

Geneva's number one relocation specialist

Over half of all expatriates consider finding housing a major challenge in Geneva. Monica Barzilay of Barzilay Services has the expertise and knowledge to ensure it's not a problem for you...

Geneva, Switzerland is a wonderful place to live – if you're lucky enough to find the right accommodation. It's ranked as having one of the most powerful economies seen anywhere in the world. The majority of people move to Geneva for business and career opportunities.

Geneva is home to several large multinational corporations such as Nestle, Novartis, Roche and Adecco. In fact, *The World Economic Forum's Global Competitiveness Report* currently ranks Switzerland's economy as the second most competitive in the world. The two major cities of Zurich and Geneva have respectively been ranked as having the first and second highest quality of life in the world. Both are very well connected with international airports and excellent telecommunications. The crime rate is low and education standards are high, according to the *New European Economy* magazine.

But people who come to Geneva are often surprised by the difficulties they encounter in finding housing. More than half of all expatriates interviewed in Geneva – according to a recent survey conducted by the Swiss Mission to the United Nations – considered finding housing a major problem in the city. However, 92 per cent of expatriates would recommend living there.

So why is there such a big problem? Very little has been built in the last 20 years due to a law that requires 2/3rd of low rents against 1/3rd of free rents. This law, coupled with high interest rates, hasn't been favourable for investors. But this tendency is now reversing itself and it's predicted that Geneva will build about 2,000 lodgings per year in the next five years. The political willingness

is to increase the building of PPEs (several family homes) and especially three, four and five room apartments. This is good – but hardly good enough, according to Monica Barzilay, Geneva's number one relocation specialist, who says, "With many international companies relocating their global headquarters in the region, we require at least double this amount in order to accommodate and welcome newcomers – not to mention the many young couples who are unable to find a new home at anything close to a reasonable price."

Vital tips for renting or finding housing in Geneva:

First define your budget and the region you would like to live in. Next prepare a complete file with the following information:

- A copy of your passport if you are not Swiss, or a copy of your ID if you are
- A copy of your working contract if you are new to Geneva or a copy of the last three payment slips if you already live here
- If you already live in Geneva, a recent statement from the *Office des Poursuites* stating that you are not in any debt
- Any reference which might help your candidacy. Students may require a Swiss guarantor to allow them to rent
- And lastly the copy of your Swiss residency permit or the statement from a lawyer or employer that this has been requested from the Swiss authorities

Generally it's the landlord who decides who



will get a particular apartment (or house), but in many cases the real estate agencies will sort candidates according to solvency and the completeness of the file. If your file isn't adequate they will ignore it. In terms of choice, your personal situation will always be considered, e.g. a family with children will have the preference in a large home. If you are self-employed, you must also submit an income statement from your company or any other proof of solvency.

Begin the search

Finding an apartment in Geneva used to take six to eight weeks. Considering the lack of homes today, it may unfortunately take more. As soon as you decide on your move, start the research. Consult the human



resources department of your company and also the internet, stating specifically your geographic and rental limits. After this, you will certainly need help, because real estate agencies often don't speak English and it's difficult to make appointments. Sometimes the real estate agent asks you to come and pick up the key and return it within a certain period of time, usually two hours. So you need advice from someone who knows the city.

Some real estate agencies don't work during lunch time and none will work on Saturdays, Sundays or holidays.

How Barzilay Services can assist

Barzilay's experience and expertise is a major asset. Why? They truly understand

how the process operates, they speak the language, they know the town and surroundings and you can rely on them for advice. Barzilay's goal is to deliver for you as quickly and efficiently as possible. Unfortunately Barzilay cannot lower rents or find accommodation where there is none. But they will work tirelessly on your behalf.

After sitting down with you and defining your tastes and requirements, Barzilay will do all the time consuming research for you, saving you valuable hours and effort. Barzilay make the appointments and they'll even drive you around town, profiling each area, and highlighting its positives and negatives. Barzilay will work with you to find a property to the desired standard and then decide if the owner should do some work

before you move in. Once you have seen as many houses as you wish, then you can move forward with the application. Barzilay will help you with the paperwork – making your move effortless.

Barzilay will follow the application and keep on top of the owner or agency in order to get the right answer for you as soon as possible. They explain your situation, if it's not clear already and endeavour to find solutions even in difficult circumstances.

Once your application is accepted for a new home you usually have just 24 hours to sign the lease or reject the offer. Remember you may have applied for several apartments at the same time. Barzilay offer crucial assistance at this point with the innumerable technicalities such as bank guarantees, inventories and insurance all of which are compulsory.

Even after you sign your lease Barzilay's work is not done. They'll ensure that property defects are repaired, electricity and heating are functioning correctly, that you know how the laundry room works and how to pay your bills at the post office or the bank. You will know that you have a person to rely on if you need anything at all. You want an English trained dentist for example? You need a specialised Paediatrician? You want a Spanish speaking baby sitter? You want a gardener, plumber, electrician, maid, home decorator? Just call Barzilay Services. They will remain in close contact with you for about two months or more – if needed. Barzilay can be there when your van arrives with your belongings and we can also recommend a concierge service to buy furniture.

Barzilay Services relish the challenge of finding your dream home. To the extent that they'll soon feel like part of the family.


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