

# HOME OWNERSHIP





**Learn about the  
financial assistance  
available to you  
when you become  
a homeowner.**



# HOME OWNERSHIP

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# Glossary



## Domestic community

The applicant and all other members of the shared household, who live together in the home, with a joint income.

## Net income

The net income of the domestic community is the **sum of:**

- **net income** as defined in article 10 of the amended law of December 4, 1967 concerning income tax, after deduction of social security contributions and taxes actually withheld;
- **alimony** received
- net amounts of **injury disablement benefits**
- gross remuneration for **overtime work** as defined in article 115, number 11 of the amended law of 4 December 1967 concerning income tax.

**Alimony payments are deducted from the income.**

## The capital grants fund

The law provides for a **maximum amount of €35,000** in financial aid for each beneficiary, known as the capital grants fund.

The following aids are deducted from the capital grants fund:

- Grant for home purchase
- Savings grant
- Home renovation grant
- Energy improvement grant

If a grant is awarded to multiple beneficiaries, the aid amount is **split equally**.



# State guarantee

**Obtain a state guarantee  
for your mortgage when purchasing  
or building your home.**

## The amount

Maximum

**€294,824.40**

up to

**40%**

of the cost of  
the project

(at 01.01.2024)



## The conditions

### You must

- ✓ be of **legal age** and have **the right to reside** in Luxembourg for more than 3 months
- ✓ be the **owner** of the property
- ✓ have signed a mortgage loan for at least **60% of the project cost** with a **bank under agreement with the State**
- ✓ be the **sole holder** of the loan
- ✓ have **saved for at least 3 years** in a savings account with the same bank. The savings account balance must **increase by €1,000 per year**

### Your domestic community must

- ✓ **not own** more than one third of another property in Luxembourg or abroad
- ✓ have **income below** the statutory limit



Scan this QR to access  
the income table



### Your home must

- ✓ be located in **Luxembourg**
- ✓ serve as your **main and permanent residence**



**The application must be submitted by the bank**

# Grant for home purchase

**Are you interested in buying a home in Luxembourg?**

**You may be eligible for a grant for home purchase.**

## The amount

Between

**€500**

and

**€10,000**

**+40%**

for a condominium  
or rowhouse



**+15%**

for a semi-  
detached house



For **newly-built homes** for which the notarial deed is signed between 01.09.2023 and 31.12.2024, an additional €20,000 “short-term compensatory allowance”, is granted if you have benefitted from a grant for home purchase.



## The conditions



### You must

- ✓ be of **legal age** and have a **right to reside** in Luxembourg for more than 3 months
- ✓ be the **owner** of the property
- ✓ have signed a **mortgage contract** with a **bank under agreement with the State**
- ✓ submit the application within **1 year** of the date of the notarial deed

### Your domestic community must

- ✓ **not own** more than one third of another property in Luxembourg or abroad
- ✓ have **had income during the year preceding** the notarial deed
- ✓ have **income below** the statutory limit



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the income table



### Your home must

- ✓ be located in **Luxembourg**
- ✓ serve as your **main and permanent residency** for at least **2 years after the grant is awarded**
- ✓ not be a dwelling intended for affordable or moderate-cost sale as defined by the amended law of August 7, 2023 on affordable housing

## Calculation criteria

### The grant is determined based on

#### 1 The composition of the domestic community on the date of the notarial deed

- ✓ the **applicant** and all **other members of the shared household**, who live together in the dwelling and have a **joint income**
- ✓ **children** living in the home for which the grant is requested are considered “dependent” if the applicant receives child benefit or if they are registered with the applicant’s health insurance (if under 27 years old).



In the event of the birth of a child within the year following the date of the notarial deed, the applicant may request a review of the grant based on the new composition of the domestic community.

#### 2 The financial situation of the domestic community

- ✓ the average **net income** of the 2 years preceding the date of the notarial deed of **all persons in the domestic community**
- ✓ the income of dependent children is **not considered**



## Maximum premium amount\*

Domestic community type	Maximum grant amount
<b>Single person</b>	<b>€5,000</b>
Domestic community <b>without children</b>	<b>€7,000</b>
Domestic community <b>with 1 child</b>	<b>€8,000</b>
Domestic community <b>with 2 children</b>	<b>€9,000</b>
Domestic community <b>with 3 children</b>	<b>€10,000</b>
<b>Per additional child</b>	<b>+€1,000</b>

\* as of 01.06.2024



# Savings grant

**Have you saved to buy or build a home?  
You may be eligible for  
the savings grant.**

## The amount

Maximum

**€5,000 €**





## The conditions

### You must

- ✓ be a **beneficiary** of a **grant for home purchase**
- ✓ have **saved for at least 1 year** in a savings account with the same bank
- ✓ **invest at least 90%** of your savings in financing the dwelling
- ✓ live in the property on a permanent basis for at least **2 years** after the grant is awarded

### Calculation criteria

- ✓ **maximum** savings period of **10 years** taken into account
- ✓ savings grant equivalent to **10% of the savings increase** per calendar year
- ✓ maximum amount of **€500** per calendar year



# Interest subsidy

**Would you like to reduce your monthly mortgage loan charges?**

**The rate of your interest subsidy**

Varies between

**0.25%**

and

**3.50%**

without exceeding the nominal rate of the mortgage loan



## The conditions

### You must

- ✓ be of **legal age** and have the **right to reside** in Luxembourg for more than 3 months
- ✓ be the **owner** of the property
- ✓ have signed a **mortgage contract** with a bank
- ✓ be the **sole holder** of the loan

### Your domestic community must

- ✓ **not own** more than one third of another dwelling in Luxembourg or abroad
- ✓ have **income below** the statutory limit



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the income table



### Your home must

- ✓ be located in **Luxembourg**
- ✓ serve as your **main and permanent residency** for at least 2 years after the first subsidy payment and for as long as you benefit for this aid

## Calculation criteria

### The subsidy is determined based on

#### 1 The composition of the domestic community

- ✓ the applicant and all other members of the **shared household**, who live together in the dwelling and have a **joint income**
- ✓ **children** living in the home for which the grant is requested are considered “dependent” if the applicant receives child benefit or if they are registered with the applicant’s health insurance (if under 27 years old)

#### 2 The financial situation of the domestic community

- ✓ the average net income of all persons in the domestic community **for the two years preceding** the date of the notarial deed
- ✓ the income of dependent children is **not considered**



**If you have changed employer, if your employment contract has been modified or if your domestic community had no income in the year preceding the date on which you were granted the aid, the last known income is the one considered when calculating the subsidy for the year in question.**



## Calculation method

- ✓ the subsidy is calculated based on the **characteristics of the loan**
- ✓ the **maximum amount of €200,000** is increased by €20,000 for each dependent child up to a **maximum of €280,000**
- ✓ the aid is limited to a total of 300 monthly **payments per beneficiary**

## Net income ceilings

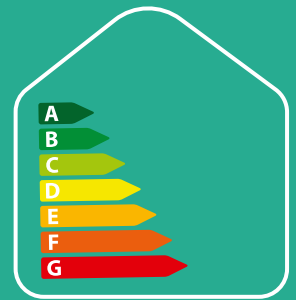
Domestic community type	Net annual income
<b>Single person</b>	<b>€50,551.40</b>
Domestic community <b>without children</b>	<b>€75,822.50</b>
Domestic community <b>with 1 dependent child</b>	<b>€96,043.06</b>
Domestic community <b>with 2 dependent children</b>	<b>€116,263.62</b>
Domestic community <b>with 3 dependent children</b>	<b>€136,484.18</b>
<b>Per additional dependent child</b>	<b>+€15,160.81</b>



# Financial aid for the LENOZ certificate

Do you have a **LENOZ (Lëtzebuerger Nohaltegkeets-Zertifizéierung fir Wunngebaier)** certification, which evaluates the sustainability of your home?

You may be eligible for financial assistance.



## The amount

Maximum

€1,500

per single-family house

Maximum

€750

per dwelling in a collective building

## The conditions

- ✓ have a **LENOZ certification** for the dwelling
- ✓ be the **owner** of the **certified dwelling**
- ✓ submit the application **no later than 1 year** after the date on which the LenoZ certificate was issued

# Certificate of eligibility for affordable or moderate-cost housing

**Would you like to buy an affordable or moderate-cost home from a public developer?**

**Apply for a certificate of eligibility.**

The certificate of eligibility, issued by the **single point of contact for housing assistance** (Guichet unique des aides au Logement), is valid for the year in which it is issued and for at least 6 months from the date of issue. **Allocation criteria** vary depending on the composition and income of the domestic community.

## The conditions

- ✓ the applicant must be a of **legal age**
- ✓ the members of your domestic community must have a **right of residence** of more than 3 months at the time of application
- ✓ **no member of your domestic community may own another dwelling** in Luxembourg or abroad within 9 months of signing the notarial deed
- ✓ the domestic community must have an **income below** the statutory limit



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the income table



## Eligibility limits

### Eligibility limits - Affordable housing

Domestic community type	Net annual income
<b>Single person</b>	<b>€58,956.67</b>
Domestic community <b>without children</b>	<b>€88,439.61</b>
Domestic community <b>with 1 dependent child</b>	<b>€112,024.12</b>
Domestic community <b>with 2 dependent children</b>	<b>€135,608.63</b>
Domestic community <b>with 3 dependent children</b>	<b>€159,193.14</b>
<b>Per additional dependent child</b>	<b>+€17,686.07</b>

### Eligibility limits – Moderate-cost housing

Domestic community type	Net annual income
<b>Single person</b>	<b>€69,435.60</b>
Domestic community <b>without children</b>	<b>€104,162.62</b>
Domestic community <b>with 1 dependent child</b>	<b>€131,931.33</b>
Domestic community <b>with 2 dependent children</b>	<b>€159,709.26</b>
Domestic community <b>with 3 dependent children</b>	<b>€187,487.19</b>
<b>Per additional dependent child</b>	<b>+€20,828.83</b>



## 5-stage application process

- 1 **Check your eligibility:** Make sure you meet all the conditions
- 2 **Contact one of the public promoters** (SNHBM, Housing Fund (Fonds du Logement), your municipality) to find out about affordable or low-cost sales projects and start an application
- 3 **Contact your bank** to verify your ability to finance the project
- 4 **Contact the single point of contact for housing assistance (Guichet unique des aides au logement)** to receive a certificate of eligibility
  - **Prepare your documents:** Gather the required documents, including proof of income and residency
  - **Submit your application:** Fill in the application form provided by our staff and send it to the single point of contact for housing assistance (Guichet unique des aides au Logement - 11, rue de Hollerich L-1741 Luxembourg)
- 5 **Upon receiving the certificate of eligibility, return to your chosen public promoter** and follow their instructions



# Klimabonus

**Are you planning to carry out, or have already carried out, energy renovation or sustainable construction work on your home?**

**You could be eligible for Klimabonus financial assistance.**

Klimabonus aims to encourage **energy-efficient renovation and sustainable construction of housing.**

## **Renovations taken into account:**

- ✓ solar thermal installation
- ✓ photovoltaic solar installation
- ✓ installation of a heat pump, hybrid heat pump or hybrid system with heat pump
- ✓ installation of a wood-fired boiler and particulate filter
- ✓ establishment of a heating network
- ✓ connection to a heating network
- ✓ thermal envelope insulation
- ✓ window replacement
- ✓ controlled mechanical ventilation

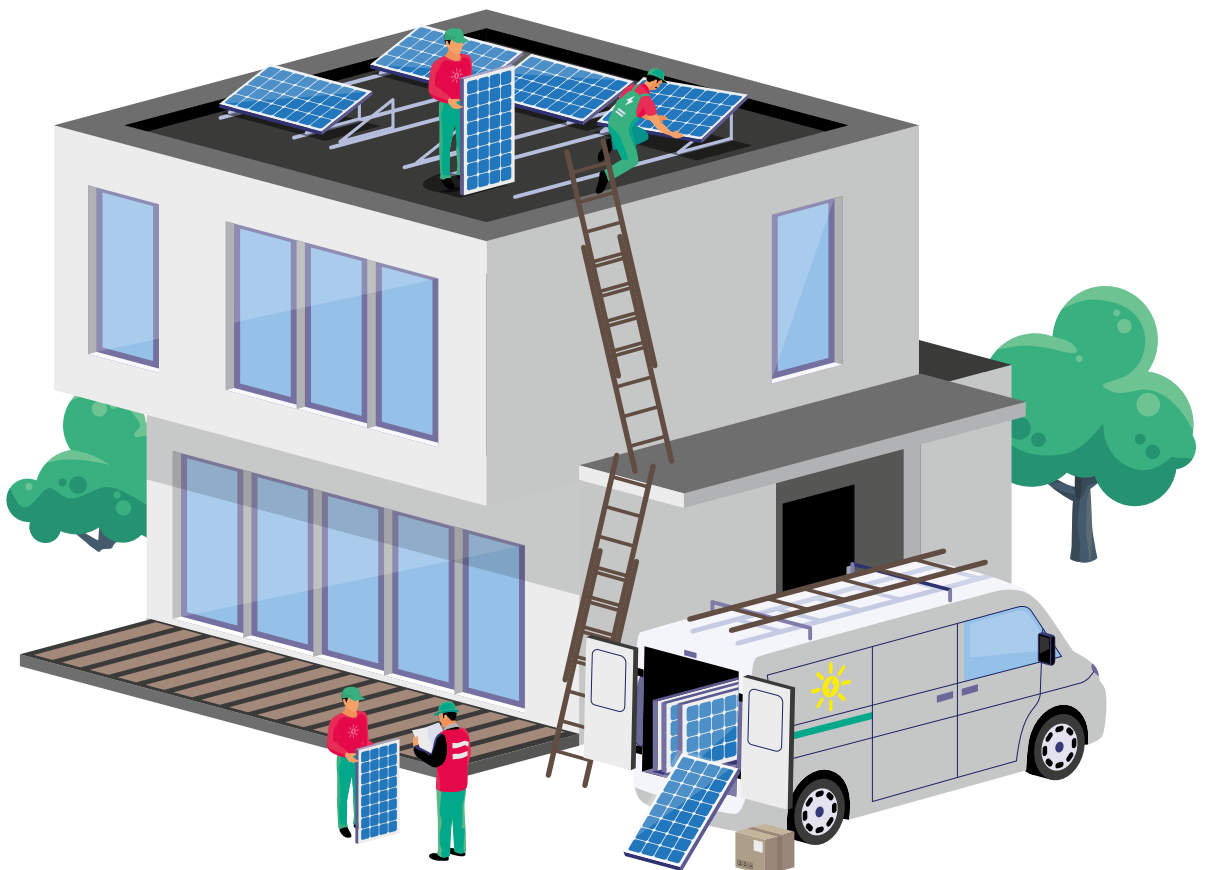
## The procedure

**1****INFORM YOURSELF BEFORE STARTING YOUR PROJECT:**

- find out all the conditions on [guichet.lu](https://www.guichet.lu)
- simulate the amount of Klimabonus aid on [aides.klima-agence.lu](https://www.aides.klima-agence.lu)
- contact your Klima-Agence advisor for more information at **8002 11 90**

**2****SUBMIT YOUR APPLICATION:**

- online via [MyGuichet.lu](https://www.myguichet.lu)
- or by sending or submitting the dedicated form to the **single point of contact for housing assistance (Guichet unique des aides au Logement)**



# Steps to follow

**To obtain one or more individual housing aids you must**

- 1** Fill in the application form available at the single point of contact for housing assistance (Guichet unique des aides au Logement), at [www.logement.lu](http://www.logement.lu) or at [www.guichet.lu](http://www.guichet.lu)
- 2** Attach **all required** documents
- 3** Hand it in or send it **by post** to:  
**Guichet unique des aides au logement**  
**11, rue de Hollerich**  
**L-1741 Luxembourg**





## Important information!

This pamphlet provides a **brief description** of the individual aids granted by the Ministry of Housing and Spatial planning, together with a summary of the main points to take into consideration.

For further information, please contact the single point of contact for housing assistance (Guichet unique des aides au logement) or check the website dedicated to housing.

## Other available aids

### Are you looking to rent or renovate a dwelling?

Find out about other aids on

[www.logement.lu](http://www.logement.lu)

and in our pamphlet dedicated to renovating and renting.



## Do you have any questions?

### Contact us:

[guichet@ml.etat.lu](mailto:guichet@ml.etat.lu)

**HOTLINE : 8002 10 10**

Mon-Fri: 8:00 - 16:00

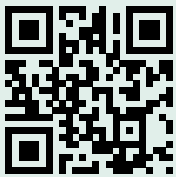
## Guichet unique des aides au logement

11, rue de Hollerich / L-1741 Luxembourg

Mon-Fri: 08:00 - 12:00 / 13:30 - 16:00

Thursdays by appointment only

Request an appointment online via the MyGuichet portal



Scan this QR code to book  
your appointment







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