

Prime Relocation

Unravelling the Swiss Rental Market: How to rent an Apartment in Switzerland



The current housing market in Switzerland is very tight. In areas where most foreigners relocate, there are very few available apartments. Finding accommodation therefore isn't the easiest of tasks and requires a lot of patience and perseverance in some regions. Geneva currently has 0.2% availability; Zürich 0.6% , Zug 0.3%, Lucerne 0.7%, Basel 0.7%, Bern 1.22%.

In this climate the market favours the landlord and agencies. They are able to choose their tenant from a range of prospective applicants. A real estate agency will often collect and screen applicants and then discuss and put forward their favourite candidate to the owner, but ultimately it is the owner who decides.

In general, one should look to rent an apartment that costs between one quarter and one third of one's salary. Agencies and owners often look for tenants who can afford their property. Make sure your needs correspond to the size of the house or apartment. Agencies often prefer to rent large properties with a garden to families with children rather than to a childless couple. They may also ask for an estimate of your salary to make sure the property isn't beyond your means.

The application process is important. Before viewing apartments, make a short list of your requirements and spend time matching the available apartments to your exact criteria.

The next step is to make a personal appointment. Sometimes you will meet the owner and sometimes the agent. The ideal candidate is well-dressed, punctual,

polite and asks intelligent questions and shows a genuine interest in the property. It isn't a good idea to be overly pushy.

The aim is to make an impact without overdoing it. Take the application form and fill out later at home. Viewings are like an interview and general impressions count.

It is crucial that the application form is filled in neatly and correctly and there are no questions left unanswered. Provide a reference and a contact telephone number. A confirmation of employment from your company is usually a useful addition to the application. If you have been in Switzerland for more than 6 months, you may have to provide a "Betriebsregisterauszug" or proof that you are debt-free.

Send all of this along with a covering letter describing yourself and your motivation for wishing to take the apartment. If the lease is to be in your company's name, a copy of the registry of commerce should be submitted.

A decision on your application may take some time. If you receive a positive response, a lease will be prepared in your name and a handover inspection date set. Once you have signed the contract, you will need to carry out the following to get the keys: pay a security deposit, which ranges from between 1-3 months rent into a security deposit account at the bank; pay the first month's rent plus any administrative costs. At the handover, it is usual to have proof of these payments with you.

It is wise to take out private liability insurance in Switzerland which will cover you for any damages you may cause to the property as well as cover you in your general daily life. Sometimes this insurance cover is stipulated in the contract by the landlord.

Many people ask us if it is possible to negotiate the rent – the truth is this is only possible with higher end properties when the property has been on the market for a very long time. Sometimes the length of the contract, the length of the notice period or the details of the utility costs can be negotiated, but on an individual basis.

Sometimes you never meet the landlord and sometimes you meet them only at the handover. Handover day is an important day when the property is inspected for any visible damages and these are noted down on the protocol. It is worth being attentive and thorough as you may well be liable for any damages not noted down once you move out. At the end of the handover, you sign the protocol and take one copy with you and then you will be given all of the keys.

It is sensible to establish a good relationship with your landlord as this will be the person to turn to should you encounter any problems. Every landlord has the duty to ensure that the apartment is flawless. In addition, you have 2 weeks from the date of the handover to note down any further damages, not already listed on the protocol.



You may hang up pictures in rented accommodation, but please note that you will have to fill the holes again once you move out. Normal “wear and tear” of the accommodation is allowed – so the landlord does not expect the accommodation to be in the same perfect condition after you have lived there for seven years, but if you only stay for a short while, there won’t be much concession for wear and tear and the owner or agent may be more demanding.

In this case, you will have to do your best to fill the holes (the Swiss use cotton wool and toothpaste to do this), but if the wall looks bad, then you may have to organise a professional painter to help you out.

In general, if you want to make changes or alterations to the apartment, you can do so, but you have to put the apartment back into the same condition as it was when you took it over. If you decide to paint the walls

a different colour, this is allowed, but you have to realise that you may well be asked to return the walls to the original whiteness of how they were, when you took the apartment over. Should you make other improvements like adding shelving in the cleaning cupboard or a shelf to put shoes on, these alterations are generally well accepted by owners and you may be able to ask the next tenant for some money towards these improvements. It is always best to ask the owner for their permission if you are planning on changing the wall colours so that they are informed and don’t encounter any shocks, should they pop by unannounced.

It is an interesting fact that around 63% of the Swiss population live in rented accommodation. Switzerland has one of the lowest owner-occupancy rates in Europe. Most Swiss are generally happy to rent although they could afford to buy, not least because tenants in Switzerland have comprehensive security of tenure and are well protected by Swiss law.

In our experience, some of the common mistakes made when applying for apartments include the following: failure to make a positive impact at the apartment visit – if you like the apartment show your enthusiasm, praise it and try to talk to the agent or owner and establish a contact as they may ultimately decide who gets the apartment; sending incomplete application forms or not understanding all of the questions on the forms or answering them wrong – the application form needs to be flawless for you to have the best chance of getting the apartment; waiting too long before sending off the application – don’t spend days deliberating and thinking maybe you will find something better – if it ticks all of the boxes or nearly all of them, send in the application quickly; being arrogant or picky about the apartments won’t work with Swiss agents or landlords – in this saturated market, one needs to do one’s best to get the apartments one can; being fussy about the interior design – unfortunately when one rents a house or apartment, one cannot be too worried about the interior and will just have to “make do” with the outdated, old-fashioned or badly designed features – don’t expect for the agent to re-furbish or make major alterations for you – this costs time and money and if you don’t like it, someone else will.

As a rule, having a representative on your side can alleviate the stress involved in securing rented accommodation. We know how to represent our clients and their best interests. In addition, Swiss landlords and agents appreciate having a partner who understands the system and processes and one they know will ensure that all of the papers and documents are delivered on time and who can help to make the rental process run smoothly. So if you can, take a relocation specialist to assist.