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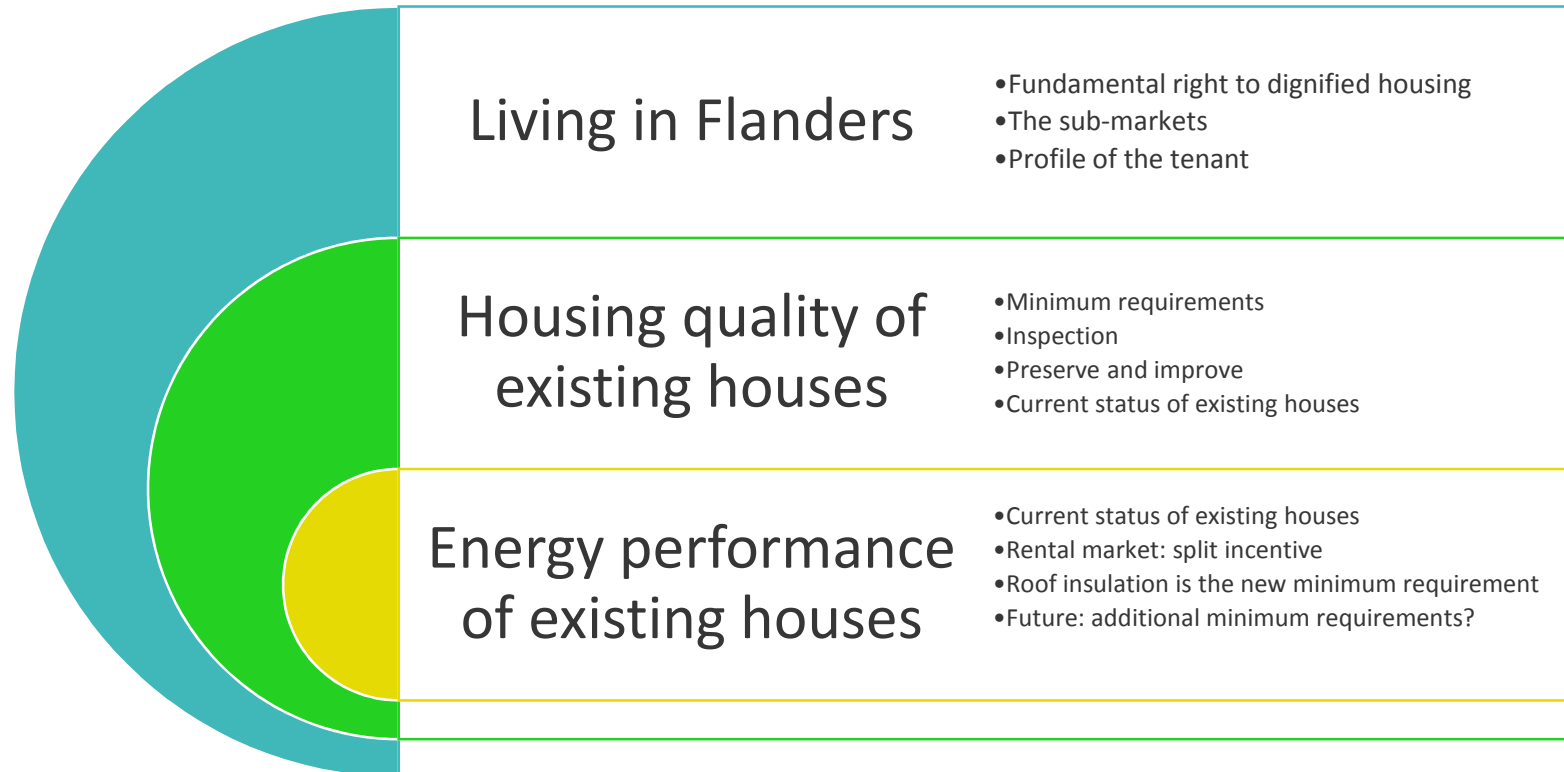
# Roof insulation requirements in the rental sector in Flanders

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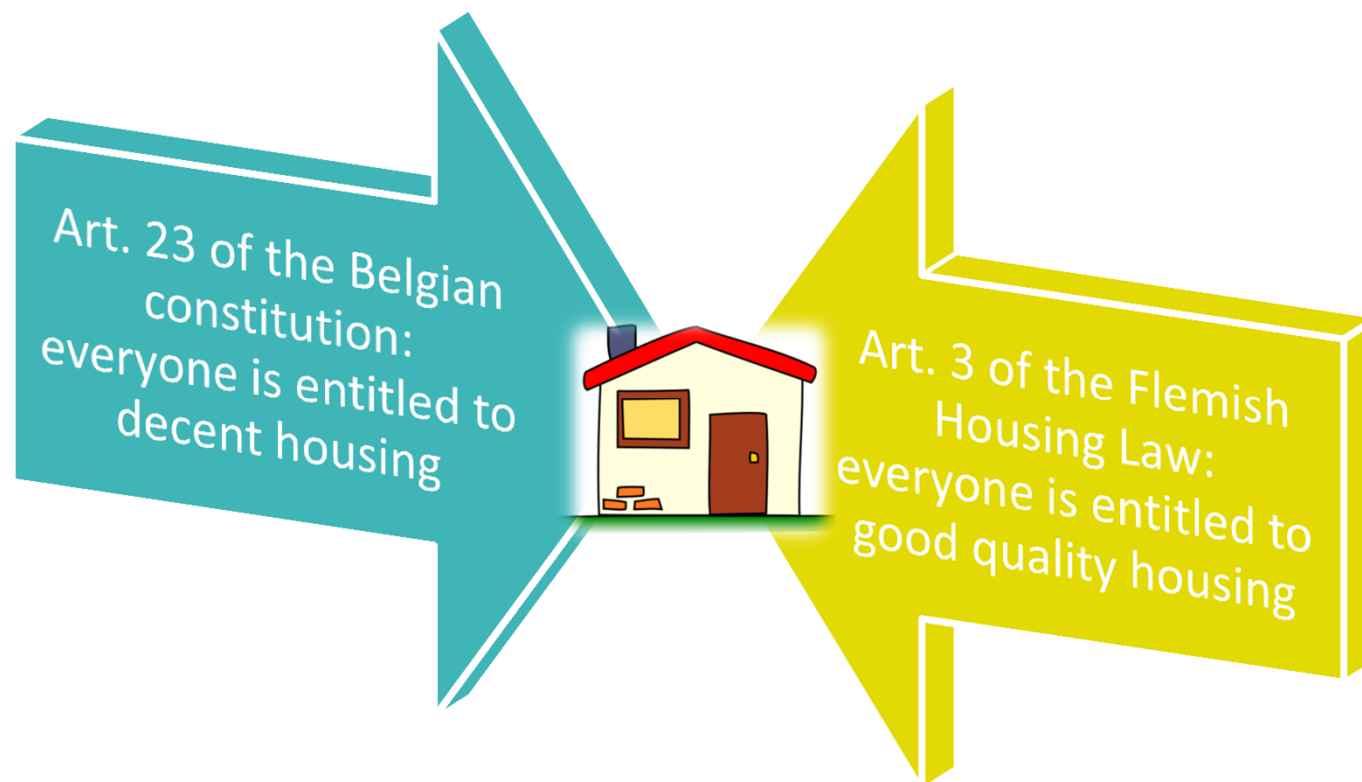
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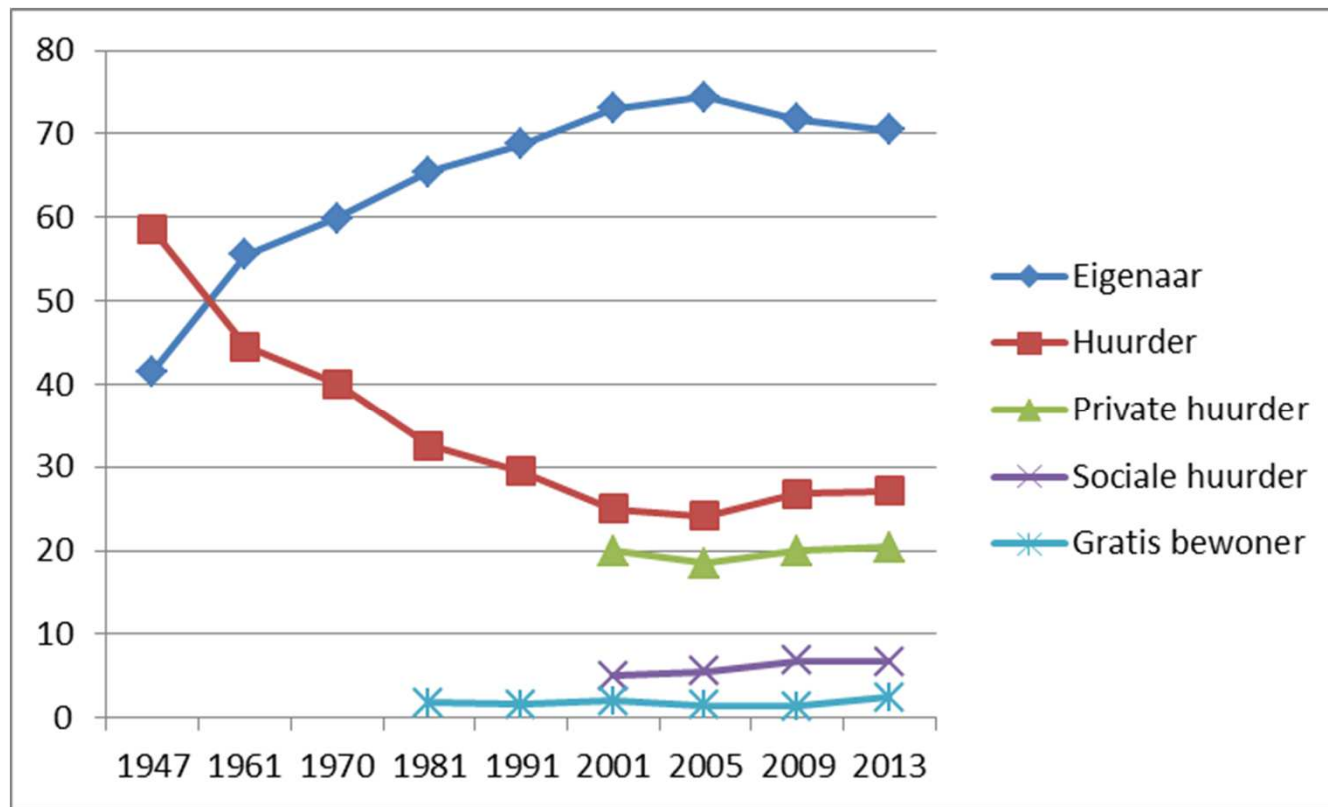
# Agenda



# Living in Flanders – fundamental right to dignified housing



# Living in Flanders – the sub-markets (%)



Sources: Descamps (1997), Heylen (2015), based on population censuses (up to 2001) and survey data. Note: share of tenants also includes free occupiers up to 2001

# Living in Flanders – profile of the tenant



On average, tenants have a lower social-economic profile than owners

- lower incomes
- more single persons and lone-parent households
- more heads of households unemployed and incapacitated for work



Affordability problems greatest in the private rental market

- more than half pay 30% or more of income on rent
- 30% has insufficient left for an adequate standard of living



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# Housing quality in Flanders – minimum requirements for all dwellings



# Housing quality in Flanders – inspection methods: technical report

Categories of Flemish Housing Law in list with defects = technical report



Each defect in the technical report results in penalty points



From 15 penalty points = dwelling is unsuitable



Safety or health risk = dwelling is uninhabitable

# Housing quality in Flanders – preserve and improve

## Inform and raise awareness

- Conformity certificate in rental market recommended but not (yet) mandatory
- Information point in municipalities

## Encourage

- Renovation grant
- Improvement and adjustment grant
- Tax benefit
- Municipality grants

## Monitor and sanction

- 14.000 investigations/year on-site (especially following complaints by tenants) across Flanders
- Unknown number of inspections by municipalities
- Administrative procedure + levy
- Criminal procedure
- Aimed at rental market

Shared authority and responsibility  
Flanders – municipalities

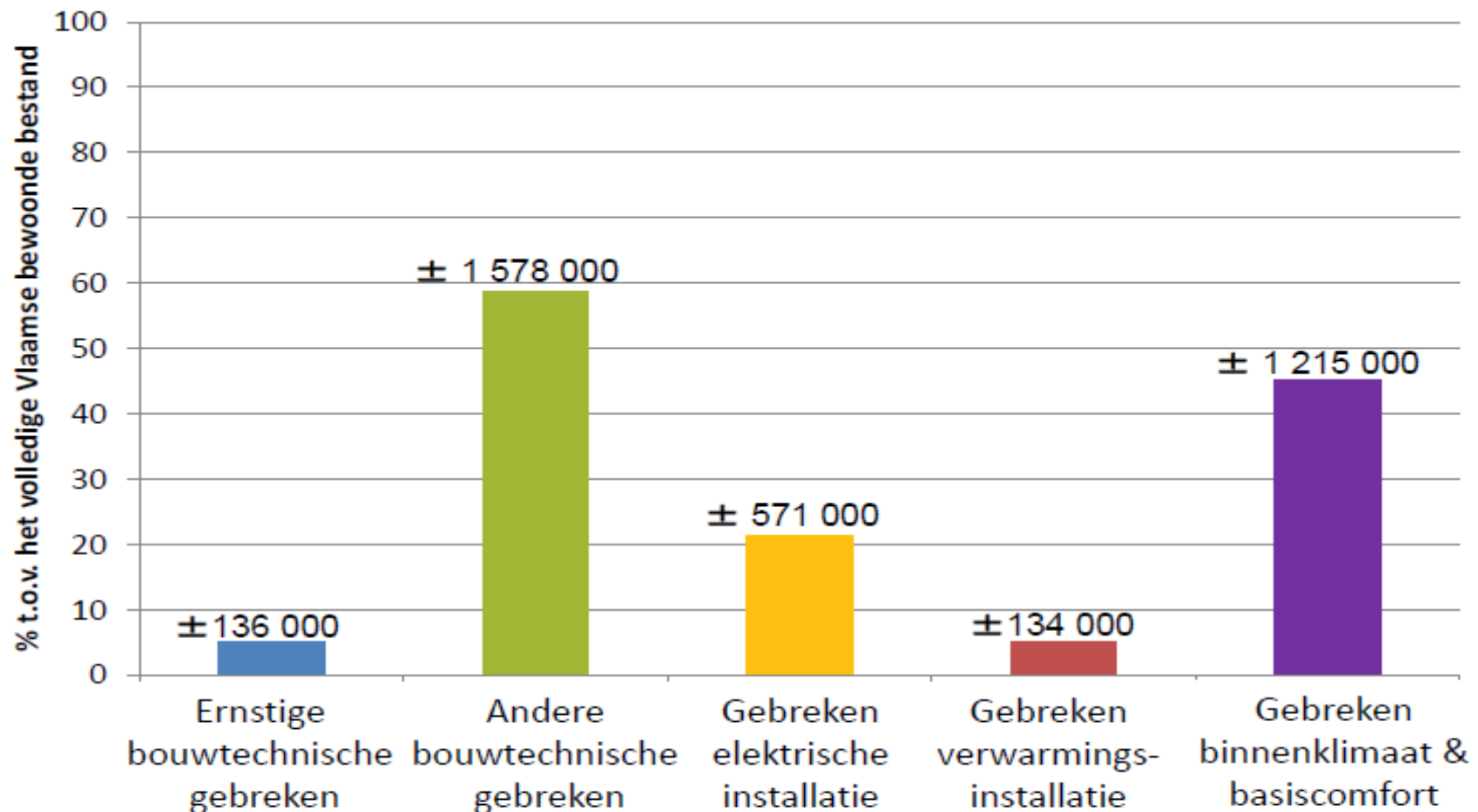


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# Housing quality in Flanders - the figures

## Aard en omvang gebreken van totale Vlaamse bewoonde woonbestand

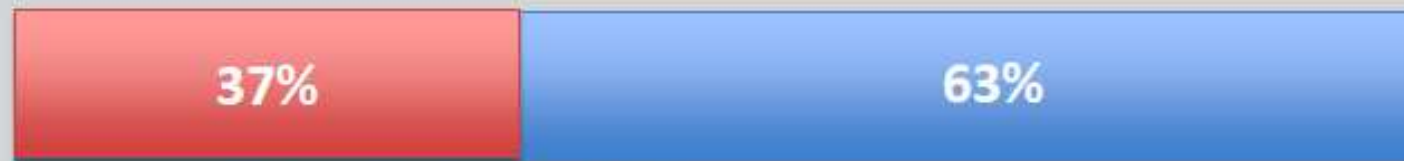


# Housing quality in Flanders - the figures

## Structureel ontoereikende kwaliteit



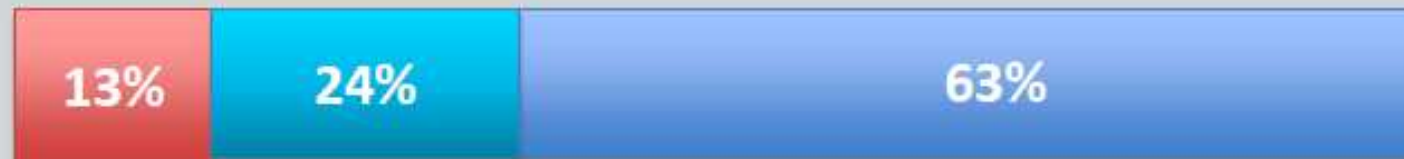
### VLAAMSE WOONBESTAND



Woningen van ontoereikende kwaliteit



Technische installaties & Beperkte aanpassingen



± 650 000 woningen



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# Energy performance in Flanders – current status of existing dwellings

## Presence of insulation in existing dwellings

- insulating glass (77%)
- roof (70%)
- pipes (51%)
- walls (45%)
- floors (31%)

## Less insulation in

- **rented dwellings**
- dwellings built before 1970
- dwellings of elderly people, retired persons, low-educated persons, low income and unemployed

# Energy performance in Flanders – Split incentive

## Small private rental market

with mainly old, private owners

Low rate of professionalism

## Low public grants for private market

Investments in the area of energy performance for landlord

Low energy bill thanks to investments for tenant

# Energy performance in Flanders - roof insulation is new minimum requirement

Flemish Energy Renovation Programme 2020: all dwellings must have roof insulation by 2020

Since 1 January 2015: roof insulation is mandatory for existing dwellings



# Energy performance in Flanders - roof insulation is new minimum requirement

Roof insulation requirement included in inspection methodology for housing quality (technical report)

Absolute minimum requirement: R value for roof insulation at least  $0.75\text{m}^2 \text{K/W}$  (= low specific insulating material of 3 to 4 cm)

Penalty points for dwellings that do not meet the requirement

# Energy performance in Flanders - roof insulation is new minimum requirement

Phased introduction:  
number of penalty  
points increases  
over 5 years

15 penalty points  
from 1 January 2020  
= dwelling is  
unsuitable for living

Amount of Penalty points	Roofs < 16 m <sup>2</sup> with R < 0,75 m <sup>2</sup> K/W	Roofs ≥ 16 m <sup>2</sup> with R < 0,75 m <sup>2</sup> K/W
1/1/2015 – 31/12/2017	1	3
1/1/2018 – 31/12/2019	3	9
From 1/1/2020	9	15

# Energy performance in Flanders - roof insulation is new minimum requirement

Absence of (sufficient) roof insulation must be established on-site

- Either in the context of the energy policy
- Or in the context of the housing policy

No exceptions are provided in the regulations

- So also in:
  - Apartment buildings: all apartments get the same penalty points
  - Listed monuments





# Energy performance in Flanders - roof insulation is new minimum requirement

Raises awareness and provides an incentive if

- wide spread communications
- supporting policy (grants, focus on vulnerable target groups)

Pressure on small private rental market increases, but remains limited due to

- Phased introduction
- Low minimum requirement

Bottlenecks

- Roof insulation is often difficult to inspect on-site
- Sanctions only for landlords



# Energy performance in Flanders – future: additional minimum requirements?

Political and  
social foundation  
for new minimum  
requirement for  
glazing



Penalty points for  
single glazing  
from 2020?

# Further details

## Housing quality requirements in Flanders

- [www.wonenvlaanderen.be/woningkwaliteitsbewaking/opdracht-de-conformiteit-van-huurwoningen-onderzoeken](http://www.wonenvlaanderen.be/woningkwaliteitsbewaking/opdracht-de-conformiteit-van-huurwoningen-onderzoeken)

## Flemish roof insulation requirement

- [www.wonenvlaanderen.be/woningkwaliteitsbewaking/de-minimale-dakisolatienorm](http://www.wonenvlaanderen.be/woningkwaliteitsbewaking/de-minimale-dakisolatienorm)

Major Housing Survey 2013 (scientific research into, among others, the sub-markets, housing quality and energy performance of existing Flemish housing market)

- [steunpuntwonen.be/Publicaties/Aflaadbare-rapporten](http://steunpuntwonen.be/Publicaties/Aflaadbare-rapporten)