

#thinkabouttomorrow



Environmentally-friendly
renovation and construction



#homesweethome

I have a renovation or construction project

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① KlimaPrêt

What is the Klimaprêt?

It aims to promote the sustainable renovation of houses older than 10 years. These loans make it possible for properties to be renovated:

- For more responsible consumption
- To preserve the environment
- To reduce energy costs
- To increase comfort and the value of the home

Two packages available:

→ **Reduced interest loan**

→ **Zero interest loan**

Reduced interest loan:

Conditions of the loan:

- Individuals or companies
- Owner of a dwelling older than 10 years, located in Luxembourg only
- No socio-economic conditions required
- No limit on the number of loans granted



Loan amount:

- Limited to a principal amount of 100,000 EUR per dwelling
- Maximum duration 15 years
- The State will grant you an interest subsidy of up to 1.5% and up to a maximum of 10% of the principal amount (i.e. up to 10,000 euros).

In no case may the subsidy rate exceed the effective interest rate of the loan.

Procedure:

- Make an appointment to present your renovation project to the Guichet unique des aides au logement (Hollerich) [Single point of contact for housing assistance]
- Contact an advisor if the project is eligible for the loan
- Compile a detailed application file that will be studied by the Guichet unique
- Apply for a conventional loan from your bank. Once the bank approves the loan, submit a copy of the loan agreement to the Guichet unique and the renovation works can begin
- Submit a copy of the loan agreement

Zero interest loan:

Conditions of the loan:

- Individuals
- Must not own or co-own another dwelling
- The property to be renovated must have a minimum surface area of 65m² and a maximum surface area of 140m² for a single-family home or 45m² and 120m² for a dwelling in a block of flats (increased by 20m² per dependent child from the 3rd child onwards)





- The dwelling must be the applicant's principal and permanent residence for at least 10 years
- Income ceiling according to the composition of the household:

Household	Income*
Single person	< 41,713 €/year
Household without children	< 45,686 €/year
Household with 1 child	< 53,631 €/year
Household with 2 children	< 55,617 €/year
Household with 3 children	< 59,590 €/year
Household with 4 children	< 61,576 €/year
Household with 5 children	< 63,563 €/year
Household with 6 children	< 65,549 €/year

*The income to be taken into consideration is the taxable income plus any other income.

Loan amount:

- Maximum principal amount of EUR 50,000
- Duration limited to 15 years
- 0% loan + interest paid by the State
- Single premium of 10% of the loan capital paid to the client (maximum of EUR 5000)

Benefit from an accredited energy advisor paid by the State up to 3000 EUR.

The zero-interest climate loan is fully guaranteed by the State.

Procedure:

- Make an appointment with the Guichet unique des aides au logement [Single point of contact for housing assistance] to present your project and to ask for the energy advisor's fees to be covered
- Make an appointment with an energy advisor, paid for by the Ministry of Housing
- Ask the Environment Agency [l'administration de l'environnement] to give you an agreement in principle
- Apply to the Guichet Unique des Aides au Logement for an interest-free loan (agreement valid for 6 months)
- Apply for a loan from an approved bank
- Start your renovation works once the loan has been accepted by your bank
- Receive the one-time premium of up to 5,000 EUR. Interest paid by the Ministry of Housing

② Energy efficiency renovations loan

What is the energy efficiency renovations loan?

A personal loan or a home loan with a favourable rate intended only to finance the following works:

- Replacement and maintenance of old boilers
- Installation of a solar water heating system
- Installation of photovoltaic panels to convert solar energy into electrical energy
- Installation of other equipment for geothermal energy production
- Installation of double glazing
- Roof, floor and wall insulation
- Installation of thermostatic valves or a smart thermostat
- A residential energy audit

This product is not aligned with the EU taxonomy.

Procedure:

- Enter «personal loan» or «home loan» into the simulator on the Ing.lu page
- No administration fees, low interest rate
- Maximum amount requested: EUR 100,000
- Maximum duration: 10 years

③ PRIME House - State premiums

In addition to these financing facilities, the State offers cumulative premiums which can reduce the cost of the works.

These aids are applicable to renovation and/or construction.

a. Clever Hätzen - Heating your home with renewable energy

State subsidies for :

- Installation of a geothermal heat pump for air or water
- Installation of a wood or wood pellet boiler
- Installation of a pellet stove
- Installation of a particulate filter
- Setting up a district heating network / Connection
- Solar hot water and heating
- Dismantling of an oil tank

b. Clever Wunnen - Improving the energy performance of your home

State subsidies for:

- Insulating a façade and external/internal walls
- Insulating the roof
- Insulating the floor slab and/or attic
- Insulating the ceiling of the cellar
- Replacing the windows
- Installing Controlled Mechanical Ventilation (CMV)

③ PRIME House - State premiums

c. Clever Solar - Generating electricity with a photovoltaic system

Installation of solar panels on the roof.

d. Municipal aid

Some municipalities offer additional financial support programmes. For more information, please contact your local authority.

	I renovate	I build
Clever Hëtzen		
Clever Wunnen		
Clever Solar		
Municipal aid		

④ Nova Naturstrom fund and Enoprime - by Enovos

Enovos, the energy supplier, also offers financial support for energy efficiency projects, which can be combined with state or municipal premiums.

a. For new buildings and renovations:

Nova Natrustroum Fund

Investment fund set up by Enovos to promote sustainable development in Luxembourg. You have the opportunity to apply for the award each year, especially for the «heating premiums», heat pumps.

b. For renovations:

Enoprime

Grants for projects to replace old boilers and insulation. You can apply for a: heating premium, insulation and window premium, solar and thermal installation premium, VMC premium.

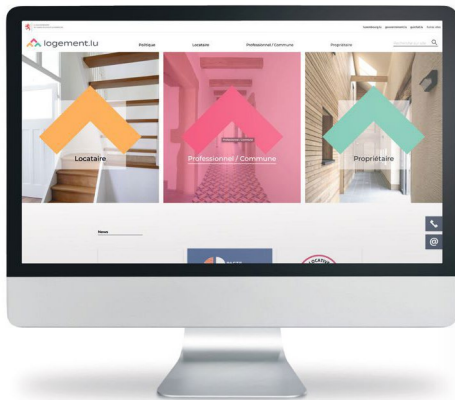
Procedure:

Apply directly online by submitting a complete application on the Enovos website.

Other aids for housing

A variety of state aid is available to help you with your project, depending on your income and family situation.

Take a look at logement.public.lu



* In accordance with the law, Luxembourg residents can benefit from a tax credit of up to €20,000 at the time of the notarial deed for the purchase of a personal property (one's own home). However, this process is subject to certain conditions.

State aid



Capital assistance

- Construction premium (for new builds)
- Improvement or extension premium
- Acquisition premium (previously inhabited dwelling)
- Savings premium
- Additional premium for architect and consulting-engineer costs
- Aid for special facilities for people with physical disabilities



Tax credit*

- €20,000 per individual purchaser
 - This tax credit is granted subject to certain conditions.
- More information is available at www.aed.public.lu



Super-reduced VAT

- 3%
 - When buying a new or uninhabited home, you can claim a partial refund of the VAT.
- Conditions et informations disponibles sur www.aed.public.lu



Municipal aid

Some municipalities offer acquisition and/or construction premiums or even subsidies.



State guarantee

If you are unable to provide sufficient guarantees of your own, the State can guarantee your loan providing that you have been saving regularly for at least 3 years.



Interest aid

- Interest subsidy
- Interest relief (per dependent child)



KlimaPrêt

Financial aid for sustainable energy renovation.

Other aids for housing

Procedure :

The application must be made online at [guichet.lu](https://www.guichet.lu), after the purchase.

Check the technical eligibility details on the [klima-agence.lu](https://www.klima-agence.lu) website

Please note that Enovos also offers mobility premiums that can be combined with government bonuses



[guichet.lu](https://www.guichet.lu)



[klima-agence.lu](https://www.klima-agence.lu)



Adresses et liens :



"PRIME House" scheme

<https://bit.ly/3oKLzBV>



Luxembourg Registry

Avenue Guillaume 1-3, L-1651 Luxembourg

Tel.: (+352) 247 80 800

www.aed.public.lu



Housing Fund

Boulevard Marcel Cahen 52, L-1311 Luxembourg

Tel.: (+352) 26 26 44 1

www.fondsdulogement.lu

Société Nationale des Habitations à Bon Marché

[National Society for Affordable Homes]

Rue Kalchesbruck 2b, L-1852 Luxembourg

Tel.: (+352) 44 82 92 1

Guichet unique des aides au logement

[Single point of contact for housing assistance]

Rue de Hollerich 11, L-1741 Luxembourg

Tel.: (+352) 8002 10 10

E-mail: guichet@ml.etat.lu



Ministry of Housing

Place de l'Europe 4, L-1499 Luxembourg

Tel.: (+352) 247 84 819

www.logement.public.lu

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