'DV 9HUP|JHQ OLHJW EHL XQV LQ GHQ /LHJHQVFKDIWHQ GL
GHU /LHJHQVFKDIW]X ILQGHQ

'LH 53. ZLUG JHIUDJW RE GDV :RUW JHZ•QVFKW ZLUG 0LFKDOH .
DQ]XI•JHQ KDW

'LVNXVVLRQ
'DV :RUW ZLUG QLFKW YHUODQJW

$EVWLPPXQJ
'LH .LUFKJHPHLQGHYHUVDPPOXQJ EHVFKOLHVVW HLQVWLPPLJ PL
EHL (QWKDOWXQJHQ
'LH -DKUHVUHFKQXQJ ZLUG JHQHKPLJW

$EQDKPH GHV -DKUHVEHULFKWHV GHU .LUFKHQSIOHJH

'HU 3UlVLGHQW IUDJW RE HLQH 9HUOHVXQJ GHV -DKUHVEHULFK
9HUOHVXQJ YHUODQJW

'LVNXVVLRQ
:LUG QLFKW ZHLWHU YHUODQJW

$EVWLPPXQJ

'LH .LUFKJHPHLQGHYHUVDPPOXQJ EHVFKOLHVVW HLQVWLPPLJ PL
(QWKDOWXQJHQ
'HU -DKUHVEHULFKW GHU .LUFKHQSIOHJH ZLUG DQJHQRP

(QHUJLHWHFKQLVFKH 6DQLHUXQJ 3IDUUKDXV HUVWHU 6FKULW
,QYHVWLWLRQVNUHGLW

'HU 3UlVLGHQW YHUOLHVW GLH $QWUlJH YRQ .LUFKHQSIOHJH XQ
(UOIXWHUXQJHQ YRQ .LUFKHQSIOHJH XQG 53. 'LVNXVVLRQ XQG
ZHUGHQ NHLQH (LQZlQGH HUKREHQ

- 9DULDQWH)HQVWHU XQG (UVDW] gOKHL]XQJ GXUFK QH
- 9DULDQWH)HQVWHU XQG (UVDW] gOKHL]XQJ GXUFK :I

'HU 3UlVLGHQW •EHUJLEW GDV :RUW DQ $ODLQ /DQ] I•U GLH 9RU
EHOHXFKWHQGHQ %HULFKWV $ /DQ] EHOHXFKWHW XPIDVVHQG
1DFKWHLOHQ XQG]HLJW DXFK GLH P|JOLFKHQ UHFKWOLFKHQ 8
.LUFKHQJHPHLQGH HLQH IUHLH :DKO KDW XQG •EHU HLQH GHU E

9DULDQWH

	Variante 1	Variante 2

,QYHVWLWLRQ

	Variante 1 mit Ölheizung	Variante 2 mit Wärmepumpe
Total beantragter Objektkredit	**CHF 60‘000.00**	**CHF 155‘000.00**

%HWULHEVNRVWHQ

'LH MIKUOLFKHQ %HWULHEVNRVWHQ N|QQHQ ZLH IROJW DEJHVFK

Betriebskosten	**Variante 1 Ölheizung**		**Variante 2 Wärmepumpe**	
Was	**Betrag CHF/y**	**Bemerkungen**	**Betrag CHF/y**	**Bemerkungen**
Total pro Jahr	**5‘250.00**		**2‘450.00**	

'DPLW HUJLEW VLFK HLQ MIKUOLFKHV JHVFKIW]WHV (LQVSDUSRWHQ]LD
µ JHJHQ•EHU GHU 9DULDQWH gOKHL]XQJ EHL GHQ %HWULHEVNR

'LH .LUFKHQSIOHJH KDW VLFK DXIJUXQG GHU DQVWHKHQGHQ JHV
HV EHVWHKH UDVFK +DQGOXQJVEHGDUI EHL GHU +HL]XQJ XQG G
|NROORJLVFKHQ ,QWHUHVVH LQWHQVLY PLW GHU 7KHPDWLN DXVH
6LH KDW EHVFKORVVHQ EHLGH 9DULDQWHQ I•U GLH MH HLQLJH
DOV JOHLFKJHVWHOOWH 9DULDQWHQ $QWUiJH]X XQWHUEUHLWH
ZLH VLH GLH YHUVFKLHGHQHQ 9RU XQG 1DFKWHLOH GHU EHLGH
YHU]LFKWHW DXFK DXI HLQH (PSIHKOXQJ GHU %HK|UGH I•U HLQH
EHLGH 9DULDQWHQ VHKU JXW YRUVWHOOHQ 'LHVH (QWVFKHLGX
'LVNXVVLRQ PLWWHOV $EVWLPPXQJ LQQHUKDOE GHU .3 JHiOOW

'DQQ HUWHLOW GHU 3UlVLGHQW GHP 3UlVLGHQWHQ GHU 53. 0LFK
$QWUDJV GDV :RUW 1DFK HLQHU VHKU DQJHUHJWHQ XQG ODQJH
]XP (QWVFKOXVV JHNRPPHQ GDVV GLH 9DULDQWH YRQ GHU 53.
LVW UHLQ DXV ILQDQ]LHOOHU %HWUDFKWXQJ JHiOOW ZRUGHQ X
'HU)HQVWHUHUVDW] ZDU HLQGHXWLJ XQG LVW]X HPSIHKOHQ G
HLQGHXWLJ XQG HLQIDFK XQG HV JDE XQWHUVFKLHGOLFKH $QVL
HLQVWLPPLJH (LQLJXQJ JHIXQGHQ ZHUGHQ XQG HV ZDU DXFK GR
HQWVFKHLGHW VLFK I•U GLH 9DULDQWH (UVDW] GHU gOKHL]X

'LVNXVVLRQ
6RQMD *VFKZLQGW 2WHOILQJHQ)LQGHW HV VFKDGH GDVV GLH
DEJHJHEHQ KDW 'LYHUVH 0LWJOLHGHU ZlUHQ IURK XP HLQH NOD
HLQH 9DULDQWH)UDJH ZDUXP ZXUGHQ GLH)HQVWHU QLFKW HL
VLQG QXU]XVDPPHQ PLW GHQ DQGHUHQ 9DULDQWHQ YRUJHVFKO
GLHVH GLH 9DULDQWH EHYRU]XJW"

0LFKDHO .LQGW KDW GD]X JHDQWZRUWHW ,P :HLWHUHQ KDEH VI
5•FNZHLVXQJVDQWUDJ JHPDFKW ZLUG DXIJUXQG GHU DXVVWHKH
MHGRFK KDEH PDQ VLFK GDJHJHQ HQWVFKHLGHQ GD VRPLW GDV
Z•UGH 'LHV ZDU QLFKW]ZHFNGLHQOLFK

:HUQHU .•EOHU XQG :LHENH 6XWHU (UOIXWHUQ GLH hEHUOHJXQ
LQ HLQHP $QWUDJ]XVDPPHQ DE]XJHEHQ HUIROJWH DXV GHP *U

%HWUDJ YRQ &+) DOV ,QYHVWLWLRQHQ P|JOLFK VLQG ,P
NHLQH 1RWIDOO•EXQJHQ EHL HLQHP $XVIDOO ULVNLHUHQ ,P :HL
GXUFK %HVFKOXVV GHU .LUFKHQSIOHJH]XVWDQGH JHNRPPHQ 9
)DOO]XOIVVLJ HUVFKHLQH GD MD JXWH XQG SUDNWLVFK JOHLFH
.LUFKHQSIOHJH EHDQWUDJH HLQH GDYRQ]X EHZLOOLJHQ

6RQMD *VFKZLQGW 2WHOILQJHQ 6RIHUQ EHL GHU]ZHLWHQ $EV
DEJHVWLPPW ZLUG LVW VRPLW DXFK GHU)HQVWHUHUVDW] QLFK

:HUQHU .•EOHU 'DV WULIIW]X :HQQ NHLQH 9DULDQWH DQJHQRP
YRUGHUKDQG QLFKW HUVHW]W GD GLH .LUFKHQSIOHJH GDI•U GD
Z•UGH GDQQ YRUDXVVLFKWOLFK I•U QIFKVWHV -DKU HQWVSUHFK
QLFKW PHKU ODQJH ZDUWHQ NDQQ (LQ VHSDUDWHU $QWUDJ ©Q
VWHOOHQ :HLO GLH HQWVSUHFKHQGHQ .RVWHQ XQWHU GHU $NV
P•VVWHQ GLH .RVWHQ •EHU GLH ODXIHQGH 5HFKQXQJ JHEXFKW Z

0LNH 6XWWHU 2WHOILQJHQ +DW VLFK DXI GLHVHQ 7DJ JHIUHXW
GHQ $QVWRVV]XP HLQHP 9DULDQWHQDQWUDJ EH]•JOLFK +HL]XQ
GDVV PDQ MHW]W EUHLW GLVNXWLHUHQ N|QQH *OHLFK]HLWLJ E
,QYHVWLWLRQVDQWUDJ YRUOHJH RKQH GDVV GHU 9HUVDPPOXQ
ZHOFKH GLH .LUFKHQSIOHJH ELV (QGH -DKU LQ $XVVLFKW JHVWH
.LUFKHQSIOHJH PLW GHU ODQJIULVWLJHQ)LQDQ]SODQXQJ]X EH
QXU GHQ)HQVWHUVDW] DXV]XI•KUHQ XQG PLW GHP +HL]XQJVHUV

'HU 3UIVLGHQW WHLOW PLW GDVV GHU $QWUDJ DXI $XIWUDJVHU
QLFKW]XOIVVLJ VHL 'LH .LUFKHQSIOHJH QHKPH GLH $XVI•KUXQ
+HL]XQJVHUVDW]]X YHU]LFKWHQ XQG QXU GLH)HQVWHU XQG *(
ZHUGHQ

$QWUDJ YRQ 0LNH 6XWWHU 2WHOILQJHQ

$QWUDJ QXU)HQVWHUHUVDW] XQG *($. SOXV PLW GHU %X
5HFKQXQJ :HUQHU .•EOHU ZLUG LQ GHU =ZLVFKHQ]HLW GHQ
HLQHP VSIWHUHQ =HLWSXQNW YRUOHVHQ

9LNWRU 6WHLQOLQ 2WHOILQJHQ)UDJWH QDFK ZDV 0X.(1 JHQDX
,VW HV JDQ] XQP|JOLFK RGHU ZDV ZLUG JHQDX JHIRUGHUW"

$ODLQ /DQ] (V LVW QLFKW XQP|JOLFK DEHU ZLH DXFK DXV GHP
GHU *HVHW]HVYRUODJH DOOHQIDOOV PLW K|KHUHQ .RVWHQ GHU
2EMHNWJHJHEHQKHLWHQ

0D\D 6FKODWWHU %RSSHOVHQ %HGDQNW VLFK EHL GHU .3 XQG
SUDJPDWLVFKHU JHO|VW ZHUGHQ VROOWH (V VHL SULYDW NHLQ
HLQ]XVHW]HQ MHGRFK VROOWH PLW JU|VVHUHU 6RUJH PLW 6WH
GLH 9DULDQWH EHYRU]XJHQ

5HJXOD 0HUNOL 2WHOILQJHQ 1HQQW HLQ DNWXHOOHV %HLVSLH
0HLQXQJ GDVV GLH +HL]XQJ ZHLWHU EHWULHEHQ ZHUGHQ VROO
ZLUNOLFK DXVIIOOW 'LH 7HFKQLN ZLUG VLFK LQ GLHVHU =HLW Z
0|JOLFKNHLWHQ ELHWHQ

0LNH 6XWHU 2WHOILQJHQ =XP YRUDQJHKHQGHQ %HLVSLHO YRQ
GDVV K|KHUH %HWULHEVNRVWHQ GXUFK YHUPHKUWHQ 6HUYLFH]
$QVLFKW GDVV GLH .LUFKHQSIOHJH EHL GHU %HUHFKQXQJ GHU
HLQJHI•JW KDW 'LH GXUFKVFKQLWWOLFKHQ .RVWHQ I•U GHQ gO
SUR /LWHU HKHU]X WLHI JHPIVV 6WDWLVWLNHQ GHV %X

.RVWHQ EHL &+) SUR /LWHU 'LHVH 8PVWIQGH XQWHUVW•V
QRFK]XVIW]OLFK

9LNWRU 6WHLQOLQ 2WHOILQJHQ ,VW GHU $QVLFKW GDVV I•U G
ZXUGH GD DOOHQIDOOV EHL HLQHU |NRORJLVFKHQ 9DULDQWH D
ZHUGHQ P•VVWH

0LNH 6XWWHU 2WHOILQJHQ ,VW GHU 0HLQXQJ GDVV I•U GHQ 6V
ZXUGHQ

(UQVW 3H\HU %RSSHOVHQ (V LVW ZLFKWLJ GDVV QLFKW QXU G
:IUHSXPSH]ZLVFKHQ 0DO ZHQLJHU (QHUJLH &23 :HUW YHUE
SULYDWHV %HLVSLHO YRQ HLQHP +DXV LQ $SSHQ]HOO EHL ZHOF
HUQHXHUEDUHQ (QHUJLH GXUFK HLQH :LHGHULQEHWULHEQDKPH
NRQQWH $XI MHGHQ)DOO Z•UGH HU LQ =XNXQIW JHUQH DXI (UG

3HWHU 6DJHU %RSSHOVHQ 0|FKWH ZLVVHQ RE HLQ 8PVHW]XQJ
9DULDQWH]X HLQHP VSIWHUHQ =HLWSXQNW DOV P|JOLFK Z

:HUQHU .•EOHU %HL HLQHP ,QYHVWLWLRQVDQWUDJ ZHUGH GDV
SODQJHPIVV LQ GLHVHP)DOO ZRKO LQ GHQ QIFKVWHQ]ZHL -DKU
EHVWHKH HLQH JHZLVVH 0DUJH

'HU 3UIVLGHQW OLHVW QXQ GHQ :RUWODXW I•U GHQ %HVFKOXVV

'LH)HQVWHU LP 3IDUUKDXV ZHUGHQ JHPIVV $QWUDJ HUVH
3IDUUKDXV VROO HUVWHOOW ZHUGHQ
'D]X ZLUG GDV ODXIHQGH %XGJHW LQ GHU 3RVLWLRQ
*HEIXGH 3IDUUKDXV XP &+) ¶ HUK|KW
>(V HUIROJW NHLQ (UVDW] GHU +HL]XQJ PLW GLHVHP %HVFKOXV
JHVSURFKHQ @

'HU 3UIVLGHQW IUDJW GLH 53. DQ RE GHU $QWUDJ 6XWHU DXFK
EHXUWHLOHQ VHL
53. ,VW HEHQIDOOV GHU 0HLQXQJ GDVV GLHVHU]XVIW]OLFKH $
DOOH 3XQNWH WUDNWDQGLHUW XQG GLVNXWLHUW XQG HV VHL
GHU ODXIHQGHQ 5HFKQXQJ YRUJHVHKHQ

'HU 3UIVLGHQW VWHOOW IHVW GDVV LQ GHU $XVPDUFKXQJ GHU
)HQVWHUHUVDW] 2+1(+HL]XQJVHUVDW] QHEHQ GLH REVLHJHQG
]ZLWHU +DXSWDQWUDJ %HK|UGHQDQWUDJ)HQVWHUHUVDW] 0
KDW GLH 9HUVDPPOXQJ GLH 0|JOLFKNHLW LP :LVVHQ GDU•EHU
ZLUG]X HQWVFKHLGHQ RE PDQ GLH +HL]XQJ WDWVIFKOLFK HEH
PDFKHQ ZLOO

'DUDXV HUJLEW VLFK IROJHQGHU $EODXI I•U GLH $EVWLPPXQJ

$EVWLPPXQJ *HJHQ•EHUVWHOOXQJ 9DULDQWH JHJHQ 9DU
$EVWLPPXQJ 'LH REVLHJHQGH 9DULDQWH GHU .LFKHQSIOH
%HK|UGHQDQWUDJ GHP $QWUDJ 6XWHU JHJHQ•EHUJHVWHOOV
$EVWLPPXQJ 'HU REVLHJHQGH $QWUDJ ZLUG YRUJHOHJW]

'HU 3UIVLGHQW IUDJW DQ RE GLH 9HUVDPPOXQJ PLW GLHVHP 9R
NHLQH (LQZIQGH HUKREHQ

'LVNXVVLRQ (LQH ZHLWHUH 'LVNXVVLRQ ZLUG QLFKW YHUODQJW

6WLPPEHUHFKWLJWH I•U GDV OHW]WH *HVFKIIW

)•U GDV OHW]WH *HVFKIIW VLQG 6WLPPEHUHFKWLJWH DQZHVHC
$EVROXWHV 0HKU 3HUVRQHQ

$EVWLPPXQJ
9DULDQWH ©gOKHL]XQJª 6WLPPHQ
9DULDQWH ©:lUPHSXPSHª 6WLPPHQ
EHL (QWKDOWXQJHQ

'LH .LUFKHQJHPHLQGHYHUVDPPOXQJ EHVFKOLHVVW
'LH 9DULDQWH ©:lUPHSXPSHª REVLHJW JHJHQ•EHU GHU 9DU

$EVWLPPXQJ
9DULDQWH ©:lUPHSXPSHª 6WLPPHQ
$QWUDJ 6XWHU ©QXU)HQVWHUHUVDW]ª 6WLPPHQ
EHL (QWKDOWXQJHQ

'LH .LUFKHQJHPHLQGHYHUVDPPOXQJ EHVFKOLHVVW
'LH 9DULDQWH ©:lUPHSXPSHª REVLHJW JHJHQ•EHU GHP $QW

$EVWLPPXQJ 6FKOXVVDEVWLPPXQJ

:LUG GLH 9DULDQWH PLW GHU :lUPHSXPSH JHPlVV YRUJHOHJW

'LH .LUFKHQJHPHLQGHYHUVDPPOXQJ EHVFKOLHVVW PLW -D 6W
(QWKDOWXQJHQ
'HU 2EMHNWNUHGLW YRQ &+) µ I•U GHQ (UVDW] YRQ
(UVDW] GHU +HL]XQJVDQODJH GXUFK HLQH QHXH 6RON :DVVHU
(UVWHOOXQJ HLQHV *HElXGHHQHUJLHDXVZHLVHV *($.
,QYHVWLWLRQVUHFKQXQJHQ XQG ZLUG JHQHKPLJW

$OOIIOOLJHV JHPlVV † GHV *HPHLQGHJHVHW]HV
(V VLQG NHLQH $QIUDJHQ QDFK † *HPHLQGHJHVHW] HLQJHJDQJ

$EVFKOXVV

'HU 3UlVLGHQW IUDJW JHPlVV GHQ JHVHW]OLFKHQ 9RUJDEHQ DQ
JHPDFKW ZHUGHQ 'LHV LVW QLFKW GHU)DOO 'HU 3UlVLGHQW R
5HFKWVPLWWHO (V ZHUGHQ NHLQH 9HUVW|VVH JHJHQ GDV *HVH
JHPDFKW 'HU 3UlVLGHQW VFKOLHVVW XP 8KU GLH 9HUVDPP
7HLOQDKPH

$NWHQDXIDJH3URWRNROO OLHJW DE GHP ZIKUHQG 7DJ
6HNUHWDULDW LP 3IDUUKDXV 2WHOILQJHQ]XU (LQVLFKW DXI

)•U GLH 5LFKWLJNHLW GHV 3URWRNROOV

'HU 3UlVLGHQW 'HU $NWXDU 'LH 6WLPPHQ]IKO

:HUQHU .•EOHU $ODLQ /DQ] 5RVPDULH 6DFFKH