

# Living in Switzerland

Everything you need to know about renting an apartment



Schweizerische Eidgenossenschaft  
Confédération suisse  
Confederazione Svizzera  
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Federal Department of Economic Affairs,  
Education and Research EAER  
**Federal Office for Housing FOH**

Swiss Confederation



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## **Everything you need to know about renting an apartment**

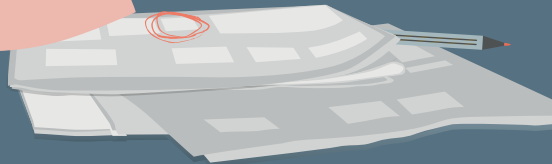
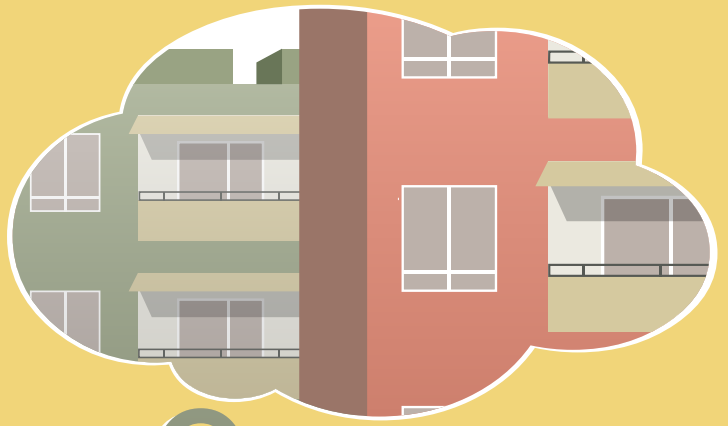
In Switzerland, most people live in rented apartments. In fact, almost 60 per cent of the population rent their home. The terms and conditions of renting a property are regulated by law and in a rental agreement. However, the laws and the terms in these contracts are not always easy to understand. This brochure gives you an overview of the most important points and details of whom to contact if you any questions. You can also find information on the [www.ch.ch](http://www.ch.ch) website (keywords: housing, rent).



# Landlords and tenants

- **The landlord owns the apartment.** They do not live in the apartment, but let others use it in exchange for rent.
- **Tenants** do not buy an apartment, but rent and live in it for a certain period of time. They pay rent to do so. This usually has to be paid monthly in advance.
- Often, a landlord assigns a **property management company** to deal with the tenancy. In this instance, the property management company is the point of contact for the tenant.
- In larger houses and apartment blocks, **caretakers** are **responsible** for taking care of minor repairs and the safety and maintenance of the building. They also answer tenants questions.

There are also apartments owned by **housing cooperatives**, especially in urban areas. In order to rent these apartments, you usually have to become a member of the cooperative. Membership usually involves a financial outlay. Being a member of a housing cooperative has certain advantages: you can have a say – and decide on – many things to do with the place where you live. You have special rights, but these also come with certain obligations.





# Finding an apartment

How easy it is to find an apartment depends on the location and your budget. Rental rates for apartments in a city or a metropolitan area are often significantly higher than apartments outside of city centres and those in the countryside. **Finding the right apartment therefore takes time.** The following resources or advice centres can help you with your search:

- **Online:** There are various online search platforms available where you can set up a search subscription with the criteria you are looking for.
- **Local and regional newspapers and free commuter newspapers:** These also list housing advertisements.
- **Property management companies and housing cooperatives:** Housing cooperatives have special conditions, and often a long waiting list.
- **Local authorities and associations and organisations:** You can also turn to these places if you are on a very tight budget or are generally having difficulty finding a suitable apartment.



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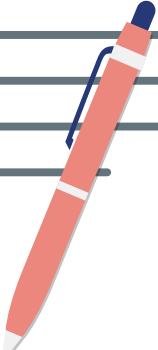
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*M. Lunn*

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# Renting an apartment

If you have found an apartment you are interested in, you usually have to fill out an **application form** and give details such as:

- Profession/job
- Monthly salary
- Number of children
- Nationality or residence permit
- Employer

If you have pets, you should enquire in advance whether they are allowed in the apartment.

You will probably also need to provide an excerpt from the debt enforcement register. This serves as a proof that you, as the tenant, have no debts and can pay your bills. You can order the excerpt in two ways:

- **Online:** You can order online, for example at the [Swiss Post](#) > order an excerpt.
- **In person:** At the counter of the debt enforcement office in your canton of residence. Full list available at > [www.ch.ch](#)

A landlord is not permitted to charge any fees to do with finding an apartment – for example to reserve an apartment or withdraw a rental application. **This is the case even if the application form states that such a fee is due.**

Landlords are free to decide on the mix of tenants in their properties. When concluding a rental agreement, they can therefore choose from among all those who have applied. However, they are not allowed to select tenants based on criteria that are discriminatory, as there is a constitutional right to equal treatment. Nevertheless, **if you have been affected by discrimination, you can seek advice** through one of the cantonal integration programmes: [www.kip-pic.ch/de](#) (not available in English)

## Concluding a rental agreement

A rental agreement is concluded between the landlord and the tenant. In most cases, this agreement also includes the general terms and conditions and the house rules.

By signing the agreement, as the tenant you undertake to comply with its terms. It is therefore important that you fully understand all points in the contract and ask if something is unclear before signing it. In many communes, there are advice centres that can help clarify difficult formulations (e.g. Schreibstube in Bern, FAIR Wil in Wil – see also «Dealing with disputes»).

In certain cantons, the landlord is obliged to enclose a form letting the tenant know how to appeal if the initial rent is excessively high. [Bundesamt für Wohnungswesen BWO](#) > Mietrecht > Mietrecht > scroll down to Dokumente – unter Formularpflicht (not available in English)

## Paying a rental deposit

When you conclude a rental agreement, you usually have to transfer a fixed amount of money as security. This is called a rental deposit or a security deposit. **It is a maximum of three months rent and is paid into a special bank account called a rental deposit account, which is held in the name of the tenant.** The rental deposit serves as security for the landlord. When the tenant moves out, the deposit is paid back together with interest.

In housing cooperatives, tenants do not normally pay a deposit; instead they pay a membership fee.

## Moving into the apartment

The tenant has the right to move into a clean and serviceable apartment. Before moving in, the apartment is officially handed over: the landlord and tenant jointly check the current state of the apartment and make a written record of any defects, including any minor damages such as a defective socket or a damaged bathroom mirror.

**Important: If you take on any items from the previous tenant – such as furniture – you may have to remove or dispose of them at your own expense when you move out.**

### **Paying rent and additional service charges**

In principle, the tenant pays the rent each month in advance for the following month. They usually also pay additional charges for services such as heating, hot water and cable television. The landlord can charge these additional costs in different ways.

If they are invoiced «on account», i.e. as an instalment, the landlord must provide a detailed statement of the service charges at least once a year. Depending on this statement, the tenant may have to pay an additional amount to cover the costs or may receive money back if the amount they have already paid is more than the actual costs. You should always check the service charges statement carefully.

If the landlord wants to increase the rent, this must be done using an official form. The rent may be increased after a renovation, for example, or if the mortgage reference rate goes up. If you consider a rent increase to be unjustified, you have 30 days to object to it in writing to the conciliation authority (see «Dealing with disputes»). The conciliation authority is the point of contact for tenants and landlords when disputes arise over rentals.

**In certain cases, the tenant can ask the landlord to reduce the rent such as if the mortgage reference rate has decreased or if maintenance work is being carried out.** If the apartment cannot be lived in partially or at all because of maintenance work, a temporary rent reduction can be requested.

For apartments that have been built with government assistance, special rules apply to rent adjustments.



# Living in your apartment

Even though a certain amount of wear and tear is normal over the years, tenants should always treat the installations, the apartment and the building with care. For questions about the appliances such as washing machines, tumble dryers, ventilators, heating, etc., it is best to contact the caretaker or the landlord directly.

If you want to change something in the apartment, you first need the written consent of the landlord. Such changes may be painting walls, replacing carpet, installing a washing machine, etc.

If the tenant gets married or divorced or if other people want to move into the apartment, the landlord must be informed.

## Getting on with your neighbours

Neighbours should show consideration for one another and abide by certain rules. **As a rule, there should be no disturbance from 10pm to 7am and from 12pm to 1pm.** During this time:

- TV and music equipment should be turned down to a moderate listening volume
- Noisy activities should be avoided

Noise must be avoided on Sundays and public holidays. If you want to hold a party, you should let your neighbours know in advance. Entrances, staircases, laundry rooms, storage spaces, etc. are at the disposal of all tenants. It is therefore important not to clutter these common spaces with your own things and to keep them clean. In many apartment blocks, there are separate rules for who may use the laundry room and when. These are either stated in the rental agreement or are displayed in the laundry room.

**Pets such as cats and dogs are not always allowed in apartments. If you want to move into an apartment with a pet or want to get one after moving in, you must check with the landlord whether this is permitted and if so, under what conditions.**

Smoking is often prohibited in the stairwell, in the lift and in communal rooms. Some apartments are only rented to non-smokers.

Many of these regulations are stated in the house rules. If disputes between neighbours cannot be resolved, e.g. complaints about noise or untidiness, the tenants can call on the caretaker or landlord.

### **When something gets damaged**

Minor repairs and cleaning must be taken care of and paid for by the tenant. This includes repairs such as changing the filter in the extractor hood, or replacing a baking tray or a shower hose.

In the case of major damage, the caretaker or landlord must be notified immediately. If they fail to take action, the tenant should report the damage in writing, preferably by registered letter.

**If the tenant has caused the damage, they must bear at least part of the costs.** If they are not responsible for the damage, the landlord is the one who bears the costs.







# Terminating your rental agreement and moving out

The rental agreement can be terminated by the tenant or the landlord. The fixed dates for terminating the agreement and notice period required are stated in the agreement.

**If the tenant gives notice, they must do so in writing and preferably by registered letter.** For married couples, both spouses must sign the letter of termination for it to be valid.

If you want to move out of the apartment at a time other than that stated in the agreement, you can put forward a new tenant who is willing to take over the tenancy. The landlord then has approximately one month to verify whether the proposed tenant fulfils the conditions for taking over the rental agreement. If they do not, the tenant is obliged to continue to pay the rent up to the contractually agreed date.

If the landlord terminates the rental agreement, they must use an official form to do so. For married couples, each spouse will receive the form separately by post. If you receive a notice of termination, you have 30 days to contest it in writing to the conciliation authority.

## Moving out

The tenant must return the apartment thoroughly cleaned when they move out. There are checklists available on the internet for end-of-tenancy cleaning. Sometimes, certain things need to be replaced. If you have any questions about this, it is best to get in touch with the caretaker or landlord before officially handing back the apartment.

When the apartment is handed back, the landlord and tenant jointly check the condition of the apartment and record any defects in a written inventory report. This also applies to minor damages. Together they agree on who will pay for which repairs, if necessary. Tenants associations can provide information on which damages tenants have to pay for. It is important that you fully understand all points in the report, because by signing it, you are confirming that you agree with what has been recorded and will be liable for any costs.



# Dealing with disputes

If the parties cannot resolve a dispute themselves, an independent body can be called in. Every canton has a conciliation authority that mediates in disputes between tenants and landlords. They also answer questions about termination notices, rent increases, etc. Consultations and negotiations are free of charge.

The list of the conciliation authorities is available on [www.mieterverband.ch](http://www.mieterverband.ch) (not available in English).

Landlords and tenants associations also offer information and advice. [Bundesamt für Wohnungswesen BWO](#) > Wie wir wohnen > Infoblatt «Wohnen in der Schweiz» > Beratung und Tipps (not available in English)

If the tenant gets into financial difficulties, they should immediately contact the landlord and the local social services. By paying rent late or not at all, the tenancy can be terminated following a reminder notice period.

Many cooperative residential associations have their own social counselling centre for their tenants.

**There are also various state and private counselling centres or special writing support services throughout Switzerland.** They can help with finding an apartment, writing letters, or with problems between neighbours. They may also provide translation services.

## Examples:

**Wil:** [www.fairwil.ch](http://www.fairwil.ch)

**Bern:** [www.begh.ch](http://www.begh.ch) > Schreibdienste

**Zurich:** [domicilwohnen.ch](http://domicilwohnen.ch)

**Basel:** [www.ig-wohnen.ch](http://www.ig-wohnen.ch) > anbot > wohnvermittlung

**Lugano:** [www.lugano.ch/temi-servizi/sociale/prestazioni-sociali/servizioaccorpagnamento-sociale](http://www.lugano.ch/temi-servizi/sociale/prestazioni-sociali/servizioaccorpagnamento-sociale)

**Lucerne:** [www.stadtluern.ch/dienstleistungen/information/145](http://www.stadtluern.ch/dienstleistungen/information/145)

**Vaud:** [www.relais.ch](http://www.relais.ch)



# Good to know

- **Any papers and documents relating to the tenancy should be kept in a safe place.** This applies both to documents that the tenant receives from the landlord and to those that they send to the landlord. These include, for example, the rental agreement, papers concerning rent increases and decreases, the inventory report and service charge statements.
- Household waste is collected once or twice a week in most communes. In some communes, refuse sacks must be disposed of in specially marked collection containers. **Official chargeable refuse sacks or refuse labels must be used to dispose of household waste; these can usually be bought at local grocery stores.** Wastepaper, recyclable glass, metal, compost, PET bottles, etc., are collected separately or should be disposed of at central collection points. You can obtain more information from your local commune.
- You can save energy and heating costs by properly airing and heating your apartment. The caretaker or the landlord as well as the local commune or canton can provide useful tips about this.
- The emergency telephone numbers in Switzerland are: **police 117, fire brigade 118, and ambulance 144.**
- It is highly recommended that, as a tenant, you take out home contents insurance and liability insurance. This is even obligatory in some rental agreements. These insurance policies cover the costs for certain damages, such as if an overflowing bathtub damages the floor or if there is a crack in the washbasin.

# Additional information

[www.ch.ch](http://www.ch.ch)

[www.bwo.admin.ch](http://www.bwo.admin.ch) (not available in English)

[www.bwo.admin.ch](http://www.bwo.admin.ch) > Wie wir wohnen > Infoblatt «Wohnen in der Schweiz» > [Beratung und Tipps](#) (not available in English)

Federal Department of Home Affairs > Service for Combating Racism > Statutory Rights and Advice > [Advice centres and contact points](#)

[www.bwo.admin.ch](http://www.bwo.admin.ch) > BWO Wohnungsmarkt > Studien und Publikationen «Wohnungsmarkt» > [Ethnische Diskriminierung auf dem Schweizer Wohnungsmarkt](#) (not available in English)



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Mieterinnen- und Mieterverband  
Schweiz [www.mieterverband.ch](http://www.mieterverband.ch)

## **Partner organisations**

Berufsverband ausgebildeter  
Hauswarte [www.bvah.ch](http://www.bvah.ch)

Schweizerischer Verband der  
Immobilienwirtschaft SVIT Schweiz  
[www.svit.ch](http://www.svit.ch)

Federal Commission on Migration FCM  
[www.ekm.admin.ch](http://www.ekm.admin.ch)

Union suisse des professionnels  
de l'immobilier (USPI Suisse)  
[www.uspi-suisse.ch](http://www.uspi-suisse.ch)

Fédération romande immobilière FRI  
[www.fri.ch](http://www.fri.ch)

Hauseigentümergeverband Schweiz  
(HEV Schweiz) [www.hev-schweiz.ch](http://www.hev-schweiz.ch)

Wohnbaugenossenschaften Schweiz,  
Verband der gemeinnützigen Wohn-  
bauträger [www.wbg-schweiz.ch](http://www.wbg-schweiz.ch)

Casafair [www.casafair.ch](http://www.casafair.ch)







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