

RENOVATION





**Learn about
the financial aids
you can obtain for
your renovation
projects:
improvements,
special adaptations,
integrated dwelling.**



Renovation

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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

Receive a **State guarantee** for your mortgage when **renovating 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

Home renovation grant

Are you planning to renovate your home?

You might be eligible for a home renovation grant.

The amount

The home renovation grant can cover **up to 40%** of the total amount (excluding VAT) of the invoices related to the renovation work carried out.

The conditions

You must

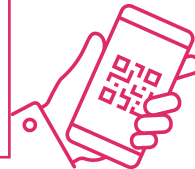
- ✓ be of **legal age** and have the **right to reside** in Luxembourg for more than 3 months
- ✓ be the **owner** of the property
- ✓ submit your application no later than **2 years** after the date on which the invoices were issued
- ✓ submit **paid invoices** related to the renovation carried out (only invoices of **at least €500** excluding VAT will be taken into consideration)

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**
- ✓ have been used as a home for at least **10 years**
- ✓ serve as your **main and permanent residence** for at least 2 years after the grant is awarded



Calculation criteria

The aid is determined based on

1 The composition of the domestic community on the date the aid is granted

- ✓ 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 the 2 years preceding** the date on which the invoices are issued of all the people in the domestic community
- ✓ the income of dependent children is **not considered**



List of eligible works

- roofing, framework or zinc work
- treatment of moisture in walls
- installation of a crawl space or an equivalent insulation
- connection to sewer or sewage disposal
- equipping the dwelling with bathrooms and toilets, including a septic tank
- installation of water, gas and electricity lines
- installation and renovation of the central heating
- replacement of windows
- installation and replacement of shutters
- installing railings on the balcony or stairwell
- addition or extension of living space
- renovation of facades using traditional methods



The request must be made by your bank



Grant for special adaptations

Have you made special adaptations for the benefit of a person with a disability*?

The amount

60%

of invoices
(excluding VAT)
related to the
adaptations
carried out

Maximum

€20,000

The conditions

You must

- ✓ be **personally** disabled, be the **legal representative** of a disabled person or be the **owner of a home** where a person with a disability lives
- ✓ have made the special arrangements at your **own expense**
- ✓ **not have received coverage** for the work from long-term care insurance
- ✓ submit your request **within 2 years** of the date of issue of the invoices

Your domestic community must

- ✓ have **income below** the statutory limit



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Your home must

- ✓ be located in **Luxembourg**
- ✓ be used **as a main and permanent residence** of the person with a disability for at least **2 years** after the grant is awarded



* A person with a disability is anyone who has a long-term physical, mental, intellectual, or sensory impairment that, in interaction with various barriers, may hinder their full and effective participation in society on an equal basis with others.

Calculation criteria

The grant is determined based on

1 The composition of the domestic community on the date the aid is granted

- ✓ 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 for the 2 years preceding** the date on which the invoices are issued of all the people in the domestic community
- ✓ the income of dependent children is **not considered**

Eligible adaptations

- creation of special access-ways to the home to meet the specific needs of a person with a disability
- interior modifications and adaptations to facilitate the mobility of the person with a disability
- door widening
- first-time installation of a special elevator or equivalent equipment
- first-time installation of special equipment in the kitchen, bathroom and sanitary facilities
- adaptation of technical facilities to meet the needs of the person with a disability



Grant for creating an integrated dwelling

Are you creating a second dwelling in your home?

You could be eligible for a grant.

The amount

€10,000

For an integrated dwelling occupied for the first time after 01.09.2023 and completed before 31.12.2026, the premium **is increased to €20,000.**

The conditions

You must

- ✓ be the **owner** of the property
- ✓ have obtained a **construction permit** from the municipal administration before carrying out the conversion work
- ✓ submit the application **no later than 3 years** after obtaining a construction permit

Your community must

- ✓ **not own** more than one-third of another property in Luxembourg or abroad

Your home must

- ✓ be located in **Luxembourg**
- ✓ serve as your **main and permanent residence** for at least 2 consecutive years after the grant is awarded



Interest subsidy for a climate loan

Would you like to carry out energy renovations on your home?

The State can help you reduce your monthly interest charges related to your climate loan.

The rate

1.5%

without exceeding the effective rate of the loan

The amount is set according to the **specifications of the loan**, up to a **maximum of €100,000**.

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 **loan contract** with a bank to finance your energy renovation project
- ✓ have **received Klimabonus financial aid** for the work financed by the loan

Your home must

- ✓ be located in **Luxembourg**
- ✓ have been used as a home for at least **10 years**
- ✓ be used as your or another person's **main and permanent residence for at least 2 years** after the grant is awarded and for as long as you are an applicant for the grant



Interest subsidy for home renovation

**The State can help you reduce
the monthly cost of your mortgage.**

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

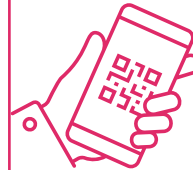
- ✓ be of **legal age** and have the **right to reside** in Luxembourg for more than 3 months
- ✓ be the **owner** of the property
- ✓ have signed a **mortgage contract** with a bank
- ✓ be the **sole holder** of the loan

Your domestic community must

- ✓ **not own** more than one third of another property 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 residence** for at least 2 years after the first subsidy payment and for as long as you benefit from 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
Single person	€50,551.40
domestic community without children	€75,822.50
domestic community with 1 dependent child	€96,043.06
domestic community with 2 dependent children	€116,263.62
domestic community with 3 dependent children	€136,484.18
Per additional dependent child	+ €15,160.81

State guarantee for a climate loan

**Would you like to take out a loan
to improve the energy efficiency
of your home?**

**You could be eligible for a State
guarantee for a climate loan.**

The amount

Maximum

€50,000

over 15 years



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
- ✓ **not own** more than one third of another property in Luxembourg or abroad
- ✓ have obtained the **agreement in principle from the Environment Agency** regarding the eligibility of the measures for Klimabonus financial aid
- ✓ have **signed a mortgage loan** dedicated to energy renovations with a **bank under agreement with the State**

Your home must

- ✓ be located in **Luxembourg**
- ✓ have been used as a home for at least **10 years**
- ✓ serve as your **main and permanent residence**

The procedure

- 1 Obtain the Environment Agency's agreement in principle** regarding the eligibility of the measures for Klimabonus financial aid
- 2 Submit a joint application with your bank** for the State guarantee for a climate loan to the single point of contact for housing assistance (Guichet unique des aides au Logement)

Financial aid for the LENOZ certificate

Do you have a LENOZ certificate (Lëtzebuerger Nohaltegkeets-Zertifizéierung fir Wunngebaier), 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 certificate** 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



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 particle filter
- ✓ installation of a heating network
- ✓ connection to a heating network
- ✓ thermal envelope insulation
- ✓ window replacement
- ✓ controlled mechanical ventilation

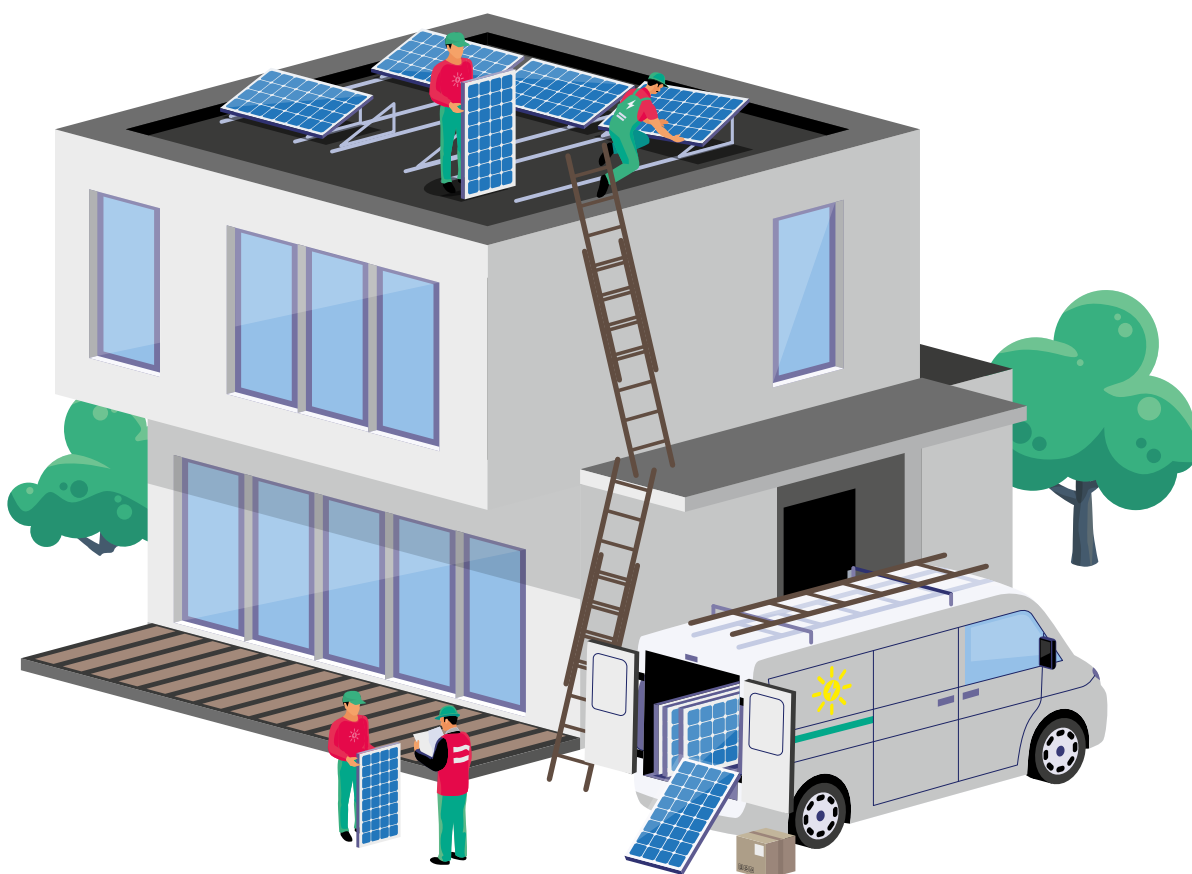
The procedure

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)



Energy improvement grant

**Are you receiving Klimabonus aid?
You could be eligible for the “Topup Klimabonus” energy improvement grant.**

If you are in receipt of Klimabonus aid, you can apply for a “Topup Klimabonus” energy improvement grant.

The financial contribution rate

varies between

10%

and

100%

of the amount of Klimabonus aid granted

The conditions

You must

- ✓ be the **owner** of the property
- ✓ have received **Klimabonus** financial aid from the Environment Agency
- ✓ have submitted the application and a copy of the decision granting the Klimabonus financial aid within **2 years** of the decision

Your domestic community must

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

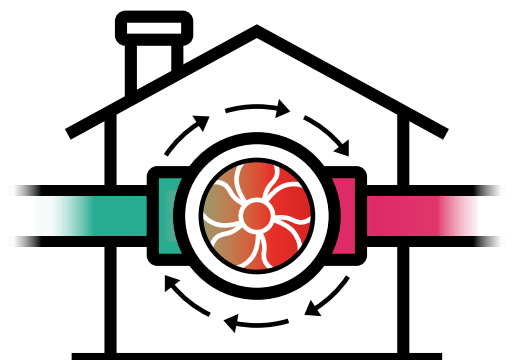


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Your home must

- ✓ be located in **Luxembourg**
- ✓ have been used as a home for at least **10 years**
- ✓ be used as your **main and permanent residence for at least 2 years** from the date on which the aid is granted



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** or at **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 own or rent a dwelling?

Find out about other aids on

www.logement.lu

and in our pamphlet dedicated to home ownership and renting



Do you have any questions?

Contact us:

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





Guichet unique des aides au logement

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