

# WHAT DOES THE EU MEAN FOR PROPERTY OWNERS?

In June 2024 you are called to choose your  
representatives in the European  
Parliament.

EU POLICY IMPACTS YOUR RIGHTS AND DUTIES

FIND OUT MORE!

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## LEVELS OF IMPACT

Your Environment



Your Property

You



## 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).

## 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 asset division in case of divorce or death.

## Inheritance

Your inheritance, legally known as succession, will usually be handled by an authority - often a court or a notary - in the EU country where you last lived. This authority will apply its own national law to your inheritance, there are however exceptions.

## Energy Prices

Several elements influence energy prices; the Emission Trading System is one of them. It is already applied to electricity and district heating and will soon also apply to heating and gas.

## Electricity & Gas Market

Generally, you can easily choose and switch 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

## Solar Panels

Within the upcoming years, there will be a massive deployment of solar energy installations on roofs of residential and non-residential buildings.

## Safety of Products

Products, appliances, and construction materials placed on the market meet safety and technical standards.

## High-speed internet

New rules aim to ensure high-speed-ready infrastructure in all newly constructed and majorly renovated buildings.

## Parking spaces

The e-mobility roll-out requires designated spaces for necessary infrastructure such as ducts or pre-cabling installations. Bicycle parking spaces might have to be ensured in common parts in the future.

## Construction

If you build or buy a newly constructed property, it will be a nearly zero-energy building. The nearly zero or very low amount of energy required is to be covered significantly by renewable energy produced on-site or nearby.

## 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). Eco-labels (A to G) help you choose less consuming products to save on your energy bill. Depending on your country, fossil fuel bans/boiler standards have already been imposed.

## Renovation

When doing a major renovation of your property, you will have to comply with minimum levels of energy efficiency requirements. Additionally, and under certain conditions, you might be required to install renewables.

## Meters

A roll-out of smart meters ensures information about consumption in real time and individual meters in multi-apartment buildings will quantify the bills according to personal use.

## Energy Performance Certificates

Energy Performance Certificates to inform about the building's energy consumption, classifying its efficiency on a scale from A to G, have to be disclosed by the seller/landlord.



# YOUR ENVIRONMENT

## Air

The reduction or limitation of specific 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. Also indoor air and environmental quality are becoming of more and more concern.

## Noise

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



## Climate

Europe aims to become the first carbon-free continent. For this purpose, a 2050 carbon neutrality target has been enshrined in EU law.

## 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. Newly revised rules aim to better protect the health of EU citizens and the environment.

## Soil

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

# YOUR REPRESENTATIVES HAVE A SAY IN ALL OF THESE TOPICS!

**YOUR VOTE**

**empowers**

**YOUR VOICE**

**and promotes**

**YOUR INTERESTS!**