

Buy Sustainable Property Scheme 2026

1. What is the purpose of this scheme?

The scheme supports homebuyers who purchase **energy-efficient residential properties** after **October 1, 2025**. It aims to promote sustainable housing by offering financial incentives to properties that meet specific energy performance standards, helping reduce energy consumption and long-term costs.

2. Who is eligible to apply?

To qualify, the beneficiary must:

- Be **Maltese or EU citizens**. For married couples or civil unions, at least **one applicant** must meet this criterion.
- Purchase a **residential property** that meets the latest **Minimum Energy Performance Requirements (Technical Guidance Document F)** at the time of construction or renovation.
- Purchase a property with an Energy Performance Certificate (EPC) rating at least 20% better than the requirements established.
- Ensure the property does **not have any fossil fuel-powered boilers** installed.
- Sign the **deed of acquisition after October 1, 2025**.

3. What types of grants are available?

There are two types of grants:

- **NET ZERO or LESS Grant:**
 - **€9,000** over **three years** (€3,000 annually).
 - For **NET ZERO or LESS**, the EPC rating must be **0 kWh/m². yr**.
- **Energy-Efficient Properties Grant:**
 - **€4,500** over **three years** (€1,500 annually).
 - For properties with an **Energy Performance Certificate (EPC)** rating **20% better** than the latest Minimum Energy Performance Requirements (Document F).

Note: Each property is eligible for only one grant, and beneficiaries can apply only once.

4. How do I apply?

- Registrations and applications must be submitted **online** through the **BCA website** after the **signing of the deed**.

- The deadline to apply is end of **September 2026** or as announced by the **Building and Construction Authority (BCA)**. The BCA reserves the right to **close applications at any time**.

5. How are payments issued?

- Payments are made **once a year**.
- Applicants must submit a **confirmation of details** by **September each year** to receive the next installment.
- Funds are transferred directly to the beneficiaries' **bank account**.

6. Can I apply for more than one grant?

Each beneficiary and property are eligible only for one (1) grant. If multiple applications for the same property or for the same beneficiary are submitted, all but one must be withdrawn, or the application will be disqualified.

7. What happens if I sell the property before the grant is fully paid?

- The grant is **stopped** once the property is transferred to a third party.
- No refund is required for payments already received, as the grant targets the **property** rather than the **owner**.

8. Will the property be inspected?

Yes, the BCA reserves the right to:

- Conduct **inspections** at any reasonable time to ensure compliance.
- Verify submitted information and require access to relevant documentation.

9. What happens if I provide false information?

Applicants providing false or incorrect information will face:

- **Immediate disqualification** from the scheme.
- A **five-year ban** from applying for any BCA schemes.
- Potential **legal action** and fines.

10. What if my application is incomplete?

Incomplete applications will be deemed **invalid**. The applicants will not be considered eligible, and these applications shall not continue to be processed or given any precedence over other applications. To be considered valid applications must:

- Be submitted on the **prescribed form**.
- Be **fully completed** and **signed by all applicants**.
- Include **all** necessary **supporting documents**.

11. What if I abandon the application process?

If an applicant withdraws their application, it will be deemed as **abandoned and withdrawn**. Any expenses incurred during the process will not be refundable and the application cannot be continued at a later stage. A fresh application is required to be submitted.

12. How long is the scheme open?

The scheme remains open until the end of September 2026 or as announced by the **Building and Construction Authority (BCA)**. However, the BCA reserves the right to **close applications at any time**.