

# Looking for a Place to Live in Switzerland? Read This First

*\*You'll find a list of helpful housing links at the end of this article!\**

So you've got the job, the permit's in the works, and now all you need is a place to live. Easier said than done in Switzerland. Between tight housing markets and fierce competition, the rental game can feel like an obstacle course.

This post breaks it down clearly: what documents you'll need, how to stand out, and what surprises to expect along the way.

## The Permit Paradox

To rent a long-term apartment in Switzerland, you generally need a valid residence permit. But to get that permit, you often need to show proof of a Swiss address. It's a classic chicken-and-egg situation, and one of the first bureaucratic puzzles expats face.

Some employers, especially larger companies or international organizations, offer temporary accommodation for the first one to three months to help you bridge that gap. If your employer doesn't mention it, ask. Having temporary housing in place gives you time to get your paperwork sorted without the pressure of apartment-hunting from day one.

If that's not an option, consider short-term sublets, furnished rooms, or serviced apartments until your paperwork is in order. Sites like [Ums.ch](#) and [Homegate](#) list temporary rentals; [Vision Apartments](#) offers serviced apartments. If a shared flat or sublet is also an option, [wgzimmer.ch](#), [Ronorp](#), or Facebook groups could be good places to look. These sites can provide a stable address to start your permit application and give you time to find something long-term.

## What You'll Need to Apply

Swiss landlords want paperwork. Here's what you should have ready:

- **A copy of your residence permit** (a job contract may work if you're still waiting)
- **A copy of your ID or passport**
- **Your last three salary slips** (or, again, your employment contract showing income)
- **An extract from the debt register** ([Betreibungsauszug](#)) if you've lived in Switzerland before
- **The application form from the property manager.**

Some agencies have these on their website, so you can fill it out and send it online or print it.

- **A recommendation letter from your boss** or a colleague can help tip the balance in your favor if there's a lot of competition, but it's not mandatory.

In some cases, particularly in larger or more competitive cities, landlords may also request:

- **A criminal record extract** ([Strafregisterauszug](#)).

It's not always needed, but worth knowing it might come up. You can request one from your home country if this is your first time applying for an apartment in Switzerland.

- **A personal presentation letter** introducing yourself (and your partner or family, if relevant), your job, your hobbies, why you're moving, and why you'd be a good tenant.
- **A photo**, especially if you're applying as a couple or family, to help personalize your application.



Being fast, complete, and relatable can drastically increase your chances, especially when the property gets dozens of applications.

In hot markets, landlords sometimes go with the first person who submits a complete application and seems like a solid social and financial fit. That doesn't always mean the one with the highest salary, just the first one who checks all the boxes and seems like they'll get along with the neighbors.

**Extra tip:** Remember to apply early for your documents; some can take up to one or two weeks to arrive.

## Rental Deposits vs. Rental Guarantee Insurance

When you get the green light, you'll usually need to provide a deposit (one to three months' rent) held in a blocked account you can't access until you move out. It serves as financial security for the landlord in case of unpaid rent or damages. If everything's in order when you move out, you get the full amount back.

This system works well if you have enough savings on hand. But for many newcomers, especially those juggling moving costs or still waiting for a work contract to start, it's a big financial hit right at the beginning.

That's where rental guarantee insurance comes in. Instead of locking away thousands of francs, you pay a yearly premium to a third-party company that guarantees the deposit to your landlord. Keep in mind that these insurances don't cover damages, they just guarantee that your landlord gets paid. If something goes wrong, you'll still need to repay the insurer.

Some budget-friendly providers include [Firstcaution](#), [SwissCaution](#), or [GoCaution](#), offering plans around CHF 150–250 per year.

For more comprehensive options, you could check [AXA](#), [Zurich](#), or [Helvetia](#). These companies offer more extensive (and expensive) policies, and may include extra protections like legal advice. Important! Deposits are refundable. Insurance premiums aren't. If you're planning to rent long-term (as many do here), a blocked deposit account might be the better investment over time. Just make sure to ask the agency or landlord what they accept, since not all options are available everywhere.

## You Have to Be Fast

The rental market moves fast, especially in cities like Zurich, Geneva, or Lausanne. It's common for an apartment to receive dozens of applications within 24 hours.

If you're planning to move to Switzerland without housing lined up, make sure you secure short-term accommodation first, apply for your residence permit as early as possible, and start gathering required documents before you arrive.

For long-term rentals, it can take 3 to 6 weeks from your first application to signing a lease and getting the keys, so plan accordingly!

## The Zurich Situation (and Other Tight Markets)

Zurich's housing market is particularly competitive. Vacancy rates are extremely low, and demand is high, especially for one- and two-bedroom flats near the city center.



### Here's what can help:

- **Be flexible** with location and move-in dates.
- **Show up on time** to viewings, ideally with **all documents ready**.
- **Write a short personal note** with your application. Especially in high-demand cities, this can make a difference. Introduce yourself, mention your job, your family model, your hobbies, and why you'd be a good fit for the apartment.

Having a high salary helps, but it's not everything. Property managers often prioritize candidates who are financially stable, ready to move in on the desired date, and quick to apply. In many cases, **the first person who checks all the boxes gets the flat.**

## And a Final Word of Caution

**Scam listings do exist, even in Switzerland.**

If a deal seems too good to be true, it probably is. Never send money before viewing the apartment in person or verifying who you're dealing with. No serious landlord will ask for a deposit before basic due diligence.

## Still Have Questions?

We know the Swiss rental system has its own rhythm. So if you're stuck or just want a second pair of eyes on a listing, that's exactly what we're here for. At **Swiss Ready**, we offer personalized **expat support** to help you find your first Swiss apartment, or change it when the time comes.

We review listings with your needs in mind, help prepare your rental documents, and craft presentation letters that help you stand out. You can learn more about our **Expat Services here**.

And if you'd like to swap tips or hear how others are managing the housing hunt, our **Telegram community** is a good place to start. It's low-key, friendly, and growing with every new arrival.

## Save this Useful Links!

### House-Hunting Platforms

- [Flatfox](#) – User-friendly site with landlord contact options
- [Homegate](#) – One of the largest inventories; widely used by agencies and landlords
- [ImmoScout24](#) – Switzerland's largest property portal, with robust filters and alert features
- [iCasa](#) – A newer platform with clean design and less competition
- [Comparis \(Real Estate section\)](#) – Aggregates listings across platforms and is great for price comparisons

### Shared Flats & Sublets

- [WGZimmer.ch](#) – Common site for shared apartments
- [Ronorp.net](#) – Local classifieds including rooms and short-term housing

### Furnished & Temporary Rentals

- [Ums.ch](#) – Switzerland's top portal for short-term furnished apartments
- [Vision Apartments](#) – Short-term serviced apartments—ideal for initial accommodation
- [Sublet.com](#) – International platform featuring Swiss sublets and month-to-month options
- [Flatio](#) – Curated mid-term rentals perfect for digital nomads

### Switzerland's Favorite Comparison Tool

- [Comparis.ch](#) – Not just for apartments. Compare insurance, internet, mobile plans, and more.

### Document Requests

#### Debt Register Extract (Betreibungsauszug)

- [ch.ch official portal](#) – Central info hub with instructions by canton
- [Betreibungsschalter.ch](#) – Online request for most cantons (with small service fee)
- [Betreibungsauszug24.ch](#) – Offers digital ordering and express shipping options for a fee

#### Criminal Record Extract (Strafregisterauszug)

- [ch.ch official portal](#) – Step-by-step guide from the Swiss Confederation
- [Online Request Portal \(easygov.swiss\)](#) – For residents with Swiss ID/permits; faster if you have a Swiss e-ID

Need help getting everything sorted before your move?  
Our complete Moving Checklist is available for free in our [Free Resources](#) section.