



Setle
Renovation Report

Address

Created on

26-06-2026

Property information

General data

Street	Vlasselaar
Number	14
Postal code	3221
City	Holsbeek
Construction year	1965
Property type	House
Attachment type	Detached
Habitable area	292 m ²
EPC label	494 kWh/(m ² year) (E)

About this report

Why is this renovation report important for you?

Buying or renovating a property is a major financial step. How energy-efficient a property is determines what it will really cost you in the coming years. This report gives you that insight.

Are you buying a property in Flanders with an EPC label E or F? You are legally required to renovate it to at least label D within 6 years. If you don't renovate in time, you risk a fine of up to 5,000 euros. Even after that fine, the obligation remains. This report shows you exactly which works are needed, what they cost and in which order to tackle them. This way, you include the renovation cost in your financial plan and don't buy blindly.

This report also helps you invest wisely. Not every measure has the same impact: roof insulation typically delivers the biggest savings, followed by facades and windows. The right order saves you from duplicate work and unexpected costs. On top of that, the report maps out the available Flemish grants through Mijn VerbouwPremie. In short: this report is your roadmap from an uncertain purchase to a well-considered investment.

How was this report created?

Setle created this renovation report. Setle is a platform that calculates the cost of residential renovations. The platform combines the technical regulations around EPC and EPB with current market prices for materials, labour and techniques. This allows it to draw up a realistic renovation plan per property, with a corresponding budget.

The calculations are not based on rules of thumb or rough estimates. Setle has simulated over 80,000 renovations to date, representing a total value of more than 6 billion euros. Each simulation takes into account the specific characteristics of the property: surface areas, current insulation values, heating type and glazing. Based on this, Setle translates that data into a concrete action plan with realistic price estimates.

The prices in this report are indicative amounts based on that market data. All prices include VAT. The final quote depends on your region, material choices and contractor. So always request multiple quotes. When renovating, you sometimes face surprises: a hidden defect or an extra job. That's why you should keep some margin in your budget for unexpected costs. As a starting point for your financial plan and your conversations with contractors or banks, this document offers a well-founded and reliable basis.

Please note: this report doesn't take heritage regulations into account. Do you have a protected property? Then contact the Heritage Agency for support.

Recognised as supporting documentation by banks

Are you applying for a renovation loan? Banks typically ask for a contractor's quote to substantiate the requested amount. In practice, this means weeks of waiting for site visits, measurements and quotes — precious time in a purchase process where deadlines are tight.

This renovation report offers a solution. Several major banks accept it as supporting documentation for your renovation budget estimate. You arrange your financing straight after the purchase, without waiting weeks for quotes. In concrete terms, you gain several weeks in your loan process. That can make the difference between a smooth purchase and a missed opportunity.

EPC renovation check

12.945 € - 15.536 €

EPC C

With this investment, you reach label D or better. This way, you comply with the **EPC requirement** that you must achieve **within 6 years** after purchasing your home.

Renovation journey

Step-by-step EPC improvement through renovation work



This report presents the calculation from 26-06-2026, created on 26-06-2026.
All prices are indicative and may vary depending on market conditions. All prices include VAT.

Energy renovation specifications

All your energy renovations detailed.

EPC E

Current situation: EPC E

Step 1: Roof

Ensure your roof is properly insulated so heat doesn't escape through the roof structure. If you have an unused or unheated loft, it's more efficient to insulate the ceiling.

12.945 € - 15.536 €

☆ Subsidy available

Renovation	Price
Pitched roof insulation <i>Area: 40,6 m²</i> This includes roof insulation with at least 20 cm glass wool and a vapour barrier. This calculation assumes the insulation can be installed without removing the existing finish. New finishing materials, like drywall, aren't included. Note: insulation is only possible if there's an underlay.	2.496 € - 2.995 €
Flat roof insulation <i>Area: 56 m²</i> This includes timber battening with fall battens, OSB layer, vapour barrier in roofing membrane and at least 20 cm PUR. Finished with roofing top layers and aluminium roof edge profiles.	9.557 € - 11.516 €
Loft floor insulation <i>Area: 29 m²</i> This includes supply and installation of 20 cm mineral wool above the ceiling. In this calculation, we assume the insulation fits without removing the existing finish. New finishing materials, such as OSB boards, aren't included here.	891 € - 1.025 €

EPC C

Target achieved!

Your property reaches label C and meets the minimum EPC D standard.

Step 2: External walls

Insulated exterior walls reduce heat exchange between inside and outside and contribute to a more stable indoor climate.

62.369 € - 69.227 €

☆ Subsidy available

Renovation	Price
External wall insulation <i>Area: 250,2 m²</i> This includes 12 cm thick EPS insulation boards. New exterior wall insulation makes your wall stick out more. This affects the connection between your wall and roof, your gutter, and your windowsills. These adjustments aren't included in this calculation.	18.025 € - 19.827 €
Scaffolding <i>Area: 250,2 m²</i> This includes supply, erection and dismantling of scaffolding. Hire during the works is included.	6.205 € - 7.092 €
Render finish <i>Area: 250,2 m²</i> This includes render wall coating with corner profiles and reinforcement mesh.	31.026 € - 34.129 €
Internal wall insulation <i>Area: 61 m²</i> Interior wall insulation can be a good solution when exterior insulation isn't possible. For example, with a protected facade or a wall adjacent to an unheated space. This includes mineral wool with a vapor barrier. The walls get drywall on a metal frame.	7.113 € - 8.179 €

Step 3: External joinery

34.990 € - 40.456 €

High-performance glazing and insulated frames fit tightly to the insulated building envelope. This way you avoid thermal bridges, reduce your energy consumption, increase your living comfort, and limit noise pollution.

Renovation	Price
PVC windows (HR) <i>Area: 37 m², quantity: 19</i> This includes energy-efficient PVC window frames with HR glazing and installation. Edge finishing work around the frame (such as windowsill adjustments and plaster connections) isn't included in this calculation.	26.794 € - 31.508 €
PVC exterior doors <i>Area: 6 m², quantity: 4</i> This includes energy-efficient PVC exterior doors with highly insulating profiles and installation.	8.196 € - 8.948 €

Step 4: Ventilation

20.874 € - 24.986 €

A good ventilation system ensures a healthy indoor climate and prevents damp and mould problems. If you choose an energy-efficient system that recovers heat, you'll save energy too.

Renovation	Price
Ventilation system D+ <i>Area: 292 m²</i> This includes a demand-controlled ventilation system D-cascade with ductwork, unit, and finishing grilles on the ceiling and exterior wall. Any additional finishing, such as a suspended ceiling, isn't included.	20.428 € - 24.452 €
Ventilation flow rate measurement This includes ventilation flow rate measurement.	445 € - 534 €

Step 5: Heating

41.360 € - 45.546 €

☆ Subsidy available

Switch to a sustainable heating system to reduce your CO₂ emissions and make your home more energy-efficient. A modern system works more efficiently, requires less maintenance, gives you more comfort, and lowers your energy bill.

Renovation	Price
Heat pump This includes an air-to-water heat pump with a 180L tank and outdoor unit. Connection to the domestic hot water isn't included in this calculation.	13.913 € - 15.304 €
Underfloor heating <i>Area: 111,6 m²</i> This calculation only includes underfloor heating on the ground floor. That's for floors above an unheated space.	6.270 € - 7.210 €
Floor insulation <i>Area: 104 m²</i> This includes 10 cm sprayed PUR insulation on your floor.	5.402 € - 6.211 €
Basement ceiling insulation <i>Area: 7,6 m²</i> This includes 10 cm PIR insulation on your basement ceiling. Tip: this is only possible in basements higher than 120 cm.	419 € - 482 €
Floor screed <i>Area: 111,6 m²</i> This includes a new screed layer with levelling and finishing. In this calculation, the floor build-up maintains the same height. Adjustments to doors or door openings aren't included here.	6.490 € - 6.845 €
Standard laminate flooring <i>Area: 111,6 m²</i> This includes standard laminate flooring with installation and underlayment.	8.867 € - 9.494 €

EPC A

Congratulations!

Your property reaches the highest label A - optimal energy performance achieved!

Step 6: Solar panels

4.219 € - 4.852 €

With solar panels, you generate sustainable electricity yourself. This permanently reduces your energy bills and improves your energy label.

Renovation	Price
Solar panels <i>Quantity: 10</i> This includes 400 Wp solar panels per panel with inverter and certification.	4.219 € - 4.852 €

Cost Overview

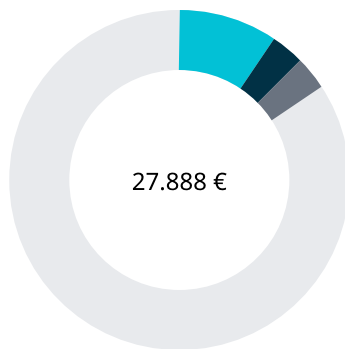
The estimated total cost for the complete renovation of your property, including material, labor, and all additional costs.

Final result: EPC A

176.755 € - 200.603 €

Secondary costs

Overview of additional costs besides material and labor.



■	Demolition	9,4%	16.658 €
■	Architect fees	3,2%	5.661 €
■	Scaffolding	3,2%	5.569 €

Grants

The amount of the grant depends on your household income and family composition. The total invoice amount must be at least 1,000 euros (excluding VAT). Work is only eligible if it is carried out by a contractor, except for preparatory plumbing and electrical work. You can submit invoices with an invoice date up to 2 years back.

mijnverbouwpremie.be

The table below shows the maximum amounts you can reclaim via the Flemish grants. If you do not belong to the lowest income category, the amounts are lower. More information about the income categories and the grants can be found on www.mijnverbouwpremie.be.



Grants for lowest income category	Total: 18.250 €
Roof: insulation and renovation 50% of invoice (capped at 11.500 €, max grant 5.750 €).	5.750 €
External wall: insulation and renovation 50% of invoice (capped at 10.000 €, max grant 5.000 €).	5.000 €
Floor: insulation and renovation 50% of invoice (capped at 3.000 €, max grant 1.500 €).	1.500 €
Heat pump Air-to-water heat pump: 6.000 € (max 50% of invoice).	6.000 €