



*Foreign
Investment in
Bern, Switzerland*

Market Overview

The Swiss real estate market is renowned for its stability, high quality of life, and safe-haven status, making it a perennial magnet for international investors.

However, it's also one of the most highly regulated and challenging markets for foreigners to enter, primarily due to the "Lex Koller" law. As of late 2025, the market is in a phase of robust growth, with a clear distinction between the rules for residents and non-residents.



General Swiss Market for Foreign Investors

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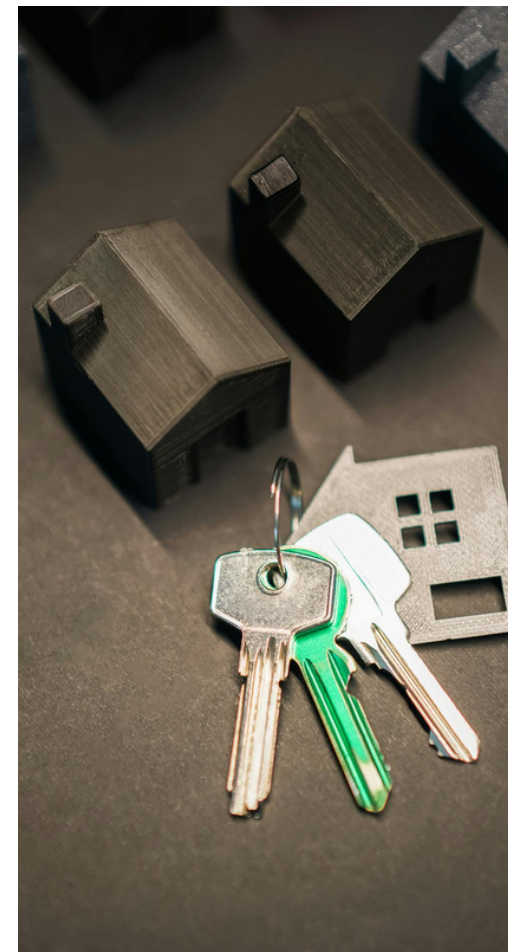
Strict Regulations

The Lex Koller law restricts foreign non-residents from purchasing residential properties in most parts of the country. Commercial properties, however, are exempt from these rules and can be purchased more freely.

Top Destinations

The overall Swiss real estate market is experiencing significant price appreciation, driven by low vacancy rates, limited new construction, & favorable interest rates..

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Permit-Dependent Access

Non-residents

Foreigners living abroad can only purchase residential property in designated tourist zones, and these purchases are subject to a national quota (currently 1,500 per year) and cantonal restrictions on size (typically a maximum of 200m² living area and 1,000m² of land).

Non-EU/EFTA citizens with a B or C permit

These individuals have the same rights as Swiss citizens and can buy any property without special authorization.

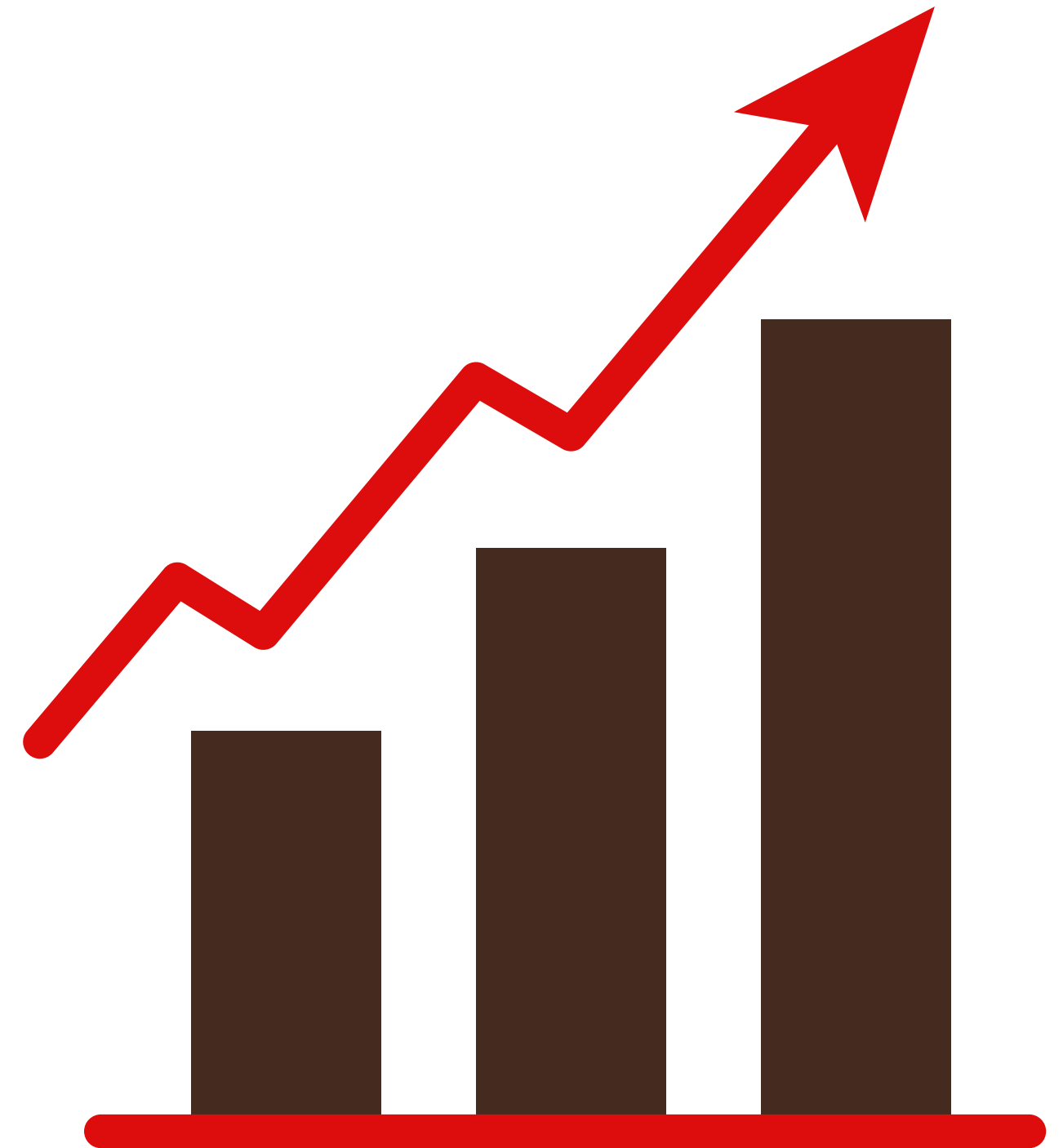
EU/EFTA citizens and residents with a B or C permit

These individuals have the same rights as Swiss citizens and can buy any property without special authorization.

Strong Price Growth

The overall Swiss real estate market is experiencing significant price appreciation, driven by low vacancy rates, limited new construction, and a favorable interest rate environment.

In mid-2025, the national price index for owner-occupied apartments and single-family homes saw its strongest quarterly growth in three years.



A Closer Look at

Canton Bern

Canton Bern

Kanton Bern, home to the capital city, offers a diverse real estate landscape that balances urban appeal with rural beauty and access to the Swiss Alps. For foreign investors, its market is characterized by a stable but more measured growth compared to hotspots like Zurich or Geneva.



● *Market Profile*

The Bernese market is known for its stability and resilience. While prices are high, they are generally more affordable than in the country's economic powerhouses.

The average price per square meter in the city of Bern is around €8,970, making it a viable entry point compared to Zurich or Geneva.

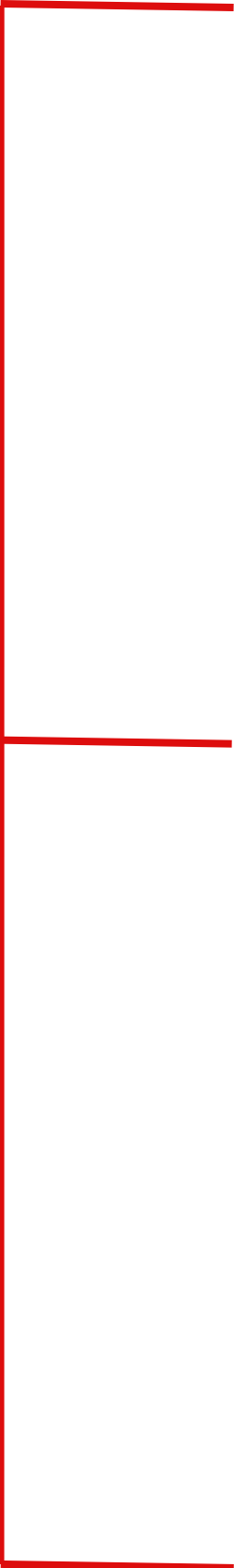


● *Price Growth*

The real estate market in Bern is experiencing steady appreciation. In the second quarter of 2025, property prices in the canton have risen, with strong demand in both the city and the surrounding areas. The market's stability makes it a safe-haven investment rather than a speculative one.



Investment Opportunities



Holiday Homes

The canton includes popular tourist destinations in the Bernese Oberland region, such as Grindelwald and Gstaad. These areas have a special status under Lex Koller, allowing non-resident foreigners to purchase holiday homes, subject to the cantonal and national quotas.

Urban Investment

For foreign investors with a Swiss residence permit (B or C), the city of Bern offers strong opportunities for both primary residences and investment properties. The city's stable economy, driven by government and service sectors, ensures consistent rental demand.

Commercial Real Estate

Foreign non-residents can invest in commercial properties in Bern without a permit.¹⁴ The canton has a strong base of small and medium-sized enterprises, making commercial properties a solid investment.

Summary

In summary, the Swiss real estate market in Canton Bern provides a strong, stable, and less volatile alternative to more speculative global markets. While the high barriers to entry for non-resident investors remain a defining feature, those with the right residency status or an interest in holiday homes in tourist areas will find a professional, high-quality market with a track record of consistent long-term value appreciation.

Contact for Purchase