Fisca Pension Fund Foundation

Fact sheet about withdrawals for renovation of an owner-occupied residential property (EHO)

Retirement savings can be used to help maintain housing quality and value of an owner-occupied residential property through suitable renovation and remodeling activities.

Which investments can be financed with retirement savings, which not? The list below, which is not exhaustive, is giving you a first indication. The foundation is responsible for the final decision.

Financing with retirement savings possible
- Interior of the residential property (floors, walls, ceilings, doors), including basement areas and attic
- If connected to the house: patio area (including canopy or pergola), sunroom, terrace/balcony, porch entrance, awnings
- Sewage connections and water connections
- Facade, roof, doors, windows (including blinds, shutters)
- Heating systems and installations (radiators, solar, boiler, burner), one-time connection fee to a district heating association and its connection installations
- Chimney and wood-burning stove
- Built-in closets/cupboards
- Bath and toilet (incl. sanitary installations)
- Kitchen (incl. kitchen appliances such as fridge, oven, stove) as well as washing machine and dryer
- Electrical installations incl. solar systems and wiring
- Stairs/steps to the home entrance
- Retaining wall for protecting the property against a landslip (documentation required)

Financing with retirement savings not possible
- Preservation services and work
- Service contracts, fees
- Architect's fees
- Own services
- Furnishings
- Electrical appliances
- Swimming pool, sauna, solarium
- Garage, parking space
- Open-air fireplace, outdoor fireplace, garden plants, garden landscaping
- Exterior wall or fence to separate property
- Purchase of adjoining land/parcel or purchase of existing land/parcel with development rights
- Vacation or time-share apartments
- Preservation services and work
- Service contracts, fees
- Architect's fees
- Own services
- Furnishings
- Electrical appliances
- Swimming pool, sauna, solarium
- Garage, parking space
- Open-air fireplace, outdoor fireplace, garden plants, garden landscaping
- Exterior wall or fence to separate property
- Purchase of adjoining land/parcel or purchase of existing land/parcel with development rights
- Vacation or time-share apartments

Accepted as evidence
- Invoices and order confirmations (not older than one year)

Not accepted as evidence
- Tenders
- Sales receipts from building supplies stores
- Bills of materials (exception: proof in a separate craftsman invoice for the realization/installation in the residential property)

Please note that the form from the foundation must be used for all payments, and invoices must be issued to the pension fund member or both partners.

The fact sheet is not designed to be used as a basis for claims regarding withdrawals of retirement savings.