

Information sheet: Sustainability for home-owners

The topics of sustainability and ESG (environmental, social, governance) and energy efficiency are becoming increasingly important. The Swiss financial services industry is no exception: among other things, it has set itself the goal of making a tangible contribution to achieving the Paris climate goals. Taking steps to improve the energy efficiency of your own house or holiday home can make sense not only with regard to sustainability and caring about the environment, but also in terms of improving your quality of life and significantly helping to preserve the value of your property over the long term. This information sheet addresses energy efficiency, sustainability and long-term value preservation in the context of buying or renovating your own house or holiday home, and offers information and practical advice.

Background

- The real estate sector generates 25% of all CO₂ emissions.
- Financial institutions contribute to sustainability as part of their advice on the financing of real estate.
- In this context, financial institutions raise customers' awareness of the importance of energy efficiency when buying and renovating real estate.

Promoting energy efficiency (sustainable finance)

The guidelines for mortgage lenders on the promotion of energy efficiency published by the Swiss Bankers' Association (SBA) help financial service providers to draw their customers' attention to the energy efficiency of properties for which they are seeking finance – single-family houses and holiday homes for their own use and, in particular, older properties and those which are likely to need refurbishing in the foreseeable future.

The focus is not just on sustainability – and improving energy efficiency in particular – but also on preserving the value of the properties over the long term. As the building sector is a big consumer of energy and emitter of CO₂, sustainable renovation and energy-efficient construction are essential for meeting climate goals. With your own property, you can actively contribute to achieving these goals. For example, better thermal insulation can reduce a building's energy consumption by more than half, and switching to renewable energies for heating and hot water can almost eliminate its CO₂ emissions altogether.

But in the longer term you can also benefit financially – both directly and indirectly – from your contribution to climate protection. In times of high energy prices, a property that consumes a disproportionately large amount of energy can place a heavy burden on a home-owner's budget. With older properties in particular, up to 83 percent of the total energy supplied to the house for heating and hot water can escape through the building's walls and roof. Refurbishment of the building envelope is thus called for – additional insulation of roofs, walls and floors or the replacement of windows and doors, for example. Moreover, it is safe to assume that energy efficiency – whether due to the initial construction method or to subsequent renovation measures – will help to preserve the value of a property in the longer term for the reasons mentioned above and due also to the possibility of new regulations coming into force. In fact, it may even increase the property's value.

Therefore, improved energy efficiency in the real estate sector does not only benefit the environment while helping combat climate change. Taking sustainability criteria into account can also be financially interesting for property owners, both in the short and long term. For more information, see below for a list of links to websites on relevant topics (in the main Swiss languages only).

Information on (financial) support measures and building renovation specialists

- Schweizer Förderprogramm für Energie und Mobilität (Swiss support programme for energy and transport) (www.energiefranken.ch)
- Das Gebäudeprogramm ("buildings programme") (www.dasgebaeudeprogramm.ch)
- Energie Schweiz / Erneuerbare Energien (renewable energy) (www.energieschweiz.ch)
- Gebäudeenergieausweis der Kantone (Cantonal Building Energy Certificate – GEAK) (www.ecolution.swiss)
- Minergie building standards (www.minergie.ch)