



IMMETRICS

# Property Dossier

## House in Saint-Gilles

Rue Dethy 93, 1060 Saint-Gilles

### €445,000

€2,967 per m<sup>2</sup>, asking price on Immoweb

#### FAIR PRICE

Asking **9% below** what move-in-ready homes ask nearby, but **3% above** the typical price across all similar homes.

150 m<sup>2</sup>

HABITABLE

3

BEDROOMS

1

BATHROOMS

D

EPC

1913

BUILT

Good

CONDITION

#### ALL-IN PURCHASE COST

### €479,826

asking price + ~8% duty & notary

#### COST TO OWN, PER YEAR

### ≈ €3,199-€4,552

tax + energy, before maintenance & insurance

#### VS LOCAL MEDIAN

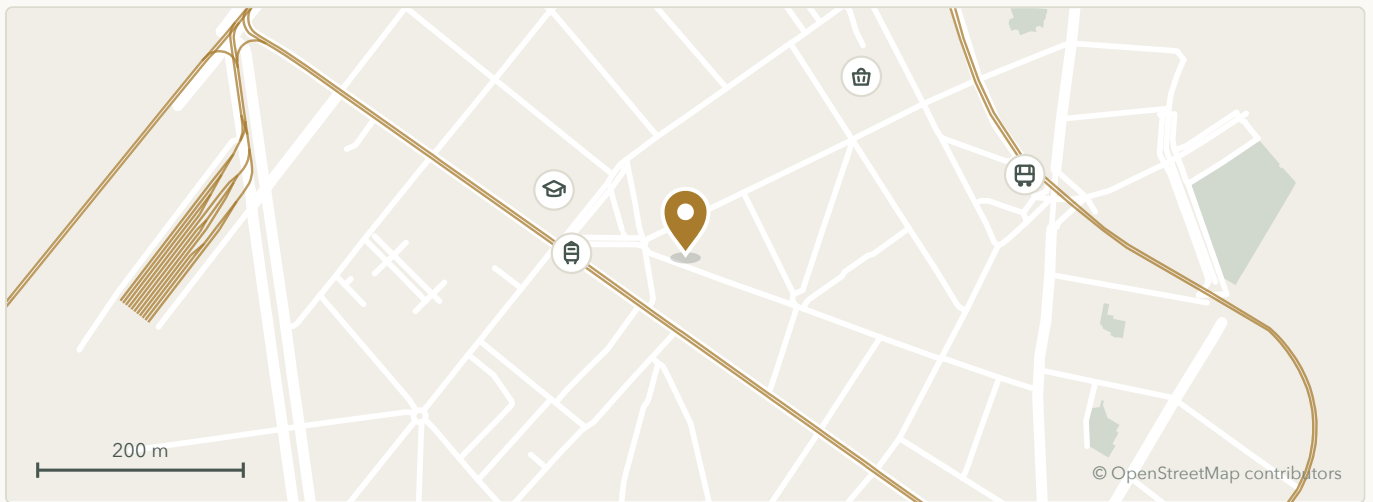
### +3%

-9% vs move-in-ready median

# Inside this dossier

3	<b>The neighbourhood in numbers</b>	who lives here, what it earns, and where sold prices have gone
4	<b>Market position</b>	is the asking price fair?
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6	<b>The real cost</b>	what it really costs, upfront and per year
7	<b>Financing</b>	and with a loan?
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## THE NEIGHBOURHOOD



### GETTING AROUND

Walkability	Excellent: daily life on foot
Tram	Bethléem, 111 m (4) (10) (81)
Metro	Chaussée de Forest, 354 m (2) (6)
Bus	339 m (48) (52) (N12)
Train	Bruxelles-Midi, 688 m

### QUIET OR LIVELY?

Traffic-wise, the street is very quiet (40-45 dB). Terrace-wise, 13 bars, cafés and restaurants within 150 m.

Official maps measure traffic, not terraces: visit at different times.

### DAILY LIFE

<b>Schools</b>	24 within 1 km
École Les 4 Saisons	143 m
Sint-Gillisschool	165 m
École Ulenspiegel	292 m
<b>Supermarkets</b>	6 within 1 km
Intermarché	244 m
Bio-Planet	342 m
Okay City	346 m
<b>Parks</b>	10 within 1 km
Parc Vanderschrick	405 m
Parc Germeau	419 m
Jardin Hélène De Rudder	420 m
<b>Childcare</b>	3 within 1 km
Crèche Copains-Copines	310 m

### ACROSS THE CITY

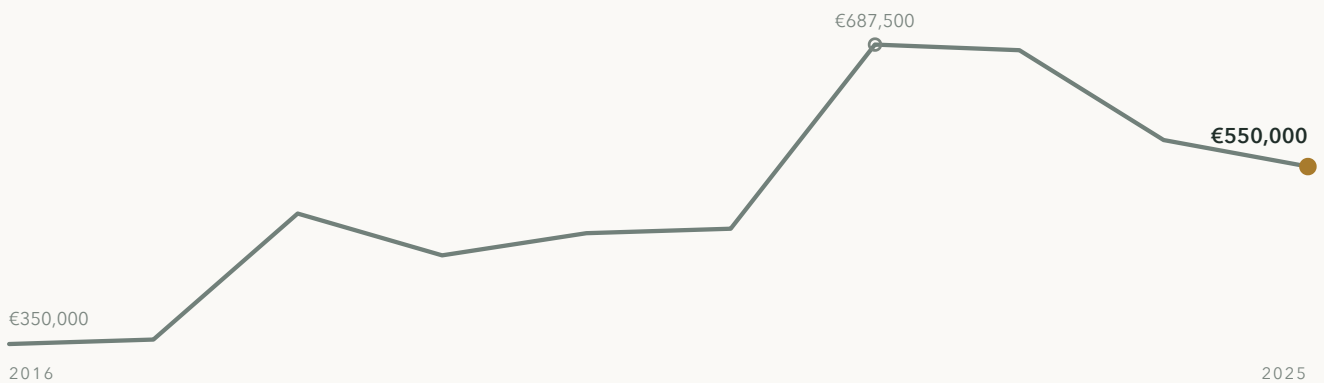
3.3 km EU Quarter (Schuman)	2.6 km European Parliament	2.1 km Grand-Place	0.6 km Gare du Midi (Eurostar)	12.5 km Brussels Airport
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Straight-line distances. In city traffic, a kilometre is roughly five minutes by bike or fifteen on foot.

# The neighbourhood in numbers

<p><b>MEDIAN INCOME</b></p> <p><b>€22,388</b></p> <p>per tax declaration (2023), -26% vs the Belgian median</p>	<p><b>OWNER-OCCUPIERS</b></p> <p><b>27%</b></p> <p>share of households owning their home (Census 2021)</p>	<p><b>POPULATION</b></p> <p><b>48,756</b></p> <p>-3.8% between 2016 and 2026</p>
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## SOLD PRICES OVER THE YEARS - SAINT-GILLES, TERRACED & HALF-OPEN HOUSES



Sold prices here are up about 57% since 2016, though they have eased since their 2022 peak.

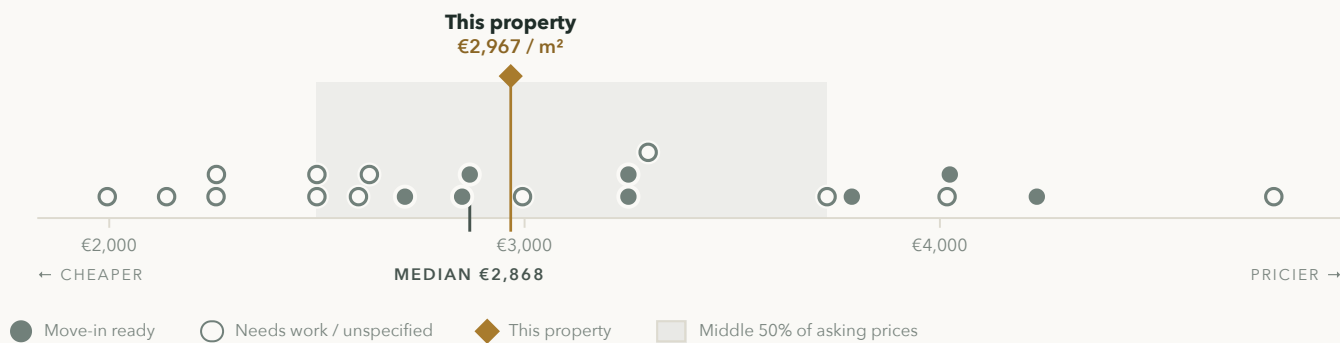
Median sale price per year, all sizes pooled (Statbel). The level anchors the commune, not this property.

79 comparable houses are for sale in this market window right now.

# Market position

Fairly priced, in the pricier half MEDIUM CONFIDENCE

ASKING PRICE PER M<sup>2</sup> - 21 COMPARABLE HOUSES FOR SALE IN 1060 SAINT-GILLES



## WHAT ACTUALLY SOLD HERE

SAINT-GILLES - terraced & half-open houses <span style="float: right;">-5.2% vs 2024</span>		
€550,000	€370,000–€785,000	€445,000
MEDIAN SOLD PRICE	MIDDLE 50% (P25-P75)	THIS ASKING PRICE
2025, 34 sales		in the lower half of local sales
Official sale prices, all sizes pooled: context for the commune, not a valuation of this property. Source: Statbel, 2025.		

### MOVE-IN-READY MEDIAN

**€3,250/m<sup>2</sup>**

8 listings in good or better condition

### TIME ON THE MARKET

**9 days**

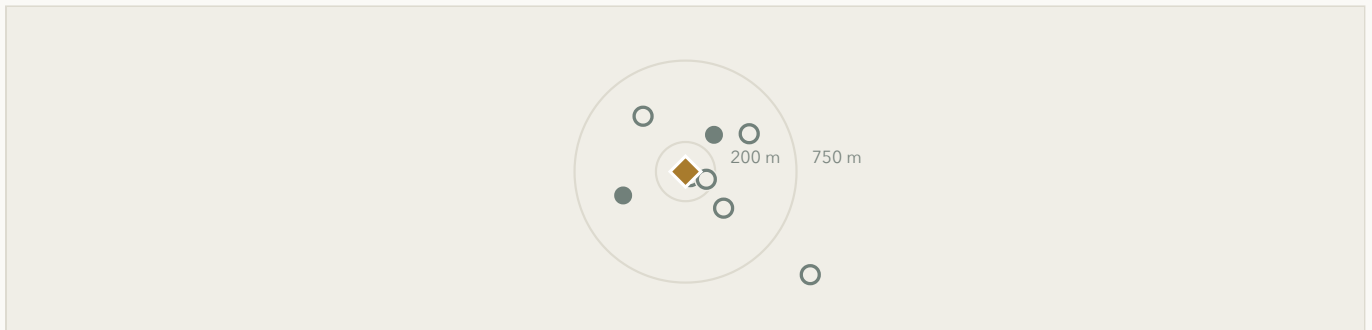
listed 1 July 2026

# The comparables

## CHEAPEST TO PRICIEST, PER M<sup>2</sup>

LISTING	ASKING PRICE	M <sup>2</sup>	€ / M <sup>2</sup>	DAYS	BEDS	EPC	CONDITION
<i>Saint-Gilles</i>	€350,000	155	€2,258	31	4	<b>G</b>	-
Rue Dethy 74	€375,000	150	€2,500	45	4	<b>G</b>	To renovate
Chaussée de Waterloo 323	€425,000	170	€2,500	13	3	<b>E</b>	-
<i>Saint-Gilles</i>	€390,000	150	€2,600	3	3	<b>G</b>	To renovate
Rue de Serbie 33	€379,000	133	€2,850	22	4	<b>G</b>	Good
<b>This property</b>	€445,000	150	€2,967	9	3	<b>D</b>	Good
Rue de la Victoire 5	€645,000	173	€3,728	36	3	<b>E</b>	-
Rue de l'Église Saint-Gilles 2	€625,000	165	€3,788	29	3	-	Good
Théodore Verhaegenstraat 33	€699,000	174	€4,017	22	6	-	-

## WHERE THOSE COMPARABLES SIT



Crow-fly positions from listing coordinates; rings are distance from this property.

The houses for sale in 1060 closest in size to this one (±40%). Raw asking prices: condition, energy and outdoor space are not adjusted for. Rows in italics show only the commune: those listings publish no street address.

## The real cost

Asking price	€445,000
Registration duty	€30,625
Brussels abatement (already deducted)	- €25,000
Notary fees & disbursements	€4,201

TOTAL UPFRONT (EST.)

**€479,826**

+ €34,826 in fees, 8% on top of the asking price

Assumes: Brussels 12.5%, abatement applied (first €200,000 exempt); cash purchase; with a loan, add ~2% of it. Rule-of-thumb, not a notary quote.

### COST TO OWN, PER YEAR

PROPERTY TAX

**€621-€828**

précompte immobilier, commune-dependent

ENERGY

**€2,579-€3,725**

from the EPC consumption figure

TOTAL PER YEAR

**≈ €3,199-€4,552**

tax + energy, before maintenance &amp; insurance

### INVESTOR VIEW

INVESTMENT REGISTRATION DUTY

**€55,625**

€25,000 more than own-home duty

BRUSSELS REFERENCE RENT

**€1,184 per month**

official grid ceiling context

Investor figures are a rough first pass: vacancy, tax, furnishing, repairs and financing can move the result materially.

# Financing

## TRUE MONTHLY COST TO OWN

≈ €2,049-€2,162/mo

mortgage + property tax + energy

## MORTGAGE PAYMENT

≈ €1,782/mo

25 yr, 3.5% fixed, 20% down

## CASH NEEDED UP FRONT

€123,826

down payment + duty & notary

## THE FULL COST, LOAN INCLUDED



Typical loan: 25 yrs at 3.5% fixed, 20% down; excludes upkeep, insurance and property tax.

## MONTHLY PAYMENT BY TERM AND RATE, WITH 20% DOWN

	3% FIXED	3.5% FIXED	4% FIXED
20 yrs	≈ €1,974/mo	≈ €2,065/mo	≈ €2,157/mo
25 yrs	≈ €1,688/mo	≈ €1,782/mo	≈ €1,879/mo
30 yrs	≈ €1,501/mo	≈ €1,599/mo	≈ €1,700/mo

Comfortable on a net household income of about €5,347/mo, by the ~1/3-of-income rule Belgian banks apply. Ballpark at the current market rate; your bank will make its own offer.

# Risk & due-diligence

1 to act on before bidding, 3 to watch

<b>ACTION</b>	<b>Urban-planning infraction flagged</b> The listing text flags an infraction urbanistique (unpermitted or non-compliant works), which can require costly regularization or reversal. Verify the urbanistic status with the commune and notary before bidding.
<b>WATCH</b>	<b>EPC reference does not check out</b> "20260612" matches no official Belgian certificate-number format, so the advertised label cannot be traced to a certificate; ask for the document itself.
<b>WATCH</b>	<b>Quiet for traffic, but a lively block</b> The official 2021 noise map backs the listing on traffic (40-45 dB Lden). But OpenStreetMap counts 13 bars, cafés or restaurants within 150 m, and terrace life never shows on traffic-noise maps. Walk past on a Friday evening before you decide.
<b>WATCH</b>	<b>Not available until 2027-02-01</b> Roughly 7 months out, likely a sitting tenant or the seller's timeline; factor it into your move plan.
<b>CHECK</b>	<b>EPC D</b> Mid-pack; Brussels' long-term PEB target is C, so budget for eventual insulation.
<b>CHECK</b>	<b>Cadastral income €922 (from the listing text)</b> Recovered from the description, not the structured data; confirm with the cadastral extract. The yearly property tax (précompte immobilier) is roughly the cadastral income brought to today's prices (the official $\times 2.2446$ indexation), times your commune's rate.
<b>OK</b>	<b>Outside the mapped flood zones</b> The Bruxelles Environnement hazard map shows no flood hazard at this address. That is the official map speaking, not a guarantee against local runoff.
<b>OK</b>	<b>Electrical installation certified</b>

## What we checked at the source

Flood: the official Bruxelles Environnement hazard map (2019) shows no mapped flood zone at this address.

Soil: no parcel record in the Brussels soil inventory. No record is not a clean bill; the attestation at sale will say more.

Energy: the certificate number was cross-checked for format, issuing region and validity window.

## From the listing (AI-extracted)

### RECENT WORKS

New boiler (2026)

*"Nouvelle chaudière (2026)"*

### STREET

Quiet

*"rue calme"*

Read by an AI from the agency's description; quotes are verbatim. Verify independently.

### STANDOUT FEATURES

quiet sought-after street, pleasant backyard, popular neighborhood

# Property record

## THE BUILDING

Construction year	1913
Condition	Good
Façades	2
Floors	2
Lift	No

## LIVING SPACE

Habitable surface	150 m <sup>2</sup>
Bedrooms	3
Bathrooms	1
Toilets	2
Basement	Yes

## OUTSIDE & PARKING

Garden	21 m <sup>2</sup>
Terrace	21 m <sup>2</sup>

## ENERGY

EPC score	<b>D</b>
Primary energy use	191 kWh/m <sup>2</sup> /yr
CO <sub>2</sub> emissions	38 kg CO <sub>2</sub> /m <sup>2</sup> /yr
Heating	Gas
Double glazing	Yes
Electrical certificate	Yes

## LEGAL & FINANCIAL

Cadastral income	€922 (from listing text)
Subject to VAT	No
Urban-planning permit	Yes
Pre-emption right	No
Flood zone	Not in a flood zone
Available	1 February 2027

## MARKET ACTIVITY

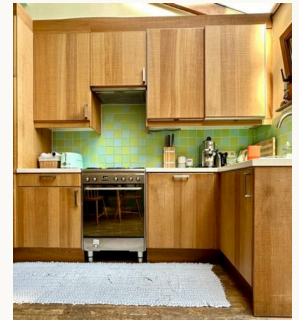
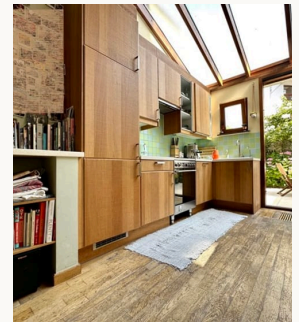
Listed on	1 July 2026
Days on market	9
Immoweb reference	21682224

## In the agency's words

L'Immobilière Georges vous propose cette charmante maison unifamiliale idéalement située dans une rue calme et recherchée de Saint-Gilles.

Le bien développe une superficie totale de ± 150 m<sup>2</sup> (± 114 m<sup>2</sup> selon le PEB) et offre une configuration idéale avec 3 chambres ainsi qu'une agréable cour arrière, parfaite pour profiter des beaux jours.

Excerpt from the Immoweb listing, in its original language.



Listed by **Immobilière Georges**, +32 2 343 46 95  
20 photographs on the listing.

Source: <https://www.immoweb.be/en/classified/21682224>

## Before you bid

What this dossier cannot see, you can ask for. Every item below comes from a finding in this report; bring them to the agent, your notary and the viewing.

### ASK THE AGENT FOR

- Written confirmation of the cadastral income; the listing text mentions €922, and it sets your yearly property tax.
- The last two years of energy bills.
- Invoices and warranties for the recent works: New boiler (2026).
- The occupancy situation: the listing says not available until 1 February 2027; confirm why, and what guarantees you get on that date.

### VERIFY WITH YOUR NOTARY

- The urbanistic file (renseignements urbanistiques). The listing flags an infraction; have your notary establish what regularization would cost before you commit.

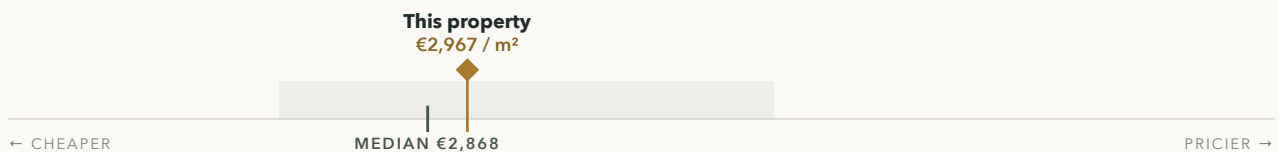
### AT THE VIEWING

- Check the usual suspects: humidity in the basement, the roof, window frames, and the state of the electrical board.

### Worth noting

- ♦ **Renovation skews this market.** 8 of 21 comparables need work and cluster at the cheap end. Move-in-ready houses ask a median €3,250/m<sup>2</sup>; against that like-for-like set, this house asks 9% less, a better light than the raw comparison suggests.
- ♦ **A stronger energy score than most rivals.** Of the 19 comparables with a published EPC, 17 score worse than this property's D. Brussels renovation obligations increasingly price poor scores in. At the listed consumption, energy here costs roughly €554-€800 more per year than the same home brought to label C; weigh that gap as renovation budget when you judge the price.
- ♦ **A fresh listing.** On the market for 9 days; this asking price has not yet been tested by the market.

### Framing your offer



At asking, this house sits +3% versus the local median of €2,868/m<sup>2</sup>. The listing is only 9 days old, so the asking price has not yet been tested. Use the comparables table on the market page as your reference points in a negotiation.

This listing has been online 9 days; comparable listings with dates show a median of 29 days.

## IMMETRICS - PROPERTY DOSSIER

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### ABOUT THIS DOSSIER

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Immetrics reads the public Immoweb listing and every comparable house listing currently for sale in the same postcode within  $\pm 40\%$  of this property's habitable surface, then positions the asking price per m<sup>2</sup> inside that set. Comparables are enriched with their own detail pages, so condition and EPC come from the listings themselves (condition supplemented by AI-read descriptions where unlisted). Asking prices are what sellers hope for, not what buyers pay; use this dossier to frame an offer, alongside a visit and recent sold prices from your notary.

### DATA & RATE SOURCES

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Duties, notary scale and indexation verified 2026-07-06 against: Bruxelles Fiscalité, Vlaamse Belastingdienst (Vlabel), SPW Fiscalité, Bruxelles Fiscalité (abattement), Fednot (notaire.be), barème honoraires, SPF Finances (coefficient d'indexation 2026), Vlaanderen (renovatieverplichting), Bruxelles Environnement (échelle PEB logement), Vlaanderen (EPC-labelschaal wonen), SPW Énergie (échelle PEB wallonne, Espec), Statbel (indice santé), Immotheke-Finotheke rate barometer. Figures are rules of thumb; confirm with a notary.  
Listing data © Immoweb (publicly published listing). Neighbourhood data © OpenStreetMap contributors (ODbL). Noise: official 2021 strategic noise map (Bruxelles Environnement). Flood: official regional hazard maps (Bruxelles Environnement, Géoportail de la Wallonie, waterinfo.be). Soil: Brussels soil inventory (Bruxelles Environnement) and OVAM register via DOV Vlaanderen.