

BUYING IN BELGIUM

Shaping a New Living Environment

Context

Budgets

Search

Visits

Architecture



EXPAT BUYING PATH

Context Exploration

- Understanding the market

Real estate agencies, specialized Publications and Platforms

- Secure financing

Banks, Mortgage brokers and Insurance providers

- Administrative compliance

Notaries, Federations of real estate agents (*IPI*), Lawyers , Municipal and regional services, Expat Welcome Desk

Property Purchase

- Neighborhood analysis

Local public services and Real estate agencies, Neighborhood associations

- Architectural assessment

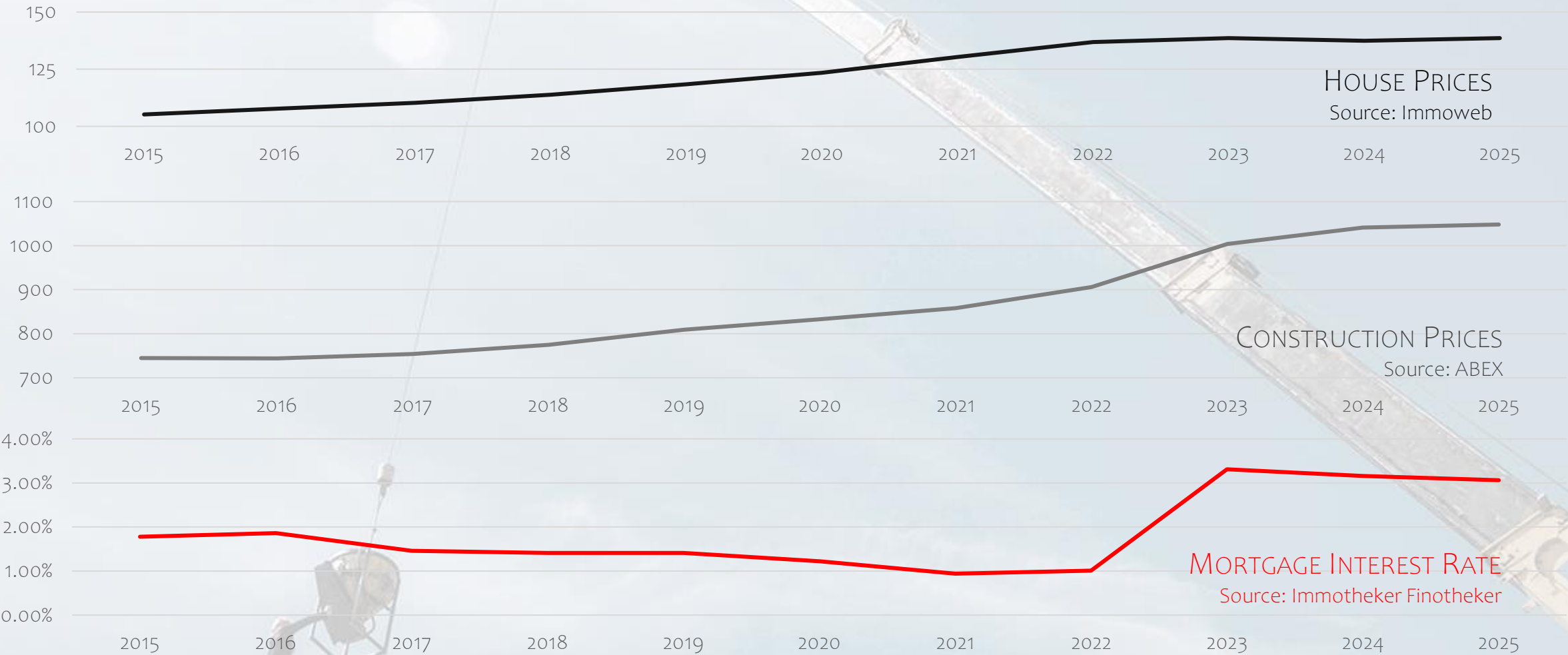
Architects, Technical experts, Structural engineers

- Purchasing process

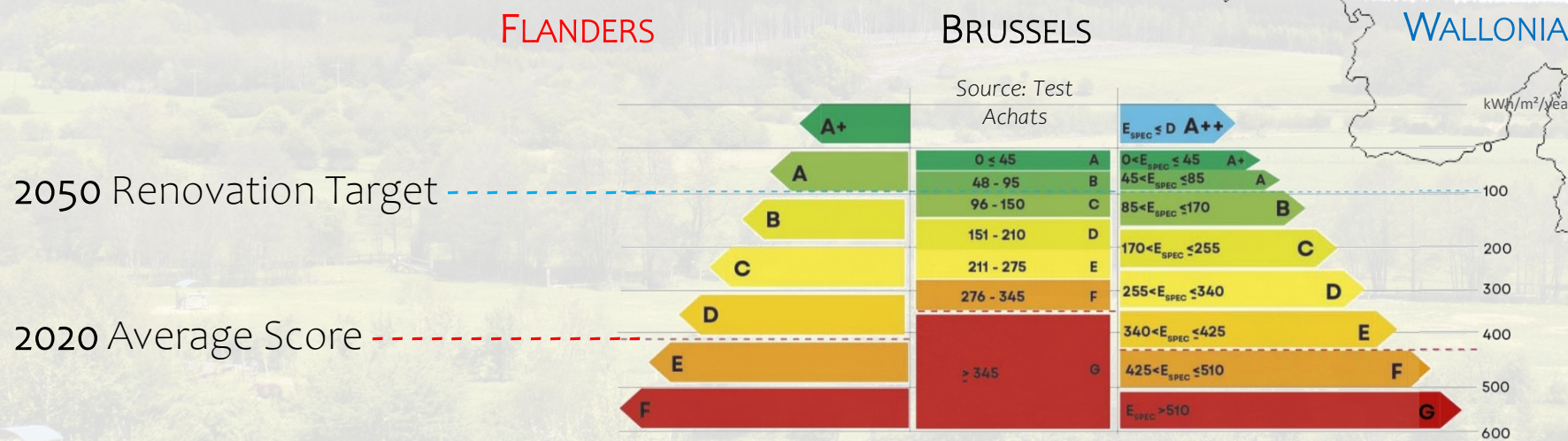
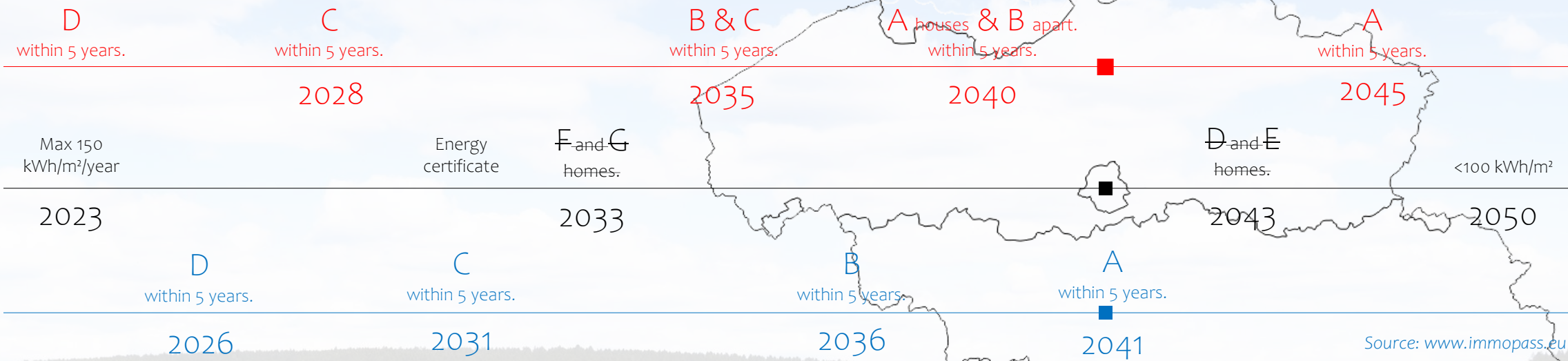
Notaries, Real estate agencies



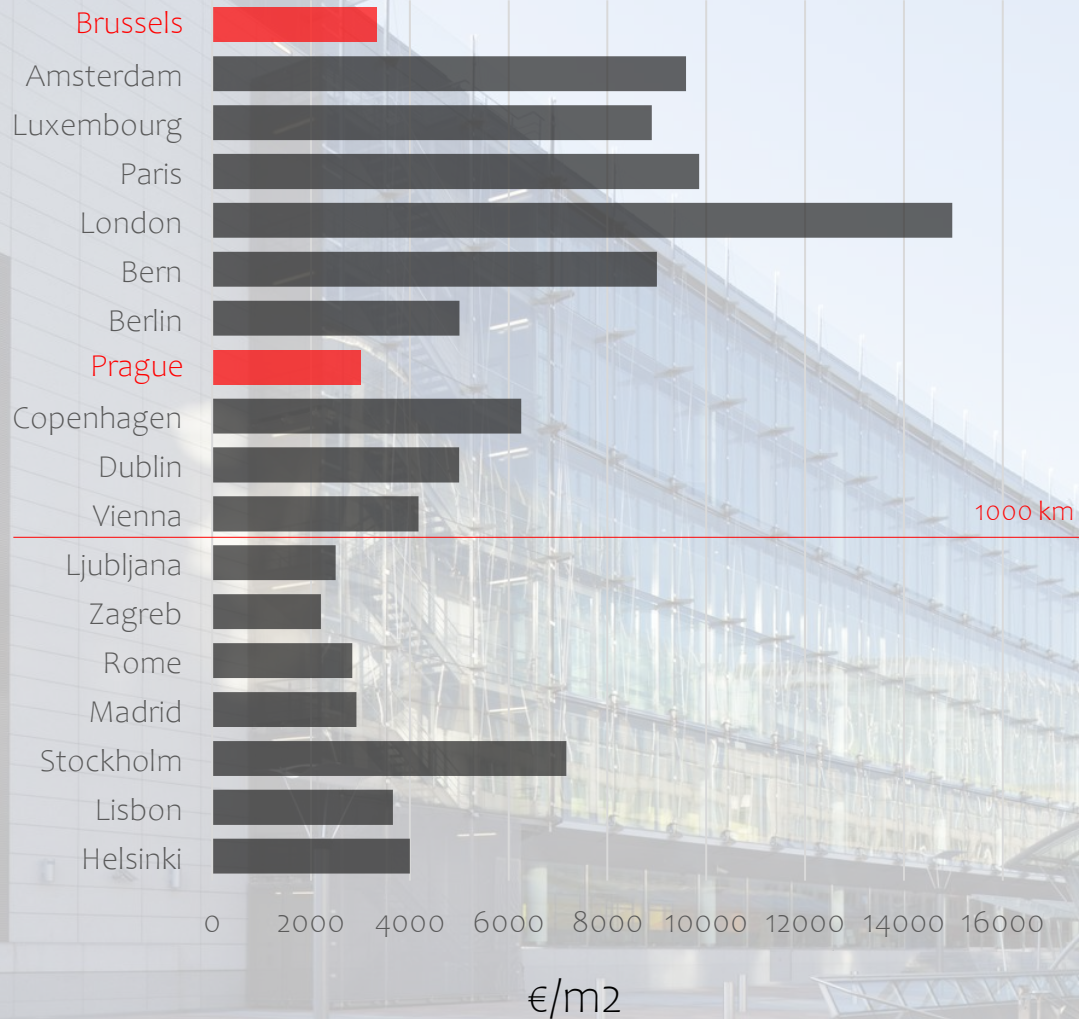
BELGIUM REAL ESTATE MARKET



ENERGY PERFORMANCE TARGETS



PRICE, POSITION AND STABILITY



DEFINE WHAT YOU NEED

Household Composition

- Single → Studio or 1-bedroom
- Couple without children → 1-2 bedrooms
- Couple with children → bedrooms + 1 office (if remote work)

Remote Work

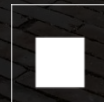
- Occasional → Small workspace
- Regular → Office (10-15 m²)
- Two adults → Two offices or a 15-20 m² shared space

Outdoor & Storage

- Terrace or garden for families
- Basement or attic

Surface References

- Studio: 40–50 m²
- 1 bedroom: 50–70 m²
- 2 bedrooms: 70–100 m²
- 3 bedrooms: 100–130 m²
- 4+ bedrooms: 130 m² and above



FEES & COSTS



First
property

REGISTRATION FEES

Purchase price 300,000€

Source: Test Achats



Second
home

36,000€

6,000€

12,500€

9,500€

37,500€

37,500€

Notary Costs

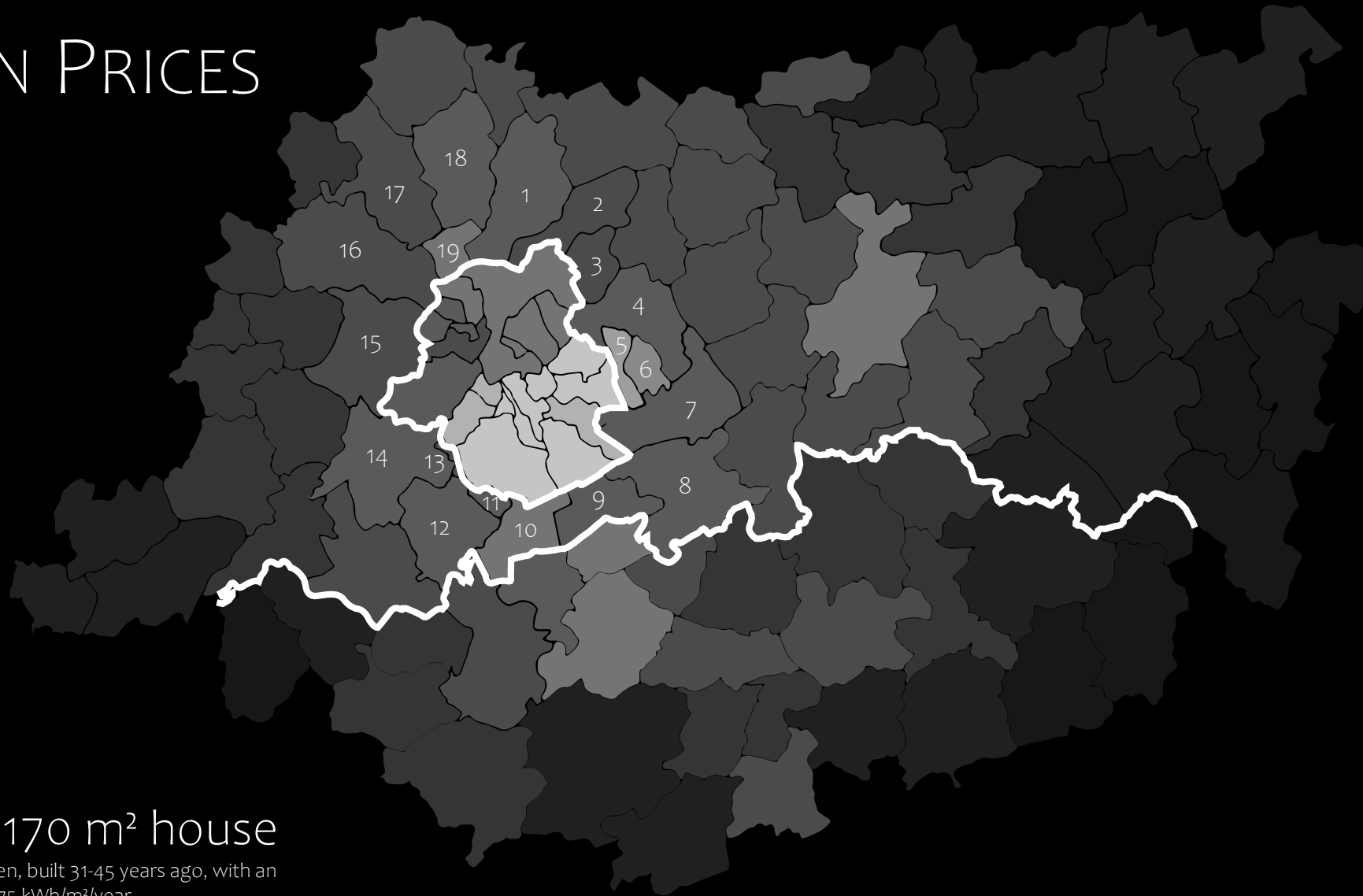
- Registration fees
- Notary's Fees (~1% of sale price)
- Administrative Costs (Urban planning, tax, and mortgage checks, copies of deeds, registration fees, etc.)
- VAT 21% (excl. registration fees)

Professional fees

- Architect
- Structural engineer
- H&S coordinator
- EPB expert
- Surveyor



MEDIAN PRICES



- 1 – Grimbergen
- 2 – Vilvorde
- 3 – Machelen
- 4 – Zaventem
- 5 – Crainhem
- 6 – Wezembeek-Oppem
- 7 – Tervueren
- 8 – Overijse
- 9 – Hoeilaert
- 10 – Rhode-Saint-Genèse
- 11 – Linkebeek
- 12 – Beersel
- 13 – Drogenbos
- 14 – Leeuw-Saint-Pierre
- 15 – Dilbeek
- 16 – Asse
- 17 – Merchtem
- 18 – Meise
- 19 – Wemmel

Price for a 170 m² house

With 3 bedrooms, a garden, built 31-45 years ago, with an energy performance of 375 kWh/m²/year

Source: Trends Tendence, Guide Immo - Automne 2024, 26 septembre 2024.



BRUSSELS - APARTMENTS (95 M², 2 BEDROOMS)

Price

254 k€
Molenbeek

Lower Town

331 k€
Average

Upper Town

414 k€
Woluwe-Saint-Pierre

Source:
Trends
Tendance,
Guide Immo -
Automne
2024, 26
septembre
2024.

Total budget

350 k€ - 500 k€

Light Renovation

500 k€ - 750 k€

Complete Renovation



BRUSSELS - HOUSES (170 M², 3 BEDROOMS)

Price

482 k€
Molenbeek

Lower Town

594 k€
Average

Upper Town

794 k€
Woluwe-Saint-Pierre

Source:
Trends
Tendance,
Guide Immo -
Automne
2024, 26
septembre
2024.

Total budget

700 k€ - 900 k€

Light Renovation (Architect)

900 k€ - 1.250 k€

Complete Renovation (Architect)



WALLONIA - HOUSES

(170 M², 3 BEDROOMS)



Price

376 k€

Héléciné

**Cheapest
Municipalities**

414 k€

Average

Total budget

500 k€ - 700 k€

Light Renovation (Architect)

Price

414 k€

Average

**Most Expensive
Municipalities**

584 k€

Lasne

Total budget

700 k€ - 800 k€

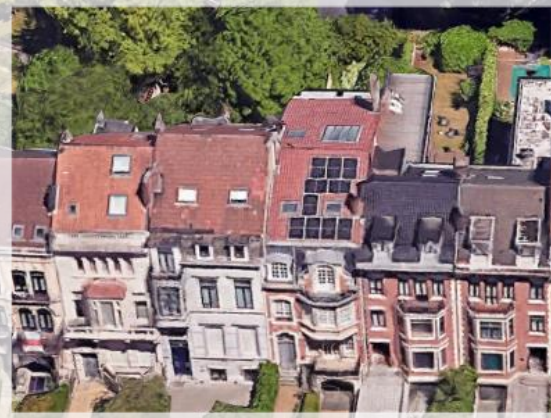
Complete Renovation (Architect)

800 k€ - 1.250 k€

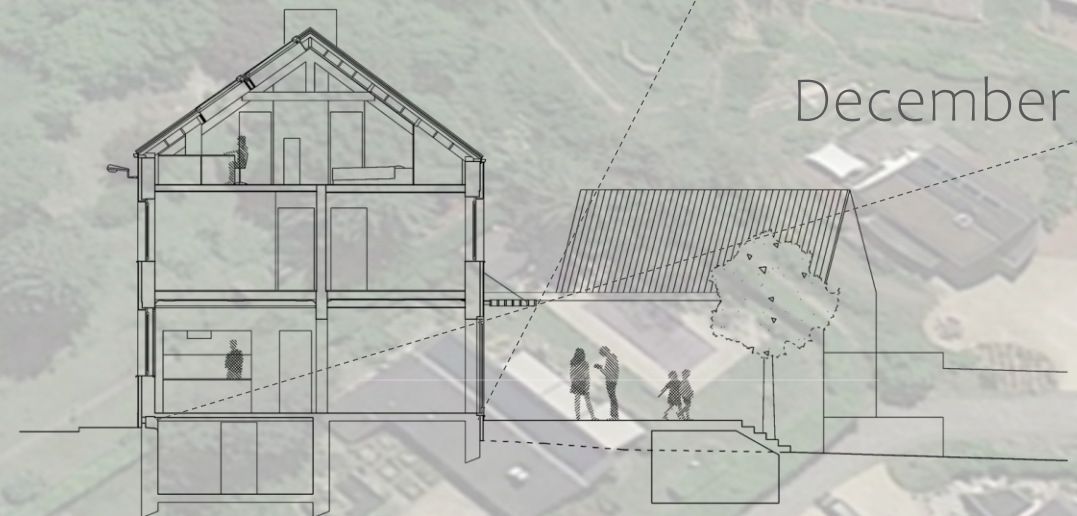
Heavy Renovation (Architect)



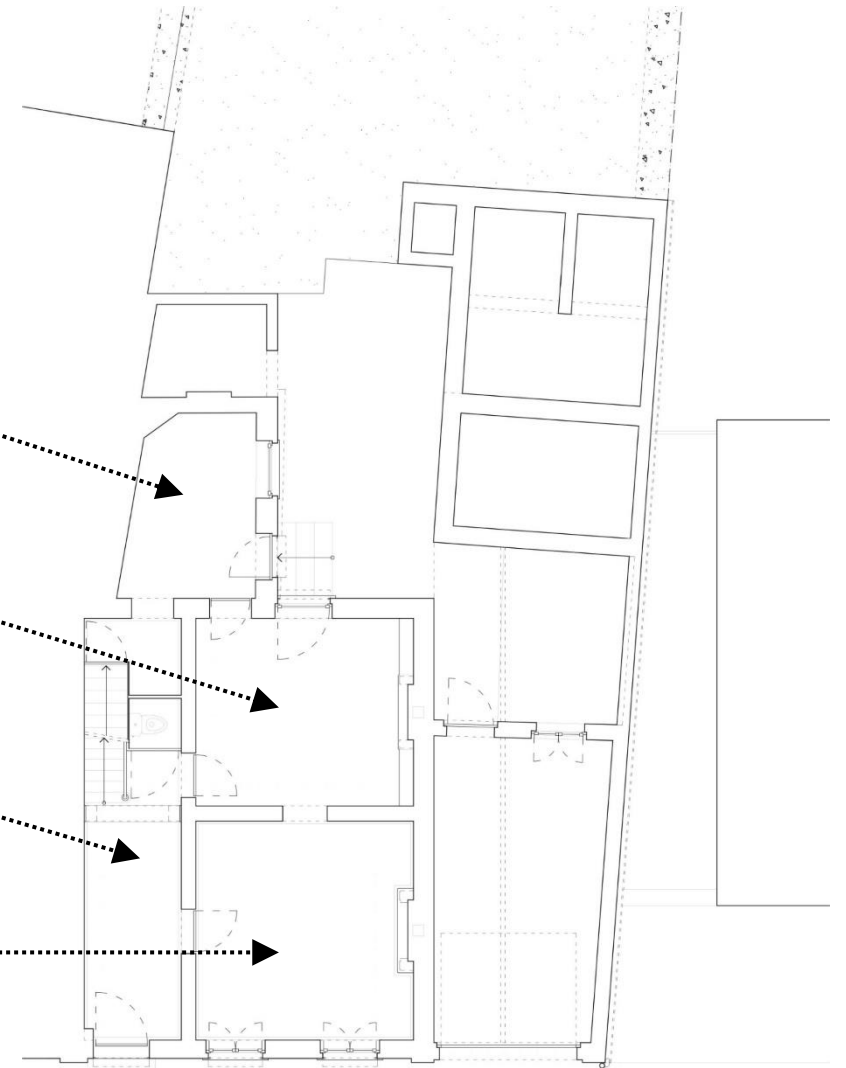
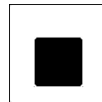
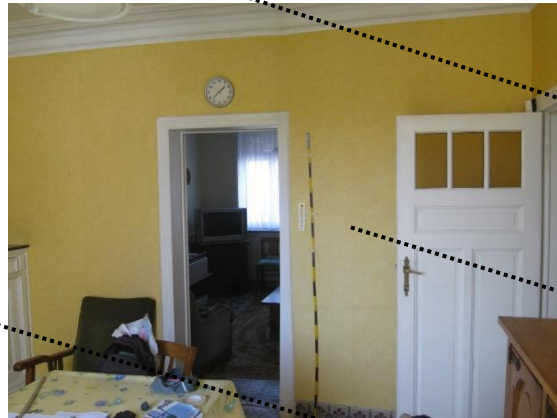
ORIENTATION - BRUSSELS

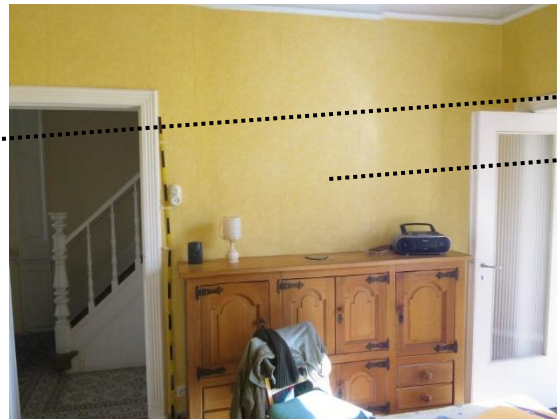


ORIENTATION - WALLONIA

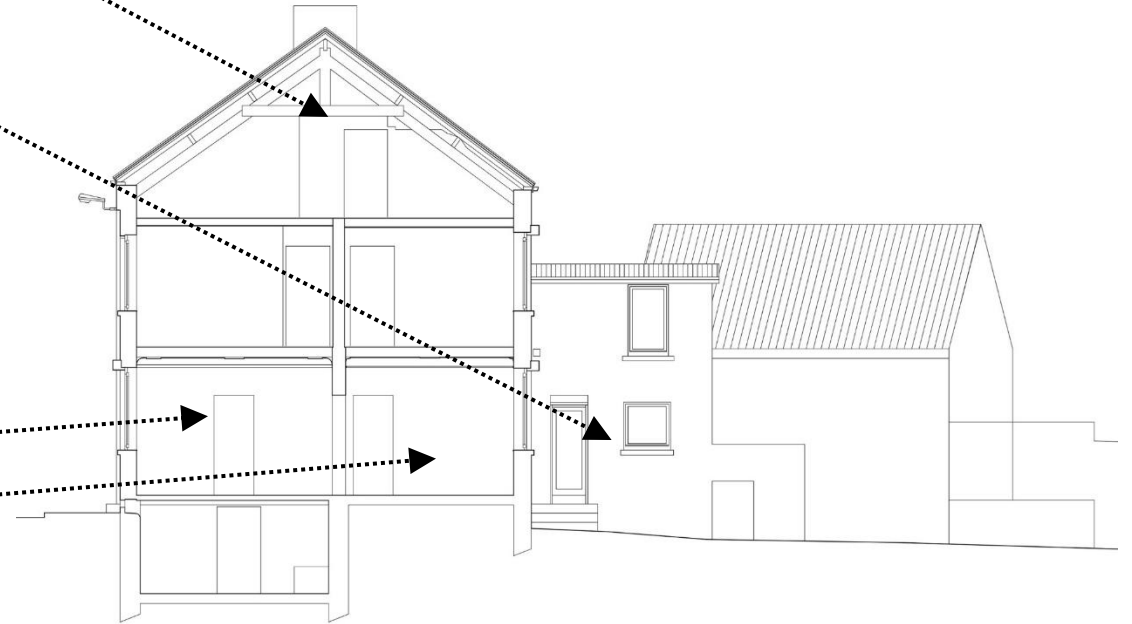


LAYOUT





LAYOUT



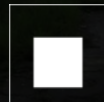
STRATEGY

Before the visit

- Municipality: permits, nearby construction, future plans
- Renovation: light (600–900€/m²), full (1000–1500 €/m²), heavy (1600–2500 €/m²)
- Key docs: EPC, electrical check, energy info
- Architect: technical advice
- Notary: legal support

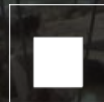
During the visit

- Neighborhood
- Ask technical questions



STRUCTURAL & MOISTURE RISKS

- **Structure:** Cracks, uneven floors, warped beams. Expert if unsure.
- **Humidity:** Stains, peeling paint, mold, musty smell. Check walls/basement.
- **Dry rot:** Cracked, brittle wood, cube-pattern splits, smell, beyond timber.
- **Roof:** Broken tiles, weak beams, poor insulation.



SYSTEMS, TOXINS & PESTS

- **Electricity:** Old panel, exposed wires, no circuit breaker.
- **Plumbing:** Water pressure, slow drains, leaks, odors.
- **Toxins:** Asbestos, lead, radon. Requires testing.
- **Insects:** Sawdust, small wood holes. Risk of structural damage.

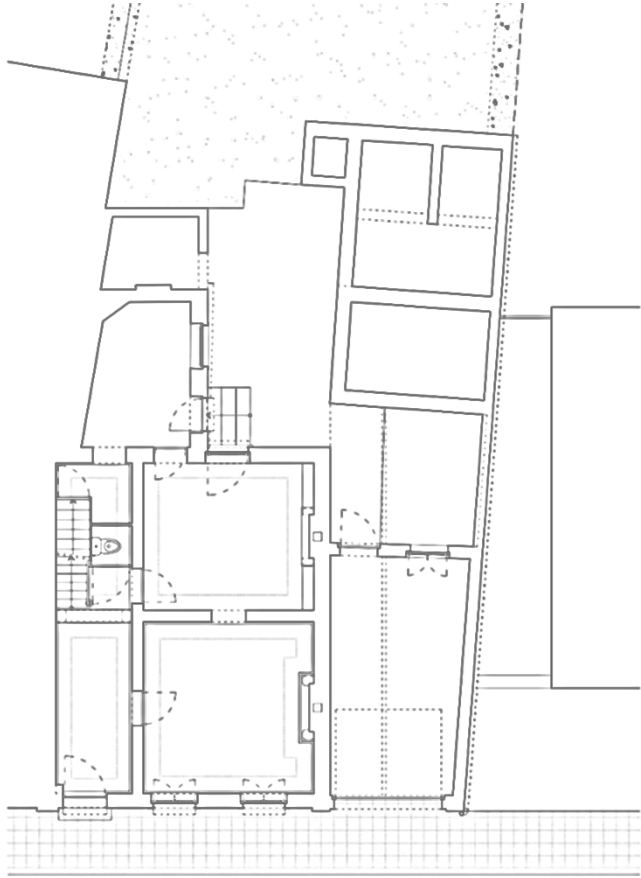


PRICE BENCHMARKS

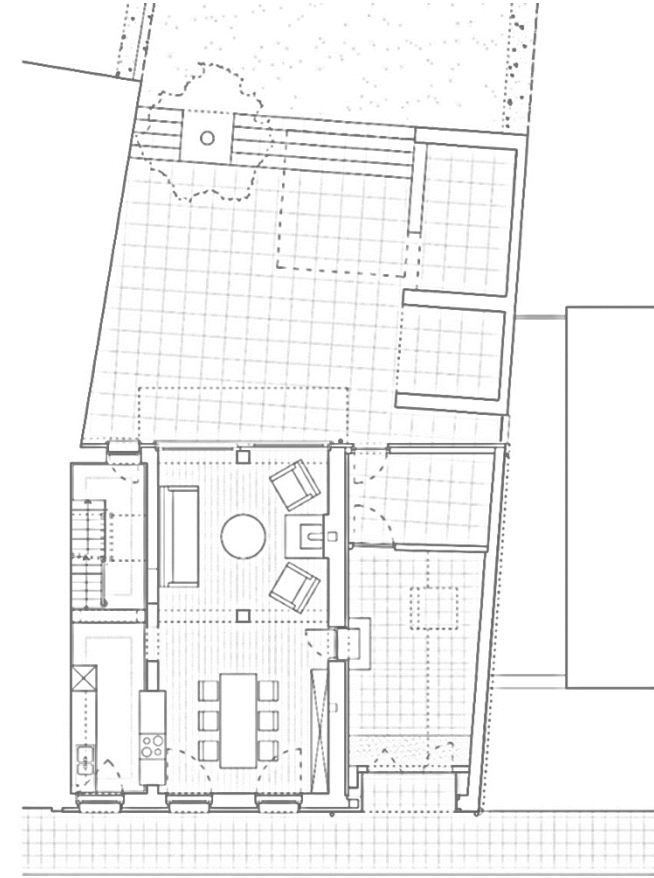
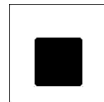
- €2,000 150L electric boiler, light partition + door, ponctual VMC, wall-hung toilet, 5-6 lights + switches.
- €10,000 40 m² stone terrace, custom wood stairs, designer shower room, 4 m sliding window, gas boiler + control.
- €50,000 20 m² annex, full attic fit-out (2 rooms + bath), 150 m² floor heating, heat pump + radiators, full electrical system (170 m² house).

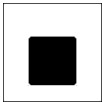


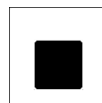
TOWARDS TRANSFORMATION

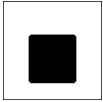


2010









THANK YOU



MIGUEL PATERNOSTRE ARCHITECT

www.pstr.be

Significant Architectural Transformations

miguel@pstr.be

BRUSSELS

