



The
Information
Hub

Housing Guide



About Housing Guide

Dear Reader,

this housing guide contains information and guidance about renting and buying a home in Norway. It includes guidance about renting a home and buying a home in terms of laws, guidelines and rights in Norway.

It should be read in the context of the relocation guide, if you are relocating from abroad to Mo i Rana, in Norway. You can choose to switch between the relocation guide and the housing guide, but choose what works best for you.

Sincerely,

The Information Hub.



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Renting a home

How to find a place to rent online

1. Go to one the main websites or social media channels listed down below in the green box. Be aware of that most of these pages are in Norwegian like Finn.no and Hybel.no and FB groups. The website Moirana.com is in English which means that you will find English housing advertisements.
2. If you use websites like Finn.no and Hybel.no, then choose the location "Nordland" and select "Rana" or "Mo i Rana" to find housing advertisements in the geographical area. You can also choose price range, number of rooms, and specific geographical city areas/neighbourhoods in Mo i Rana and the Rana region.
3. Keep in mind that you would most likely have to make yourself an online account on Finn.no, Hybel.no, and on Moirana.com. Remember to specify that you are a "tenant" in English or "leietaker" in Norwegian. Read carefully through advertisements where it is advised to use a translator tool if it is Norwegian.
4. It is normal to send a formal message to the landlord or to give them a call or text message if the phone number is listed in the advertisement. You can ask for a display of the potential home where you can meet the landlord in- person, or you can ask for a digital tour of the place.
5. It is important to ask about necessary questions about the renting agreement. For example, location, renting price and deposit, electricity, water, internet, pets, and parking space. Landlords might ask you some personal questions about nationality, education, work, family, and social life.
6. When you have made a formal agreement as a tenant with the landlord about renting the home, then the landlord will send you the written renting agreement, which you would have to sign with your name, and pay the deposit and first month rent, either before or after you have moved into the place.



Tips and Advice

References

It is normal for landlords to ask for personal references in terms of previous places you have rented before. References must be written in English or Norwegian. Sometimes it is enough to give references through personal phone numbers and names from previous renting places, or from your new employer in Norway. It is common to have 2 -3 references.

Agreement

After you have accepted the offer, read and sign the renting agreement with your own name in the contract. The renting agreement is the formal and personal deal between tenant and landlord through documentation. Ask questions about the renting agreement if you do not understand something or notice something unusual. For example, this could be about parking space, electricity, water, and pets. Remember it is better to ask questions to receive clarity about the formal agreement between the tenant and the landlord, and can portray an interest for keeping it honest and true in the personal relationship.

Deposit

The deposit bank account is between tenant and landlord. It is the financial safety of the agreement. It is normal for landlords to create the deposit account where you would have to read the agreement and sign for it in your bank account. The deposit amount is transferred in advance but it is common to ask for an exception if it is necessary although it is not recommended. If it is necessary you can ask as a tenant to make an own formal agreement about paying deposit with the landlord.

Negotiations

It is not the norm to have negotiations between the tenant and the landlord. It is unnecessary according to the formal agreement between the tenant and the landlord. The renting agreement sets standards according to laws and regulations in Norway. The tenant and the landlord is obligated to follow these standards in the relationship. If any of the parts break the contract, then this it is a violation of the agreement, which means that the formal contract sets standards for creating negotiations in the agreement. Usually, this leads to adapted changes in which both parts agree with each other, in a new renting contract.

Guidelines and Rights

The Tenancy Act (Husleieloven) sets minimum standards between tenant and landlord in the formal agreement.

Renting agreement

The renting agreement (Leieavtalen) is regulated by the Tenancy Act (Husleieloven). The Norwegian Consumer Council's standard agreement explains the standard renting agreement. There should always be a standard renting agreement signed by both parts. Termination of agreement must be accepted in writing by both parts.

Termination of agreement

According to the Tenancy Act (Husleieloven) under section 9-4, the tenant can terminate the agreement regardless of cause, where it has to be done in writing to the landlord. Termination by the landlord is limited, which depends on certain conditions, according to the Tenancy Act (Husleieloven) under section 9-5.

Deposit

The landlord can require a deposit from the tenant according to the Tenancy Act (Husleieloven) under section 3-5. It is normal to require deposit for two - three months rent to be paid into a deposit bank account in the tenant's name according to the law. The deposit account cannot be touched until it is released by the end of the agreement. The expectation is if there are circumstances have changed during this agreement.



Links

[The Norwegian Consumer Council's Tenancy Agreement in English.](#)

[The Tenancy Act in English.](#)

Buying a home

Financing Requirements

Financial requirements plays a big role in buying a home in Norway. It decided what you can buy and how you can buy it. Most Norwegians buy a home financed by a home loan, which gives collateral security through mortgages to the banks.

- The bank can approve a loan up to 85 % of the home's value.
- A home buyer must have 15 % equity to cover it.
- A home buyer cannot have debt that is higher than 5 times yearly income.
- A home buyer must tolerate 7,5 % interest rate.

New Housing Models

Norway has developed some new housing models for home buyers in Norway. Many of these new housing models are developed and owned by the Co-operative Housing Federation of Norway (NBBL).

Go to the official [**English website**](#) to the Co-operative Housing Federation of Norway to read and learn more about new housing models. The Housing Association in Helgeland (MOBO) have new housing models which gives advantages in the housing market in Mo i Rana. You can read more about MOBO [**here**](#).

[Go to the official website to Info Norden to read more about housing in Norway.](#)

Real Estate Agents Mo i Rana

[Aktiv Mo i Rana](#)

[MOBO Helgeland](#)

[Rede Eiendomsmegling](#)

Local Banks in Mo i Rana

[Sparebank1 Helgeland](#)

[DNB Mo i Rana](#)

[Handelsbanken Mo i Rana](#)

Housing Models

Boligblokk

Apartment building or apartment blocks which consist of several individual housing units that is a part of a bigger building. It is common to have shared right to utilize shared outdoor areas.

Borettslag

Cooperative housing ("Co-op") is a property owned by a company which is in turn owned by those who live there. It is linked to a share in the cooperative housing where a buyer becomes a share owner and have exclusive right of use to their own co-op unit. It is the company that owns the building and property but the debt is shared in terms of co-ownership. This gives a lot of other financial advantages too.

Enebolig

Detached houses are bigger houses with several bedrooms, which is more common for larger families. A detached house is considered one housing unit, and residents have their own entrance and outdoor areas. Residents have responsibility for maintenance of their own house and outdoor area. In some cases, a detached house can be rented out as several bedsits ("Hybler").

Hybel/Kollektiv

A bedsit is a room or a limited part of a larger housing unit. It is not formally divided or sectioned into its own unit and may have shared entrance and a shared kitchen/bathroom with other living units or bedsits. This is the most common among young adults and students which can be very social and affordable.

Flermannsbolig

Semi-detached houses are houses attached to each other, but it may have common entrance for several units such as stairwell areas and outdoor areas. Very common among young adults in Norway.

Rekkehus

Terraced houses are terraced styled townhouses that resembles apartments but it is used to describe un - detached houses in general. These houses have their own entrances and outside areas, where they have shared driveway and garden. This is also very common among young couples for first time buyers.

Websites and Resources

[The Norwegian Consumer Council \(Forbrukerrådet\) about housing and electricity.](#)

[The Tenancy Agreement to the Norwegian Consumer Council in English.](#)

[The Agreement for the purchase of real estate in English.](#)

[What you need to know about renting a place to live in Norway.](#)

[The Tenancy Act on the Norwegian Government's website.](#)

[The Rental market survey in Norway to Statistics Norway.](#)

Glossary

Tenant - Leietaker

Landlord - Utleier

Renting - Leie

Buying - Kjøpe

Contract - Kontrakt

Location - Område

Advertisement - Annonse

Deposit - Depositum

Agreement - Avtale

References - Referanser

Display - Omvisning

City areas - Byområder

Neighbourhood - Nabolag

Price - Pris

Real Estate - Eiendom



City areas/Neighbourhoods in Mo i Rana and Rana region

- Sentrum
- Selfors
- Gruben
- Båsmoen
- Ytteren
- Åga
- Haukness

Guidance

Husleietvistutvalget or the Rent Disputes Tribunal

Husleietvistutvalget or the Rent Disputes Tribunal is a state-run institution that process disputes between tenants and landlords to the Tenancy Act. Case leaders have expertise in the area of tenancy law, and cases are processed according to the regulations concerning the Rent Disputes Tribunal.

Husleietvistutvalget or the Rent Disputes Tribunal work with information and guidance where the purpose is to avoid conflict or dispute, and if it happens, then they can happily help to resolve any conflicts.

Find answers to common questions and contact information to Husleietvistutvalget here.

Jusshjelpa i Nord-Norge or The Legal Aid Help in Northern Norway

Jusshjelpa i Nord-Norge or the Legal Aid help in Northern Norway is an organization runned by legal students. Students give legal aid help in single cases either in - person or online and through phone.

Forbrukerrådet or The Norwegian Consumer Council

Forbrukerrådet or the Norwegian Consumer Council is an organization working with preserving interests to consumers in Norway. One of their expertise area is housing where you can ask them for information and guidance about renting and buying housing in Norway. Keep in mind their website is in Norwegian.

Find answees to questions and contact Forbrukerrådet here.

Q&A Housing

What do I need to find a place to rent a home in Mo i Rana?

You will need a Norwegian Identification Number and a Norwegian bank account.

How much should I calculate in average renting costs per month including electricity, water and internet?

The average renting costs per month is between 8.000 to 12.000 kroner in Norway.

Who can I ask if I need a Norwegian reference in Mo i Rana?

You can ask your employer if you need a reference person in Mo i Rana.

How strict are landlords with pets, and why are landlords very strict about allowing pets in Norway?

Some landlords can be very strict about allowing pets because they are afraid of damage done by pets to property, complaints, allergies, and if tenants are reliable when it comes to owning and managing their own pets. However, landlords are not allowed to deny tenants having pets if they have specific needs for having it. Most landlords are open to discussing this topic with tenants, and can allow it in some cases in the tenancy agreement. This is a topic to talk about with your potential landlord as a future tenant in terms of contract, where it should be stipulated in the tenancy agreement between the tenant and the landlord in Norway.

Where do I register my new post adresse in Norway?

You register your new post adresse through reporting a move to Norway. Register your move to Norway by using the Foreign webportal to Skatteetaten.

What kind of Facebook groups exists for buying and renting in Mo i Rana?

Try searching on Facebook for these groups: "Kjøp og Salg Mo i Rana", "Mo i Rana - Til leie/Ønskes leid/Home for rent- Mo i Rana", "Mo i Rana - til leie".

Q&A Housing

How can I approach landlords on Facebook when I find a potential home for renting in Mo i Rana?

Try writing "PM" in the comment field to the advertisement and send them a personal message on Messenger. Tell them about yourself about who you are and why you are moving to Mo i Rana.

Can I write and speak English to potential landlords who post advertisements on Facebook in Mo i Rana?

Yes you can write and speak English with most inhabitants including on Facebook in Mo i Rana. They might mix between English and Norwegian but be patient with them while they are adapting.

Where should I start if I want to buy a home in the next years in Mo i Rana?

Get a Norwegian bank account in one of the local banks in Mo i Rana. Contact them directly and book an appointment with them to receive more information and guidance about buying a home in Mo i Rana.

How can I save up equity to cover the purchase of a potential home in Mo i Rana?

Contact your local Norwegian bank where you ask for help for setting up a saving plan for equity to cover the purchase of a potential home in Mo i Rana. You can talk with an financial adviser in your local bank.

Where can I find information about general householding waste in Mo i Rana?

It is Helgeland Avfallshåndtering IKS who handles waste in Rana Municipality. Contact them directly to receive information and guidance in English.