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Belgians and real estate: the EPC rating is an essential parameter for three in four homebuyers

The market research company Ipsos¹ surveyed a representative sample of 1 088 Belgians about their interest in real estate and their attitude towards the sustainability of a home and the legal requirements they face. That survey and an analysis of KBC's own loan portfolio show that:

- Six in 10 Belgians (as many as seven in 10 in Flanders) are homeowners and 'owning your own home' remains a must-have investment for 43% of respondents (as opposed to 38% in 2023).
- An energy-efficient home is an important aspect for 75% of (potential) owners when buying a property.
- One in three Belgians wants to carry out renovations in 2025 to improve the energy performance of their homes. KBC² supports this by adjusting its rates from 14/02/2025 to 31/03/2025
 - KBC Energy Loan*: from 3.59% to 3.25% (representative example 1)
 - KBC Renovation Loan*: from 3.99% to 3.65% (representative example 2)
- in 2024, there was a sharp reduction in demand for energy loans (-34%). There was a drop in demand primarily for solar panels and home batteries, but more interest in insulation.
- Two in three Belgians feel insufficiently informed about renovation grants and subsidies.
- KBC is now making its customers' lives easier via MyHome, where they can find comprehensive information and services on home-related matters, building and renovation.

¹ Survey commissioned by CBC

² Rate valid for KBC / KBC Brussels and CBC

Searching for an (energy-efficient) home

The market survey revealed that one in five respondents is currently involved in a real estate project (buying or selling). For three-quarters of the (potential) owners surveyed, the EPC (energy performance of the building) is an important, if not essential, criterion when buying. Indeed, 30% of potential buyers are looking specifically for a property with EPC rating 'A' or 'B'.

Stefan Demeijer, CEO of Immoscoop, can confirm this development: *'26.5% of the properties offered for sale on our website in January and February 2025 have an EPC rating of 'A' or 'B'. We also notice that homes with a favourable EPC rating tend to sell more quickly. A property with an EPC of 'F' remains online for 68 days on average, compared to 56 days for a property with an EPC rating of 'A'. So, it's clear that potential buyers value an energy-efficient home that doesn't need renovation work carried out on it.'*

In KBC's loan portfolio, **41%** of properties for which a home loan** was granted in 2024 had an **EPC rating of 'A' or 'B'**. KBC is also encouraging its customers to buy an energy-efficient home or to make their property more energy efficient by:

- **granting an EPC discount:** KBC customers who apply for a home loan** for a property with EPC rating 'A' or 'B' will receive a discount on their interest rate. Customers whose homes do not currently have EPC rating 'A' or 'B' are assured they will receive the discount if they achieve an EPC rating of 'A' or 'B' within seven years. In 2024, KBC granted discounts totalling 18 million euros to more than 8 000 customers. KBC will soon extend this EPC discount to include customers whose homes have an EPC rating of 'C' or 'D'.
- **facilitating 100% borrowing for properties with a favourable EPC rating ('A' or new build):** KBC is offering its customers the option of borrowing the full purchase price for a new build or property with EPC rating 'A'. However, we see in practice that most people buying an EPC 'A' property or building a home and who take out a loan with KBC, don't need to borrow the full amount involved. Nonetheless, **9%** of them borrowed more than 90% of the purchase value, enabling them to buy a highly energy-efficient home that they would otherwise not have been able to afford.

Although respondents indicated that they consider the EPC rating of a property to be important, there is still a considerable lack of knowledge about it. Two in three Belgians feel insufficiently informed about current and future requirements in this area, while 50% do not even know the EPC rating of their current home.

70% of respondents think a more sustainable home is important, but energy-saving renovations are under pressure

CBC's market research indicates that 23% of those surveyed are looking to buy and renovate a property with a less favourable EPC rating. One in three say they want to renovate in 2025, 82% of whom are doing so in order to improve the property's energy performance. Seven in 10 think it important to live in a property that is made more sustainable primarily by insulating the roof, walls and floor. The intention to install solar panels (34%) comes only in fourth place and has declined in popularity. KBC's loan portfolio also shows that energy-saving renovations are under pressure:

- KBC Energy Loans*:
 - Sales fell by 34% in 2024 due mainly to **significantly lower demand for solar panels and home batteries**. On the other hand, demand for **insulation, roofing or facade work is higher** than last year. The reduced demand for solar panels and home batteries may be accounted for by lower energy prices compared to

two years ago and also by the reduced price of solar panels, which may be eliminating the need for financing altogether. Four in 10 respondents in the market survey also indicated that they had recently installed solar panels.

- The average amount borrowed is 12 900 euros (compared to 12 400 euros in 2023).
- KBC supports new (energy efficient) renovations from 14/02/2025-31/03/2025 with a competitive rate:
 - 3.25% for energy loans (instead of 3.59%(Representative example 1);
 - 3.65% for renovation loans (instead of 3.99%)(Representative example 2).

Two in three Belgians feel insufficiently informed about renovation grants and subsidies: KBC provides a solution via MyHome

65% of respondents said they were insufficiently informed about possible renovation grants and subsidies. The main reasons for this are the complexity of and the difficulty in obtaining information about the matter. By providing this solution, KBC aims to make its (non-)customers' lives easier and help them every step of the way with the plans for their home. All the services and useful information are bundled together in a convenient overview at kbc.be/en/myhome:

- **Buying a home:**
 - Search for a property through our partner Immoscoop
 - Simulate and take out a mortgage loan online
 - Create peace of mind thanks to the right insurance cover
- **Renovating a home with the help of our partners:**
 - Settle: work out renovation costs and subsidies
 - Simulations are run for nearly 1 500 properties each month
 - The average cost of renovations is 47 950 euros
 - A total of **1 239 296 215** euros' worth of renovation work was simulated using the tool
 - Impact us today: Use KBC Mobile to request a quote for renovation works (solar panels, heat pump, insulation, home battery). In the launch year, nearly 700 customers (13 per week) were helped through the entire process for carrying out energy-efficient renovations
 - Monitor the energy efficiency of the property with the Energydashboard in KBC Mobile
 - KBC energy loan*, garden loan* or renovation loan*
- **Requesting certificates and inspections the easy way in KBC Mobile**

In addition, customers and non-customers are free to contact KBC Live, make an appointment at a KBC branch or put their questions to digital assistant Kate at any time.

ATTENTION, BORROWING MONEY ALSO COSTS MONEY.

KBC Energy Loan*

Representative example 1: for an **instalment loan** of 10,500 euros to be repaid over **60 months at a fixed** annual debit rate and **annual percentage rate of charge of 3.25%**, the customer pays 60 monthly instalments of **189.62 euros** or 11,377.13 euros in total. **Rate applies from 14-02-2025** for terms of up to 60 months for an instalment loan used to finance energy-saving renovations.

KBC Renovation Loan*

Representative example 2: for an **instalment loan** of 10,500 euros to be repaid over **60 months at a fixed** annual debit rate and **annual percentage rate of charge of 3.65%**, the customer pays 60 monthly instalments of **191.44 euros** or 11,486.30 euros in total. **Rate applies from 14-02-2025** for terms of up to 60 months for an instalment loan used to finance regular renovations.

*Credit type: Instalment loan provided by the lender KBC Bank NV, Havenlaan 2, 1080 Brussels, VAT BE 0462.920.226, RLP Brussels, FSMA 026.256 A. Subject to your loan application being approved by KBC Bank NV and mutual agreement.

** Credit type: Mortgage loan provided by the lender Lender: KBC Bank NV, with registered office at Havenlaan 2, 1080 Brussels, Belgium. VAT BE 0462.920.226, RLP Brussels, FSMA 026 256 A. Subject to your loan application being approved by KBC Bank NV.

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