

WHAT DOES THE EU MEAN FOR PROPERTY OWNERS?

**In May 2019 you are called to choose your
representatives in the European
Parliament.**

THE EU POLICY IMPACTS YOUR RIGHTS AND DUTIES

FIND OUT MORE!

3 LEVELS OF IMPACT

Your Environment



You

Your Property



Property Acquisitions

EU citizens are enabled to live, freely buy property in other EU countries and move the necessary funds for the acquisition.

Mortgage Loans

When you apply for a mortgage, you get transparent information about the implications and ancillary costs, but tougher criteria are applied to assess if you can repay your loan (e.g personal income disclosure).

Inheritance

If you live in another EU country than the one of your nationality (except for UK, Ireland or Denmark), you can choose the most favourable inheritance regime between the one of your nationality or of your country of residence.

Data Protection

Companies and websites have to handle your personal data appropriately in order to ensure that your privacy is protected.

Taxation

Mortgage interests deductibility might phase out, whilst your property tax might increase, as a consequence of recommendations addressed to your country to prevent housing bubbles and ensure fiscal stability.

Marital Law

If you live in AT, BE, BG, CY, CZ, DE, EL, ES, FI, FR, HR, IT, LU, MT, NL, PT, SE or SI you can choose between the law of your country of residence or of your nationality to determine which law and court can decide on your assets division in case of divorce or death.

Electricity & Gas Market

Generally, you can choose and switch easily your electricity and gas provider. You also have access to detailed information about your bills and, as for electricity, you should have access to your consumption in real time.



YOUR PROPERTY

Meters

You have, or might soon have to install smart electricity meters to inform about your consumption in real time. In multi-apartments buildings, when cost effective, you will also have to install heating, cooling and hot water meters in order to quantify your bills according to personal use.

Construction

If you build or buy a newly-constructed property after 2021, this property will be nearly-zero energy and high-speed broadband ready.

Eco-design & Labels

The products and appliances you buy are increasingly energy efficient, while the more consuming ones are being gradually phased-out of the market (e.g. gas or oil-fired boilers or incandescent bulbs). Eco-labels (A to G) help you to choose less consuming products to save on your energy bills.

Renovation

When doing a major renovation of your property you will have to comply with minimum levels of energy efficiency requirements and be high speed broadband ready with a few exceptions. Additionally, and under certain conditions, you might be required to install renewables and, in multi-apartment buildings with a parking lot, ducts for future electric car-charging installations.

Energy Performance Certificates

Energy Performance Certificate, which aims at informing about building energy consumption, has to be done and disclosed by the seller/landlord.

Safety of Products

Products, appliances and construction materials placed on the market meet specific safety and technical standards. These are applicable to new elevators, while for existing ones there are only non-binding recommendations for EU States.



YOUR ENVIRONMENT

Noise

Noise pollution is constantly monitored to reduce its harmful effects and potential actions have to be taken accordingly.

Air

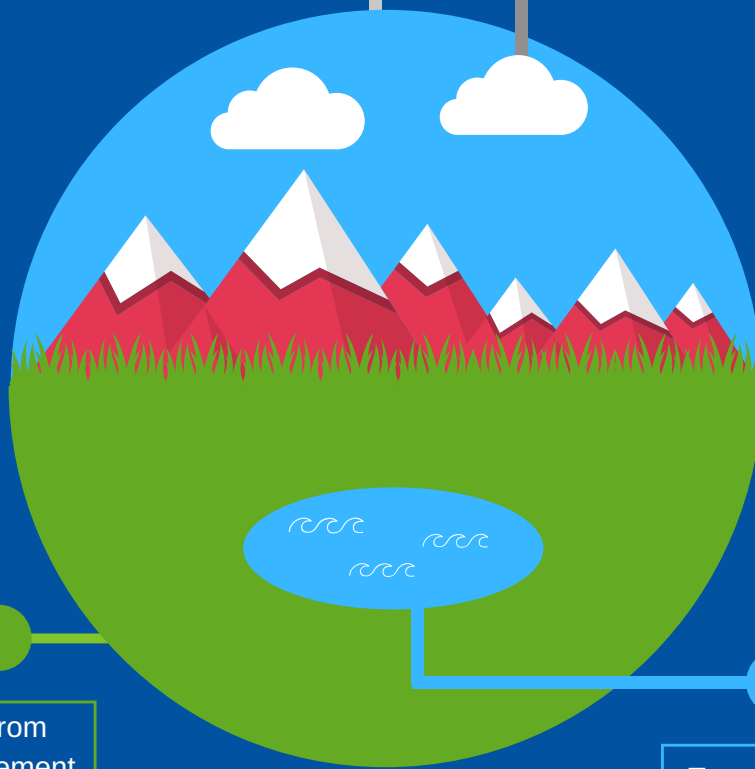
The reduction or limitation of specific air pollutants, the constant monitoring of air quality as well as the integration of environmental protection requirements into the transport, building and energy sectors aim at ensuring a healthy ambient air for you and your family.

Soil

To prevent your soil from pollution, waste management and industrial accidents' risks are constantly monitored.

Water

Tap water quality is controlled at distribution level as well as in hospitals, schools and other public infrastructures in order to make it safe and drinkable and avoid diseases such as Legionella.



ALL THIS IS DUE TO THE EU!

YOUR VOTE

empowers

YOUR VOICE

and protects

YOUR INTERESTS!



@UIPIProperty
Owners



@UIPI_EU



@UIPI