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Zero-Rate Eco-Ready (Eco-PTZ)

Verified 07 février 2022 - Legal and Administrative Information Directorate (Prime Minister)

The zero-rate eco-loan (eco-PTZ) provides funding for energy-retrofitting of housing. The maximum amount of the eco-PTZ is between €7 000 and €50 000 according to the funded works. This loan may be granted under conditions to a landlord or occupier and a syndicate of joint owners until 31 December 2023.

Individual EcoPTZ

The conditions for obtaining the eco-PTZ differ depending on the work being planned.

Insulation and/or installation work

The eco-PTZ may be granted, subject to conditions, to carry out one or more types of insulation work or installation of equipment enabling the use of renewable energy sources.

Work

To qualify for the eco-PTZ, your work must cover at least one of the following categories of work:

- Thermal insulation of the roof
- Thermal insulation of the exterior facing walls
- Thermal insulation of windows and doors overlooking the outside
- Isolation of low floors
- Installation or replacement of heating or hot water
- Installation of heating using a renewable energy source
- Installation of hot water production using a renewable energy source

 **FYI** : it is generally more efficient to first isolate and ventilate your home and then settle efficient heating and hot water systems.

To help you with your choice of work, you can call on a specialist energy renovation consultant free of charge.

Who shall I contact

- Specialised consultants in habitat renovation (France Rénov')
Allows you to have your renovation work carried out free of charge by specialised consultants

Phone

0 808 800 700

Open Monday to Friday from 9am to 6pm. You must have your last tax notice.

Free service + cost of a call

Persons

- Owner occupier or owner who rents or agrees to rent his accommodation
- Co-owner (not co-owner union (<https://www.service-public.fr/particuliers/vosdroits/F2606?lang=en>)) occupant or lessor to finance the quota community service projects carried out on private parties. The eco-PTZ also provides funding for work on the common parts and equipment of the building.

The eco-PTZ is not subject to resource requirements.

Housing

Your accommodation must have been built for more than 2 years at the start of the work.

It must be your main residence.

You can also benefit from the eco-PTZ if you rent your accommodation to someone who makes it their main residence.

Choice of company performing the work

Your work must be done by a company with a quality sign *Recognised as a guarantor of the environment (GR)*.

The search for an RGE company can be done from an online service:

 Search for a company with the "Recognised as a guarantor of the environment" quality

National Habitat Agency (Anah)

Go to
online service 
(<https://france-renov.gouv.fr/fr/trouvez-un-professionnel>)

Filing

Once the job selection has been defined, you must go to a bank with the completed Borrower and Company forms.

 Individual EcoPTZ: borrower form

Go to
form(pdf - 305.6 KB) 
(https://www.ecologie.gouv.fr/sites/default/files/Annexe_1_F_Emprunteur_EPZ_Individuel_dynamique.pdf)

 Individual EcoPTZ: company form performing one or more actions

Go to
form(pdf - 539.3 KB) 
(<https://www.ecologie.gouv.fr/sites/default/files/2-dynamique.pdf>)

Only banks that have signed an agreement with the state can distribute the eco-PTZ. You must ask your bank for information.

In support of your application, you must provide all of the following:

- ▶ Proof of use of the dwelling as a principal residence (if the dwelling is not yet your principal residence, it must become your principal residence within 6 months of the date of completion of the works)
- ▶ Last tax notice
- ▶ Description of work showing, in particular, the estimated amount of work signed by each company and all associated detailed estimates

Your file will be reviewed by the bank, which will decide, as with any loan application, to lend you the requested amount based on your previous debt and your ability to repay.

To help you in your process, you can call on a specialist consultant for home renovation for free:

Who shall I contact

- ▶ Specialised consultants in habitat renovation (France Rénov')
Allows you to have your renovation work carried out free of charge by specialised consultants

Phone

0 808 800 700

Open Monday to Friday from 9am to 6pm. You must have your last tax notice.
Free service + cost of a call

Condition for completion

The work must be completed in full within 3 years from the date of the Eco-PTZ offer.

However, an application for an extension of the time limit for completion of the work may be submitted to the bank in one of the following 4 cases:

- ▶ Major Force
- ▶ Borrower's illness or accident resulting in temporary incapacity for work of at least 3 months or in the event of the borrower's death
- ▶ Dispute procedure relating to the completion of the transaction
- ▶ Recognition of natural disaster or technological disaster

Répondez aux questions successives et les réponses s'afficheront automatiquement

Major Force

You must attach to your request for an extension of time any document that can justify a case of force majeure.

Illness, accident or death

You must include a work stoppage, a medical certificate or a death certificate from the borrower with your application for an extension of time.

Proceedings relating to the execution of the works

You must attach one of the following documents to your extension request:

- Act or evidence of an administrative or judicial appeal
- Decision or administrative or judicial act which affects the time limit for completion of works (building permit, for example)
- Extract Bodacc () in the event of judicial winding-up or judicial reorganisation
- Minutes of a judicial officer at the request of the court finding the mismanagement or incompleteness of the works
- Judicial expert report
- Formal notice to the trader delivering the work within the time limits laid down in the contract

Natural or technological disaster

You must attach to your request for an extension of time the order recognising the state of natural or technological disaster mentioning the municipality concerned by your work. The decree is published on the website of [Official Journal](http://eur-lex.europa.eu/oj/direct-access.html?locale=fr) (http://eur-lex.europa.eu/oj/direct-access.html?locale=fr) .

Loan Amount

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 bouquet of 2 work
- €30,000 for a bouquet of 3 work or more

Rollup with other aids

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

- [Anah Help](https://www.service-public.fr/particuliers/vosdroits/F1328?lang=en) (https://www.service-public.fr/particuliers/vosdroits/F1328?lang=en) and assistance to local and regional authorities
- [Certificate of energy saving \(EEC\)](https://www.service-public.fr/particuliers/vosdroits/F35584?lang=en) (https://www.service-public.fr/particuliers/vosdroits/F35584?lang=en)
- [PTZ](https://www.service-public.fr/particuliers/vosdroits/F10871?lang=en) (https://www.service-public.fr/particuliers/vosdroits/F10871?lang=en) for home ownership

You can use a simulator to know and estimate the amount of financial assistance you can receive to renovate your home:



Search for aid for habitat renovation

National Habitat Agency (Anah)

Go to
simulator [↗](https://france-renov.gouv.fr/fr/aides-de-financement/simulaides)
(https://france-renov.gouv.fr/fr/aides-de-financement/simulaides)

Payment

The payment of the eco-PTZ can be made in only 1 time on the basis of the description and detailed specifications of the work envisaged.

It can also be made in several times on the basis of the completed invoices transmitted as they go up to the closing date of the eco-PTZ.

No payment may be made after 3 months following this date.

If you do not receive a response from the bank within 2 months of your request, the request for an extension of time is considered to be rejected.

Refund

The maximum repayment period of the eco-PTZ is 20 years.

Until the Eco-PTZ is fully refunded, your accommodation cannot be converted into a commercial or professional space or put up for seasonal rent or used as a secondary residence.

Failure to comply with these obligations shall result in the full repayment of the outstanding capital.

Job Completion

You must send the bank, within 3 years from the date of grant of the eco-PTZ, all the evidence that the work has been carried out.

If the nature, amount of eligible work or company performing the work differ from those foreseen, new Company forms shall be provided.

Request an additional eco-PTZ

Until December 31, 2023, you can request a 2nd eco-PTZ for the same accommodation.

The request for additional eco-PTZ must be made within 5 years of the issue of the offer of 1st eco-PTZ.

The application for an additional eco-PTZ must be made under the same conditions as for the 1st eco-PTZ.

▲ Warning : 2 eco-PTZ not to exceed €30,000.

Improved overall energy performance

Work

To benefit from the eco-PTZ, the work done in your home must improve its overall energy performance.

You must first have an energy audit carried out by an architect or a design office [qualified](#)

(<https://www.legifrance.gouv.fr/loda/id/JORFTEXT000036964133/2021-01-04/>).

This audit calculates the current energy consumption of your home and recommends a series of works to improve its overall energy performance.

The work undertaken as a result of this energy audit must enable your home to achieve the following objectives:

- Conventional annual consumption of less than 331 kWh/m² of primary energy on heating, cooling and hot water
- A minimum energy gain of 35% over the annual conventional consumption of primary energy before work for heating, cooling and hot water

🔍 Please note : the energy audit should not be confused with the [energy performance diagnostics \(DPE\)](#) (<https://www.service-public.fr/particuliers/vosdroits/F16096?lang=en>), which does not include post-work power projection.

Persons

- Owner occupier or owner who rents or agrees to rent his accommodation
- Co-owner (not [co-owner union](#) (<https://www.service-public.fr/particuliers/vosdroits/F2606?lang=en>)) Occupant or lessor, to finance quota community service projects carried out on private parties. The eco-PTZ also provides funding for work on the common parts and equipment of the building.

The eco-PTZ is not subject to resource requirements.

Housing

Your accommodation must have been built for more than 2 years at the start of the work.

It must be your main residence.

You can also benefit from the eco-PTZ if you rent your accommodation to someone who makes it their main residence.

Choice of company performing the work

Your work must be done by a company with a quality sign *Recognised as a guarantor of the environment* (GR).

The company carrying out the energy audit shall have a quality sign enabling it to carry out the audits eligible for [energy transition tax credit \(Cite\)](#) (<https://www.service-public.fr/particuliers/vosdroits/F1224?lang=en>).

The search for an RGE company can be done from an online service:

[↔](#) Search for a company with the "Recognised as a guarantor of the environment" quality

National Habitat Agency (Anah)

Go to
online service [↗](#)
(<https://france-renov.gouv.fr/fr/trouvez-un-professionnel>)

Filing

Once the choice of jobs has been defined, you must go to a bank with the completed Borrower and Company forms.



Individual EcoPTZ: borrower form

Go to
form(pdf - 305.6 KB) [↗](https://www.ecologie.gouv.fr/sites/default/files/Annexe_1_F_Emprunteur_EPZ_Individuel_dynamique.pdf)
(https://www.ecologie.gouv.fr/sites/default/files/Annexe_1_F_Emprunteur_EPZ_Individuel_dynamique.pdf)



Individual EcoPTZ: Energy Performance Company

Go to
form(pdf - 561.2 KB) [↗](https://www.ecologie.gouv.fr/sites/default/files/Annexe_2.2_F_Entreprises_EPZ_Performance_globale_dynamique.pdf)
(https://www.ecologie.gouv.fr/sites/default/files/Annexe_2.2_F_Entreprises_EPZ_Performance_globale_dynamique.pdf)

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

In support of your application, you must provide all of the following:

- Proof of use of the dwelling as a principal residence (if the dwelling is not yet your principal residence, it must become your principal residence within 6 months of the date of completion of the works)
- Last tax notice
- Description of work showing, in particular, the estimated amount of work signed by each company and all associated detailed estimates

Your file will then be reviewed by the bank, which will decide, as with any loan application, to lend you the requested amount based on your previous debt and your ability to repay.

To help you in your process, you can call on a specialist consultant for home renovation for free:

Who shall I contact

- Specialised consultants in habitat renovation (France Rénov')
Allows you to have your renovation work carried out free of charge by specialised consultants

Phone

0 808 800 700

Open Monday to Friday from 9am to 6pm. You must have your last tax notice.
Free service + cost of a call

Condition for completion

The work must be completed in full within 3 years from the date of the Eco-PTZ offer.

However, an application for an extension of the time limit for completion of the work may be submitted to the bank in one of the following 4 cases:

- Major Force
- Borrower's illness or accident resulting in temporary incapacity for work of at least 3 months or in the event of the borrower's death
- Dispute procedure relating to the completion of the transaction
- Recognition of natural disaster or technological disaster

Répondez aux questions successives et les réponses s'afficheront automatiquement

Major Force

You must attach to your request for an extension of time any document that can justify a case of force majeure.

Illness, accident or death

You must include a work stoppage, a medical certificate or a death certificate from the borrower with your application for an extension of time.

Proceedings relating to the execution of the works

You must attach one of the following documents to your extension request:

- Act or evidence of an administrative or judicial appeal
- Decision or administrative or judicial act which affects the time limit for completion of works (building permit, for example)
- Extract Bodacc () in the event of judicial winding-up or judicial reorganisation
- Minutes of a judicial officer at the request of the court finding the mismanagement or incompleteness of the works
- Judicial expert report

- Formal notice to the trader delivering the work within the time limits laid down in the contract

Natural or technological disaster

You must attach to your request for an extension of time the order recognising the state of natural or technological disaster mentioning the municipality concerned by your work. The decree is published on the website of [Official Journal](http://eur-lex.europa.eu/oj/direct-access.html?locale=fr) [☞] (<http://eur-lex.europa.eu/oj/direct-access.html?locale=fr>) .

Loan Amount

The maximum amount of the eco-PTZ is €50 000.

Rollup with other aids

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

- [Anah Help](https://www.service-public.fr/particuliers/vosdroits/F1328?lang=en) (<https://www.service-public.fr/particuliers/vosdroits/F1328?lang=en>) and assistance to local and regional authorities
- [Certificate of energy saving \(EEC\)](https://www.service-public.fr/particuliers/vosdroits/F35584?lang=en) (<https://www.service-public.fr/particuliers/vosdroits/F35584?lang=en>)
- [PTZ](https://www.service-public.fr/particuliers/vosdroits/F10871?lang=en) (<https://www.service-public.fr/particuliers/vosdroits/F10871?lang=en>) for home ownership

You can use a simulator to know and estimate the amount of financial assistance you can receive to renovate your home:



Search for aid for habitat renovation

National Habitat Agency (Anah)

Go to
simulator [☞]
(<https://france-renov.gouv.fr/fr/aides-de-financement/simulaides>)

Payment

The payment of the eco-PTZ can be made in only 1 time on the basis of the description and detailed specifications of the work envisaged.

It can also be made in several times on the basis of the completed invoices transmitted as they go up to the closing date of the eco-PTZ.

No payment may be made after 3 months following this date.

If you do not receive a response from the bank within 2 months of your request, the request for an extension of time is considered to be rejected.

Refund

The maximum repayment period of the eco-PTZ is 20 years.

Until the Eco-PTZ is fully refunded, your accommodation cannot be converted into a commercial or professional space or put up for seasonal rent or used as a secondary residence.

Failure to comply with these obligations shall result in the full repayment of the outstanding capital.

Job Completion

You must send the bank, within 3 years from the date of grant of the eco-PTZ, all the evidence that the work has been carried out.

If the nature, amount of eligible work or company performing the work differ from those anticipated, you must provide new Company forms.

Request an additional eco-PTZ

Until December 31, 2023, you can request a 2nd eco-PTZ for the same accommodation.

The request for additional eco-PTZ must be made within 5 years of the issue of the offer of 1^{to} eco-PTZ.

▲ Warning : 2 eco-PTZ not to exceed €50 000.

Rehabilitation of a non-collective sanitation system

Work

Your work must allow you to rehabilitate your non-collective sanitation system with energy-free devices.

Persons

- Owner occupier or owner who rents or agrees to rent his accommodation

- ▶ Co-owner (not co-owner union (<https://www.service-public.fr/particuliers/vosdroits/F2606?lang=en>)) Occupant or lessor, to finance quota community service projects carried out on private parties. The eco-PTZ also provides funding for work on the common parts and equipment of the building.

The eco-PTZ is not subject to resource requirements.

Housing

Your accommodation must have been built for more than 2 years at the start of the work.

It must be your main residence.

You can also benefit from the eco-PTZ if you rent your accommodation to someone who makes it their main residence.

Choice of company performing the work

Your work must be carried out by a craftsman or a company of the building.

The mention of the trader *Recognised as the guarantor of the environment (RGE)* is not required for this type of work. However, there is nothing to prevent the use of a company of the RGE quality:

 Search for a company with the "Recognised as a guarantor of the environment" quality

National Habitat Agency (Anah)

Go to
online service 
(<https://france-renov.gouv.fr/fr/trouvez-un-professionnel>)

Filing

Once the choice of jobs has been defined, you must go to a bank with the completed Borrower and Company forms.

 Individual EcoPTZ: borrower form

Go to
form(pdf - 305.6 KB) 
(https://www.ecologie.gouv.fr/sites/default/files/Annexe_1_F_Emprunteur_EPZ_Individuel_dynamique.pdf)

 Individual EcoPTZ: company

Go to
form(pdf - 317.7 KB) 
(https://www.ecologie.gouv.fr/sites/default/files/Annexe_2.3_F_Entreprises_EPZ_Assainissement_dynamique.pdf)

Only banks that have signed an agreement with the state can distribute the eco-PTZ. You must ask your bank for information.

In support of your application, you must provide all of the following:

- ▶ Proof of use of the dwelling as a principal residence (if the dwelling is not yet your principal residence, it must become your principal residence within 6 months of the date of completion of the works)
- ▶ Last tax notice
- ▶ Description of work showing, in particular, the estimated amount of work signed by each company and all associated detailed estimates

Your file will be reviewed by the bank, which will decide, as with any loan application, to lend you the requested amount based on your previous debt and your ability to repay.

To help you in your process, you can call on a specialist consultant for home renovation for free:

Who shall I contact

- ▶ Specialised consultants in habitat renovation (France Rénov')
Allows you to have your renovation work carried out free of charge by specialised consultants

Phone

0 808 800 700

Open Monday to Friday from 9am to 6pm. You must have your last tax notice.
Free service + cost of a call

Condition for completion

The work must be completed in full within 3 years from the date of the Eco-PTZ offer.

However, an application for an extension of the time limit for completion of the work may be submitted to the bank in one of the following 4 cases:

- Major Force
- Borrower's illness or accident resulting in temporary incapacity for work of at least 3 months or in the event of the borrower's death
- Dispute procedure relating to the completion of the transaction
- Recognition of natural disaster or technological disaster

Répondez aux questions successives et les réponses s'afficheront automatiquement

Major Force

You must attach to your request for an extension of time any document that can justify a case of force majeure.

Illness, accident or death

You must include a work stoppage, a medical certificate or a death certificate from the borrower with your application for an extension of time.

Proceedings relating to the execution of the works

You must attach one of the following documents to your extension request:

- Act or evidence of an administrative or judicial appeal
- Decision or administrative or judicial act which affects the time limit for completion of works (building permit, for example)
- Extract Bodacc () in the event of judicial winding-up or judicial reorganisation
- Minutes of a judicial officer at the request of the court finding the mismanagement or incompleteness of the works
- Judicial expert report
- Formal notice to the trader delivering the work within the time limits laid down in the contract

Natural or technological disaster

You must attach to your request for an extension of time the order recognising the state of natural or technological disaster mentioning the municipality concerned by your work. The decree is published on the website of [Official Journal](http://eur-lex.europa.eu/oj/direct-access.html?locale=fr) [↗] (<http://eur-lex.europa.eu/oj/direct-access.html?locale=fr>).

Amount

The maximum amount of the eco-PTZ is €10 000.

Rollup with other aids

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

- [Anah Help](https://www.service-public.fr/particuliers/vosdroits/F1328?lang=en) (<https://www.service-public.fr/particuliers/vosdroits/F1328?lang=en>), and assistance to local and regional authorities
- [Certificate of energy saving \(EEC\)](https://www.service-public.fr/particuliers/vosdroits/F35584?lang=en) (<https://www.service-public.fr/particuliers/vosdroits/F35584?lang=en>)
- [PTZ](https://www.service-public.fr/particuliers/vosdroits/F10871?lang=en) (<https://www.service-public.fr/particuliers/vosdroits/F10871?lang=en>) for home ownership

You can use a simulator to know and estimate the amount of financial assistance you can receive to renovate your home:



Search for aid for habitat renovation

National Habitat Agency (Anah)

Go to
simulator [↗]
(<https://france-renov.gouv.fr/fr/aides-de-financement/simulaides>)

Payment

The payment of the eco-PTZ can be made in only 1 time on the basis of the description and detailed specifications of the work envisaged.

It can also be made in several times on the basis of the completed invoices transmitted as they go up to the closing date of the eco-PTZ.

No payment may be made after 3 months following this date.

If you do not receive a response from the bank within 2 months of your request, the request for an extension of time is considered to be rejected.

Refund

The maximum repayment period of the eco-PTZ is 20 years.

Until the Eco-PTZ is fully refunded, your accommodation cannot be converted into a commercial or professional space or put up for seasonal rent or used as a secondary residence.

Failure to comply with these obligations shall result in the full repayment of the outstanding capital.

Job Completion

You must send the bank, within 3 years from the date of grant of the eco-PTZ, all the evidence that the work has been carried out.

If the nature, amount of eligible work or company performing the work differ from those anticipated, you must provide new Company forms.

Request an additional eco-PTZ

Until December 31, 2023, you can request a 2nd eco-PTZ for the same accommodation.

The request for additional eco-PTZ must be made within 5 years of the issue of the offer of 1st eco-PTZ.

The application for an additional eco-PTZ must be made under the same conditions as for the 1st eco-PTZ.

⚠ Warning : 2 eco-PTZ not to exceed €30,000.

Collective Eco-PTZ (co-ownership)

The conditions for obtaining the eco-PTZ differ depending on the work being planned.

Insulation and/or installation work

The eco-PTZ may be granted, subject to conditions, to carry out one or more types of insulation work or installation of equipment enabling the use of renewable energy sources.

Work

To qualify for Eco-PTZ, the work of the condominium must concern at least one of the following categories:

- Thermal insulation of the roof
- Thermal insulation of the exterior facing walls
- Thermal insulation of windows provided that the materials used replace single-glazed walls (at least half of the windows) and doors opening to the outside (at least half of the doors)
- Isolation of low floors
- Installation, regulation or replacement of heating or hot water systems
- Installation of heating equipment using a renewable energy source
- Installation of hot water equipment using a renewable energy source

👉 FYI : it is generally more efficient to first isolate and ventilate the housing and then settle efficient heating and hot water systems.

To get help choosing the work, it is recommended to call a specialist in energy renovation for free:

Who shall I contact

- Specialised consultants in habitat renovation (France Rénov')
Allows you to have your renovation work carried out free of charge by specialised consultants

Phone

0 808 800 700

Open Monday to Friday from 9am to 6pm. You must have your last tax notice.

Free service + cost of a call

Recipient

The **co-owner union** (<https://www.service-public.fr/particuliers/vosdroits/F2606?lang=en>) may benefit from an eco-PTZ to finance community works carried out on private parties (energy saving or greenhouse gas emission reduction work).

The collective eco-PTZ also provides funding for works on the common parts and equipment of the building.

Only co-owners of dwellings used or intended to be used as main residence can participate in the collective eco-PTZ.

In addition to this collective eco-PTZ, each co-owner can apply for an eco-PTZ *individual* to finance work other than that carried out by the condominium.

Building concerned

The eco-PTZ is granted to finance works in a building built more than 2 years ago at the start of the work.

Choice of company performing the work

The work must be carried out by a company with a quality sign *Recognised as a guarantor of the environment* (GR).

The search for an RGE company can be done from an online service:

 Search for a company with the "Recognised as a guarantor of the environment" quality

National Habitat Agency (Anah)

Go to
online service 
(<https://france-renov.gouv.fr/fr/trouvez-un-professionnel>)

Filing

Once the choice of work has been defined, the co-owner union must go to a bank, with the completed Borrower and Company forms.

 EcoPTZ condominium: borrower form

Go to
form(pdf - 552.2 KB) 
(https://www.ecologie.gouv.fr/sites/default/files/Annexe_3_F_Emprunteur_EPZ_Copropriete_papier.pdf)

 EcoPTZ condominium: Job Action Company form

Go to
form(pdf - 394.9 KB) 
(<https://www.ecologie.gouv.fr/sites/default/files/copro-papier.pdf>)

Domofinance and the Ile-de-France Savings Bank are the only banks that can distribute the collective eco-PTZ.

In addition, the Île-de-France Energies third-party financing businesses and the Régie Régionale du Service Public de l'Efficacy Énergétique Hauts de France can also distribute the eco-PTZ.

In support of the application, the co-owners union shall provide all of the following:

- Total number of units and buildings in the condominium under construction
- Number of co-owners participating in the eco-PTZ
- Description of planned work showing, in particular, the estimated amount of work, signed by each company, and all associated detailed estimates

Assistance in the process can be obtained free of charge through the use of a habitat renovation consultant:

Who shall I contact

- Specialised consultants in habitat renovation (France Rénov')
Allows you to have your renovation work carried out free of charge by specialised consultants

Phone

0 808 800 700

Open Monday to Friday from 9am to 6pm. You must have your last tax notice.

Free service + cost of a call

Condition for completion

The work must be completed in full within 3 years from the date of the Eco-PTZ offer.

Loan Amount

The maximum amount of the eco-PTZ is:

- €7 000 for the insulation action of the glass walls,
- €15 000 for another simple work action,
- €25,000 for a bouquet of 2 work
- €30,000 for a bouquet of 3 work or more.

The maximum amount of the eco-PTZ corresponds to the maximum amount of loan per dwelling multiplied by the number of dwellings concerned by the loan.

Payment

The payment of the eco-PTZ can be made in only 1 time on the basis of the description and detailed specifications of the work envisaged.

It can also be made in several times on the basis of the completed invoices transmitted as they go up to the closing date of the eco-PTZ.

No payment may be made after 3 months following this date.

Refund

The maximum repayment period of the eco-PTZ is 20 years.

Job Completion

The syndicate of joint owners must transmit to the bank, within a period of 3 years, all the elements justifying that the work was actually carried out.

This period starts from the date of signature of the final loan agreement.

If the nature, amount of eligible work or company performing the work differ from those foreseen, new Company forms shall be provided.

Additional eco-PTZ request

Until December 31, 2023, the joint owners union may apply for a 2nd eco-PTZ.

The request for additional eco-PTZ must be made within 5 years of the issue of the offer of 1st eco-PTZ.

The application for an additional eco-PTZ must be made under the same conditions as for the 1st eco-PTZ.

⚠ Warning : 2 eco-PTZ not to exceed €30,000 per unit.

Improved overall energy performance

Work

To benefit from the eco-PTZ, the work carried out in the building must improve its overall energy performance.

The trustee must first have an energy audit carried out by an architect or a design office [qualified](https://www.legifrance.gouv.fr/loda/id/IORFTEXT000036964133/2021-01-04/) (<https://www.legifrance.gouv.fr/loda/id/IORFTEXT000036964133/2021-01-04/>).

This audit calculates the building's current energy consumption and recommends a series of works to improve its overall energy performance.

The work undertaken as a result of this energy audit shall enable the building to achieve the following objectives:

- Annual conventional primary energy consumption of less than 331 kWh/m² on heating, cooling and hot water
- A minimum energy gain of 35% over the annual conventional primary energy consumption for heating, cooling and hot water production

📌 Please note : the energy audit should not be confused with the [energy performance diagnostics \(DPE\)](https://www.service-public.fr/particuliers/vosdroits/F16096?lang=en) (<https://www.service-public.fr/particuliers/vosdroits/F16096?lang=en>), which does not include post-work power projection.

Recipient

The [co-owner union](https://www.service-public.fr/particuliers/vosdroits/F2606?lang=en) (<https://www.service-public.fr/particuliers/vosdroits/F2606?lang=en>) may benefit from an eco-PTZ to finance community works carried out on private parties (energy saving or greenhouse gas emission reduction work).

The collective eco-PTZ also provides funding for works on the common parts and equipment of the building.

Only co-owners of dwellings used or intended to be used as main residence can participate in the collective eco-PTZ.

In addition to this collective eco-PTZ, each co-owner can apply for an eco-PTZ *individual* to finance work other than that carried out by the condominium.

Building concerned

The eco-PTZ is granted to finance works in a building built more than 2 years ago at the start of the work.

Choice of company performing the work

The work must be carried out by a company with a quality sign *Recognised as a guarantor of the environment* (GR).

The company carrying out the thermal study must have a quality sign enabling it to carry out the audits eligible for [energy transition tax credit \(Cite\)](https://www.service-public.fr/particuliers/vosdroits/F1224?lang=en) (<https://www.service-public.fr/particuliers/vosdroits/F1224?lang=en>).

The search for an RGE company can be done from an online service:

 Search for a company with the "Recognised as a guarantor of the environment" quality

National Habitat Agency (Anah)

Go to
online service 
(<https://france-renov.gouv.fr/fr/trouvez-un-professionnel>)

Filing

The co-owners' union must go to a bank with the completed Borrower and Company forms.

 EcoPTZ condominium: borrower form

Go to
form(pdf - 552.2 KB) 
(https://www.ecologie.gouv.fr/sites/default/files/Annexe_3_F_Emprunteur_EPZ_Copropriete_papier.pdf)

 EcoPTZ condominium: Energy Performance Company

Go to
form(pdf - 391.4 KB) 
(https://www.ecologie.gouv.fr/sites/default/files/Annexe_4.2_F_Entreprises_EPZ_Copropriete_Performance_globale_Metropole_0.pdf)

Domofinance and the Ile-de-France Savings Bank are the only banks that can distribute the collective eco-PTZ.

In addition, the Île-de-France Energies third-party financing businesses and the Régie Régionale du Service Public de l'Efficacy Énergétique Hauts de France can also distribute the eco-PTZ.

In support of the application, the co-owners union shall provide all of the following:

- Total number of units and buildings in the condominium under construction
- Number of co-owners participating in the eco-PTZ
- Description of planned work showing, in particular, the estimated amount of work, signed by each company, and all associated detailed estimates

Assistance in the process can be obtained free of charge through the use of a habitat renovation consultant:

Who shall I contact

- Specialised consultants in habitat renovation (France Rénov')
Allows you to have your renovation work carried out free of charge by specialised consultants

Phone

0 808 800 700

Open Monday to Friday from 9am to 6pm. You must have your last tax notice.

Free service + cost of a call

Condition for completion

The work must be completed in full within 3 years from the date of the Eco-PTZ offer.

Loan Amount

The maximum amount of the eco-PTZ is €50 000.

It is the maximum loan amount per dwelling multiplied by the number of dwellings affected by the loan.

Payment

The payment of the eco-PTZ can be made in only 1 time on the basis of the description and detailed specifications of the work envisaged.

It can also be made in several times on the basis of the completed invoices transmitted as they go up to the closing date of the eco-PTZ.

No payment may be made after 3 months following this date.

Refund

The maximum repayment period of the eco-PTZ is 20 years.

Job Completion

The syndicate of joint owners must transmit to the bank, within a period of 3 years, all the elements justifying that the work was actually carried out.

This deadline starts from the date of acceptance of the joint owners in general assembly of the draft contract of eco-PTZ.

If the nature, amount of eligible work or company performing the work differ from those foreseen, new Company forms shall be provided.

Additional eco-PTZ request

Until December 31, 2023, the joint owners union may apply for a 2nd eco-PTZ.

The request for additional eco-PTZ must be made within 5 years of the issue of the offer of 1st eco-PTZ.

This loan must finance work other than those of the 1st eco-PTZ. They must concern at least one of the following categories:

- Thermal insulation of the roof
- Thermal insulation of the exterior facing walls
- Thermal insulation of windows provided that the materials used replace single-glazed walls (at least half of the windows) and doors opening to the outside (at least half of the doors)
- Isolation of low floors
- Installation, regulation or replacement of heating or hot water systems
- Installation of heating equipment using a renewable energy source
- Installation of hot water equipment using a renewable energy source

The sum of 2 eco-PTZs must not exceed €50 000 per unit.

Rehabilitation of a non-collective sanitation system

Work

The work is intended to rehabilitate the non-collective sanitation system by non-energy-using devices.

Recipient

The **co-owner union** (<https://www.service-public.fr/particuliers/vosdroits/F2606?lang=en>) may benefit from an eco-PTZ to finance community works carried out on private parties (energy saving or greenhouse gas emission reduction work).

The collective eco-PTZ also provides funding for works on the common parts and equipment of the building.

Only co-owners of dwellings used or intended to be used as main residence can participate in the collective eco-PTZ.

In addition to this collective eco-PTZ, each co-owner can apply for an eco-PTZ *individual* to finance work other than that carried out by the condominium.

Building concerned

The eco-PTZ is granted to finance works in a building built more than 2 years ago at the start of the work.

Choice of company performing the work

The work must be carried out by a craftsman or a company of the building.

The mention of the trader *Recognised as the guarantor of the environment (RGE)* is not required for this type of work, but there is nothing to prevent the use of a company of the RGE quality:

Go to
online service [↗](https://france-renov.gouv.fr/fr/trouvez-un-professionnel)
(<https://france-renov.gouv.fr/fr/trouvez-un-professionnel>)

Filing

The co-owners' union must go to a bank with the completed Borrower and Company forms.

EcoPTZ condominium: borrower form

Go to
form(pdf - 552.2 KB) [↗](https://www.ecologie.gouv.fr/sites/default/files/Annexe_3_F_Emprunteur_EPZ_Copropriete_papier.pdf)
(https://www.ecologie.gouv.fr/sites/default/files/Annexe_3_F_Emprunteur_EPZ_Copropriete_papier.pdf)

EcoPTZ condominium: company

Go to
form(pdf - 382.0 KB) [↗](https://www.ecologie.gouv.fr/sites/default/files/Annexe_4.3_F_Entreprises_EPZ_Copropri%C3%A9t%C3%A9_assainissement_papier.pdf)
(https://www.ecologie.gouv.fr/sites/default/files/Annexe_4.3_F_Entreprises_EPZ_Copropri%C3%A9t%C3%A9_assainissement_papier.pdf)

Domofinance and the Ile-de-France Savings Bank are the only banks that can distribute the collective eco-PTZ.

In addition, the Île-de-France Energies third-party financing businesses and the Régie Régionale du Service Public de l'Efficacy Énergétique Hauts de France can also distribute the eco-PTZ.

In support of the application, the union must provide all of the following:

- Total number of units and buildings in the condominium under construction
- Number of co-owners participating in the eco-PTZ
- Description of the planned work showing, in particular, the estimated amount of work, signed by each company, and all associated detailed estimates.

Assistance in the process can be obtained free of charge through the use of a habitat renovation consultant:

Who shall I contact

- Specialised consultants in habitat renovation (France Rénov')
Allows you to have your renovation work carried out free of charge by specialised consultants

Phone

0 808 800 700

Open Monday to Friday from 9am to 6pm. You must have your last tax notice.

Free service + cost of a call

Condition for completion

The work must be completed in full within 3 years from the date of the Eco-PTZ offer.

Loan Amount

The maximum amount of the eco-PTZ is €10 000.

It is the maximum loan amount per dwelling multiplied by the number of dwellings affected by the loan.

Payment

The payment of the eco-PTZ can be made in only 1 time on the basis of the description and detailed specifications of the work envisaged.

It can also be made in several times on the basis of the completed invoices transmitted as they go up to the closing date of the eco-PTZ.

No payment may be made after 3 months following this date.

Refund

The maximum repayment period of the eco-PTZ is 20 years.

Job Completion

The co-owner's trade union must transmit to the bank, within 3 years from the date of acceptance of the co-owners in general assembly of the draft contract of eco-PTZ, all the elements justifying that the work has been carried out.

If the nature, amount of eligible work or company performing the work differ from those foreseen, new Company forms shall be provided.

Additional eco-PTZ request

Until December 31, 2023, the joint owners union may apply for a 2nd eco-PTZ.

The request for additional eco-PTZ must be made within 5 years of the issue of the offer of 1st eco-PTZ.

This loan must finance work other than those of the 1st eco-PTZ. They must concern at least one of the following categories:

- Thermal insulation of the roof
- Thermal insulation of the exterior facing walls
- Thermal insulation of windows provided that the materials used replace single-glazed walls (at least half of the windows) and doors opening to the outside (at least half of the doors)
- Isolation of low floors
- Installation, regulation or replacement of heating or hot water systems
- Installation of heating equipment using a renewable energy source
- Installation of hot water equipment using a renewable energy source

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

Statute and miscellaneous references

- Construction and Housing Code: Articles D319-1 to D319-4 [↗](https://www.legifrance.gouv.fr/codes/section_lc/LEGITEXT000006074096/LEGISCTA000020460919)
(https://www.legifrance.gouv.fr/codes/section_lc/LEGITEXT000006074096/LEGISCTA000020460919)
Conditions of award
- Construction and Housing Code: items R319-5 to R319-8 [↗](https://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000020463620&cidTexte=LEGITEXT000006074096) (<https://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000020463620&cidTexte=LEGITEXT000006074096>)
Eco-PTZ Financial Features
- Construction and Housing Code: items R319-13 to R319-15 [↗](https://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000020463594&cidTexte=LEGITEXT000006074096) (<https://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000020463594&cidTexte=LEGITEXT000006074096>)
Control
- Construction and Housing Code: items R319-16 to R319-20 [↗](https://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000020464387&cidTexte=LEGITEXT000006074096) (<https://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000020464387&cidTexte=LEGITEXT000006074096>)
Conditions of award
- Construction and Housing Code: items R319-23 to R319-34 [↗](https://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000028420651&cidTexte=LEGITEXT000006074096) (<https://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000028420651&cidTexte=LEGITEXT000006074096>)
Assignment conditions for condominiums
- General tax code: Article 244c [↗](https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000023380703) (https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000023380703)
Amounts
- Order of 30 March 2009 on interest-free repayable advances to finance renovation works [↗](http://www.legifrance.gouv.fr/affichTexte.do?cidTexte=JORFTEXT000020459597&2021511218) (<http://www.legifrance.gouv.fr/affichTexte.do?cidTexte=JORFTEXT000020459597&2021511218>)
Details, relevant jobs and access to forms

Online services and forms

- Individual EcoPTZ: borrower form (<https://www.service-public.fr/particuliers/vosdroits/R42862?lang=en>)
Form
- Individual EcoPTZ: company form performing one or more actions (<https://www.service-public.fr/particuliers/vosdroits/R42865?lang=en>)
Form
- Individual EcoPTZ: Energy Performance Company (<https://www.service-public.fr/particuliers/vosdroits/R42863?lang=en>)
Form
- Individual EcoPTZ: company (<https://www.service-public.fr/particuliers/vosdroits/R42864?lang=en>)
Form
- EcoPTZ condominium: borrower form (<https://www.service-public.fr/particuliers/vosdroits/R54372?lang=en>)
Form
- EcoPTZ condominium: Job Action Company form (<https://www.service-public.fr/particuliers/vosdroits/R54374?lang=en>)
Form
- EcoPTZ condominium: Energy Performance Company (<https://www.service-public.fr/particuliers/vosdroits/R42866?lang=en>)
Form
- EcoPTZ condominium: company (<https://www.service-public.fr/particuliers/vosdroits/R42867?lang=en>)
Form

For more information, please contact

- **France Rénov': the public service guides you in your energy renovation** [↗ \(https://france-renov.gouv.fr/\)](https://france-renov.gouv.fr/)
National Habitat Agency (Anah)
 - **Access to all zero-rate Eco-Ready (eco-PTZ) forms** [↗ \(https://www.ecologie.gouv.fr/eco-ptz-formulaires-guides-et-textes-reference\)](https://www.ecologie.gouv.fr/eco-ptz-formulaires-guides-et-textes-reference)
Ministry of Housing
 - **Zero-rate eco-loan folder** [↗ \(https://www.ecologie.gouv.fr/eco-pre-taux-zero-eco-ptz\)](https://www.ecologie.gouv.fr/eco-pre-taux-zero-eco-ptz)
Ministry of Housing
 - **Qualifications required for energy auditors** [↗ \(https://www.legifrance.gouv.fr/loda/id/JORFTEXT000036964133/2021-01-04/\)](https://www.legifrance.gouv.fr/loda/id/JORFTEXT000036964133/2021-01-04/)
Directorate of Legal and Administrative Information (Dila) - Prime Minister
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