GRÜN(e) ENERGIEBERATUNG

As of: November 2026
Funding conditions since 21 Jul 2026

FEDERAL FUNDING FOR EFFICIENT BUILDINGS · KFW 458

KfW Heating Subsidy

Step-by-step guide for homeowners

WHO APPLIES?

You as the owner – yourself, using your own "Meine KfW" account.

WHAT IS FUNDED?

Heat pumps, solar thermal, biomass heating, fuel cells and connection to a building or district heating network.

HOW MUCH?

30 % basic subsidy, up to 70 % with bonuses (up to 80 % for low incomes) of max. €28,000 eligible costs (1st residential unit, application by 31 Jan 2027).

The process in five steps

1	2	3	4	5
Create account	**BzA + contract**	**Apply**	**Approval + installation**	**BnD + payout**
You	Installer	You	You / Installer	Installer / You

i Gas-only or oil-only heating systems are not funded.

Important notes – please read first!

Account holder = applicant = client

The person who registers with “Meine KfW” must be the same person who submits the application – and in whose name the contract with the installer is made. The registered person cannot be changed later. Applying on someone’s behalf, e.g. by a spouse or child, is not permitted.

Contract only with funding condition – no work before applying!

Before applying, you sign a supply and service contract with your installer that includes a condition precedent: it only takes effect once KfW approves the grant and states an expected completion date within the approval period. A contract without this condition, or starting work before applying, rules out funding. The condition cannot be added later.

Deadlines and payment

After approval you have 36 months to complete the project. Proof must be submitted no later than six months after the final invoice – otherwise the grant lapses.

Please pay invoices by bank transfer – KfW does not accept cash payments. You may not also claim the tax reduction under § 35a or § 35c EStG for the same measure.

Who does what – at a glance

Step	You (owner)	Installer
1. Create “Meine KfW” account	Register yourself	—
2. Confirmation for application (BzA)	Receive BzA ID	Create in KfW portal
2. Contract with funding condition	Sign	Draw up
3. Submit application	Submit yourself, enter BzA ID, upload contract	—
4. Approval and installation	Forward approval	Install system
5. Confirmation after completion (BnD)	BnD-ID erhalten	Im KfW-Portal erstellen
5. Request payout	Verify identity, upload proof	Issue invoice

1 Create a “Meine KfW” account

You · once – ideally right at the start

You need a personal, free account on the KfW customer portal meine.kfw.de. Create it right away so your application isn’t held up later.

1. Open meine.kfw.de in your browser or scan the QR code.
2. Choose “Registrieren” (register) and sign up as a private individual.
3. Use your own name and your own email address.
4. Confirm your email address via the link KfW sends you.
5. Log in – your account is active.

Go to “Meine KfW”
meine.kfw.de

i **Tip:** Keep your login details safe. You need the same account for the application and the payout. Before the payout you must also verify your identity in the portal.

2 BzA and contract – handled by the installer

Installer · basis for your application

Your installer creates the **confirmation for the application (BzA, “Bestätigung zum Antrag”)** in the KfW portal. It lists your planned heating system, the planned total eligible costs and confirms that the technical minimum requirements of the funding guideline are met.

At the same time you receive the **supply and service contract with a condition precedent** (effective only upon KfW approval) and an expected completion date.

You receive	What you do with it
The BzA ID	Enter it in the application
The contract	Sign it and keep a scan or PDF ready for upload

! **Important:** Wait for the BzA ID and the signed contract before applying! You cannot apply without both.

3 Submit the application

You · yourself in the portal – before work begins

Once you have the BzA ID and the signed contract, submit the application yourself:

1. Log in at meine.kfw.de.
2. Select the product “BEG Heizungsförderung für Privatpersonen – Wohngebäude (458)” (heating subsidy for private individuals – residential buildings).
3. Enter the BzA ID. The technical details are filled in automatically.
4. Upload the signed contract with the funding condition.
5. Enter details on the building, owner-occupancy and the bonuses you are claiming (overview on the last page).
6. Check everything and submit. Keep the confirmation of receipt.

! **Claim all bonuses in your first application!** Only one application per measure is allowed, and the grant cannot be increased later.

Note: KfW may temporarily place a virtual waiting room in front of the portal or suspend access overnight.

4 Wait for approval, then installation

You / installer · installation only after KfW approval

KfW’s approval makes your contract effective and installation can begin. The 36-month approval period starts with the approval; the heating system must be fully installed within it.

i Please forward the approval to your installer straight away so the installation date can be set.

5 Complete funding – request payout

After completion · deadline: 6 months after the final invoice

Once the heating system is complete, two more steps are needed before the grant is paid into your account.

PHASE A – INSTALLER

Confirmation after completion (BnD)

The installer confirms proper installation and the total eligible costs in the KfW portal. You receive the BnD ID and the invoice.

PHASE B – YOU (OWNER)

Proof & payout

1. Log in at meine.kfw.de and verify your identity
2. Start the proof process, enter the BnD ID
3. Enter your tax identification number
4. Upload the invoice and documents for your bonuses
5. Confirm and submit

After a successful review, KfW transfers the grant, usually mid-month or at month-end.

Income bonus: For applications with an income bonus under fact-sheet version 07/2026, KfW expects proof submission to be possible from January 2027 at the earliest.

Retention obligation: Keep invoices, bank statements and technical documents for 10 years. The heating system must be used for its intended purpose for 10 years.

Checklist

FOR THE APPLICATION

- [ ] Account created on meine.kfw.de, email confirmed
- [ ] BzA ID received from installer
- [ ] Contract with funding condition signed and ready as a file
- [ ] Age and type of existing heating known (relevant for the climate speed bonus)

FOR THE PAYOUT

- [ ] BnD ID and invoice received from installer, invoice paid by bank transfer
- [ ] Identity verification in “Meine KfW” completed
- [ ] Tax identification number at hand
- [ ] For climate speed or income bonus: land register extract and certificate of registration
- [ ] For income bonus: income tax assessments for the 2nd and 3rd year before applying for all relevant household members (no other documents accepted)
- [ ] For family supplement: child’s certificate of registration
- [ ] If requested: proof of hydraulic balancing (VdZ form – provided by the installer)

Questions? We’re here to help!

GRÜN(e) Energieberatung supports you through the entire funding process – together with your installer.

Questions for KfW directly: Dialogcenter 0800 539-9013 (free of charge, in German)

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Funding bonuses at a glance

Funding conditions since 21 Jul 2026 · KfW fact sheet 458, version 09/2026 (valid from 24 Sep 2026)

Component	Amount	Requirement
Basic subsidy	**30 %**	All eligible applicants, including landlords
Climate speed bonus	**16 %** decreasing, see below	Owner-occupiers only. Replacing a working oil, coal, gas floor-unit or night-storage heater (any age), or a gas or biomass heater that has been in operation for at least 20 years at the time of application
Income bonus	**40 / 30 / 10 %**	Owner-occupiers only. Taxable annual household income up to €30,000 / €40,000 / €50,000 (average of the 2nd and 3rd year before applying)
Family supplement	**Limits + €10,000**	At least one child under 18 eligible for child benefit registered in the household (one-off, regardless of number of children)
Maximum	**70 % / 80 %**	80 % for incomes up to €30,000 (€40,000 with a child). With €28,000 eligible costs: max. €19,600 or €22,400 grant

Eligible costs (cap): €28,000 for the first residential unit, €15,000 each for units 2–6, €8,000 each from unit 7.
Discontinued since 21 Jul 2026: efficiency bonus (5 %) for heat pumps and emission-reduction supplement (€2,500) for biomass.

Applying early pays off

The application date is decisive:

Application from	Climate speed bonus	Cap, 1st residential unit
21 Jul 2026	16 %	€28,000
1 Feb 2027	12 %	€27,250
1 Aug 2027	8 %	€26,500
1 Feb 2028	4 %	€25,750
1 Aug 2028	none	€25,000

! **Announced for Q1 2027 (heat pumps):** Under the BEG EM funding guideline of 17 Aug 2026, the basic subsidy for heat pumps falls from 30 % to 15 %. Heat pumps of EU origin receive an additional value-creation bonus of 15 percentage points. KfW has not yet published an exact start date. Funding conditions change regularly – we'll keep you informed.

Sources: KfW fact sheet 458, version 09/2026 (kfw.de/458) · BEG EM funding guideline of 17 Aug 2026 (BAnz AT 27.08.2026 B1). The KfW fact sheet valid on the application date is binding. This translation is for guidance only; the German KfW documents prevail. No liability assumed.