

Residential real estate

Important points and requirements when **looking for real estate**

Finding the right real estate isn't easy. That's why we advise you to think carefully about your present and future living requirements before you start looking. The following information and the checklist can help.

Location/position

Where do you want your future home to be? What expectations do you have regarding the location?

Location quality

Whether or not a property will be a stable investment over the longer term depends to a large extent on the quality of its location. Important considerations include the view and the amount of sun it gets, the image of the district, transport connections and the existing infrastructure, as these can have a huge effect on its market value.

Social environment

It's worth considering the social environment carefully – if you have family or friends in the area, they can do a lot to help you settle in to your new home, as can good neighbors. So check out whether it meets your expectations regarding the journey to work, schools, health care facilities and leisure activities.

Tax and price level

Look at the level of real estate prices in the municipality and how much tax residents pay. During a consultation we'll give you UBS Real Estate Local Fact Sheets containing extensive information on the municipality where the home you're interested in is located.

Real estate

How do you want to live? What do you expect of your new home?

Condition

The standard, usability and condition varies greatly between properties. That's why, when buying residential real estate, it's essential to know if it will need renovation work, and if so, how much. So, when viewing real estate, it's worth having

someone with you who's in the construction trade and who can tell you what they think about the building's infrastructure. The higher the quality, and the more recent the internal fittings, building shell and housing technology, the lower the additional costs for maintaining the real estate's value over the long term.

Renovation calculator

We'll put the basic data for your real estate (its insured value, the year it was built or the date of the last renovation) into the UBS Renovation Calculator to work out for you if it needs renovation, and, if so, how much. This will generate a first rough estimate of costs to help you plan what comes next.

House type

Detached, semi-detached, or row house, or apartment: When you're thinking about whether a single-family house or an apartment would be most suitable, consider factors such as the scope for redesigning and the space to move around in, as well as the maintenance costs.

Acquisition costs

Land price, construction costs, purchase price: what do you want and what can you afford? How high a purchase price is tolerable? How much equity do you want to put in? We'll be happy to help you analyze the financial options open to you.

Buying or building

Do you want to buy your own home or build one? Our partner ImmoScout24 or another agent can help you. Relatives and friends can also help you look.

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For all your questions

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-  UBS Service Line Private Clients at 0848 848 054
-  Find your nearest branch ubs.com/locations

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Checklist to use when looking for real estate

On this list of characteristics of your new home, rank them by importance and find out what really matters to you.
(1 = very important, 2 = important, 3 = not important)

Requirements of location/position	Personal priority		
Community infrastructure	1	2	3
Stores			
Transport links, public transport			
Schools, kindergartens and nurseries			
Health care (doctor, pharmacy, hospital)			
Post offices, banks, insurers			
Leisure activities (venues for culture, sport, and relaxation)			
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Location within the community			
General situation (slope, level, view, sunlight, neighboring plots of land/buildings, planned building projects)			
Pollution (noise, smells, risk of avalanches/flooding, electrosmog)			
Capacity for building (building zone, characteristics of terrain)			
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Requirements of the real estate			
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General characteristics			
Style (old, modern, ecological)			
Construction method (solid, prefabricated, logs)			
Condition/quality of building (age, internal structure, building shell, housing technology)			
External spaces (balcony, terrace, conservatory, garden, pool, biotope)			
Parking facilities (garage, parking spaces, carport)			
Scope for extension, addition, or conversion			
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General space requirements			
Spatial conditions (room size, ceiling height)			
Living and dining rooms (special construction, e.g. with fireplace)			
Bedrooms (parents, children, guests)			
Office/workroom			
Wetzones (WC, bath and shower, whirlpool, sauna)			
Hobby/craft room			
Ancillary rooms (main cellar, attic, separate storage space)			
Laundry and drying rooms			
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Internal condition			
Internal fittings and fixtures (e.g. internal doors, built-in cupboards, staircases, special glazing)			
Kitchen fittings (design, building technology, internal structure incl. fixed kitchen furnishings and equipment)			
Bathroom fittings (design, building technology, internal structure incl. fixed furnishings)			
Sanitary, heating and electrical equipment			
Floors (carpet, parquet, laminate, tiles)			
Walls and ceilings (wallpaper, wood, plaster)			
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Building shell condition			
Roof (type, covering, dormer windows)			
External walls/facade (surfaces, paintwork, insulation, balconies/patios)			
Windows, protection against weather and sunlight (shutters, blinds, external doors and gates)			