Rent a flat

No flat without a contract
As soon as a suitable flat is found, the rental contract is concluded. The rental agreement stipulates rights and obligations for both landlords and tenants. The framework for this is laid down in the Swiss Code of Obligations (OR).

The key elements of the contract are the renting parties, the rented property, the rental period, the rent and ancillary costs, and the rental deposit. When concluding the rental contract, real estate agencies usually require proof of solvency (an excerpt from the debt collection register), a copy of your employment contract or salary statement, a copy of your residence permit, and a copy of your private liability insurance policy as well as a criminal records excerpt, if applicable. If you do not understand any of the points in the rental contract, you should ask for clarification and request a translation if necessary. If you do not understand the contract in its entirety, it is best not to sign it.

Brochure: Living in Switzerland
Tenants’ association / www.mieterverband.ch
Criminal records excerpt / www.e-service.admin.ch

Rent
Rent normally consists of the net rent as well as ancillary costs (water, heating, general electricity). Only the ancillary costs listed in the rental agreement may be charged. The rent usually has to be paid monthly and in advance. Landlords may only increase the rent when this is justified, e.g. following renovation work. They must announce the increase in good time using an official form. If you find the increase unjustified, you can appeal within 30 days to the Cantonal Conciliation Board for Tenancy Matters (Office for Industry, Trade and Employment) in Sion.

Rental deposit
Before you can move into a flat, you usually have to pay a deposit of no more than three months’ rent. The amount is paid into a blocked account and serves as security for the landlord. On moving out, the amount is repaid together with interest. A deposit must only be paid if this is expressly agreed in the rental agreement. If you are not financially able to do this, you can ask an insurance company about possible solutions.

Handover record
When the flat is handed over to the tenant, the landlord and tenant jointly examine the condition of the flat and record all defects in a so-called “handover record”. If any defects are discovered after the flat has been handed over to the tenant, they can be reported within 14 days. Once the rental agreement has been terminated, all defects that cannot be attributed to normal wear and tear may be charged to the tenant.

Termination
In most cases, notice periods and termination dates are specified in the rental contract. The minimum notice period for flats is three months. If the landlord terminates the agreement, they must use an official form. As a tenant, you then have 30 days to defend yourself to the Conciliation Board. If you wish to terminate the contract yourself, you should do so in writing and by registered letter. Married couples must sign the termination letter together. It is possible to hand over your flat before the specified termination date if you find a new tenant. The landlord has 30 days to check whether proposed new tenants are acceptable and solvent. If you have any uncertainties regarding the termination, it is advisable to consult the tenants’ association in advance.

Additional information / www.ch.ch
Conciliation commission Valais / www.vs.ch

Reference: www.hallo-aargau.ch