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# Modernization of living space: Apply for a loan

Heruntergeladen am 06.07.2025 https://fimportal.de/xzufi-services/133076928/L100027

Modul	Sachverhalt
Leistungsschlüssel	99148142017000, 99148142017000
Leistungsbezeichnung I	Modernization of living space: Apply for a loan
Leistungsbezeichnung II	
Typisierung	4a - Land: Regelung und Vollzug
Quellredaktion	Mecklenburg-Vorpommern
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Förderprogramme (148)
Verrichtungskennung	Bewilligung (017)
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher Ansprechpartner	Nein





Modul	Sachverhalt
Fachlich freigegeben am	12.03.2024
Fachlich freigegen durch	Ministry of the Interior, Building and Digitalization Mecklenburg-Western Pomerania
Handlungsgrundlage	https://www.gesetze-im-internet.de/wofg/2.html https://www.gesetze-im-internet.de/wofg/16.html https://www.landesrecht-mv.de/bsmv/document/VVMV -VVMV000011092 https://www.gesetze-im-internet.de/wofg/2.html https://www.gesetze-im-internet.de/wofg/16.html https://www.landesrecht-mv.de/bsmv/document/VVMV -VVMV000011092
Teaser	If you are planning structural modernization measures on rented or cooperative apartments or on owner-occupied residential property, you can receive an interest-free loan from the state of Mecklenburg-Vorpommern under certain conditions.
Volltext	What is supported?  Funding is available for measures  • for climate protection, • sustainable energy and water conservation, provided that the KfW standard for an Efficiency House 85 is demonstrably achieved by an expert opinion from a licensed energy consultant and at the same time existing mobility barriers are removed by adapting the living space. • for the installation of smart home components and burglar-resistant security technology, • for the installation of building-integrated charging and cable infrastructure for electromobility.  Who is eligible for funding?  You can apply for funding if you:  • Are the owner of a property that is developed with rental or cooperative apartments, • are the owner of a property that is developed with owner-occupied residential property, • are entitled to hereditary building rights.





### Modul

### Sachverhalt

# How is funding provided?

• 60% of eligible expenditure of up to 1,600 euros per m<sup>2</sup> of living space or a maximum of 96,000 euros per residential unit

### Barrier-free modernization

• 60% of eligible expenditure for barrier-free and fully wheelchair-accessible apartments in accordance with DIN 18040-2:2011-09

# Earmarking/occupancy commitment

- Rental or cooperative apartments: for a period of 20 years Provision as rental or cooperative apartments and for each EUR 75,000 or part thereof of the grant amount, occupancy commitment for an average-sized apartment in the grant object
- owner-occupied residential property: for a period of 15 years of use by the owner and members of their household

# **Payment**

• Payment is made in 2 installments: 1st installment: 50% when half of the construction project has been completed 2nd installment: 50% after completion of the subsidized construction project and submission of the proof of use

# Erforderliche Unterlagen

- Completed application form
- Proof of ownership
- Loan offer for further external financing required
- if further funding is requested: the respective grant notification
- Proof of the planned personal contributions (funds and contributions in kind)
- for private individuals: SCHUFA self-disclosure Self-disclosure as proof of income and financial circumstances according to the form
- for legal entities, partnerships or foundations: Completed questionnaire for legal entities, partnerships or foundations Annual reports or





### Modul

## **Sachverhalt**

certificates from the tax consultant or auditor Extract from the commercial, cooperative or association register Current Bundesbank rating

- Completed legitimacy check in accordance with the Money Laundering Act and Tax Code as per the form
- Proof of adequate fire and storm damage insurance
- Detailed cost estimates from construction companies or cost estimates from architects, engineers or housing companies
- for partial commercial use: Floor plans with details of the size of the commercial space
- for extensive construction measures: Floor plan, sections or views of the current building and of the plans
- Living space calculations
- Current declaration of de minimis aid and SGEI de minimis aid already received
- for rental and cooperative apartments: Confirmation from the local authority according to the form

# Voraussetzungen

- You must be the owner of land developed with rented or cooperative apartments or owner-occupied residential property or have heritable building rights.
- You have not yet started the modernization measures.
- Your home must be used primarily as living space.
- Your planned modernization measure meets one of the following requirements: Increase in the utility value of apartments and residential buildings, Improvement of general living conditions, Saving energy and water, Reduction of carbon dioxide emissions, Reduction of mobility barriers (barrier-free living), Retrofitting of passenger elevators, lifts or other mechanical vertical passenger transportation systems, Installation of smart home technology, installation of charging and cable infrastructure for electromobility.
- The loan applied for must amount to at least 20,000
- The loan is limited to a maximum of 120,000 euros per home.

### Kosten

# Verfahrensablauf

 You submit the completed application in duplicate with all the required documents to the licensing





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	<ul> <li>authority.</li> <li>The granting authority will check your application.</li> <li>If your application is approved, you will receive a grant notification from the approval authority and the loan agreement, which states the amount of the approved loan and the terms of disbursement and repayment.</li> <li>https://www.lfi-mv.de/foerderfinder/modernisierung/https://www.lfi-mv.de/foerderfinder/modernisierung/</li> </ul>
Bearbeitungsdauer	There is no statutory processing deadline.
Frist	25.04.2023 - 31.12.2026 • There is no deadline.
weiterführende Informationen	
Hinweise	As a rule, you must not have started the modernization work before submitting your application. However, you can submit an application for an early start of construction to the approval authority. If you take out the loan, you enter into certain obligations (for example: earmarking, occupancy commitment, rent control). If you provide false information in the application, this may have criminal consequences under § 264 of the German Criminal Code (StGB). The approval authority is entitled to check compliance with the obligations.
Rechtsbehelf	<ul><li>Objection</li><li>You have no legal entitlement to an allowance.</li></ul>
Kurztext	<ul> <li>Social housing promotion - Grant for the modernization of housing as a loan Approval</li> <li>The modernization of social housing is subsidized by the state of Mecklenburg-Vorpommern</li> <li>An interest-free loan with partial debt forgiveness can be granted on application</li> <li>Funding is available for certain construction measures to: Sustainably increase the utility value of the apartments and residential buildings Save energy and water Improve general living conditions Reduce carbon dioxide emissions Reduce mobility barriers by adapting living space Retrofitting passenger elevators, lifts or other mechanical vertical passenger</li> </ul>





Modul	Sachverhalt
	transportation systems Enable the installation of smart home technology Enable the installation of building-integrated charging and wiring infrastructure for electromobility  • Applications must be submitted in writing to the Mecklenburg-Vorpommern State Funding Institute (LFI)  • Eligible applicants are Owners of properties developed with rented or cooperative apartments Owners of properties developed with owner-occupied housing Heritable building owners  • Application must be submitted before the start of the modernization measure  • Responsible: Mecklenburg-Vorpommern State Development Institute
Ansprechpunkt	
Zuständige Stelle	Mecklenburg-Vorpommern State Promotion Institute (LFI)
Formulare	<ul> <li>Forms/online services available: Yes</li> <li>Written form required: Yes</li> <li>Informal application possible: No</li> <li>Personal appearance necessary: No</li> <li>https://www.lfi-mv.de/foerderfinder/modernisierung/https://www.lfi-mv.de/foerderfinder/modernisierung/</li> </ul>
Ursprungsportal	Modernisierung von Wohnraum: Darlehen beantragen, Modernization of living space: Apply for a loan