

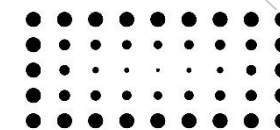




the  
Shift



# LIFE Belgian Financing Roundtables on Energy Efficiency



**Embuild**

THE BELGIAN CONSTRUCTION  
ASSOCIATION




LIFE BE FREE



wattson

## Practical arrangements

- The webinar will be recorded and will be available afterwards
- You can ask questions via the chat.   
Please also mention your name and organisation
- Technical problems? Contact us via chat





EU Energy Efficiency  
Financing Coalition



# Belgian Energy Efficiency Financial Coalition

- BEEFiC-

[emily.hanot@spw.wallonie.be](mailto:emily.hanot@spw.wallonie.be)





Scale up private investment in energy efficiency



&



2025/09 – 2029/07



# Life be Free

# BEEFiC

09/2025

07/2029

2026

Roundtables

Diagnosis

Policy guidance notes

Delivery Vehicle



**Chair : Emily Hanot (SPW TLPE)**

**National Expert : Quentin Jossen (Climact)**

## Steering Committee

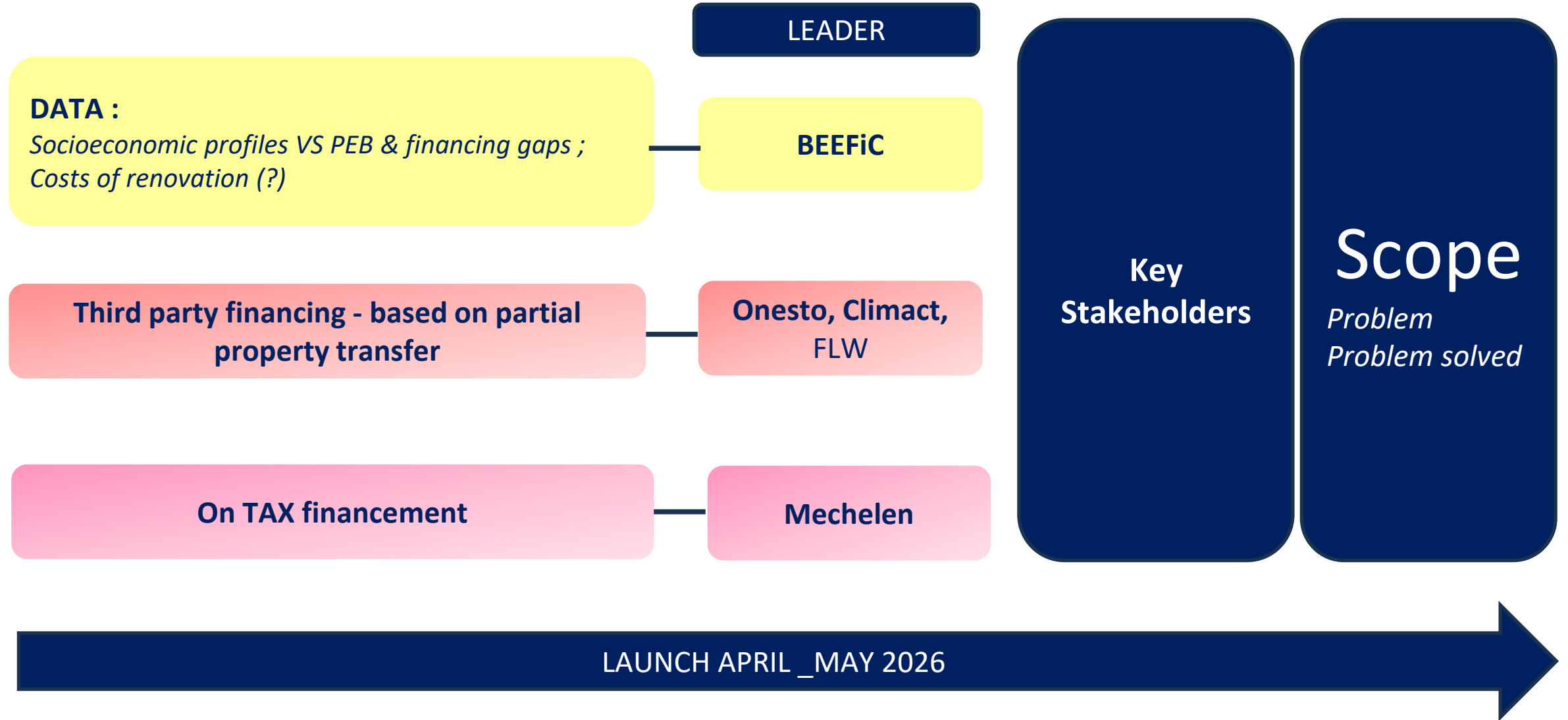
SPW-TLPE  
Bruxelles Environnement  
VEKA  
SPF Economie / Finance

## Advisory Committee

Febelfin  
SFPIM  
PMV, WE, Finance Brussels  
Belgian Green Buildings Council  
Embuild  
EU PEERS  
Building Decarbonisation Partnerships  
FEB, AKT, VOKA, BECI



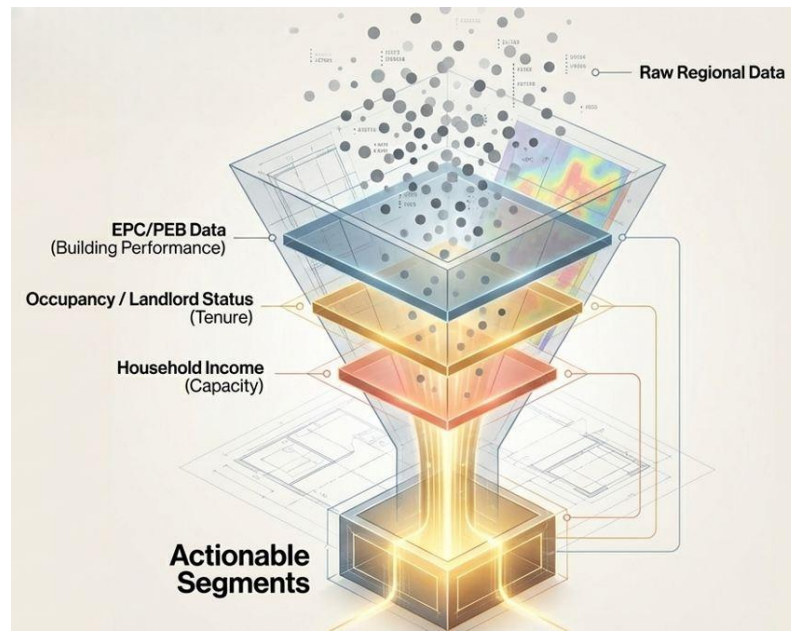
# 3 OPERATIONAL WG (impact - leader - funding )



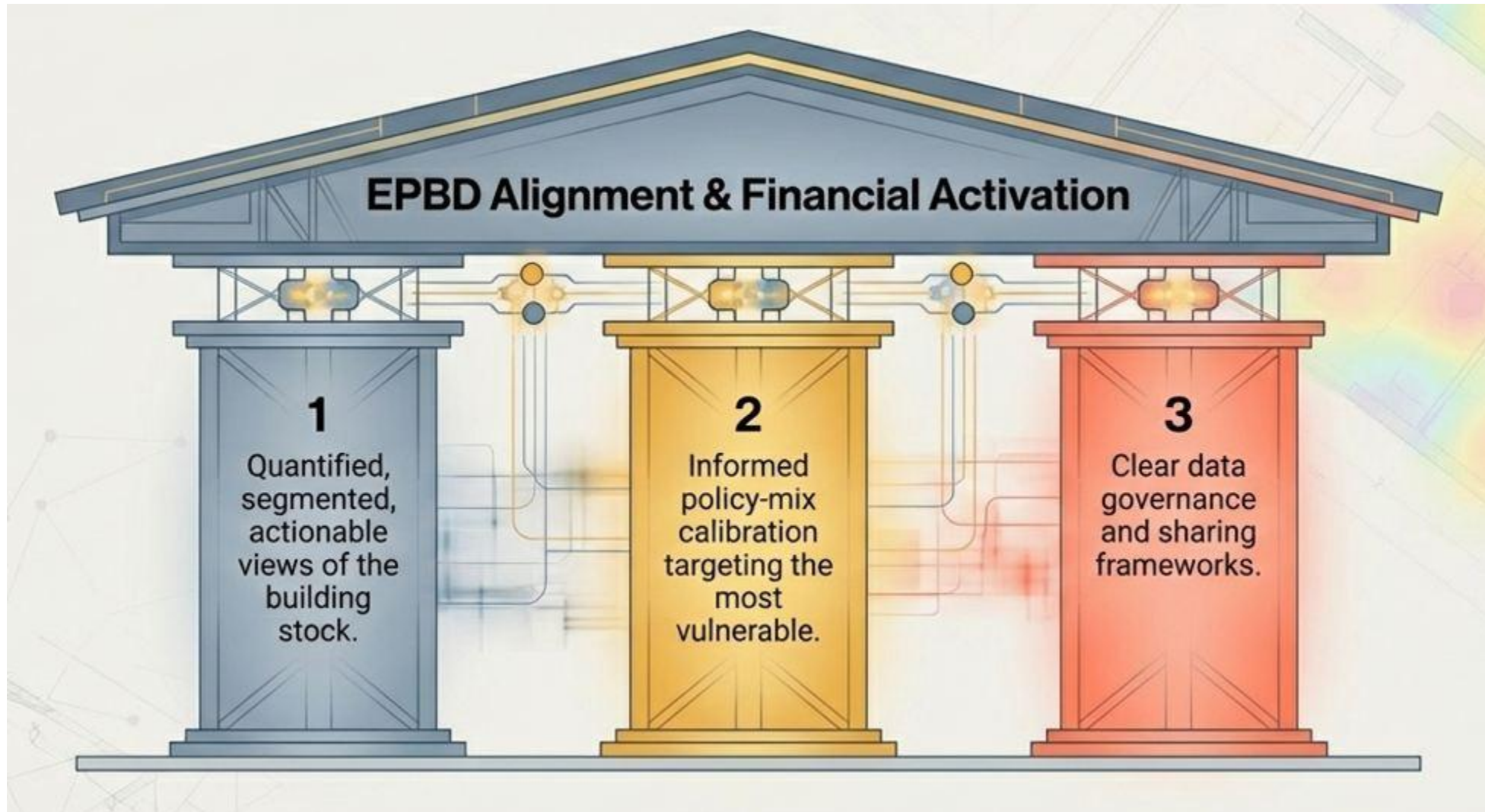
## Problem statement



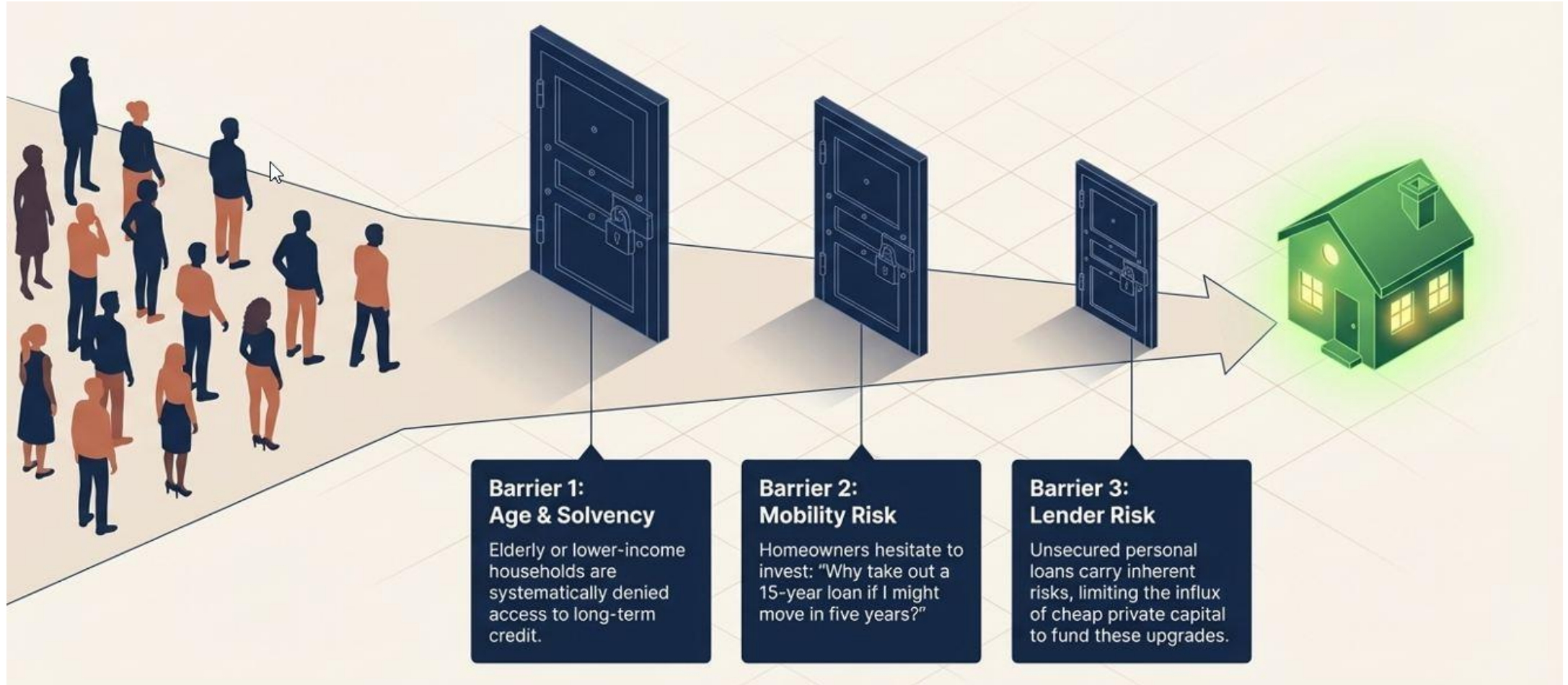
## How does "problem solved" looks like?



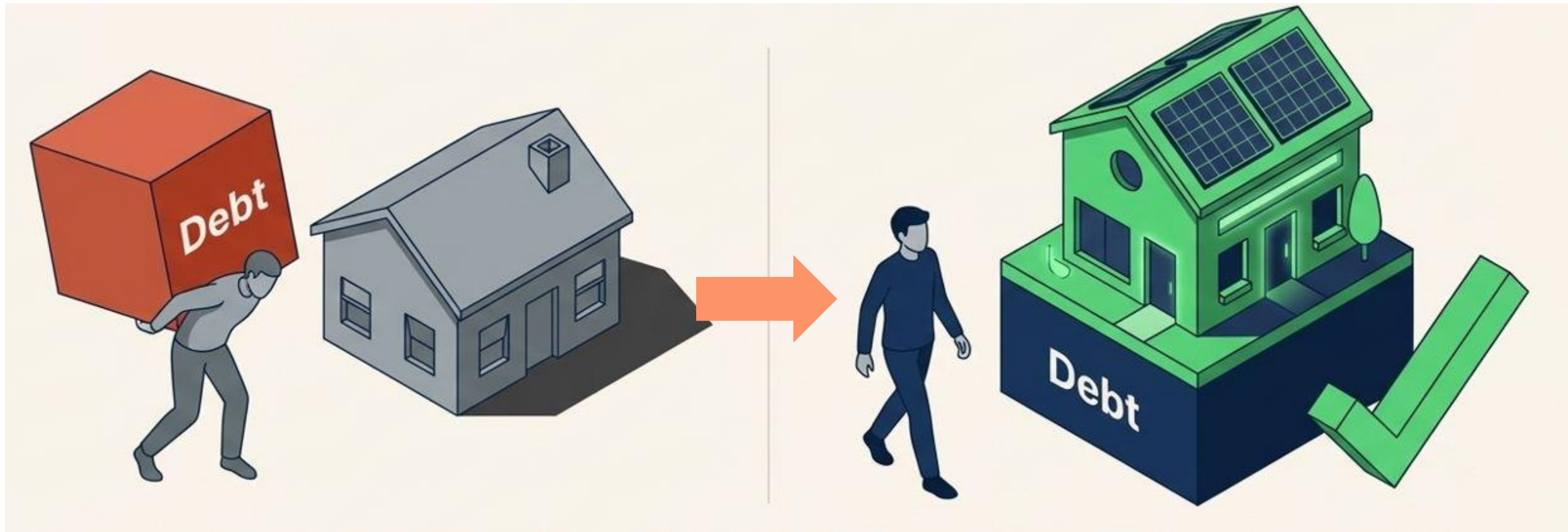
How does "problem solved" looks like?



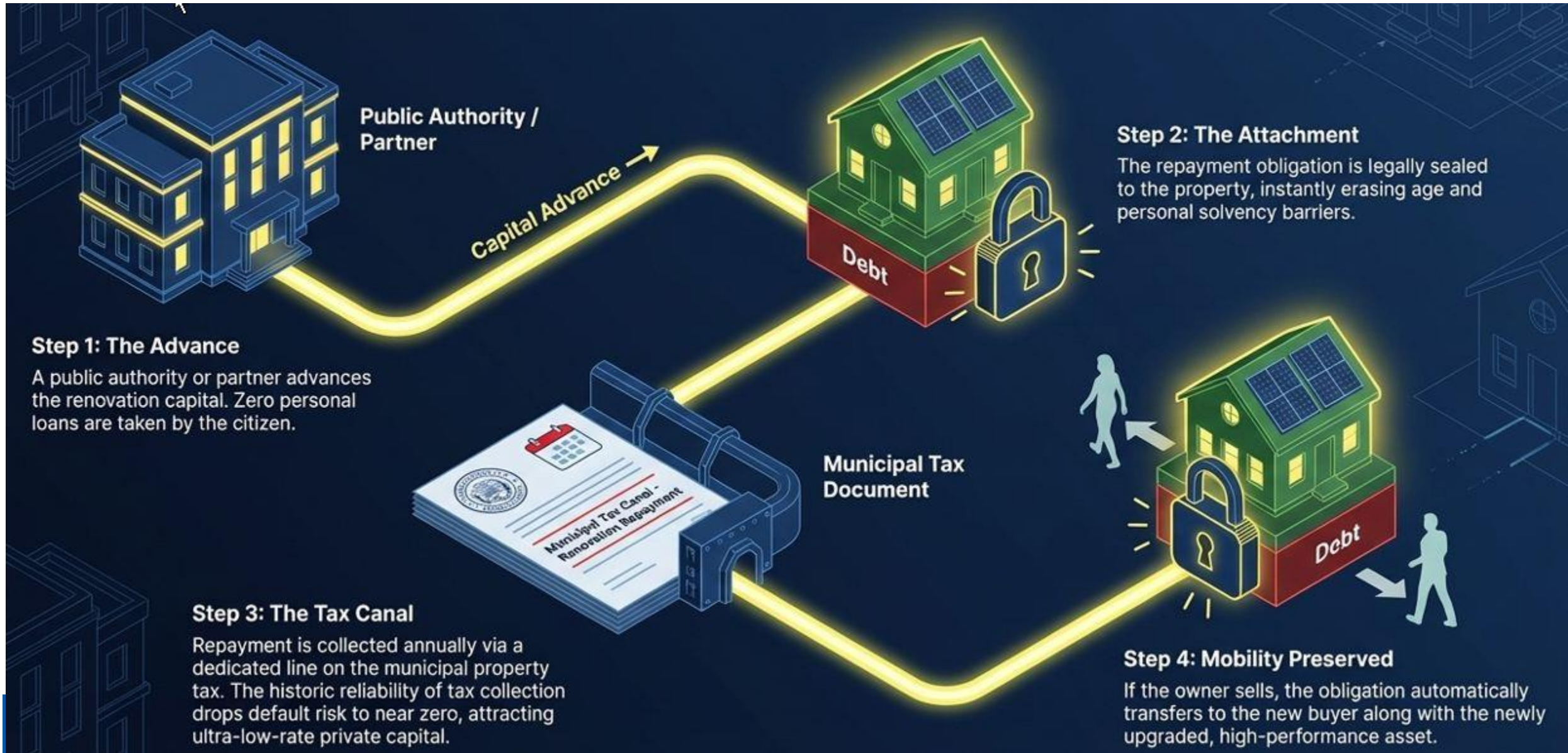
Problem : traditional credit structurally excludes the majority of homeowners



## WG On-Tax Financing – main advantage



# WG On-Tax Financing - mechanism



## REFINED | Mechelen



## WG Third party financing – based on shared ownership



Vulnerable homeowners with absolute ZERO financing capacity



### The Mechanism

A third-party investor covers 100% of the deep renovation costs upfront.

### The Exchange

In return, the investor acquires a fractional, proportional share of the property's newly created value.

### The Result

The resident gets an immediately healthy, low-energy home with zero upfront costs and zero ongoing monthly debt.



## WG Third party financing -shared ownership –the PILOT



Climact – Buildwise - Behaven



# Other WG –looking for pilots



# WG PRIORITIZATION WG (impact - feasibility)

**PRIORITY (VEKA, SPW, BE)**

**LEADER**

**FUNDING (max 3)**



**DATA** : *Socioeconomic profiles VS PEB & financing gaps ; Costs of renovation (?)*

**BEEFiC**

**1**

**Guarantee (PF4EE)**

???

**Third party financing - based on partial property transfer**

**Onesto, Climact, FLW**

**ESCO market**

**Belesco ?**

**Vulnerable groups : Control Tower**

**Service de Lutte contre la Pauvreté**

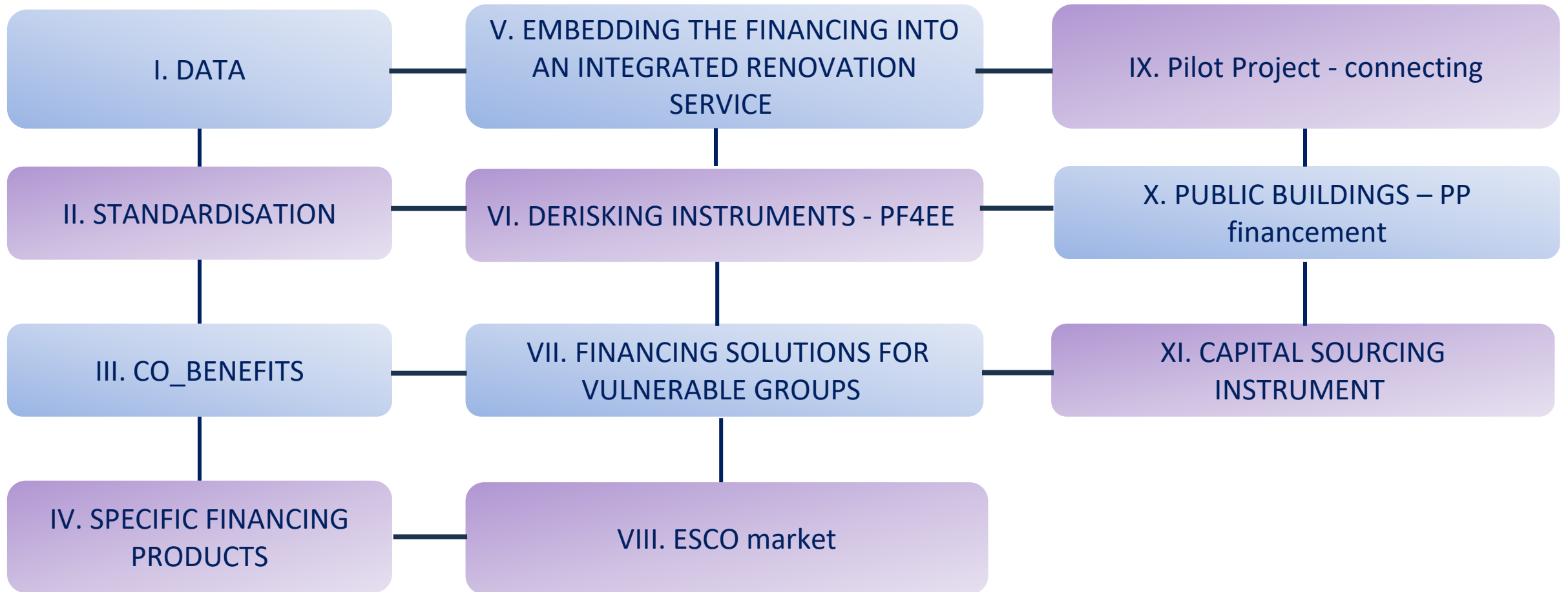
**On TAX financement**

**Mechelen**

**Renovation lease**

**Droits Quotidiens SoHoNet**

# XI. HIGH-LEVEL TOPICS



## I. DATA

1. Socioeconomic profiles VS PEB & financing gaps
2. Costs of renovation

## II. STANDARDISATION

3. Taxonomy (work of BGBC)
4. Performance-based approaches

## III. CO\_BENEFITS

5. Quantification of co-benefits
6. Monetisation of co benefits
7. Closing the financial case at macro level

## IV. SPECIFIC FINANCING PRODUCTS

8. On-tax financing (Mechelen)
9. Third-party (property transfer) investment
10. Renovation Lease
11. On-bill financing
12. Delayed repayment loan / Bullet Renovation Loan
13. Property-backed loan

## V. EMBEDDING THE FINANCING INTO AN INTEGRATED RENOVATION SERVICE

14. OSS
15. Collective district approaches to renovation

## VI. DERISKING INSTRUMENTS - PF4EE

16. Guarantee
17. Co-invest funds
18. Titrisation

## VII. FINANCING SOLUTIONS FOR VULNERABLE GROUPS

19. Financing cooperatives and social financing organizations
20. Control Tower (vulnerable groups)

## VIII. (21) ESCO MARKET

## IX. (22) PILOT PROJECT

## X. (23) PUBLIC BUILDINGS –Public Private Financement

## XI. CAPITAL SOURCING INSTRUMENT

24. Green Bonds; 25. Crowdfunding; 26. Sustainable and impact investment options into pensions plans/ assurance;
27. (Semi-) public funds to leverage private capital (dormant assets); 28. Retail impact funds;



EU **Energy Efficiency**  
Financing Coalition

Partner logo

Q&A-moment

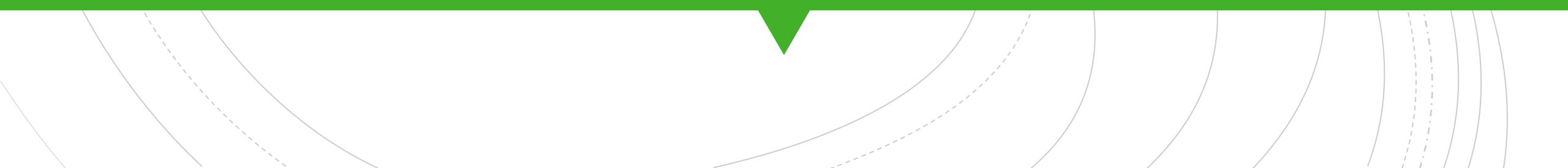
Questions?





# Policy Briefs

2026



2025

Premium and financing

EPC

Association of Co-owners

 Life BE FREE-project: policy briefs

 Projet Life BE FREE: policy briefs



New editions

Toolkit for renovation

District renovation

Social lending

Rental market



# BE FREE webinars 2026

27 March – 29 May – 26 June – 25 September

## Renovate smarter in 30 minutes with Life BE FREE

[Energie en klimaat](#) - [Hernieuwbare energie](#), [Renovatie](#), [Subsidies en financiering energie en klimaat](#)



Topic 29/5  
Presentation of the Belgian  
Green Building Council  
(BGBC) by Gilles  
Vanvolsem

22 April 2026

# Energetic renovation - From guideline to reality



How the regions convert EU guidelines  
into policy

**From 9 am - 12h30 pm - @Embuild, Kunstlaan 20 - Brussels**





Thank you for your attention

