

99400355017002

IFB constant loan

Heruntergeladen am 06.06.2025

<https://fimportal.de/xzufi-services/S1000020010000012414/S100002>

Modul	Sachverhalt
Leistungsschlüssel	99400355017002
Leistungsbezeichnung I	IFB constant loan
Leistungsbezeichnung II	Apply for a loan to build and purchase owner-occupied housing
Typisierung	4a - Land: Regelung und Vollzug
Quellredaktion	Hamburg
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	<div lang="en-x-mtfrom-de">home</div> , <div lang="en-x-mtfrom-de">condominium</div> , <div lang="en-x-mtfrom-de">loan</div> , <div lang="en-x-mtfrom-de">home ownership</div> , <div lang="en-x-mtfrom-de">residential property</div> , <div lang="en-x-mtfrom-de">Building plot costs</div> , <div lang="en-x-mtfrom-de">building-costs</div>
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	

Modul	Sachverhalt
Lagen Portalverbund	
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	04.01.2023
Fachlich freigegeben durch	
Handlungsgrundlage	<p>Designation: Funding guideline IFB constant loan URL: <https://www.ifbhh.de/api/services/document/608></p> <p>Designation: Section 4 (3) of the Hamburg Investment and Development Bank Act URL: <https://www.ifbhh.de/api/services/document/3572></p>
Teaser	The Hamburg Investment and Development Bank (IFB Hamburg) supports the construction or purchase of owner-occupied homes and condominiums in Hamburg with the long-term IFB constant loan.
Volltext	<p>The construction or purchase of owner-occupied homes or condominiums is funded. Supported by the long-term IFB constant loan, you can benefit from low interest rates. The interest rate is fixed for 25 years. The necessary application is submitted via the bank of your choice, which has concluded a cooperation agreement with the IFB Hamburg.</p> <p>**During construction:**</p> <ul style="list-style-type: none"> • Cost of the building plot (if the acquisition was no longer than 6 months before the application was received by the IFB Hamburg) • Construction costs including ancillary construction costs • cost of outdoor facilities <p>**Upon purchase:**</p> <ul style="list-style-type: none"> • Purchase price including ancillary purchase costs and any modernization, repair and conversion costs incurred
Erforderliche Unterlagen	**Generally:**

Modul

Sachverhalt

- Self-disclosure from the financing institute or digital form from the IFB
- Application form – The application form is provided by the cooperation partners.
- Proof of legitimation (identity cards/front and back) - in the case of passports, a corresponding confirmation of registration must be attached
- Salary slips: the last 2 payslips and the December statement of the previous year/last tax assessment
- Evidence of self-employment: last three annual financial statements and current BWA of the current year / health insurance / pension / last 2 available tax assessments
- Financing Offers
- Statements of Equity

****New build:****

- Draft purchase agreement
- if applicable, a declaration of division in the draft
- Draft work contract
- building description
- List of costs for trades outside of the construction or purchase contract
- living area calculation
- Floor plans/ section/ elevation
- If necessary, online confirmation from KfW experts for energy-related KfW loans

****used property:****

- Exposé / offer or, if applicable, draft purchase contract
- land register extract
- if applicable, declaration of division
- Comprehensible living space information / calculation
- Property photos inside and outside
- Offer or list of planned modernization measures
- If necessary, online confirmation from KfW experts for energy-related KfW loans

It is still possible to submit an ****application by post****

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	<ul style="list-style-type: none"> • Self-assessment from the financing institute or • Form of the IFB Hamburg
Voraussetzungen	<ul style="list-style-type: none"> • You must submit the application to a financing institute of your choice before the start of the project - but at the latest **immediately after** the conclusion of the notarial purchase contract. • You must prove that you can bear the burden by submitting certificates of sustainable income. • They must have the required performance and reliability. • After the completion of the construction project, you must provide IFB Hamburg with all information to assess your performance annually and on request.
Kosten	Gebühr: Es fallen keine Kosten an
Verfahrensablauf	<ul style="list-style-type: none"> • The first step is to contact your bank. • The application is then submitted via a bank of your choice that has concluded a cooperation agreement with the IFB Hamburg. • The bank checks the project and submits the application either by post **or** via the e-application portal directly to the IFB Hamburg. • If the application is submitted digitally, the application form must be filled out by hand and can be uploaded digitally. There is no need to fill out the separate self-assessment. • The IFB Hamburg examines and approves the loan.
Bearbeitungsdauer	There is no statutory processing time for the processing of applications. Experience has shown that complete, submitted applications are processed within 5 working days.
Frist	There is no set deadline. It is recommended that these reconciliations be made early on. However, at the latest **immediately after** the conclusion of the notarial purchase contract, you must initiate the application at a financing institution of your choice.
weiterführende Informationen	https://www.ifbhh.de/foerderprogramm/ifb-konstantdarlehen https://www.ifbhh.de/foerderprogramm/ifb-konstantdarlehen

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Hinweise	<p>The IFB Hamburg only grants this loan in cooperation with banks that have agreed on the transmission of KfW and supplementary financing loans with the IFB Hamburg on the basis of a cooperation agreement. The **application form is provided by the financing institution** when applying for the loan. Our online service is intended for use by the bank for cooperation loans.</p>
Rechtsbehelf	<p>An objection to a decision can be raised for up to one month. Discuss this with your bank.</p>
Kurztext	<ul style="list-style-type: none"> • IFB constant loan • The IFB constant loan is a subordinate supplement to the bank loan, which means that you can benefit from low interest rates overall. • The application **is submitted via** a bank of your choice that has concluded a cooperation agreement with the IFB Hamburg. <p>The online service is intended for your bank.</p> <ul style="list-style-type: none"> • Responsible: Hamburg Investment and Development Bank
Ansprechpunkt	
Zuständige Stelle	<p>Authority for Urban Development and Housing - Housing</p>
Formulare	
Ursprungsportal	<p>Hamburg Service, Hamburg Service (Currently this link is only available in german)</p>