

Real estate and living in Zug

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Zug combines a lakeside setting, a safe environment and short distances to Zurich and the Alps. These qualities, together with the low taxes, make housing in Zug expensive and scarce. International families should plan their housing search and their schooling arrangements early.

1 Property prices and rents

Residential property prices and rents in Zug are among the highest in Switzerland. Demand from internationally mobile professionals and wealthy families meets a limited supply of land, and lakeside properties in particular command high prices. Rental flats are often allocated quickly, and landlords usually ask for references, proof of income and an extract from the debt enforcement register. Newcomers frequently start with a furnished or temporary flat and look for a permanent home once they are established.

2 Lex Koller: buying property as a foreigner

The Federal Act on the Acquisition of Real Estate by Persons Abroad, commonly known as Lex Koller, restricts the purchase of residential property by persons abroad. Citizens of EU and EFTA states who live in Switzerland are generally not considered persons abroad. Holders of a settlement permit are also exempt. Other foreign nationals who are resident in Switzerland may, as a rule, acquire a home for their own main residence without authorisation. Purchases of residential property as an investment by persons abroad are largely excluded, whereas commercial property used for one's own business is generally not subject to authorisation. The rules are detailed, and the status of the buyer, including indirect acquisitions through companies, should be examined before any purchase.

3 Schooling for international families

Families can choose between the Swiss public school system and private international schools in the region. Swiss public schools are well regarded and help children integrate, although lessons are taught in German. Several private international schools in the Zug and Zurich area offer English-language and bilingual programmes, including internationally recognised curricula. Places at popular schools can be limited, so applications should be submitted well before the move.

4 Quality of life

Zug offers a calm, well-organised environment, good public transport and easy access to nature, from the lake to the nearby hills and mountains. Zurich, with its cultural life and international airport, is within easy reach. The canton has a sizeable international community, and English is widely spoken in business and in daily life, although learning German remains helpful for integration and for dealing with authorities.

5 What pays off in practice

- **Secure schooling before housing.** School availability often determines where the family should live.
- **Check Lex Koller before signing.** A purchase concluded without required authorisation is invalid.
- **Budget realistically.** Housing costs can offset part of the tax savings, especially for families needing larger homes.

6 How Ressos Legal helps

I advise international families on relocating to Zug, including residence permits, property acquisitions under Lex Koller and tax aspects of the move. [Contact me](#) for a first conversation.

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