An advance payment of SEK 125,000 is invoiced (any previously paid reservation fee is deducted).

Purpose:

This step secures your place in the project once the financials of the association are confirmed and the construction is ready to proceed.



Upplåtelseavtal & handpenning

Final Contract & Deposit

This is the Swedish agreement that formally grants you the right to your future home.

- When the housing association's final financial plan is registered with the Swedish Companies Registration Office (Bolagsverket), you are invited to sign the contract.
- The final contract states the confirmed purchase price.
- The movein date (the latest date by which your home will be ready) is also included.
- This contract is usually signed around 4–6 months before movein date.
- A deposit of 10% of the purchase price is then invoiced (any advance payment already made will be deducted).
- At this point you become a member of the housing association.

Purpose:

This step finalizes your purchase and confirms your full rights as the future resident.



Delägaravtal (vid OBOS Deläga)

Shared Ownership Agreement (for OBOS Deläga)

If you choose OBOS Deläga, our sharedownership model, you and OBOS buy the home together.

- The sharedownership agreement is signed at the same time as the preliminary or final contract.
- It specifies the share you are buying (50-90%) and the ownership fee you pay for the share OBOS owns.
- Both the advance payment and the deposit are adjusted according to your ownership share.

Purpose:

This model lowers the financial threshold by allowing you to buy only a portion of the home initially.



Please note:

All agreements signed with OBOS are written in Swedish. OBOS and your estate agent can help explain the terms if needed.