

99116004027001, 99116004027001

# Apply for subsidies for owner-occupied residential property

Heruntergeladen am 27.06.2025

<https://fimportal.de/xzufi-services/8665930/L100040>

Modul	Sachverhalt
Leistungsschlüssel	99116004027001, 99116004027001
Leistungsbezeichnung I	Apply for subsidies for owner-occupied residential property
Leistungsbezeichnung II	Apply for subsidies for owner-occupied residential property
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Niedersachsen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	fachlich freigegeben (silber)
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Wohnungswesen (116)
Verrichtungskennung	Förderung (027)

Modul	Sachverhalt
SDG-Informationsbereich	
Lagen Portalverbund	Hausbau und Immobilienerwerb (1050100), Bauverfahren (2050500), Infrastruktur-, Bau- und Wohnförderung (2060600)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	21.08.2020
Fachlich freigegeben durch	Lower Saxony Ministry for the Environment, Energy, Building and Climate Protection
Handlungsgrundlage	<a href="https://www.gesetze-im-internet.de/wopg/">https://www.gesetze-im-internet.de/wopg/</a>
Teaser	If you want to build, purchase or modernise your own home/apartment, you can claim housing subsidies if the requirements are met. The state in which you want to implement your project is responsible for social housing promotion.
Volltext	<p>With the provision of subsidies, your state can support you in the creation or modernization of a home or condominium. The dwelling must be intended for use by you and your household members.</p> <p>You do not have a legal claim to funding for your project.</p> <p>The following are funded:</p> <ul style="list-style-type: none"> <li>• the new building,</li> <li>• the acquisition,</li> <li>• the modernization</li> <li>• the energy-efficient modernisation of owner-occupied residential property</li> </ul> <p>for</p> <ul style="list-style-type: none"> <li>• Households with at least one child who has not yet reached the age of 15,</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>• Households that include at least one person with</li> </ul>

## Modul

## Sachverhalt

disabilities (persons with a degree of disability of at least 50 and persons in need of assistance and care with care level 2 or higher).

The prerequisite for eligibility is that your income and the income of the members of the household do not exceed income limits set in accordance with state law.

Funding is provided in accordance with state law by granting non-repayable grants and/or low-interest loans.

## Erforderliche Unterlagen

### Voraussetzungen

- The applicant is not only temporarily resident in Germany and is able to run an independent household for a longer period of time.
- The current expenses for owner-occupied residential property can be borne in the long term.
- In addition, when promoting new construction and acquisition, the household must live in inadequate housing conditions
- In the case of new construction projects, the applicant must own a suitable building plot.
- In the case of modernization, the living space must meet the generally accepted housing needs after modernization.
- In the case of energy-efficient modernisation, the level of a new building must be achieved on the basis of the EnEV (KfW Efficiency 100).
- An equity share of usually 15% of the total costs is to be included in the financing of the property. Personal contributions can be credited.
- Funding is provided with initially interest-free loans
- The funding conditions in detail can be found on the website of the Investitions- und Förderbank Niedersachsen

### Kosten

As a rule, there are no costs for the consultation and application.

- For loans, a one-time processing fee of 1% of the approved loan amount is charged.
- For grants, a one-time processing fee of 0.75% of the approved loan amount is charged.

Modul	Sachverhalt
Verfahrensablauf	<ul style="list-style-type: none"> <li>• You submit the application for a loan for property promotion to the housing promotion office responsible for your place of construction (Hanover region, districts, independent and large independent cities as well as independent municipalities)</li> <li>• There you will find all application forms and further information</li> <li>• The procedure from the application to the funding decision is based on numbers 45 to 47 of the Housing Promotion Regulations (WFB)</li> </ul>
Bearbeitungsdauer	A final decision on funding applications is to be made within three months.
Frist	
weiterführende Informationen	
Hinweise	
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> <li>• Promotion of owner-occupied housing Application</li> <li>• Federal states can promote the creation of owner-occupied residential property</li> <li>• Subsidies are only granted under certain conditions, no legal entitlement</li> <li>• Subsidies are provided for <ul style="list-style-type: none"> <li>• construction, including the first-time acquisition of new residential property</li> <li>• modernisation, including adaptation for the elderly and disabled</li> <li>• Acquisition of existing housing</li> </ul> </li> <li>• Support is granted to households whose income does not exceed income limits set by state law.</li> <li>• The prerequisite for funding is that no construction work has begun or a purchase contract has been concluded before the funding is approved.</li> <li>• The federal states are responsible for social housing promotion.</li> <li>• Application to the responsible approval authority of the respective federal states (state authorities, state</li> </ul>

Modul	Sachverhalt
	development banks)
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	Fördermittel für selbst genutztes Wohneigentum beantragen, Apply for subsidies for owner-occupied residential property