

**20**  **COMMON**

**questions  
& answers**

**from Verdandis Rättvissekontor**

Verdandi's local communities provide a service we call "Rättvissekontor" (Verdandi Justice Rights Centres). Our Justice Rights Centres provide peer support, guidance on your rights and help in contact with Swedish authorities.

# Hello!

We've collected 20 questions that are often asked at "Rättvisekontoren" (Verdandi Justice Rights Centres) and put the answers all in one place.

Many people who come to Verdandi for help are looking for support and advice in contact with Swedish authorities and filling in forms or need help on financial and consumer issues.

**Do you need help with these kinds of questions?**

If so, contact your nearest local Verdandi local community. You can find the addresses and contact details of all our Verdandi local communities under "Kontakt" at [verdandi.se](http://verdandi.se). There you can download a list of addresses of all the Verdandi local communities in Sweden.

Welcome to Verdandi!



## **1. I want to apply for housing allowance. What are the rules and who can get it?**

You apply for housing allowance (bostadsbidrag) from Försäkringskassan, the Swedish Social Insurance Agency. You can apply if you are a single person aged 18–28 or if you have a child aged 18 or under living in your home with you. You have the right to continue receiving housing allowance as long as your child is attending upper secondary school and receiving study allowance. Generally, you must be registered in the population register at the address where you are applying for housing allowance.

Housing allowance is calculated based on the cost of housing, the floor area of the accommodation, the number of people in the household, your income and any assets you have. It is very important to tell Försäkringskassan about any changes in housing or changes in income. Otherwise you may have to repay the benefits you have received. You can get help with applying for housing allowance from National Government Service Centres (Statens servicekontor).

## **2. I want to apply for housing supplement. What are the rules and who can get it?**

You can get housing supplement (bostadstillägg) if you are receiving your full pension. If you were born in 1957 or earlier, you need to be 65 or older. If you were born in 1958 or 1959, you need to be 66 or older. If you were born later, other ages will apply.

It doesn't matter whether you live in rented or tenant-owned housing, in a detached house or in a care home. You can also receive housing supplement if you are under 66 and are receiving activity compensation (aktivitetsersättning) or sickness compensation (sjukersättning). From the age of 65, you apply to the Swedish Pensions Agency (Pensionsmyndigheten) for housing supplement. Before that age, you apply to Försäkringskassan. National Government Service Centres can give you more help with your application.

### **3. I have to repay overpaid housing allowance to Försäkringskassan. It's far too much money to pay in one go. What can I do?**

If you think the decision is wrong, you can appeal to Försäkringskassan. If the decision is correct but you can't pay the whole amount at once, you can split the amount into smaller payments but you must pay back the whole overpayment within 12 months.

### **4. I got a great offer from a streaming service so I signed up but after six months they started charging me a much higher amount per month. What can I do now?**

When buying goods or services it's very important to read the whole contract. A subscription can often be cheap at the start but the price goes up after a period of time. The contract must state this. Check the small print when signing a contract that is a long-term agreement.

If you need help cancelling a bad contract, get in touch with the consumer guidance service (Konsumentvägledaren) in your municipality. If there isn't one in your municipality, contact the Swedish Consumer Agency (Konsumentverket).

## **5. I have been sent invoices for products I definitely didn't order. What do I do?**

One of the ways to avoid things being ordered or contracts being signed in your name is to always make sure you are the only person who uses your bank ID.

You might also have been the victim of identity theft. This means that someone else is using your name, personal identity number and home address to order goods or services.

Contact the company and dispute the invoice as quickly as possible. Then report it to the police. You may ultimately need to block your personal identity number.

## **6. I feel I'm being treated unfairly by my caseworker at Försäkringskassan/social services. Can Verdandi help me at all?**

Definitely. Verdandi can help. We can attend your meetings with you to support you. You can be assured that the person who accompanies you won't talk about you, your issues and problems in any other context.

## **7. I want to apply for Swedish citizenship. What are the rules?**

To apply for Swedish citizenship, you must be over 18, be able to confirm your identity, have lived in Sweden for a certain period of time and have lived a well-behaved life in Sweden.

You can also apply for citizenship for children you are the guardian of. There is a fee to apply. Read more at [migrationsverket.se](https://migrationsverket.se).

## **8. I'm scared of losing my job. What should I think about?**

When you are working, it's important to be a member of an A-kassa unemployment insurance fund so that you can receive unemployment benefit if you lose your job. If you want to be able to influence what happens at your workplace, it's also important to be a member of a union.

To receive unemployment insurance, you must have been a member of an A-kassa for the past 12 months, have worked at least 60 hours a month in six of the past 12 months, and have signed up with the Public Employment Service (Arbetsförmedlingen) as a job seeker.

## **9. What requirements do I have to meet as a job seeker?**

If you are receiving A-kassa unemployment benefit or income support (försörjningsstöd), you have to apply for a certain number of jobs each month to show you are still available for work. You have to report these applications to the Public Employment Service. This is called reporting activities. Normally, you need to apply for six jobs per month unless otherwise stated in your action plan. It is important to follow the instructions you are given by the Public Employment Service as otherwise there may be serious financial consequences.

## **10. What do I do if I'm not entitled to unemployment insurance?**

If you become unemployed and you are not a member of an A-kassa unemployment insurance fund, you can attend the Public Employment Service's labour market policy programmes which entitle you to payments from Försäkringskassan. This is called activity grant (aktivitetsstöd) or development allowance (utvecklingsersättning). Sometimes this money is not enough and then you may need to apply for income support (försörjningsstöd).

## **11. I don't have a job and I'm not entitled to sickness benefit or unemployment insurance. What do I do now?**

If you can't support yourself, you can apply to your municipality for income support (försörjningsstöd). Income support is also known as financial assistance or social assistance. The benefit is intended to cover essentials such as food, clothes and accommodation. The aim is for the benefit to be temporary and for you to become self-supporting as quickly as possible. Your municipality has a duty to help you if you find applying difficult.

## 12. I'm worried about my mother. She can't manage her finances any more. What can I do?

You can help your mother apply for a *god man* (**conservator or guardian**). A god man is a representative appointed by the chief guardian (Överförmyndaren) in the municipality. They can be a relative. As a rule, a report or a medical certificate is needed to show the need for a god man. Appointing a god man is usually something the person does themselves.

If the person is not capable of looking after themselves or their assets, the district court can appoint an administrator (förvaltare). You can prevent problems that arise before these representatives are in place by signing a power of attorney at an earlier stage.

## 13. I don't think I'm entitled to this much in pension payments. How do pensions work?

Your pension is based on your lifetime earnings. If you have never worked, you will receive a guarantee pension (garantipension). If you have worked but have not worked very much, you will also get a small income-based pension. Often this is not enough to cover your expenses. If this is the case, you can apply for housing supplement (bostadstillägg) and financial support for the elderly (äldreförsörjningsstöd). You have the right to a reasonable standard of living. You apply at the Swedish Pensions Agency.

## 14. I disagree with my conservator or guardian (god man). Do I have the right to change to a different one?

Yes, you have the right to change your *god man* (conservator or guardian). Get in touch with the chief guardian's office (Överförmyndarkansliet) in your municipality.

### **15. I am behind with my rent and I'm terrified I'll be evicted. What do I do now?**

It's important that you contact your landlord and tell them what has happened so that you can agree a plan for how you will catch up with the missed rent payments. Pay the oldest unpaid rent first and as much as you can of the next payment. If you can't resolve the situation yourself and are at risk of eviction, you can contact social services in your municipality for help.

Your home is one of the most important things you have so make sure you always pay your rent first.

### **16. I have one or more debts with debt recovery companies. I don't want them to be sent to the Enforcement Authority. What can I do?**

You can contact the debt recovery companies and ask to set up a repayment plan. If you have several debts, you need to remember that your money needs to pay off some of each of them. But it's also really important that you can pay your everyday bills, such as your rent and electricity, first. Otherwise your situation can get worse quickly. Sometimes there is no other option than to let the debts go to the Enforcement Authority (Kronofogden) so that you have enough money for your absolute essentials.

Don't hesitate to ask for help if the situation is affecting your health.

**17. I've had a letter from the Enforcement Authority demanding attachment of salary or property. Are they going to come and take everything I own now?**

No, they are not allowed to do that. Normally, the Enforcement Authority first looks at the assets you have, such as stocks and shares, money in bank accounts or an expensive car. They can also investigate whether you have any valuable items such as watches or jewellery.

The most common approach is attachment of earnings where the debt is taken from your pay. The Enforcement Authority will need to know about your income and some of your expenses to ensure that this is done correctly. These expenses are things like rent, childcare, work-related travel, healthcare and medication, including amounts above the high healthcare cost threshold. Deductions can also be made for glasses, dental care, home help services and assistive devices. You will always be able to keep enough money to meet your essential needs such as rent, electricity and food. You also have the right to keep money for medical bills, medicines and, in some cases, transport.

**18. I have several debts with the Enforcement Authority but don't know how much the total is. How can I check?**

You can contact the Enforcement Authority and request a summary of your debts with them. But remember you may have other debts that are not with the Enforcement Authority. You may also need to contact debt collection companies.

## 19. What is debt restructuring?

Debt restructuring (skuldsanering) is available if you have so much debt that it would take years to pay it back yourself. Normally, debt restructuring lasts for five years, in which you pay according to your ability to do so. The Enforcement Authority makes the decision and calculates your ability to pay. If your income is lower than the Enforcement Authority's normal level, you can still be granted debt restructuring but you will not have to pay anything.

If you want to know more, there is helpful information on the Enforcement Authority's website **kronofogden.se**. You can also check whether it makes sense for you to apply for debt restructuring on the website.

## 20. I want to apply for debt restructuring. What do I do?

There are different ways to apply for debt restructuring. You can contact your municipality's Budgeting and debt advice unit (Budget- och skuldrådgivning) who can help you. You can also apply yourself on the Enforcement Authority website. Search for "Apply for debt restructuring" and you will find the right page. Before applying, you will need to produce a summary of your debts. You can often use your bank ID to log in at the Enforcement Authority and debt collection companies. You will also need to document your income and some of your expenses, such as your rent. It's important that you don't incur new debts and are able to manage your everyday finances before applying for debt restructuring.

**If you need support and help** in contact with authorities and agencies or filling in complicated forms, just contact your Verdandi local community.

In many parts of Sweden we have Justice Rights Centres able to provide information on your rights in society and especially to give you friendly support when you are in a vulnerable situation.

Use the QR code below to find the details of your nearest Verdandi local community. We're here to help you!

**CONTACT YOUR  
LOCAL VERDANDI  
RÄTTVISEKONTOR**



**GET THIS BROCHURE  
IN DIFFERENT  
LANGUAGES HERE!**



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