Qo...

EXPERT REVIEWED

PREPARED FOR · MARIE DUBOIS

Renovation Project Report

Energy-performance (PEB) upgrade plan, detailed cost estimate & property assessment

REFERENCE	PROPERTY TYPE	PROPERTY ADDRESS
REF-2047-1185	**Terraced house**	**Rue du Bailli 47, 1050 Bruxelles**
23/06/2026	145 m²	

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Qote

PREPARED & CERTIFIED · 23/06/2026

EXPERT-SIGNED ESTIMATE
NXTWEB · VAT BE 0662.972.432
Evere · 1140 Bruxelles
Qote.be · Valid Until 22/08/2026

A

PROJECT SUMMARY

CHAPTER A

Project Summary

EXECUTIVE SUMMARY

Renovation covering 3 rooms (Bathroom, Kitchen, Living room) in a Terraced house, built in 1962, together with roof insulation, window replacement, ventilation and a heat-pump conversion. An energy upgrade lifts the dwelling from EPC E to a projected EPC D-. Estimated investment €15.914,42. Figures reviewed and approved by our renovation...

LIVING AREA	CONSTRUCTION	EPC TRAJECTORY	WORK CATEGORIES
145 m²	1962	E ›› D-	12

CLIENT INFORMATION

NAME	Marie Dubois
EMAIL	marie.dubois@example.be
PHONE	+32 470 12 34 56
ADDRESS	Rue du Bailli 47, 1050 Bruxelles

PROPERTY INFORMATION

TYPE	Terraced house
AREA	145 m²
YEAR BUILT	1962
FINISH LEVEL	Mid-range

SCOPE OVERVIEW

ROOM	AREA	WORK TYPES
Bathroom	6 m²	Demolition, Waterproofing, Wall tiling, Shower, Plumbing, Electrical
Kitchen	14 m²	Cabinets, Countertop, Appliances, Electrical, Plumbing
Living room	32 m²	Flooring, Painting, Lighting

LABOUR TOTAL (INCL. VAT)

€15.914,42

Labour subtotal: €15.013,60 · VAT (6%): €900,82

Materials: quantities in Annex D — not priced

Labour is priced line by line in Annex C and remains adjustable by the contractor. Materials are never priced: exact quantities in Annex D, supplier prices at the time of purchase.

CHAPTER B

Property Assessment

PROPERTY DETAILS

PROPERTY TYPE	Terraced house
TOTAL AREA	145 m²
CEILING HEIGHT	2,7 m
RENOVATION AREA	52 m²
WALL AREA	96 m²
YEAR BUILT	1962

MATERIAL SELECTIONS

FLOOR MATERIAL	Parquet
WALL MATERIAL	Ceramic tiles

CLIENT-UPLOADED PHOTOS

+ 3 additional photos

NOTE
Measurements are derived from the intake questionnaire and uploaded documents. Final quantities are confirmed on the site visit before works begin.

C

DETACHABLE · FINANCIAL

⊥ DETACHABLE ANNEX C — FINANCIAL MAY BE PRESENTED SEPARATELY

REFERENCE	CLIENT	PROPERTY ADDRESS
REF-2047-1185	Marie Dubois	Rue du Bailli 47, 1050 Bruxelles

CHAPTER C

Scope of Work & Cost Estimate

LINE TYPES — LAB Labour — priced · MAT Materials — never priced · S+I Only the install is priced

DESCRIPTION	UNIT	QUANTITY	LABOUR €	MATERIALS
DEMOLITION				
Strip-out of bathroom (tiles, fixtures, screed) LAB	m²	6	€228,00	—
Removal of old kitchen units LAB	pcs	1	€420,00	—
WATERPROOFING				
Liquid waterproofing membrane, wet zones S+I	m²	11	€278,30	11 m² → Annex D
PLUMBING				
Re-route supply & waste, bathroom S+I	pcs	1	€649,00	1 pcs → Annex D
ELECTRICAL				
Electrical points (lighting, outlets, ventilation) S+I	pcs	10	€570,00	10 pcs → Annex D
TILING				
Wall tiling, ceramic, bathroom S+I	m²	22	€772,20	22 m² → Annex D
Floor tiling, porcelain, bathroom S+I	m²	6	€248,40	6 m² → Annex D
FLOORING				
Oak multilayer parquet, living room S+I	m²	32	€1.065,60	32 m² → Annex D
SANITARY				
Walk-in shower set, glass screen + mixer S+I	pcs	1	€362,50	1 pcs → Annex D
Wall-hung WC with concealed cistern S+I	pcs	1	€172,50	1 pcs → Annex D
KITCHEN				
Fitted kitchen install (units + worktop) S+I	forfait	1	€680,00	1 forfait → Annex D
INSULATION WORKS				
Roof insulation — between/over rafters, mineral wool 18–22 cm + vapour barrier S+I	m²	55	€1.848,00	55 m² → Annex D
Airtightness membrane + taping at roof junctions S+I	m²	55	€269,50	55 m² → Annex D

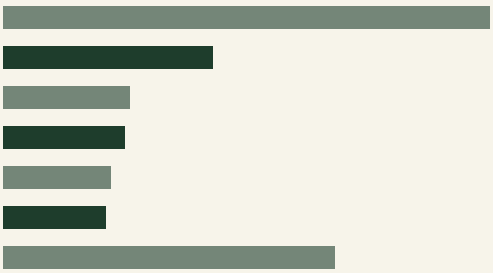
C ·1

C

DETACHABLE · FINANCIAL

DESCRIPTION	UNIT	QUANTITY	LABOUR €	MATERIALS
CARPENTRY				
Window replacement — wood frames + high-performance glazing (Ug 1.0) S+I	pcs	6	**€1.305,00**	6 pcs → Annex D
HVAC				
Air/water heat pump 8 kW monobloc, buffer tank + commissioning S+I	pcs	1	**€3.430,00**	1 pcs → Annex D
Ventilation system D, balanced with heat recovery, 5 rooms S+I	pcs	1	**€1.505,00**	1 pcs → Annex D
PAINTING				
Walls & ceiling, two coats S+I	m²	96	**€1.209,60**	96 m² → Annex D

LABOUR BY CATEGORY



HVAC	€4.935,00 · 33%
Insulation works	€2.117,50 · 14%
Carpentry	€1.305,00 · 9%
Painting	€1.209,60 · 8%
Flooring	€1.065,60 · 7%
Tiling	€1.020,60 · 7%
Other items	€3.360,30 · 22%

WHAT THIS TOTAL COVERS

LABOUR — PRICED ABOVE €15.013,60 EXCL. VAT

MATERIALS — NOT PRICED QUANTITIES → ANNEX D

Labour amounts remain adjustable by the contractor in the quote editor before sending. Material prices vary too much to be guaranteed: Annex D lists the exact quantities to have priced by your supplier.

Labour subtotal	€15.013,60
VAT (6% — renovation rate)	€900,82
Labour total	**€15.914,42**

D

DETACHABLE · MATERIALS

⊥ DETACHABLE ANNEX D — MATERIALS MAY BE PRESENTED SEPARATELY

REFERENCE	CLIENT	PROPERTY ADDRESS
REF-2047-1185	Marie Dubois	Rue du Bailli 47, 1050 Bruxelles

CHAPTER D

Material Specifications

Material quantities derived from project scope. Prices not included — for procurement planning only.

NOTE · Quantities include standard waste factors. Final quantities may vary based on site conditions and material choices.

ITEM	UNIT	QUANTITY	WASTE
WATERPROOFING			
Liquid waterproofing membrane, wet zones	m²	11	Incl.
PLUMBING			
Re-route supply & waste, bathroom	pcs	1	Incl.
ELECTRICAL			
Electrical points (lighting, outlets, ventilation)	pcs	10	Incl.
TILING			
Wall tiling, ceramic, bathroom	m²	22	Incl.
Floor tiling, porcelain, bathroom	m²	6	Incl.
	Subtotal	**28 m²**	
FLOORING			
Oak multilayer parquet, living room	m²	32	Incl.
SANITARY			
Walk-in shower set, glass screen + mixer	pcs	1	Incl.
Wall-hung WC with concealed cistern	pcs	1	Incl.
	Subtotal	**2 pcs**	
KITCHEN			
Fitted kitchen install (units + worktop)	forfait	1	Incl.
INSULATION WORKS			
Roof insulation — between/over rafters, mineral wool 18–22 cm + vapour barrier	m²	55	Incl.
Airtightness membrane + taping at roof junctions	m²	55	Incl.
	Subtotal	**110 m²**	
CARPENTRY			

ITEM	UNIT	QUANTITY	WASTE
Window replacement — wood frames + high-performance glazing (Ug 1.0)	pcs	6	Incl.
HVAC			
Air/water heat pump 8 kW monobloc, buffer tank + commissioning	pcs	1	Incl.
Ventilation system D, balanced with heat recovery, 5 rooms	pcs	1	Incl.
	Subtotal	**2 pcs**	
PAINTING			
Walls & ceiling, two coats	m²	96	Incl.

E

ENERGY EFFICIENCY

CHAPTER E

Energy Efficiency Analysis

CURRENT EPC	PROJECTED EPC
E	D-
341 kWh/m²/year	191 kWh/m²/year

■ Now: E · ■ **Indicative goal: D-** — Indicative, capped at 2 labels — confirm with a certified PEB/EPC assessor.

ESTIMATED ENERGY BILL

Today (PEB E)	≈ €5.440 / yr
After works (PEB D-)	≈ €3.050 / yr

ESTIMATED SAVINGS : €2.030 – 2.630 / yr · −44%

Indicative estimate based on normalized consumption and 2026 tariffs; the binding label comes from a certified EPC assessor.

BRUSSELS PEB TARGETS APPLY TO EVERY OWNER

In Brussels the energy targets apply to every owner, not only on a sale. Each home must reach at most 275 kWh/m²·yr (about class E) by 2033, and at most 150 kWh/m²·yr (about class C) by around 2046. At your current 341 kWh/m²·yr you are about 66 kWh/m²·yr above the 275 threshold. Falling short can trigger a charge of 2.50 € per m² of surface, multiplied by the shortfall (capped at 125 kWh/m²·yr), with a minimum of 125 €.

≤ 275 kWh/m²·yr by 2033; ≤ 150 by ~2046

YOUR ENERGY ROADMAP

Priorities ranked fabric-first: insulate the envelope before re-sizing the heating.

1. Roof
2. Glazing
3. Windows
4. Ventilation system
5. Heat pump
6. Emitters
7. Audit

ENERGY RECOMMENDATIONS BASED ON YOUR PROJECT

1 Roof / attic thermal insulation

ROOF OFFICIAL

Insulate pitched/flat roof (or attic floor if roof not insulated) with a continuous insulant; apply a vapour barrier/retarder on the warm side.

ADDED COST

Insulation premium over re-roofing; sustainable/natural insulants cost more but historically earned the +10 €/m² bonus.

BENEFIT & PREMIUM

Roof is the single largest heat-loss path → priority measure. NOTE: the RENOLUTION grant (was 35/55/75 €/m² by income cat. I/II/III + 10 €/m² sustainable-material bonus) is SUSPENDED. Current support = 6% renovation VAT (dwelling >10 yrs) + ECORENO loan.

CERTIFIED MATERIAL TYPES (EPB CLASSIFICATION): Mineral wool · Synthetic rigid foam · Bio-based insulation

Source: renolution.brussels

2 High-performance glazing (double/triple)

GLAZING OFFICIAL

Replace single/old glazing with super-insulating double or triple glazing.

ADDED COST

Triple glazing premium over double; may need stronger frames.

BENEFIT & PREMIUM

Eliminates cold-glass discomfort & condensation; supports PEB label jump. NOTE: prime was bundled in window prime G1 (wood 100/120/140 €/m²; PVC/metal 40/50/55 €/m²) – SUSPENDED. Current = 6% VAT + ECORENO.

CERTIFIED MATERIAL TYPES (EPB CLASSIFICATION): Insulating glazing

Source: renolution.brussels

3 New window frames + glazing (full window replacement)

WINDOWS OFFICIAL

Replace whole windows (frame + glazing); prefer wood (only material eligible without conditions historically); PVC/metal only as like-for-like replacement.

ADDED COST

Wood frames cost more than PVC; acoustic/asymmetric glazing premium.

BENEFIT & PREMIUM

Air-tightness + thermal + acoustic gain. NOTE: prime G1 SUSPENDED (wood 100/120/140 €/m²; +100 €/m² FSC/PEFC or reuse bonus; +35 €/m² acoustic-glazing bonus, Rw+Ctr ≥ 34 dB). Current = 6% VAT + ECORENO.

CERTIFIED MATERIAL TYPES (EPB CLASSIFICATION): Window frame

Source: renolution.brussels

4 Mechanical ventilation system D (balanced, heat recovery)

VENTILATION SYSTEM OFFICIAL

Install balanced double-flow MVC with heat recovery to transfer heat from extract to supply air.

ADDED COST

Higher than system C (two duct networks + heat-recovery unit).

BENEFIT & PREMIUM

Very energy-efficient – recovers heat from outgoing air; best IAQ. NOTE: prime M2 – SUSPENDED. Current = 6% VAT + ECORENO.

Source: renolution.brussels

5 Heat pump for heating (air/water, water/water, ground/water)

HEAT PUMP OFFICIAL

Replace fossil boiler with an electric heat pump; for <50 kWth, installation MUST be by a RESCert-certified installer (or verified by one).

ADDED COST

High upfront vs boiler; needs low-temp emitters & possibly 3-phase supply.

BENEFIT & PREMIUM

Decarbonises heating + qualifies for 6% VAT 2026–2030. NOTE: prime J4 – SUSPENDED (air/water 4,500/4,750/5,000 €; water- or ground/water 5,800/6,150/6,500 € by cat. I/II/III; +300–500 € oil-boiler / +600–1,000 € oil-coal-stove exit bonus). Current = 6% VAT + ECORENO.

CERTIFIED MATERIAL TYPES (EPB CLASSIFICATION): Heat pump

Source: renolution.brussels

6 Size radiators for 45 degC flow so the system is heat-pump-ready

EMITTERS OFFICIAL

When replacing emitters, have the installer calculate room-by-room heat loss and size radiators for a low supply temperature: 45 degC is the low-temperature reference used in the Flemish EPB rules (NBN EN 12831-1). Buildwise shows existing radiators can often be kept after insulation works thanks to their original oversizing; where output falls short, fan convectors deliver roughly +100% output and add-on radiator fans about +25% (Powerheat tool).

BENEFIT & PREMIUM

The heating circuit becomes directly compatible with an air-water heat pump, avoiding a second emitter replacement later and letting the future heat pump run at a higher efficiency.

CERTIFIED MATERIAL TYPES (EPB CLASSIFICATION): Heat emitters

Source: buildwise.be

7 Energy audit / PEB certificate of the dwelling

AUDIT OFFICIAL

Commission a PEB certificate (and/or energy audit) FIRST to identify the cheapest path to the ≤275 (2033) and ≤150 (2046) targets and to prioritise works by phase.

ADDED COST

PEB certificate 120–310 €; deeper audit more.

BENEFIT & PREMIUM

De-risks the whole renovation; required to prove label jumps. NOTE: prime A1 (audit) – SUSPENDED. PEB certificate itself is a paid private service (~120–310 €). Free advice from Homegrade / Réseau Habitat is available. Current = ECORENO can finance studies; no prime.

Source: renolution.brussels

HOW TO DO IT RIGHT

Good materials installed badly lose most of their value. The execution points Belgian technical guidance (Buildwise) flags most often:

Fabric-first sequencing: insulate and airtighten BEFORE sizing the heating

◆ Heat generator AND emitters sized to post-renovation heat losses; radiator output must be ≥ heat loss of each heated room (Buildwise). Air-tightness target (WAL good practice): leakage flow < 3 m³/h·m² at 50 Pa achievable with well-executed membranes.

1. Treat the envelope as a whole: roof + walls + floor + glazing + airtightness must be planned together, not measure-by-measure (per energie.wallonie.be — insulating only the roof or fitting only double glazing is not enough).
2. Insulate continuously over the entire protected volume and hunt thermal bridges — the better-insulated the walls, the more sensitive the junctions become.
3. Decide insulation order: typically roof first, then facade; choose internal vs external per wall before touching window position (sarking animation poses exactly these questions).
4. ONLY after the envelope (insulation + airtightness) is fixed, perform a room-by-room heat-loss calculation and size the generator and emitters to the NEW, reduced demand — never to the old boiler size.

AVOID: Sizing/ordering the heat pump or boiler on the old (pre-insulation) load → oversized, short-cycling, poor SCOP · Insulating one element only and leaving thermal highways at junctions · Installing ventilation/heating before airtightness is achieved

A pro checks: PEB expert / installer verifies a documented room-by-room heat-loss calc (e.g. Buildwise HeatLoad) done AFTER envelope works, and that emitter output ≥ room loss at the chosen low-temp regime.

Air-tightness: blower-door (n50/v50), continuous membrane plane, service cavity

◆ n50 = V50/Vint (vol/h); v50 = leakage flow per m² envelope at 50 Pa (NBN EN ISO 9972). Buildwise reference doc: NIT 255 §3.1. WAL: well-executed membranes give v50 < 3 m³/h·m². (Note: Belgian EPB no longer rewards intentionally leaky construction — ventilation stays mandatory.)

1. Define ONE continuous airtight plane around the whole heated volume on paper before works; identify every penetration (services, chimney, hatch, junctions).
2. Choose the airtight layer per element: interior plaster/enduit on masonry, taped membrane (vapour control) on timber roofs/walls; ensure continuity wall↔roof↔floor↔window.
3. Tape and seal: overlap membranes and bond with manufacturer tape; seal penetrations with tape or liquid airtight coating; connect the screed humidity barrier left 5 cm 'en attente' at floor level for a later airtight connection.
4. Add a service cavity (battens) INSIDE the airtight membrane so electricians/plumbers never pierce it; verify with a blower-door pressurisation test per NBN EN ISO 9972.
5. Commission with a measured n50/v50 report; remember ventilation is then obligatory (you cannot 'build leaky' to skip ventilation).

AVOID: Services piercing the membrane (no service cavity) · Interrupting the airtight layer at floor/wall and roof/wall junctions · Confusing n50 (per volume) with v50 (per m² envelope) · Skipping the blower-door réception

A pro checks: PEB reporter requires a blower-door test report (NBN EN ISO 9972) with n50/v50 value and an unbroken airtight plane; checks taping of all penetrations and junctions.

Thermal bridges / nœuds constructifs PEB-conformes: keep insulation continuous at junctions

◆ PEB basic rules: 'pencil/crayon rule' continuity; interposed insulating element; OR least-resistance path ≥ 1 m. A non-treated thermal bridge risks surface mould on interior finishes at the node (Buildwise). Worst nodes: roof/wall, wall/window, floor/wall (SPW).

1. Map the worst junctions first: roof↔walls, walls↔window frames, floors↔walls (the three biggest thermal bridges in Walloon guidance).
2. Make a node 'PEB-conforme' by satisfying ONE basic rule: (a) continuity of insulation layers — the 'pencil rule' (trace through the insulation layers without lifting the pencil); (b) interpose insulating elements (e.g. thermally-insulating blocks at wall base / lintels); or (c) ensure the least-resistance path between inside and outside is ≥ 1 m.
3. Where basic rules can't be met, calculate the node (Option A detailed / numerical) to demonstrate performance.
4. Detail and execute robust junctions (use Buildwise 'Détails constructifs' fiches as the workshop drawing); maintain airtight + insulation continuity together.

AVOID: Insulating fields but leaving cold junctions → mould at the node · Breaking insulation continuity at the window reveal/lintel · Treating the thermal-bridge layer separately from the airtight layer

A pro checks: PEB reporter verifies each node is either 'PEB-conforme' by a basic rule or calculated (Option A); a certified expert checks the 'crayon' continuity and ≥1 m path on details.

Pitched roof: sarking (over-rafter) and between-rafter, with correct vapour control

◆ Vapour control on warm side of insulation; continuous airtight membrane taped to wall plate. Material standards referenced: NBN EN 12667/12939 (λ of insulants), NBN EN 1604 (dimensional stability), NBN EN ISO 12572 (water-vapour permeability of sous-toitures/ insulants/pare-vapeurs). Target U/R per regional PEB minima (see regional pages).

1. Decide direction and order: insulate from outside (sarking) when re-roofing, or between rafters from inside; resolve roof↔facade junction first (does facade get external insulation later?).
2. For sarking: lay the airtight/vapour-control layer carefully over the rafters/deck on the warm side BEFORE the insulation — Buildwise: 'le soin apporté à la pose du pare-vapeur est crucial pour la durabilité' of sarking roofs.
3. Place rigid insulation boards above the structure; connect the roof's airtight membrane to the wall plate (sablière) and seal penetrations with tape or liquid sealing.
4. Provide the ventilated air gap under the covering and the sub-roof (sous-toiture); finish rives and pied de versant per Buildwise détails constructifs 1399 & 1435.
5. For between-rafter mats: minimise compression, avoid gaps, and place vapour control on the warm side; do NOT trap a vapour barrier between two insulation layers.

AVOID: Careless/discontinuous vapour control under sarking → condensation, rot · Trapping a vapour barrier between two insulation layers · Forgetting the ventilated gap under the covering/sub-roof · Not connecting the roof membrane to the wall airtight layer

A pro checks: Installer/PEB expert verifies continuous taped vapour-control/airtight layer on the warm side, ventilated gap, and sealed membrane-to-sablière connection.

GET THE MOST FROM YOUR RENOVATION — HABITS & PREMIUM TIPS

Practical habits, maintenance pointers and premium/subsidy steps that protect your investment — each from a Belgian source.

HEATING

Bleed radiators every season

Release trapped air with a bleed key; top pressure to 1.5-2 bar.

SAVING

restores even heat distribution (Buildwise best practice)

HEATING

Balance the heating circuit

After any change, have the installer hydraulically balance (inregelen) so every radiator gets correct flow.

SAVING

5-15% efficiency; required for heat-pump SCOP

FINANCING

Apply for the ECORENO loan – the main active Brussels support

Run the online simulation at fonds.brussels (websimu.wfl.be/ecoreno); gather quotes (devis), a recent household composition (IRISbox), the latest tax assessment (avertissement-extrait de rôle via MyMinfin), and the completed ECORENO questionnaire; submit via Homegrade / Réseau Habitat (free) or directly to the Fonds (infopret@fonds.brussels). Fonds books an appointment within ~3 weeks; for the mortgage variant an expertise (324 €) + file fee (60 €) apply; consumer variant has no fees.

SAVING

Borrow at 2.5% or 3.5% instead of market ~6%+; consumer loan 1,500–25,000 € (max 10 yrs); mortgage loan up to 120% of post-works value (max 30 yrs).

FINANCING

Secure the 6% reduced VAT (dwelling >10 years)

For a dwelling older than 10 years, ensure the contractor applies 6% renovation VAT on labour+materials (rubrique XXXI). The contractor must be BCE-registered, VAT-liable and hold regulated trade access.

SAVING

15-point VAT saving (6% vs 21%) on eligible renovation works.

COMPLIANCE

Plan now for the 2033 (≤275) and 2046 (≤150) PEB obligations

Every Brussels dwelling must reach ≤275 kWh/m².yr (class E) by 01/01/2033 and provisionally ≤150 kWh/m².yr (class C) by 31/12/2046 (public operators 2040). Get a PEB certificate, read its recommended works, and sequence renovations by phase with your architect/PEB certifier so today's works already aim at the future thresholds.

SAVING

Avoids forced last-minute works and non-compliance penalties (PEB certificate fines 200–3,000 €; up to ~26,562 € for missed 2033 objectives per industry sources).

COMPLIANCE

Get/refresh the PEB certificate after works

For a 'simple renovation', Bruxelles Environnement does NOT issue a post-works certificate; commission a PEB Habitation Individuelle certificate to capture your improvements (anticipating the upcoming obligation that every dwelling hold a valid PEB certificate, earliest 31/12/2030). A new certificate after insulation/glazing/heating works can raise the class by 1–2 levels.

SAVING

Documents label jumps for resale/rental value (A/B sells ~5–15% above E/F/G).

SEQUENCING

Insulate before switching heat source (fabric-first)

Prioritise the envelope (roof → walls → floor → glazing) and airtightness BEFORE installing a heat pump, so the heat pump can be sized smaller and run at low temperature. Roof insulation (from ~15 €/m²) is the best cost/benefit first step.

SAVING

Smaller, cheaper, more efficient heat pump; lower running cost; bigger PEB jump per euro.

HEALTH

Add controlled ventilation when you airtighten

After insulation/airtightness, install MVC (system C or, ideally, system D with heat recovery) to avoid condensation, mould and poor indoor air quality. System D recovers heat from extract air, cutting ventilation heat loss.

SAVING

Prevents moisture damage; system D recovers a large share of ventilation heat loss.

IS YOUR HOME HEAT-PUMP READY?

A heat pump works best when your home can be heated with low-temperature water. The lower the supply temperature your radiators or floor heating need, the more efficient (and cheaper to run) the heat pump will be.

Very low temp (≤35°C)

Best efficiency — air/water SCOP about 3.5–5 (e.g. with underfloor heating).

Low temp (≤45°C)

Good efficiency — air/water SCOP about 2.8–3.8 (low-temperature radiators).

Moderate temp (≤55°C)

Higher supply temperature lowers efficiency — air/water SCOP about 2.2–3.2.

- Insulate first: a well-insulated roof, walls and glazing let the heat pump run cooler and cheaper.
- Check your emitters: confirm your radiators or floor heating can warm each room at a supply temperature of 55°C or lower.
- Check electrical capacity: an air/water heat pump of 8 kW or more usually needs a three-phase 3×25A connection.
- Plan space for the outdoor unit: it must fit outside with enough clearance and stay within noise limits (max 40 dB(A) at the property boundary).
- Think about hot water: decide whether the heat pump also produces domestic hot water or whether you add a separate hot-water tank.
- Prepare the water circuit: fit a sludge filter and check pipe sizing and water quality before connecting the heat pump.

RESCERT

To qualify for premiums and the 6% VAT rate, the heat pump must be installed by a RESCert-certified installer (category 6 for heat pumps; in Wallonia this is branded Qualiwall).

SITE SAFETY & COMPLIANCE

Asbestos check before roof work

Roofs built before 2001 may use asbestos-cement slates or sheets. Have them checked first.

https://werk.belgie.be/nl/nieuws/verbod-op-installatie-van-zonnepanelen-op-asbestcementen-daken

Asbestos check before heating/plumbing work

Insulation around old pipes and boilers is often friable asbestos. Have it assessed and let only a certified remover disturb it.

https://ovam.vlaanderen.be/wie-mag-wat-verwijderen

Appoint a safety coordinator

With two or more contractors on the same site you (the client) must appoint a safety coordinator: level B for sites under 500 m², level A with a written contract for 500 m² and above.

https://constructiv.be/welzijn/faq/faq-veiligheids-en-gezondheidscooerdinatie-op-de-bouwplaats/

PERMITS & ARCHITECT

Roof work — Brussels
This work likely needs a permit — confirm the exact rules with your commune before starting.

Heat pump — Brussels
This work likely needs a permit — confirm the exact rules with your commune before starting.

Estimated Subsidies & Premiums

INDICATIVE

Belgium offers significant renovation subsidies that vary by region. Based on your scope, the following programmes are likely to apply:

PROGRAM	EST. PREMIUM	WEBSITE
Federal VAT — heat pump	6% federal VAT on supply+install of heat pumps (heating, with/without cooling), 2026-2030. Hybrids (with gas boiler) excluded.	blog.oeccbb.be
Federal green-loan interest deduction	ABOLISHED from assessment year 2026	kbc.be
RENOLUTION premiums - regional renovation grants	EUR 0 for new works - no new premium applications possible in 2026. The scheme only covers files with a final invoice dated 2024, whose application window is now closed. On 5 March 2026 the new Brussels government unblocked the budget to pay ALL eligible pending 2024-invoice files.	renolution.brussels
EPB (PEB) certificate - sale and rental of housing	A PEB certificate is mandatory when selling or renting out a dwelling. If the landlord has not communicated the PEB certificate to the tenant, the rent CANNOT be indexed. The regulation already provides for generalising the certificate to ALL dwellings, including owner-occupied ones (date to be set).	environnement.brussels
Whole-dwelling energy performance - renovation obligation (PEB objectives)	By 1 January 2033 at the latest: every private dwelling must reach 'objectif PEB 275' (max 275 kWh/m2/year primary energy - i.e. eliminating current F and G labels). At the earliest on 31 December 2045 (exact date still to be fixed by the government): every private dwelling must reach 'objectif PEB 150' (max 150 kWh/m2/year - D and E labels no longer allowed). Public housing must reach 150 kWh/m2/year by 2040 at the latest.	environnement.brussels
Heating - ban on installing liquid-fuel (oil/mazout) boilers	Since 1 June 2025 it is forbidden to install boilers fired by liquid fuel (including heating oil/mazout) in the Brussels-Capital Region. Existing oil boilers may keep operating but are subject to annual PEB control and tank precaution/maintenance rules.	renolution.brussels
Future renovation support - announced 'credit travaux' (works credit) scheme	Not yet defined. The new Brussels government has announced a future 'credit travaux' (works-credit) system to support renovation, but its parameters are not yet known (official wording, 27/02/2026). No decision has been taken on any new premium scheme.	renolution.brussels
Federal VAT 6% maintained on repair and maintenance of existing heating installations (incl. fossil-fuel boilers) and non-specific heating components	6% VAT still applies (dwelling >= 10 years) to repair and maintenance of existing central-heating installations, including gas/oil boilers, and to non-specific components (radiators, thermostatic valves, thermostats, expansion vessels); only the NEW supply-with-installation of the specific fossil part is at 21%	fin.belgium.be
6% VAT (reduced rate)	6% VAT (reduced) instead of 21%.	fin.belgium.be
ECORENO credit - renovation, energy and autonomy works	Consumer credit: EUR 1,500 to 25,000, max 10 years, no fees, fixed rate 2.5% or 3.5% depending on household income. Mortgage credit: amount up to 120% of the property value (after works, per expertise), max 30 years, same rates (expertise fee EUR 324 + file fee EUR 60). Minimum monthly payment EUR 25.	fonds.brussels
Free renovation advice and support (Homegrade)	Entirely free, non-commercial advice and personalised support for private housing in the Brussels-Capital Region: renovation steps, energy, PEB, financial aid (incl. ECORENO applications and administrative help), urbanism/permits, acoustics, heritage, health/safety. For tenants, owners and co-owners.	homegrade.brussels

Disclaimer: Premium amounts are indicative estimates; eligibility criteria and application processes differ by region and are updated annually. Verify eligibility directly with your regional authority before committing.

CHAPTER F

On-Site Intelligence

Practical logistics to help contractors plan the job and avoid day-one surprises.

SITE INTELLIGENCE

AI-generated assessment of site access and logistics. Verify details on site.

BUILDING	3-storey terraced townhouse, narrow street frontage
FLOOR & ACCESS	Ground + first floor works; no elevator, staircase 0,9 m wide
PARKING & LOADING	Blue-zone permit; loading bay must be booked with the commune
NEIGHBOURHOOD	Dense residential; noisy works restricted to 08:00–18:00

Verify on site: staircase width may limit delivery of pre-assembled kitchen units — confirm before fabrication.

CATEGORY	ITEM	NOTES
Site	Parking & Loading	Check street parking availability, loading zone restrictions, and resident permit requirements
Waste	Waste Container	Verify container placement feasibility with commune. Permit may be required (2-5 day lead time)
Access	Building Access	Measure doorway clearances and stairwell dimensions for material delivery
Utilities	Water & Electricity	Confirm construction water/power supply available. Plan shutoffs for plumbing/electrical work
Hours	Noise & Work Hours	Check commune regulations for permitted work hours. Typically 7:00-19:00 weekdays
Permits	Permits Required	Verify if an urbanisme permit is needed for structural changes or facade modifications

CHAPTER G

Client Notes & Attachments

CLIENT NOTES

We would like to keep the original cast-iron radiators in the living room and reuse the existing oak parquet where possible.

UPLOADED DOCUMENTS & PHOTOS

EPC-CERT.PDF

FLOORPLAN.JPG

INSPIRATION.JPG

CHAPTER H

Terms, Validity & Signatures

REPORT VALIDITY

REPORT DATE	23/06/2026
VALID UNTIL	22/08/2026
REFERENCE	REF-2047-1185

ISSUED BY

NXTWEB

VAT BE 0662.972.432
Evere · 1140 Bruxelles
hello@qote.be

TERMS & CONDITIONS

- All prices include VAT at the rate specified unless stated otherwise.
- Prices are calibrated against published Belgian construction-sector reference rates and certified by our renovation experts. Actual prices may vary by region and contractor.
- Final pricing requires on-site inspection. This estimate is indicative.
- Any changes to scope after acceptance may affect pricing and timeline.

ASSUMPTIONS & DISCLAIMERS

- 10% waste factor included on tiling and flooring quantities.
- VAT applied at the reduced renovation rate (6%) — the property is over 10 years old.

Qote

QOTE — RENOVATION EXPERT
NXTWEB · VAT BE 0662.972.432

MARIE DUBOIS
CLIENT ACCEPTANCE