

Holiday homes and second homes in Switzerland

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A chalet in the Alps or an apartment by an Italian-speaking lake is a classic aspiration for international families. Foreign buyers who live abroad face two separate sets of rules, the Lex Koller permit system and the Second Homes Act. Both must be satisfied before a holiday home can be acquired.

1 Permits within cantonal quotas

Persons living abroad can generally acquire a holiday home only with a permit under the Lex Koller. Permits are available solely in places that the canton has designated as tourist locations, and the federal government allocates annual quotas to the cantons concerned. Several cantons, including well-known tourist regions, have additional local restrictions, and in popular resorts the demand can exceed the quota. In some places foreigners can buy only from other foreigners or in new developments, depending on cantonal and municipal rules.

2 Conditions attached to the permit

The permit is personal and typically limits the buyer to one holiday home per family. The living area and the size of the plot are restricted, with exceptions in specific cases. The property must be used by the buyer and their family, and resale is usually not permitted until a minimum holding period has expired, unless special circumstances apply. These conditions are entered as restrictions in the land register, and breaches can lead to revocation of the permit.

3 The Second Homes Act

Independently of the buyer's nationality, the Second Homes Act limits the proportion of second homes to 20 per cent of the housing stock in each municipality. In municipalities above this threshold, which include many

Alpine resorts, new second homes may in principle no longer be authorised. New flats may be built only with a usage restriction requiring them to be used as primary residences or as tourist accommodation that is genuinely available on the market.

Homes that already existed under the old law before the constitutional amendment took effect may continue to be used as second homes and can be sold as such, subject to certain limits on enlargement. Buyers should therefore check whether a particular flat is an old-law property or whether it carries a usage restriction.

4 Letting the holiday home

A holiday home bought under a Lex Koller permit may be let to third parties only occasionally, and permanent letting is generally not allowed. Where a usage restriction under the Second Homes Act requires tourist use, the owner may have to make the flat available for short-term rental on the market, which in turn affects the owner's own use.

5 What pays off in practice

- **Check the municipality first**, including its second-home share and whether it is a designated tourist location.
- **Verify the land register entries** for usage restrictions before agreeing on a price.
- **Clarify the permit timetable**, since quotas may be exhausted for the current year.

6 How Ressos Legal helps

I advise foreign families on acquiring Swiss holiday homes, including the permit application and the review of restrictions under the Second Homes Act. [Contact me](#) for a first conversation.

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