Table of contents

1. HOW TO FIND HOUSING ................................................................................................................. 2
2. THE TENANCY AGREEMENT PROCESS ......................................................................................... 2
   ➢ DOCUMENTS REQUIRED ........................................................................................................... 2
   ➢ TENANCY AGREEMENT ............................................................................................................ 3
   ➢ DEPOSIT ................................................................................................................................. 3
   ➢ INVENTORY ............................................................................................................................ 3
   ➢ PERSONAL LIABILITY INSURANCE (RC, ASSURANCE RESPONSABILITÉ CIVILE) ......................... 4
   ➢ TERMINATION OF A TENANCY AGREEMENT ........................................................................ 4
     By the lessor: .......................................................................................................................... 4
     By the tenant: ........................................................................................................................ 5
3. USEFUL ADDRESSES IN SWITZERLAND ..................................................................................... 6
1. How to find housing

- Consult the CERN Housing Service website: http://cern.ch/housing-service/.
- Consult the Welcome brochure (point 10 - Accommodation).
- Check the CERN Market website: https://cern.ch/cern-market/lists/messages/
- Contact the Housing Service of the International Geneva Welcome Centre (CAGI). The CAGI website provides essential general information. CAGI can help you with househunting and understanding your tenancy agreement to avoid any subsequent problems. http://www.cagi.ch/, e-mail: immo.cagi@etat.ge.ch
- Check the USPI Geneva website www.uspi-ge.ch, in particular the list of estate agents who are members of this association, to view the properties they have available and make contact. You can also complete a general request and send it to the many estate agents who are members of this association.
- Consult the small ads in periodicals like GHI (“Genève Home Information”): www.ghi.ch or “Tout l’immobilier”: www.toutimmo.ch and in daily newspapers such as “La Tribune de Genève”, “Le Temps” or “24 heures” (in the canton of Vaud).
- If you respond to an ad placed by a private individual, be very careful if asked to pay a reservation deposit before visiting the property. Ask CAGI for more information as to whether such a request is valid.

2. The tenancy agreement process

- **Documents required**
  - Valid identity document
  - *Carte de légitimation* or residence permit.
  - Proof of salary (*attestation de salaire*) provided by your employer.
  - Proof that no legal proceedings have been brought against you (*attestation de non poursuite*) provided by the *Office des poursuites et faillites*. This document is usually required and is even issued for people who have only recently arrived in the area. It can be requested online (allow 10 working days) or obtained from the office itself: http://ge.ch/opf/attestation-de-non-poursuite

Source: Attestation de non-poursuite
**Tenancy agreement**

The tenant and the lessor (the owner or the estate agent acting on the owner’s behalf) conclude the tenancy agreement in writing.

Several types of tenancy agreement exist; this document does not attempt to describe them all. Above all, you should check the proposed duration of the agreement, which must be indicated in years, months and days, along with the start and end dates.

**Fixed-term tenancy:** the tenancy is concluded for a specific period, with no possibility of renewal. However, in the absence of communication between the parties, it is extended de facto and becomes renewable, in which case the time limits set by the cantonal authorities apply.

**Indefinite tenancy:** the initial duration of the tenancy is a minimum of one year and it is tacitly renewed under the same conditions, unless notice of termination is given at least three months in advance of the next expiry date.

**Minimum duration tenancy:** e.g. three years; this offers security but may be disadvantageous if the tenant wishes to leave earlier.

The agreement must indicate the monthly rent and its composition (net rent and charges). If the charges are not mentioned, they are considered to be included in the rent. A list of supplementary fees included in the charges must be included in the agreement.

The agreement may be signed also by the tenant’s spouse or registered partner. Any subsequent actions or requests, in particular notices of termination, will be valid only if the signatures of both spouses or partners appear on the document. The same applies if several tenants are named on the tenancy agreement (cohabiting partners or multiple tenants). When there are several tenants, the agreement will generally indicate that they are jointly and severally liable. This means that the lessor is entitled to claim the total rent from one of the tenants, in principle the most solvent.

**Deposit**

The lessor may require a deposit, serving as a guarantee in the event of non-payment of rent or damage to the property. The deposit must be provided for in the tenancy agreement and cannot exceed 3 months’ rent.

In practice, the tenant pays the amount of the deposit into a bank savings or deposit account in his or her own name and provides the lessor with a document (template form) as proof of the deposited amount.

If the tenant experiences difficulties in raising the required sum, he or she can contact various organisations that offer special rent guarantee facilities. You must check that the lessor will accept this type of guarantee. You can ask CAGI, for example, which organisations offer this facility to people in possession of a carte de légitimation.

The deposit is returned at the end of the tenancy. The owner will give consent to the bank to release the deposit amount after the departure inventory is complete. Without this consent, the bank cannot return the deposit to the tenant until a year has elapsed since the end of the tenancy agreement.
If the lessor claims part of the deposit as payment of any expenses relating to the tenant’s departure, the tenant must agree for the money to be released. If the lessor is not responsive or a disagreement arises regarding the expenses relating to the tenant’s departure, the parties should endeavour to resolve the situation as soon as possible.

- **Inventory**

The **arrival inventory** must be drawn up by the tenant and the lessor (the owner or the estate agent acting on the owner’s behalf) in the presence of both parties, who sign it and each keep a copy. Any work that the lessor undertakes to perform must be mentioned. Defects or malfunctions observed in the days after the tenant takes possession of the property must be indicated to the lessor immediately in writing.

In the case of furnished accommodation, all items must be included in the inventory.

The **departure inventory** is carried out once the tenant has removed all of his or her possessions from the property and has handed back the keys.

The tenant is advised to attend the departure inspection (although it is not compulsory), which is carried out by the lessor. The lessor writes a report and immediately notifies the tenant of any defects observed (as per art. 267a al. 1 of the *Code des Obligations*). The tenant may make comments on the form.

The departure inventory is signed by both parties.

If the tenant or the lessor subsequently discovers any errors or omissions in the departure inventory, he or she must notify the other party within two or three working days. The tenant may contest the expenses relating to departure if they include charges for repairs arising from damage not reported immediately. The law stipulates that, if no arrival inventory was carried out, the owner must prove that any defects were not pre-existing.

- **Personal liability insurance (RC, assurance responsabilité civile).**

The lessor will generally require a personal liability insurance certificate (*attestation d'assurance RC*). This insurance covers injury and material damage to third parties.

If the tenant causes damage to the property, this should be reported as soon as possible to the RC insurance provider, even if the damage is observed during the departure inventory process.

- **Termination of a tenancy agreement**

*By the lessor:*


The lessor must give notice using an official cantonal form, at least three months prior to the expiry date of the tenancy agreement.

Within 30 days of receipt of the notice, the tenant may, if the tenancy end date poses a problem, contest the notice with the mediation authority (*autorité de conciliation*) to request an extension of the tenancy agreement.

**By the tenant:**

The tenant must send the lessor a registered letter giving three months’ notice (provided that the agreement does not mention a longer notice period) prior to the annual expiry date of the tenancy, otherwise the agreement will be tacitly renewed. The letter must reach the owner by the last day of the month preceding the start of the notice period (if necessary, it can be delivered to the estate agency by hand on the last working day of the month).

For **early termination**, the tenant must mention the departure date, either the end of the month or the 15th of the month, giving **notice of three months and naming a solvent replacement tenant** (ask the lessor for further information on the acceptable criteria) prepared to take over the property on the date indicated; failing this, the tenant must pay the rent until the expiry of the tenancy agreement.

**Persons holding a carte de légitimation may avail themselves of the diplomatic clause** which, in Geneva, is included as standard in the tenancy agreement (in the canton of Vaud you must request its inclusion). This clause offers the tenant special conditions granting release from the obligations of the agreement more quickly in the event of departure due to the expiry of an employment contract. However, unless the lessor and tenant are able to reach an amicable agreement, the tenant remains liable for three months’ rent.

In the event of any doubts about the timescales and conditions to be respected, contact the International Geneva Welcome Centre (CAGI).

N.B. For more detailed information about the process, we strongly advise that you consult the International Geneva Welcome Centre (CAGI) website, which is constantly being updated, and contact their housing service directly for personalised information.
3. Useful addresses in Switzerland

The “Living in Switzerland” brochure presents a concise summary of the main rules and laws regarding the rental of housing - in 16 different languages: https://www.bwo.admin.ch/bwo/fr/home/wie-wir-wohnen/infoblatt-wohnen/infoblatt.html

CAGI - International Geneva Welcome Centre
Housing Service
106, Route de Ferney
Case postale 103, 1211 Genève 20
Tel.: 022 546 14 17
www.cagi.ch
E-mail: immo.cagi@etat.ge.ch

ASLOCA – Association Genevoise de défense des locataires (Geneva tenants’ association)
12, rue du Lac
Case postale 6150
1211 Geneva 6
Tel.: 022 716 18 00/05
E-mail: asloca.geneve@asloca.ch
www.asloca.ch
Information cannot be provided over the telephone.
Drop-in service or appointments: every day between 5 p.m. and 6 p.m.

Office des poursuites (Legal proceedings office)
46, rue du Stand
Case postale 208
1211 Genève 8
Tel.: 022 388 90 90
Fax: 022 388 93 20
www.geneve.ch/opf

USPI Genève (Swiss union of real estate professionals)
4, rue de la Rôtisserie
Case postale 3344
1211 Genève 3
Tel.: 022 715 02 20
Fax: 022 715 02 22
www.uspi.ge.ch

CGI - Chambre Genevoise Immobilière (property owners association)
4, rue de la Rôtisserie, Case postale 3344,
1211 Geneva 3
Tel.: 022 715 02 20
Fax: 022 715 02 22
E-mail: info@cgionline.ch
www.cgionline.ch