The Zurich Apartment *Application Checklist*

Fewer than 1% of apartments in Zurich are vacant. Landlords usually choose the **complete** application that arrives **first**. Tick off this list before your first viewing.

1 · Your application dossier (one PDF)

- [ ] **Landlord's application form** (“Anmeldeformular”), filled in completely
  Every agency has its own form. Leave nothing blank and sign it.
- [ ] **Debt collection extract** (“Betreibungsregisterauszug”), not older than 3 months
  Order it online at easygov.swiss or at the debt collection office (“Betreibungsamt”) where you live. Just arrived? Order one as soon as you are registered. An empty extract is fine.
- [ ] **Residence permit** (B / L / C) or passport + proof that your permit is in process
- [ ] **Proof of income:** employment contract or last 3 payslips
- [ ] **Reference from your current landlord** (from abroad is fine, English is fine)
- [ ] **Personal liability insurance** (“Privathaftpflicht”): policy or quote
- [ ] **Short personal letter in German**: who you are, why this apartment, why you're a reliable tenant
- [ ] Optional: a friendly photo of you (and your partner/family)

> **Pro tip:** Merge everything into **one PDF** named “Application_Lastname_Street.pdf”. Agencies get hundreds of emails, so make yours easy to process.

2 · Know your budget

Max. rent landlords usually accept	about ⅓ of your gross monthly income
Rental deposit (“Mietzinsdepot”)	max. 3 monthly rents by law (Art. 257e CO)
No cash for the deposit?	A rental deposit insurance can replace it
Extra costs (“Nebenkosten”)	often charged on top of the net rent, so check the listing

3 · At the viewing

- [ ] Arrive on time and bring your dossier **printed**
- [ ] Introduce yourself to the agent and ask: “When will you decide?”
- [ ] Apply **the same day**, ideally within hours
- [ ] Take photos of any damage for the handover report later

4 · After you get the keys

- [ ] Register at your local residents' office within 14 days of moving in

- [ ] Get household contents insurance (“Hausratversicherung”)
- [ ] Check the handover report (“Übergabeprotokoll”) carefully before signing

Want templates and ready-made German letters?
Get the Zurich Apartment Kit at zurichapartmenthunter.ch

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General information, not legal advice.