



HB 7.E.46 (Engelsk)
Økonomisk støtte til bolig
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Financial support to buy a home

The public support schemes – housing allowance, start-up loan and housing subsidy – are financial support schemes which are intended to help more people to obtain a good home. Your municipality can give you more information or help you to apply.

Housing allowance

Housing allowance is a government support scheme for partial coverage of housing expenses for households with low incomes and high housing expenses. To qualify for this allowance, you have to earn less than a certain amount. You will not receive housing allowance if your household income is above this limit.

Deadline for applications

The deadline for applying for housing allowance is the 14th of every month.

Who can apply for housing allowance?

- Anyone aged over 18 can apply for housing allowance.
- People aged under 18 with their own children.
- Certain exceptions are made for students with no children and people doing compulsory national service..
- You have to have received a personal ID number before you can apply for housing allowance.
- Both you and everyone in the household must be registered with the Register Office as being resident in the home.
- Everyone living in the household must be named in the application.

How do I apply for housing allowance?

An application form is available from the housing office in the municipality in which you live. The staff there can also help you to complete the application. Send your completed application before the deadline to the housing office in your municipality.

Documentation

You have to document your housing expenses (e.g. rent, shared expenses, mortgage).

How is housing allowance calculated?

What you can receive in housing allowance depends on how many people live in your home, the total household income and how high your housing expenses are. There are upper limits on how high your income can be and how much can be included in the calculation in the way of housing expenses.

Other information

- You personally must live in the home for which you are applying for an allowance.
- If you rent out part/s of your home, you must inform the municipality.

Start-up loan

Problems with establishing yourself in a home of your own? Find out whether you are entitled to a start-up loan.

Who can apply for a start-up loan?

Is your income low? Are you having problems getting a loan from private banks? If so, you can apply for a start-up loan. Start-up loans are available to help you buy a home, build a home, improve your current home or refinance your mortgage.

How much can I get as a start-up loan?

Start-up loans can finance all or part of any cost linked with the purchase of a home. The size of the loan available to you depends on how much you and your household can manage to pay in interest and instalments alongside your everyday living expenses.

How do I apply for a start-up loan?

You apply for a start-up loan with the municipality. Before applying for a start-up loan, you have to examine whether all or parts of the costs could be financed by a private bank. Get in touch with the municipality where you live for assistance.

Housing subsidy

Housing subsidies are a funding scheme which is strictly means-tested. Only the most disadvantaged people on the housing market can expect to receive this subsidy.

You can apply to the municipality for a housing subsidy to help you buy a home, build a home or improve your current home. Get in touch with your municipality for more information on this scheme.