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Energieeffizient Bauen: KfW-Effizienzhaus - Kredit (153) Gewährung

Heruntergeladen am 09.06.2025

<https://fimportal.de/xzufi-services/642776/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99148004080000
Leistungsbezeichnung I	Energieeffizient Bauen: KfW-Effizienzhaus - Kredit (153) Gewährung
Leistungsbezeichnung II	Apply for a loan for the construction or purchase of a KfW efficient house
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Bund
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	
Verrichtungskennung	Gewährung (80)
SDG-Informationsbereich	nicht SDG-relevant

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Lagen Portalverbund	Infrastruktur-, Bau- und Wohnförderung (2060600), Förderung von Energie und Klimaschutz (2060700)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	05.10.2020
Fachlich freigegeben durch	Federal Ministry for Economic Affairs and Energy (BMWi)
Handlungsgrundlage	Leaflet on energy-efficient construction - loan (153) https://www.gesetze-im-internet.de/bho/index.html#BJNR012840969BJNE003200319 https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000003464_M_153.pdf https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000003465_M_153_EEB_TMA_2018_04.pdf
Teaser	If you want to build or buy a new KfW efficient house, you can apply for a loan with a repayment subsidy under certain conditions.
Volltext	<p>The Federal Ministry for Economic Affairs and Energy (BMWi) promotes measures to increase energy efficiency.</p> <p>You can get a loan of up to EUR 120,000 for the new construction or purchase of a KfW Efficiency House.</p> <p>Funding is provided</p> <ul style="list-style-type: none"> • in the case of new construction: the construction costs (including planning costs without land costs), • in the case of purchase: the purchase price for the residential building (excluding land costs). <p>You will not receive any subsidies:</p> <ul style="list-style-type: none"> • for holiday homes and apartments, • for rescheduling existing loans, • for refinancing of projects already started or

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completed.

There is a benchmark for energy-efficient buildings, the KfW efficiency house standard. The lower the number, the more efficient your house is and the less energy you need. The following standards are subsidised:

- KfW Efficiency House 40 Plus
 - Repayment subsidy of a maximum of EUR 30,000 of the loan amount
- KfW Efficiency House 40
 - Repayment subsidy of a maximum of EUR 24,000 of the loan amount
- KfW Efficiency House 55

Repayment subsidy of a maximum of EUR 18,000 of the loan amount

You must keep all documents relating to the eligible costs.

The applications for the subsidy are processed by the Kreditanstalt für Wiederaufbau (KfW).

You do not have a claim to the approval of the subsidy.

Erforderliche Unterlagen

When applying, you must submit to your funding partner:

- Confirmation of application

When you have completed your action, you must submit to your funding partner:

- Confirmation after implementation.

You will receive both confirmations from your energy

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	efficiency expert.
Voraussetzungen	<p>Applications may be submitted by:</p> <ul style="list-style-type: none"> • anyone who is building a residential property, • first-time buyers of a newly constructed residential property, • Contracting providers who plan, build and operate energy-efficient refurbishment measures on behalf of others <p>Eligible to apply are:</p> <ul style="list-style-type: none"> • All sponsors of investment measures in newly constructed owner-occupied or rented residential buildings and owner-occupied apartments. • Buyers of newly constructed residential buildings or condominiums. <p>Other requirements:</p> <ul style="list-style-type: none"> • The application must be submitted before construction work begins. • The residential property must meet the minimum technical requirements for a KfW Efficiency House. <p>You must involve an energy efficiency expert from the federal government's list of experts</p>
Kosten	Not applicable
Verfahrensablauf	<p>You must submit the application for funding together with your financing partner in writing to the Kreditanstalt für Wiederaufbau (KfW).</p> <ul style="list-style-type: none"> • You can find an energy efficiency expert in your area on the website of the German Energy Agency (dena). • You discuss the planning and monitoring of your renovation measure with the expert. This expert

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checks the eligibility of your measure and prepares the confirmation of application (BzA). The expert will send you the identification number (ID) of the BZA (BzA-ID), which you need for your application.

- Talk to your financing partner (a bank, building society or financial intermediary with whom you would like to conclude your construction financing) about including a subsidised loan. They will advise you on which additional documents are required and will submit the application to KfW on your behalf.

- KfW will review your application and inform you or your financing partner whether your loan with repayment subsidy will be approved.

- If KfW approves your application, you conclude a loan agreement with your financing partner.

- As soon as you have received approval for your subsidy, you can start construction work or conclude the purchase contract.

- Depending on the progress of construction, your financing partner will pay you the loan in one sum or in instalments.

- When you have completed the measure, you must provide proof to your financing partner,

- that you have spent the money from the loan on the planned measure and

- that your measure meets the standard of a KfW Efficiency House.

- Your financing partner checks and confirms your evidence and forwards it to KfW.

- If KfW has also checked the evidence, you will receive the repayment subsidy as a credit to your loan account. This reduces the term of your loan.

Bearbeitungsdauer

3 to 5 days Notice: You can start implementing the measure immediately after you have been approved for your funding.

Frist

- Application: before the start of the construction work
- Call period of the loan: within 12 months after commitment, an extension to a maximum of 36 months is possible.
- Commitment fee: You do not pay a commitment fee for the first 12 months after approval.
- Proof of use of funds: within 15 months after full disbursement of the loan

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weiterführende Informationen

[https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-\(Inlandsf%C3%B6rderung\)/PDF-Dokumente/6000003464_M_153.pdf](https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000003464_M_153.pdf)
[https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-\(Inlandsf%C3%B6rderung\)/PDF-Dokumente/6000003465_M_153_EEB_TMA_2018_04.pdf](https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000003465_M_153_EEB_TMA_2018_04.pdf)
[https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-\(Inlandsf%C3%B6rderung\)/PDF-Dokumente/6000004242_Info_Tech_n_FAQ_151-152-153-430.pdf](https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000004242_Info_Tech_n_FAQ_151-152-153-430.pdf)

Hinweise

Rechtsbehelf

Kurztext

- Energy-efficient construction - Loan (153)
 - Repay less: Loan with repayment subsidy for new construction or purchase of a new KfW Efficiency House.
 - are eligible for funding:
 - New construction: construction costs (excluding land costs)
 - Purchase: purchase price for the residential building (excluding land costs)
 - Applications for funding can be made:
 - Who builds a new residential property
 - First-time buyers of a newly constructed residential property
 - Contracting providers who plan, build and operate energy-efficient refurbishment measures on behalf of the customer
 - Amount of funding:
 - up to EUR 120,000 as a loan
 - up to EUR 30,000 repayment subsidy
 - There is no legal entitlement to funding
 - Information provided by: Infocenter of the Kreditanstalt für Wiederaufbau (KfW)
 - Application via: Application must be made through a financing partner (e.g. bank, savings bank or financial intermediary).
 - responsible: Reconstruction Loan Corporation (KfW)

Ansprechpunkt

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Zuständige Stelle	
Formulare	<ul style="list-style-type: none"> • Forms: yes • Online procedure possible: no • Written form required: yes • Personal appearance required: no (depends on the procedure of the financing partner) <p>Notice: You will receive the original forms from your funding partner. You fill out the forms together.</p>
Ursprungsportal	Energieeffizient Bauen: KfW-Effizienzhaus – Kredit (153) Gewährung, Energieeffizient Bauen: KfW-Effizienzhaus - Kredit (153) Gewährung