Article | 22 October 2026 BELGIUM

Heatwaves have exposed a blind spot in Belgium's housing stock

Nearly nine in 10 Belgians say their home was uncomfortably hot in 2026, exposing a blind spot in the renovation debate: energy efficiency alone does not guarantee summer comfort. Belgium therefore faces a dual renovation challenge of cutting energy use while adapting homes to a warmer climate



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Heatwaves affected daily life in Belgian homes this summer

Heat affected a significant number of Belgian homes in 2026. According to our ING Renovation survey of 1,001 Belgians, nearly nine in 10 said their home was uncomfortably hot for several days, while one in four said the discomfort lasted more than two weeks. Only 10% experienced no uncomfortable heat at home.

The problem is not confined to older housing stock: 82% of residents in homes built after 2011 reported uncomfortable indoor temperatures. This suggests that newer homes, while often better insulated, are not automatically better protected against summer heat.

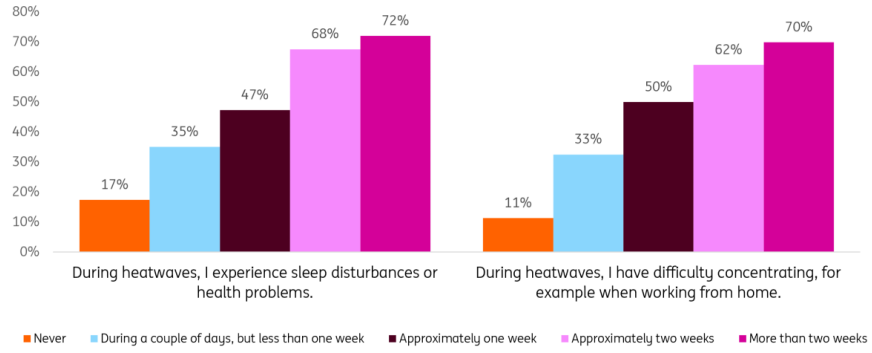
The effects extend well beyond temporary discomfort. Around half of Belgians report

experiencing sleep, health or concentration problems during heatwaves, with these issues becoming more common the longer homes remain uncomfortably hot.

Only 17% of those whose homes were never uncomfortably hot report sleep or health problems during heatwaves, compared with 72% among those affected for more than two weeks.

The longer homes stay hot, the more problems residents experience

% of respondents experiencing problems (sleep/health and concentration), based on how long their home was uncomfortably hot in 2026



Source: ING renovation survey september 2026

Energy efficiency does not tell the full story

Seventy-six percent of those surveyed believe that a good EPC rating (an EPC rating shows how energy efficient a home is. A better rating generally means the home requires less energy) increases the value of a home, while just over half say the EPC label helps them assess how much energy renovation is still needed. However, many Belgians feel the EPC does not capture all aspects of housing quality. Half say it fails to adequately reflect comfort during hot summers.

That could become increasingly important. More than seven in 10 Belgians expect heatwaves in Belgium to become more frequent and more intense. And three-quarters expect protection against heat to become just as important as energy efficiency when buying a home in the future. Heat resilience could therefore become another factor in housing decisions, alongside EPC, location, size and the overall condition of the property.

There are already signs that attitudes are shifting. Almost half of Belgians say recent heatwaves have changed their views on the investments needed in their home, with renovation intentions being higher among homeowners who experienced longer periods of

heat discomfort.

Summer comfort can outweigh EPC considerations

Making homes more resilient to heat does not necessarily mean installing air conditioning everywhere. Belgians primarily favour measures that prevent heat from entering the home. Nearly 80% consider external shading, screens or shutters among the most important measures for keeping a home cool, followed by insulation adapted to hot weather and active cooling.

Still, six in 10 Belgians see a cooling system as more of a necessity than a luxury, while a similar share believe that the government should subsidise their installation. Interestingly, the impact on EPC appears to carry relatively little weight when households consider a cooling system. Although most Belgians associate a good EPC rating with a higher property value, only 13% rank the impact on the EPC rating among the most important criteria when choosing a cooling system.

Moreover, one in three Belgians say they would not mind if installing a cooling system worsened their EPC rating. This suggests that when households face a trade-off between energy performance and summer comfort, EPC is not always the deciding factor.

High costs and an information gap complicate the dual renovation challenge

Belgium's housing stock thus faces a dual renovation challenge. Homes need to become more energy efficient, while also becoming better equipped to cope with hotter summers. But for many households, the barriers remain substantial. Two in three Belgians rank high investment costs among the three biggest obstacles to making housing more energy efficient, while half point to a lack of own funds. Uncertainty about subsidies and government support, future regulation and payback periods adds further complexity to renovation decisions.

The challenge is not only financial. There is also a clear information gap. Almost two in three Belgians find it difficult to estimate renovation costs upfront, while only one in three feel sufficiently informed about how to make their home more energy efficient. Total renovation costs are particularly difficult to assess. Seven in 10 Belgians rank them among the three aspects most often underestimated when carrying out energy renovations. Finding suitable contractors, navigating the complexity of the renovation process and estimating how long the works will take are also frequently underestimated.

As renovations increasingly need to improve summer comfort as well as energy performance, households need clear information on which measures work, what they cost and how they affect comfort throughout the year. Preparing Belgium’s housing stock for the future therefore means protecting homes not only against cold winters, but also against warmer summers.

Author

Alissa Lefebre
Economist
alissa.lefebre@ing.com

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