# **Questions and Answers about Life in Our Municipality**

## What should I do when moving to your region?

If you are moving to Sweden for a longer period, step 1 (almost always) is to obtain residence rights/residence permit. The Swedish Migration Agency (<u>Migrationsverket</u>) handles issues related to migration, visas, permits, and citizenship.

#### IF YOU ARE A NORDIC CITIZEN

Denmark, Finland, Norway, and Iceland, along with Sweden, are part of the Nordic countries. The Nordic countries have an agreement that Nordic citizens have the right to live in any Nordic country. You do not need to apply for a residence permit. To register in Sweden and get a Swedish personal identification number, you need to contact the Swedish Tax Agency (Skatteverket).

#### IF YOU ARE AN EU/EEA CITIZEN

As an EU/EEA citizen, you have the right to work, study, or live in Sweden for three months. You also have the right to start and run your own business. The right of EU/EEA citizens to reside in Sweden is called residence rights. You have residence rights if, for example, you are an employee, self-employed, studying, or have sufficient means to support yourself. If you have residence rights in Sweden, you do not need to contact the Migration Agency. Permanent residence rights (PUR) can be obtained by EU/EEA citizens who have legally lived in Sweden for five years without interruption. This may also apply to family members of EU/EEA citizens living in Sweden.

#### IF YOU ARE A CITIZEN OF ANOTHER COUNTRY

A person who wants to settle in Sweden and is a citizen of a country outside the EU must apply for a residence permit. This is done with the Migration Agency. Obtaining a residence permit in Sweden means you have the right to live and stay here. The residence permit can be either permanent or temporary. A permanent residence permit is valid as long as the person stays in Sweden and can only be revoked in special cases, such as if the person has committed a serious crime or has moved to another country. A temporary residence permit is valid for a specific period but can often be extended if the requirements for staying in Sweden are met. Anyone moving to Sweden to work must have a job offer from an employer in Sweden. The job must also provide a salary sufficient for the person to support themselves. Anyone moving to Sweden to start or run their own business and planning to work for more than three months must also have a residence permit. The person must then be able to show that they can support themselves and their potential family during the first two years.

## How do I find housing?

There are several ways to look for housing in our municipality. If you are looking for houses for sale, Hemnet and Booli are good sites to check what is available.

<u>Hemnet.se – Arjeplog Municipality</u>

Booli.se - Arjeplog Municipality

Blocket Bostad also has many houses and apartments for rent from private landlords, who often accept tenants without a Swedish personal identification number.

Bostad.blocket.se - Arjeplog Municipality

Another tip is to join local <u>Facebook groups</u> where you can advertise that you are looking for housing. Apartments for rent are available at the <u>Stiftelsen Arjeploghus</u>.

## What does housing cost?

Here in the interior of Norrbotten and Västerbotten, house prices are relatively low. Residential houses range from approximately 15.000 euros up to over 300.000 euros depending on where you buy a house in the region; houses are usually more expensive in central Lycksele and in the mountain region. Additional costs for a villa include property tax, waste collection, water and sewage, household electricity, villa insurance, broadband, and heating.

# Where do I shop?

You rarely need to travel far to buy food. Two local grocery stores, Coop and ICA, are in our municipality and are open every day. You can also buy a basic range of groceries at gasstations.

# Can I get childcare for my children?

Childcare is provided by the municipalities to make it easier to combine work or studies with parenting. Normally, your child has the right to attend preschool or pedagogical care from one to five years of age. School-age care (fritids) is available for children between six and twelve years of age. Within the preschool system, you pay for a place. The fee is determined by your income, the number of children, and the extent of your need for childcare. The fee is often subsidized. The maximum fee is 1,645 SEK/month.

# How does my children's schooling work?

At the age of six, children begin compulsory education, which includes pre-school class through to grade 9. After that, students can choose from a variety of three-year programs in upper secondary school.

Attending school is free of charge. Textbooks and lunch are provided at no cost. Students from pre-school class through to grade 9 can also receive free school transportation if they live a long distance from the school.

# Are there opportunities for higher education?

There are several educational institutions near the ten inland municipalities. Umeå, Skellefteå, Luleå, and Östersund are examples of nearby cities. Many programs can now be studied remotely, allowing for a combination of studies with

permanent residence, family life, and work.

## Can I feel safe in your municipalities?

Crime rates are low, and streets and squares are calm and safe. In smaller communities, most people know each other and help keep an eye on what is happening. Children can usually play outside on their own, and if you forget to lock the front door one evening, it's not a big deal.

## What should I do if I become ill?

In Arjeplog Municipality, there is a health center where you should first go if you are sick or need advice. Health centers typically have access to doctors, district nurses, occupational therapists, physiotherapists, midwives, and social workers.

In Lycksele, there is a well-equipped hospital, and the county's ambulance helicopter is also stationed here.

The healthcare advice service at phone number 1177 is always open and can provide medical advice and determine if you need to seek treatment. If you experience an emergency or serious illness or injury, call SOS Alarm at 112 or go to the nearest emergency room.

A doctor's visit costs between 10 and 30 euros. Health and medical care for children and young people is free. Maternal care and many other minor checks are also free. To book an appointment, renew prescriptions, or for other needs, you can log in with BankID on the 1177 website.

You can buy your medications at the local pharmacy.

#### **Emergency care**

Emergency care is available to everyone, including tourists and those without a personal number, but patient fees may apply

# Are there dentists?

In Arjeplog Municipality, there is a <u>Public Dental Service</u> responsible for regular dental care for children, teenagers, and adults. You can also visit a private dentist.

Dental care is not fully covered by the same system as healthcare. For children aged 0–19, Public Dental Service is free. For adults, there are state subsidies, but it can still be costly.

## How does health insurance work in Sweden?

Swedish healthcare is primarily funded through taxes, meaning that healthcare is mostly free when needed, with some exceptions like patient fees.

The regions are responsible for providing care and operate most hospitals and health centers.

To access public healthcare, you need to have a personal number and be registered in Sweden. Once you are registered, you are automatically entitled to care on the same terms as Swedish citizens. Despite public funding, there are patient fees for certain types of care, such as doctor visits, specialist consultations, and hospital stays. There is a high-cost protection scheme, which means you do not need to pay more than a certain amount per year for healthcare and medications. Trots att vården är offentligt finansierad, finns det patientavgifter för vissa typer av vård, såsom läkarbesök, specialistbesök och sjukhusvistelser. Det finns ett högkostnadsskydd som innebär att du inte behöver betala mer än en viss summa per år för sjukvård och läkemedel.

#### **High-cost protection**

**For healthcare:** If you reach a certain amount in patient fees within a 12-month period, the rest of the care during that period is free.

**For medications:** When you have paid a certain amount for prescription medications within a 12-month period, the remaining medications are free.

#### E-health and digital care

Sweden has a growing system for <u>digital care</u> where you can see doctors online via apps and webservices, often at a lower cost than physical visits.

#### Care for specific groups

- **Pregnant women**: Maternal care and childbirth care are free.
- **Elderly people**: Older individuals may have reduced fees for certain services.

# What is the climate like in Norrbotten and Västerbotten?

Here you will experience varied seasons with real winters with snow, summers with daylight around the clock, autumns with mushroom and berry picking, a short and intense spring, and a season often referred to as "spring winter" where light returns and we spend much time outdoors skiing, snowmobiling, or simply enjoying a walk.

The average temperature in January is around minus 8 degrees Celsius but can drop to minus 30 on some days. In July, the average temperature is about 15 degrees Celsius, but it can reach up to 25 degrees Celsius, making it perfect for swimming.

## How do communications work?

Distances between the region's towns can sometimes be long, but the roads are welldeveloped, and you should not have any trouble finding a parking spot.

European routes 45 and 12, as well as national roads 95, 92, and 90, run through the region.

There are airports close to all municipalities in the region. Lycksele, Arvidsjaur, and Hemavan have airports. Outside Region 10, Umeå, Östersund, Skellefteå, and Luleå are also used by residents.

# Can I use my driver's license?

#### Driver's licenses from EU/EES countries

If your license is issued in an EU country, you can use it anywhere in the EU. Before traveling, you should check that your license is still valid. If your license expires during a foreign trip, it automatically becomes invalid and is not recognized in other countries. A license from an EU/EES country is valid as long as it is valid in the country where it was issued and has not been exchanged for a Swedish license. Your license remains valid even if you are registered in Sweden.

# Licenses issued in Denmark, Finland, Iceland, or Norway are valid in Sweden provided that:

- The license is valid in the country of issuance
- The license has not been exchanged for a Swedish license
- The license holder does not also have a Swedish license that has been confiscated or revoked.

## Driver's licenses from non-EU/EES countries

If your license is issued in a non-EU/EES country, it is valid in Sweden if it is valid in the country where it was issued and has not been exchanged for a Swedish license. The license is not valid in Sweden if you have been registered in Sweden for more than a year.

# How do I learn Swedish best?

Once you are registered and have a personal number, you can receive free Swedish lessons (SFI). The municipality is responsible for SFI. There is also the option to study Swedish remotely.

# What can I work with?

The types of jobs you can work in depend on your education, experience, and interests. Some good sources for exploring job opportunities are:

- <u>Arbetsförmedlingen</u> find job vacancies in Arjeplog or other municipalities and offers tools for discovering professions and labor market information.
- <u>Jobbakuten</u> a Facebook group with job openings in Arjeplog.

# What should I do if I want to start my own business or relocate a business?

Starting your own business involves several steps, including creating a business plan and registering the company. In Arjeplog Municipality, our business development company, <u>Argentis</u>, can assist you. More information on starting your own business can also be found here.

#### Is there technology that allows me to work from home?

Yes, there is much technology that makes it possible to work from home. Here are some tools and technologies that can facilitate remote work:

#### **Communication tools**

- <u>Slack</u> for quick and efficient internal communication with the team.
- <u>Microsoft Teams</u> a platform for both chat and video meetings.

#### Videokonferenser

- <u>Zoom</u> a popular tool for video conferences and meetings.
- <u>Google Meet</u> a popular tool for video conferences and meetings.

#### **Projekt- och uppgiftshantering**

- <u>Trello</u> a visual project management platform.
- <u>Asana</u> for managing projects and tasks.

#### **Filhantering och lagring**

- <u>Google Drive</u> for storing and sharing files.
- <u>Dropbox</u> another popular service for file storage and sharing.

## What about employment conditions and work climate?

Employment conditions and work climate can vary depending on the workplace and industry. Here are some sources for more information:

- <u>Unionen</u> a trade union offering information about employment conditions and work climate.
- <u>Arbetsmiljöverket</u> provides information about work environment and regulations for a good work environment.

## How does the tax system work?

The tax system in Sweden may seem complicated, but there are resources that can help you understand it better:

- <u>Skatteverket</u> the official website for information on taxes and declarations.
- <u>Riksdagen</u> offers insights into how the tax system is structured and current laws and regulations.

# How do I register myself as a resident in the region?

You need to visit <u>Skatteverket</u> and report your move. According to the Population Registration Act, you should be registered in the municipality where you have your daily rest. It is extremely important that you are registered at the correct address.

## How do I get a Swedish personal number?

More information about personal numbers can be found on <u>Skatteverket's website</u>. You can also contact Försäkringskassan for additional information.

## How can I open a bank account in Sweden?

Opening a bank account in Sweden as a new resident can be a straightforward process if you have the right documentation. In Arjeplog, you can visit <u>Sparbanken Nord</u> to schedule an appointment for opening a bank account. Here is a step-by-step guide on how to do this and what you need:

#### 1. Obtain a personal number

- A personal number is a unique identification number issued by Skatteverket. It is essential for opening a bank account.
- To get a personal number, you need to be registered as a resident in Sweden. You might also need a Swedish ID card to open a bank account. You can schedule an appointment at Skatteverket to apply for a Swedish ID card.

\* You might also need a Swedish ID card to open a bank account. The best way is to ask the bank about this. You can schedule an appointment at Skatteverket to apply for a Swedish ID card.

#### 2. Schedule a meeting with the bank

• Once you have your personal number, schedule a meeting with a bank. Most banks require you to visit a physical office to open an account.

## 3. Bring necessary documentation

- **Passport or national ID card**: You need to be able to identify yourself.
- **Personal number:** It confirms your right to stay in Sweden and is necessary to create an account.
- **Proof of address**: A document verifying your Swedish address, such as a rental agreement or a letter from Skatteverket confirming your registration.
- **Employment or study certificate:** If you are employed or studying, this can facilitate the process.
- **Residence permit**: If you come from a non-EU country, the bank may need to see your residence permit.

#### 4. Choose the type of account

• Discuss with the bank what type of account suits your needs. Typically, you open a salary account (transaction account) and can then add savings accounts or other financial products.

#### 5. Mobile BankID

• Once the account is opened, you can apply for Mobile BankID, a digital identification used for many services in Sweden, including online banking and e-identification.

#### 6. Consider the bank's offers

• Banks in Sweden offer various packages and services, such as online banking, credit cards, and advisory services. Discuss what is best for you based on your situation.

#### Popular banks in Sweden

- Swedbank
- SEB
- Handelsbanken
- Nordea
- Länsförsäkringar Bank

Do you have any more questions or do you need further help with your move?

Please contact our relocation manager Hilde Pape, at <u>hilde.pape@arjeplog.se</u> or 076-114 62 63.