

COMMUNITY LAND TRUST  
BRUXELLES — BRUSSEL

**cltb** presents



**THE  
RENO-  
SOLIDARITY  
PACK**

**A technical, legal and financial tool  
for energy renovations:**

- ✓ fully financed
- ✓ globally supported
- ✓ socially just

Project Name:

## Reno-solidarity Pack

Project type:

Pilot action-research project

Duration of the pilot phase:

2023 – 2027 (?)

Desired operationality:

2027

= from the launch by the Region of the mandatory renovation program

Designer and operator:

Community Land Trust Brussels (CLTB)

Financial partners:



Operating partners:



## Goals ?

### **Contribute to a fair energy transition**

=Jointly respond to the environmental and social challenges of the Green Deal.

### **Strengthen the social assistance system of Révolution of the Brussels Region**

= Become a regional financial and support tool managed by the CLTB.

### **Remove the obstacles and social risks of the energy renovation program.**

- **in the short term: Make energy renovation accessible**

to as many owner-occupiers as possible in vulnerable situations.

= to avoid fines, debts, forced sale of their homes.

= reduce their energy bills, secure their homes and improve their essential comfort.

- **in the long term: Limiting the housing crisis** linked to energy speculation

= preserving affordable housing forever in the Brussels Region.

### **Facilitate energy renovations and guarantee their quality and sustainability.**

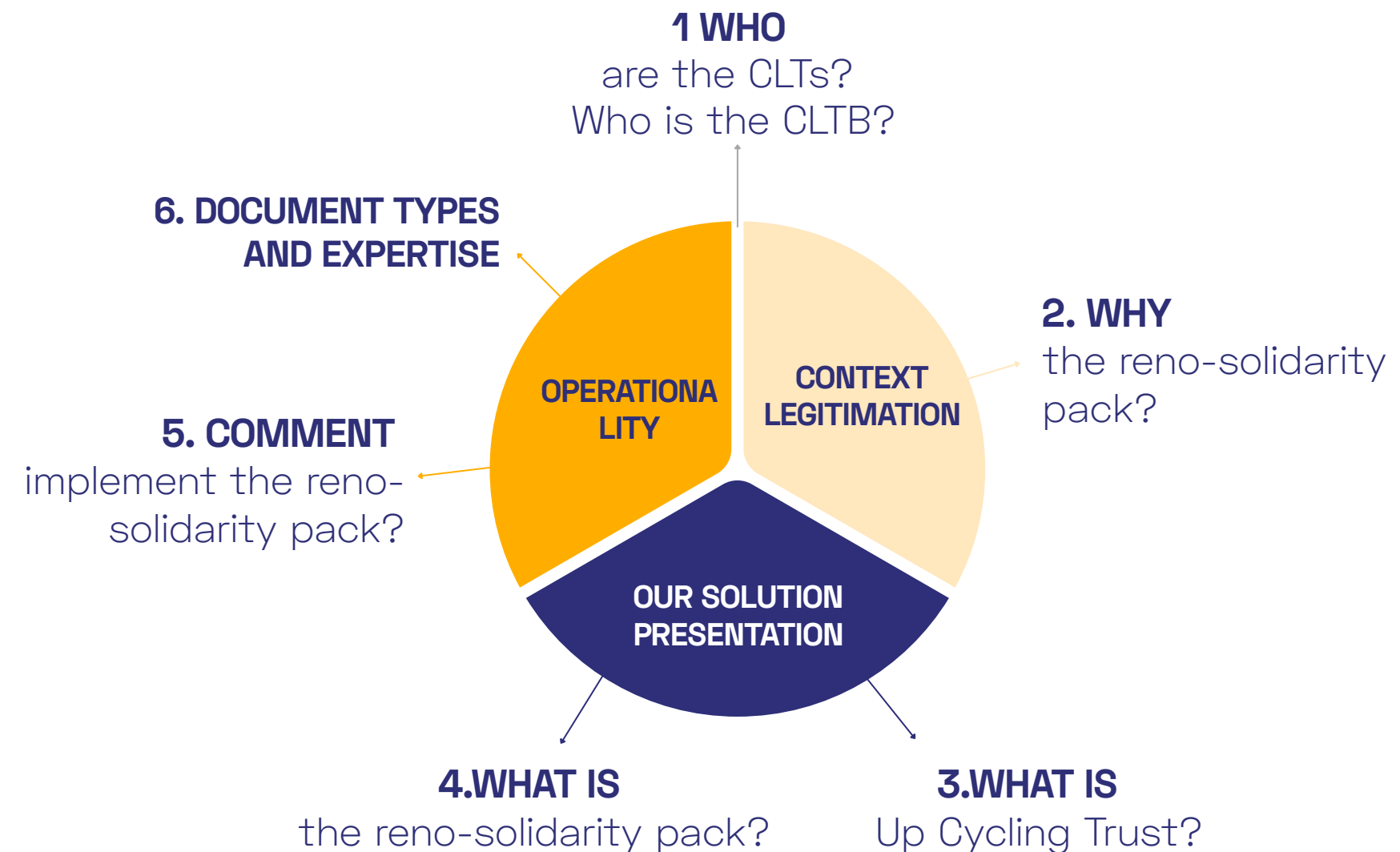
# What does the project consist of?

## 1 ANALYSE THE CONTEXT AND DESIGN

the technical, legal and financial aspects of a new tool combining:

- **social and non-speculative financing of energy renovations and**
- **global technical support for the work.**

A tool serving the Brussels Capital Region.



Detailed report on research  
Available on request

What does the project consist of?

## 2 TEST

the reno-solidarity Pack with owners and the energy renovation of their homes.

2 project ambassador owners: Yolande and Rodolphe



7. Financing and methodology for monitoring renovations

8. Search for pilot owners

Detailed report on pilot renovations  
Available on request

## Beneficiaries:

### main eligibility criteria:

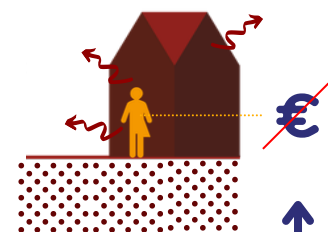
- **Owner-occupiers**
- **Owner-occupiers who rent at home**

residing in the Brussels-Capital Region  
under the income conditions 3 of the Rénovation grants  
having received an EPB certificate F or G for their home

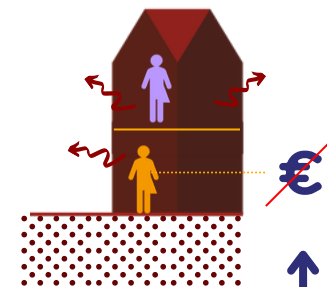
## Application :

### • Individual renovations

single-family home



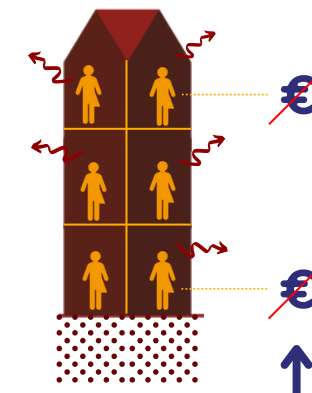
tenement house  
(owner-occupier  
landlord at home)



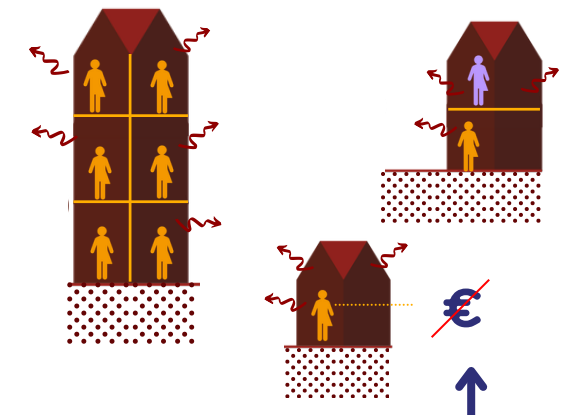
### • Group renovations\*

**55% co-ownership**

apartment(s) in  
co-ownership



house, apartment, in a  
neighborhood, street, ...



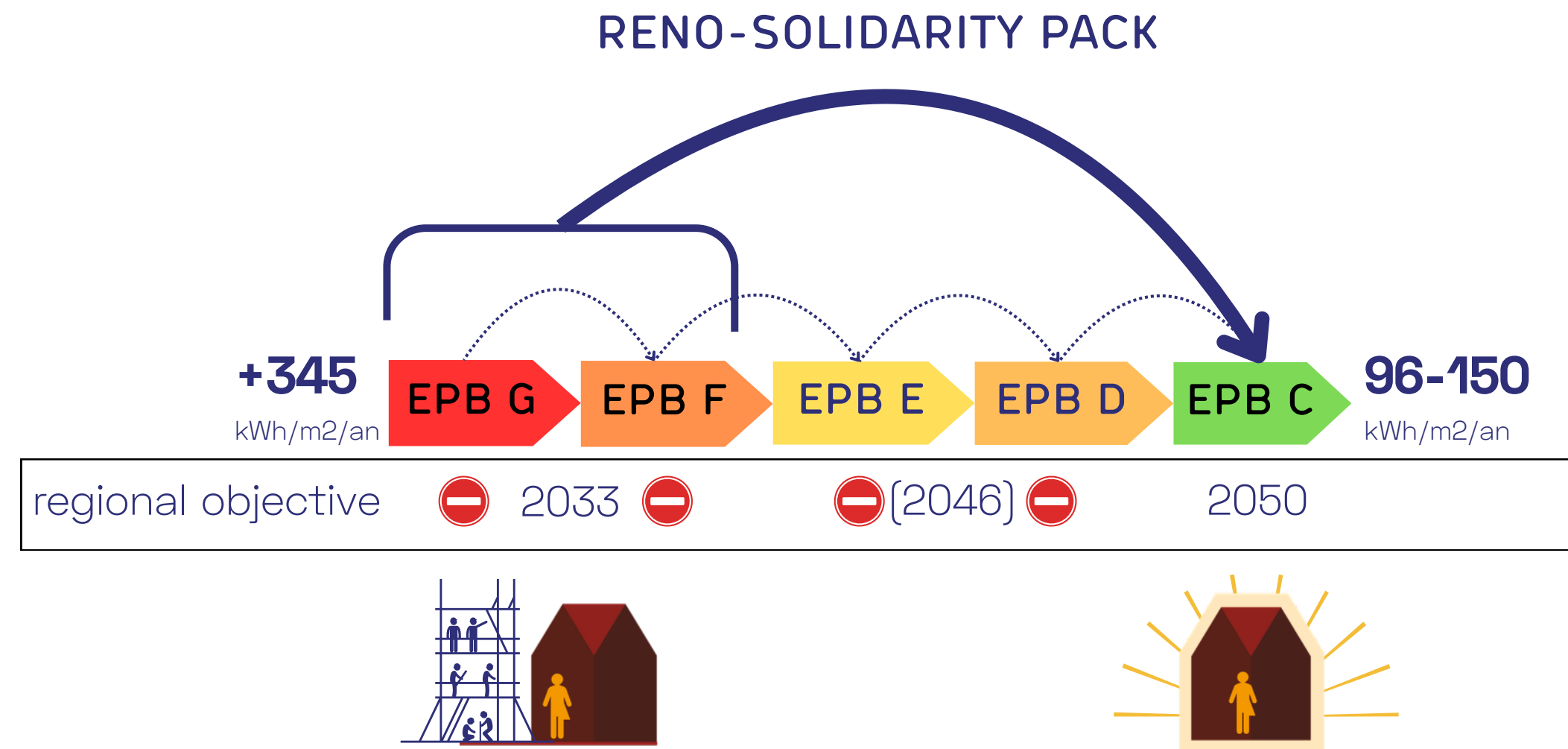
**SOLIDARITY RENOVATION PACK**

\* good tool to unblock the situation of grouped renovations.  
Helps owners who cannot keep up with others financially.

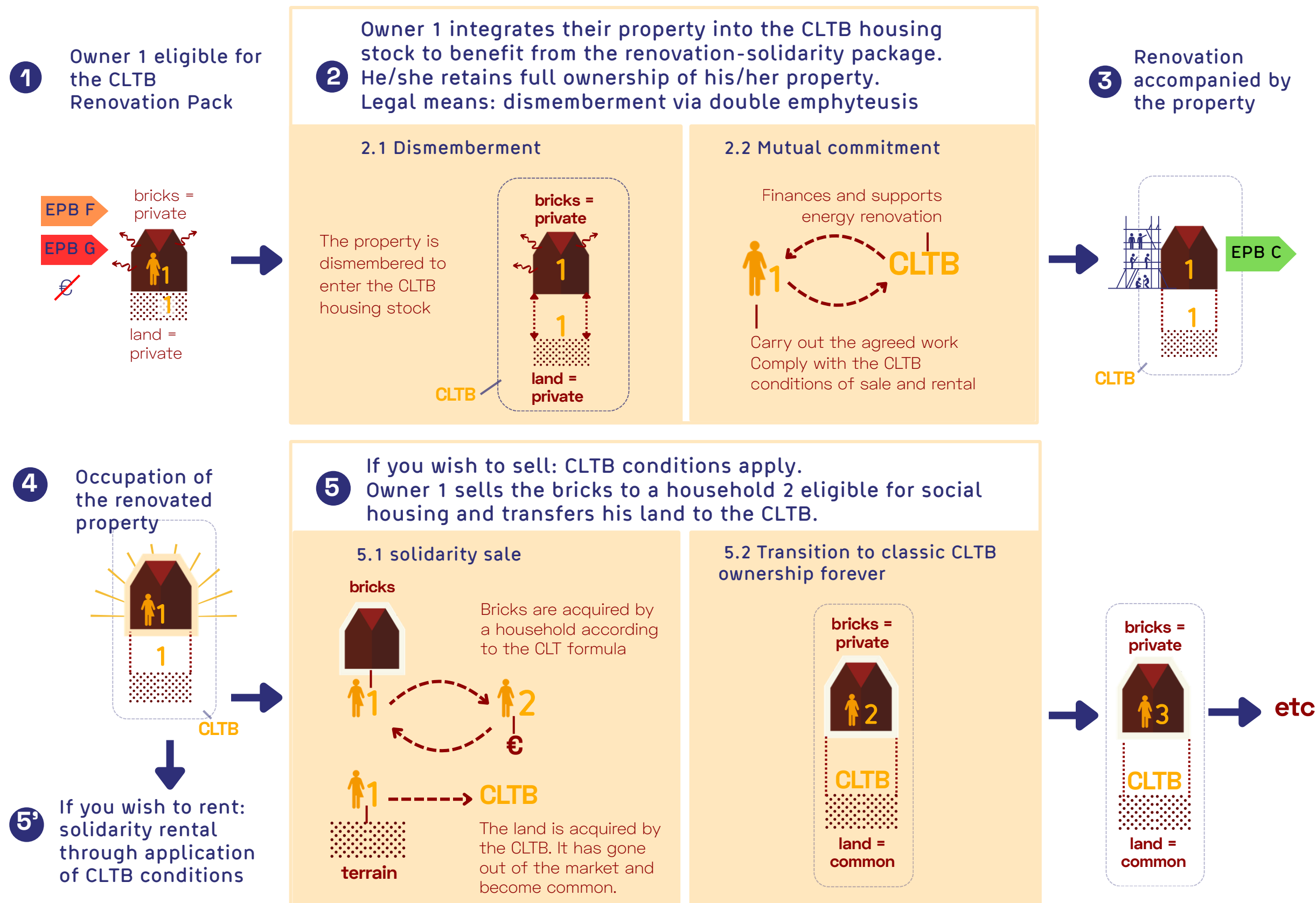
## Targeted renovation:

### A global energy renovation from EPB G or F to EPB C

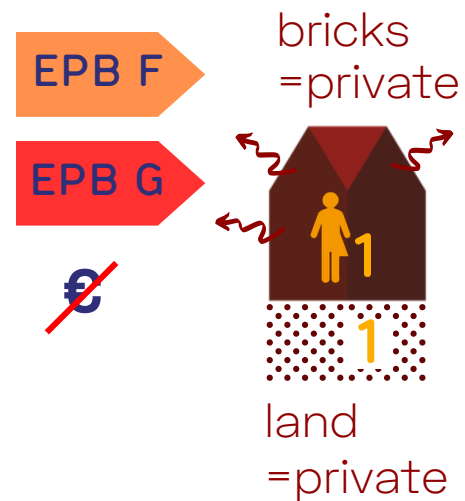
- = 2050 climate objectives achieved directly
- > in a single renovation work
- > for 2033
- > without phasing
- > without additional site installation costs



# the Legal-financial tool? mechanism overall view



**1** Owner 1 eligible for the CLTB Reno Pack



- 2** Owner 1 integrates their property into the CLTB housing stock to benefit from the renovation-solidarity package.  
He/she retains full ownership of his/her property.  
Legal means: simultaneous creation of an emphyteusis and a sub-emphyteusis.

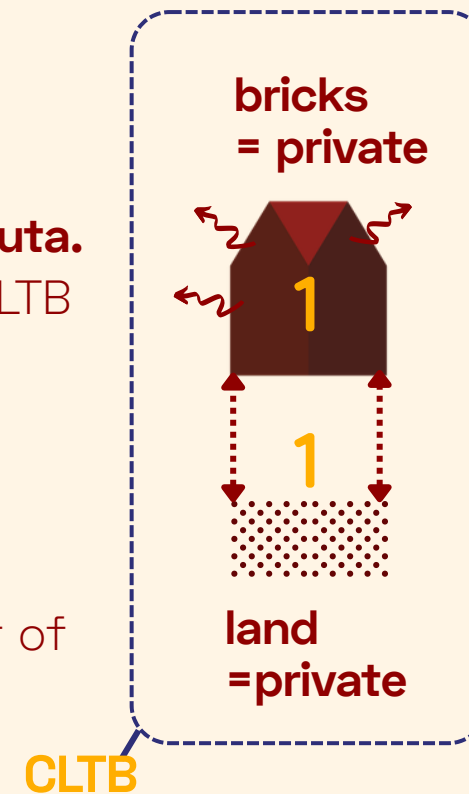
**2.1 Dismemberment**

**The property is dismembered**

**The npo CLTB becomes emphyteuta.**  
Thus the property enters the CLTB park.

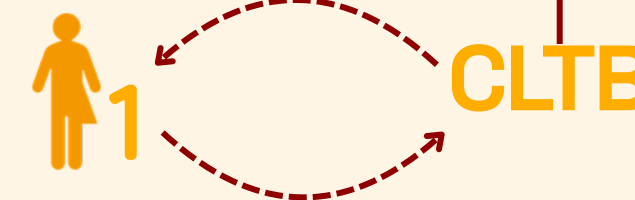
**The owner 1 becomes a sub-emphyteuta and subsoiler of his property.**

Thus he/she remains the owner of the bricks and the land.



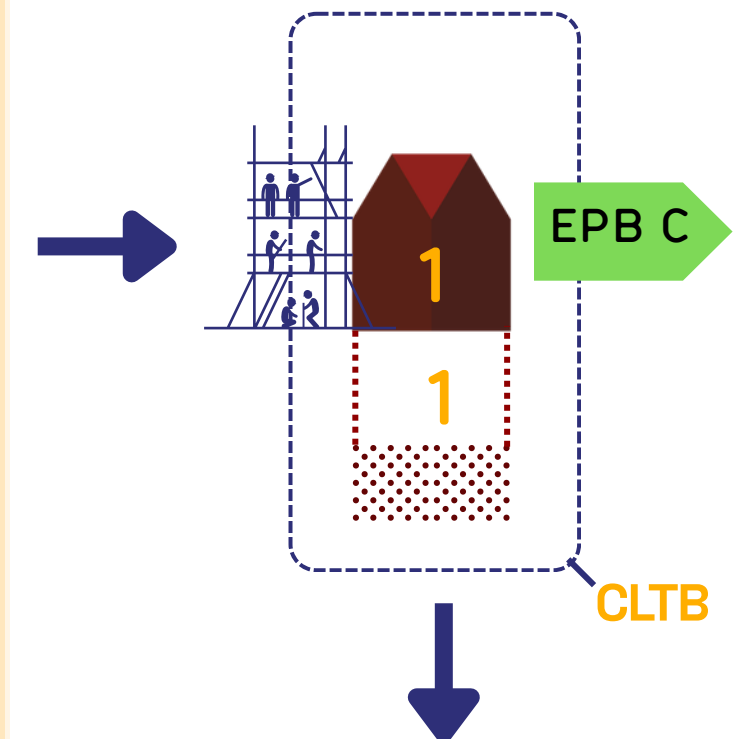
**2.2 Mutual commitment**

Finances and supports energy renovation



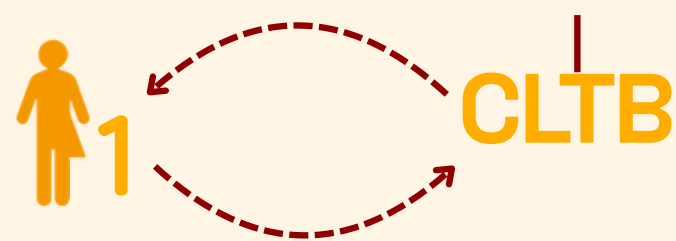
Carry out the agreed work  
Comply with the CLTB conditions of sale and rental

**3** Renovation of the housing with technical support



2

**Finances** and supports energy renovation



Carry out the agreed work  
Comply with the CLTB  
conditions of sale and rental

## Calculation of the amount of reno-solidarity financing: a balance between:

- the value of the land\*
- the cost of renovating the accommodation to achieve the PEB C objective (150kWh/m<sup>2</sup>.year)

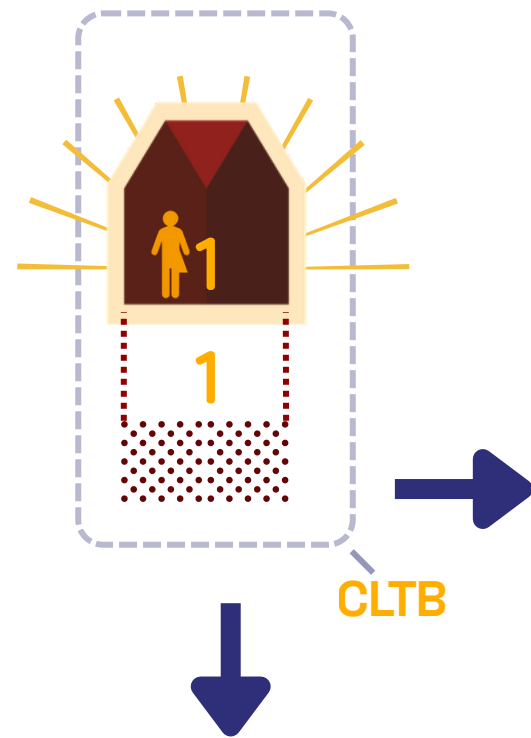
### \*Value of the land:

It is estimated at 20%-25% of the market value of the property in full ownership.

Financing is calculated on a case-by-case basis based on the real estate appraisal and the estimate for the work.

It is paid by the CLTB into a joint account and released during the construction site as the work progresses.

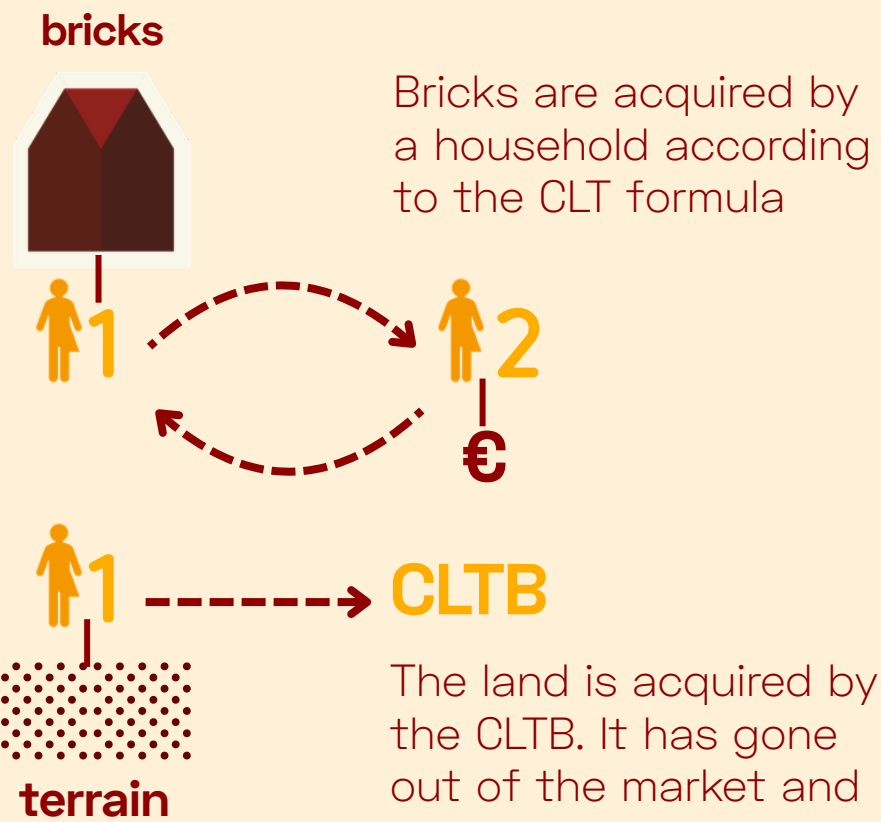
**4** Occupation of the renovated dwelling



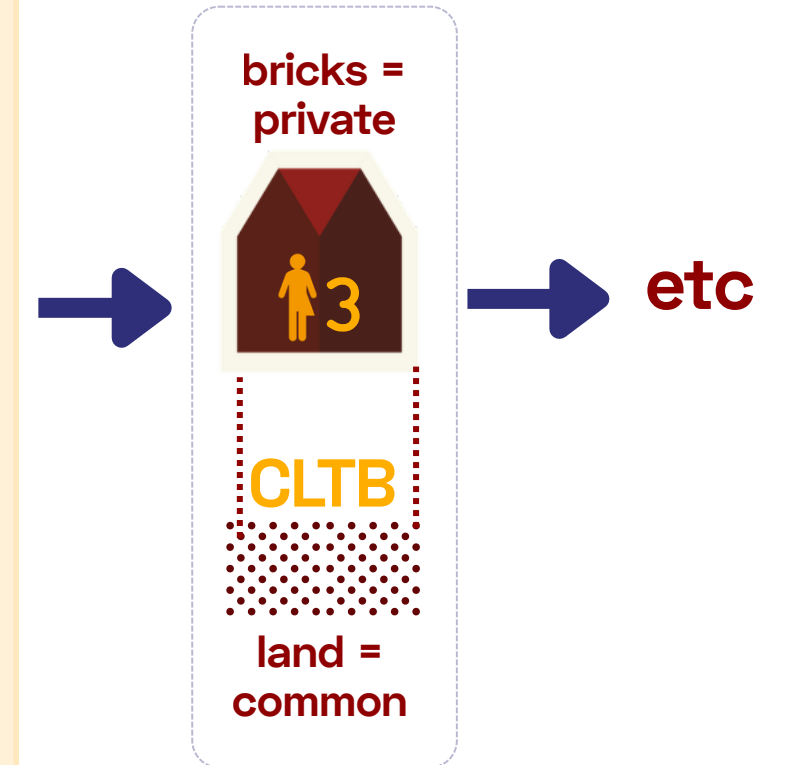
**5'** If you wish to rent: solidarity rental through application of CLTB conditions

**5** If you wish to sell: CLTB conditions apply.  
Owner 1 sells the bricks to a household 2 eligible for social housing and transfers his land to the CLTB.

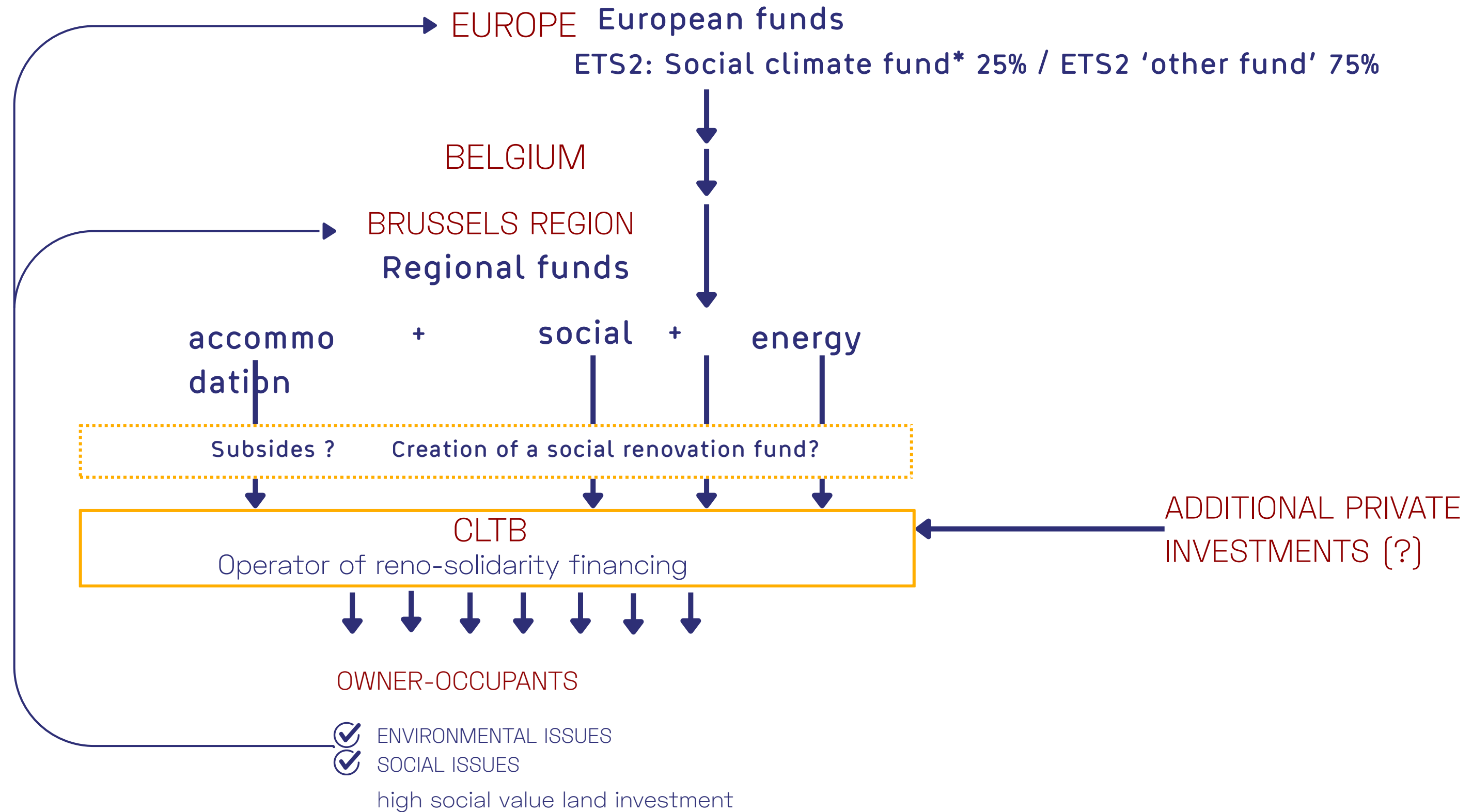
**5.1 solidarity sale**



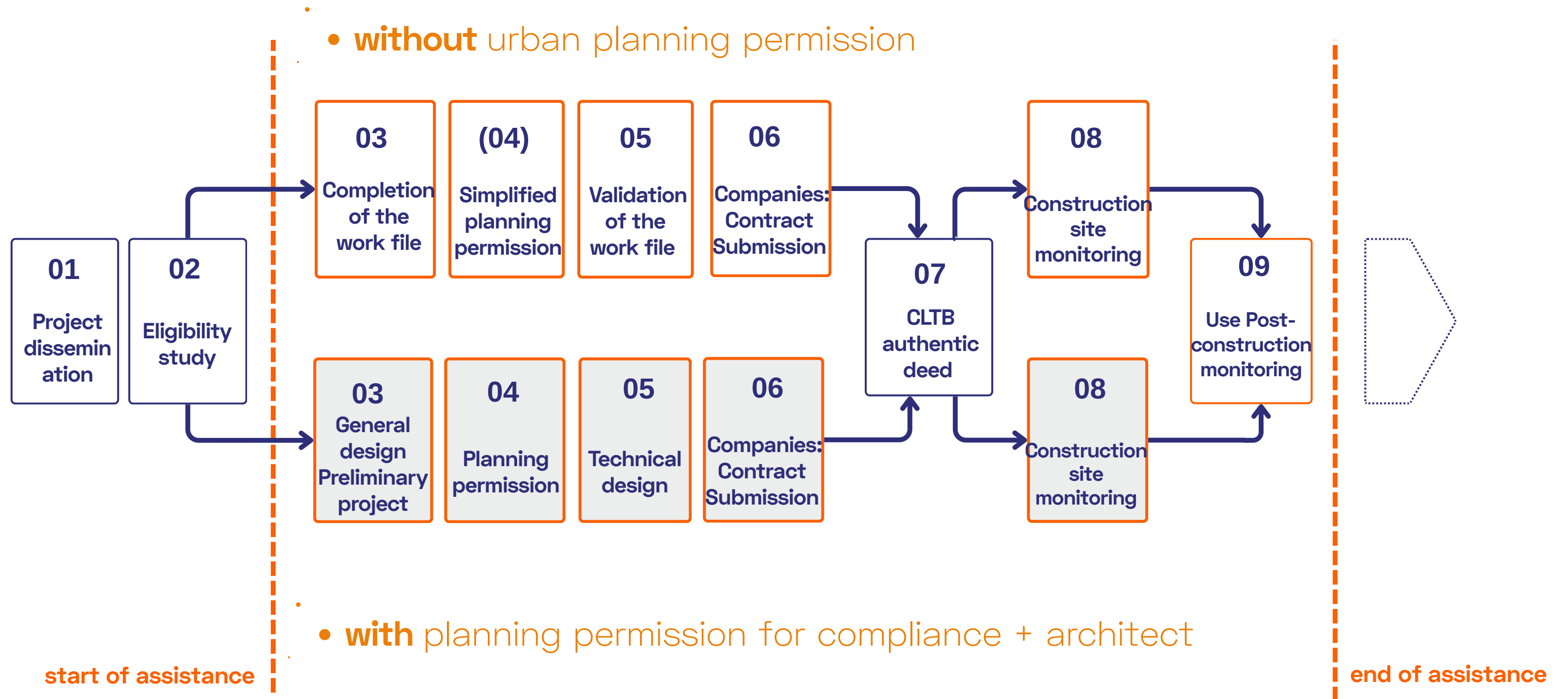
**5.2 Transition to classic CLTB ownership forever**



# THE ACTORS OF RENO-SOLIDARITY FINANCING \_ proposal to be developed



Organisation of support : division into phases. Each phase is divided into a set of positions and tools  
Two phases identified:



# The actors of the support tool (project renovation assistance) :

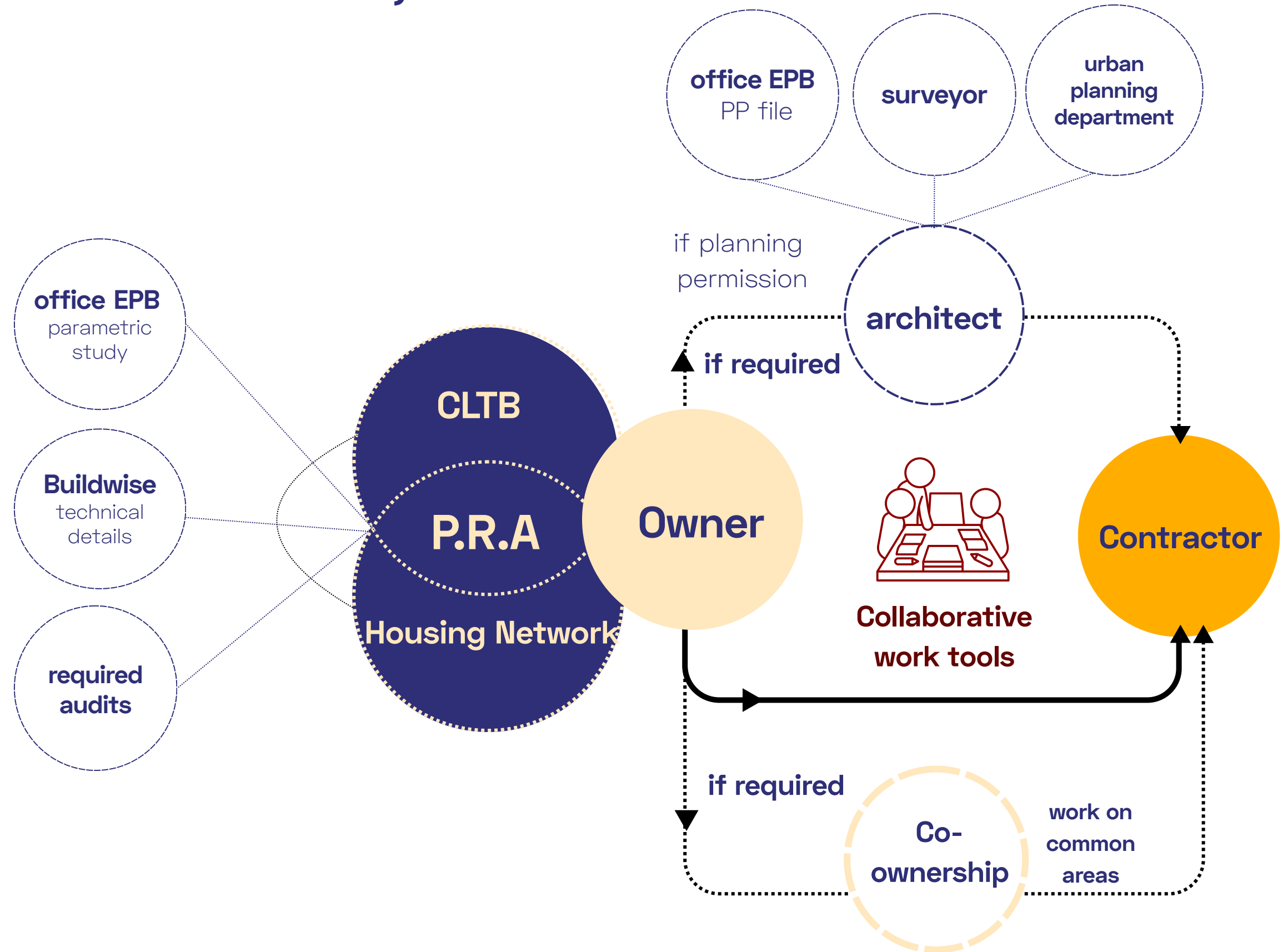
## For the Project Renovation Assistance :

### CLTB

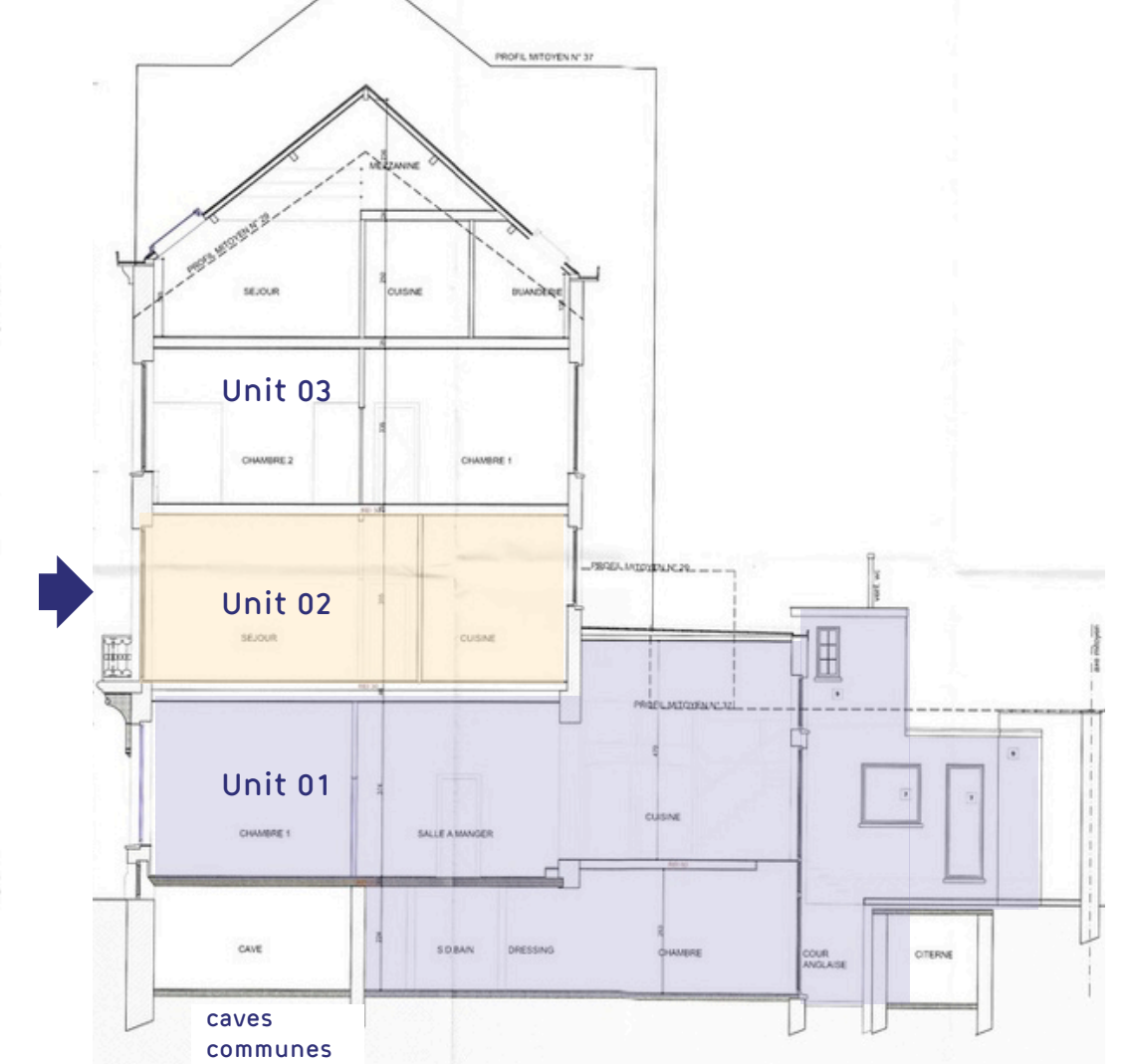
- > Pack Operator
- > Financing of works
- > Technical expertise in renovation

### Housing Network

- > Renovation consultancy and social assistance mission



## owner and pilot renovation 1



### Studio apartment in a 3-unit condominium.

**Location:** Municipality of Saint-Gilles, a Brussels neighbourhood undergoing intense gentrification.

The owner acquired his home in 2004. He lives there alone. Today, he is in a situation of energy insecurity and cannot follow the co-ownership work to bring the house up to standard.

No planning permission with architect required.  
Agreement of the co-ownership required for work on common areas.

Financial arrangement:

- reno-solidarity financing for energy works.
- Renolution premiums (?) for health and safety work.

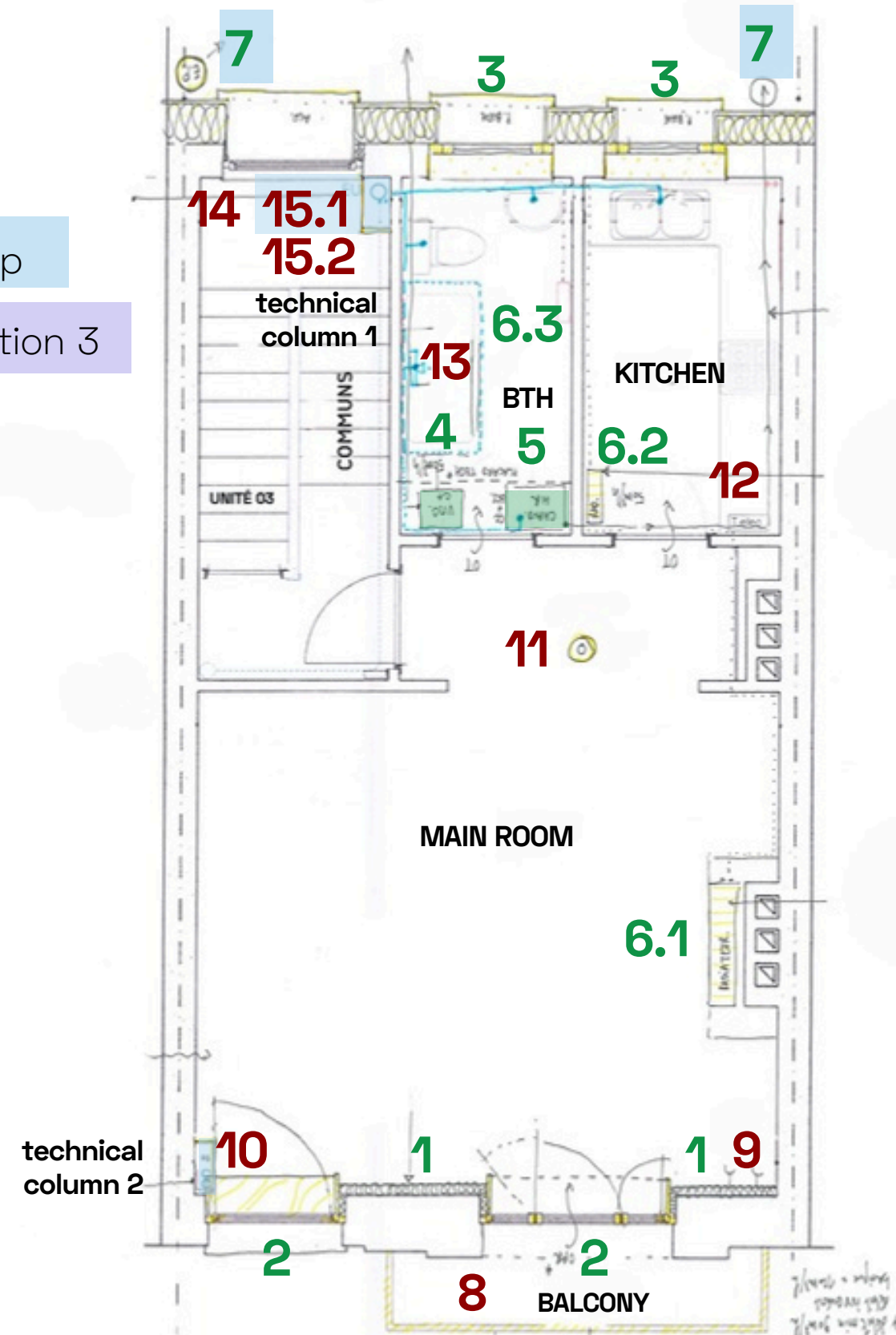
# Recommended work for a PEB C (96-150) PEB obtained: PEB C 134 kWh/m<sup>2</sup>/year with option 1 or PEB C 145kWh/m<sup>2</sup>/year with option 2

## color code

Pilot housing

Co-ownership

Accommodation 3



## energy works

(including demolition, finishing and adaptability work)

### 1. front facade: cork thermal break

### 2. new wooden frames

> identical (heritage) > double glazing > Renson type air supply

> finish: peripheral wooden splay/wooden shelf

### 3. new wooden frame

> double glazing > threshold suitable for insulation

### 4. ventilation system C+

### 5. heating + hot water:

option 1: HR boiler in the accommodation option 2: heat pump in the cellar

### 6.1 new reused radiator + thermo valve

### 6.2 existing radiator moved + pipes + thermo valve

### 6.3 radiator retained

new conduct

### 7. rear facade: exterior insulation (EPS 16cm + coating)

> adaptation of the DEP pipes and the cornice > adaptation of the thresholds of the frames of unit 03 > adaptation of the EU drops

## sanitation works

related to energy and/or urgent work

### 8. Option: securing the balcony

### 9. front panel: adapting the sockets

### 10. Front facade: adaptation of the heating pipes of housing 3 in technical column 2

### 11. smoke detector

### 12. electrical standards compliance

### 13. Bathroom: waterproofing the bathroom

### 14. new water meter in the cellar

### 15.1 Technical column 1: new EU chute with primary ventilation

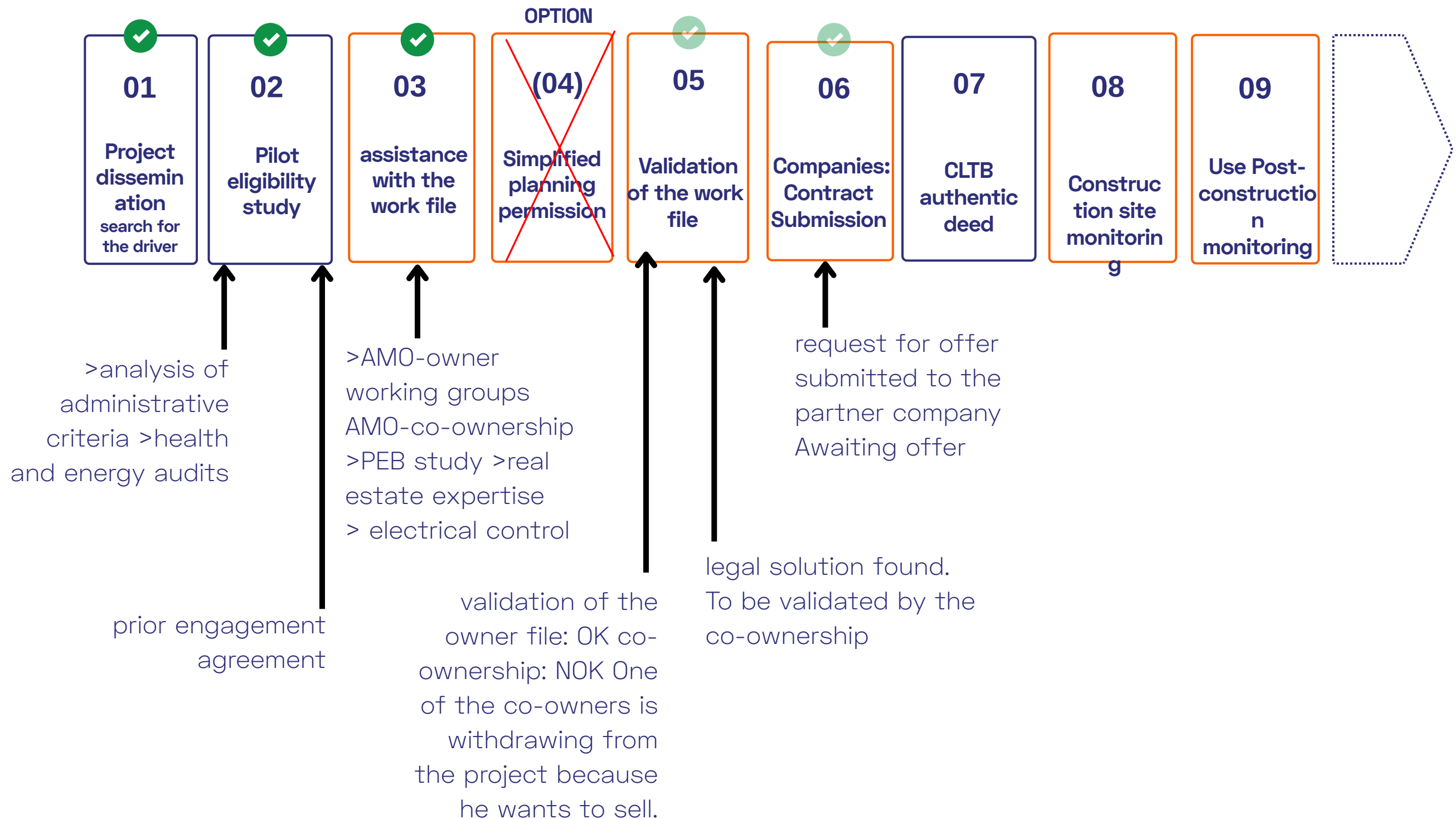
EI60+ staircase

### 15.2 technical column 1: new water pipes + connection / option 1: gas pipe for the accommodation + connection

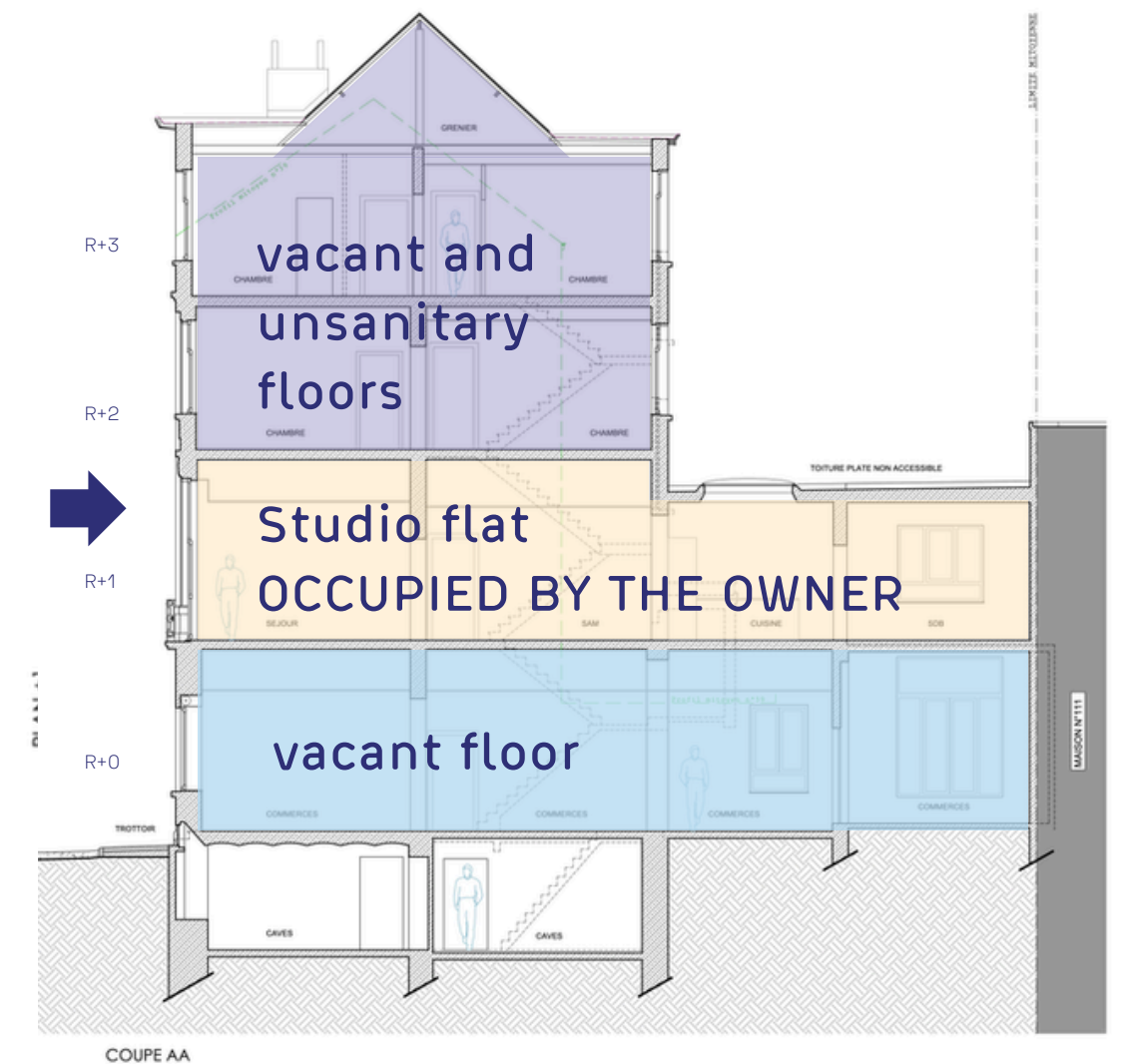
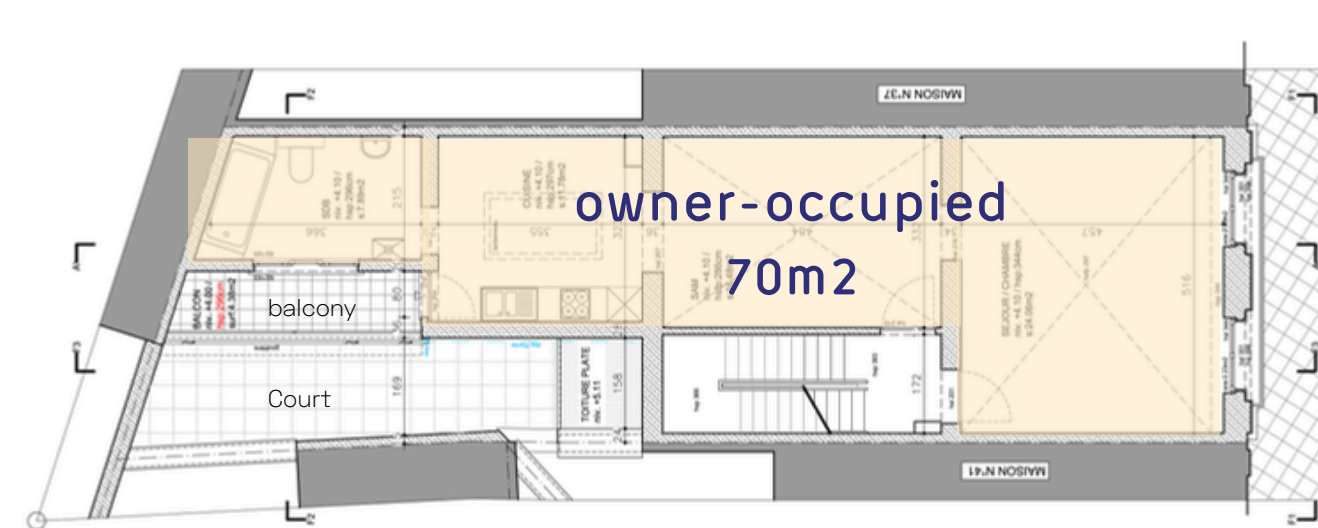
# P.R.A. Partner: CAFA asbl

## Pilot progress status:

✔ phases completed 
 ✔ in progress 
  phases of the support



## owner and pilot renovation 2



### Single-family house with 3 floors.

**Location:** Municipality of Saint-Gilles, a Brussels neighbourhood undergoing intense gentrification.

The owner acquired the property in 1985 and lived there with her family. Today, she is old and lives alone on the first floor. The other spaces are empty and in a state of disrepair. The owner received a tax for the dilapidated front.

Project: Change the use to an apartment building and create 2 dwellings and 1 space for a liberal profession. Planning permission with an architect required.

Financial arrangement:

- reno-solidarity financing for energy works
- sale of accommodation 2 for the required sanitation and architectural works
- CLTB advance funds for planning permission

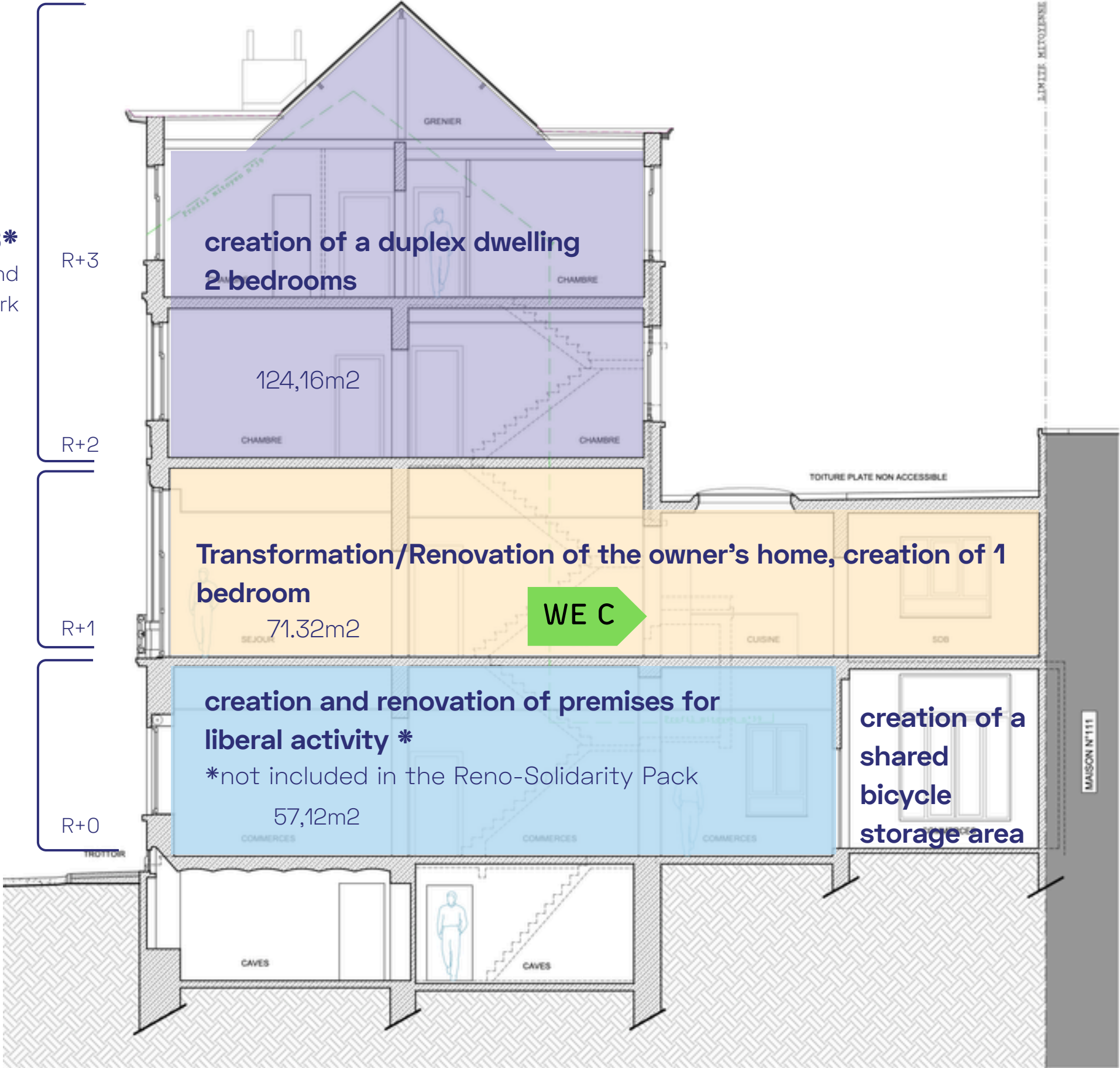
# Project

**FOR RESALE AS IS\***

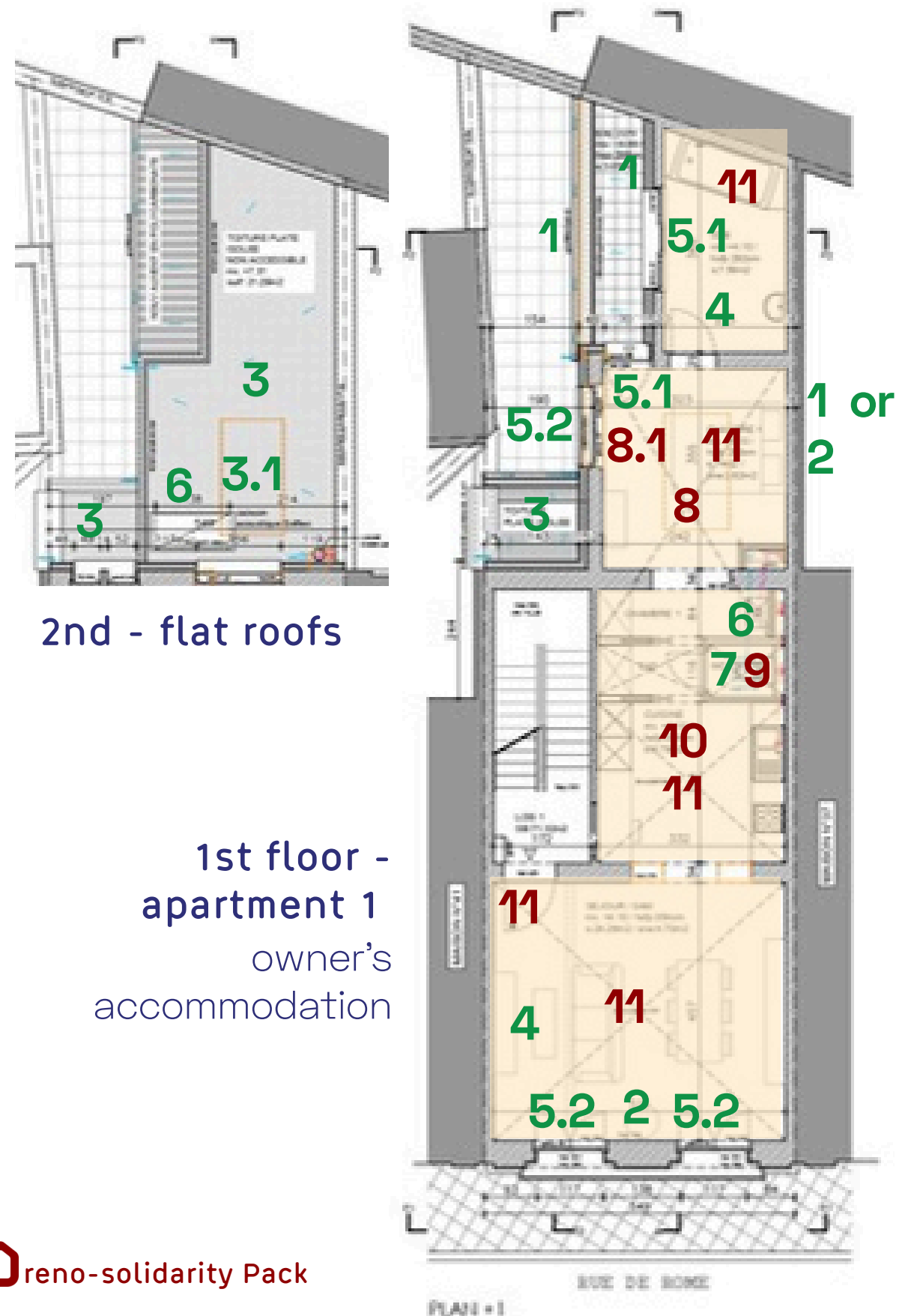
\*to finance the owner's architectural and sanitation work

**TO BE OCCUPIED BY THE OWNER**

**FOR RENTAL BY OWNER**



## Recommended work for a PEB C & architectural and sanitation work



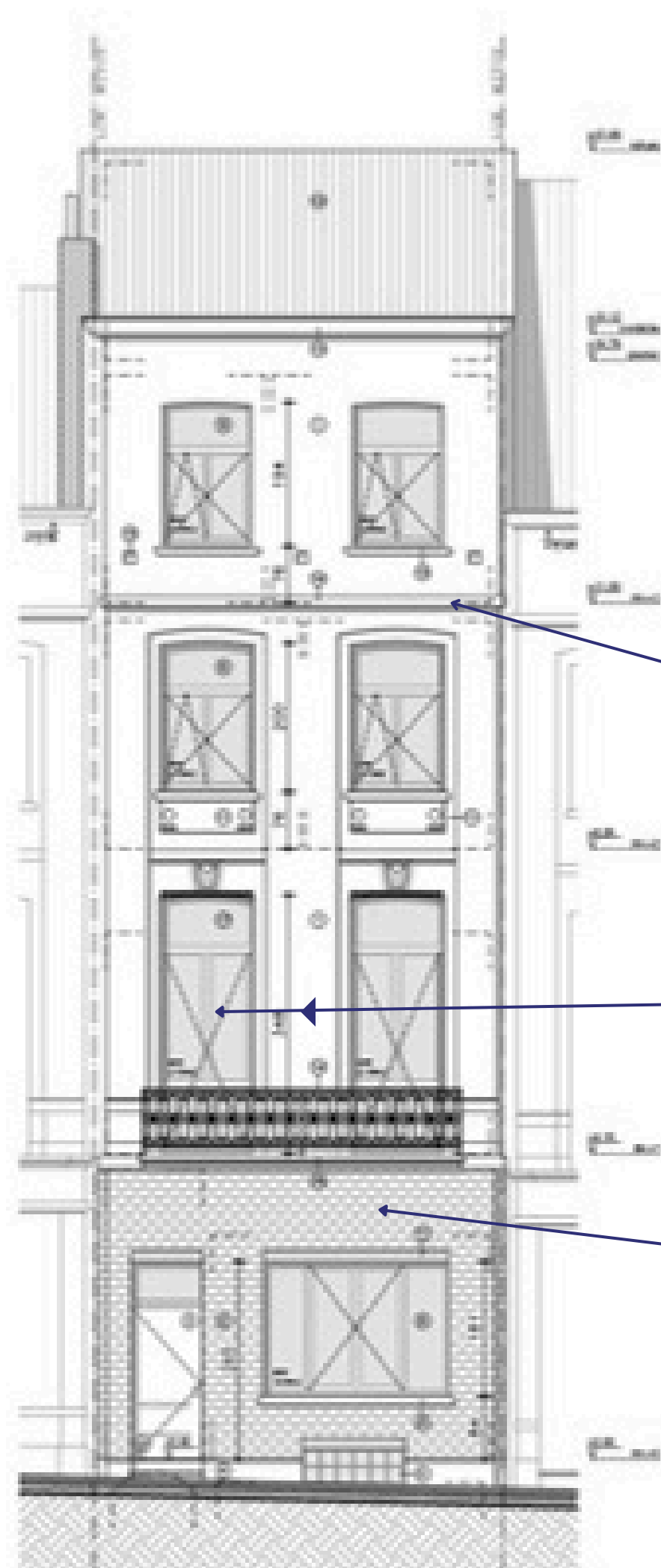
### energy works

(including demolition, finishing and adaptability work)

1. external thermal insulation of the side and rear facades
2. internal thermal break of the facades
3. thermal insulation of flat roofs
  - 3.1 Locking the roof window
4. internal thermal insulation of floor slabs and floors of the accommodation above unheated volumes
- 5.1 new PEB compliant frames
- 5.2 new PEB compliant frames with air intake
6. new CC and ECS production system option 1: HR boiler option 2: heat pump
7. new ventilation C+

### architectural and sanitation works

8. creation of a bedroom with relocation of the current kitchen
- 8.1 and bay opening to be RRU compliant
9. creation of a separate toilet
10. creation of a new kitchen
- 10.1 with enlarged interior bay for more natural light in the kitchen.
11. bringing the accommodation up to fire brigade standards (EI60 ceilings/EI30 doors//..)



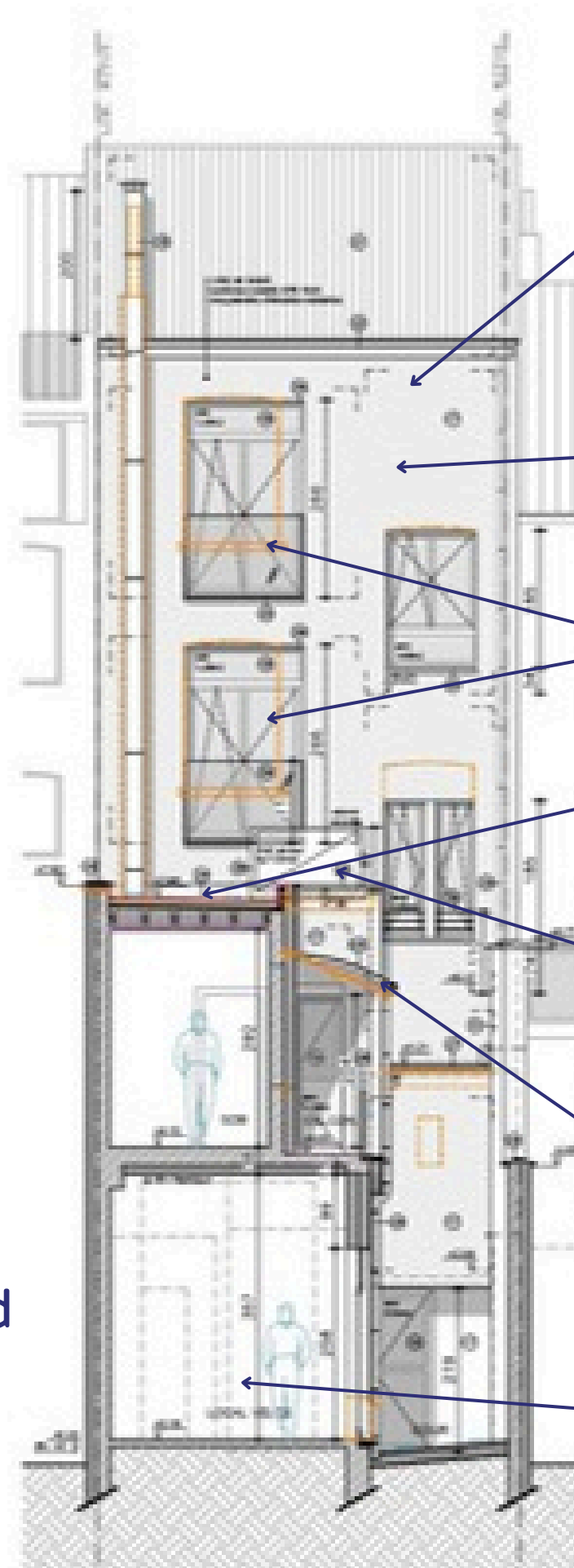
Additional positions imposed by the urban planning department or the urban planning regulations (RRU) for division into multiple dwellings

complete renovation of the facade following the report drawn up by the Municipality relating to the tax for dilapidated facade

**frames :**  
compliant with the building permit = in wood with identical color and division

request for regularization from the Municipality of the brick facing on the ground floor which differs from the cement coating of the 1965 permit.  
+ Request for exemption due to the ZICHEE zone

Front facade



**Request for regularization** of the extension to the 3rd floor which, according to the 1920 permit, was to be limited to half the width of the rear facade.

**External thermal insulation of the rear facade generates a request for exemption** from the RRU – title 1 – chapter 2 – article 4 “depth”: the rear facade is insulated from the outside (ETICS system). The 14cm EPS insulating panels + plaster thus extend beyond the depth

**Administratively necessary enlargement** of the bays to comply with RRU in terms of lighting in the living areas of unit 3

**thermal insulation of the flat roof results in an exemption** from the RRU – title 1 – chapter 1 – article 6 “roof” for raising the adjoining walls

**installation of a heat pump results in an exemption** from the RRU – title 1 – chapter 1 – article 6 “roof”: the technical installation is not integrated into the volume of the roof.

**Request for regularization from the Municipality of the canopy above the balcony of the 1st floor which is not** included in the legal situation relating to the 1937 permit.

**new bicycle room (mandatory for the RRU)** with the necessary creation of a new access bay, upgrading to firefighter standards and thermal insulation of the ceiling

Side section and rear facade

## Ground floor work \* and additional positions imposed by the urban planning department or the RRU for division into several dwellings

\*Work on the commercial unit not included in the Reno-Solidarity Pack.



ground  
floor

### creation of a new common bicycle room (mandatory) with:

> creation of a new access bay necessary, > mandatory compliance with fire brigade standards

### 4. thermal insulation of the ceiling

> EI60 partition wall with commercial unit

### Ground floor - commercial unit (unit kept and rented by the owner):

Obligation of the Municipality to specify the commercial activity for the permit

**Request for regularization** from the Commune of the window which does not appear on the 1937 plans.

mandatory fire brigade standards: EI60 ceiling, EI30 door, relocation of the boiler with creation of a technical room.

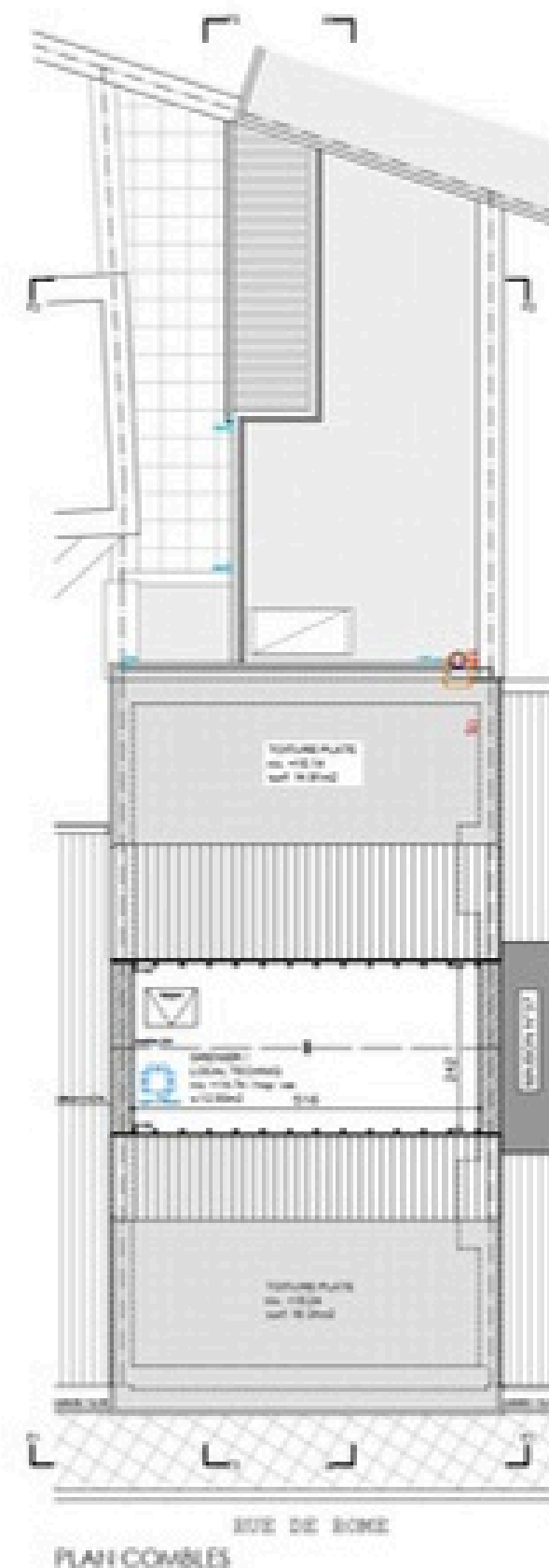
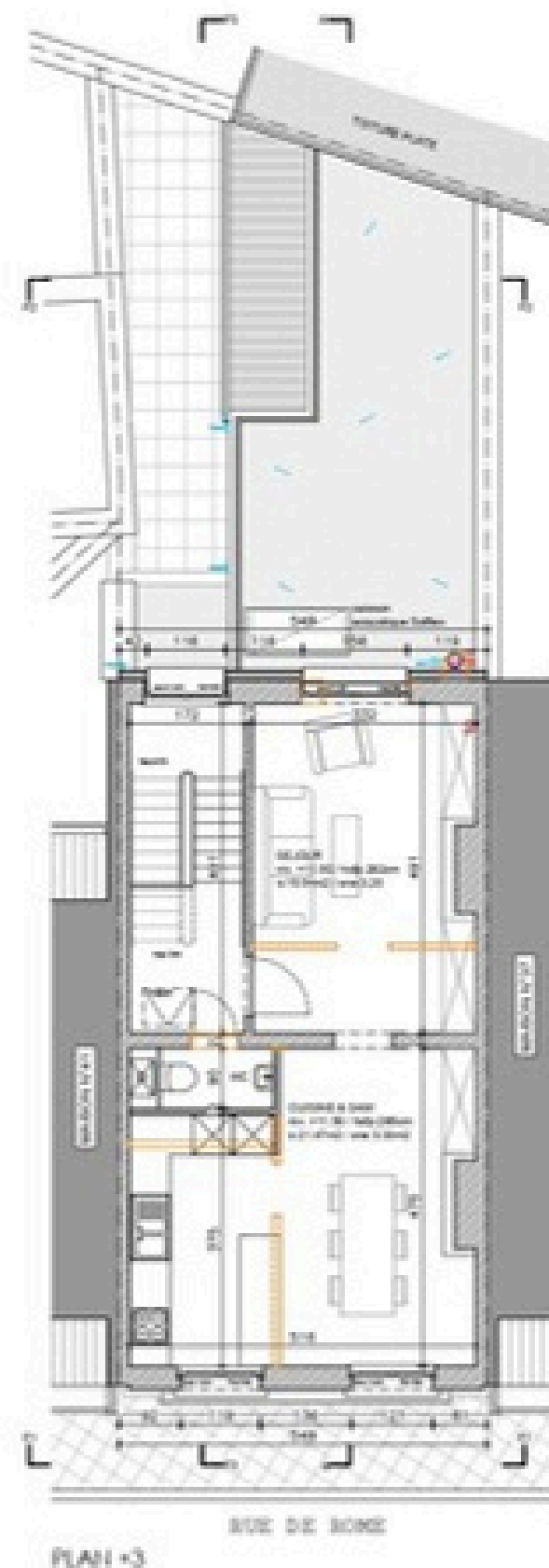
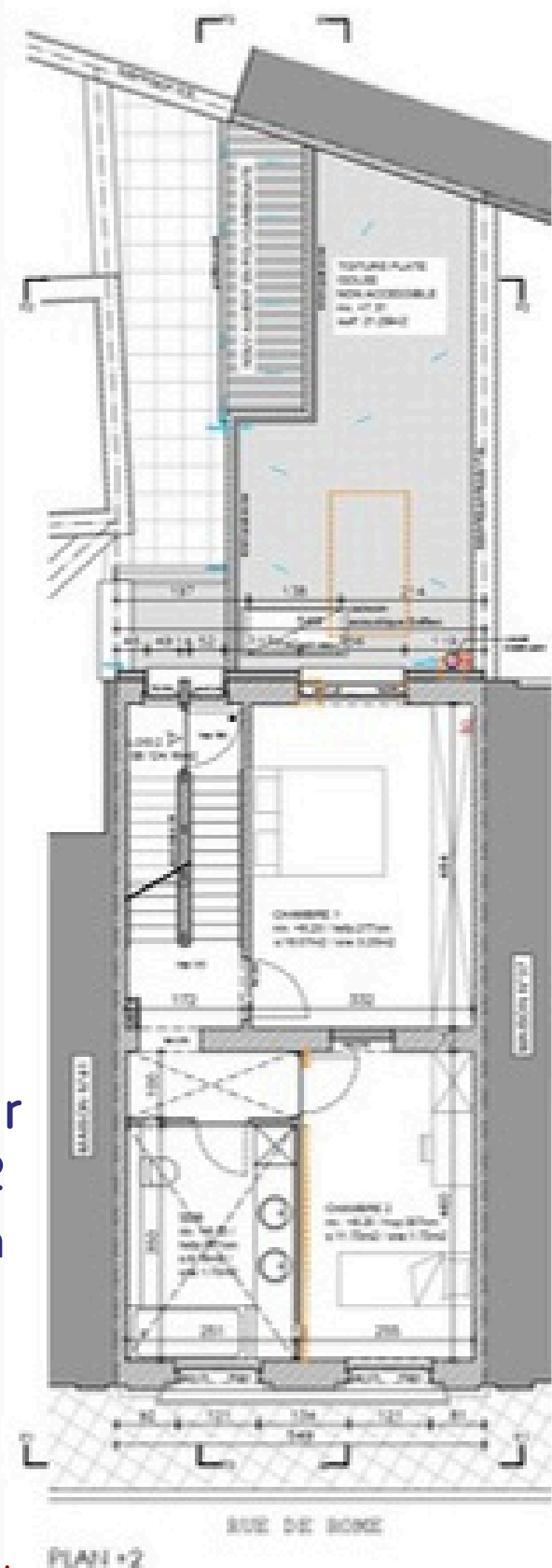
**bay opening: new access door to the unit to limit passage in the private areas linked to the stairwell.**

**reorganization of the pipes** (gas, water, electricity) and evacuations of unit 3 in an independent technical column to ensure its autonomy

### 4. Thermal insulation of the entrance hall ceiling

**new electricity meter for unit 3**

2nd and 3rd floor  
accommodation 2  
duplex accommodation



## Work provided for in the planning permit

Accommodation intended for sale and as is.

Minimal interventions

> only interventions to comply with the RRU have been planned.

= larger bay windows on the rear facade = exemption requested for lighting in the bedroom and dining room.

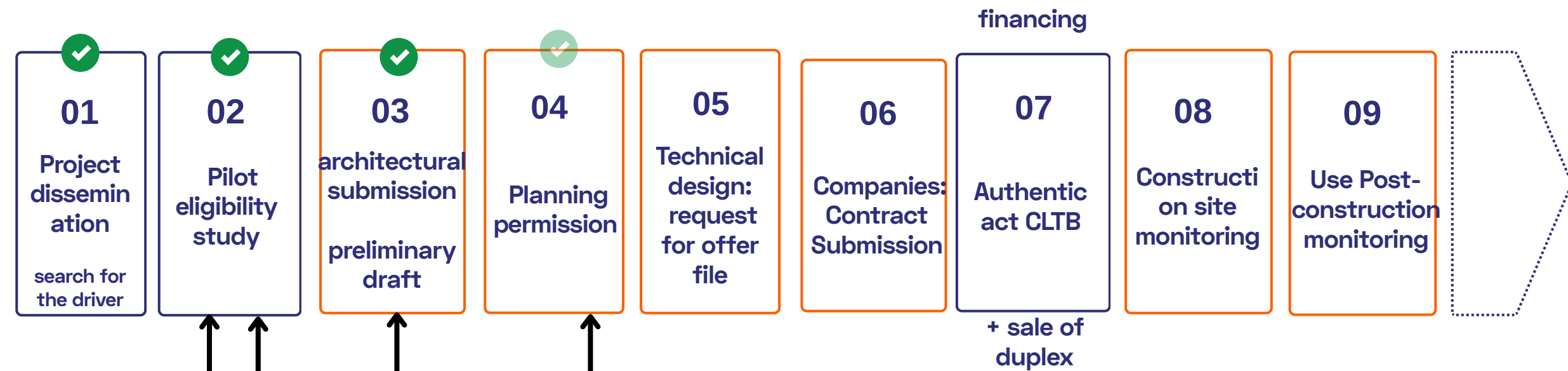
Attic not suitable for conversion into a living space.

# P.R.A. Partner: CAFA asbl

## Architect: Synopsis

### Pilot progress status:

✔ phases completed 
 ✔ in progress 
  phases of the support



> analysis of administrative criteria  
 > health and energy audits

Signing of the prior engagement agreement

> search and selection of architects  
 > architectural contract  
 > AMO-owner-architect working groups  
 > PEB study  
 > real estate expertise

> PU introduced at the beginning of August > in progress  
 (deadlines: 160 days)



## Obstacles encountered for pilot renovations:

- > **PEB certificate:** digital data from the certibru software not communicated to the PEB office for the parametric study = additional cost
- > **Parametric study of the PEB office:** Outsourcing this task = uncertainties of deadlines, setbacks and cost.
- > **Urban planning and frames:** Properties in a ZICHEE = patrimonial constraints at the level of the frames of the front facade = additional cost.
- > **Urban planning and heat pump:** installing a heat pump requires a simplified planning permit = more work for support and longer deadlines.
- > **Urban planning and insulation of the rear facade:** simplified planning permission often requested = more work for support and extended deadlines
- > **Urban planning and permits:** procedure more complex and cumbersome than expected. High demands from urban planning services. May create additional costs for the work.
- > **Withdrawal of premiums:** an obstacle for co-ownership.

## Obstacles encountered for pilot renovations:

- > **motivation of the co-ownership** to carry out energy work on the common areas: additional work for the AMO and extended deadlines.
- > **Existing 'chaotic' situation of techniques** (pipes and falls of waste water and rainwater, water pipes, gas, heating, individual heating installations) in the common areas of the co-ownerships.
  - = no overall view of the work carried out by each owner.
  - = impact on energy renovation work = necessary reorganization with often complicated adaptation.
- > **Withdrawal of one of the co-owners** from the energy renovation project of the common areas.
  - = wish to sell the property = legal solution to find to continue the project

## Some challenges for the Reno-Solidarity Pack:

Find sufficient public funding at regional and European level to make the renovation-solidarity pack operational on a large scale.

Find additional private financing sources

Motivate the (future) government of the Brussels Capital Region to retain our tool among the just transition measures to be applied (e.g. Social Climate Plan, National Building Renovation Plan).

Motivate owners to put their property in the CLTB park.

Allowing these owners “dispersed” around the city to form a community together and with the homeowners of classic CLTB multi-apartment projects.

Find solutions to integrate more circularity into renovations without creating major additional costs.



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