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ENERGY EFFICIENCY  
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# Energy Poverty Measures in Flanders (BE)

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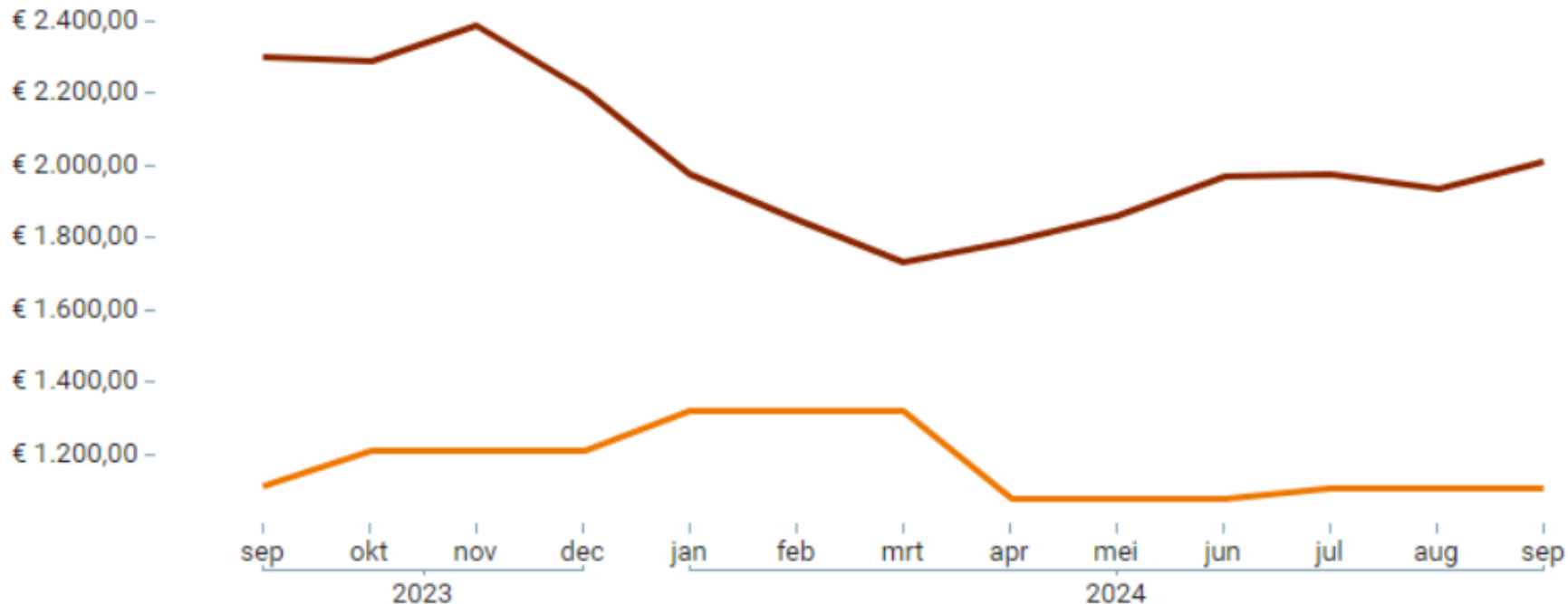
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# Social tariff electricity and gas

- Federal measure offering substantial protection against high prices
- Discount on electricity and gas bills issued by energy provider (25-50%)
- Every 3 months calculated
- Target group of “protected consumers” (ca 9% of Flemish households (245.000))
  - households receiving certain social benefits or those whose income falls below a specific threshold



# Financial support for heating on oil and gas

Delivered to be stored in a tank

Discount / liter

Max 300 euro/year

Income conditions and people in debt mediation  
combined with inability to pay the heating cost

Application at the local welfare authority

70.000/year, budget 15 mio euro



# Financial support for heating during winter

- Target group:
  - Flemish households consuming energy supplied by their grid operator after their commercial contract is terminated after payment default
  - + Consumption of gas/electricity for heating in prepaid formula
- No budget to load the meter means no heating
  - Application for support at the local welfare authority
  - Financial support loaded up in the meter during the period November - April
- Amount = 60% of average winter consumption / type of dwelling
- Adds up to 25-30% of cost/year for heating
- 8700 applications (2023-2024)



# Income based 'My Renovation Grant'

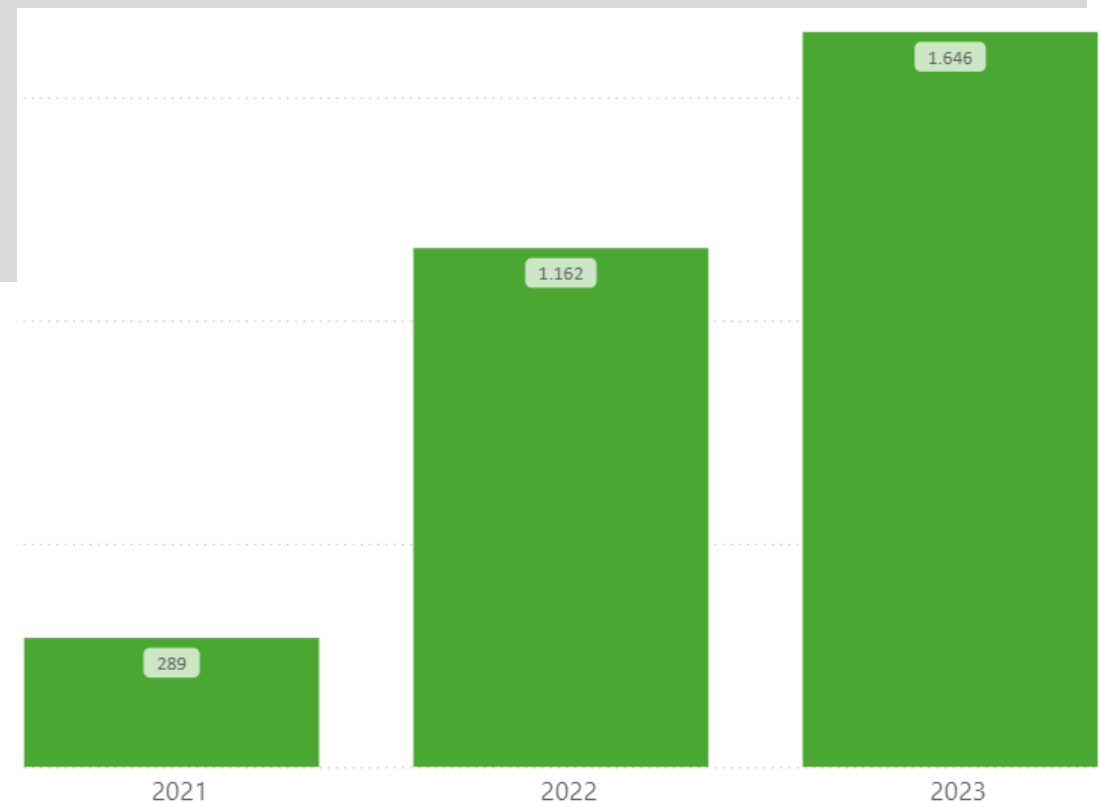
- ▶ Housing quality and energy grants were integrated (2022)
- ▶ Grant = % of investment, inked to income level
  - Up to 50% (max 25.000) for lowest income group (67% of population)
  - Up to 35% (max 17.500) for middle income
  - Fixed grants for higher income
- ▶ 53% applications by lowest income group = 65% of the budget
- ▶ In 1,5 years: 295.000 applications
- ▶ 420 million euro spent

# Bonus for deep renovation

## ► EPC-label grant

- Bonus for deep renovation on top of renovation grant
- 1 label better than obligation
- Higher amount for low income groups

	EPC-label reached	€	€ low income
House	A	5000	6000
	B	3750	4500
	C	2500	3000
Apartment	A	3750	4500
	B	2500	3000



# Public low interest loan

## My Renovation Loan

- For existing owners with low and middle incomes (75% population)
- For certain private landlords in social renting scheme
- For apartment buildings
  
- For renovation work that is subsidized in My Renovation Grant:  
housing quality and energy
  
- Up to 60,000 euros over 25 years
- Interest rate = legal interest rate - 3% : 2.75% in 2024

# Public low interest loan

## My Renovation Loan

- Funding from the Flemish public budget
- Issued by 20 Energy Houses (OSS)
- For the period 2022-2024: 1 billion euros of capital
- > 15,000 requests since Fall 2022
  
- New government: additional reduced interest rate for lowest income group
- Motivation: difference between 0% and 2,75% on 60.000 euro = over 18.000 euros



# Public zero interest bullet loan

► **FACT:** > 40% owners lack financing capacity to renovate to 2050 target

- Average investment 55.000 euro needed!
- Many owners have ongoing mortgage loan
- Housing prices rising
- Public low interest energy loans available for vulnerable target group since 2015
- **But:** many owners lack additional repayment capacity for ambitious renovation
- Renovation Strategy needs inclusive approaches! *LEAVE NO ONE BEHIND*

# Public zero interest bullet loan

- ▶ Public bullet loan 20 years (up to 50.000 €, 0% interest)
- ▶ Poor owners of low quality house, without repayment capacity: no monthly installments
- ▶ Directly paid to the renovation contractor
- ▶ Repayment: moment of sales OR at the latest after 20 years
  - ▶ Possible to change into regular renovation loan 25 years
- ▶ Now only where local public welfare actors commit to the scheme
- ▶ Budget of 20 million in 2024
- ▶ Scaling up planned

# Grant of 250 euro for purchase/lease of energy-efficient household appliances

- Washing machine, a dryer, a freezer or refrigerator with or without freezer compartment
- Voucher of 250 euro
- Or reduction when rental scheme 10 years is used
- Will be fully income based in 2025 (35% population eligible)



# FREE ENERGY SCANS

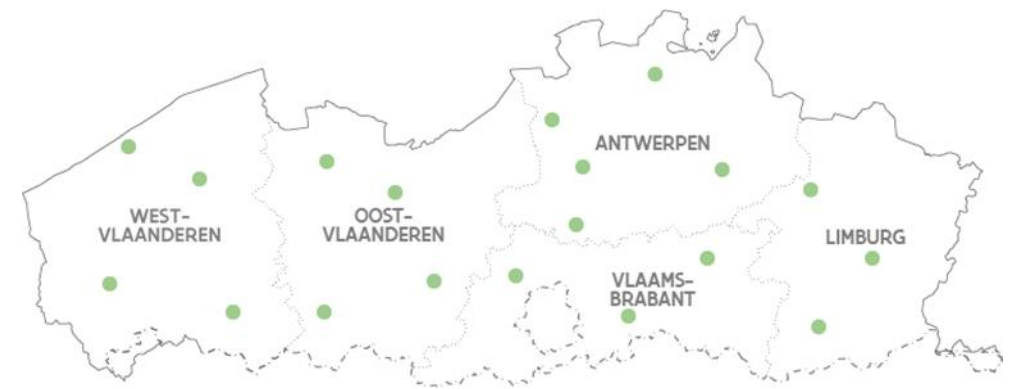
- ▶ Basic audit of the house, the behaviour and installations
  - Advice and easy to use tips on heating, ventilation, use of household appliances
  
- ▶ Services:
  - Comparison of energy suppliers + switch to cheaper contract
  - Small energy savings measures for free (value €25)
    - × LED-lamps, timer, insulation of heating conducts or windows, energy saving shower head
  - Report with tips for behaviour and EE measures

# FREE ENERGY SCANS

- ▶ Since 2005 over 200.000 scans (average 20.000/year)
- ▶ Only for vulnerable groups
  - Protected consumers (= right to social tariff for energy)
  - Income < 31.040 euro
  - Users of prepayment meters (dropped by supplier after default payment)
  - Renters under 500 euro/month
- ▶ 2025: conditions change to 1) income, 2) prepaid meter and 3) assessment by social welfare if scan is relevant

# NEW 2025: Renovation Guidance

- ▶ Free a-z guidance for renovation
- ▶ Energy Efficiency + Home Quality
- ▶ Offered by the Energy House



**ENERGIE**huis



**Vlaanderen**  
is energie en klimaat



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