

The ideal home for Belgians: quality of life comes first

Brussels, 23 February 2026 - The halls of Batibouw are buzzing, filled with professionals and visitors dreaming about their future home. In the midst of all these ideas and innovations, one question keeps coming up: what will the ideal home for Belgians in 2025 look like? This is the question that Crelan explored in its survey conducted with Ipsos. The answer is surprising: Today, Belgians are focusing on well-being, a garden to breathe in, quality materials, and proximity to schools and shops. While this trend was already emerging in 2024, the focus then was still more strongly placed on energy efficiency and environmental performance. Behind these shared priorities, regional differences remain. In Flanders, the EPC score continues to carry significant weight. In Wallonia, however, buyers are more likely to prioritise homes that are immediately habitable and located in rural settings. Another notable shift reflects changing buyer preferences: more and more Belgians are choosing existing properties to renovate rather than opting for new builds.

In 2025, the ideal home is peaceful, spacious and comes with a garden

In 2025, buying a home is no longer just a question of square metres or price: it is about quality of life. Belgians are no longer just looking for a place to live, they're looking for a sanctuary. A quiet neighbourhood ranks as the top priority for 83% of buyers, closely followed by comfortable interior space (82%) and the presence of a garden (77%). Quality materials remain essential for 76% of respondents. More than six in ten homeowners (64%) also want to preserve their current lifestyle, underlining the importance of balancing comfort with everyday routines.

This trend is particularly strong among young adults aged 20 to 35. Compared to 2024, they attach greater importance to neighbourhood tranquillity, proximity to work and shops, and the quality of materials. Distance from schools has also gained importance (57% compared to 44% in 2024), suggesting that family plans and long-term stability play an increasing role in their decisions.

The EPC certificate, which previously ranked among the top selection criteria across all age groups, has now fallen out of the top five. However, this evolution varies by region. In Flanders, the EPC remains crucial for 71% of buyers. In Wallonia, only 39% consider it decisive (down from 58% in 2024). Instead, Walloon buyers prioritise move-in-ready homes, proximity to shops and public transport, and rural surroundings.

Belgians are turning to existing properties: 14% combine a mortgage with a renovation loan

New-build properties are losing ground to existing homes. These offer a better balance between location, space and budget – even if it means renovating gradually. In 2025, this shift is clearly reflected in purchasing behaviour, particularly among 20–35-year-olds: 64% now favour existing buildings, compared to 54% a year earlier.

In the wake of this trend, renovation is gaining ground. Eight percent of homeowners have taken out a dedicated renovation loan, of which one quarter is a “green” loan. While most respondents are familiar with green financing solutions, one in five still doubts whether such loans are suitable for their personal situation. Nevertheless, four in ten say they would be willing to extend the duration of their loan to secure a more sustainable home. Behind financial caution, environmental ambition remains very much alive.

The ideal home... but not at any cost

Although the average age of purchase remains stable (25.6 years), the path to homeownership has evolved. In 2025, only 52% of 20–35-year-olds were still living with their parents before buying, compared to 62% the year before. Many now choose to rent as a couple first, gaining residential independence earlier in life.

In the first years after purchase, however, this independence often comes with trade-offs. 38% of respondents report a decline in their quality of life during the early years when their purchase is financed by a loan. Compared to 2024, young homeowners say they have reduced restaurant outings more significantly. Dining out, along with travel, is among the most commonly reduced expenses across all age groups. Travel cutbacks are even more pronounced among older respondents than among younger ones. The golden rule nevertheless remains respected: allocating around one third of net income to mortgage repayments, ensuring financial prudence and stability.

Each generation adjusts differently. Those aged 20–35 mainly reduce spending on eating out while preserving travel, which remains a priority. The 36-50 age group are tightening their belts when it comes to travel and small pleasures, while the over-50s are limiting travel above all else. The younger generation is learning to balance independence, autonomy and targeted sacrifices in order to achieve homeownership.

About the survey

- Period: 15/12 to 20/12/2025
- sample: 1,383 Belgians
- Profile:
 - Owners or co-owners of the home they currently occupy
- Margin of error: significant differences are always tested at a 95% confidence level.

Please note that borrowing money also costs money.

A mortgage loan is a mortgage credit with a real estate purpose, subject to Book VII of the Code of Economic Law. A green loan is a consumer credit in the form of an instalment loan, subject to Book VII of the Code of Economic Law. A renovation loan may be either a mortgage credit with a real estate purpose or a consumer credit in the form of an instalment loan, subject to Book VII of the Code of Economic Law. Subject to approval of your application by the lender.

Lender: SA Crelan | Boulevard Sylvain Dupuis 251, 1070 Anderlecht Tel.: 02/558.71.11 | www.crelan.be | BIC: NICA BE BB | IBAN: BE20 1039 9997 1856 Company No.: VAT BE 0205 764 318 - Brussels Register of Legal Entities

About Crelan Group

The financial group ranks fifth among Belgian retail banks in terms of total assets. The Crelan group is represented by two bank brands: Crelan and Europabank. At 31 December 2024, the Crelan group had: 4327 employees (including staff members, independent bank agents, and their employees), 727 branches, 296,751 cooperative shareholders, nearly 1.7 million customers, and €55.8 billion in total assets. In addition, the banking group manages €44.3 billion in customer deposits, €16.5 billion in off-balance sheet investments, and supports Belgian households and businesses with €49.5 billion in loans.

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