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Rent a flat

In Switzerland, most people live in a rented apartment. Have you found an apartment and now want to rent it?

If you have viewed a vacant rental apartment and you like it, then you can apply for this apartment.

In order to be able to rent an apartment, the landlady or landlord first needs various documents from you.

Only then can you conclude the lease and move into the new apartment.

Here's how to sign a rental agreement:

Application form


Usually, all interested parties have to fill out a registration form. There you will have to provide information on the following points:

- Your profession / job
- Your monthly income
- Number of children
- Nationality and Residence Permit
- Your employer
- whether you have pets

It is important that you fill out the form truthfully.

Betreibungsregisterauszug: Checking your solvency

 [Apply for an extract from the debt collection register online](#)

 [Apply for an extract from the criminal record online \(rarely needed\)](#)

The lease agreement

The lease agreement is usually in writing. However, it is also valid orally. A rental agreement also includes the general terms and conditions and the **house rules**. When you sign the contract, you are obliged to comply with it.

These important points should be included in the rental agreement:

Tenants	who are the landlords and who are the tenants? Only those who conclude the contract as a tenant become a tenant with all rights and obligations.
Leased property	what do the landlords leave to the tenants for use? Listed are the apartment and common areas such as: basement, laundry, attic, etc.
Length of lease	Leases can be concluded for a definite or indefinite period. The majority of contracts are concluded for an indefinite period of time. In this case, both parties can submit the notice of termination in compliance with the rules and deadlines.
Rent and utilities	The monthly rent and how it is made up (net rent plus ancillary costs) are noted. If no additional costs are listed, it is assumed that they are included in the rent.
Rental deposit/ Rental deposit	A rent deposit only has to be made if this is expressly agreed in the rental agreement. The amount (maximum 3 months' rent) is paid into a rental deposit account and serves as security for the landlord.

Apartments may be sublet with the landlord's consent.

Rental deposit or tenant deposit

Very often, when concluding a rental agreement, you have to transfer a fixed amount as collateral. This is called a rental deposit.

The deposit amounts **to a maximum of 3 months' rent** and is paid into a special bank account, the so-called rental deposit account. This account is in the name of the tenants. The deposit serves as security for the landlady and the landlord. After moving out, the tenant will receive the deposit back along with interest.

If you don't want to take the deposit as a total amount from your savings, there are also some rental deposit guarantee providers. There, you pay a fixed amount each year.

Compare rental deposit providers

In the case of housing cooperatives, the tenants usually do not pay a deposit, but buy share certificates.

Pay rent and ancillary rental costs

You pay the rent every month **in advance** for the following month.

In most cases, you will also pay additional **ancillary rental costs**. These are, for example, costs for heating, hot water or cable TV. The landlord can charge the ancillary costs differently.

If the ancillary costs are invoiced on account – i.e. as a down payment – the landlord must make a detailed statement at least once a year. You may then have to pay an additional amount. However, it is also possible that you will get money back. The bill for utilities must always be carefully checked.

If your landlord wants to increase the rent, you must do so with an official form.

Problems with the landlady or landlord

If you have a dispute with your landlord, contact the [Schlichtungsstelle für Miet- und Pachtverhältnisse](#) (🔗 Authority arbitrates rental disputes) in your area.

The competent authority is the [Schlichtungsstelle für Miet- und Pachtverhältnisse](#) (🔗 Authority arbitrates rental disputes) of the municipality in which the rented apartment is located.

Contact

Important insurances for apartment rentals

Damage to the property can be covered by [Hausratversicherung](#) (🔗 Insurance of household contents) insurance and **personal liability insurance**. It is highly recommended to take out these two insurances.

These insurances are not mandatory. Often, however, the landlord requires tenant liability insurance (= personal liability insurance).

It's worth comparing the many providers:

[comparis Comparison of Household Contents & Liability Insurance](#)

Personal liability insurance

This insurance protects you financially against damage you have caused – be it to people or property. The insurance pays, for example, if you leave a scratch on the floor of the rented apartment or if your child damages the neighbor's window while playing football.

































Landlords therefore require tenant liability insurance (= personal liability) so that damage to the rented apartment is covered.

[Hausratversicherung](#) (🔗 Insurance of household contents)

This insurance covers damage to your personal belongings, for example in the event of a burglary or apartment fire. With this insurance, you protect your personal belongings such as your furniture, your clothes or your mobile phone.

Brochure "Living in Switzerland" in 18 languages

Here you can read everything you need to know about renting an apartment.

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Contact points

Find the right contact point, advice or authority in your area: [Contact points](#)

