



European Construction Sector Observatory

Policy fact sheet

Belgium

Flemish Renovation Grant Scheme

Thematic objective 1

December 2019



In a nutshell

Implementing body	Flemish Ministry for Finance and Budget, Housing and Immovable Heritage and the Flemish Housing Agency.
Key features & objectives	Provision of premium for renovation work of maximum EUR 10,000 for work costing between EUR 2,500 and EUR 10,000. The premium can represent a maximum of 30% of the total cost.
Implementation date	2007-2019
Targeted beneficiaries	Any owner or resident that meets the selection criteria related to: income, properties, number of properties and age of the property.
Targeted sub-sectors	Residential
Budget (EUR)	50-100 million per year (with frequent excesses and modification)
Good practice	★ ★ ★ ☆ ☆
Transferability	★ ★ ★ ☆ ☆

The Flemish Renovation Grant Scheme (Vlaamse RenovatiePremie, VRP) was launched in March 2007 to encourage Flemish homeowners to carry out home renovations¹.

To understand how this scheme works, one must also take into account the complexities of the Belgian renovation policy framework. Regional bodies and administrations are responsible for designing and implementing renovation policies. However, provinces and cities also follow their own housing renovation strategy through the provision of support and information to households. In addition, cities have their own VAT schemes to encourage the demolition and reconstruction of old residences. The Federal Government has also created a tax relief system for renovation works^{2,3}.

The VRP is rooted in the general Flemish housing policy. However, the programme also contains some energy performance concerns that stem from the adoption of the EU Energy Performance of Buildings Directive (EPBD). The main policy tool to implement the EPBD and stimulate energy efficient renovation works is the Energy Grant Scheme (Energiepremies). The VRP and the Energy Grant Scheme are the two main tools used by the Flemish government to stimulate renovation of the housing stock in Flanders.

Finally, the Renovation Pact (Renovatiepact) was launched in 2014/15. Its main objective is to articulate all of the different policies, including the EPBD, the Energy Grant Scheme and the VRP, as part of one coherent strategy that takes into account the broader political environment⁴.

The VRP was designed to provide grant funding to citizens to encourage and enable them to undertake renovation work, with a view to improve the quality of an outdated housing stock.

In 2015 for example, approximately 56% of all Flemish residences had been built before 1971 and the average Flemish residence was 45 years old⁵. Improving the overall quality and energy performance of the housing stock was, and still is, perceived as an opportunity to achieve considerable social, environmental and economic benefits. As budget is the main barrier in undertaking new renovation works, the Flemish government decided to launch the VRP in 2007/08.

To be eligible, households must provide evidence of income that does not exceed certain limitations; the renovation works must fit with at least one of the categories of works covered by the scheme; the total cost of the renovation works must reach EUR 10,000 and the overall grant will only represent a maximum of 30%. However, grant funding conditions have been modified a number of times over the years, which has led to increased complexity and complaints from the public⁶.

In its latest version, the VRP has been integrated as part of the 'Renovation Umbrella'⁷. The new legislation does not bring many innovations to the policy as it simply integrates the VRP in a common

legislation along with another overlapping renovation scheme.

The VRP attracted a high number of applications as soon as it opened⁸. This rapid success led to a series of budgetary difficulties that resulted in the progressive exclusion of several types of renovation works from the list of covered works⁹. The scheme was then overhauled in 2015/16, which led to an important downsizing of the yearly budget. The VRP finally reached a level where it is difficult to consider it economically efficient in encouraging households

to start renovation works. Renovation works require investments that are costly and the return on investment can be negatively affected by an increase in the housing tax¹⁰.

Although the VRP has helped to stimulate the renovation of the Flemish housing stock, it has been unable to provide a sufficient boost and the targets defined in the renovation pact (e.g. a fully renovated housing stock by 2050) will not be reached if the current renovation rate is maintained¹¹.

1.

General description

The VRP grant scheme supports a wide range of home renovation work, with a particular focus on structural improvements. The purpose is to encourage homeowners to improve the condition of the outdated Flemish housing stock.

The first version of the VRP supported renovation work amounting to (at least) a total of EUR 10,000 (excluding VAT). Grants ranged between EUR 3,000 and EUR 10,000, and could not exceed more than of 30% of the total renovation cost. Additional conditions for applicants included: the owner can only own one property; the home has to be at least 25 years old and located in the Flemish region; invoices need to be done in Dutch with a registered contractor or for direct purchase of materials¹².

The eligible categories of work¹³ supported by the initial version of the VRP were:

- Structural work (foundations, waterproofing cellars, combating basement fungi);
- Replacement or improvement of interior and exterior walls;
- Renewal of bearing floors and screeds (in whole or in part);
- Renovation of roofs (in whole or in part);
- Renovation of exterior joinery (in whole or in part);
- Replacement or placement of interior doors;
- Electrical works (installation/renewal);
- Sanitary works (replacing or installing bathrooms, toilet, pipework, drains, appliances);
- Central heating (installation and replacement with a focus on high-efficiency boilers and sustainable energy sources);
- Reconstruction or extension work to living areas or sanitary facilities (not professional rooms, garages, storage areas).

The scheme also established a maximum net income for applicants. The limit was then changed in 2009, 2015 and 2019, as shown in Table 1.

Table 1: Net taxable income limit (EUR)

Category	2007	2009	2015	2019
Single	39,250	38,070	40,640	43,870
Couple or single with at least one dependent person	56 060	54,390	58,050	62,670
Additional allowance per dependent person	3,140	3,050	3,260	3,150

Source: *Habitos, Ruimte en wonen, ADEX and Flemish government*¹⁴

The scheme was amended in 2009, following the exhaustion of the available funds and because of concerns that the programme was mainly helping the upper-middle class¹⁵.

The Flemish Ministry of Housing decided to exclude some types of renovation work that were deemed to be less essential, such as work on flues. The VRP scope was narrowed to only cover categories of work that were considered essential, such as adapting stairs for people with mobility issues or work to improve a building's foundations¹⁶.

In addition, it was decided that where net income was in excess of EUR 27,700, VRP grants would only cover a maximum of 20% of the total invoice¹⁷.

The scheme then went through a series of rather rapid changes between 2014 and 2016. In 2014, the VRP was suspended for a short period, to allow time for a VRP system overhaul. In the new 2014 version, subsidies were replaced by a VAT relief system that featured payments in three instalments¹⁸. This change was rapidly seen as problematic, as it created a slower and less efficient refunding process. In turn, this tended to discourage households to undertake renovation work.

In response to these issues, a new version of the VRP was launched on November 2015, along with a

transition scheme for those that had been granted funding under the 2014 scheme¹⁹. As well as reintroducing the grant system, the new scheme also made some amendments. For example, the increased grant for exterior joinery was cancelled and new technical requirements for windows were introduced²⁰. Furthermore, the types of works covered by the grant were changed, clarified and ranked in four categories, as shown in Table 2.

Table 2: Eligible renovation works, VRP 2015

Category	Eligible invoice range
Structural elements	Work on foundations, walls, bearing floors and stairs.
Roof	Work on roofs and roof trusses, gutters and drainage.
Exterior joinery	Work on windows and exterior doors.
Technical installations	Work on electrical installations, sanitary installations in bathrooms and toilets, and central heating.

Source: OCMW, Geetbets²¹

More importantly, the reforms lowered the maximum grant. For lower incomes (for which the 30% threshold applies): the maximum grant per category of work was reduced to EUR 3,333. For households where the 20% threshold applies, the maximum grant was set at EUR 2,500 per category of work. It was also established that a second application could be made within two years, providing that the total of both applications does not exceed EUR 10,000²².

More recently, the VRP has undergone a further amendment. The latest version was launched in February 2019. It simplifies renovation grant funding by merging the VRP and the Improvement and Adjustment Grant Scheme (Verbeterings- en aanpassingspremie²³). The latter is an older scheme that was first launched in 1992 to support home adaptations to meet the needs of older residents (over 65's). Due to a number of overlaps, the two schemes were integrated under the new 'Renovation Grant Umbrella'²⁴.

The key amendments introduced as part of the new VRP, included limiting grant support to 30 years old buildings or more, an update of the list of eligible costs²⁵, as shown in Table 3.

Table 3: Eligible costs, VRP 2019

Category	Eligible invoice range
Technical installations	Min. 2,500 (excl. VAT)
Sanitary installation	2,500-3,750 (excl. VAT)
Electrical installation	2,500-3,750 (excl. VAT)
Central heating	2,500-7,500 (excl. VAT)

Source: Flemish government²⁶

Following the merger of the VRP and the Improvement and Adjustment Grant Scheme, the new VRP scheme now supports both renovation work to improve housing quality and housing adaptations to cater for older residents. The VRP also supports energy efficiency and is considered as an important instrument to achieve a key objective of the Renovation Pact: to fully renovate the Flemish housing stock by 2050²⁷.

The VRP budget is provided by the Flemish Government. Table 4 presents VRP budgetary figures, based on Housing Agency data.

Table 4: VRP budget

Year	VRP Budget (EUR million)	Average grant awarded
2009	90	n/a
2011	108	n/a
2013	103	5,638
2014	90	5,591
2015	82	5,970
2016	44	4,491

Source: Flemish Housing Agency and ruimte en wonen²⁸

The budget decrease is linked to changes made to the scheme, such as the reduction in the average premium awarded, or the possibility to award a second grant to the same household within two years²⁹.

2.

Achieved or expected results

The VRP attracted a high level of interest when it was first launched³⁰. In 2007, 14,686 grants were awarded with an average grant of EUR 6,300 and a median grant of EUR 5,510. The average invoice stood at EUR 24,603. Overall, the average grant was equivalent to 28% of the total cost of work³¹.

Two key issues affected the delivery of the scheme. First, the organisational aspects of the scheme were not established quickly enough to handle the amount of applications received. That caused organisational difficulties and payment delays³². Second, the unexpectedly high number of applications quickly exhausted the available budget. The original budget for the 2007-2009 period (which was not disclosed), was not sufficient to award grants to all valid applications. In 2007, the scheme received 16,485 applications; however, there was only sufficient budget for a maximum of 12,000 applications³³. In the following year, the number of applications rose even further to 23,000³⁴.

In addition, an evaluation study found that the main beneficiaries of the scheme were mainly the upper-middle class. As well as creating a feeling of unfairness, it also meant that the scheme was not helping to improve the condition of the poorest quality housing, the type of housing typically occupied the lower incomes households³⁵.

The evaluation study established that the total cost requirement of EUR 10,000 was simply too high and acted as a powerful disincentive for lower income households. Given the overall investment required, the grant funding available was insufficient to encourage lower income households to undertake renovation work³⁶. In total, only 13% of all grant funding was awarded to households belonging to the lowest income's quintile while the third and fourth quintiles respectively represented 37% and 29% of the beneficiaries. Therefore, the VRP was assessed as favouring higher incomes households³⁷. As a result of this finding, VRP grants for higher incomes households were reduced to a maximum of

20% of total costs. The 30% maximum was maintained for those on lower incomes³⁸.

In addition, a series of renovation works deemed as being too "luxurious" were removed from the list of eligible works. The introduction of narrower grant conditions led to a surge in the number of complaints received by the Flemish Ombudsman. With more than 300 complaints received on the matter, the Ombudsman reported that the VRP was the most important topic for complaints that year³⁹.

VRP monitoring is the responsibility of the Flemish Housing Agency. Table 5 lists the number of applications received and the number of grants awarded.

Table 5: Number of applications received and grants awarded

Year	Number of applications	Grants awarded
2007	16,485	14,686
2008	23,000	n/a
2013	19,086	15,882
2014	26,896	15,962
2016	21,892	17,413
2017	21,730	17,668
2018	21,530	14,605

Source: Housing Agency⁴⁰

The fluctuation in the number of applications in 2013 and 2014 can be explained by the uncertainties linked to the planned overhaul of the scheme. Indeed, for a short period, the VRP was transformed into a VAT tax relief scheme, before reverting back into a grant scheme by 2016⁴¹. These frequent changes led to an important number of complaints reported by the Flemish Ombudsman. Indeed, in 2014, the Ombudsman received 32 complaints about the VRP for a total of 181 complaints received about housing policy. These figures then increased to 66 complaints about the VRP and 197 total housing complaints in 2016. In

other words, the VRP jumped from representing 18% of all complaints to a share of 33% in only two years. Furthermore, the Flemish Ombudsman mentioned that many actual complaints about the VRP had been counted as requests for information by the Housing Agency⁴².

These figures illustrate that instability and numerous changes were the main challenge to the success of the scheme and it has resulted in a higher level of criticisms and complaints from end-users. In addition, the cost efficiency of the scheme has not been adequately assessed over time.

A survey conducted by Essencia Marketing in 2019 indicates that the VRP, and the overall Flemish renovation policy, has not provided sufficient economic incentive to convince the (low-income) Flemish population to undertake renovation works⁴³.

The study identified the cost of works as the first reason for the decline of the number of renovation projects in Flanders. 58% of owners do not undertake renovation work because they simply cannot afford it. 37% of respondents state that renovation is simply not an interesting investment⁴⁴. Therefore, one of the main conclusions is that the value and terms of the loans needed to cover 70-80% of total renovation costs are typically viewed as being unattractive or unfeasible.

The CEO of Essencia Marketing argues that the current level of achievements makes one question whether the objectives defined in the Renovation Pact are even feasible at all⁴⁵.

According to the Secretary General of the Belgian Construction Material Manufacturers⁴⁶, even though the VRP is helping to support renovation work in Flanders, the current renovation rate remains lower than 3% and is not enough to achieve a fully renovated housing stock by 2050, as targeted in the Renovation Pact.

Recent news also suggests that the VRP is becoming less of a priority for the Flemish Government. Indeed, the Flemish Government has already excluded the possibility to raise the premium. Furthermore, the Government's new strategy seems to be more focused on demolition and reconstruction, rather than renovation⁴⁷.

The new regional government has also come back on its original intention of making partial renovation a mandatory requirement for new acquisitions. Within five years following the acquisition of a residence, certain types of renovation works would have been made mandatory. However, this idea was abandoned and the new government went back to incentive-led policies⁴⁸. Such a choice was justified by the fact that mandatory requirements were not seen as relevant instruments to contribute and achieve the policy ambition of the Flemish government. In addition, the lack of surveillance to monitor on-site works means that legal requirements are not always respected^{49,50}.

3.

Perspectives and lessons learned

Effective financial support instruments are essential to incentivise building renovations.

The number of applications that were received when the VRP scheme opened in 2007 was significantly higher than the allocated budget available. The continued demand for renovation support since 2007 demonstrates a real appetite by the public to carry out these types of works. However, the cost of renovation work and the financial instruments available to support that work were insufficiently tailored to the needs of the public, including low-income households. In many cases therefore, they have actually impeded households from undertaking renovation work⁵¹.

To improve the scheme's impact, the VRP budget should be raised accordingly and on a regular basis, rather than when it is simply exhausted.

The success of the scheme in its early years exceeded the available budget⁵². Although that success clearly demonstrates its popularity, it also emphasises the funding difficulties that public institutions face.

Embedding the VRP in a broader economic approach that takes VAT and taxes into consideration would help to make the scheme more attractive and economically impactful.

According to the Secretary General of the Belgian Construction Material Manufacturers, this challenge could be at least partially addressed using a more holistic approach⁵³. For example, renovation work could lead to an increase in the housing tax, which could make renovation work too costly, compared to the economic benefits it may generate.

According to the Flemish Energy Agency (Vlaams Energieagentschap), tax cuts are too focused on encouraging new construction rather than renovation⁵⁴. This view is shared by the Chairman of

the Order of Architects, who states that this taxation system could lead to approximately half of all renovations being disguised as new constructions⁵⁵.

From the perspective of construction companies, the VRP could be better tailored to take into consideration the characteristics of the construction market. Belgian construction companies are highly capable of adopting new techniques and technologies that can be quickly applied onsite. This could easily justify a higher level of mandatory requirements for renovation works. However, the shortage of construction capacity in the market means that the existing level of work capacity is mostly used for new construction work rather than for renovation work⁵⁶.

Sufficient legal requirements are lacking to motivate the uptake of renovation work. Effective monitoring is also lacking.

Monitoring of renovation and new construction work should be reinforced, according to the Flemish Energy Agency. Whereas some legal requirements have already been put in place, the lack of onsite monitoring means that legal requirements are not always respected⁵⁷. In addition, the Secretary General of the Belgian Construction Material Manufacturers argues that although the market is able to comply with a high level of requirements, some operators do not respect the rules, because there is insufficient control onsite⁵⁸.

VRP end-users also stress the importance of maintaining political consistency. According to the Flemish Energy Agency, regular modifications to the VRP and the overall renovation strategy made the scheme difficult to understand and navigate for the general public. It also created uncertainty about grant payments, and about what was and was not covered. Over time, the application procedure became increasingly complex leading to many complaints from end-users⁵⁹.

4.

Conclusion and recommendations

The VRP is the main tool used by the regional government to encourage the renovation of the housing stock.

The scheme's popularity was immediate and led to an important flow of applications. However, the allocated budget proved to be insufficient, which led to its exhaustion on two occasions. In the end, budgetary constraints forced the government to exclude a series of renovation work categories from the scheme, to reduce the maximum grant limit and to differentiate maximum grant limits for applicants on higher and lower incomes.

However, there is no clear evidence to indicate that the government has yet managed to make the programme more attractive to people on lower incomes.

Based on the current renovation rate, the VRP is unlikely to achieve the objectives defined in the Renovation Pact. In addition, the VRP is becoming less of a priority for the Flemish government.

The main recommendation for a new version of the VRP scheme, or to any government interested in replicating the initiative, would be to integrate it in its broader legal and taxation system. Indeed, a study of the construction market's capacity would allow for a tailored scheme that would increase impact at a more or less equivalent cost.

The Flemish government should consider merging the Energy Grant (Energiepremies) and the VRP. This would provide more clarity and make it easier to monitor overall renovation policy implementation, to assess its impact and explore possible synergies between the two programmes.

The VRP and any similar schemes should give greater consideration to VAT and tax policies. This

would help enhancing the impact of the scheme. It would also make it more attractive to the general public.

It is also recommended that consideration be given to different stakeholder perspectives. Many Flemish people acquire inadequate housing in need of renovation because of the housing shortage in the market⁶⁰. The government should explore solutions to complement the VRP grant scheme. For example, the development of automation could help lowering costs while increasing construction capacity in the market⁶¹.

Overall, the VRP is rated as a '3-star transferable measure' on a scale of 1 (low) to 5 (high).

The principles of the scheme are straightforward and easy to replicate. However, the VRP implementation experience has highlighted the need for a number of adjustments. A scheme such as the VRP should be based on a comprehensive assessment of the national construction market and should give consideration to tax and VAT policies. This would help aligning the scheme more effectively with market needs and conditions, and the wider policy context, thus helping the VRP maximise its impact.

The VRP is also rated as a '3-star good practice measure' on a scale of 1 (low) to 5 (high).

The amount of applications received demonstrates its popularity and the level of demand for this type of scheme in the Flemish market. However, the scheme's frequent overhauls and the budgetary cuts have made it less attractive, more complex to navigate and more confusing to the general public.

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