01 Pre-mortgage summary

CAPEX, energy and land pre-clearance from official Swiss registers

BUILDING IDENTITY

Address	Rue de Lausanne No. — (Anonymised specimen), 1950 Sion
EGID	Redacted (Specimen)
EGRID	Redacted (Specimen)
Municipality	Sion
Canton	VS
Year	—
Period	Period from 1961 to 1970
Category	Other residential building
Dwellings	6
Storeys	5
Footprint	949 m²

REGISTER COVERAGE

100 /100

How much of the official record is present. A technical and financial pre-clearance. It is not a credit decision.

NET CAPEX TO FINANCE

	Low	Median	High
Net financed	CHF 1'133'092	CHF 1'376'257	CHF 1'619'422

Theoretical rate 5.00% + amortisation 1.00% · **CHF 6'881** per month

Floor 0.00% + margin 0.95% + amortisation 1.00% · **CHF 2'236** per month

02 Heat, solar roof, envelope

HEATING

Heating	Boiler (generic) for one building (RegBL code 7430)
Family	Gas (RegBL code 7520)
Distribution	Network likely, emitters to be checked
Hot water	Boiler (generic) — Gas
Indexed heated area	3'891 m²
Indexed power	233.5 kW · 60 W/m²

	Low	Median	High
Air-to-water heat pump, retained case	CHF 178'855	CHF 210'418	CHF 241'981
Ground-source heat pump, variant	CHF 290'742	CHF 342'049	CHF 393'356

SONNENDACH ROOF

Usable area	267 m²
Class 1 area, outside the sizing	0 m²
Best class	Good
Yield	48'664 kWh
Saving stated by SFOE	CHF 4'866
Peak power	53.5 kWp
Model self-consumption	42.00%
Model annual value	CHF 7'777

PRIORITY ENVELOPE

	m²	Median
Roof and attic	1'120 m²	CHF 380'739
Windows	457 m²	CHF 448'016
Facade	1'176 m²	CHF 493'731

03 Cost, grants, monthly charge

Schedule VS-PrgEN-2025, text of 2024-12-16. Grants are indicative and require a formal application before the site opens.

Matrix	Low	Median	High
Air-to-water heat pump, retained case	CHF 178'855	CHF 210'418	CHF 241'981
Sonnendach roof	CHF 74'967	CHF 88'196	CHF 101'425
Priority envelope	CHF 1'124'113	CHF 1'322'486	CHF 1'520'859
M-01 Roof and facade insulation	CHF-160'676	CHF-160'676	CHF-160'676
IP-05 Air-to-water heat pump, high output	CHF-84'167	CHF-84'167	CHF-84'167
Net financed	**CHF 1'133'092**	**CHF 1'376'257**	**CHF 1'619'422**

GEOTHERMAL MEMO, OUTSIDE THE TOTAL

IP-06 Ground-source heat pump, high output	CHF 136'820

THEORETICAL CHARGE ON THE MEDIAN NET

Theoretical rate 5.00% + amortisation 1.00%	6.00% · CHF 6'881 per month
Floor 0.00% + margin 0.95% + amortisation 1.00%	1.95% · CHF 2'236 per month
SARON fixing (SNB), before the floor	-0,04 % (fixing of 20.11.2026)
Bank SARON floor	0.00% · 0.95%

Compounded SARON (–0.04% on 20.11.2026, bank floor 0.00%) + indicative margin 0.95%

Heated area is footprint × storeys × 0.82. It does not replace an energy reference area under SIA 380/1.

Window replacement sits in the works budget. It is not subsidised on its own outside a full envelope retrofit.

04 Public-law constraints and sources

ZONING AND ACOUSTICS

Primary use zone	Zone de transport à l'intérieur des zones à bâtir (51)
Sensitivity degree	DS II — noise sensitivity degree II
Contaminated sites	Not flagged
Natural hazards	Not established
Heritage	Not established

Sensitivity degree DS II (high constraint): siting, distance and night-time acoustic compliance of an air-to-water heat pump remain to be confirmed at the building-permit stage.

FSO RegBL, swisstopo, SFOE Sonnendach.ch, cantonal RDPPF cadastre — status on 2026-11-26

Indicative pre-clearance at ±15% from official registers, with no site visit. It is not a cantonal CECB® certificate, not an SIA 118 tender, and not a credit approval.