

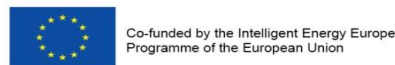
The Brussels Green Loan

Cities, regions, industry and banks to gather at
the Energy Efficiency Finance Market Place

January 2017

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Accompagnement des Particuliers





BRUSSELS ENVIRONMENT



Brussels Capital Region



RÉGION DE BRUXELLES-CAPITALE
BRUSSELS HOOFDSTEDELIJK GEWEST



bruxelles
environnement
leefmilieu
brussel
.brussels 

**Brussels Environment = Public Administration =
Brussels Institute for the Environment Management**

In charge of:

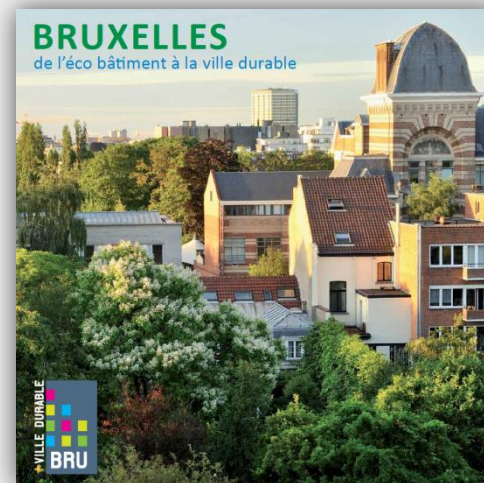
**Air, Energy, Climate, Food, Buildings, Animal Welfare,
Noise, Sustainable Consumption, waste management,
circular economy, biodiversity, parks, forest, green
areas, soft mobility, waves & antenna, sustainable city,
soil and much more...**



BRUSSELS



- 1.1 million inhabitants
- 500.000 dwellings
- 40% owners – 60% tenants

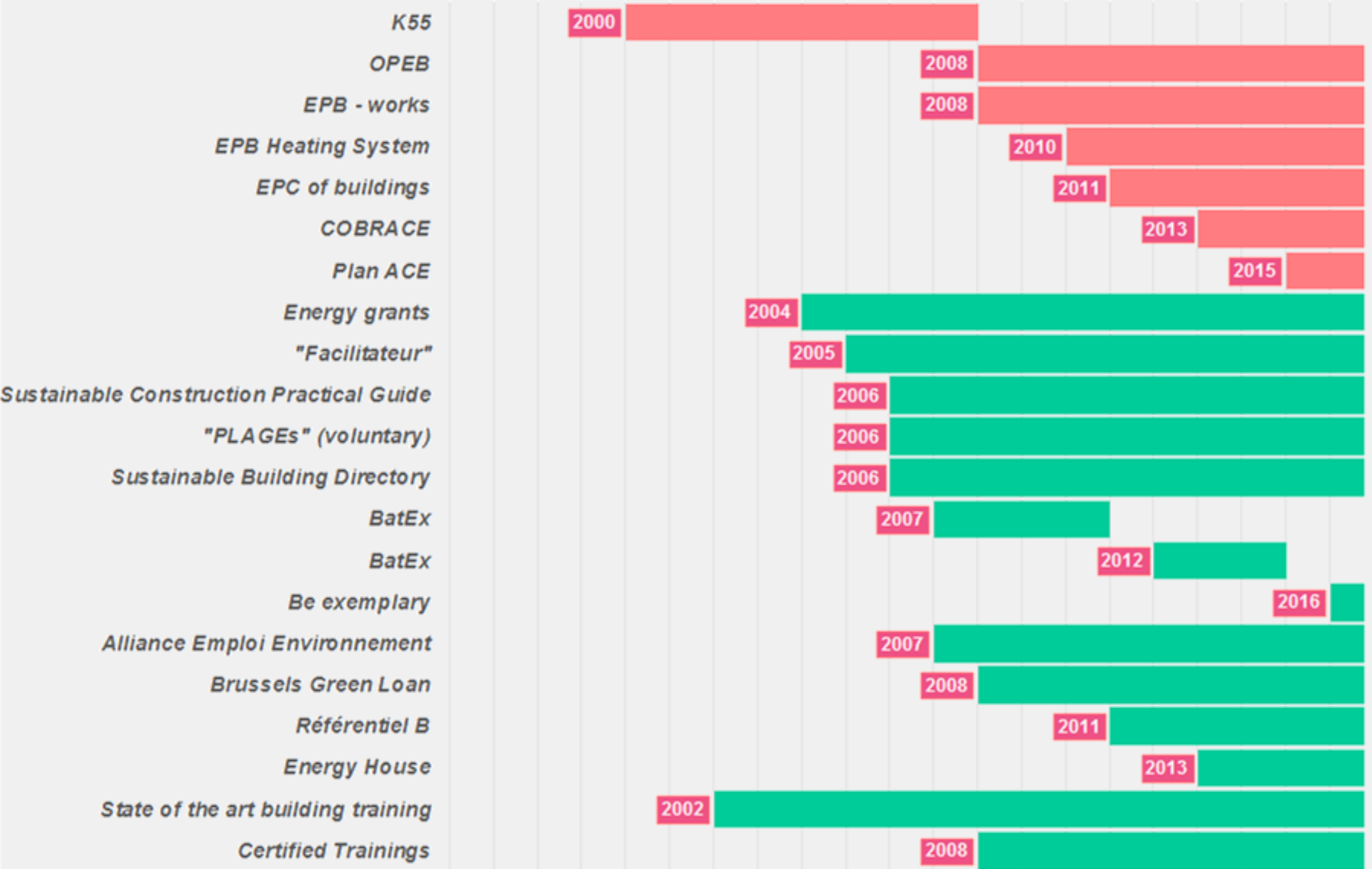




TOOLS DEVELOPMENT



1996 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016





WHY THE BRUSSELS GREEN LOAN ?

**VOUS VOULEZ RÉDUIRE VOTRE
CONSOMMATION D'ÉNERGIE ?**

La Maison de l'Énergie vous facilite 3 fois la vie



MAISON
ÉNERGIE
HUIS

*How to boost private investments
in EE measures for the residential
building stock?*

- **2008 :**
 - BGL = Prefinancing solution
 - Complementary with grants
- **2016 :**
 - Enlargement of access conditions
 - Short **OR** long term Loan
 - Front office *Maison de l'Énergie*



THE NEW BRUSSELS GREEN LOAN

Brussels Green Loan



Consumer Loan

Mortgage





FOR WHAT?

Insulation + heating system

WHY?

Higher potential for energy savings

Affect the energy bill





FOR WHOM?

N° of dependents	Taxable Income		
	A - Single person	B - Households with 2 persons or more with 1 income	C - Households with 2 persons or more with more than 1 income
1	€ 45.895	€56.094	€71.303
2	-	€61.193	€76.492
3	-	€71.391	€86.690
4 and more	-	€76.490	€91.789

+ - 80% of the Brussels population has access to the Brussels Green Loan



INTEREST RATES

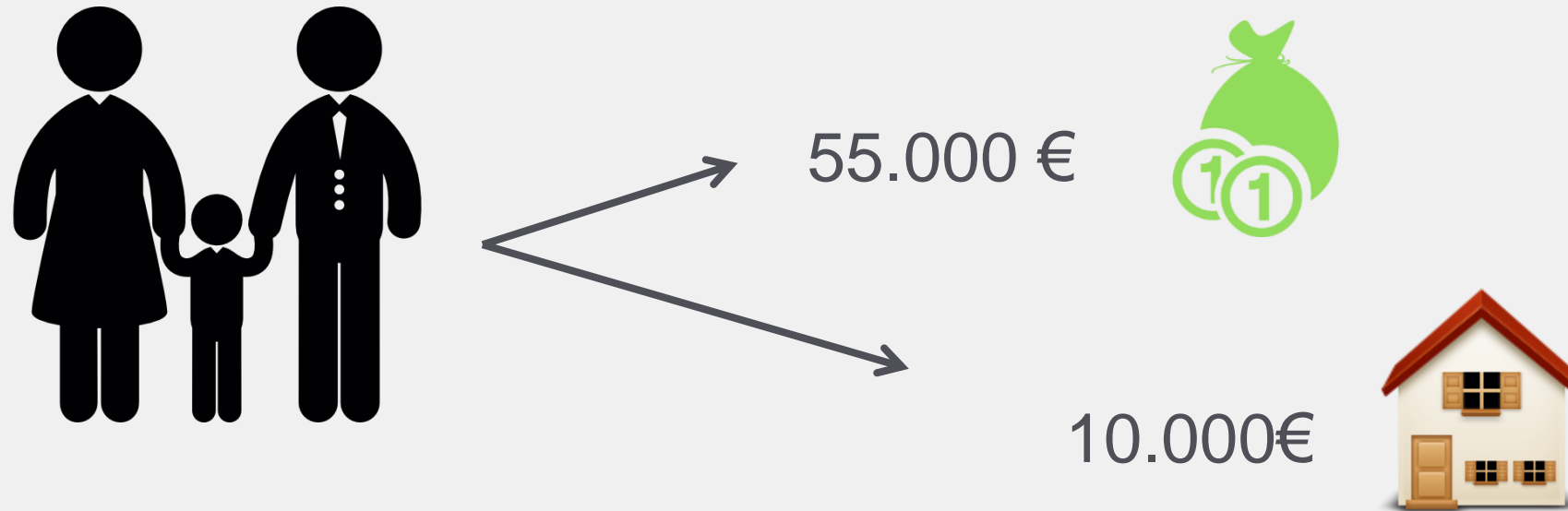
The rate stands between 0% and 2%

Low income = 0%

Rate?	Crédal Financial Cooperative	Fonds du Logement Housing Cooperative
0%	Income < 30.000 € (single) Incomes < 60.000 € (couple)	Income < 15.000 €
1%	Income above caps	
Personnalisé (max 2%)	/	Income > 15.000 € Calculated with your incomes Max 2%



PRACTICAL EXAMPLE



2 options

➤ Consumer Credit



- 0%
- Max 48 months (4 years)
- Monthly payment 208.33 €

➤ Mortgage Credit



- 1.66%
- Max 30 years but in this case 120 months (10 years)
- Monthly payment 90,44 €



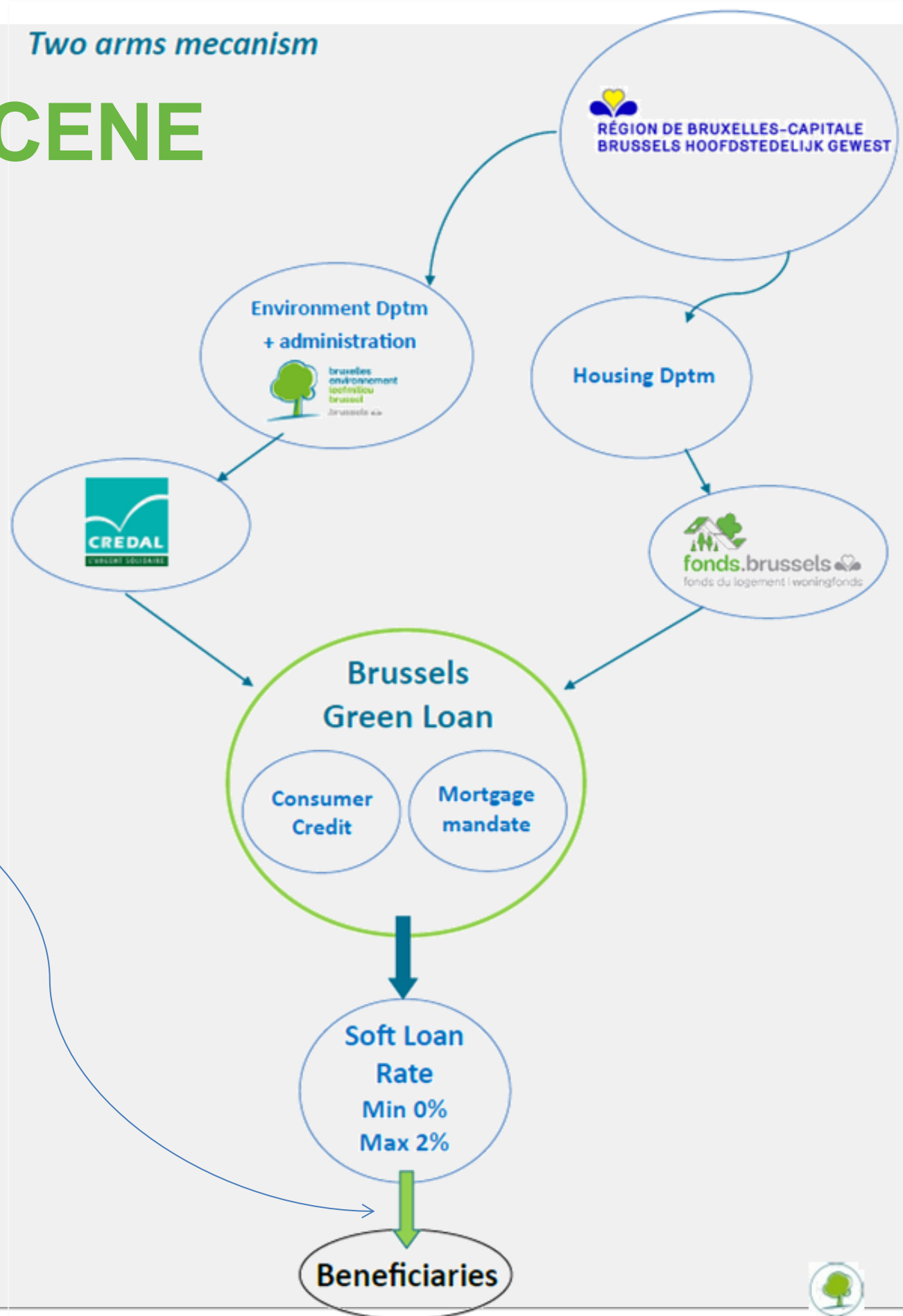
BEHIND THE SCENE

Two arms mecanism

One Stop Shop



Support beneficiaries +
facilitate





EVALUATION OF THE 1ST SCHEME COST OF THE MECANISM

From 2008 to 2015:

1€ lent trigger a private investments in EE measures of 4,8€

- **Total:** 8,1M€ of loan granted
- **769 loans**
- **Average loan:** 10.578€
- **Average maturity:** 57,42 months
- **Sociology of beneficiaries:**
 - 39%: FT permanent contract
 - 10% PT permanent contract
 - 10% Temporary contract
 - 33%: Social beneficiaries (unemployed, pensioners,...)
 - 8% Other

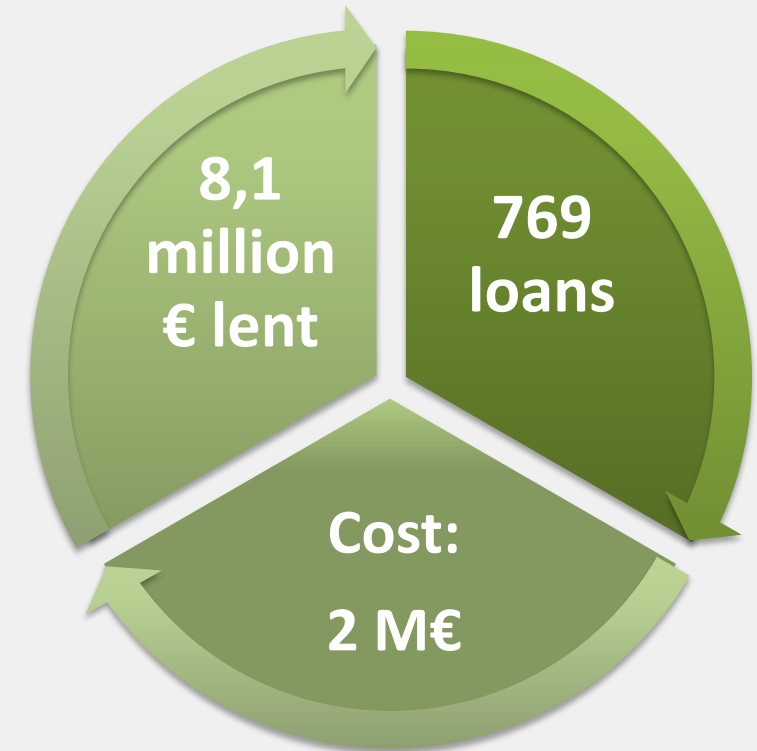


EVALUATION OF THE 1ST SCHEME COST OF THE MECANISM

Cost for the Region:

2M€ covers:

- *Interest rate*
- *Communication campaign*
- *Garantee fund (recoverable)*
- *Cost per loan: 2.221€*

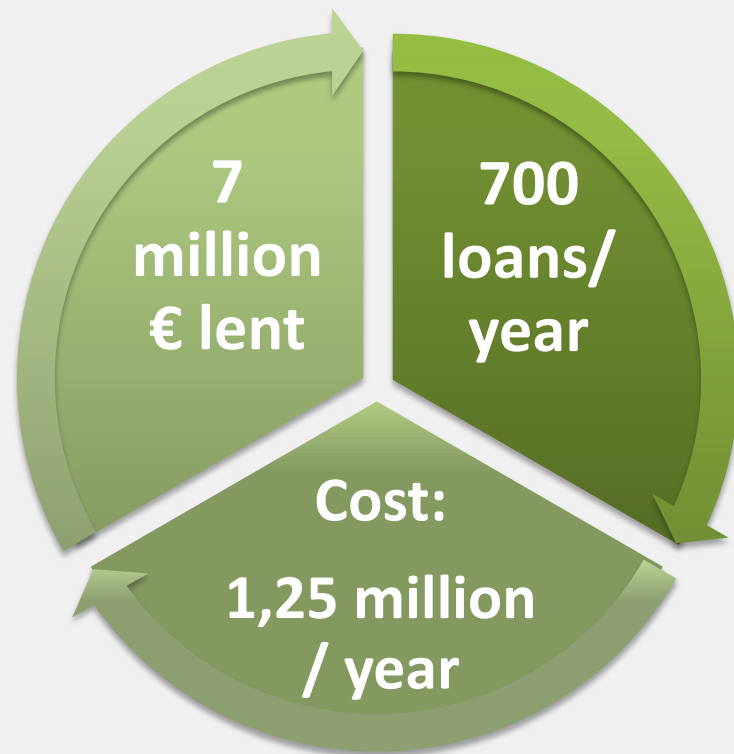




EVALUATION AND OUTLOOK

KEY FIGURES

Objective for 2016-2017 :



Why?

- Reaching a new target audience
- Boost the use of the mechanism
- Increase the renovation rate



CONCLUSIONS

- ✓ Keep the financing mechanism **simple** and easy to understand
- ✓ **Easy to manage, monitor and follow**
- ✓ Good **front office** (visibility, efficiency,...)
- ✓ Carry out a **professional communication campaign**
- ✓ Think in advance about how to **quantifiably monitor the effect of investment in terms of CO₂ emissions**



Any questions?

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FINANCING ENERGY TRANSITION IN CITIES



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