

99148003080000

# KfW programme "Age-appropriate conversion" (loan)

Heruntergeladen am 30.06.2025

<https://fimportal.de/xzufi-services/6000408-99148003080000/L100009>

Modul	Sachverhalt
Leistungsschlüssel	99148003080000
Leistungsbezeichnung I	KfW programme "Age-appropriate conversion" (loan)
Leistungsbezeichnung II	KfW programme "Age-appropriate conversion" (loan)
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	
Einheitlicher Ansprechpartner	

Modul	Sachverhalt
Fachlich freigegeben am	
Fachlich freigegeben durch	
Handlungsgrundlage	<ul style="list-style-type: none"> <li>• Merkblatt zum KfW-Programm "Altersgerecht Umbauen"</li> </ul>
Teaser	<p>With this programme you can finance projects that reduce barriers in homes or increase burglary protection.</p>
Volltext	<p>Application for a promotional loan from the KfW programme "Age-Related Conversion", KfW Programme No. 159</p> <p>With this programme you can finance projects that reduce barriers in homes or increase burglary protection.</p> <p>What is funded?</p> <p>Construction measures to reduce barriers in residential properties, for example installation of lifts, widening of doors, adaptation of sanitary objects.</p> <p>Individual measures to reduce barriers:</p> <ul style="list-style-type: none"> <li>• Routes to buildings and measures in the residential environment</li> <li>• Entrance area and access to flats</li> <li>• Stairs, steps and thresholds</li> <li>• Room geometry / room layout and threshold removal</li> <li>• Bathroom conversion / measures in sanitary rooms</li> <li>• Orientation, communication and support in everyday life</li> <li>• Common rooms and multigenerational living</li> </ul> <p>Individual measures for burglary protection:</p> <ul style="list-style-type: none"> <li>• Burglar-resistant house and flat entrance doors</li> <li>• Retrofit systems for house and flat entrance doors, door viewers</li> <li>• Retrofit systems for existing windows, burglar-resistant grilles and roller shutters</li> <li>• Burglar and hold-up alarm systems, danger warning</li> </ul>

## Modul

## Sachverhalt

systems as well as security technology in Smart Home applications with burglar alarm functions

Further measures

- Conversion of non-residential buildings
- Purchase of low-barrier, renovated living space

Who is eligible?

Natural persons as owners or first-time buyers of

- Single-family and two-family houses (maximum of two residential units) or
- Owner-occupied flats in condominium owners' associations.

Natural persons as tenants of flats or single-family houses

What is not eligible?

- Holiday homes and flats
- commercially used buildings and areas
- Nursing homes and homes for the elderly

Conditions

Loan amount up to 100 % of the eligible costs

Maximum amount EUR 50,000 per housing unit

Fixed interest rate 5 or 10 years

Interest rate according to the current conditions on the day of commitment

Disbursement

- 100 %
- disbursement is possible in one sum or in instalments

Term

- Annuity loan: 4 to 30 years

## Modul

## Sachverhalt

- Term loan: 4 to 10 years (not offered by the SAB)

### Repayment

- Annuity loan: repayment-free initial years (SAB: generally 2 years) thereafter, equal monthly instalments Early repayment of the entire loan is possible during the first fixed interest period against payment of an early repayment penalty. Partial repayments are excluded.

### Collateral Standard bank collateral

(Details: see KfW promotional module / programme page)

### Notes:

- Combination with other public funding is generally possible, with the exception of the loan variant of the same funding (KfW 159) and certain precautionary funding.
- There is no legal entitlement to this funding.

## Erforderliche Unterlagen

- Application form
- Proof of identity
- further documents and proofs

A detailed list of all required documents can be found in the application form. Please coordinate details with your credit institution (SAB: Rental Housing Division).

## Voraussetzungen

### Eligible applicants

- Owners of owner-occupied or rented flats
- First-time buyers of flats that have been converted to be barrier-free

### Further requirements

The work must be carried out by specialist companies. They must confirm in their invoices that the conversions meet the minimum technical requirements described in the information sheet.

## Modul

## Sachverhalt

Tip: The involvement of an expert is recommended for consultation, technical planning, construction supervision and documentation of the project.

## Kosten

- for the application: none
- Commitment interest: 0.15 % per month on the loan amount not yet drawn down (from 13th month after commitment)
- Loan interest according to the loan agreement
- if applicable, further costs according to the general terms and conditions of the credit institution, for the registration of liens on real property and building insurance

## Verfahrensablauf

To apply for the loan, contact the Sächsische Aufbaubank - Förderbank - (SAB) or your local bank.

Application procedure via the Sächsische Aufbaubank

In the first step, take advantage of the advisory services offered by the 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 checked your application, you will receive written notification of whether and to what extent your application has been approved by KfW Bankengruppe.
- The loan will then be passed on to you.

Disbursement

- Apply for disbursement with the necessary forms and supporting documents.

Modul	Sachverhalt
	<ul style="list-style-type: none"> <li>• After the application has been verified, you will receive the grant as a one-off payment or, if you wish, in instalments to the account you specified.</li> </ul>
Bearbeitungsdauer	
Frist	<ul style="list-style-type: none"> <li>• Application: before the start of your project</li> <li>• Call of funds: up to 36 months after loan approval</li> </ul> <p>Attention! Do not enter into any commitment that binds you substantially financially before you have received the loan agreement or a commitment to start early.</p>
weiterführende Informationen	
Hinweise	
Rechtsbehelf	
Kurztext	
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	