

# KBC Case Competition


## KBC case

Contact

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KBC



### Origin of the case challenge

1. There is a huge challenge regarding the sustainability of apartment buildings
2. At the current rate of decision & renovation, we will never meet the Flemish targets around the energy efficiency of the residential building stock
3. One of the major delaying factors is the cumbersome decision-making structure and slow decision-making process in co-owners' associations. The latter in part due to the fact that in any (large) apartment building there is often a wide variation of owners in terms of age, financial means and perspective (inhabit yourself vs. rent out for financial return) and longer and shorter term plans (possible sale/relocation plans)
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4. In addition, of course, there are other important considerations that owners make in their decision-making process (not exhaustive):
  - Uncertainty about total cost of renovation
  - Major physical disruption of a renovation
  - Coordination of works - who can/will take on this role?
  - Financability of a renovation (building reserves, own funds, credit for co-owners' association, ...)
  - Proactive and supportive role of the syndic or not
  - ...

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### Purpose of the case challenge

The goal is to come up with a roadmap around decision-making in co-owners' association, with recommendations for the various stakeholders to support this. So that for example:

- The government can develop and execute an effective incentive policy
- The syndic can be given a clearly defined responsibility
- Financial instruments, which the market may now lack, can be developed
- ...

### Research questions

\*Decision-making & consensus mechanisms and the role of group dynamics

What ways are there for groups, large and small, with varied profiles to have decision making that breaks the status quo. What ways are there to reach consensus and how can the consensus be directed toward action rather than inaction.

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### \*Barriers and considerations

What barriers and considerations concern co-owners, expressed or not. To what extent are they decisive in decision-making.

### \*Decision making in co-owners' association

Taking into account the outcome of question 1 and question 2, how should decision-making within a co-owners' association, in the context of renovation, be conducted.

### \*Stakeholders to remove barriers

Which stakeholders should take what actions to support that decision-making and steer it toward a more positive outcome.