

99148005080000

KfW Home Ownership Programme, Apply for a promotional loan (SAB)

Heruntergeladen am 30.06.2025

<https://fimportal.de/xzufi-services/6000321-99148005080000/L100009>

Modul	Sachverhalt
Leistungsschlüssel	99148005080000
Leistungsbezeichnung I	KfW Home Ownership Programme, Apply for a promotional loan (SAB)
Leistungsbezeichnung II	KfW Home Ownership Programme, Apply for a promotional loan (SAB)
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Sachsen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	

Modul	Sachverhalt
Einheitlicher Ansprechpartner	
Fachlich freigegeben am	
Fachlich freigegeben durch	
Handlungsgrundlage	<ul style="list-style-type: none"> • Merkblatt KfW - Wohneigentumsprogramm • KfW-Merkblatt - Allgemeine Bestimmungen für Investitionskredite
Teaser	<p>Under the Federal Government's Home Ownership Programme, KfW provides funding of up to EUR 100,000 for land costs, construction costs, ancillary construction costs or the purchase price. A supplementary loan from SAB can be used to combine both forms of funding into an overall financing package for owner-occupied housing.</p>
Volltext	<p>Application for a promotional loan for the construction or purchase of owner-occupied housing (KfW Programme 124), with additional SAB funding</p> <p>Under the Federal Government's Home Ownership Programme, KfW provides funding of up to EUR 100,000 for land costs, construction costs, ancillary construction costs or the purchase price. A supplementary loan from SAB can be used to combine both forms of funding into an overall financing package for owner-occupied housing.</p> <p>What is subsidised?</p> <p>Creation of owner-occupied residential property in a single-family house or condominium through</p> <ul style="list-style-type: none"> • New construction, • Purchase or • Conversion and extension. <p>Conditions</p> <p>Maximum amount maximum EUR 100,000 per project</p> <p>Fixed interest rate, interest rate</p>

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- Fixed interest rate: up to ten years
- Interest rate: depends on term and fixed interest rate; interest rate reduction of 0.5 % by Sächsische Aufbaubank

Note: The interest rate for loans to repair flood damage is one percent for all terms. The SAB does not additionally reduce the interest rate.

Disbursement

- 100 %
- Call in one sum or in partial amounts possible
- Call period: 36 months after loan commitment

Term

- Annuity loan: up to 25 years with ten-year fixed interest rate period
- Term loan: up to ten years (not offered by SAB)

Repayment

- Annuity loan: equal monthly instalments
- repayment-free start-up period: up to three years (SAB generally two years)
- Unscheduled repayment of the total amount possible for an early repayment fee, partial repayments are excluded

Collateral customary bank security through land charges

(Details: see promotional module / programme page of SAB and KfW)

Note: There is no legal entitlement to this funding.

Erforderliche Unterlagen

- Documents and evidence

You will find a detailed list of all required documents in the application form.

Voraussetzungen

Eligible if they buy, build and will live in residential property themselves:

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- natural persons
- Condominium owners' associations (WEG)
- Civil law partnerships (GbR)

Excluded from promotion

- Holiday homes and flats
- Rescheduling of existing loans
- Refinancing of projects already started or completed
- rented or commercially used areas
- Measures on owner-occupied residential property such as home extensions

Kosten

- Processing fee: none
- Commitment interest: from the 13th month after the commitment date, 0.15% per month for loan amounts not yet drawn down

Verfahrensablauf

To apply for the loan from KfW, contact the SAB or your local bank.

Application procedure via the Sächsische Aufbaubank

In the first step, take advantage of the advisory services offered by SAB. You can prepare the application with the help of an electronic assistant in the SAB funding portal.

- Follow the link to the online application and fill in the data fields according to the instructions. You can save the information at any time and complete it later.
- Once you have filled in all the data fields, you can generate your application as a PDF.
- Print out the application, sign it and attach the required documents. You can obtain further required forms here via Amt24 or from the SAB.
- Until full electronic processing is possible, please submit the application and the other documents in paper form to the SAB.
- After the SAB has examined your application, you will receive written notification as to whether and to what extent your application has been approved by KfW.

Disbursement

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- Apply for disbursement with the required forms and supporting documents.
- After the application has been verified, you will receive the grant as a one-time payment or, if you wish, in instalments to the account you specified.
- Applications to KfW are submitted via the Sächsische Aufbaubank (SAB) or your bank.
- You can obtain forms and fact sheets here via Amt24 or from the SAB funding portal.

Bearbeitungsdauer

Frist

- Application: before the start of the project Tip: Do not start your project until you have received the funding decision from the SAB or its approval for an early start. This already includes the conclusion of a supply or service contract.

weiterführende Informationen

Hinweise

Rechtsbehelf

non applicable

Kurztext

Ansprechpunkt

Zuständige Stelle

Formulare

Ursprungsportal