

## Best Practice from Brussels, Belgium

### Description

Buildings are responsible for 72% of the energy consumed in the area of Brussels-Capital Region. Since 2004, the Brussels Region has experimented with different tools to improve the energy performance of building on large-scale in order to test and demonstrate the capacity of the city's stakeholders and citizens to make use of them. One of the tools is the Brussels Green Loan Scheme for Brussels' residents – private housing owners and/or tenants.

The business model is based on the:

- Partnership between the Regional Administration Brussels Environment (Brussels Institute for Environmental Management – IBGE) who is the manager of the Regional Energy Fund and the Regional Budget and a banking institution (Credal),
- Energy House which is a front office for the applicants.
- Combination of loan, subsidy and guarantee funds.

### Factual Information

#### Budget:

- Regional Energy Fund – € 200,000 per year is used to subsidize interest rates to attain soft loans. About 200 loans are subsidized at an average rate of 3.5 %.
- Regional Budget - € 124,000 per year is paying for the Scheme running costs and guarantee.
- Total amount of loans disbursed by the bank to date: €6.808.672

#### Implemented measures comprise:

- Building envelope : 85%
- Technical building systems : 15%
- Total of loans delivered (31/03/2015) : 663
- Average amount lent: 10.228€
- Average maturation: 54 months
- Average monthly payment: 201€

#### Impact

- The scheme was evaluated in 2012 - two surveys have been carried out in order to:
- Identify the causes of the scheme's underuse by eligible beneficiaries. It turned out that 55% of respondents did not know about the scheme.
- Show the beneficiaries' satisfaction which was extremely encouraging with 90% satisfied users. Statistics showed that the average monthly income of a person benefitting from the scheme was €1,431

Source: Energy Cities - <http://www.energy-cities.eu/>





Europe-China Eco-Cities Link  
中欧低碳生态城市合作项目

