



A practical guide to **ENERGY RENOVATION**

Understanding, preparing for and financing energy renovation work.

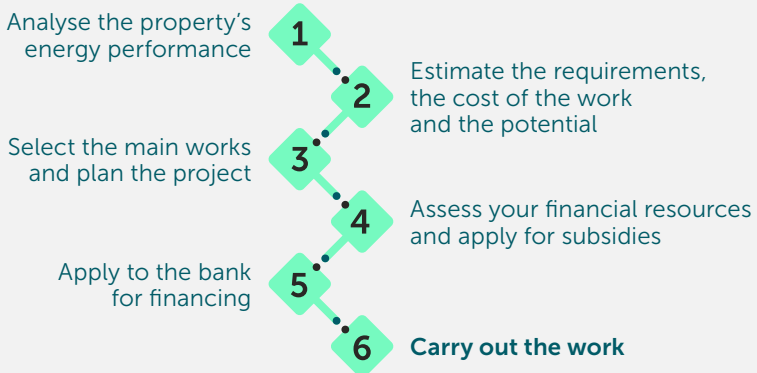


Content

If you're a homeowner looking to improve the energy performance of your property and save money, this is the guide for you!
Find out why you should carry out energy-efficient renovation work, what the main steps are, and how to finance it.

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Your project in 6 steps



Introduction

The challenges of energy consumption in buildings

The global climate crisis requires changes at all levels, and buildings are no exception. In Switzerland, buildings are responsible for around 40 % of energy consumption¹ and more than a third of carbon dioxide (CO₂) emissions², mainly due to the use of fossil fuels for heating and poor insulation.

The Swiss Confederation, which aims to achieve carbon neutrality by 2050, estimates that the overall energy consumption of buildings in Switzerland must decrease by almost 30 %, from 90 TWh to 65 TWh¹. Several incentives have been put in place to this end, including subsidies (p.9).

1.8 MILLION

of the buildings in the Swiss housing stock are used for residential purposes³

33 %

of CO₂ emissions in Switzerland come from buildings²

70 %

of the energy consumption of buildings is linked to heating³

40 %

of energy consumption concerns buildings¹

What is energy renovation?

In concrete terms, energy renovation refers to work that aims to reduce the energy consumption of an existing building (p.8). It is generally motivated by ecological, economic and practical reasons (p.4-5).

1. Swiss Federal Office of Energy SFOE: [bfe.admin.ch](https://www.bfe.admin.ch) (accessed on 19.02.2025)
2. Swiss Federal Office of Energy SFOE: [suisseenergie.ch](https://www.suisseenergie.ch) (accessed on 19.02.2025)
3. Swiss Federal Office of Energy SFOE: [Energy Strategy 2050 - SFOE vision](#) (downloaded from bfe.admin.ch, on 19.02.2025)

Reasons to renovate

Energy renovation work will help you to reduce your gas emissions, whilst also reducing your energy bills and increasing the value of your property.



Help to preserve the environment

By heating less and more efficiently thanks to better building insulation and a renewable heating system, you will reduce your CO2 emissions and therefore your carbon footprint.



Improve your quality of life

Replacing the windows, improving the insulation of the building shell and modernising the heating system not only reduces energy loss, but also maintains a constant room temperature and reduces noise pollution. This work will improve your quality of life and comfort.



Save money

If you consume less, you spend less. Energy renovation work reduces your energy consumption for heating, meaning that you'll save on your energy bills. In addition, this work is generally considered as maintenance costs from a tax point of view, and can therefore be deducted from your taxes (provided they do not increase the immediate value of the property).



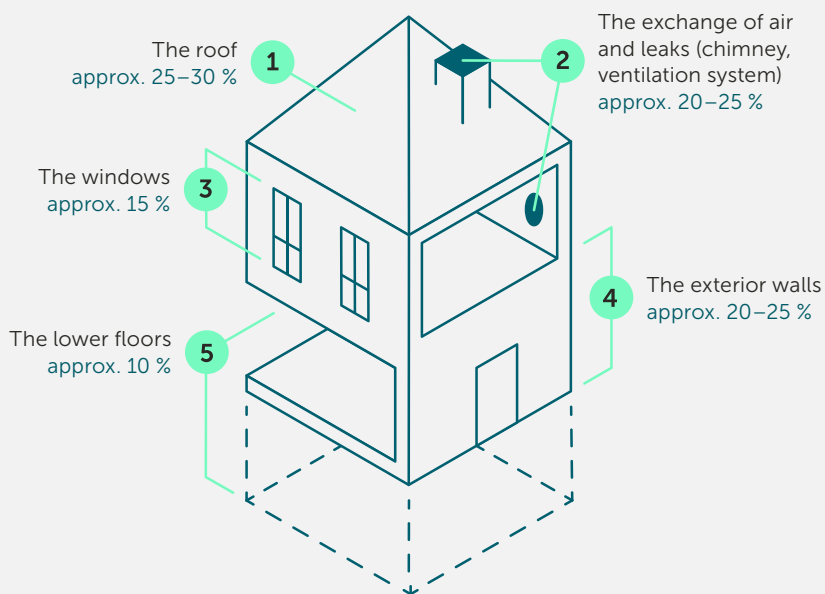
Showcase your heritage

Energy renovation work is an investment. Energy performance has become a major asset on the property market, so your renovations will help you to maintain, or even increase the value of your property.

Isolation and energy loss

The main cause of energy consumption in a building comes from its ability to retain heat. This is what a number of buildings lack, especially the older ones. Heat loss occurs in different areas of the building.

Heat escapes through:



Sources: DG Expertise, [dgexpertise.ch](https://www.dgexpertise.ch) (accessed on 26.03.2025)
and Helvetia Energy, [helvetia-energy.ch](https://www.helvetia-energy.ch) (accessed on 26.03.2025)



Good to know

Subsidies can also reduce the cost of the work (p.9).

Property analysis

Before you start work, you need to analyse your property. Does it need an energy renovation? If so, what kind of work should be considered? What are the potential benefits? Each property is unique.

Get an initial idea with Refurb!

Crédit Agricole next bank helps you to assess the energy performance of your property for free. In just a few minutes, you can use basic information to get an assessment of your property's sustainability, the renovations required and the associated costs.



Assess your property with us!
Don't have all the information to hand right now? That's ok!
You can save your form and come back to it later.

Call in an CECB® Plus expert

They will analyse the energy performance of your property and can issue you with a CECB® certificate. They will also provide you with an advisory report, including up to five personalised options for a partial or total renovation of your property. You will be given a list of works to consider, in order of priority, a personalised plan to divide the project into stages, as well as an assessment of the cost, potential savings and subsidies. Finally, the expert will help you to estimate the value of your property at the present moment and in the future, taking into account the planned work.



To contact an expert, consult the official list.
Always ask for a quote in advance, and reach out to several service providers to compare prices.

Labels and certificates, the key to your renovation project

Labels and certificates make it possible to assess the energy performance of your property. They are major assets for your loan or subsidy applications, and for the valuation of your property. Minergie, CECB® and CECB® Plus are the benchmarks in Switzerland.

MINERGIE®

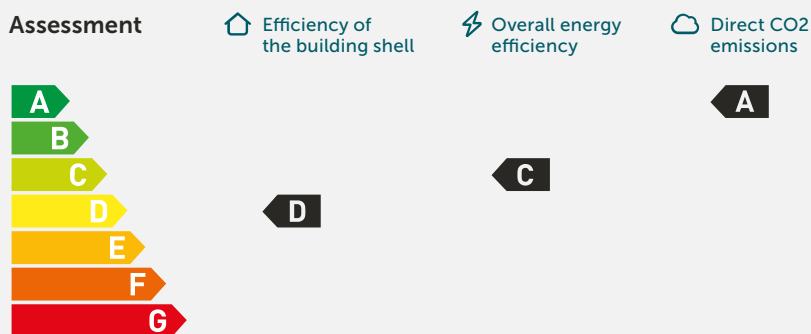
Minergie promotes best construction and renovation practices in terms of the efficiency of the building shell and the use of renewable energy. The certification, which guarantees that your property has been renovated according to Minergie standards, can be obtained under 5 models, depending on the building's renovation history, whether it is attached or detached.



CECB®: The Cantonal Energy Certificate for Buildings (CECB®) assesses the quality of the building shell, its energy performance and its CO₂ emissions with grades from A (the highest) to G (the lowest).

CECB® Plus: The CECB® Plus package is specially designed to guide you in your project, and includes not only the CECB® certificate, but also a personalised advisory report.

Assessment



Main works

Your expert will analyse your property from floor to ceiling and advise you on what type of work should be carried out to improve its energy efficiency rating.

The potential works can be divided into three key areas:

1. Improving insulation to combat heat loss

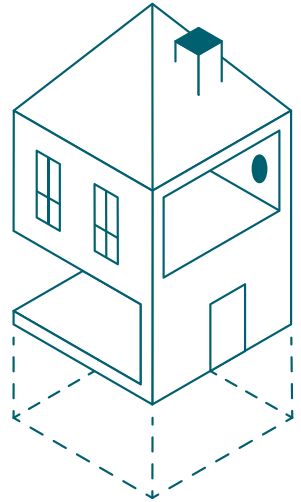
Insulating the roof and attic, replacing windows, insulating the exterior walls and insulating the ceiling, floor and cellar walls.

2. Replacing the heating system

Installing an air or geothermal heat pump, a wood-fired boiler (using pellets, logs or wood chips) or district heating.

3. Generating energy with photovoltaics

Installing photovoltaic solar panels.



Our advice

Always ask for several quotes for the work, so you can compare offers.



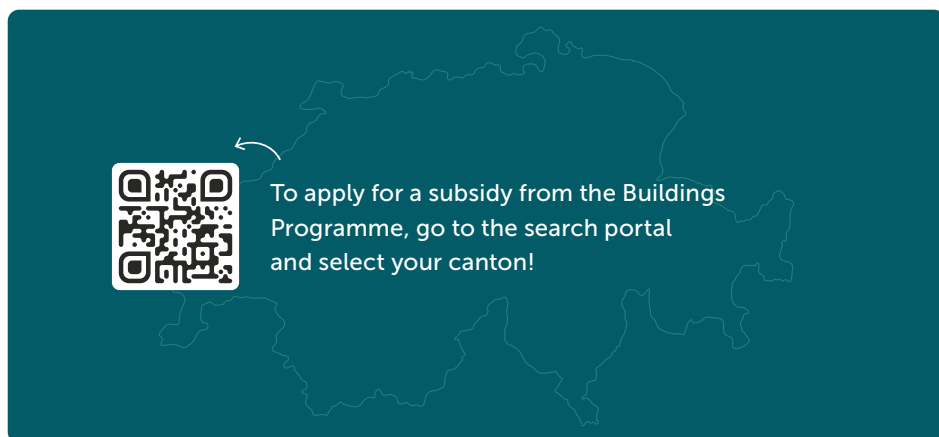
Good to know

Some building work requires authorisation and/or a building permit.

Subsidies

The Swiss Confederation and the cantons offer subsidies to promote and accelerate energy renovation.

What subsidies could you be eligible for? How do you apply?
Each canton has its own policy.



⚠ It is essential that you apply for a subsidy before you start work.

Extra tips



Your subsidies at a glance!

Francs énergie provides information by grouping together the federal, cantonal and municipal subsidy programmes, according to the location of the property.



Help with replacing your heating system!

Climate Bonus, from Energie Zukunft Schweiz (EZS), provides financial support to homeowners to replace their fossil fuel heating with a renewable system.

Financing

Your bank by your side

In some cases, energy renovation work cannot be financed solely with your own funds. In that case, your bank is the key partner in financing your project.

Property financing with Crédit Agricole next bank

At Crédit Agricole next bank, we're committed to supporting our clients in their property projects. Whether for purchase, construction or renovation, we offer mortgage loans at competitive rates and personalised advice to help you bring your project to life.





In line with our values, we have introduced an exclusive offer for clients with an environmentally friendly property project: the eco-loan.

Eligibility criteria for the eco-loan:

- ✓ The application must relate to a main residence, secondary residence, rental property or investment property.
- ✓ The financed property must have a CECB[®] A, CECB[®] B, CECB[®] C, Minergie classique, Minergie A, Minergie P, Minergie ECO, NBS, HPE, THPE certificate* or have been built less than 5 years before the application.
- ✓ The works must belong to one of the following three categories:
 1. Replacement of gas or oil heating with a system using renewable energy sources
 2. Improvement of the thermal insulation of the building shell
 3. Installation of a smooth automatic ventilation system

*See terms and conditions in branch

Benefit from the exceptional terms of the eco-loan

	 Acquisition	 Transfer	 Construction	 Renovation
Preferential interest rate	✓	✓	✓	✓
Waived forward fees			✓ 24 months	
Waived application fees				✓
50 % of the CECB covered				✓

Contact our advisers to assess the eligibility of your energy renovation project!



Scan for more information about the eco-loan.



Crédit Agricole is recognised for its comprehensive mortgage offering and its expertise in the property market, and has been named among the best banks in the 'Credit and Mortgage Offer' category in the 2024 ranking jointly compiled by PME, Handelszeitung and Statista.



Contacting us COULDN'T BE EASIER!



At our branches

We would be delighted to assist you at one of our branches in Basel, Bern, Fribourg, Geneva, Lausanne, La Chaux-de-Fonds, Lugano, Yverdon-les-Bains, Stettbach or Zurich.



Online

Do you need any information?

Visit our website www.ca-nextbank.ch/en or consult the FAQs. To manage your accounts and make payments, log in to your e-banking from your computer or use the CA next bank e-banking app (available on Android or iOS).



By telephone

The direct line to your dedicated adviser is displayed in the e-banking service on your computer or on the CA next bank e-banking app. (Menu > Secure Messaging)

Need to contact us?

Visit www.ca-nextbank.ch/en/contact and fill in the contact form.

Want to write to your dedicated adviser?

Send an email via the secure messaging service of your e-banking service from your computer or via the CA next bank e-banking app. (Menu > Secure Messaging)

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