

FINANCIAL GRANTS AVAILABLE

for energy renovations in existing housing

In this document you will find all the financial grants you can claim to finance the energy renovation of your home.

Find out which grants are right for you!



SUMMARY

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The granting of certain grants (MaPrimeRénov', grant from the Anah's "Habiter Mieux" programme, "Coup de Pouce" grant from energy suppliers) is subject to resource ceilings.

Resource ceilings for regions outside Ile de France :

REFERENCE TAX INCOME

<i>Number of persons in the household (tax household)</i>	Households with very low incomes	Low-income households	Middle-income households	Higher income households
1	14 879 €	19 074 €	29 148 €	above 29 148 €
2	21 760 €	27 896 €	42 848 €	above 42 848 €
3	26 170 €	33 547 €	51 592 €	above 51 592 €
4	30 572 €	39 192 €	60 336 €	above 60 336 €
5	34 993 €	44 860 €	69 081 €	above 69 081 €
per additional person	+ 4 412€	+ 5 651 €	+ 8 744 €	+ 8 744€



MaPrimeRenov' 2021 : grant open to all

From the beginning of 2020, the two State grants: the CITE 2020 energy transition tax credit and the « Habiter Mieux Agilité » grants will be grouped together under a single grants for energy saving work: Ma Prime Rénov. This will be accessible to all and distributed by the Anah (Agence Nationale de l'Habitat).

1. Conditions of eligibility

The work must be carried out by an RGE professional. However, in 2021-2022, the RGE label is not always compulsory for certain work. [The full list of work](#) that can be exempted from the obligation to use an RGE-labelled craftsman to obtain Ma Prime Rénov aid.

If you are an owner-occupier:

- Your home must have been built more than 2 years ago
- Your home must be located in mainland France or in the French overseas departments

If you are a landlord:

- You must commit to renting out your property WITHOUT increasing the rent after the work
- You can only be helped for 3 units rented out

If you are a co-owner:

- At least 75% of the co-ownership must be made up of primary residences
- The co-ownership must be registered in the national co-ownership register

Landlords can also take advantage of Ma Prime Rénov' for work on their own home or on the private parts of the dwellings when they are in joint ownership. Applications must be submitted from 1 July 2021.

Landlords can submit different applications for up to 3 dwellings, up to a limit of €20,000 per dwelling over 5 years, and can also apply for their own main residence.

« MaPrimeRénov' Copropriété »

[The MaPrimeRénov' Copropriété](#) grant is reserved for work carried out on collective areas. It is paid directly to the co-owners' association. This aid depends on the cost of the work, the situation of the co-ownership and the number of units. Project management assistance is mandatory. It is partly financed by Anah (30% of the cost of the service, with a ceiling of €180 excluding tax per unit).

To be eligible, the co-ownership must :

- have at least 75 % of primary residences
- have been built more than 15 years ago
- carry out work to achieve an energy saving of at least 35
- be registered in the national register of co-ownerships

Amount of MaPrimeRénov' Copropriété premiums :

Eligible works	Help for households	
	with very modest resources	with modest resources
Work to achieve an energy saving of at least 35%.	25% of the cost of the work, up to a maximum of €15,000 per dwelling	
Bonus for work to get out of energy sieve status" package	500 € per dwelling	
Low Energy Building Bonus" package	500 € per dwelling	
Individual premiums for co-owners	1 500 € per dwelling	750 € per dwelling
Grants for fragile co-ownerships	3 000 € per dwelling	

2. How is the MaPrimeRénov' bonus calculated?

The amount of the bonus will depend on the nature of the work undertaken, the location of the property (île de France or outside île de France and the level of income (different ceilings depending on whether the person lives in Ile de France or not). The government has established four categories of taxpayers, classified by colour:

- MaPrimeRénov' Bleu for very modest households
- MaPrimeRénov' Yellow for modest households
- MaPrimeRénov' Violet for middle-income households
- MaPrimeRénov' Pink for the most affluent households

REFERENCE TAX INCOME

Number of persons in the household (tax household)	Households with very low incomes	Low-income households	Middle-income households	Higher income households
1	14 879 €	19 074 €	29 148 €	above 29 148 €
2	21 760 €	27 896 €	42 848 €	above 42 848 €
3	26 170 €	33 547 €	51 592 €	above 51 592 €
4	30 572 €	39 192 €	60 336 €	above 60 336 €
5	34 993 €	44 860 €	69 081 €	above 69 081 €
per additional person	+ 4 412€	+ 5 651 €	+ 8 744 €	+ 8 744€

3. Procedure for obtaining MaPrimeRénov'

It is possible to call on an agent who will manage the application for you.

This external person can take care of the following for you

- Complete all the procedures online (administrative mandate)
- Request the payment of the premium to a third party (financial mandate)
- These two types of mandate can be combined by the same person.

For owner-occupiers and landlords:

Please note: to be entitled to MaPrimeRénov, you must submit your application before the start of the work.

Before making your application:

- Identify your work
- Find out about the aid you can obtain (use the Simul'aides tool <https://www.faire.gouv.fr/aides-de-financement/simulaides> to estimate your rights)
- Get your quotes from an RGE professional (access 3 [free quotes](#))
- Check [your eligibility](#) for Energy Savings Certificates and choose your offer. You must then be in possession of the "contribution framework" document

Then for your application, simply follow these 4 steps:

1. Creating your account on the maprimerenov.gouv.fr website

Remember to bring your last income tax notice with you. You will need it to register.

Then fill in all the information requested:

- Your tax information
- Your contact details
- The composition of your household
- Information about the property to be renovated

Then simply click on "Create my account" and enter the password of your choice.

2. Applying for a renovation grant

After logging into your account, go to your personal space, "My files".

This is where you will indicate the nature of the work you are planning. You will also need to fill in some information about the companies you have chosen [SIREN number, date of quote, etc.] and download the quote(s).

Finally, you should note the total cost of the work, as well as any additional aid you may be receiving.

Good to know: if you are in the blue bracket (very low-income households), it is possible to request an advance payment at this stage of the process.

If your application is eligible for MaPrimeRénov, you will receive a notification on your space informing you of the grant and its amount.

3. Carrying out the work

Only when the work has been completed should you request an invoice from your RGE craftsman and send it to him. This document is essential for receiving the grant.

4. The payment request

In your personal space, click on "I want to request payment". Download the invoice, enter the amount of work and any aid received, as well as your bank details.

The aid will then be paid to you in one go by bank transfer within 15 days to 1 month.

Good to know: If you are a landlord, you will only be able to apply for the premium from July 2021.

For co-owners:

The procedures must be carried out by the syndic.

Here are the main steps to keep in mind:

1. Check that the co-ownership is registered in the co-ownership register
2. Creating an account on maprimerenov.gouv.fr
3. Appointment of the project management assistance
4. Vote on the work at the General Assembly
5. Submission of the application for assistance
6. Carrying out the work
7. Requesting payment of the grant on the website.

Note: the joint renovation grant can be combined with an individual grant provided that you occupy your home and are in the low-income category (MaPrimeRénov'Jaune) or very low-income category (MaPrimeRénov'Bleu).

Several bonuses have been introduced:

- a bonus for leaving the energy sieve (when the work enables the dwelling to leave the state of a thermal sieve - energy label F or G, to reach the E label or better)
- a low-energy building (BBC) bonus to reward the achievement of the B or A energy label
- a global renovation package (for households with intermediate and higher incomes in order to encourage work packages), the work must lead to a minimum energy gain of 55%.
- a "project management support" package (AMO) for households wishing to be supported in carrying out their work.
- Individual aid for co-owners with very low and low incomes (blue and yellow brackets)

4. How can the various MaPrimeRénov' packages be combined?

The "Low-Energy Building Bonus" and "Bonus for work to overcome energy sieve status" packages can be combined with all the packages for materials and equipment, as well as with the "Global Renovation" package. They can also be combined with each other (for example, for a house that goes from F to B on the energy label), with eligibility conditions being verified on the basis of an energy audit carried out before and after the work.

However, the "Global Renovation" package cannot be combined with the packages for each work action. The "Global Renovation" package can only be combined with the "Energy Audit", "Project Management Assistance", "Bonus for work to overcome energy sieve status" and "Low Energy Building Bonus" packages. The "Global Renovation" package covers a whole range of works, whereas the other packages cover specific works.

5. What can be added to MaPrimeRénov'?

It is possible to combine Ma Prime Rénov' with other energy renovation grants such as the Energy Saving Certificates (CEE), the zero-interest eco-loan, the 5.5% VAT (on the cost of materials and labour for work benefiting from MaPrimeRénov' and related work), the energy cheque or even grants offered by local authorities Not cumulative with the Habiter Mieux Sérénité aid from the Anah. Of course, the total amount of all these grants must not exceed the total amount of your work.

It is possible to obtain several MaPrimeRénov' grants for the same home but for different work within the limit of €20,000 per home over 5 years.

A household can only request aid for one audit.

If several grants are used to finance work, the amount of MaPrimeRénov' will be reduced so that :

- the cumulative amount of MaPrimeRénov' and aid from energy suppliers does not exceed 90% of the eligible expenditure for households with very low incomes, 75% for households with low incomes, 60% for households with intermediate incomes and 40% for households with higher incomes.
- the cumulative amount of MaPrimeRénov' and all public and private aid received does not exceed 100% of the eligible expenditure.

Do not hesitate to use the [Simul'Aides simulator](#) available on the « Faire » website to estimate the amount of energy renovation aid to which you are entitled.

6. Work eligible for MaPrimeRénov

Some of this work is not eligible for middle or high income households.

Insulation, heating, ventilation, energy audit are available :

- Pellet boiler
- Geothermal heat pump
- Log boiler
- Combined solar heating
- Air/water heat pump
- Solar water heater
- MVHR (Mechanical ventilation with heat recovery)
- Wood pellet stoves
- Log stoves
- Thermal part of a PVT water equipment
- Closed fireplace, insert
- Thermodynamic water heater / thermal solar panels
- Connection to heating and/or cooling networks
- Removal of oil tank
- Very high performance condensing gas boiler
- Insulation of walls from the outside
- Roof terraces
- Thermal insulation of glazed walls - Double glazed windows
- Insulation of roof slopes/attic ceilings
- Insulation of walls from the inside
- Protection of glazed or opaque walls against solar radiation
- Energy audit
- Charging station for electric vehicles

7. AMOUNT OF GRANTS

Équipements et matériaux éligibles	Aide pour les ménages			
	aux ressources très modestes	aux ressources modestes	aux ressources intermédiaires	aux ressources supérieures
CHAUFFAGE ET EAU CHAUDE SANITAIRE				
Chaudière gaz à très haute performance énergétique pour les bâtiments non raccordés à un réseau de chaleur vertueux aidé par l'ADEME	1 200 €	800 €	non éligible	non éligible
Raccordement à un réseau de chaleur et/ou de froid en Métropole et Outre-mer	1 200 €	800 €	400 €	non éligible
Chauffe-eau thermodynamique	1 200 €	800 €	400 €	non éligible
Pompe à chaleur air/eau (dont PAC hybrides)	4 000 €	3 000 €	2 000 €	non éligible
Pompe à chaleur géothermique ou solaire thermique (dont PAC hybrides)	10 000 €	8 000 €	4 000 €	non éligible
Chauffe-eau solaire individuel (et dispositifs solaires pour le chauffage de l'eau)	4 000 €	3 000 €	2 000 €	non éligible
Système solaire combiné (et dispositifs solaires pour le chauffage des locaux)	10 000 €	8 000 €	4 000 €	non éligible
Partie thermique d'un équipement PVT eau (système hybride photo-voltaïque et thermique)	2 500 €	2 000 €	1 000 €	non éligible
Poêle à bûches et cuisinière à bûches	2 500 €	2 000 €	1 000 €	non éligible
Poêle à granulés et cuisinière à granulés	3 000 €	2 500 €	1 500 €	non éligible
Chaudière bois à alimentation manuelle (bûches)	8 000 €	6 500 €	3 000 €	non éligible
Chaudière bois à alimentation automatique (granulés, plaquettes)	10 000 €	8 000 €	4 000 €	non éligible
Foyer fermé et insert à bûches ou à granulés	2 000 €	1 200 €	600 €	non éligible

Équipements et matériaux éligibles	Aide pour les ménages			
	aux ressources très modestes	aux ressources modestes	aux ressources intermédiaires	aux ressources supérieures
ISOLATION THERMIQUE				
Isolation des murs par l'extérieur (surface de murs limitée à 100 m²)	75 €/m²	60 €/m²	40 €/m²	15 €/m²
Isolation des murs par l'intérieur	25 €/m²	20 €/m²	15 €/m²	7 €/m²
Isolation des rampants de toiture ou des plafonds de combles	25 €/m²	20 €/m²	15 €/m²	7 €/m²
Isolation des toitures terrasses	75 €/m²	60 €/m²	40 €/m²	15 €/m²
Isolation des parois vitrées (fenêtres et portes-fenêtres) en remplacement de simple vitrage	100 €/équipement	80 €/équipement	40 €/équipement	non éligible
Protection des parois vitrées ou opaques contre le rayonnement solaire (uniquement pour l'Outre-mer)	25 €/m²	20 €/m²	15 €/m²	non éligible
AUTRES TRAVAUX				
Audit énergétique hors obligation réglementaire	500 €	400 €	300 €	non éligible
Ventilation double flux	4 000 €	3 000 €	2 000 €	non éligible
Dépose de cuve à fioul	1 200 €	800 €	400 €	non éligible
Forfait « rénovation globale »	-	-	7 000 €	3 500 €
Forfait « Assistance à maîtrise d'ouvrage »	150 €	150 €	150 €	150 €
Forfait « Bonus pour les travaux permettant de sortir du statut de passoire énergétique »	1 500 €	1 500 €	1 000 €	500 €
Forfait « Bonus Bâtiment Basse Consommation »	1 500 €	1 500 €	1 000 €	500 €

Sources : <https://www.ademe.fr/sites/default/files/assets/documents/guide-pratique-aides-financieres-renovation-habitat-2020.pdf>

There is a ceiling on eligible expenditure

The premium can be combined with other existing schemes, up to a limit of 20,000 euros per dwelling over five years. There is a ceiling on each type of eligible expenditure:

PLAFONNEMENT DES DÉPENSES ÉLIGIBLES

Équipements et matériaux éligibles	Plafond de dépense éligible
CHAUFFAGE ET EAU CHAUDE SANITAIRE	
Chaudière gaz à très haute performance énergétique pour les bâtiments non raccordés à un réseau de chaleur vertueux aidé par l'ADEME	4 000 €
Raccordement à un réseau de chaleur et/ou de froid en métropole et Outre-mer	1 800 €
Chauffe-eau thermodynamique	3 500 €
Pompe à chaleur air/eau (dont PAC hybrides)	12 000 €
Pompe à chaleur géothermique ou solarothermique (dont PAC hybrides)	18 000 €
Chauffe-eau solaire individuel et dispositifs solaires pour le chauffage de l'eau (dont appoint)	7 000 €
Système solaire combiné et dispositifs solaires pour le chauffage des locaux (dont appoint)	16 000 €
Partie thermique d'un équipement PVT eau (système hybride photovoltaïque et thermique)	4 000 €
Poêle à bûches et cuisinière à bûches	4 000 €
Poêle à granulés et cuisinière à granulés	5 000 €
Chaudière bois à alimentation manuelle (bûches)	16 000 €
Chaudière bois à alimentation automatique (granulés, plaquettes)	18 000 €
Foyer fermé, insert à bûches ou granulés	4 000 €
ISOLATION THERMIQUE	
Isolation des murs par l'extérieur	150 €/m ²
Isolation des murs par l'intérieur	70 €/m ²
Isolation des rampants de toiture ou des plafonds de combles	75 €/m ²
Isolation des toitures terrasses	180 €/m ²
Isolation des parois vitrées (fenêtres et portes-fenêtres) en remplacement de simple vitrage	1 000 €/équipement
Protection des parois vitrées ou opaques contre le rayonnement solaire	200 €/m ²
AUTRES TRAVAUX	
Audit énergétique hors obligation réglementaire	800 €
Ventilation double flux	6 000 €
Dépose de cuve à fioul	4 000 €

Sources :

- <https://www.maprimerenov.gouv.fr>
- <https://www.dossierfamilial.com/immobilier-logement/travaux/ma-prime-renov-bareme-et-montants-des-aides-pour-vos-travaux-876048#page-article>
- <https://www.aide-sociale.fr/maprimerenov/>
- <https://www.dossierfamilial.com/immobilier-logement/travaux/ma-prime-renov-bareme-et-montants-des-aides-pour-vos-travaux-876048#page-article>



Les certificats
D'ÉCONOMIES
D'ÉNERGIE
*Ministère de la Transition
écologique et solidaire*

AID FROM ENERGY SUPPLIERS: ENERGY SAVING CERTIFICATES

« DISPOSITIF DES CERTIFICATS
D'ECONOMIES D'ENERGIE – CEE »

1. What are CEEs?

The energy bonus, also known as the "energy savings incentive".

The State imposes an obligation on each energy supplier to make energy savings for those who consume it. CEEs are therefore grants from companies that sell energy: electricity, gas or LPG, heat, cold, domestic fuel and motor fuels.

This scheme obliges them to promote effective energy saving actions to consumers. If they do not meet their obligations, the State imposes heavy financial penalties on energy suppliers.

The players in the scheme: around 40 fuel distributors (Total, BP, etc.), around 50 electricity, gas, heating and cooling suppliers (EDF, Engie, etc.), around 30 domestic fuel oil suppliers, etc.

The Energy Grants are an extra boost to help you finance your energy saving work: they can be combined with the Ma Prime Rénov aid and the reduced VAT. These subsidies will continue until 31 December 2021.

You can receive several energy grants for different works. However, the same project cannot benefit from the accumulation of several energy grants.

2. Who can benefit?

- Owner-occupiers, landlords and tenants
- For their main or secondary residence
- The property must have been built more than 2 years ago
- If the property is rented out and the landlord or tenant is a vulnerable household, either of them can apply for assistance and must justify their situation of fuel poverty. Only one application for assistance is possible for the work carried out.

Depending on the energy supplier, the aid may be granted in different forms (cheque, vouchers, discounts, free services, etc.), different payment deadlines (4 weeks after receipt of a valid application, 2 months, etc.), and finally the amount will differ.

Its calculation takes into account the extent of the energy savings achieved. Some suppliers may offer subsidies for households with lower incomes.

3. Procedure for obtaining the CEE premium

- Check that the work is eligible
- Choose an offer from a "Coup de pousse" partner energy supplier. Each partner may have its own offer, so compare them and open a file with the one that suits you best
- Accept the proposal from the partner company you have chosen
- Sign the quote with the professional of your choice
- Have the work done by an RGE installer

- After the work has been carried out, collect the invoice, as well as all the supporting documents requested by the partner company you have chosen (e.g. certificate of completion of the work, certificate of honour etc.)
- Return the documents (invoices, certificate of honour, etc.) to the energy supplier or partner installer so that they can pay you the "Helping Hand" premium

Please note:

You must "open a file" with a partner before you have even signed a quote. In other words, the estimate must be signed after the file has been set up with the partner, otherwise your bonus will be refused.

There is no ceiling on resources or maximum amount to benefit from the premium.

However, two categories of households are distinguished in the energy allowance scheme:

Low-income households, known as "fuel poor" and other households.

4. The "coup de pouce" bonuses within the framework of the energy certificate scheme (CEE)

You can use the "prime coup de pouce chauffage" [simulator](#) to find out how much grants you can receive.

The Coup de Pouce Chauffage and Coup de Pouce Isolation offers are available to all households.

Depending on the energy work you wish to carry out, you may be a signatory to one or both of the Coup de Pouce Chauffage and/or Coup de Pouce Isolation charters

There are two levels of grants: a modest household grant and a grant for other households.

Here are the income levels that must not be exceeded, outside the Ile de France, to be considered as "modest households":

Number of people in the household	Amount of resources
1	19 074 €
2	27 896 €
3	33 547 €
4	39 192 €
5	44 860 €
Per additional person	+ 5 651 €

The income taken into account is the reference tax income mentioned on the tax or non-taxation notices of the persons making up the household for the income of the year N-2 or N-1. The tax status notices issued by the tax authorities may also be used.

The amount that will be paid to you in the framework of the "Energy Saving Boost" will therefore depend on

- The type of work carried out: change of boiler, connection...

- The level of energy savings generated by the work in question
- Your category of household (low income or other households)

5. Work concerned by the "coup de pouce économie d'énergie »

The work must improve the energy performance of the dwelling and must meet minimum performance requirements. The work must be carried out by an RGE professional.

Work eligible for CEE :

Helping hand insulation / « Coup de pouce isolation »

- Attic or roof insulation
- Wall insulation
- Floor insulation
- Complete window or French window with insulating glazing
- Roof terraces insulation
- Insulating closure

Heating boost and thermostat boost with efficient regulation / Coup de pouce chauffage et Coup de pouce thermostat avec régulation performante

- Individual solar water heater
- Solar water heater in collective housing
- Water-to-water heat pump
- Air-water heat pump
- Individual condensing boiler
- Collective boiler of the condensation type
- Condensing collective boiler with contract to maintain the energy efficiency of the boiler
- Low temperature individual boiler
- Low temperature collective boiler
- Low temperature collective boiler with contract to maintain boiler efficiency
- Soft heat radiator for fuel-fired central heating
- Outdoor temperature sensor control
- Independent wood-burning appliance
- Individual biomass boiler
- Biomass boiler house
- Biomass boiler room with contract to maintain boiler efficiency
- Insulation of a hydraulic heating network
- Low temperature water under floor heating
- Thermostatic valve
- Intermittence programmer for individual fuel heating
- Intermittence programmer for a fuel-fired collective heating system
- Centralized intermittence programmer for electric heating
- Individual heating energy metering system
- Condensing heat recovery unit
- Recovery optimiser for collective heating
- Controlled mechanical ventilation, double flow
- Controlled mechanical ventilation, single flow self-regulating
- Controlled mechanical ventilation, single flow humidity sensitive

- Electric radiant floor, plastered radiant ceiling, with automatic adjustment device
- Air to air heat pump
- Energy performance upgrade for a new building with high energy performance label
- Insulation of a domestic hot water network
- Low consumption mechanical ventilation unit (VMC)
- Humidity-controlled natural ventilation
- Intermittence programmer for an individual heating system with an existing heat pump
- Connection of a residential building to a heating network supplied by renewable or recovered energy
- Mini-cogeneration without purchase obligation
- Pump equipped with an electronic speed variation system
- Class A glandless circulator
- Condensing hot water storage tank
- Combined solar system
- Individual micro-generation boiler with Stirling engine
- Global renovation of a residential building
- Collective domestic hot water production system of the heat pump type on unglazed solar collector
- Individual thermodynamic storage water heater
- Hydro-economy system
- Collective absorption heat pump of the air/water or water/water type
- Low-temperature boiler coupled with controlled mechanical ventilation controlled by the boiler
- Class C electric storage water heater
- Instantaneous heat recovery from grey water for domestic hot water production

Examples of replacements:

- Replacement of a coal, oil or gas boiler (non-condensing) with equipment using renewable energy (biomass boiler, air/water, water/water or hybrid heat pump, combined solar system, connection to a heating network) or with a very high energy efficiency gas boiler with an efficiency of 92% or more, or a biomass stove.
- the replacement of coal-fired heating equipment by a wood-fired heating appliance with the Flamme verte 7★ label or equivalent performance
- the replacement of old electric convector heaters with efficient electric radiators
- the replacement in collective buildings of a flue pipe incompatible with individual gas condensing boilers
- the installation, for an individual heating system with a hot water loop, of intermittent programming equipment including Class VI, VII or VIII temperature control, or for an individual heating system without a hot water loop, of intermittent programming equipment including automatic temperature control by room or, if justified, by heating zone

Helping hand for comprehensive renovation / « Coup de pouce rénovation globale »

- Comprehensive and efficient renovation of a dwelling (based on an energy audit): achievement of at least 55% energy savings for a house and 35% for a collective building.
 - The work must replace an old oil or coal-fired boiler with
 - a highly efficient gas boiler
 - or a renewable heating system

- or replace an old gas boiler with a renewable heating system (using at least 40% renewable or recovered energy)

6. Examples of grants awarded in the Heating or Insulation Boost category

Amount of the heating rebate

Works	All households	Low-income households	Technical conditions to be respected and mentioned on the invoice
Attic and roof insulation	10€ / m ²	20€ / m ²	R sup. ou equal to 7 m ² .K/W in the attic and 6 m ² .K/W in roof slopes
Low floor insulation	20€ / m ²	30€ / m ²	R sup. ou equal to 3 m ² .K/W

Amount of the heating rebate

Works	All households	Low-income household	Technical conditions to be respected and mentioned on the invoice
An efficient biomass boiler	2500 €	4000 €	Class 5 according to NF EN 303.5 New boiler
An air/water or water/water heat pump	2500 €	4000 €	Seasonal energy efficiency ETAs greater than or equal to 111% for medium and high temperature heat pumps and greater than or equal to 126% for low temperature heat pumps
A combined solar system	2500 €	4000 €	Solar collectors must have a productivity of 600 W/m ² collector input area or more Hybrid collectors producing heat and electricity are excluded
A hybrid air/water heat pump	2500 €	4000 €	Seasonal energy efficiency ETAs greater than or equal to 111% with its backup device. The heat pump is equipped with at least an IV controller
A gas boiler with high energy performance	600 €	1200 €	Seasonal energy efficiency ETAs greater than or equal to 92%.
Connecting your home to an existing EnR&R heating network	450 €	700 €	Existing collective building that has never been connected to a heating network Heating network supplied mainly by renewable or recovered energy
Replacing your coal stove with a high-performance wood-burning appliance	500 €	800 €	Wood logs: energy efficiency greater than or equal to 75% and CO concentration less than or equal to 0.12 Wood pellets: energy efficiency greater than or equal to 87% and CO concentration less than or equal to 0.02%.
Replacement of a radiator with an electric heater with electronic function	500 €	800 €	
Installation of a fuel flue compatible with condensing boilers	450 €	700 €	

7. List of companies that have signed the Coup de pouce insulation and/or heating charter

- Consult the offers for [biomass boilers](#)
- Consult the offers for [air/water and water/water heat pumps](#)
- Consult the offers for [combined solar systems](#)
- Consult the offers for [hybrid heat pumps](#)
- Consult the offers for a [connection to an EnR&R network](#)
- Consult the offers for a [high performance boiler](#)
- Consult the offers for a [wood-burning appliance](#)
- Consult the offers for the [insulation of your attic or your roof](#)
- Consult the offers for the [insulation of a low floor](#)
- Consult the offers for an [efficient electric heater](#)
- Consult the offers for the [installation of a fuel evacuation duct](#)

Sources:

- <https://www.certificatsdenergie.fr/certificats-d-energie/liste-exhaustive>
- https://www.ecologie.gouv.fr/sites/default/files/16140-1_certif-economies-energie_4p_A5_DEF_Web.pdf
- <https://www.aide-sociale.fr/prime-energie/>
- https://www.aide-sociale.fr/prime-energie/#Prime_%C3%A9nergie%C2%A0: une aide pour vos travaux %C3%A9nerg%C3%A9tique
- <https://www.aide-sociale.fr/conseils-devis-artisan/>
- <https://www.aide-sociale.fr/maprimerenov/>

**MaPrimeRénov': A
WORK AID NOT TO
BE CONFUSED WITH
THE PRIME ÉNERGIE!**

The major difference between the Renov bonus and the energy bonuses is their financing.

The energy bonuses are private aids financed by the energy companies

The energy bonuses come from the Energy Savings Certificate scheme. The government's objective is to involve energy companies in reducing energy consumption, i.e. energy suppliers must encourage private individuals and professionals to save energy or face a fine.

The energy bonuses are therefore private work aids financed by the energy suppliers, unlike the Prime Renovation (merger of the tax credit and ANAH aids) which are public aids.

Compare the amounts offered via energy bonus [comparators](#).



ANAH'S "HABITER MIEUX SERENITE" PROGRAMME

1. Who can benefit?

This grant does not concern a single work project (e.g. changing a boiler), but a set of works or "bouquet of works" (e.g. loft and wall insulation and change of heating method), enabling energy savings of at least 25%.

The Anah's "Habiter mieux" programme is aimed at

- **Owner-occupiers who meet the resource requirements set by Anah:**
 - * Needing to carry out major energy renovation work
 - * Wishing to be accompanied by an expert, starting with a diagnosis
 - * Occupying a home that is more than 15 years old on the date the application is submitted in mainland France as their main residence
 - * Having "modest resources" or "very modest resources" according to the criteria established by the Anah
- **For landlords:**
 - * Needing to carry out major energy renovation work
 - * Wishing to be accompanied by an expert, starting with a diagnosis
 - * Who own a property in mainland France
 - * Who are committed to respecting rent and income ceilings over a period of 9 years (controlled rent agreement signed with Anah)
 - * WHO undertake to give priority to controlling the energy consumption of their tenants.
- **To "fragile" co-ownerships meeting certain criteria:**
 - * Located in mainland France in a district concerned by the New National Urban Renewal Programme (NPNRU)
OR
 - * With an unpaid rate of between 8 and 15% if it has fewer than 200 lots or 25% if it has more than 200 lots
OR
 - * With an energy label between D and G

2. Amount of aid

If you are an owner-occupier:

The ANAH distinguishes between two levels: households with modest incomes and households with very modest incomes.

The annual tax income must not exceed the following resource levels:

Households in the low income category :

Household composition	Resource level in euros (excluding Ile de
-----------------------	---

	France)
1	19 074 €
2	27 896 €
3	33 547 €
4	39 192 €
5	44 860 €
Per person +	+ 5 651 €

The owner receives :

- The "Habiter Mieux Sérénité" aid is 35% of the total amount of work up to a limit of 7,000 euros excluding tax (and 10,500 euros excluding tax in certain cases*).
- AND the "Habiter Mieux" bonus of 10% of the total amount of work excluding tax. The limit is set at 1,600 euros excluding tax (2,000 euros excluding tax in certain cases*)
- AND compulsory support from an expert professional: the owner is advised throughout the work by a professional who helps with diagnosis, budgeting, tax exemptions, etc.

Households in the very low income category:

Household composition	Resource level in euros (excluding Ile de France)
1	14 879 €
2	21 760 €
3	26 170 €
4	30 572 €
5	34 993 €
Per person +	+ 4 412 €

The owner receives :

- The "Habiter mieux sérénité" aid will cover 50% of the total cost of the work up to a limit of 10,000 euros (excluding tax) (and 15,000 euros (excluding tax) in certain cases*)
- The "Habiter Mieux" bonus will also finance 10% of the total cost of the work, up to a limit of 2,000 euros excluding tax (and 4,000 euros excluding tax in certain cases*)
- AND compulsory support from an expert professional: the owner is advised throughout the work by a professional who helps with diagnosis, budgeting, tax exemptions, etc.

** The subsidised premium is granted subject to conditions, notably an overall energy improvement of at least 35%.*

If you are a landlord:

- The aid reimburses €187.50/m² and up to a maximum of €15,000 per property
- The "Habiter mieux" bonus amounts to €1,500
- A tax deduction can also be made on property income if the improvement in energy performance is equal to or greater than 35%.

If you are a co-ownership association:

If the work results in an energy gain of at least 35%, the co-ownership can receive aid which will then be shared between the co-owners according to their share and comprising

- A grant of up to a maximum of €3,750 per unit
- A bonus of €1,500 per unit

- A grant of up to €180 for project management assistance

It is possible to combine ANAH aid with the zero interest Eco Loan. However, it is not possible to combine ANAH aid with the Prime Energie and MaPrimeRénov'.

3. To be accompanied in the process of applying for aid

To be directed to your local Anah contact:

0 808 800 700

on www.faire.gouv.fr

on <https://monprojet.anah.gouv.fr>.

A housing specialist, the "operator-advisor", will come to your home to assess the necessary work to be carried out, and will then accompany you until the end of your project, helping you to compile the application and submit it to the Anah.

Sources:

<https://www.mychauffage.com/blog/aide-habiter-mieux-anah>

<https://www.aide-sociale.fr/habiter-mieux-anah/>

THE ZERO-INTEREST ECO-LOAN :

**« L'ECO PRET A TAUX ZERO
or L'ECO PTZ »**

The zero rate eco-loan or eco PTZ is a loan created as part of the Grenelle de l'environnement. This measure allows you to finance your energy-saving work without making a cash advance and without paying interest.

It works on the basis of a package of works (a minimum of two works to be carried out) or on the basis of the overall energy performance of the home (a minimum level of energy performance to be achieved). The loan is available to owner-occupiers, landlords and non-trading companies without any means test until 31 December 2021.

1. Who can benefit?

- Natural persons (owner-occupiers or lessors) including co-ownerships
- Non-trading companies not subject to corporation tax, at least one of whose partners is an individual
- If you are a landlord (you rent out the property you own), you can benefit from the zero-rate eco-loan by committing to renting out the property as your main residence

The property must be :

- declared as your main residence or intended to be so
- a house or flat
- completed more than 2 years ago on the date the work begins.

Only one zero-rate eco-loan can be granted per dwelling (except for a complementary zero-rate eco-loan or a joint zero-rate eco-loan).

2. What can be financed with an eco PTZ?

- The installation by a professional;
- The equipment;
- Energy-saving materials;
- Costs related to the project management and thermal study;
- The possible costs of project management insurance.

Your work must enable you to upgrade your non-collective sanitation system with energy-saving devices.

To benefit from the eco PTZ, your work must concern at least one of the following categories :

- Thermal insulation of the entire roof
- Thermal insulation of walls facing the outside (at least 50% of the surface area)
- Thermal insulation of windows, provided that the materials used replace single-glazed walls (at least half of the windows) and doors opening onto the outside (at least half of the doors).
- Insulation of low floors over basements, crawl spaces or open passageways (100% of surfaces)
- Installation, regulation or replacement of heating or hot water production systems (thermal solar panels...)

- Installation of heating equipment using a renewable energy source (geothermal heat pumps, etc.)
- Installation of domestic hot water production equipment using a renewable energy source

To benefit from the eco-PTZ, the work carried out in your home must enable you to achieve a minimum overall energy performance determined by a thermal study carried out by an engineering office. The work must enable you to obtain :

- a conventional annual consumption of less than 331 kWh/m² of primary energy for heating, cooling and hot water production,
- and an energy saving of at least 35% compared to the conventional annual primary energy consumption before the work for heating, cooling and hot water production.

Detailed [list of works](#) and performances to benefit from the Eco PTZ

3. Zero rate loan: some constraints to be aware of

- Only one eco PTZ can be obtained per property.
- You can benefit from the sustainable development tax credit, but only if you have sufficient resources.
- It must be repaid in a maximum of 15 years.

4. Amount of the loan

The maximum amount of the eco PTZ is

- 7,000 € for a simple action on the glass walls,
- 15,000 € for a simple action of work of another nature,
- 25,000 € for a package of 2 works,
- 30 000 € for a package of 3 or more works
- 30,000 for an overall energy performance
- 10,000 for non-collective sanitation

5. Cumulation with other aid

The eco-PTZ can be combined with the following grants:

- Aid from the Anah and local authorities
- Energy saving certificates
- PTZ for home ownership
- MaPrimeRénov' and the energy bonus or tax credit for energy transition

6. Submitting the application

Once the choice of work has been made, you must go to a bank with the "borrower" and "company" forms and the estimates : [Borrower](#), [Company](#)

You can apply for a zero-interest eco-loan even if your work has been underway for less than 3 months.

Only banks that have signed an agreement with the State can distribute the eco-PTZ. You should therefore contact your bank for information.

7. Applying for an additional eco-PTZ

Until 31 December 2021, you can apply for a second eco-PTZ for the same property: the application must be made within 5 years of the issue of the first eco-PTZ offer.

This loan must finance work other than that of the 1st eco-PTZ.

The sum of the 2 eco-PTZs must not exceed €30,000.

Sources :

<https://www.service-public.fr/particuliers/vosdroits/F19905>

<https://www.voseconomiesdenergie.fr/aide-travaux/eco-ptz>

<https://agirpoulatransition.ademe.fr/particuliers/finances/aides-a-renovation/tout-savoir-leco-pre-a-taux-zero-2021>

REDUCED VAT

1. Reduced VAT rates, what steps should be taken to benefit from them?

To benefit from reduced VAT rates, it is essential that your work and equipment are invoiced to you by a company. If you buy your materials yourself, they will be subject to the normal VAT rate of 20%. Only the installation work carried out by the company will be subject to a reduced rate. For any work costing more than €300, you must also provide your contractor with a specific certificate confirming compliance with the conditions for the application of reduced VAT rates.

There are 2 models of certificate corresponding to the different types of work carried out:

- [The simplified certificate](#) is reserved for work that does not affect any of the structural elements (beams, walls, etc.) and no more than five of the six secondary elements (interior partitions, electrical installations, sanitary and plumbing installations, heating system, etc.).
- Otherwise, you will need to download the "[normal](#)" reduced rate certificate for work affecting the shell and all the finishing work

2. Who can benefit?

- owner-occupiers, landlords or owners' associations
- tenants and free occupants
- non-trading property companies
- the property must have been completed more than 2 years ago
- the property can be occupied as a primary or secondary residence

VAT rate of 5.5

The reduced VAT rate of 5.5% applies to energy renovation work, whether it involves expenditure on energy saving, thermal insulation or energy production equipment using a renewable energy source. The 5.5% VAT is applied directly by the company to the invoice for the work.

3. Work concerned

- Thermal insulation :
 - * Roof insulation or loft insulation
 - * Wall insulatio
 - * Floor insulation
 - * Double glazed windows
 - * Insulating shutters
 - * Entrance door to the outside
- Ecological heating :
 - * Condensing boiler
 - * Gas micro-cogeneration boiler with an electrical output of up to 3 kilovoltamperes per dwelling
 - * Pellet boiler;
 - * Wood-burning stove;

- Heat pump
 - * Air-water heat pump
 - * Water-to-water heat pump
 - * Geothermal heat pump
 - * Thermodynamic water heaters
 - * Ground source heat pump ground heat exchange
- Regulation
 - * Heating programmer
 - * Sensor control system
 - * Heating control device
- Renewable energy
 - * Solar thermal collectors (solar water heaters)
 - * Energy production equipment using wind or water power
 - * Insulation materials for all or part of an installation for the production or distribution of heat or hot water
 - * energy production equipment using a renewable energy source, with the exception of electricity production equipment using the radiative energy of the sun, or heat pumps, other than air/air, whose essential purpose is the production of heat or domestic hot water
 - * equipment for connection to a heating network, supplied mainly by renewable energy sources or by a cogeneration installation.

Examples of inseparably linked works are also subject to 5.5% VAT:

A double-glazed window is installed in a bathroom. Any painting and plastering work following the installation of the double-glazed window in the bathroom is subject to the 5.5% rate.

4. VAT at 10%

VAT at a reduced rate of 10% applies to improvements, conversions, fittings and the supply of certain equipment. This intermediate rate is applicable to the following services and elements

- labour services
- raw materials and supplies essential to the work (cement, glass wool, tiles or slates, tiles, wallpaper, paint, joints, screws, bolts, pipes, electrical wiring, etc.)
- kitchen, bathroom and storage equipment, provided that it is incorporated into the building and adapts to the configuration of the premises and that it is impossible to remove without damaging the furniture or the building.
- heating equipment (oil tanks, gas tanks or boilers not eligible for the 5.5% VAT rate)
- opening and closing systems for dwellings (doors, windows or patio doors not eligible for the 5.5% rate).

Sources:

<https://bofip.impots.gouv.fr/bofip/9417-PGP.html/identifiant=BOI-TVA-LIQ-30-20-95-20140225>

<https://www.economie.gouv.fr/particuliers/tva-taux-reduits-travaux#>

<https://www.voseconomiesdenergie.fr/aide-travaux/tva-taux-reduit>

LOANS TO IMPROVE HOUSING

1. Eco-loans backed by the Livret Développement Durable et Solidarité - LDDS

What is a loan backed by the LDDS

An LDDS is very similar to a Livret A. The rate of return on the investment is 0.5% per annum and the money is available directly (no limit on withdrawals and deposits). The initial deposit must be at least 15 euros (depending on the bank). The deposit limit is set at 12,000 euros.

These eco-loans have a very low interest rate, but are not interest-free, unlike the eco PTZ.

This type of loan is therefore used for work that does not fall into the Eco PTZ category or to supplement an Eco PTZ when the 30,000 euro loan ceiling has already been reached.

Conditions of eligibility:

- Energy-efficient renovation work
- Main residence, secondary residence, for sole owners, for co-ownerships.
- The property must be more than 2 years old
- The conditions (rate, duration, commercial name of the loan, etc.) are left to the discretion of the banks. Ask your bank for information.
- Have a tax household in France

Document to be provided:

A form must be completed with the professional(s) you have chosen to carry out the work. You must submit this [form](#) to your bank.

Work concerned:

- efficient boilers (low temperature or condensation)
- thermal insulation materials (opaque and glazed walls, insulating shutters, insulation)
- Temperature control devices.
- energy production equipment using a renewable energy source (solar, wind, hydraulic, wood and biomass, heat pump).

2. The 1% Action Logement Accession loan

An "Accession" housing loan can be granted by Action Logement for the construction or acquisition of a home with or without work.

Action Logement can grant you a loan at 0.5% with a maximum repayment period of 25 years. The amount is 40% of the total cost of the operation, up to a limit of €40,000 (€20,000 for extension or compliance work).

Who can benefit?

- owner-occupiers, employees of companies, respecting the defined resource conditions
- owner-lessors, employed by companies, who meet the defined resource conditions
- landlords housing employees of companies, meeting the defined income requirements
- non-trading property companies whose majority shareholder is an employee of a company, meeting the defined means test.

- Be an employee of a private sector company with 10 or more employees
- Can be combined with the eco PTZ

For which housing?

- A single-family home or flat, occupied as a principal residence;
- located in zone B2 or C

[Know the zone of your commune](#)

Eligible works:

- the acquisition or construction of a new home (including the purchase of the land for the construction);
- the purchase of an old home, with or without work
- social home ownership, including HLM sales
- the purchase of a property under a joint real estate lease
- the completion of work to extend or make a dwelling habitable.
- The work must primarily concern
- insulation of the walls, roof or low floor
- If insulation work is not necessary, the aid may concern
- replacing the heating system
- installation of heating equipment
- installation of domestic hot water equipment using renewable energy

The equipment and materials installed must meet the same technical requirements as the work benefiting from an interest-free eco-loan.

The work must be carried out by an RGE company or craftsman. The directory of RGE professionals is available on the FAIRE website <https://www.faire.gouv.fr/>

Procedure:

Before the loan is issued, Action Logement will assess your solvency and your repayment guarantees. Once the loan is granted, you will have 12 months to have the work done.

If your loan application is approved, the CAF will pay you 50% of the amount upon receipt of the signed loan contract. The balance will be paid to you on production of the receipted invoice.

3. The CAF Home Improvement Loan

The loan is paid by your CAF depending on the work planned and the funds available. It can cover up to 80% of the planned expenditure, up to a maximum of €1,067.14.

Eligible work :

- Renovation work
- Thermal insulation work

Conditions of eligibility :

- Be the owner or tenant of your main residence.
- Be a beneficiary of a family benefit (back-to-school allowance, education allowance for a disabled child, etc.)
- Reside in France
- There are no resource conditions but, as the loans are limited, they may be taken into account to establish an order of priority between applicants.

Procedure :

Fill in this loan [application](#) form:

Sources:

<https://agirpoulatransition.ademe.fr/particuliers/finances/aides-a-renovation/prets-ameliorer-logement>
<https://www.pret-ecologique.com/livret-developpement-durable/>

LOCAL GRANTS

« Grants for energy rehabilitation of housing benefiting from the Habiter mieux programme - Haute-Savoie »
« Aide à la réhabilitation énergétique de logement bénéficiant du programme Habiter mieux - Haute-Savoie »

The Department provides assistance to low-income households to help them overcome energy poverty and contribute to improving air quality in Haute-Savoie
The Department only intervenes if the file benefits from the Anah's Habiter Mieux bonus ("Sérénité" scheme).

Amounts of aid

Departmental aid is granted in addition to the Anah's Habiter Mieux bonus ("Sérénité" scheme):

- 1,000 € for landlords (can be combined with the aid for subsidised housing)
- 10% of the cost (excluding tax) of the eligible work, up to a limit of €2,000 for "modest" homeowners
- 15% of the cost (excluding tax) of eligible work up to a limit of €3,000 for "very modest" owner-occupiers

The application for assistance from the Department will be drawn up at the same time as that of the Anah, with the support of the operator.

The Department's aid will be granted after the Habiter Mieux premium has been awarded by Anah, and will be paid in one instalment to the owner at the end of the work, after payment of the Anah aid.

Contact

Social Development and Inclusion Department - Social Development and Housing Service
26 avenue de Chevène
CS 42220
74023 ANNECY CEDEX
04 50 33 23 02
logement-habitat@hautesavoie.fr

Sources:

<https://www.voseconomiesdenergie.fr/aide-travaux/subvention>
<https://www.anil.org/aides-locales-travaux/>

LAND TAX EXEMPTION

Local authorities can offer an exemption from property tax on built-up areas for certain renovated homes.

1. Who can benefit?

- Owners of dwellings, whether occupants or lessors, carrying out energy saving work.
- The property must have been built before 1989.

2. Which exemption?

An exemption from 50% to 100

To benefit from this exemption of 50 to 100%, for a period of 3 years, the total amount of expenditure paid per dwelling must be greater than :

- Either €10,000 in the year preceding the year of application of the exemption
- or €15,000 in the three years preceding the year of application of the exemption.

3. How to benefit from this aid?

First of all, you need to know whether your municipality has chosen to exempt homeowners from property tax when they have carried out energy renovation work. If so, this exemption is at least 50% of the tax amount (and up to 100%) for a period of 5 years.

In this case, you will have to fill in a declaration at the public finance centre of the place where the property is located, and send it within 90 days of the end of the work.

4. Eligible works

- thermal insulation
- condensing boiler
- heat pump
- thermal insulation
- heating control equipment
- renewable energy production, etc.
- The [full list](#) of eligible works is available in the General Tax Code

CUMULATION OF GRANTS

Summary table of possible grants combinations

	MaPrimeRénov'	Eco PTZ	Aides de l'Anah	Local grants	Support from energy suppliers
MaPrimeRénov'			⊘	<i>* with a capping of MaPrimeRénov'.</i>	<i>* with a capping of MaPrimeRénov'.</i>
Eco prêt à taux zéro					
Aides de l'Anah	⊘				⊘
Local grants	<i>* with a capping of MaPrimeRénov'.</i>				
Support from energy suppliers	<i>* with a capping of MaPrimeRénov'.</i>		⊘		

Estimate your subsidies:

You can estimate the work best suited to your renovation, the type of aid and their amount to renovate your home by calling on a FAIRE advisor, a service of the State to guide you in your energy renovation :

<https://www.faire.gouv.fr/aides-de-financement/simulaides>

You can also estimate the aid you can claim, on the website of the State « Aides Sociales », via an online simulator:

<https://www.aide-sociale.fr/questionnaire-steps/>

Sources :

<https://www.voseconomiesdenergie.fr>

<https://www.service-public.fr/particuliers/vosdroits/F19905>

<https://agirpourtatransition.ademe.fr/particuliers/maison/travaux>

<https://www.ademe.fr/sites/default/files/assets/documents/guide-pratique-aides-financieres-renovation-habitat-2021.pdf>

<https://www.les-energies-renouvelables.eu/>

Find an RGE professional (« Reconnu Garant de l'Environnement », recognised as an environmental guarantor) :

<https://www.faire.gouv.fr/trouvez-un-professionnel>

Create an account on the Anah website to benefit from aid :

https://monprojet.anah.gouv.fr/pages/infos_po