

Guide to NGEU retrofit grants in Catalonia

Practical guide to the Next Generation EU programmes 3, 4 and 5 for Catalan owners. Programmes explained, requirements, application process, common mistakes and the deadline calendar. Applied to single-family homes and residents' associations.

General framework, what the residential NGEU programmes are

The Recovery, Transformation and Resilience Plan approved in 2021 allocates around three thousand five hundred million euros to housing retrofit, organised into six operational programmes (1 to 6). In the residential field, the three most relevant for the end owner are Programme 3 (building retrofit), Programme 4 (improvement of energy efficiency in dwellings) and Programme 5 (preparation of the Building Logbook and retrofit projects). In Catalonia, the state-level call is implemented through specific orders of the Agència de l'Habitatge and, in some cases, with co-financing from the Departament de Drets Socials i Habitatge.

The three programmes are compatible with personal income tax (IRPF) deductions of up to sixty per cent (Royal Decree-Law 19/2021), with an annual individual cap. The combination of grant plus deduction can cover between forty and seventy-five per cent of the total cost of the works, depending on the case and the level of energy improvement achieved.

Programme 3, building retrofit

Programme 3 has the largest budget allocation. It covers comprehensive energy retrofit works in collective residential buildings, that is, residents' associations. The central condition is to achieve a verified reduction in energy demand of thirty per cent in Mediterranean climates (zones B and C, applicable to most of Catalonia). The maximum amount of the grant ranges between forty per cent and eighty per cent of the eligible cost depending on the degree of improvement achieved.

The works usually eligible are thermal insulation of the façade and roof, replacement of windows, installation of photovoltaics, aerothermal energy, heat-recovery ventilation and, in some cases, communal installations (lifts, accessibility). The applicant is the owners' association through its administrator or legal representative. The application requires a stamped technical project with a calculation of current and projected demand after the works (initial EPC and final EPC), execution budgets and the minutes of approval by the owners' meeting.

In Catalonia the ordinary submission window closed on 30 June 2026; files submitted within the deadline continue through processing. The updated details are published by the Agència de l'Habitatge de Catalunya. PAPIK Group has managed Programme 3 applications for associations in the Vallès Occidental and the Maresme; the methodological detail is developed in the [retrofit](#) service and on the [communities](#) page.

Programme 4, individual dwelling

Programme 4 is the equivalent for owners of single-family homes or individual flats (the owner applies for their flat within a building, without the need for communal approval). The central condition is a verified reduction of thirty per cent in non-renewable primary energy consumption, or seven per cent in heating and cooling demand. The grant covers forty per cent of the cost of the works, capped at three thousand euros per dwelling, under Royal Decree 853/2021.

Unlike Programme 3, Programme 4 covers works inside the dwelling: replacement of windows, interior insulation, individual ventilation, thermal installations. It does not cover works on communal elements. For flat owners, this means that Programme 4 improves the interior skin of their apartment; Programme 3, by contrast, improves the shared exterior skin of the building. The two programmes are compatible with each other if the association opts for joint execution.

The applicant is the owner or the usufructuary, with a DNI/NIE and proof of ownership (deed, cadastral certificate). The application requires a current EPC issued by a competent professional, a works project (in some cases only a costed report), a detailed budget and a responsible declaration of not having received other incompatible grants for the same item.

Programme 5, building logbook and projects

Programme 5 covers two preparatory products: the drafting of the Logbook of the existing building (a document that gathers construction characteristics, installations and state of conservation) and the drafting of the technical retrofit project. The amount is modest (between seven hundred and four thousand euros depending on the case) but essential: it serves to finance the preliminary phase of any Programme 3 or Programme 4 intervention.

For an association that is considering a comprehensive retrofit but does not yet have a technical project, applying for Programme 5 as a first step is a rational decision. It allows the study phase to be financed without any commitment to carry out works, and provides technical documentation that will serve both to decide on Programme 3 and for possible future sale or valuation operations.

Cross-cutting requirements and incompatibilities

All three programmes share cross-cutting requirements. The building or dwelling must have been built before the year 2000 (in some programmes, before 2007). The use must be habitual residential, not a second home. The applicant must be up to date with tax obligations and with Social Security. The works must begin within the foreseen deadlines (usually twelve months from the award) and be certified with a final energy audit that verifies the expected improvement.

The main incompatibilities affect concurrent grants: you cannot receive a Programme 3 and a MOVES grant simultaneously for the same item (for example, the same aerothermal system), but it is compatible with tax deductions and, in general, with other programmes that do not cover the same line item. The usual rule is: the same invoice cannot be counted under two programmes at once; different invoices for different items are compatible.

Application process step by step

The ordinary process follows six phases. First, preliminary assessment: the owner or the association commissions a current energy performance certificate and, where appropriate, a feasibility study of the expected improvement. Second, technical project: drafting by a competent architect or engineer, with professional-association stamping and a calculation of current and projected demand. Third, communal approval (Programme 3 only): convening of the owners' meeting, a vote with the majorities established by the Horizontal Property Act and minutes with the corresponding approval. Fourth, online application: submission via the portal of the Agència de l'Habitatge with all the documentation attached. Fifth, resolution and award: the indicative term is three to six months from submission. Sixth, execution and justification: the works are carried out, the improvement is certified with a post-works EPC and the final justification is submitted to collect the grant.

In practice, counting from the initial decision to the effective collection of the grant can take between twelve and twenty-four months. This timeline must be planned into the project: the owner must be able to finance the works initially (with their own resources or a bridge loan), because the grant is collected afterwards.

Common mistakes that invalidate the application

Six recurring mistakes invalidate or delay the application. First, submitting a budget without stamping or without an item-by-item breakdown; second, failing to correctly substantiate the expected thirty per cent improvement in the EPC; third, starting the works before the award resolution, which invalidates the right to receive the grant; fourth, submitting without formal communal approval in the case of Programme 3 (the minutes must be registered and dated); fifth, invoices from suppliers who are not up to date with their obligations to the Tax Agency and Social Security, which is verified automatically; sixth, failing to submit the final justification within the established deadlines (usually three months from the end of the works).

Each of these mistakes can mean the full loss of the grant, with the added problem that some expenses may already have been incurred. Advance planning with a team that knows the protocols significantly reduces this risk.

Current calendar (reference)

The NGEU submission window closed on 30 June 2026, with no general extension, and funding had been exhausted in the final months, with new applications placed on a waiting list pending released credit. Files submitted within the deadline continue through ordinary processing. For new energy-retrofit calls, check the portal of the Agència de l'Habitatge de Catalunya.

For an association or owner considering starting the process now, the realistic horizon for effective collection is the year 2027 or 2028, depending on the complexity of the works. This article will be reviewed periodically as regulatory or budgetary news is published.

Frequently asked questions

Who can submit the application?

The owner, the usufructuary or, in the case of Programme 3, the residents' association through its administrator. Tenants or occupants without legal title cannot apply.

Can it be combined with a green mortgage?

Yes. The green mortgage is a financial product used to finance the part not covered by the grant. The two instruments are complementary and are coordinated within the project schedule.

What is the difference between EnerPHit and a standard Programme 3?

EnerPHit is the Passivhaus certification for retrofit; a standard Programme 3 requires a thirty per cent improvement, not necessarily Passivhaus. An EnerPHit retrofit comfortably exceeds the Programme 3 threshold and can access higher grant tranches (up to eighty per cent in some cases).

What happens if the thirty per cent improvement is not achieved?

The grant is not received or is reduced proportionally. That is why verification with a post-works EPC is critical and must be planned at the project phase with technical margin.

PAPIK Group regularly manages Programme 3, 4 and 5 applications for retrofit clients, in coordination with architects and property administrators. If you wish to assess how your situation fits with the current programmes, a preliminary orientation assessment makes it possible to identify this before committing resources.

[Configure the budget for my project](#)

Read also:

[Energy retrofit service](#)

[Retrofit of residents' associations](#)

[Green energy mortgage](#)

[Replace or retrofit?](#)

Legal note

This article is for information and educational purposes. The conditions, amounts, deadlines and requirements of the Next Generation EU programmes are governed by the state and regional regulations in force at any given time, which may be amended without prior notice. The effective award of the grant is subject to budget availability, compliance with the requirements of the corresponding call and formal approval by the managing body (Agència de l'Habitatge de Catalunya). This content does not constitute binding legal, tax or administrative advice. For the formal processing of an application, we recommend consulting a competent professional, a property administrator and, where appropriate, a legal adviser.