

Doing Business in the European Union 2021: Austria, Belgium and the Netherlands



*Comparing Business Regulation for Domestic Firms
in 24 Cities in Austria, Belgium and the Netherlands
with Other European Union Member States*

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Doing Business in **BELGIUM**

○ *Bruges*

○ *Antwerp*

○ *Ghent*

○ *Brussels*

○ *Liège*

Charleroi ○

○ *Namur*

- ◆ **Doing Business in Belgium benchmarks business regulation applying to small and medium enterprises in seven cities representing Belgium's three regions:** Antwerp, Bruges, and Ghent (Flemish Region), Brussels (Brussels-Capital Region), and Charleroi, Liège, and Namur (Walloon Region). The study analyzes the regulatory environment across five *Doing Business* areas (starting a business, dealing with construction permits, getting electricity, registering property, and enforcing contracts).
- ◆ **Strong performance in one area coexists with weak performance in another.** Except for Antwerp (which scores among the top three cities for all areas benchmarked) and Liège (which ranks in the bottom half in four areas), all other cities rank in the top half in at least one area and the bottom half in another. The different strengths of these cities mean they have something to learn from each other.
- ◆ **The largest subnational variations in the ease of doing business score are in enforcing contracts and registering property.** Resolving a commercial dispute is easiest in Namur, where it takes only 10 months and a half—faster than in any EU capital—and costs less than the EU average. A combination of relatively high costs and the longer time required to resolve a commercial dispute (almost 17 months) places Brussels below the EU average. These variations in regulatory performance can help policy makers identify and adopt in-country good practice examples to improve regulatory performance in their jurisdictions and take the steps needed to close the gap.
- ◆ **Starting a business is the only area in which the Belgian cities perform homogeneously.** There is a high level of centralization—with one-stop shops monitored at the federal level—and national digital infrastructure to carry out most processes in this area. Moreover, small and medium enterprises (SMEs) that do not pose environmental risks or are not subject to special licensing are exempted from most local permit authorizations.
- ◆ **Time is the main source of variation among the performances of the Belgian cities benchmarked.** Firms in Brussels spend more productive hours complying with regulatory requirements in the five areas benchmarked than elsewhere in the country: entrepreneurs in the Belgian capital spend nine months more on compliance than their peers in Namur. Wide variations in time reflect the efficiency of local, regional, and federal agencies. Even where legislative requirements are similar—for example, property transfer and contract enforcement—service provision standards can diverge, with either positive or negative consequences for entrepreneurs.
- ◆ **Local good practices, which can be easily replicated, exist in all three regions, especially in dealing with construction permits and enforcing contracts.** In starting a business, getting electricity, and registering property, Belgium can also look elsewhere in the European Union and globally to boost its competitiveness.

Location matters. Despite its small size, Belgium's geographical location has made it one of Europe's economic and administrative nerve centers—and an ideal place to do business. However, entrepreneurs must navigate different regulations and business environments depending upon where they decide to establish their business within Belgium. A federal state, Belgium comprises three regions (the Brussels-Capital Region, the Flemish Region, and the Walloon Region). In addition, Belgium has three Communities based on language (the Flemish Community, the French Community, and the German-speaking Community).

Entrepreneurs play a crucial role in the economy by contributing directly to job creation and employment growth. Evidence from across the globe suggests that excessive or inefficient regulation can discourage private sector activity and foreign direct investment. Roughly two-thirds (65%) of Belgian workers are employed by SMEs.¹ However, barriers to entrepreneurship—including burdensome regulation—can hinder the ability of SME owners to start, operate, and expand their companies. Belgium performs below the EU average on the ease of doing business,² ahead of Luxembourg and Italy, but behind Germany, France, and the Netherlands. Regarding the

European Commission's Small Business Act principles, Belgium performs in line with the EU average but lags in the area of entrepreneurship.³

The business regulation analyzed in this report is legislated either federally or regionally. Company incorporation, property rights, and commercial litigation are governed at the national level by the Belgian Code of Companies and Associations, the Mortgage Act, and the Judicial Code. In contrast, the rules and regulations relating to electricity distribution and building permitting are set at the regional level. Still, how Belgian cities implement regulation varies significantly, even within the same region. Moreover, alongside national and regional legislative frameworks, local authorities also set regulations, policies, and incentives, leading to notable variations in the ease of doing business. These differences can help policy makers identify opportunities to improve administrative processes and build local institutional capacity.

This report aims to fill the knowledge gap on the quality of business regulation and the efficacy of local bureaucracy in Belgium. The report uses regional-level data to measure the regulatory hurdles facing entrepreneurs in seven cities representing Belgium's three regions: Antwerp, Bruges, and Ghent (Flemish

Region), Brussels (Brussels-Capital Region), and Charleroi, Liège, and Namur (Walloon Region).⁴ By highlighting sub-national good practices and benchmarking cities with others across the European Union, the report aims to inspire better regulatory practices to improve the business environment for small businesses and encourage entrepreneurship.

MAIN FINDINGS

Except for Liège, each city is a top performer or a runner-up in at least one area

Belgian entrepreneurs face different regulatory hurdles depending on where they establish their business. It is easiest to deal with construction permits in Antwerp, obtain an electricity connection in Ghent, register property in Bruges, and resolve a commercial dispute through the local court in Namur (table 1).

Strong performance in one area coexists with weak performance in another. Except for Antwerp (which scores among the top three cities in all benchmarked areas) and Liège (which ranks in the bottom half in four areas), all other cities rank in the top half in at least one area and the bottom half in at least one area. For example, Ghent ranks 1 (highest) for getting electricity but 7 (lowest) for dealing

TABLE 1 Antwerp, Bruges, Ghent, and Namur are the top performers

City	Starting a business		Dealing with construction permits		Getting electricity		Registering property		Enforcing contracts	
	Rank (1–7)	Score (0–100)	Rank (1–7)	Score (0–100)	Rank (1–7)	Score (0–100)	Rank (1–7)	Score (0–100)	Rank (1–7)	Score (0–100)
Antwerp	1	87.56	1	78.18	2	73.56	3	57.80	3	66.80
Bruges	1	87.56	4	75.70	6	71.18	1	58.52	6	65.55
Brussels	1	87.56	2	76.51	7	70.46	7	51.84	7	64.85
Charleroi	1	87.56	3	76.02	3	72.79	4	53.76	2	69.47
Ghent	1	87.56	7	72.63	1	76.07	2	58.52	4	66.71
Liège	1	87.56	6	74.03	5	72.53	5	53.64	5	66.29
Namur	1	87.56	5	75.29	3	72.79	6	53.28	1	72.00

Source: Subnational Doing Business and Doing Business databases.

Note: Rankings are calculated on the basis of the unrounded scores, while scores with only two digits are displayed in the table. The indicator scores show how far a location is from any economy's best performance on each Doing Business indicator. The scores are normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About Doing Business and Doing Business in the European Union 2021: Austria, Belgium and the Netherlands." Data for Brussels are not considered official until published in the Doing Business 2021 report.

with construction permits. Brussels ranks 2 for dealing with construction permits, but 7 in three other areas (getting electricity, registering property, and enforcing contracts). Similarly, Bruges is the top scorer for registering property but ranks 6 for getting electricity and enforcing contracts. These cities' varying strengths mean they all have something to learn from each other.

All three regions have good practices to share

Ghent and Bruges are the cities with the highest number of good practices, six and five, respectively (table 2). Getting the zoning certificate to transfer a property is two weeks faster in Ghent and Bruges than in the other cities benchmarked, mainly because notaries can apply for and receive this certificate electronically. The efficiency of Antwerp's local utility company gives the city Belgium's fastest times for processing water and sewage connections. Antwerp scores close to Germany—a top-five performer in the European Union—for dealing with construction permits.

The Flemish cities also perform well on regulatory cost. Connecting a warehouse to the electrical grid is the least expensive in Antwerp, Bruges, and Ghent. The meter installation fee is more than EUR 500 cheaper than in Brussels; the capacity

charge is one-quarter of that paid by firms in Wallonia. The utility in the Flemish Region determines the fees for external connection works independently, which the regional regulator then approve. The cost of construction permitting in Bruges and Ghent is the lowest in Belgium and the European Union, thanks to low-to-no-cost building permitting strategies targeting investment in these cities.

In Namur, which scores slightly below France and Luxembourg, contract enforcement is faster than in any EU capital city and less expensive than the EU average. Locally, contract enforcement in Namur takes six and a half months less than in Brussels, where the volume of incoming cases slows procedures. Hearing planning in Namur is usually agreed upon between the judge and parties during a pretrial hearing; the judge requires only a meeting date to decide the case. In contrast, waiting periods between hearing dates in Brussels can last up to three months longer. Legal fees also tend to be lower in Namur, likely because of lower demand for judicial services. Despite falling under the same court system as Namur, enforcement proceedings in Liège take more than a month longer (its higher population results in a greater workload).

Dealing with construction permits is most streamlined in Brussels, where

entrepreneurs complete nine procedures (compared to 12 in the Flemish and Walloon cities benchmarked). This procedural difference stems from varying water and sewage connection requirements; local water and sewage regimes reflect the different models used by Belgium's neighbors, France and the Netherlands.⁵ In Brussels, service applications are combined and submitted to one utility company; in the other cities, entrepreneurs must submit separate applications, doubling the required procedures.

Except for in starting a business, regulatory performance varies among cities

Starting a business is the only *Doing Business* area in which all Belgian cities perform homogeneously. Belgium has achieved consistency in this area by transitioning to online systems, monitoring one-stop shops at the federal level, and exempting SMEs that do not pose environmental risks or are not subject to special licensing from most local permit authorizations. The business startup process is faster in Belgium than the EU average, but the cost is higher, and more procedures are required.

In the other four areas measured, subnational variations in regulatory performance can help policy makers identify and adopt

TABLE 2 Bruges and Ghent have the most regulatory good practices

	Number of top performances	Dealing with construction permits			Getting electricity			Registering property		Enforcing contracts	
		Fewest procedures	Shortest time	Least expensive	Shortest time	Least expensive	Best reliability of supply	Shortest time	Least expensive	Shortest time	Least expensive
Ghent	6			✓	✓	✓	✓	✓	✓		
Bruges	5			✓		✓	✓	✓	✓		
Antwerp	4		✓			✓	✓		✓		
Brussels	2	✓					✓				
Namur	2									✓	✓
Charleroi	0										
Liège	0										

Source: Subnational *Doing Business* and *Doing Business* databases.

Note: The table does not show indicators or subcategories in which all cities record an equal result. These indicators or subcategories are starting a business, building quality control index, procedures to obtain a new electricity connection, procedures to register property, quality of land administration index, and quality of judicial process index. Data for Brussels are not considered official until published in the *Doing Business 2021* report.

in-country examples of good practice to improve regulatory performance in their jurisdictions. The regulatory gap between the highest score and the lowest is widest in the area of contract enforcement (figure 1). In this area, all Walloon cities, Antwerp, and Ghent perform above the EU average, while Bruges and Brussels fall below the EU average. Variations in performance stem mainly from local courts' approach to adjournments, judge workload, and hearing session availability in the court roster, which affect the time to complete the trial and judgment phase. In Charleroi, the first hearing is an opportunity to gather

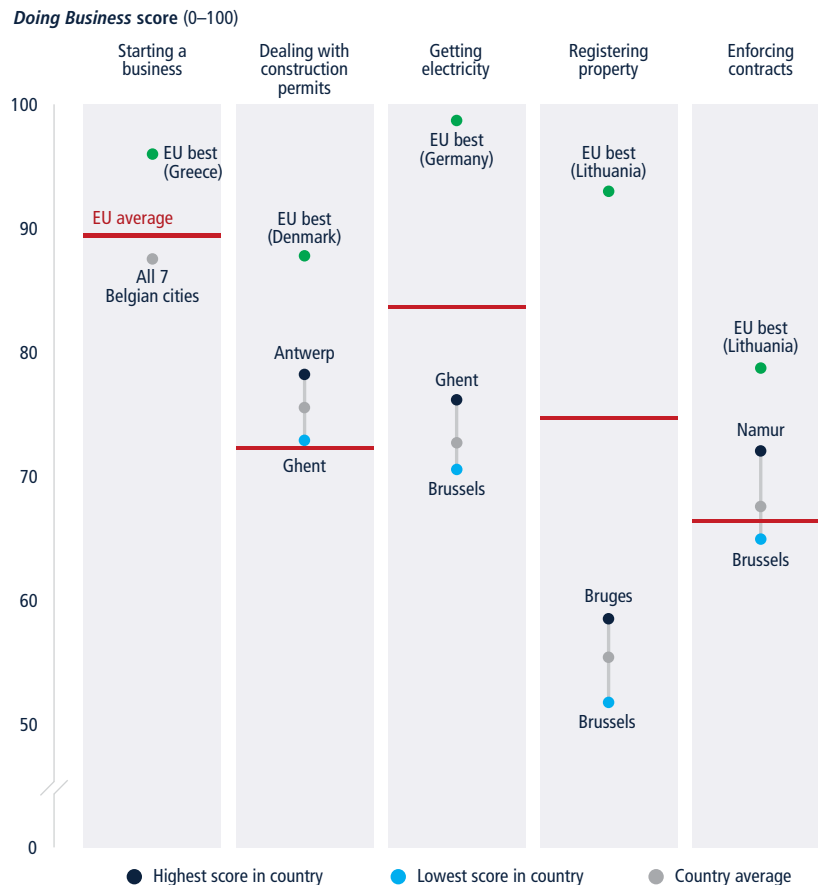
evidence; in Antwerp, Ghent, and Bruges, this hearing's main purpose is to agree on the pleading schedule for the organization of case proceedings. These factors influence the time to complete the contract enforcement process, ranging from 235 days in Namur to 400 days in Brussels.

In getting electricity and registering property—in which all benchmarked Belgian cities perform below the EU average—the performance gap between the highest and the lowest score is also significant. The various electricity distributors operating in the benchmarked

cities determine the process for getting a new electricity connection. On average, Belgium is the second most expensive country in the EU to register property (behind only Malta). Subnational variations in this area are the result of registration taxes, which are set at the regional level and range from 10% in the Flemish Region to 12.5% in Wallonia and Brussels.

Construction permitting is the one area where all benchmarked Belgian cities perform above the EU average, mainly because of the relatively low cost of construction permitting and the high quality of building regulations. Overall, dealing with construction permits is easiest in Antwerp; it is most difficult in Ghent, where water and sewage connections and municipal consultations take the longest in Belgium.

FIGURE 1 Score variations are widest in enforcing contracts and registering property



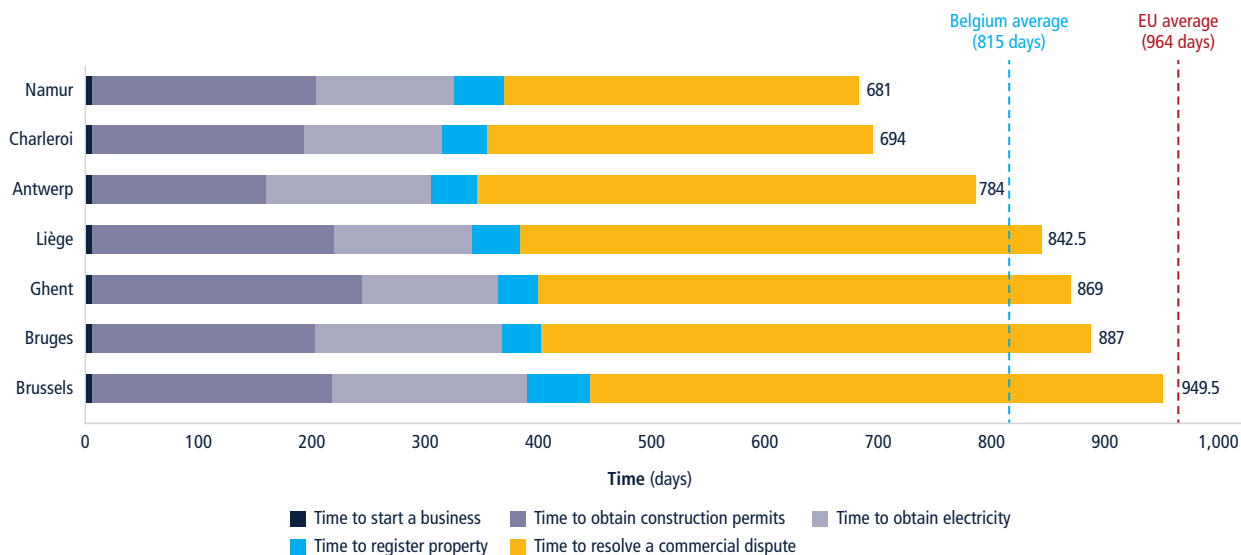
Source: Subnational Doing Business and Doing Business databases.

Note: The score indicates how far a location is from the best performance achieved by any economy on each Doing Business indicator. The score is normalized to range from 0 to 100 (the higher the score, the better). Averages for Belgium are based on data for the seven cities benchmarked. Averages for the European Union are based on economy-level data for the 27 EU member states. Other EU member states are represented by their capital city, as measured by global Doing Business. For more details, see the chapter "About Doing Business and Doing Business in the European Union 2021: Austria, Belgium and the Netherlands." Data for Brussels, EU averages, and EU best performances are not considered official until published in the Doing Business 2021 report.

The time to do business varies widely across the country, but the overall quality of regulation is uniform

Time is the main source of variation among the performances of the Belgian cities benchmarked. Complying with bureaucratic requirements takes nine months longer in Brussels than in Namur (figure 2). The time to obtain a construction permit or a new electricity connection and to enforce a contract varies the most. Dealing with construction permits takes five months in Antwerp, but almost eight months in Ghent. Entrepreneurs spend four months getting electricity in Charleroi, Ghent, Liège, and Namur, but more than 5.5 months in Bruges and Brussels. The time to register a property ranges from 35 days in Bruges and Ghent to 56 days in Brussels. And contract enforcement takes 6.5 months longer in Brussels than in Namur (313 days). Such wide variations in time reflect the efficiency of local, regional, and federal agencies. Even where legislative requirements are similar—for example, property transfer and contract enforcement—service provision standards can diverge, with either positive or negative consequences for entrepreneurs.

FIGURE 2 Namur has the fastest turnaround times overall



Source: Subnational Doing Business and Doing Business databases.

Note: Data for Brussels and EU averages are not considered official until published in the *Doing Business 2021* report.

Although the time to comply with bureaucratic requirements varies significantly across Belgian cities, the quality of regulation is relatively uniform nationwide (except for getting electricity). Variations in the getting electricity process stem from the frequency and duration of electricity outages. Cities in Flanders and Brussels had the most reliable electricity supply in 2019, with each customer experiencing, on average, 0.4 service interruptions lasting a total of 23 minutes on average. Outages were most frequent in Wallonia, where customers experienced around 1.2 service interruptions on average lasting approximately 46 minutes. When compared with the European Union, Belgium's performance is on par for all regulatory quality indexes except that for enforcing contracts. Belgian courts are not automated, and they lag in case management techniques for judges, lawyers, and parties to a dispute at the national level. These areas point to the critical role of the federal and regional governments in improving the local business environment and helping Belgian cities adopt good international practices.

WHAT IS NEXT?

The findings of this report provide Belgian policy makers at different levels—federal, regional, and local—with evidence to support strategic choices in promoting a better regulatory environment for development and economic growth. This report points to possible improvements in that direction (table 3). Eliminating unnecessary red tape and improving bureaucratic effectiveness can reduce the cost of doing business by local firms, enhancing their efficiency and ability to compete abroad.

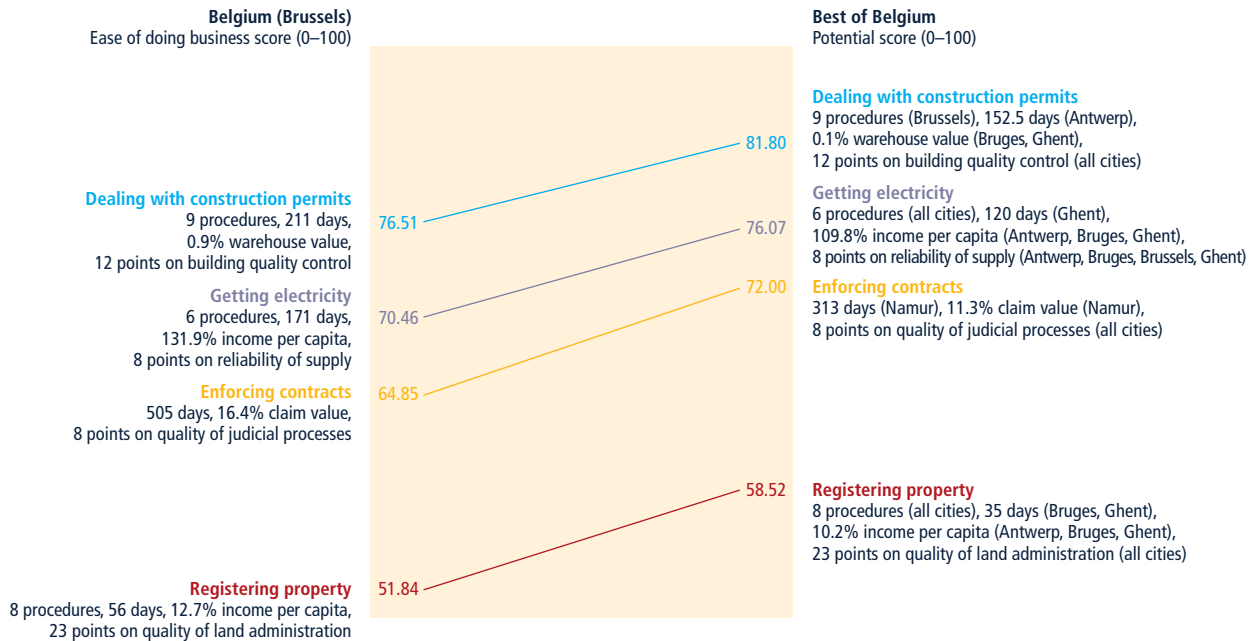
Combining subnational good practices shows Belgium's potential for improvement

The authorities can implement easily replicable local good practices in the short term. Local officials and local offices of central agencies can use this report to identify the policies of their better-performing peers and take the steps needed to close the gap. Nevertheless, several factors can determine if replicating a good practice is desirable, including local economic priorities, resource allocation,

and tradeoffs between how smooth a bureaucratic process is and its cost. These changes may include merely administrative improvements, but they could make a significant difference for local SME owners. Regional and local-level reforms would impact the benchmarked cities' standings vis-à-vis each other and make a difference globally.

By Brussels aggregating the good practices of each benchmarked city, Belgium would raise its score in each *Doing Business* area by more than 5 points (except in starting a business, where all Belgian cities score the same). The potential for improvement is greatest in contract enforcement (figure 3). If Namur (instead of Brussels) represented Belgium in *Doing Business* for the ease of enforcing contracts, the country's score would improve to 72.00 (from 64.85). Similarly, by making the construction permitting process as fast as in Antwerp and as affordable as in Bruges and Ghent, Belgium's score would improve from 76.51 to 81.80, ahead of Germany and among the European Union's top five performers for getting a construction permit. If Brussels were to cut its time

FIGURE 3 Except for starting a business, adopting domestic good practices would improve Belgium's score by more than 5 points in each indicator



Source: Subnational Doing Business and Doing Business databases.

Note: The starting a business indicator is not represented in the figure as the process is homogeneous nationwide. As represented by Brussels, Belgium scores 87.7 for the ease of starting a business. Data for Brussels are not considered official until published in the *Doing Business 2021* report.

to obtain an electricity connection to that of Ghent (120 days) and the cost to that of Flanders (109.8% of income per capita), Belgium's score for the ease of getting electricity would improve by 5.6 points (from 76.07 currently). Finally, by reducing the time to transfer property to 35 days, as in Bruges and Ghent, and the cost to 10.2% of income per capita, as in Flanders, Belgium's global score would improve by 6.7 points from 51.84 to 58.52.

Belgium could also look to other EU member states and international best practices to improve its business environment

Belgium would continue to lag most other EU member states even after adopting the good practices identified at the subnational level in starting a business, getting electricity, and registering property. Looking at good practices elsewhere in the European Union and globally can boost Belgium's competitiveness on these indicators.

In addition to having a single identification number, economies with the most efficient business registration systems use a single electronic interface between the user and authorities and a central, interoperable database linking the relevant agencies. Belgium should continue its efforts to achieve interoperability across administrations and move toward a single interface connecting the entrepreneur with all agencies. In Luxembourg, the notary can file the required information to register a company through the one-stop-shop (Guichet.lu.). In a single interaction, the notary registers the articles of association with the tax administration, files for both value-added tax (VAT) and social security, enters the company in the Trade and Companies Registry, and files the ultimate beneficial owner (UBO) information with the Registry of Beneficial Owners. Belgium could reduce the cost of its business startup process by giving entrepreneurs access to the business registration system to file the incorporation act themselves.

The Belgian authorities and utilities could create an online platform similar to that of the French distribution utility, Enedis, to streamline the process of getting electricity. Since Enedis adopted both externally and internally facing platforms in 2017, the time to obtain a connection has decreased by nearly three weeks. Externally, customers use the online portal to submit connection requests along with all supporting documentation. Internally, Enedis implemented a unified data management solution, Teradata's Unified Data Architecture (UDA), allowing both the customer service department and the new connection department to receive and process connection requests. The UDA facilitates the internal tracking of applications, speeding the electrical engineer's analysis and allowing them to respond faster to clients. It also allows the connection department to assign the external works to engineers in a more efficient manner. Belgium could also expedite the process of getting a simple electricity connection

by defining requirements and legal time limits based on project complexity. In the Netherlands, the Municipality of Enschede differentiates between two categories of works on public domain based on the connection length.

Belgium has room for substantial efficiency improvements in property registration. Belgium could emulate Italy, where the land registry and cadaster databases are connected, allowing notaries to conduct both the title search and the cadastral search in a single step. Belgium could assess the possibility of making a one-stop-shop available to notaries through which they could obtain the mortgage certificate, the cadastral excerpt, and the tax certificates. Belgium could also perform revenue impact studies and tax simulations to assess whether the property transfer tax rate can be reduced in a revenue-neutral way. Greece reduced its property tax from 10% of the property value to 3%, and Slovakia stopped levying tax on property transfers altogether. Property purchases are subject only to VAT, income tax, and a yearly municipal tax.⁶

Although Belgium scores relatively well in construction permitting and contract enforcement, replicating international good practices and digitalizing additional services could be beneficial (box 1). Creating or enhancing a digital construction permitting platform—to include a centralized repository of relevant legislation—would reduce the time to deal with construction permits. Belgium could also consider introducing risk-based inspections, which could streamline the construction permitting process and allow municipalities and builders to allocate resources where they are most needed, making the process faster and more efficient without compromising safety. In the European Union's best performer, Denmark, no preconstruction clearances are required, and builders can complete the construction permit application entirely online.

Belgium would also benefit from incorporating more automation in its court system to connect judges and other users. Belgian policy makers could follow the example of jurisdictions with advanced court systems, including Austria, Canada,

the United Kingdom, and the Republic of Korea. Korea's comprehensive e-court system allows judges to adjudicate up to 3,000 cases a year and hear up to 100 pleas a month. Austria's integrated system is comprehensive, and most of its functions are available to both judges and lawyers. Most processes are at least semi-automated, including the generation of court orders. Austria offers a model of how to develop such a system. The Austrian Ministry of Justice took a gradual approach and developed its case management system in collaboration with stakeholders, including judicial officers and external users, to ensure that the system meets their needs.

TABLE 3 Opportunities for regulatory improvement in Belgian cities

Regulatory area	Good practices	Relevant ministries, agencies and other stakeholders*	
		National level	Local/regional level
Starting a business	Allow for automatic verification of the proposed company name	<ul style="list-style-type: none"> Federal Public Service (FPS) Economy, SMEs, Self-Employed and Energy Crossroads Bank for Enterprises FPS Finance General Administration of Taxes UBO register FPS Justice Royal Federation of Belgian Notaries (FEDNOT) Belgian Official Gazette National Social Security Office Labor Inspectorate 	<ul style="list-style-type: none"> Accredited business counter or one-stop shop (OSS) Accredited social service provider Local tax office Company Court registry Insurance company Royal Association of Accountants and Bookkeepers of Belgium Institute for Tax Advisors and Accountants
	Make third-party involvement optional and provide public access to the business registration system		
	Continue simplifying and streamlining postincorporation requirements at OSS		
	Create a single electronic interface for starting a business		
Dealing with construction permits	Streamline preconstruction requirements and consolidate permitting legislation	<ul style="list-style-type: none"> Administration for Measurements and Assessments (Cadaster) 	<ul style="list-style-type: none"> Regional governments Local municipalities Associations of Cities and Municipalities Engineers and Architects Associations Fire Department
	Improve coordination among agencies involved in the water and sewage connections process		
	Introduce and improve electronic permitting systems		
	Consider introducing risk-based inspections		
	Improve regulatory expertise in collaboration with the private sector		

TABLE 3 Opportunities for regulatory improvement in Belgian cities (continued)

Regulatory area	Good practices	Relevant ministries, agencies and other stakeholders*	
		National level	Local/regional level
Getting electricity	Streamline the approvals process for getting electricity	<ul style="list-style-type: none"> Commission for Electricity and Gas Regulation (CREG) 	<ul style="list-style-type: none"> Electricity distribution utilities Electricity suppliers Brussels Regulatory Commission for the Gas and Electricity Markets (BRUGEL) Flemish Regulator of the Electricity and Gas Market (VREG) Walloon Energy Commission (CWaPE) Local municipalities Local police departments Engineers Associations Associations of Cities and Municipalities
	Introduce strict legal time limits for completing external connection works		
	Increase transparency and accountability by collecting and publishing statistics		
	Allow electrical suppliers to submit new connection applications		
	Review the cost of obtaining a new electricity connection and provide the option to pay connection fees in installments		
	Replace third-party certifications with compliance self-certification		
	Improve the reliability of electricity supply		
Registering property	Fully implement existing regulation enabling notaries to obtain the mortgage certificates online	<ul style="list-style-type: none"> Administration for Measurements and Assessments (Cadaster) Administration of Legal Security Royal Federation of Belgian Notaries (FEDNOT) General Administration of Taxes FPS Finance FPS Justice 	<ul style="list-style-type: none"> Office of Legal Security Local municipalities Flemish tax administration (VLABEL)
	Assess the possibility of streamlining and fully digitalizing notary interactions with FPS Finance		
	Reduce the time to get the municipal zoning certificate		
	Assess the feasibility of lowering registration taxes for property transfers		
	Consider introducing a fast-track procedure for the transcription of the notarial act for an extra fee		
	Increase transparency by publishing the list of documents required to complete property transfers and official statistics on land transactions		
	Increase the transparency of the land administration system by collecting and compiling statistics on land disputes for each applicable local court		
	Introduce publicly available and binding service delivery standards for all services provided by the Office of Legal Security and Cadaster		
	Establish a compensation mechanism to cover losses incurred by parties who engage in good faith property transactions		
	Consider setting up a separate and specific mechanism to handle complaints regarding property mapping at the Cadaster		
Enforcing contracts	Expand the use of virtual hearings and electronic document filing	<ul style="list-style-type: none"> FPS Justice 	<ul style="list-style-type: none"> Local commercial courts
	Introduce more e-features in courts, especially for commercial litigation and small claims		
	Optimize the electronic case management system for judges and lawyers		
	Set legal limits on the granting of adjournments		
	Encourage alternative dispute resolution		

*The list includes the main ministries and agencies relevant to each regulatory area, but other might also be implicated.

Note: All good practices are detailed at the end of the respective indicator section.

BOX 1 Digitalization of the business environment in Belgium—the road ahead

Periods of remote work during the COVID-19 lockdown highlighted the importance of digital platforms and solutions in Belgium's business environment. As in-person interactions became more challenging, the federal and regional governments adopted new measures to expand these platforms.

A new law, adopted in April 2020, included provisions governing the notarial profession.^a Before the lockdown, the notarial act establishing a company or authenticating the act of sale had to be carried out in person with the parties involved. The new law allows this to take place remotely via videoconference. The parties no longer have to appear in person before the notary to execute a power of attorney or the notarial act for which a power of attorney is granted. Despite the economic impact of COVID-19, in 2020 entrepreneurs created 2,342 limited liability companies across the Belgian cities benchmarked, only six fewer companies than in 2019.^b

Some regions used digital tools for construction permitting and getting electricity before the pandemic; others adapted as the crisis unfolded. Flanders implemented a digital platform on January 1, 2018, encompassing several environmental permits (omgevingsvergunningen), including those for construction in all Flemish municipalities; paper-based permit applications are only available in exceptional cases. Brussels began a phased rollout of its permitting platform in December 2020, which will include construction permits. The platform is currently available for use by different Brussels-area municipalities and several Brussels-based companies. Wallonia has yet to announce a digitalization plan.^c

Brussels has already taken steps to consolidate the necessary approvals into a single authorization to obtain a new electricity connection. Through the Osiris platform created in 2014, the distribution utility coordinates excavation works with other service utilities and fulfills the requirements to start the works. Online platforms in other cities allow users to obtain only some of the required authorizations. For example, in Charleroi, Liège, and Namur, users manage worksite coordination and obtain road opening authorization through the Powalco platform. The GIPOD platform in Antwerp, Bruges, and Ghent is used only for worksite coordination purposes.

Belgium's judiciary has also increased its use of electronic technology during the pandemic. Several temporary measures, including the electronic filing of complaints and using videoconference technology for hearings, were extended in May 2020.^d These measures have increased court efficiency while maintaining public access to justice.

Permanently adopting and enhancing electronic platforms would streamline Belgium's business environment and minimize the impact of future external disruptions. Local and regional authorities will need to engage in peer-to-peer learning and strengthen their commitment to reform to complete Belgium's digital transformation.

a. The law of April 30, 2020 containing various provisions on justice and the notarial profession in the context of the fight against the spread of the coronavirus COVID-19 entered into force on May 4, 2020 (<http://www.ejustice.just.fgov.be/eli/wet/2020/04/30/2020041028/justel>).

b. According to March 2021 statistics from the Federal Public Service (FPS) Economy, SMEs, Self-Employed and Energy.

c. The platforms of the Flemish Region and Brussels-Capital Region are available at <https://omgevingsloket.be/> and <https://mypermit.urban.brussels/>, respectively. In Wallonia, the 2019–24 Digital Wallonia strategy includes an initiative, Construction 4.0, to incentivize the digitalization of the construction industry. In collaboration with the Walloon Construction Federation, the initiative focuses on the digitalization of Walloon construction activities. The project does not include the digitalization of construction-related public sector offices. For more information, see <https://www.digitalwallonia.be/en>.

d. Act of May 20, 2020 (*Belgian Official Gazette* May 29, 2020). http://www.ejustice.just.fgov.be/kuleuven.ezproxy.kuleuven.be/mopdf/2020/05/29_1.pdf#Page9. Also see Act of July 31, 2020, containing various emergency provisions on justice, *Belgian Official Gazette* August 7, 2020.

Starting a Business

Starting a business is uniform across all cities and regions

The Belgian Code of Companies and Associations (BCCA) governs company incorporation nationally. This version of the Company Code, which entered into force on May 1, 2019, introduced several changes to increase flexibility for Belgian entrepreneurs, including a company structure with no minimum capital requirement.

Belgium's regional governments set and enforce laws and regulations governing business incentives, environmental regulations, and land zoning. Depending on the type of activity that the company carries out and its environmental impact, entrepreneurs may need to apply for permits or request additional authorizations from the municipality or provincial government.⁷ These requirements do not apply to the *Doing Business* case study scenario.⁸

The process of starting a business in Belgium is uniform across regions owing

to the use of online systems, federal-level monitoring of one-stop shops (OSS, guichet d'entreprises/ondernemingsloket), and exemptions for certain SMEs from most local permits or approvals. More than half of the procedures to start a business—five out of eight in total—can be completed electronically in 0.5 days,⁹ while two procedures can be completed within a day (figure 4). The exception is finalizing the registration with the Crossroads Bank for Enterprises (CBE) and registering for VAT at an accredited business counter or OSS. This step takes two days due to the various formalities performed (company activity and business unit registration, skills verification, and the company's and directors' social insurance fund affiliation).

More than three-quarters (77%) of the cost to start a business in Belgium is attributable to notary fees and various other notarial charges, including administrative costs (figure 5).

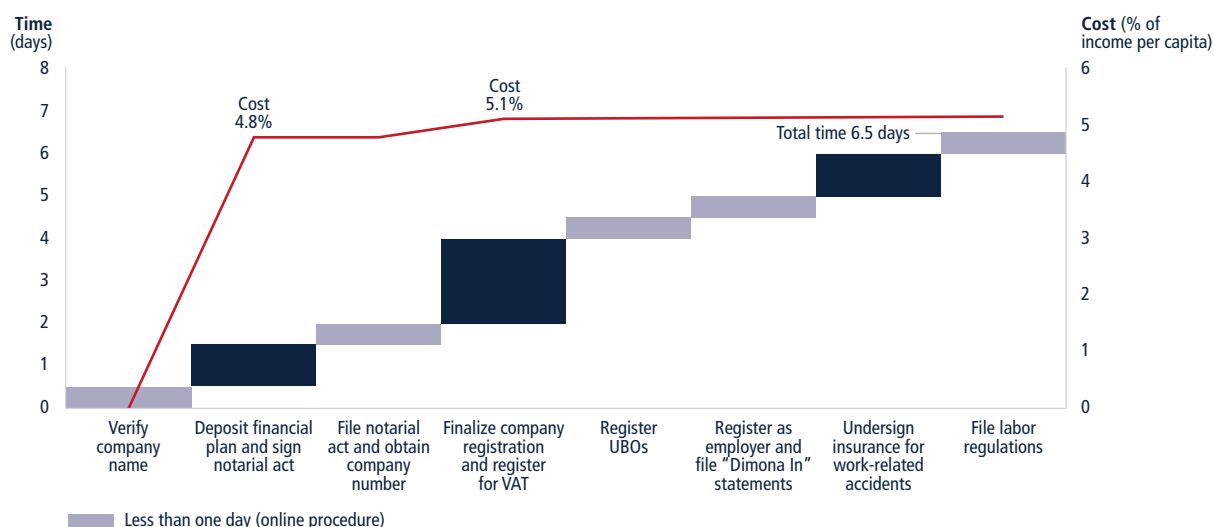
The fees charged by the notary to create the notarial act—determined based on the amount of share capital—are calculated using the same formula across the country.¹⁰

Of the Belgian cities benchmarked, only Ghent reimburses the business registration fee paid to the OSS for CBE company registration. This fee is fixed by Royal Decree and indexed every year. New enterprises of any size can request fee reimbursement from the support point for Entrepreneurs in Ghent (Ondersteuningspunt Ondernemers Gent, OOG).¹¹

Starting a business in Belgium is faster than the EU average, but there is room for improvement on procedural complexity and cost

Entrepreneurs complete eight procedures, wait 6.5 days, and pay the equivalent of 5.1% of income per capita to start a business in the Belgian cities benchmarked.

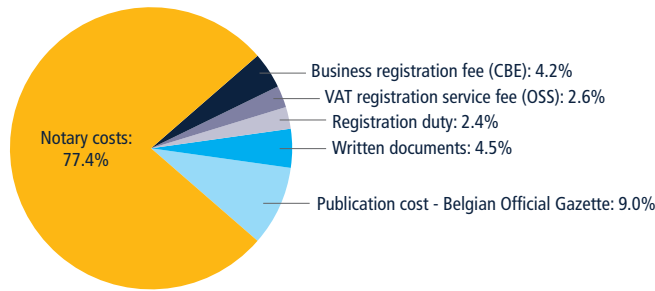
FIGURE 4 Starting a business takes less than a week in Belgium



Source: Subnational *Doing Business* and *Doing Business* databases.

Note: Data for Brussels are not considered official until published in the *Doing Business 2021* report.

FIGURE 5 Notary costs account for the bulk of startup expenses in Belgium



Source: Subnational *Doing Business* and *Doing Business* databases.

Note: "Written documents" refers to a flat-rate tax paid to the government on every notarial act. "Registration duty" refers to company registration-related fees paid to FPS Finance (Administration of the Cadaster, Registration and Domains). The data are rounded up to one decimal point. Data for Brussels are not considered official until published in the *Doing Business 2021* report.

Starting a business in Belgium involves two more procedures and is nearly twice as expensive as the EU average but takes about half the time (figure 6).¹² Within the European Union, only Austria, the Czech Republic, and Germany (all with nine procedures) have more complex processes than Belgium. In contrast, an entrepreneur in the EU's best-performing economies on procedural complexity—Estonia, Finland,

Greece, and Slovenia—can start a business in just three steps. At 5.1% of income per capita, Belgium's business startup process is also among the European Union's most expensive, surpassed only by Croatia, Cyprus, Germany, Italy, Malta, and Poland.

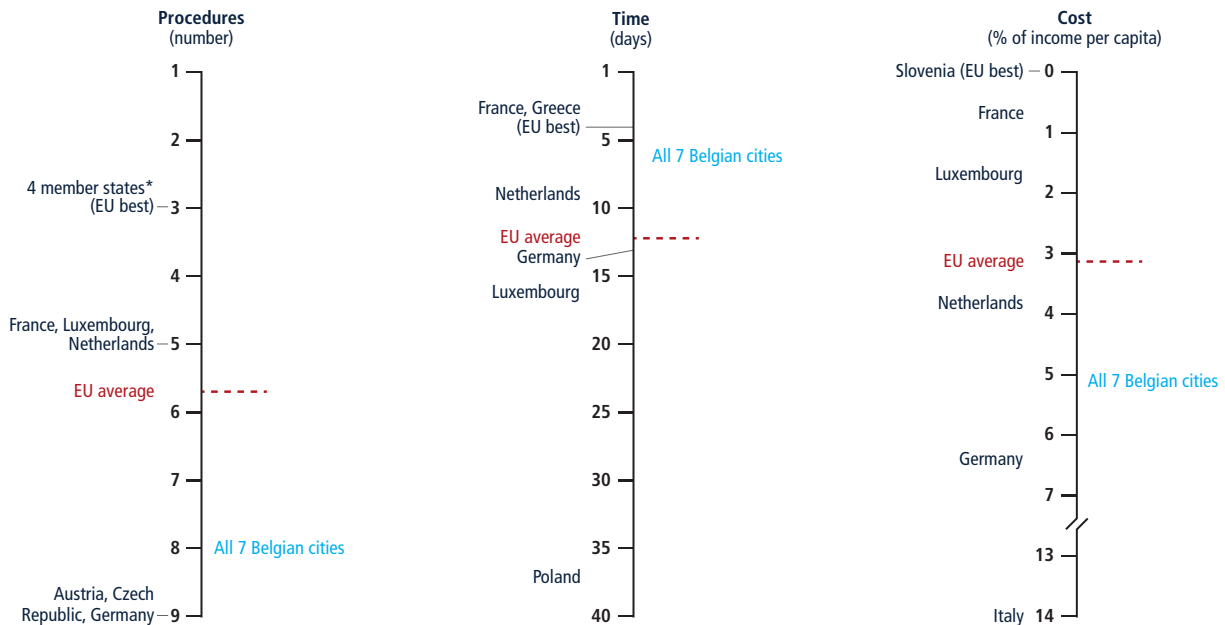
Belgium eliminated the paid-in minimum capital requirement in 2019, joining five

other EU member states and 120 *Doing Business* economies worldwide with no such requirement. Six EU states require a deposit of less than 0.1% of income per capita.¹³

How does an entrepreneur start a business in Belgium?

Entrepreneurs across Belgium complete the same eight procedural steps to start a limited liability company (LLC) (*Société à Responsabilité Limitée* (SRL)/*Besloten Vennootschap* (BV)) (figure 7). They must use the services of a notary to complete the registration process. First, entrepreneurs or someone acting on their behalf (such as a notary) check the availability and appropriateness of the company name. Second, the notary draws up the notarial act. For the act to be drawn up, the founders submit a detailed financial plan as proof of sufficient initial equity to carry out the firm's planned activities. The notarial act is then signed in person by the founders or their representative and the notary. The authorities have allowed a digital identification procedure

FIGURE 6 Starting a business in Belgium is faster but more expensive and complex than the EU average

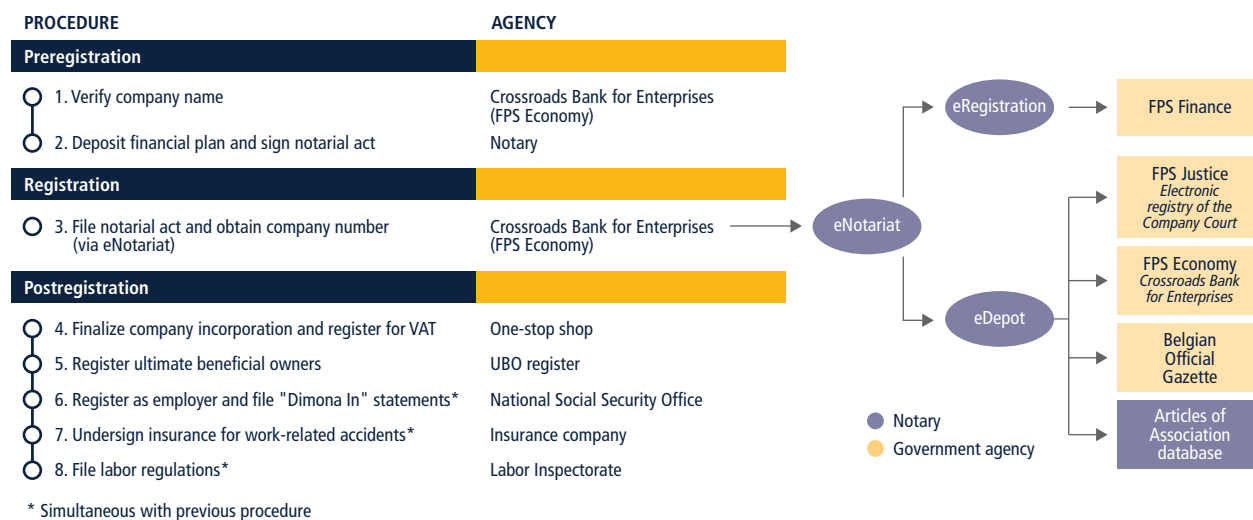


Source: Subnational *Doing Business* and *Doing Business* databases.

Note: EU averages use economy-level data for the 27 member states of the European Union. Data for individual economies are for their capital city as measured by *Doing Business*. Data for Brussels, EU averages, and EU comparator economies are not considered official until published in the *Doing Business 2021* report.

* Estonia, Finland, Greece, Slovenia.

FIGURE 7 How does the business registration process work in Belgium?



Source: *Subnational Doing Business* and *Doing Business* databases.

Note: Under article 2:6 paragraph 1 of the Company Code, a company acquires legal personality after the notary submits the notarial act to the Company Court. Data for Brussels are not considered official until published in the *Doing Business 2021* report.

for powers of attorney—enacted in response to the COVID-19 pandemic—since May 4, 2020. As such, the notary and company founders can now sign an authentic digital power of attorney via videoconference (box 2).

The third step in the company registration process is filing the notarial act to register the company and obtain the company number. The notarial act can be submitted physically or electronically via the eDepot system, accessible through the eNotariat portal.¹⁴ If submitted in paper form, the Company Court registry clerk enters the company's identification data manually into the CBE, which automatically grants the company number. The CBE, the central business register operated by the FPS Economy, SMEs, Self-Employed and Energy, contains basic data on companies and their business units. Most notaries in Belgium use eDepot, which is faster and more convenient than submitting the notarial act in paper form. Across the Belgian cities benchmarked, 98% of LLCs are registered electronically through eDepot.¹⁵ The eDepot system allows notaries to file the notarial act with CBE (for company registration and the company number), the

Company Court's electronic registry (to add the extract of the notarial act to the official register), and the Belgian Official Gazette (for the official publication of the extract). Since May 2019, notaries can also use eDepot to file the company's articles of association with the Articles of Association Database (Base de données des statuts/Statutendatabank).¹⁶ To comply with fiscal requirements, notaries also file a certified copy of the notarial act with FPS Finance via eRegistration, which is also part of the eNotariat portal.

Once the notarial act is registered with CBE, the notary immediately obtains the company number electronically and shares it with the entrepreneur either in person or by email. The company number is a unique identification number used to identify the company with the various administrations.

In the fourth step in the startup process, the OSS checks whether the company meets the legal requirements for its intended activity and finalizes registration in the CBE database. In Belgium, federally accredited private organizations operate the OSS system, which offers one-stop access to mandatory public services like

registering the company activity and business units with the CBE database and verifying the founders' business management skills. In Wallonia and the Brussels-Capital Region, founders must prove that they have the necessary management knowledge and professional competence for certain activities. Flanders eliminated these requirements on September 1, 2018, and January 1, 2019, respectively. Companies and directors in Belgium must be affiliated with a social insurance fund;¹⁷ this can also be arranged through the OSS.

The entrepreneur then completes VAT registration by requesting the activation of the company number as the VAT number.¹⁸ This can be done directly with the local tax office, through the OSS, or with an accountant's assistance. Most entrepreneurs prefer the OSS approach—they can finalize company registration with the CBE and submit the VAT identification request form (Form 604A) in one trip. The OSS submits the VAT form on behalf of the entrepreneur to the local tax office using the E604 electronic system. This local office will inform the company of the activation via registered mail. There is no need to wait for the letter; they can

BOX 2 Digital notary services and electronic means of communication during COVID-19

Entrepreneurs can register their LLC online in Belgium, but only with the assistance of a notary. Only notaries can access the eDepot system to deposit the electronic notarial act to the relevant administrative databases. Entrepreneurs or their appointed representatives must appear in person before the notary to sign the notarial act for company incorporation.

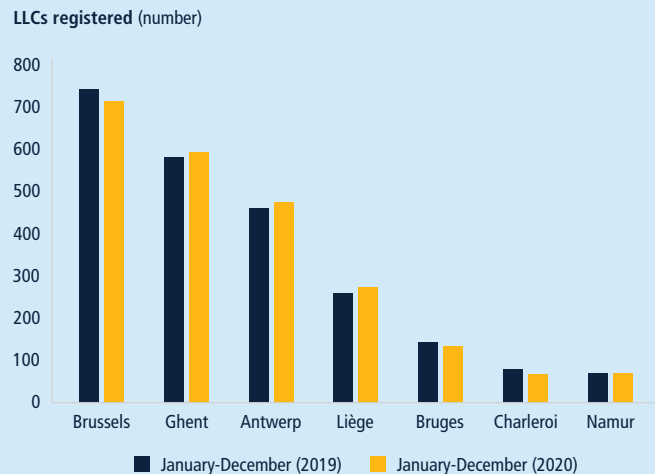
During the COVID-19 pandemic, Belgium enacted a new law^a allowing company founders to sign an authentic digital power of attorney online. Notaries can now check identities remotely via videoconference through two means of electronic identification—the Belgian electronic identity card (e-ID) or the Itsme application—to execute and sign the notarial act.

Entrepreneurs were restricted from using the OSS in person to prevent the spread of COVID-19. Although some OSS opened for pre-scheduled appointments, most OSS preferred providing client services by telephone, online, or via videoconference. Meanwhile, insurance companies in Belgium report only a slight shift toward a lower degree of interpersonal interaction, since their client contacts took place primarily by email or telephone before the pandemic.

Despite the economic impact of COVID-19, entrepreneurs created 2,342 LLCs across the seven Belgian cities benchmarked in 2020, only six fewer companies than in 2019 (figure B 2.1).^b

Belgium's legislative efforts to combat COVID-19 have brought the process of starting a business a step closer to being fully online. However, the country still requires all parties to appear before a notary via videoconference.

FIGURE B 2.1 Firm creation was stable in 2020 despite the pandemic



Source: *Subnational Doing Business* using statistics from FPS Economy, SMEs, Self-Employed and Energy.

a. The law of April 30, 2020 containing various provisions on justice and the notarial profession in the context of the fight against the spread of the coronavirus COVID-19 entered into force on May 4, 2020 (<http://www.ejustice.just.fgov.be/eli/wet/2020/04/30/2020041028/justel>).

b. Statistics provided by FPS Economy, SMEs, Self-Employed and Energy statistics in March 2021.

confirm the activation of the company's VAT number by calling the local office or checking the CBE database. Currently, only OSSs and tax offices have access to the E604 electronic system. The Belgian government has floated the idea of allowing tax accountants and companies to submit Form 604A electronically using MyMinfin, an FPS Finance application. The aim is to reduce the use of paper forms and develop digital services. Currently, companies must submit all their VAT returns electronically using the Intervat application.¹⁹

The fifth procedure is registering the company's ultimate beneficial owners (UBOs) with the UBO register.

Registration is completed through the MyMinfin platform—either by the company's legal representative or a third party—or eStox, a digital tool used by notaries, accountants, and tax advisors. Most entrepreneurs use MyMinfin.²⁰

The company then registers as an employer with the National Social Security Office (NSSO) using WIDE,²¹ an online service. Firms must also immediately file a declaration for each employee via Dimona (Déclaration Immédiate ONmiddellijke Aangifte), an electronic notification system used by entrepreneurs to register new employees with the NSSO. Firms then obtain insurance directly from an insurance company

to cover work-related accidents. Finally, entrepreneurs file the company's labor regulations with the Labor Inspectorate²² electronically by email or—more recently—online using a web-based application (introduced in May 2019).²³

Belgium has carried out reforms aimed at improving the business environment since 2003 (box 3). Some of these improvements have had a direct impact on indicators measured by *Doing Business*. Although key steps have been taken to make starting a business more efficient, the process continues to lag regional good practice.

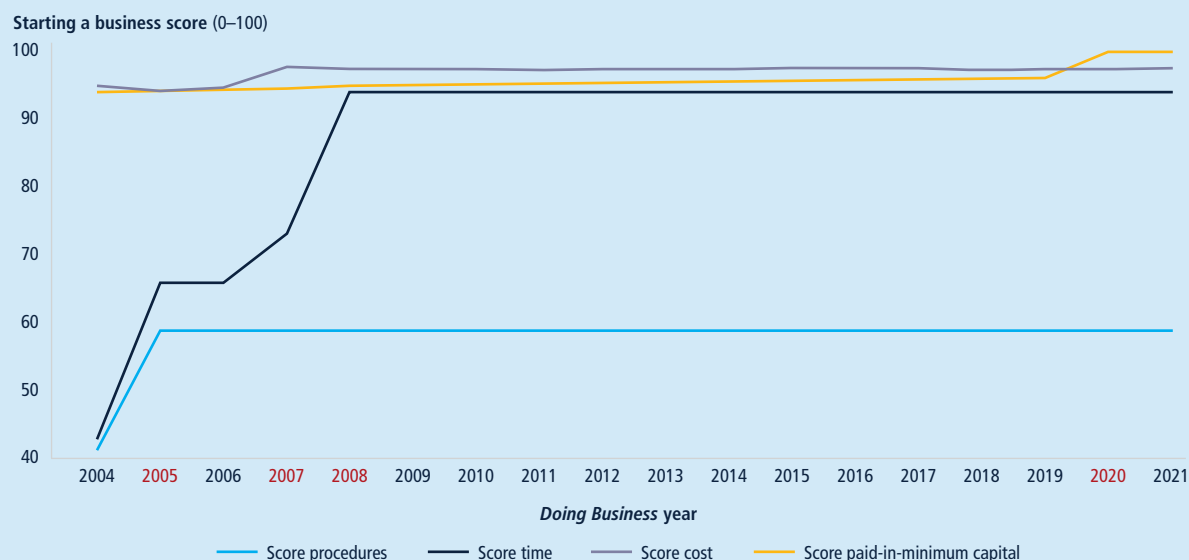
BOX 3 Regulatory reforms have made starting a business easier in Belgium

Over the past two decades, Belgium has enacted regulatory reforms to enhance its business environment. In 2003, Belgium established the OSS system and created the CBE, both run by FPS Economy, SMEs, Self-Employed and Energy. A centralized database and business register, the CBE simplified company identification and registration by storing basic company data in one place and making it available to the public and other public sector administrations (mainly FPS Finance, FPS Justice, and the NSSO). The CBE replaced the databases of administrations such as the former national register of legal entities and the former trade register. Thanks to the CBE, each company is assigned a unique identification number, allowing authorities to access information on companies in real-time.

One-stop shops are private organizations accredited, inspected, and monitored at the federal level, responsible for registering a company's activities and business units in the CBE database. Across the country, OSSs offer entrepreneurs additional services outside of this legal mandate, such as registering for VAT, registering with the social insurance fund, and applying for permits, allowing them to complete various administrative formalities in one location. Before July 1, 2003, entrepreneurs had to visit multiple administrations to complete these formalities. Within the framework of the EU Services Directive, in 2009 OSSs were given the task of being the Point of Single Contact for entrepreneurs in Belgium.

The introduction of the eDepot system in 2005 allowed notaries to achieve in one electronic transaction what previously took three paper-based steps. The eDepot system allows notaries to file the notarial act and incorporation documents electronically, triggering automatic registration in the electronic registry of the Company Court and CBE database as well as publication in the Belgian Official Gazette. The use of eDepot reduced the time to start a business in Belgium by 21 days, thereby raising its score for starting a business as measured by *Doing Business* (figure B 3.1).

FIGURE B 3.1 Reforms have improved Belgium's score for starting a business



Source: Subnational *Doing Business* and *Doing Business* databases.

Note: The score is normalized to range from 0 to 100 (the higher the score, the better). For details on the scores, please refer to the data notes. Between *Doing Business* 2004 and *Doing Business* 2021, Belgium recorded four positive business reforms on the *Doing Business* starting a business indicator set. In *Doing Business* 2005, Belgium made starting a business easier by creating single access points for entrepreneurs; in *Doing Business* 2007, Belgium halved startup costs by abolishing the registration fee and also piloted online registration; in *Doing Business* 2008, Belgium made an electronic registration and publication system available to all notaries; in *Doing Business* 2020, Belgium eliminated the paid-in minimum capital requirement. Data for Brussels are not considered official until published in the *Doing Business* 2021 report.

More recently, in 2019, the BCCA introduced major changes to Belgium's existing legal framework for businesses, streamlining the types of companies into fewer categories. The BCCA introduced a flexible private LLC (the BV/SRL, replacing the BVBA/SPRL) and eliminated the requirement that entrepreneurs deposit EUR 6,200 in cash as paid-in minimum capital upon incorporation.

BOX 3 Regulatory reforms have made starting a business easier in Belgium (continued)

As part of its process to simplify business startup, Belgium is gradually implementing electronic platforms for some procedures, facilitating interactions between entrepreneurs and public agencies, and enhancing access to information and quality data. In May 2019, FPS Labor allowed the electronic filing of company labor regulations with the Labor Inspectorate. Previously, entrepreneurs had to submit the document to the regional directorate either via post or through email. Since May 2019, entrepreneurs can consult all versions of the articles of association of companies resulting from notarial acts executed in Belgium online and free of charge.^a The consolidated articles of association of all companies incorporated by notarial act drawn up prior to May 2019 are available for consultation in person at the registry of the Company Court.^b

a. These can be accessed through the website, available at https://statuten.notaris.be/costa_v1/enterprises/search.

b. Fednot (Royal Federation of Belgian Notaries). 2019. "The online statutes database: get your statutes to hand faster." May 27. <http://nl.enot.be/nieuws-pers/detail/de-online-statutendatabank-snelter-je-statuten-bij-de-hand>.

WHAT CAN BE IMPROVED?

Allow for automatic verification of the proposed company name

While the legal responsibility for checking the availability of a company name falls to the entrepreneur,²⁴ notaries in Belgium have the legal duty to inform entrepreneurs, prior to company incorporation, of their legal rights, obligations, and burdens and to give advice, including on the desired company name. Thus, it is common practice for notaries to check the availability and admissibility of the proposed company name and to ensure its compliance with minimum legal requirements. Notaries use several sources to check the name, including the Official Gazette and the CBE's public search web service, to avoid any potential discrepancies. Once the notary submits the notarial act to the CBE, no further verification of the accuracy of the company's incorporation documents is performed. Centralizing the publication of a company's information, including the notarial act, into a single electronic database would reduce errors and discrepancies and allow entrepreneurs—rather than the notary—to verify that the proposed company's name complies with legal requirements for registration.

Various economies worldwide have redesigned the registration process to allow for the automatic verification of the proposed company name upon submission of the

company registration application. In the early 2000s, Australia, Canada, and the United States introduced clear rules to determine whether proposed company names were identical or similar to existing companies or required specific consent. This approach allows for the automatic rejection or acceptance of the company name at the time of registration, increasing both transparency and efficiency in name clearance and company registration. Some economies allow entrepreneurs to choose from a list of preapproved company names. In Portugal, entrepreneurs can choose from a list on the business registry's website²⁵ and register the company through a single contact point, Empresa na Hora.²⁶ In Estonia, entrepreneurs can check the proposed company name online using the E-Business Register,²⁷ which accesses county court registry databases and displays real-time data on all legal persons registered in Estonia. In the United Kingdom, the online registration website alerts entrepreneurs if the desired company name cannot be used and provides guidance for choosing another company name.²⁸

Make third-party involvement optional and provide public access to the business registration system

Starting a private LLC in Belgium costs the entrepreneur the equivalent of 5.1% of income per capita. This process is more expensive in only six other EU member states. In Belgium, the bulk of the cost to start a business stems from hiring a notary

to establish a company. Notaries also play a central role in the business startup process in other EU member states; however, notary fees there are a fraction of those in Belgium. For example, in the Czech Republic, entrepreneurs starting a simple LLC pay a fee of CZK 2,000 (approximately EUR 77) to draft and notarize the articles of association.

Entrepreneurs in Belgium also pay a fee (equivalent to 9% of the total cost) to publish the extract of the notarial act in the Official Gazette. The notary collects the payment and transfers it to the Official Gazette. In many EU member states, the business register manages the publication of the extract at no cost to the company. Belgium could follow this good practice and centralize the publication of the extract at one site, such as the CBE business registry. Doing so would eliminate the costs associated with multiple transmissions of the same information from one authority to another, resulting in lower administrative costs and publication fees.

The Belgian authorities could also reduce the cost of starting a business by introducing standardized incorporation documents for private LLCs. In the case of simple corporate structures, standardization could facilitate automatic information validation. The authorities could also allow the public to access the business registration system, thereby allowing entrepreneurs to file the incorporation

act themselves. Belgium has piloted a similar approach—nonprofit associations and other legal entities constituted through private acts²⁹ can register using an online portal (e-Greffe/e-Griffie).³⁰ Larger companies with more complex structures and special requirements could continue soliciting the services of third-party professionals and using customized incorporation documents.

Other economies have shown that requiring businesses to use legal services for registration is not necessary to ensure accuracy and compliance with the law, particularly for simpler businesses, such as partnerships and LLCs. Globally, the assistance of third-party agents for starting a business is mandatory in less than half of the economies measured by *Doing Business* (figure 8). Across regions, the overall cost of starting a business is lower in economies with no third-party involvement.³¹ Third-party agents are not required

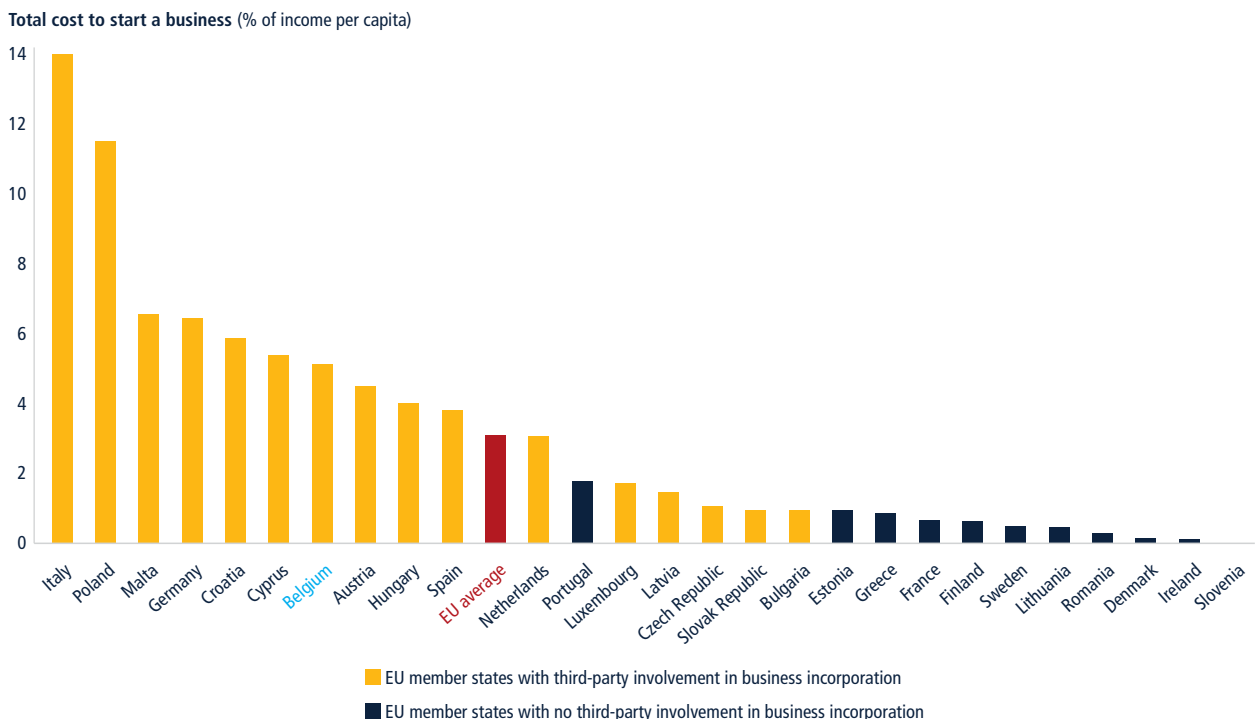
in the 10 EU countries with the lowest cost to start a business.³² Entrepreneurs pay no fees when using SPOT,³³ Slovenia’s electronic one-stop shop, to start a simple LLC. This procedure makes use of standardized electronic articles of association and can be used by both single-member LLCs (one founder) and multi-member LLCs (several founders). Portugal successfully made third-party involvement optional for companies using registry-provided standard incorporation documents.³⁴

Continue simplifying and streamlining postincorporation requirements at OSS

The authorities have made progress in consolidating several postincorporation requirements to start a business using the country’s accredited one-stop shop system,³⁵ but more remains to be done. Most entrepreneurs register for VAT purposes and request affiliation with the social insurance fund at the OSS while

finalizing company registration with the CBE. Only Partena and Securex offer all five postregistration procedures, including UBO registration (table 4).³⁶ Most entrepreneurs either complete UBO registration electronically or delegate the task to a lawyer or accountant working on their behalf. Except for Eumonia, an independent one-stop shop, all other OSSs partner with a social service provider (secretariat social/sociala secretariaat)³⁷ offering services for the final three postregistration requirements.³⁸ Most entrepreneurs shop around as they can choose among multiple social service providers—partnered with an OSS or not—that provide guidance and support with payroll processing requirements. Integrating the services offered by OSS and social service providers to cover all postregistration procedures by a single agency would make the process of starting a business more efficient.

FIGURE 8 Starting a business costs more in economies with third-party involvement



Source: Subnational *Doing Business* and *Doing Business* databases.

Note: Values for Austria, Belgium, and the Netherlands are based on data for the cities benchmarked in this report; other EU member states are represented by their capital city as measured by *Doing Business*. Data for Brussels, EU average, and EU comparator economies are not considered official until published in the *Doing Business 2021* report.

TABLE 4 Not all OSSs and their partner social service providers offer all postregistration services

Services offered	Acerta	Eunomia	Formalis	Liantis	Partena	Securex	UCM	Xerius
Finalize company incorporation, register for VAT and affiliate to a social insurance fund through the OSS	✓	✓	✓	✓	✓	✓	✓	✓
Register ultimate beneficial owners with the UBO register					✓	✓		
Register with the National Social Security Office and file "Dimona In" statements*	✓		✓	✓	✓	✓	✓	✓
Undersign insurance for work-related accidents with insurance company**	✓		✓	✓	✓	✓	✓	✓
Draft labor regulations for Labor Inspectorate*	✓		✓	✓	✓	✓	✓	✓
Locations served	- Antwerp - Bruges - Brussels - Charleroi - Ghent - Liège - Namur	- Bruges - Brussels - Ghent - Liège	- Antwerp - Brussels - Charleroi - Ghent - Liège - Namur	- Antwerp - Bruges - Brussels - Ghent - Namur	- Antwerp - Bruges - Brussels - Charleroi - Ghent - Liège - Namur	- Antwerp - Brussels - Charleroi - Ghent - Liège - Namur	- Brussels - Charleroi - Liège - Namur	- Antwerp - Bruges - Brussels - Ghent

Source: *Subnational Doing Business* based on OSS representatives and websites.

* Service executed by social service provider

** Services usually offered by social service providers but executed by an external partner of the organization, such as an insurance company

Authorities could also review whether they could streamline business incorporation by merging several existing postregistration steps with the step of finalizing company registration in the CBE. In Belgium and eight other EU member states,³⁹ entrepreneurs, their representatives, or a third-party must separately register or report their beneficial owners to the UBO register, thereby adding an additional procedure. In other European economies, this information is submitted during incorporation. In Austria, for example, once a company like the one in the *Doing Business* case study is registered, all relevant data regarding the beneficial owner is transferred automatically from the commercial registry to the UBO register; therefore, it does not constitute a separate procedure. In Germany, if the entrepreneur files all relevant information with the company register, they are not required to file the beneficial ownership structure separately with the Transparency Register. In Estonia, UBO information is submitted through the company portal as part of company registration in the Commercial Register. In Luxembourg, the notary can file UBO registration online with the Register of Beneficial Owners at the same time as submitting the company registration.

Belgian entrepreneurs must file work regulations with the Labor Inspectorate within eight days of their entry into force. Other EU member states have streamlined postregistration formalities. In the Netherlands, companies have a month from the start of employment to provide employees with a contract outlining all aspects of the employment agreement; there is no requirement to formalize the contract with a government agency.⁴⁰ In Denmark, simply reporting a wage payment for the first time notifies the authorities that the business has become an employer; no further formalities are required.

The process of starting a business could also be simplified for SMEs in Wallonia and the Brussels-Capital Region by eliminating the requirements that founders prove their management skills and professional competence. Flanders eliminated these requirements starting in 2018 and is in line with global good practices.

Create a single electronic interface for starting a business

Belgium has successfully created a unique identification number for companies, reducing the administrative burden of submitting the same information to

multiple agencies for company identification. However, entrepreneurs still must interact with seven separate agencies to start a business. In addition to a single identification number, economies with the most efficient business registration systems also have single electronic interfaces to facilitate interactions between the user and the authorities as well as central, interoperable databases for the relevant agencies. A single electronic platform for business startup has its advantages: procedural requirements become more transparent and accessible, error rates decrease, and consistency rises within the public administration—the time and cost for business registration both decline. Moving toward a single interface for business registration could benefit Belgium's business community and government.

Slovenia's SPOT portal unifies the databases of the agencies involved in the process of starting a business. After a single registration with SPOT, entrepreneurs are automatically registered with the court, statistical office, tax authority, and health institute. Entrepreneurs in Italy can file a single electronic notice (Comunicazione Unica or ComUnica) with the Register of Enterprises, automatically registering the company with

the Revenue Agency and the social security administration, as well as for accident insurance. In most cities, ComUnica also notifies the municipality of the commencement of business operations. In Luxembourg, a notary can file all the required information to register a company through the one-stop shop (Guichet.lu). In a single interaction, the notary registers the articles of association with the tax administration, files for both VAT and social security, registers the company with the Trade and Companies Registry, and registers UBO information with the Registry of Beneficial Owners. Malta's online one-stop shop⁴¹ allows new companies to register for VAT, obtain the employer number (PE), and register employees at Jobsplus. Norway has gone even further: since 2005, all public registers and authorities are legally obliged to use the data registered in the Central Coordinating Register for Legal Entities, eliminating the need for companies to resubmit this data to the relevant agency.

Dealing with Construction Permits

With an urbanization rate of 98%, Belgium is among Europe's most urbanized economies.⁴² Although the federal government maintains a national policy for urban development focused on social cohesion and housing, regional development and building codes in Belgium are decentralized to the country's three regions: the Brussels-Capital Region (Brussels), Flanders, and Wallonia.⁴³ At the local level, municipalities (communes/gemeenten) apply regional legislation and approve the building plans required to erect a building.

Antwerp performs best, but no one city excels in all measures of efficiency

The Belgian cities benchmarked show notable differences in the efficiency of the construction permitting process. Obtaining construction approvals is easiest and fastest in Antwerp, where the process takes 12 procedures, 152.5 days, and costs 0.6% of the warehouse value (table 5). It is most difficult in Ghent. While Ghent's process is cheaper (0.1%)

and requires the same number of procedures as Antwerp, it takes almost three months longer.

Dealing with construction permits in Belgium requires fewer procedures and is less expensive than in most other EU member states, but takes longer

On average, dealing with construction permits across the Belgian cities measured requires completing 11.6 procedures over 198.8 days at a cost of 0.4% of the warehouse value. On average, the process in the European Union is more than two weeks faster (figure 9) but requires two more procedures than Belgium and costs more (1.9%).⁴⁴ In Germany, construction permitting costs are triple those in Belgium, and in France and the Netherlands, they are 10 times higher. On the building quality control index, each Belgian city scores 12 out of 15 points, slightly above the EU average (11.6 points), but behind Luxembourg, the European Union's best performer, and France (15 and 13 points, respectively).

Procedural differences across Belgian cities stem largely from different water and sewage connection applications and municipal requirements after construction

Although some steps are uniform across Belgium, the requirements to obtain a construction permit can vary significantly from region to region (figure 10). Before construction, a developer must complete four procedures, which differ from city to city. In Flanders, it is common practice for developers to conduct a consultation with the municipality before building plan submission. In Wallonia and Brussels, developers apply directly for the building permit after consulting with the local fire department (also a practice in Flanders). The consultation with the fire department is not required by law. Still, it helps ensure that the building plans comply with local fire safety regulations and avoid potential rejections of the building permit by the municipality. Brussels is the only city where the developer is required to provide proof of land ownership. In Flanders and Wallonia, the municipality can confirm land ownership directly with the Cadaster.

Upon securing preconstruction approvals, the developer requests the building permit from the municipality. In Brussels and Flanders, the building permit application can be submitted online (box 4). Submission is paper-based in Wallonia, and Walloon municipalities require an onsite inspection to verify the property's declared soil, terrain, and topographical characteristics before approval. In all cities, the developer notifies the municipality before starting construction. Cities in Flanders and Wallonia require the developer to post a notice of permit approval at the construction site—visible to the public—30 days before the start of construction works. In Brussels, this

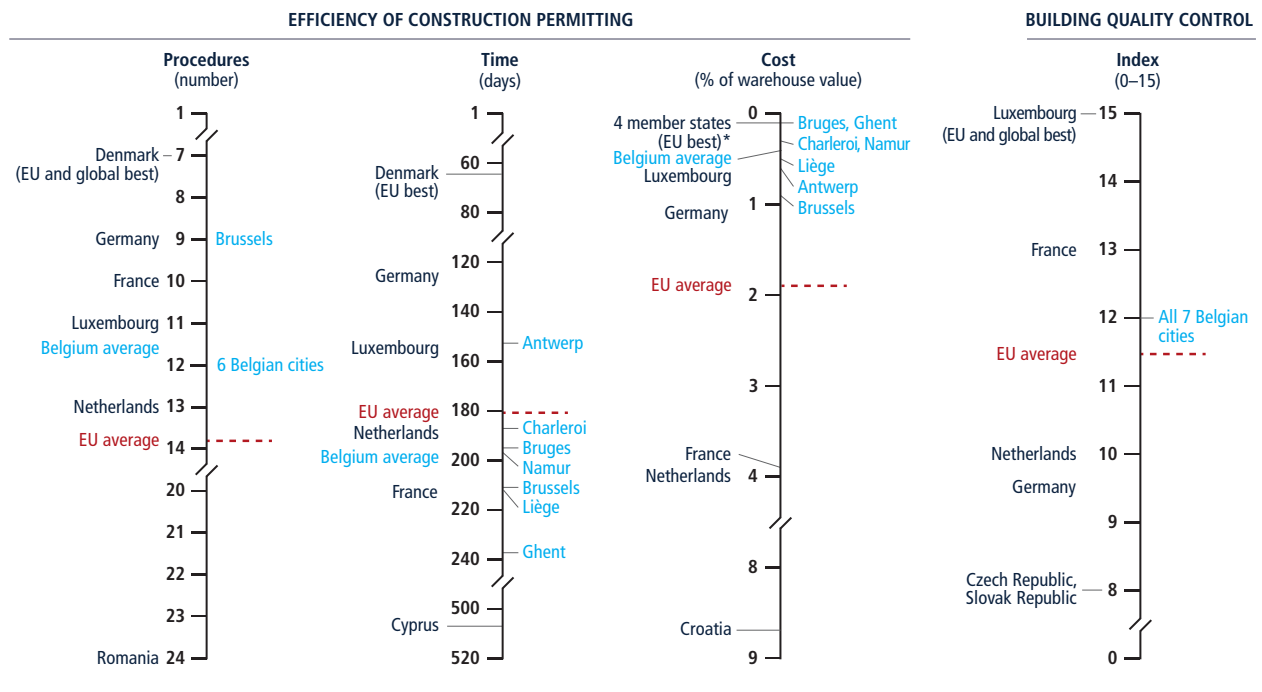
TABLE 5 Construction permitting is easiest in Antwerp and Brussels, and most difficult in Liège and Ghent

City	Rank	Score (0–100)	Procedures (number)	Time (days)	Cost (% of warehouse value)	Building quality control index (0–15)
Antwerp	1	78.18	12	152.5	0.6	12
Brussels	2	76.51	9	211	0.9	12
Charleroi	3	76.02	12	186.5	0.3	12
Bruges	4	75.70	12	195.5	0.1	12
Namur	5	75.29	12	196.5	0.3	12
Liège	6	74.03	12	212	0.5	12
Ghent	7	72.63	12	237.5	0.1	12

Source: Subnational Doing Business and Doing Business databases.

Note: Rankings are calculated on the basis of the unrounded scores, while scores with only two digits are displayed in the table. Rankings are based on the average scores for the procedures, time, and cost associated with dealing with construction permits, as well as for the building quality control index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About Doing Business and Doing Business in the European Union 2021: Austria, Belgium and the Netherlands." Data for Brussels are not considered official until published in the Doing Business 2021 report.

FIGURE 9 Dealing with construction permits in Belgium costs one-quarter of the EU average

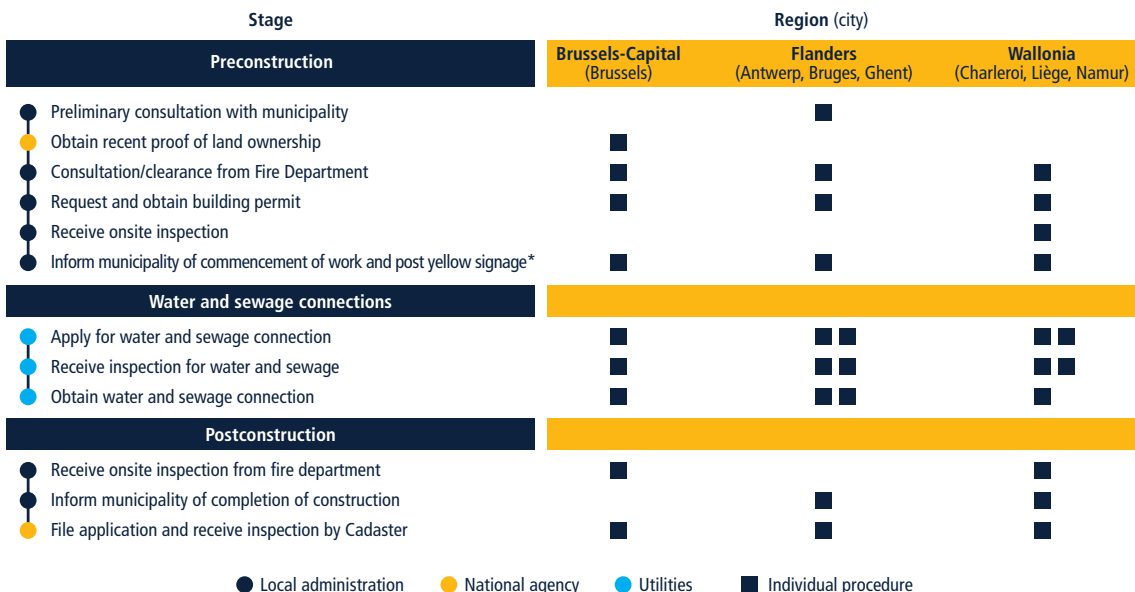


Source: Subnational Doing Business and Doing Business databases.

Note: Data for EU average use economy-level data for the 27 member states of the European Union. The averages for Belgium are based on the seven cities benchmarked. Data for individual economies are for their capital city as measured by Doing Business. Data for Brussels, EU averages, and EU comparator economies are not considered official until published in the Doing Business 2021 report.

* Czech Republic, Estonia, Poland and Slovak Republic.

FIGURE 10 Only seven of the construction permitting procedures are common across regions



Source: Subnational Doing Business and Doing Business databases.

Note: Data for Brussels are not considered official until published in the Doing Business 2021 report.

* In Brussels, the municipality does not require to post yellow signage upon notification of commencement of works.

BOX 4 Digitalization of the construction permitting process across Belgian regions: COVID-19's impact and the road ahead

Periods of forced remote work during the COVID-19 pandemic underscored the importance of digitalization. They also highlighted the varying levels of digitalization among Belgium's three regions. Flanders fully implemented a digital permitting platform in 2018 that encompasses several environmental permits, including those for construction. Brussels began a phased rollout of its permitting platform in December 2020, which will also be used for various types of permits, including construction permits. Wallonia has not yet announced any digitalization plan.

Flanders' electronic permitting platform, Omgevingsloket,^a was implemented in phases beginning in February 2017 with the simple goal of reducing the time to obtain permits. By 2018 it was fully operational, with paper-based permit applications available only in exceptional cases. Omgevingsloket was launched alongside digital transformation reforms that streamlined several permits—the construction permit, nature permitting, and environmental permit—into a single environment permit (omgevingsvergunning). The platform allows the developer to track permit application status and communicate with both the municipality and building inspectors. Omgevingsloket has gone through several updates since its launch, informed by feedback from its users, including developers and municipalities. The regional government's Environment Department has lead platform improvements. An emergency decree issued in March 2020 allowed the Flemish government to either accelerate or decelerate official permit issuance in response to the COVID-19 pandemic.

Brussels recently started the phased rollout of its online permitting platform, MyPermit,^b and is further expanding its functionalities. Throughout 2020, the platform was tested with various users and adjusted based on their feedback. It is currently available for use by different Brussels-area municipalities and several Brussels-based companies such as Vivaqua, the water and sewage management company for Brussels; Infrabel, the company in charge of the Belgian railway network; and Telenet Group, a cable broadband services provider. With the next update of MyPermit, construction permits will be added to this list. Until then, applications can be made either via post or in person. Brussels temporarily suspended the in-person handling of permit applications due to COVID-19—applications could only be made by post—and extended legal time limits to accommodate lockdown-related delays.

The digitalization of the building permitting system has not yet begun in Wallonia. System users must submit all building permit applications on paper. Digital Wallonia includes an initiative to incentivize the digitalization of the construction industry, Construction 4.0,^c in its 2019–24 strategy. The project, a collaboration with the Walloon Construction Federation, focuses on the digitalization of Walloon construction companies. However, the project does not include the digitalization of public sector offices tasked with construction-related issues like permitting. As in Brussels, Wallonia temporarily suspended official municipal deadlines due to the pandemic.

The improvement and replication of digital platforms for building permitting across Belgium would reduce the complexity associated with the approval of building plans and reduce disruptions by externalities like the COVID-19 pandemic. Further exchanges, peer-to-peer learning events, and cost-benefit analyses—accompanied by strong political will and a commitment at the local and regional levels—will need to follow for Belgium to complete its digital transformation.

a. The Flemish platform is available at <https://omgevingsloket.be/>.

b. The Brussels platform can be accessed via <https://mypermit.urban.brussels/>.

c. For more information, see <https://www.digitalwallonia.be/en>.

requirement came into force on January 1, 2021.⁴⁵

Procedures to connect to water and sewage are the primary source of variation across regions—unsurprising given that the water and sewage regimes are inspired by the models in use in neighboring countries (France and the Netherlands).⁴⁶ In Brussels, applications for these services are combined and requested from a single utility company; thus, the developer must complete a total

of three steps (application, inspection, and connection). In Flanders, despite instances where the same local utility company performs both services,⁴⁷ developers need to submit separate applications, doubling the procedures compared to Brussels. In Wallonia, water and sewage services are provided by different utilities. The developer requests sewage services from the local intermunicipal sanitation utility, which inspects the sewage and drainage works. However, in Wallonia, the connection works are the

responsibility of the developer, not the company (like in Flanders). As in Brussels and Flanders, public companies provide water connections and the connection works in Wallonia.

After construction, Brussels and Wallonia require an onsite inspection from the fire department before the new building can be occupied. In Flanders, only specific structures are required to comply with a final inspection (such as schools and offices). Once the construction works are

complete, developers in Brussels do not need to notify the municipality. However, in Flanders and Wallonia, the notification is a formal requirement as it serves to certify that the building is ready for lawful occupation and that it has been inspected by a qualified professional. These notifications can be sent via the Omgevingsloket online platform and email, respectively.

Finally, all Belgian cities require that the developer report the new construction to the Cadaster. An agent from the Cadaster visits the new building and determines its property tax value.

Municipal procedures account for nearly two-thirds of the time to deal with construction permits

The time to deal with construction permits ranges from 152.5 days in Antwerp to 237.5 days in Ghent. The main determinant of this variation is the time to connect to water and sewage and to consult with the fire department (figure 11).

Although Brussels requires the fewest number of procedures, utility connections take the longest, reflecting the higher demand that comes with its larger

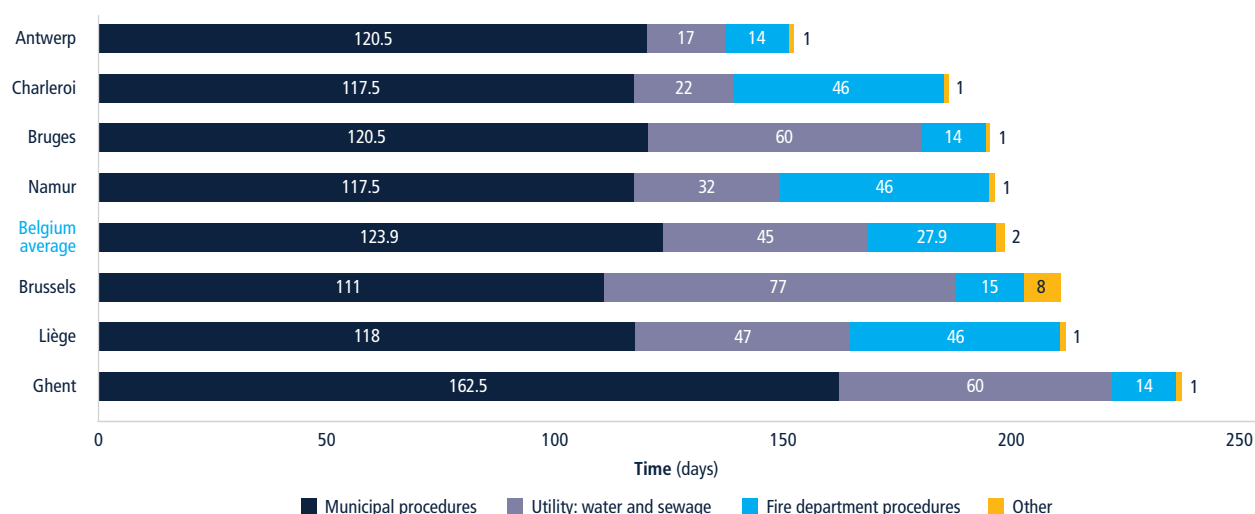
population size. However, the efficiency of the utility company also plays a role. Antwerp has the fastest time to connect to water and sewage, despite having twice the population of Ghent and five times that of Bruges. In Wallonia, a lack of coordination between water and sewage utilities creates additional delays for developers, particularly regarding the sewage connection due to additional requirements in flood-prone areas.⁴⁸

Regional variations also stem from municipal procedures, which comprise the bulk of the time to deal with construction permitting. In Flanders, the preliminary consultation with the municipality adds two weeks in Antwerp and Bruges and more than 1.5 months in Ghent. Private sector contributors in Ghent report understaffing as the main reason for delays. Even though construction regulations are available online, developers in Flanders prefer to conduct the preliminary consultation—the online system is not unified, and regulations are spread across multiple websites and platforms, making it difficult for architects to know which laws they need to comply with on any given project. The time to approve

the building permit varies slightly across regions, with different reasons accounting for delays. Recent and significant legal reforms in Flanders—notably the streamlining of several permits into one environmental permit (see box 4)⁴⁹—mean that both developers and the municipal authorities are still adapting to the new regulations and the new online process. Walloon regulations give local authorities the discretion to approve permits, leading to arbitrary interpretation in some cases. Municipalities can require changes that are not explicitly required in the regulations, such as additional parking spaces, changes to the exterior façade, or height limits that are not in the building code. Such practices introduce a degree of unpredictability to the permitting process, resulting in permit rejections and delays.

Lastly, consultations with the fire authorities also vary by region. The process takes three times longer in Wallonia than it does in Brussels and Flanders (where it takes two weeks on average). The level of coordination between the local fire department and the municipality has a direct impact on the time for building plan review and approval.

FIGURE 11 Water and sewage connection times and fire department procedures show the most subnational variation



Source: Subnational Doing Business and Doing Business databases.

Note: "Other" includes proof of land ownership (required only in Brussels) and file application and receive an inspection by the Cadaster (required in all cities). Data for Brussels are not considered official until published in the *Doing Business 2021* report.

Building permits and water and sewage connection fees drive cost variations

The average cost of dealing with construction permits across the Belgian cities benchmarked is 0.4% of the warehouse value—equal to EUR 8,263—ranging from 0.1% in Bruges and Ghent to 0.9% in Brussels. This variation is primarily driven by water and sewage connection fees and, to a lesser extent, building permit fees (figure 12). Connecting to water and sewage systems in most Belgian cities is a costly endeavor for developers. They can expect to pay EUR 7,200 on average in fees, or 87% of the total cost of dealing with construction permits. These fees are set by local water and sewage utilities and can range from EUR 1,025 in Bruges to EUR 16,602 in Brussels.

Building permit fees are set at the local level and depend on the building's intended use and size. For a project like the *Doing Business* case study, these fees vary from no cost in Bruges and Ghent to EUR 2,739 in Antwerp. In Bruges, the no-cost policy is the result of an initiative to attract businesses to the city by lowering barriers to entry. The downside to the no-cost policy is that developers can

apply for permits to gauge the municipality's response to their project. The higher volume of permit applications creates extra work for municipal officers and increases delays for legitimate applications. In Ghent, only construction projects requiring public surveys⁵⁰ need to pay the building permit fee.

Other fees, such as those paid to local fire departments, also vary across Belgium's regions. In Wallonia, consultations with the fire department cost around EUR 100—the same as the average cost in Flanders—but developers in Walloon cities need to pay an additional EUR 100 on average when the fire department performs its final inspection. In Brussels, the final inspection is free of charge, but the fire department clearance fee is 17 times more than in the other regions. Instead of a flat fee as in the other cities, in Brussels the charge includes an application fee and is calculated based on a fee of EUR 1.20 per square meter.

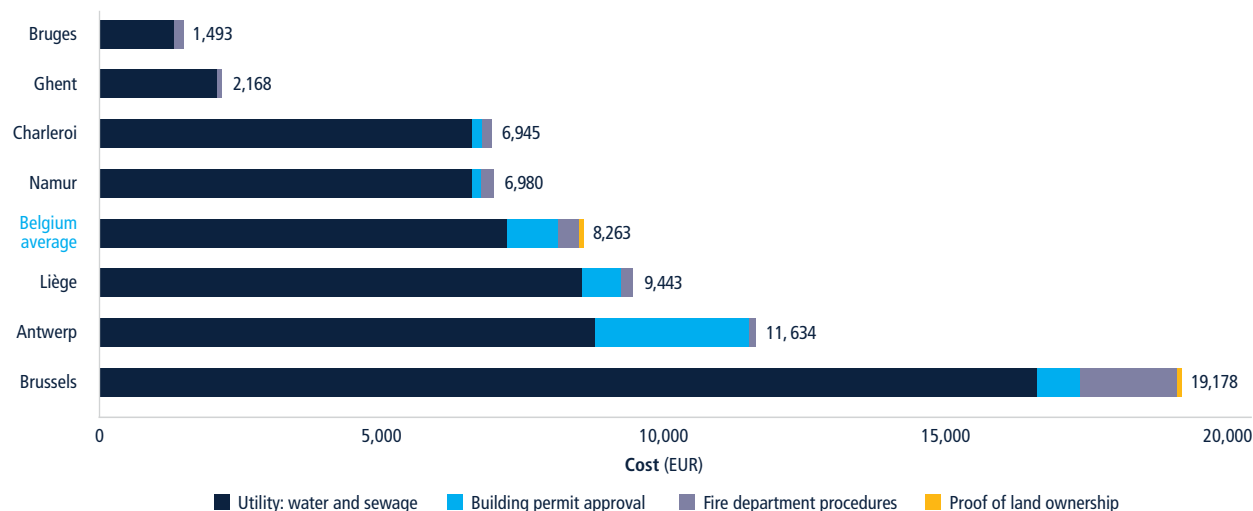
On the *Doing Business* building quality control index, all Belgian cities benchmarked score 12 out of 15 points and benefit from strong quality control mechanisms (table 6). Despite its strength in most quality

control aspects, Belgium does not get full marks in quality control during construction (2 out of 3 points) and professional certification requirements (2 out of 4 points).⁵¹

During construction, inspections are carried out in practice by an in-house engineer from the building company, who oversees the building's construction throughout the entire construction period. However, the legislation does not require risk-based inspections. Risk-based inspections consider the potential risks imposed by a particular building instead of applying the same inspection standards to all buildings. The potential risks considered can include environmental factors, as well as the building type and intended purpose.⁵²

In Belgium, professionals working in the construction industry must have minimum technical qualifications. Both the professionals reviewing the plans and those supervising the construction on the ground must hold a university degree in architecture, engineering, or construction management and be registered members of the national association of architects or engineers. However, they are not required

FIGURE 12 Utility connection fees account for 87% of the cost of dealing with construction permits



Source: Subnational *Doing Business* and *Doing Business* databases.

Note: Data for Brussels are not considered official until published in the *Doing Business 2021* report.

TABLE 6 Belgian cities have robust quality control mechanisms before and after construction

		All seven Belgian cities (score)
BUILDING QUALITY CONTROL INDEX (0–15)		12
Quality of building regulations (0–2)	Are building regulations easily accessible?	1
	Are the requirements for obtaining a building permit clearly specified?	1
Quality control before construction (0–1)	Which entity(ies) is/are required by law to verify the compliance of the building plans with existing building regulations?	1
Quality control during construction (0–3)	Are inspections mandated by law during the construction process?	1
	Are inspections during construction implemented in practice?	1
Quality control after construction (0–3)	Is a final inspection mandated by law?	2
	Is a final inspection implemented in practice?	1
Liability and insurance regimes (0–2)	Is any party involved in the construction process held legally liable for latent defects once the building is in use?	1
	Is any party involved in the construction process legally required to obtain a latent defect liability—or decennial (10-year) liability—insurance policy to cover possible structural flaws or problems in the building once it is in use?	1
Professional certifications (0–4)	Are there qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with the building regulations?	1
	Are there qualification requirements for the professional who conducts the technical inspections during construction?	1

Maximum points obtained

Source: Subnational Doing Business and Doing Business databases.

Note: For details on the scoring of each question, see the data notes. Data for Brussels are not considered official until published in the *Doing Business 2021* report.

to have a minimum number of years of practical experience or pass a certification exam. Almost 50% of EU economies attain the maximum score in this area by having these two requirements.

WHAT CAN BE IMPROVED?

Streamline preconstruction requirements and consolidate permitting legislation

There is room for improvement in preconstruction measures in all benchmarked cities, and there are local good practices that can reduce bottlenecks elsewhere. In the Brussels region, the developer must obtain recent proof of land ownership from the Cadaster before applying for the construction permit; in all other benchmarked cities, the municipality checks land ownership, saving the developer time and one procedure. Municipalities within Brussels should consider adopting this approach while strengthening communication with the Cadaster. In Wallonia, the long-standing

practice of visiting the plot in person before building permit approval—rather than relying on digital infrastructure⁵³—could be eliminated or carried out on an as-needed basis. Reducing the need for in-person visits by establishing internal guidelines on the use of digital assets, including existing geoportals like geo.be, could ease the administrative burden of municipalities and developers.

Belgian cities could also consider eliminating the need for fire department consultations. By ensuring the relevant legislation is clear, up-to-date, and easily accessible, cities could eliminate the need for a separate meeting between the developer and the fire department. Flemish cities could eliminate preliminary consultations with the municipality. Currently, the legislation is accessible online, but because it is not streamlined in one website, it is challenging to find. By consolidating the legislation on the permitting platform, developers could avoid having to consult with the municipality to ensure their projects' feasibility.

In the United Kingdom, the Ministry of Housing, Communities, and Local Government publishes online guidance—called Approved Documents—on ways architects can meet building regulations. The online platform includes all relevant regulations nationwide and provides practical examples on how to avoid issues that commonly result in building permit application rejections.

In Denmark, the European Union's best performer, there are no required preconstruction clearances, and the building permit application is managed and completed online. Reducing the number of procedures and time required in the preconstruction stage can improve the overall construction permitting process for entrepreneurs and developers.

Improve coordination among agencies involved in the water and sewage connections process

Developers in most Flemish and Walloon cities must complete nearly twice the number of procedures to connect to water

and sewage as developers in Brussels (where both services are requested in a single application). In several Flemish cities, the same utility company is responsible for water and sewage connections. In these cities, the authorities could consider merging all water and sewage processes into one application, making the process more efficient. Belgian cities could also look to existing good practices in neighboring countries. In the Netherlands, the developer applies for most utility connections through the *mijnaansluiting*⁵⁴ platform, regardless of the company providing the service. The entire application process is standardized. The Belgian authorities could set up a similar streamlined application system, eliminating the need for the developer to submit double applications.

Introduce and improve electronic permitting systems

The level of process digitalization varies substantially across the Belgian cities measured (see box 4). Leveraging technology can significantly reduce the time to deal with construction permits, enabling building departments and related agencies to streamline and automate their planning, zoning, and building procedures. The COVID-19 pandemic highlighted the importance of digitalization, particularly in facilitating communication between developers and municipalities.

At the subnational level, Walloon municipalities can look to the experience of Flanders and Brussels municipalities with creating IT systems. Although Flanders' online platform is relatively new, and that in Brussels is going through a phased launch, both regions could consider expanding and integrating their platforms further. For example, creating a page on the platform that centralizes relevant legislation could eliminate the need for preconstruction contact with the municipality and reduce application errors. As digitalization efforts continue, user feedback will be particularly important in future platform development.

The Flemish experience underscores the complexity of introducing electronic platforms. Training for municipal employees and dependencies on how to operate and maintain electronic systems is crucial. Such platforms are typically linked to ambitious regulatory reforms and online government programs. In the long term, Belgian cities could explore the advantages of adopting Building Information Modelling (BIM) systems, which incorporate building regulation parameters into project design.⁵⁵ BIM systems help professionals plan projects that comply with national and local regulations and make conducting post-design checks easier and faster for public authorities. In Finland, all relevant parties—owners, developers, architects, and government officials—collaborate through a single BIM system platform, *Lupapiste*. Of Finland's 100,000 annual building permit applications, 95% pass through this system. The platform is built on a private, secure cloud and links the Cadaster, corporate and personal data, and the municipality that reviews and approves the application. Various stakeholders independently track progress and can find the source of any approval delays. The platform also integrates BIM formats (instead of two-dimensional drawings), allowing the models to be machine read and the building review to be checked automatically. The system has accelerated the process and made it less discretionary and more predictable.

Online permitting systems are increasingly common in Europe. The European Commission classifies electronic applications for building permitting as among the 20-primary e-government services.⁵⁶ Belgian cities can find examples of locations successfully implementing similar programs in Hungary (the building regulatory support documentation system *ÉTDR*)⁵⁷ and Germany (Hamburg).⁵⁸

Consider introducing risk-based inspections

Categorizing building projects based on risk and adopting risk-based inspections can streamline preconstruction approvals

and procedures during construction for low-risk buildings. In contrast to phased inspections, risk-based inspections allow municipalities and builders to allocate resources where they are most needed without compromising worker and public safety. The standard, phase-based approach to inspections can lead to delays and reduce efficiency, especially for relatively routine and straightforward projects.

Belgium already incorporates risk classifications in building permit applications and could consider a similar approach for a more targeted, risk-based inspection regime. France and Australia have been using the risk-based approach the longest and have comprehensive classifications of building categories and risks based on size and use.⁵⁹ As Belgium's current inspection regime allows certified private experts to carry out inspections and certifications, adopting a more risk-based approach should require minor changes.

Improve regulatory expertise in collaboration with the private sector

Construction permitting is a complex process involving multiple stakeholders. Managing this process requires adequately staffed permit-issuing agencies. Staff should have professional case management knowledge and be trained appropriately on the relevant technology. Developers in the Belgian cities measured cited inadequately trained or understaffed permit-issuing offices as a reason for delays in dealing with construction permits.

More robust qualification requirements for the professionals involved in construction permitting and control may be beneficial. Across Belgium, the professionals approving standard case building plans and supervising construction are required only to have a university degree in architecture or engineering and be a registered architect or engineer. In Luxembourg, by contrast, these professionals must also have a minimum number of years of experience and pass a certification exam.

Introducing a certification exam and requiring minimum years of experience would automatically increase the permitting agencies' technical competency. Globally, more than 80% of economies measured by *Doing Business* require these four qualifications from professionals reviewing building plans and supervising the construction on the ground.

In the medium term, expanding the role of certified private sector professionals in the permitting process could help to reduce understaffing. Although this may require legislative action, the benefit of having a highly specialized, flexible workforce could be substantial. Most EU member states have shifted from public to private governance mechanisms in building regulation, reflecting a desire to improve the quality of regulation, reduce the administrative burden for applicants, and support a greater focus on risk mitigation.⁶⁰ Australia, Singapore, and the United Kingdom are among the countries that have adopted a system of third-party contractors to expand regulatory coverage and expertise.⁶¹ *Doing Business* research shows that construction permitting is more efficient in economies that rely on some form of private sector participation in construction permitting or control processes. However, such a system needs adequate safeguards like robust qualification requirements for professionals approving building plans.

Getting Electricity

Regional-level regulators establish and monitor the rules and regulations governing the distribution of electricity in Belgium. In the Brussels-Capital Region, the regulator is the Brussels Regulatory Commission for the Gas and Electricity Markets (BRUGEL). The Flemish Regulator of the Electricity and Gas Market (VREG) is the regulator in Flanders; the Walloon Energy Commission (CWaPE) is the regulator in Wallonia. At the federal level, a fourth regulator, the Commission for Electricity and Gas Regulation (CREG), oversees the high-voltage electricity network and ensures that the electricity market remains transparent and operates under fair competition standards.

Distribution system operators (DSOs)—also referred to as “electricity distributors” and “distribution utilities” in this chapter—are key players in the connection process and serve a designated geographical area. Various DSOs operate in the seven benchmarked cities: Sibelga in Brussels; Fluvius in Antwerp, Ghent, and Bruges; ORES in Charleroi and Namur; and RESA in Liège (map 1).

Obtaining an electricity connection is easiest in Ghent and Antwerp and most difficult in Bruges and Brussels (table 7). Differences in time and cost are substantial: getting a connection takes anywhere from four months (in Charleroi, Ghent, and Namur) to nearly six months (in Brussels), and the cost varies from 109.8% of income per capita in Antwerp, Bruges, and Ghent to 139.3% in Liège.

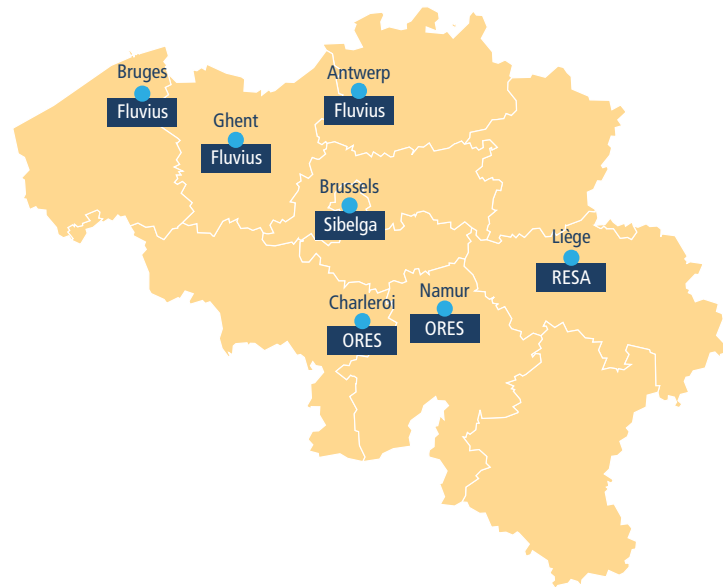
Electrical service is reliable, but Belgium could improve the efficiency of getting electricity

An entrepreneur seeking a new electricity connection for a warehouse completes six procedural steps in all Belgian cities benchmarked, more than most other EU member states (figure 13).⁶² Completing

these steps takes 138 days on average, 1.5 months slower than the EU average.⁶³ The average cost in Belgium (122.1% of income per capita) is slightly below the EU average. Overall, Belgian cities perform well on the *Doing Business*

reliability of supply and transparency of tariffs index. Antwerp, Bruges, Brussels, and Ghent obtain the maximum 8 points on the index, while Charleroi, Liège, and Namur score 7 points (figure 14).⁶⁴

MAP 1 Electricity distributors operate in designated geographic zones



Source: Subnational *Doing Business* and *Doing Business* databases.

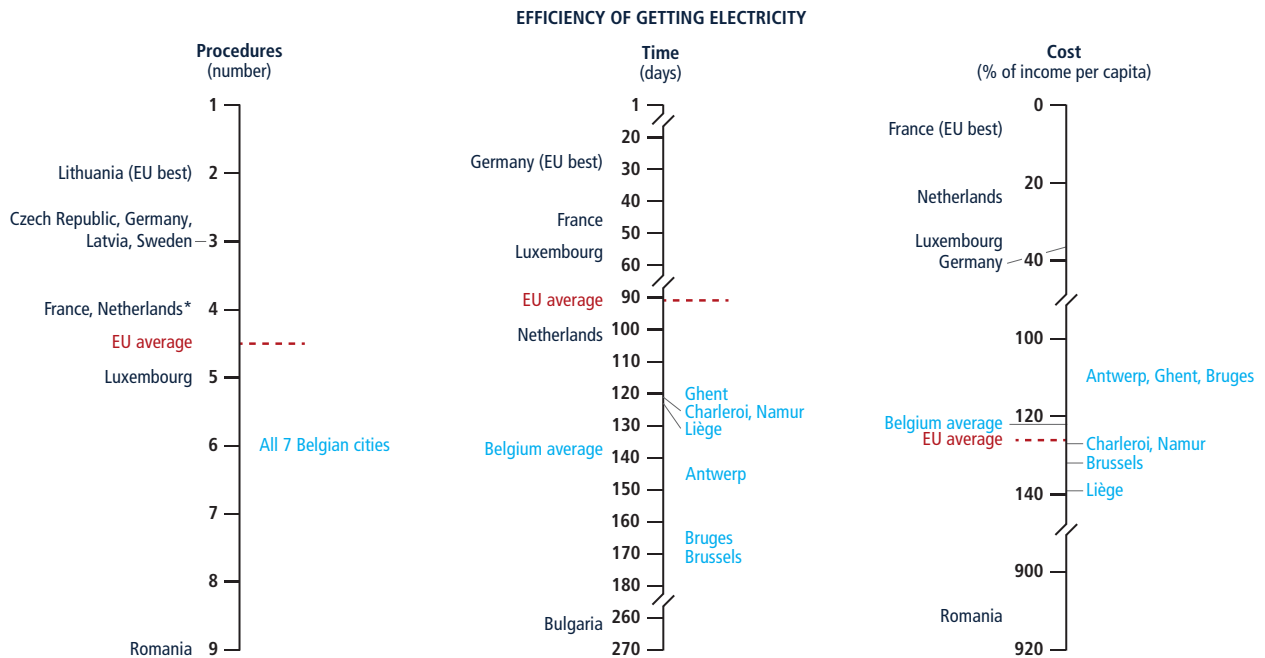
TABLE 7 Getting electricity is easiest in Ghent and Antwerp and most difficult in Bruges and Brussels

City	Rank	Score (0–100)	Procedures (number)	Time (day)	Cost (% of income per capita)	Reliability of supply and transparency of tariffs index (0–8)
Ghent	1	76.07	6	120	109.8	8
Antwerp	2	73.36	6	145	109.8	8
Charleroi	3	72.79	6	121	127.2	7
Namur	3	72.79	6	121	127.2	7
Liège	5	72.53	6	123	139.3	7
Bruges	6	71.18	6	165	109.8	8
Brussels	7	70.46	6	171	131.9	8

Source: Subnational *Doing Business* and *Doing Business* databases.

Note: Rankings are calculated on the basis of the unrounded scores, while scores with only two digits are displayed in the table. Rankings are based on the average scores for the procedures, time, and cost associated with getting electricity and the reliability of supply and transparency of tariffs index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter “About *Doing Business* and *Doing Business in the European Union 2021: Austria, Belgium and the Netherlands*.” Data for Brussels are not considered official until published in the *Doing Business 2021* report.

FIGURE 13 Belgium lags its EU peers on procedural steps and time to get electricity



Source: Subnational Doing Business and Doing Business databases.

Note: EU average uses economy-level data for the 27 member states of the European Union. Data for individual economies are for their capital city as measured by Doing Business. Data for Brussels, EU averages, and EU comparator economies are not considered official until published in the Doing Business 2021 report.

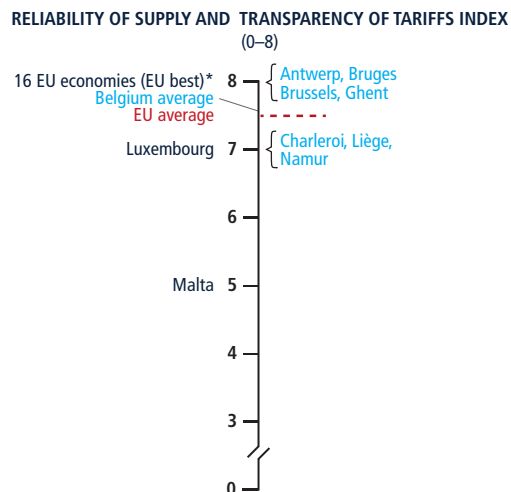
* Austria, Croatia, Denmark, Ireland, Italy, Malta and Poland also have four procedures.

Obtaining electricity requires the same procedural steps, but time and cost vary substantially across locations

The procedures, time, and cost to get an electricity connection depend on the availability of both low- and medium-voltage infrastructure. Doing Business studies, the hypothetical case of a local firm that needs a 140-kilovolt-ampere (kVA) electricity connection for a newly built warehouse located in a commercial area outside a city’s historical center. In all Belgian cities, new warehouses typically connect to the medium-voltage underground network.

The process to connect a warehouse to the grid requires six procedural steps in all locations benchmarked (figure 15). The customer submits an application form along with a cadaster map, details on the requested capacity, and the transformer’s technical characteristics to the distribution utility. In all cities

FIGURE 14 Four Belgian cities score among the best-performing EU member states for electricity reliability and transparency



Source: Subnational Doing Business and Doing Business databases.

Note: EU average uses economy-level data for the 27 member states of the European Union. Data for individual economies are for their capital city as measured by Doing Business. Data for Brussels, EU averages, and EU comparator economies are not considered official until published in the Doing Business 2021 report.

* Belgium (as represented by Brussels in the global Doing Business study), Cyprus, the Czech Republic, Estonia, Finland, France, Germany, Ireland, Latvia, Lithuania, the Netherlands, Poland, Slovak Republic, Slovenia, Spain, Sweden.

FIGURE 15 Getting electricity involves the same six steps across cities in Belgium

Procedure	Agency
Submit application and await estimate	Distribution utility
Conclude contract with electricity supplier*	Electricity supplier
Receive internal wiring inspection by approved agency*	Approved agency
Accept estimate and await completion of external works by utility	Distribution utility
Purchase and install transformer*	Electrical contractor
Obtain certification of the transformer by authorized agency*	Authorized agency

Source: *Subnational Doing Business* and *Doing Business* databases.

Note: Data for Brussels are not considered official until published in the *Doing Business 2021* report.

* Procedure occurs simultaneously with previous one.

except Liège, customers apply via the utility's online platform (in Liège, customers apply by email). Upon receiving the request, the DSO prepares a detailed study to ensure that the grid can support the new connection. If the connection works are feasible, the distribution utility provides the applicant with a quote. After accepting the quote, the client can sign a supply contract with one of the suppliers available on the market. In four cities, works cannot commence until the connection fee is paid; in Antwerp, Bruges, and Ghent, clients submit this payment after the external connection is finalized.

The DSO uses an online platform—shared with other service utilities, including water, sewage, and telecommunications—to facilitate coordination and announce the start of electrical works.⁶⁵ Each region has its own platform.⁶⁶ The DSO hires a contractor to perform the external connection works. The same contractor requests maps of the existing underground cables and pipes from all relevant service utilities to prevent damage during excavation. Although the utilities have seven days to respond to the request, this takes no more than two days in practice in the Belgian cities benchmarked.⁶⁷ An excavation permit to cross the public road must also be requested from the municipality. Once the municipality has

given its approval and the works have been coordinated with other utilities, the developer obtains authorization to install road signs from the police department (to divert traffic while excavating the public road).⁶⁸ While the contractor obtains the necessary approvals and materials and plans the connection works onsite, the client installs the transformer on the private land plot and contacts the authorized inspection agency. Finally, as a last internal step, the utility installs the meter and electrifies the connection.

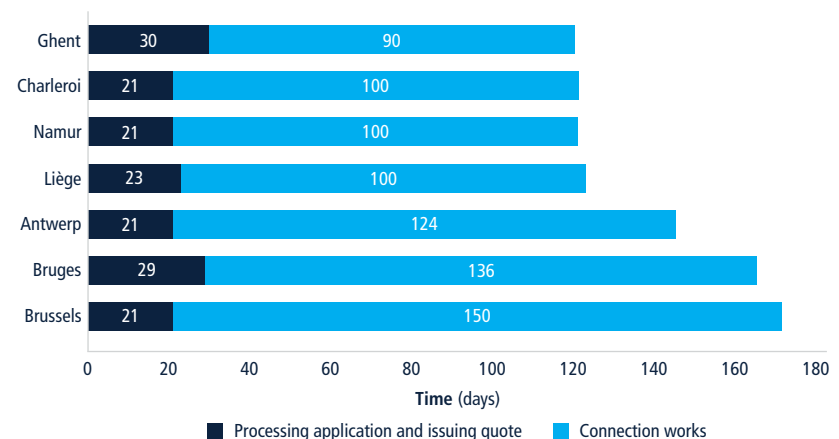
The time to get excavation approvals is the main driver of time variations

Differences among the benchmarked cities in the time to get electricity are mainly determined by the time to (i) coordinate the excavation works with other service utilities, (ii) obtain municipal authorization to excavate, and (iii) obtain road traffic signage approval. The processes and time frames for meeting the first two requirements are regulated at the regional level; traffic signage is regulated at the municipal level. In Brussels, Charleroi, Liège, and Namur, the DSO

uses an online platform to notify the other service utilities for worksite coordination and obtains excavation approvals. This procedure takes five weeks on average.⁶⁹ Because these actions comprise two separate steps in the other Belgian cities, it takes significantly longer—from two months in Bruges and Ghent to three months in Antwerp.⁷⁰ In Antwerp, it can be more difficult to access other utilities' underground infrastructure maps, resulting in delays.⁷¹ The time required for road traffic signage approval can also vary. This process takes two days in Antwerp, three days in Brussels and Liège, and one month in Bruges, making the latter the second-slowest city for getting electricity in Belgium (after only Brussels).⁷² In Bruges, emergency services must determine whether blocking the road is feasible, resulting in delays in obtaining the traffic signage permit.

The processing of new connection requests by the distribution utility can also cause delays.⁷³ In Bruges and Ghent, it takes one month on average for the utility to issue a quote, nearly 10 days longer than most other Belgian cities (figure 16).

FIGURE 16 Getting electricity is fastest in Ghent, Charleroi, Namur, and Liège



Source: *Subnational Doing Business* and *Doing Business* databases.

Note: Because the procedures (i) "signing a supply contract", (ii) "receiving an internal wiring inspection", (iii) "installing a transformer", and (iv) "receiving an inspection on the installed transformer" are completed simultaneously with the procedures shown in the figure ("processing application and issuing quote" and "connection works"), the time is counted under these procedures. Signing the supply contract and receiving the internal wiring inspection are completed while the DSO processes the request for a new connection; both take the same time across cities (two days and one day, respectively). Transformer installation, which is completed while the DSO completes the external connection works, takes 30 days; the transformer inspection takes one day in all cities benchmarked. For more information see data notes or figure 15 for the sequence of procedural steps. Data for Brussels are not considered official until published in the *Doing Business 2021* report.

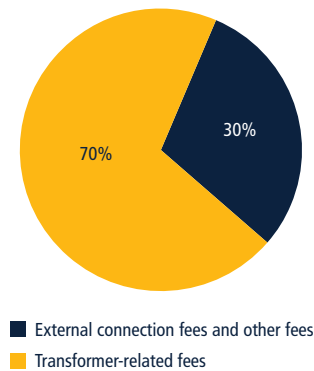
Utilities in Belgium independently set their fees for external connection works, which regional regulators then approve. The fee is based on three components: the connection works, requested capacity, and meter installation. The first two components vary most significantly across the cities benchmarked (figure 17). The flat fee related to the connection works is highest in Brussels (EUR 12,360) and Liège (EUR 9,777). In the rest of the cities, the cost is EUR 5,576 on average. In Charleroi, Liège, and Namur, the capacity charge is nearly four times higher than in Antwerp, Bruges, and Ghent.⁷⁴ The meter installation fee ranges from EUR 1,626 in Antwerp, Bruges, and Ghent to EUR 2,200 in Brussels. Utilities also charge a fee for a detailed study to ensure that the grid can support the subscribed capacity; in Liège, this study costs EUR 1,066, while in the rest of the cities it costs between EUR 612 and EUR 670.

The customer can choose any transformer company from the market. The cost of purchasing and installing a transformer—EUR 35,000 in all cities benchmarked, or 70% of the total connection cost—is borne by the consumer (figure 18). The customer also pays a small fee (around EUR 250) for the internal wiring inspection.

Electricity supply is most reliable in Antwerp, Bruges, Brussels, and Ghent

In addition to the efficiency of getting electricity, *Doing Business* measures the reliability of supply and the transparency of tariffs using an index that scores locations on a scale of 0 to 8. An automated system monitors power outages and restoration services in all Belgian cities, and independent energy regulators at the regional level monitor utility performance. The frequency and duration of outages vary between cities. Antwerp, Bruges, Brussels, and Ghent had the most reliable electricity supply in 2019, with each customer experiencing, on average, 0.4 service interruptions lasting a total of 23 minutes (figure 19). Outages were most frequent in Charleroi, Liège, and Namur, where each customer experienced, on average, around 1.2 service interruptions lasting a total of approximately 46 minutes per year, resulting in a score of 7 out of 8 points on the index. In Antwerp, Bruges, and Ghent, DSOs compensate their customers when outages exceed four hours; DSOs in other cities compensate their customers when outages exceed six hours.⁷⁵ Electricity tariffs are available online, and utilities notify customers in advance of tariff changes in all benchmarked cities.

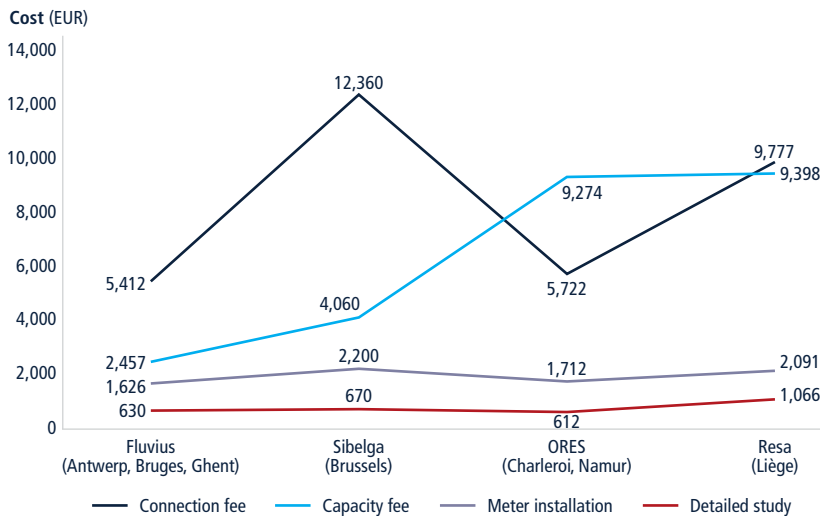
FIGURE 18 Transformer-related fees make up more than two-thirds of the cost to get electricity in Belgium



Source: Subnational *Doing Business* and *Doing Business* databases.

Note: "External connection fees and other fees" includes (i) the flat fee charged for the connection works, (ii) the fee based on the requested capacity, (iii) the meter installation fee, (iv) the fee for the detailed study, and (v) the internal wiring inspection fee. "Transformer-related fees" includes fees for (i) purchasing and installing the transformer and (ii) the transformer inspection. Data for Brussels are not considered official until published in the *Doing Business 2021* report.

FIGURE 17 Connection and capacity charges drive cost variations



Source: Subnational *Doing Business* and *Doing Business* databases.

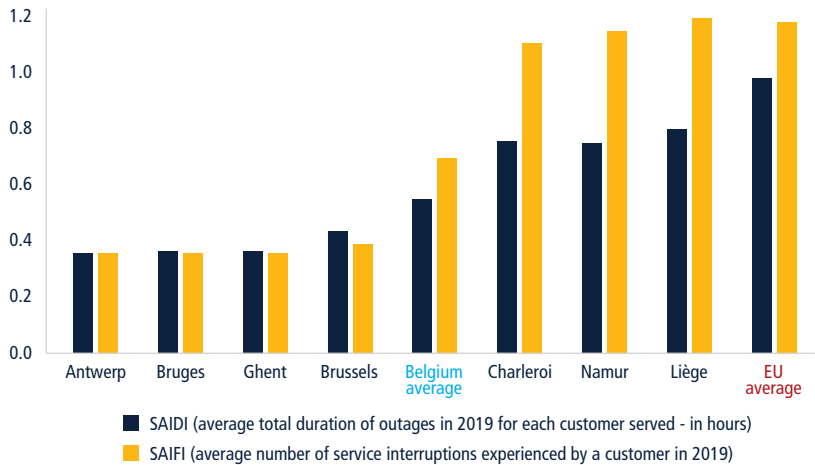
Note: : Data for Brussels are not considered official until published in the *Doing Business 2021* report.

WHAT CAN BE IMPROVED?

Streamline the approvals process for getting electricity

Entrepreneurs in Belgium face lengthy waits while distribution utilities coordinate the excavation works with other service utilities and obtain excavation authorizations. Although DSOs fulfill these requirements on the entrepreneur's behalf, this wait lengthens the overall electricity connection process. If lawmakers were to define the requirements and legal time based on project complexity, the total time for getting electricity could be reduced. Such an approach would expedite simple connections while allowing the approving agencies to focus on more complex projects. In the Netherlands, the Municipality of Enschede differentiates works in the public domain based on their length. Works involving a road crossing of fewer than 25 meters do not require authorization for excavation works on the public road.⁷⁶

FIGURE 19 Charleroi, Liège, and Namur had the most frequent and longest power outages in 2019



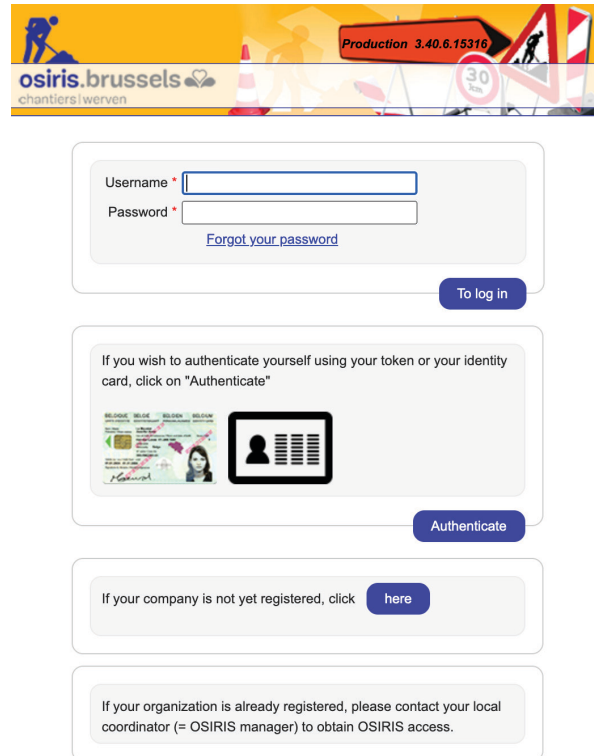
Source: Subnational Doing Business and Doing Business databases.
 Note: Data for Brussels are not considered official until published in the Doing Business 2021 report.

with multiple offices regarding the same project.

To streamline the process of getting electricity, establishing online platforms—for example, like those introduced in 2017 by the French distribution utility, Enedis—is an option for Belgian authorities and utilities. Since Enedis adopted both externally and internally facing platforms, the time to obtain a connection has decreased by nearly three weeks. Externally, customers use the online portal to submit connection requests along with all supporting documentation. Internally, Enedis implemented a unified data management solution that allowed both the customer service department and the new connection department to receive and process connection requests. The system facilitates the internal tracking of applications, speeding the electrical engineer’s analysis and allowing

Belgium could also reduce the time to get electricity by streamlining the required approvals into a single authorization. Brussels already uses an integrated platform, Osiris, to simplify its approvals process. Through this platform, the distribution utility coordinates the excavation works with other service utilities and completes all requirements to begin the connection works (figure 20). However, even though Brussels has the most advanced and integrated platform of the benchmarked cities, the time to obtain all approvals is the same as in Wallonia (five weeks). Obtaining worksite approvals in Brussels can be institutionally and administratively complex. In other cities, users can only obtain some of the required authorizations through the online platform. For example, in Charleroi, Liège, and Namur, the DSO contractor obtains traffic signage approval from the local police department but uses the Powalco platform to launch worksite coordination and obtain road opening authorization. The GIPOD platform in Antwerp, Bruges, and Ghent is only used for worksite coordination purposes. A well-designed, integrated platform could eliminate the need for distribution utilities to interact

FIGURE 20 In Brussels, distribution utilities obtain all authorizations through a single electronic platform



Source: Federal Contact Point for Cable and Conduit Information (<https://www.osiris.brussels/Modules/Management/Pages/Login.aspx?ReturnUrl=%2f>).

them to respond faster to clients. It also allows the connection department to assign the external works to engineers in a more efficient manner.

To reduce new connection wait times, Belgium could study the experience of the United Kingdom. In 2017, the UK regulator, Ofgem, approved the Incentive on Connections Engagement (ICE) initiative to encourage distribution network operators to complete the external connection works faster. According to the ICE guidance, the utilities must provide data demonstrating that they have responded to their customers on time and according to their customer service engagement. DSOs can be penalized if they fail to meet these requirements. Moreover, one DSO, UK Power Networks, implemented a new software system, the ICP Design Fast Track and Approved Designer Scheme, that allows for direct contact with subcontractors and tracks their progress. The utility also introduced common design and planning requirements for the works and material specifications for subcontractors that carry out external works. As a result of these initiatives, UK Power Networks reduced the time to provide a new electricity connection by one month. It takes 46 days to complete the connection works in the United Kingdom, three times faster than the average of the seven Belgian cities benchmarked.

Introduce strict legal time limits for completing external connection works

All three Belgian regions have legal time limits for the processing of new connection applications by distribution utilities. Still, only Flanders stipulates a time frame within which the utilities must complete the external connection works.⁷⁷ In several EU member states, including Italy, the Netherlands, Poland, and Spain—all of which have legal time limits at the national level—the regulator fines utilities if they fail to complete the connection within the established limit. The lack of legally prescribed deadlines and automatic penalties for failure to comply allows utilities to delay the process. It is

equally important legal time limits not be overly long.

Increase transparency and accountability by collecting and publishing statistics

It is critical that agencies involved in the process of getting electricity (municipalities, distribution utilities, electricity suppliers, local police departments, and so on) make data on processing times available publicly. Doing so allows entrepreneurs to estimate wait times accurately. In Austria, the regulator publishes a standardized electricity quality report, the *Kommerzielle Qualität Strom*, which includes cross-cutting data on the electricity connection process.⁷⁸ Data are collected annually from utilities through a questionnaire. The report contains data on application processing times and the time to complete a connection at different voltage levels, making the data easily comparable across cities and utilities. A similar data-driven report could help streamline Belgium's electricity sector—and help entrepreneurs and utilities set clear and realistic expectations. Data reporting could also serve as an indirect accountability measure to incentivize utilities to boost their performance.

Allow electrical suppliers to submit new connection applications

Allowing customers to apply for a connection through an electrical supplier—rather than directly through the distribution utility—reduces the number of procedures to get electricity. This approach combines two steps: applying for a new connection and signing the supply contract. In Italy, where getting electricity requires four procedures—two fewer than in Belgium—customers can apply through their chosen supplier. Belgian utilities and suppliers already share an internal platform, *Atrias*, to communicate about the connection works and supply contract.⁷⁹ The authorities could expand this platform to allow suppliers to notify the utility of a new connection request without the customer having to contact the utility first.

Review the cost of obtaining a new electricity connection and provide the option to pay connection fees in installments

New electricity connections in Belgium can be expensive. Medium-voltage connections are particularly costly because customers must purchase and install a transformer before the utility connects the warehouse to the network. The cost represents a financial burden for most SMEs. Distribution utilities also charge a fee—considered high by global standards—to prepare a detailed study as part of the application process. Utilities in 23 other EU member states do not charge application-related fees according to *Doing Business* data. Some economies subsidize part of the connection process. In France, for example, an electricity connection is relatively inexpensive (EUR 2,156). The cost is significantly lower in part because the federal government requires municipalities to finance a portion of the connection costs, reducing the upfront cost to entrepreneurs.⁸⁰

Allowing customers to pay connection fees in installments or after the connection works are finalized would benefit entrepreneurs. In Brussels, Charleroi, Namur, and Liège, the connection works start after the client has paid the connection fee in full. Local good practices are already in place in Belgium: customers in Antwerp, Bruges, and Ghent pay the distribution utility only after the external connection. Belgium could look to Croatia, where the external works start once the entrepreneur has paid at least 50% of the connection fee.⁸¹ The remaining 50% is paid shortly before the connection is electrified.

Replace third-party certifications with compliance self-certification

Entrepreneurs in Belgium must hire an external agency to inspect the warehouse's internal wiring and certify the transformer after installation. These agencies issue a certificate stating that the installation was done in accordance with regulatory and safety standards;

this certificate is required to complete the process of getting electricity. According to *Doing Business* data, 15 EU member states—among them Denmark and Germany—allow entrepreneurs to self-certify, eliminating the need for third-party certification. Third-party certifications can be eliminated when certified electrical contractors complete the electrical network wiring and assume responsibility for certifying their work's quality and regulatory compliance. The same could apply to transformer installation certification. This change would reduce the time and procedures to get electricity in Belgium without compromising safety. Proper regulation of the electrical engineering profession is key when introducing such a measure. Legal provisions specifying qualification requirements and professional liability parameters should accompany a self-certification system.

framework are key factors in determining supply reliability.⁸²

Improve the reliability of electricity supply

Most EU member states, including Belgium, impose financial penalties on distribution utilities for failing to provide a reliable electricity supply to their customers. Financial penalties create incentives for distribution utilities to maintain supply reliability throughout the year and across their entire service zone. However, financial sanctions alone are not enough. Minimizing the number and duration of power outages is critical for the economy and society. Understanding why the outage duration and frequency is higher in Charleroi, Namur, and Liège than in the other four Belgian cities benchmarked is valuable knowledge that the authorities could use to improve electricity supply reliability. A distribution utility is a final link in the supply chain for electricity; many actors play key roles in generation, transmission, and distribution. Moreover, multiple interdependent factors directly affect reliability. Evidence suggests that investment levels in electricity generation, tariff levels and bill collection rates, the operational efficiency of the utilities, and the overarching regulatory

Registering Property

The government's Coperfin Reform, which started in 2000, aimed to modernize the structure and operations of FPS Finance.⁸³ The General Administration of Patrimonial Documentation (GAPD, Administration générale de la Documentation patrimoniale/ Algemene Administratie van de Patrimoniumdocumentatie), part of FPS Finance, became the principal government agency responsible for property registration and land administration system management. The GAPD encompasses four administrations,⁸⁴ including the Administration for Measurements and Assessments (Cadastral)—responsible for updating the cadastral plan, assigning an identification number to every plot, and allocating a cadastral income to each property—and the Administration of Legal Security, which levies and collects registration fees and updates patrimonial documentation.⁸⁵ The Administration of Legal Security, which was reorganized in May 2018, operates 48 Office of Legal Security branches nationwide, replacing the previous Mortgage Offices.⁸⁶

On average, property registration is fastest and least expensive in Flanders

Property rights in Belgium are regulated at the federal level.⁸⁷ Registering a

property is easiest in Bruges and Ghent and most cumbersome in Namur and Brussels (table 8). The process can be completed in just 35 days in Bruges and Ghent, significantly less time than in Brussels (56 days). On average, entrepreneurs pay EUR 51,641⁸⁸ more to register a property in Brussels, Charleroi, Liège, and Namur than in Antwerp, Bruges, and Ghent. This cost variation is primarily due to higher regional registration taxes in the Brussels-Capital Region and Wallonia (12.5% of the property value compared to 10% in Flanders).⁸⁹

Registering property in Belgium takes longer and is more expensive than in most other EU member states

In Belgium, a property transfer between two domestic private companies requires eight procedures taking on average 42 days at a cost of 11.6% of the property value. Entrepreneurs registering a property in Belgium complete more procedures in more time and at a higher cost than the EU average.⁹⁰ It takes longer to register a property in only three EU member states: Germany, Slovenia, and Poland. In the European Union's best-performing

economies on the subindicator 'procedures'—Portugal and Sweden—property registration can be completed in one procedure; in the Netherlands, it takes just three days. The cost to transfer a property in Belgium is more than twice the EU average, making it the second most expensive economy in the EU to register property (after Malta). With 23 points out of 30, Belgian cities perform well on the quality of land administration index, just above the EU average (22.9 points) (figure 21).

Registering property requires the same eight procedures across all Belgian cities

Although parties can legally agree to sell a property without a notarial act via a private contract—which the buyer or seller must then register within four months with the Office of Legal Security—such an act cannot be transcribed and is not opposable to third parties in case of a dispute.⁹¹ Most entrepreneurs hire a notary to obtain the necessary documents, draw up and authenticate the act of sale based on the agreement between parties, and register the transfer to ensure the opposability of the sale.⁹² The documentation includes a zoning certificate from the municipality describing the property's location and listing the various permits and certificates, as well as an excerpt from the relevant Office of Legal Security verifying third-party rights over the property for 30 years.

The notary must also obtain tax certificates related to the seller's good standing from the tax administration at the federal, regional, provincial, and municipal levels, a clean soil certificate from the responsible institution at the regional level,⁹³ a cadastral excerpt, and a cadastral plan.

After the parties have signed the notarial act, the notary registers the act (box 5) and applies for its transcription within 15 days at the Office of Legal Security

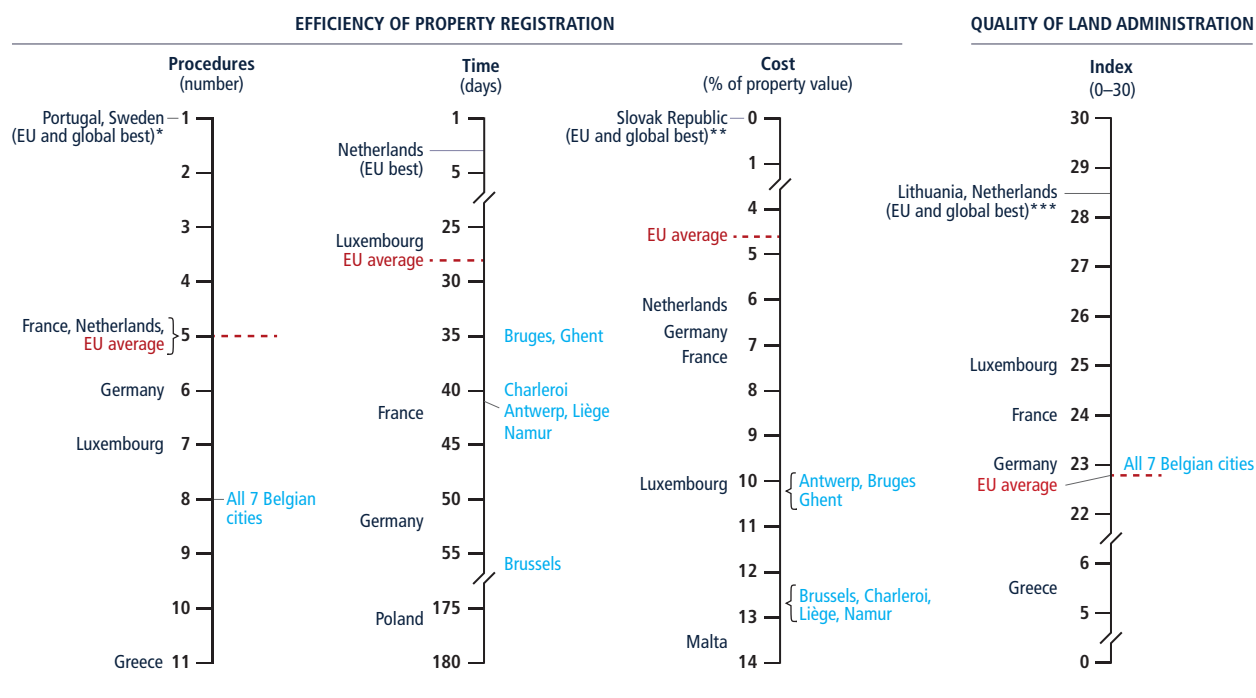
TABLE 8 Registering property in Brussels is most costly and takes the longest of all benchmarked cities

City	Rank	Score (0–100)	Procedures (number)	Time (day)	Cost (% of property value)	Quality of land administration index (0–30)
Bruges	1	58.52	8	35	10.2	23
Ghent	2	58.52	8	35	10.2	23
Antwerp	3	57.80	8	41	10.2	23
Charleroi	4	53.76	8	40	12.7	23
Liège	5	53.64	8	41	12.7	23
Namur	6	53.28	8	44	12.7	23
Brussels	7	51.84	8	56	12.7	23

Source: *Subnational Doing Business* and *Doing Business* databases.

Note: Rankings are calculated on the basis of the unrounded scores, while scores with only two digits are displayed in the table. Rankings are based on the average scores for the procedures, time, and cost associated with registering property as well as for the quality of land administration index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2021: Austria, Belgium and the Netherlands*." Data for Brussels are not considered official until published in the *Doing Business 2021* report.

FIGURE 21 Belgian cities lag EU member states on measures of efficiency but perform well for land administration quality



Source: Subnational Doing Business and Doing Business databases.

Note: EU average uses economy-level data for the 27 member states of the European Union. Data for individual economies are for their capital city as measured by Doing Business. Data for Brussels, EU averages, and EU comparator economies are not considered official until published in the Doing Business 2021 report.

* Georgia and Norway also have one procedure.

** Belarus, Georgia, Kazakhstan, Kiribati, and Saudi Arabia also have a cost of 0.0% of the property value.

*** Rwanda and Taiwan, China also score 28.5 points.

BOX 5 Notaries in Belgium completed most tasks for property registration electronically even before the COVID-19 pandemic

Over the past two decades, the work of notaries in Belgium has become increasingly digitalized. Today, a notary can request most due diligence documents online using the eNotariat portal^a managed by the Royal Federation of Notaries (Fednot), which provides centralized access to government applications. Soon—once the reform allowing users to obtain the 30-year mortgage certificate via the self-service platform takes effect—notaries will only need to request the municipal zoning certificate individually for all cities (each municipality operates its own process). In the Brussels-Capital Region, notaries must also request the clean soil certificate directly from the Brussels Environment Agency's website. In contrast, in Wallonia and Flanders, these certificates are obtained via the regional agency platforms integrated in eNotariat.

The COVID-19 pandemic spurred further changes. Until 2020, the parties needed to sign the notarial act in person at the notary's office. However, to facilitate the continuation of property transfers during COVID-19, the authorities enacted a new law^b containing various provisions relating to the notarial profession and enabling the execution of an authentic digital power of attorney by videoconference. As a result, the parties must no longer appear in person before the notary to execute a power of attorney or the notarial act for which a power of attorney is granted.^c

a. The eNotariat portal, launched in 2001, links and integrates notary software packages, providing notaries with applications to simplify their administrative load across practice areas in partnership with federal and regional government agencies. For property transfers like the *Doing Business* case study, the eNotariat portal offers notaries a centralized platform to request and obtain tax notifications, clean soil certificates (for Flanders and Wallonia), and cadastral records as well as for the registration and transcription of the notarial act. The eNotariat portal can be accessed at https://www.e-notariaat.be/tb/html/pages?TAM_OP=selectidp&code=1fa9c21b-98d3-4874-92c4-ac0701244150&comparison=EXACT&relaystate=f1171977-5dbb-4f81-869a-d24766241c8f&authnmethod=28.

For more information on the resources made available by Fednot, see <https://www.fednot.be/>.

b. Act of April 30, 2020 (*Belgian Official Gazette* May 4, 2020) amending Article 18quinquies Ventôse Act (the organic law on the notary's office).

c. The parties can identify themselves with the app 'Itsme' (a mobile app allowing identification verification through a fingerprint or access code (<https://www.itsme.be/en/>) or with a card reader using e-ID (the Belgian electronic identity card) and the correct pin code. See <https://finance.belgium.be/en/faq/creating-and-stopping-power-attorney#q1>.

to ensure the act's opposability by third parties (figure 22).

The time to obtain certificates and the transcription and registration of the notarial act drive variations in time

Variations in time mainly stem from differing procedures to obtain the municipal zoning certificate, receive the 30-year mortgage certificate from the Office of Legal Security, receive the clean soil certificate from the regional database, and the time for the signed notarial act to be registered and transcribed at the Office of Legal Security (figure 23).

The time to obtain the zoning certificate varies most, ranging from 14 days in Bruges and Ghent to 30 days in Brussels. In all seven cities, the notary requests the zoning certificate directly from the municipality. However, procedures vary for submitting, processing, and releasing the certificates. Liège is the only city where the notary requests and also receives the zoning certificate by registered mail. In Charleroi and Namur, the municipality has recently allowed for requests to be made by email, but certificates are returned via

regular mail (table 9). Delivery times are shorter in municipalities where notaries can obtain the certificate electronically, whether through a designated portal or by email.

Depending on location, it takes between 15 and 19 days to receive the 30-year mortgage certificate from the Office of Legal Security. This process takes slightly longer in Brussels (due to the high number of transactions and bilingualism) and Antwerp (due to understaffing).⁹⁴

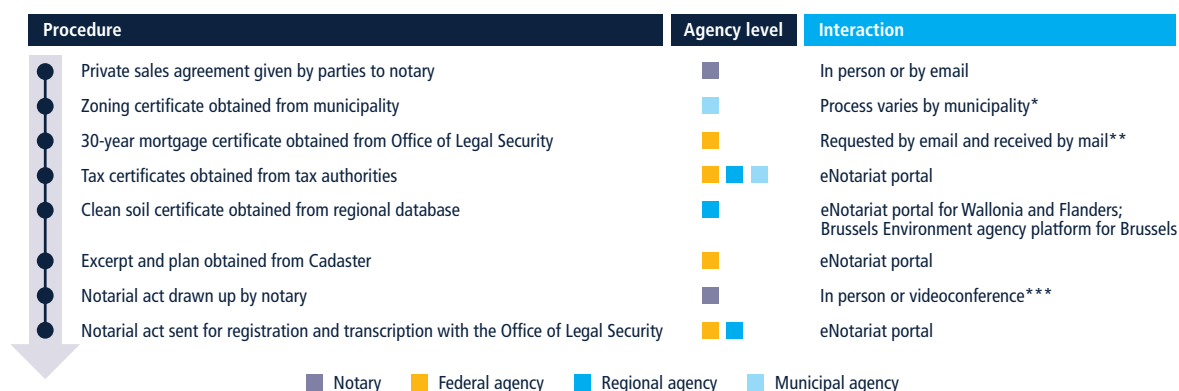
The time to obtain the clean soil certificate from the regional authorities is also longer in Brussels than in the other cities, taking 10 days on average. In contrast, it is available online immediately for cities in Wallonia and takes two days on average in cities in Flanders.⁹⁵ In Brussels—which receives roughly 30,000 requests for clean soil certificates annually⁹⁶—notaries submit and receive their certificate online through the BRUSOIL web platform. Manual processing may be needed for land plots without data in the system.

The time for the transcription and registration of the property title with the Office

of Legal Security also varies significantly among the benchmarked cities. Once the parties have signed the notarial act, the notary submits the signed act to the local Office of Legal Security for recording and transcription in the public registers, making the transfer opposable to third parties.⁹⁷ The notary must file the notarial act with the Office of Legal Security within 15 days.⁹⁸ Otherwise, the notary will be fined.⁹⁹ The notary sends the notarial act's metadata¹⁰⁰ to the Office of Legal Security using the eNotariat eRegistration application.¹⁰¹

At the Office of Legal Security, the Mortgage Office Documentation team verifies and accepts the initial information¹⁰² sent by the notary before forwarding it to the Registration Service. Once both services have verified the documentation and approved it in their respective systems, the notary receives two electronic stamps confirming the transcription and registration of the notarial act. Applications are processed fastest in Charleroi and Liège (eight and nine days, respectively). The same process takes 18 days in Antwerp, reportedly due to staffing shortages,¹⁰³ it takes the longest in Brussels (23 days).

FIGURE 22 Transferring property in Belgium involves interactions with federal, regional, and municipal public agencies



Source: Subnational Doing Business and Doing Business databases.

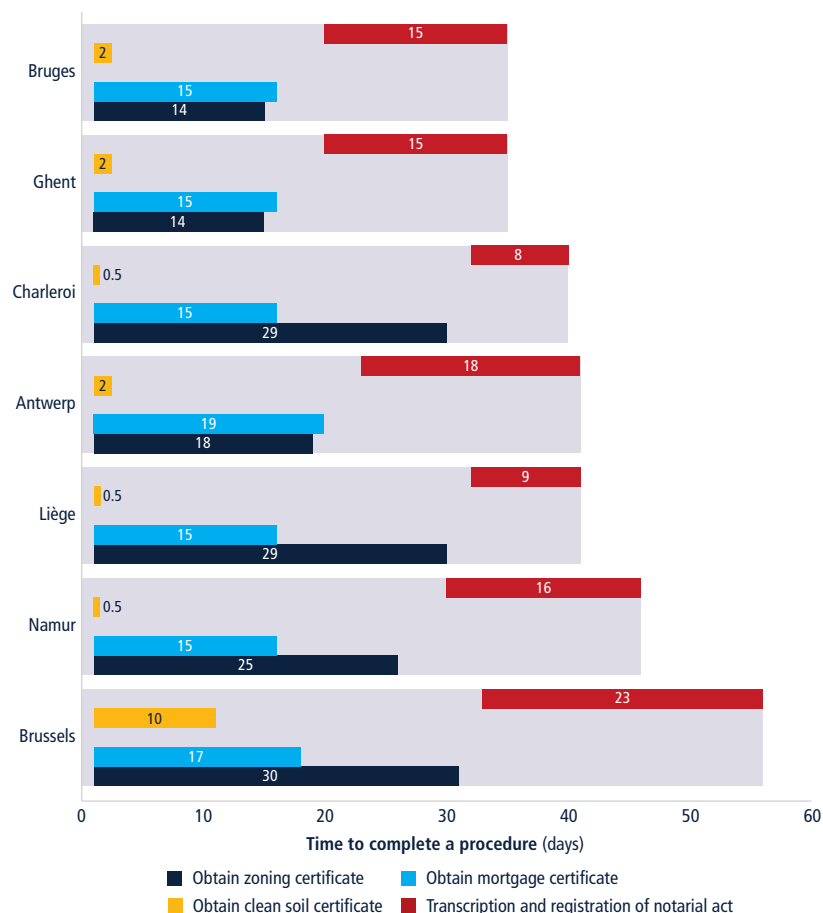
Note: Data for Brussels are not considered official until published in the *Doing Business 2021* report.

* Zoning certificates requested and received via online portal, email, or mail, depending on the municipality. See table 9 for more details.

** At time of data collection, 30-year mortgage certificates were requested by email and delivered by mail. Following the Royal Decree of November 11, 2019, a reform is underway with the creation of a self-service platform for notaries to allow them to obtain mortgage certificates online from the relevant Office of Legal Security. Implementation of the reform is expected by spring 2021. As an intermediate measure, since December 2020, notaries have the option of receiving the 30-year mortgage certificate directly in their My e-Box application. This secure, electronic mailbox can receive, store, and manage official documents sent on behalf of government institutions and agencies. The intermediate measure was used sporadically in practice at the time of publication.

*** Since May 4, 2020, parties can grant an authentic digital power of attorney to sign the notarial act on their behalf.

FIGURE 23 Obtaining the zoning certificate and transcribing the notarial act are the procedures with the greatest variations in time



Source: Subnational Doing Business and Doing Business databases.

Note: In Wallonia (Charleroi, Liège, and Namur), users can obtain the clean soil certificate immediately online. Data for Brussels are not considered official until published in the *Doing Business 2021* report.

TABLE 9 Delivery times are faster in municipalities that allow the electronic issuance of zoning permits

City	Certificate request by notary	Certificate received by notary	Delivery time (days)
Bruges	Online platform*	Online platform	14
Ghent	Email	Email	14
Antwerp	Online platform**	Online platform	18
Namur	Regular mail or email	Regular mail	25
Liège	Registered mail only	Registered mail	29
Charleroi	Regular mail or email	Regular mail	29
Brussels	Email	Regular mail	30

Source: Subnational Doing Business database.

Note: The legal time frame to deliver the zoning certificate is the same in all municipalities (30 calendar days).

* In Bruges, notaries can submit and receive their request for a zoning certificate via the online platform (<https://www.brugge.be/vastgoedinfo>).

** In Antwerp, the application and processing procedure for both the urban planning information and urban planning extract are entirely digital. Notaries can submit and receive the certificates through the online platform (<http://vastgoed.antwerpen.be/aanvraag/aanvraagnotaris.aspx>).

Properties with a higher sale turnover and multiple owners slow processing times at the Brussels Offices of Legal Security.

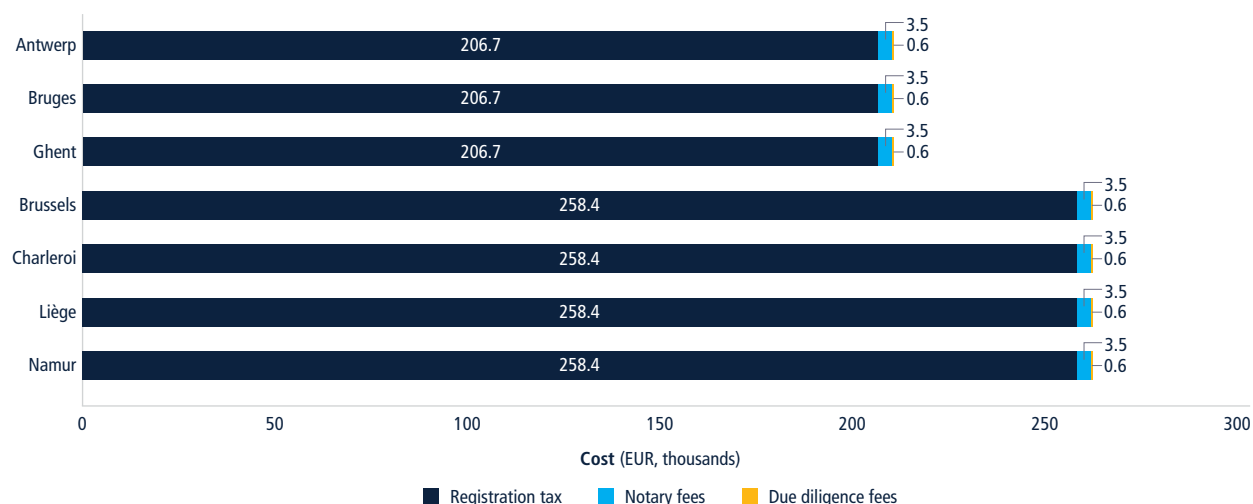
Registration taxes make up the largest portion of the cost to transfer a property

The cost of registering property comprises the regional registration tax,¹⁰⁴ other fees set at the national, regional, and municipal level, and notary fees. The regionally set registration tax is levied against the property value and paid by the buyer. This tax, which ranges from 10% in Flanders¹⁰⁵ to 12.5% in Wallonia and the Brussels-Capital Region,¹⁰⁶ constitutes 98.1% of the total cost to transfer a property in Antwerp, Bruges, and Ghent, and 98.5% in Brussels, Charleroi, Liège, and Namur (figure 24). Among the cities benchmarked, Bruges records the lowest overall cost to transfer a property (EUR 210,740) and Brussels the highest (EUR 262,451).¹⁰⁷

Before signing the notarial act, the buyer must pay all fees, including registration tax, to the notary. Once the act is signed, the notary pays the registration tax by bank transfer, usually via an outstanding account with the Office of Legal Security and sends the metadata for the transcription of the act to the Office of Legal Security. In Brussels and Wallonia, the buyer pays the registration tax before requesting transcription processing; if they do not, the registration office rejects the request after four days. In Flanders, where the payment has not been a prerequisite for registration since 2016, the notary receives a tax assessment from the Flemish tax administration (VLABEL) following registration with the Office of Legal Security.¹⁰⁸ The notary pays the registration tax in the VLABEL's account no later than the last day of the month; otherwise, the notary is charged a late payment and interest.

Notary fees, which are standard across Belgium and determined on a degressive scale,¹⁰⁹ make up the second-largest component of the cost to transfer property. Nationwide, they total EUR 3,484.83,

FIGURE 24 Registration tax represents 98% or more of the total cost of transferring property



Source: Subnational Doing Business and Doing Business databases.

Note: Data for Brussels are not considered official until published in the *Doing Business 2021* report.

representing 1.33% of the total cost in Brussels and Wallonia and 1.65% in Flanders. Due diligence fees for notary research before drafting the notarial act comprise the remaining cost (ranging from EUR 554 in Charleroi and Liège to EUR 638 in Ghent). In all cities, the fees associated with federally-mandated procedures—whereby the notary obtains documents from the Office of Legal Security, Internal Revenue, and Cadaster¹¹⁰—and the final registration fee charged by the Office of Legal Security for the transcription of the notarial act total EUR 473.80.¹¹¹ The fee for the clean soil certificate, set regionally, varies from EUR 30 in Wallonia to EUR 38 in Brussels-Capital region and EUR 54 in Flanders.¹¹² An administrative fee for issuing the municipal zoning certificate is the only local fee associated with the property transfer process. This fee is highest in Ghent (EUR 110); the other benchmarked cities charge between EUR 30 (Bruges) and EUR 90 (Antwerp).

Belgian cities perform on par with the EU for quality of land administration, but there is room for improvement

All Belgian cities benchmarked score 23 out of 30 points on the quality of

land administration index. The index measures five dimensions: reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution, and equal access to property rights.¹¹³

On the reliability of infrastructure component, which measures whether the land registry and mapping system (Cadaster) have adequate infrastructure to guarantee high standards and reduce errors, all Belgian cities score 6 out of 8 points. Although all maps are kept in a fully digital format at the Cadaster (Administration for Measures and Assessments), many titles are only scanned at the immovable property registry (Office of Legal Security). Belgium has had an electronic database for checking encumbrances in electronic format for the past 20 years—fully digitalizing all land titles would increase the system's reliability, allowing the benchmarked locations to obtain the maximum score for this component. In addition, although the Cadaster and Land Registry maintain separate databases, they are linked and integrated into a single database, PATRIS (Patrimony Information System), facilitating the correlation of property data.

All Belgian cities score 3 out of 6 points on the transparency of information component, which measures whether and how the land administration system makes land-related information available to the public. Anyone who pays the official fee can obtain information on land ownership from the Administration of Legal Security. Also, FPS Finance makes fee schedules for all types of property transactions publicly available on its website.¹¹⁴ However, the Administration for Measurements and Assessments does not set a clear deadline to deliver the updated cadastral map when necessary. And the Office of Legal Security does not publicly commit to delivering a legally binding document that proves property ownership within a specific timeframe. Furthermore, official statistics tracking the number of transactions are not publicly available. Finally, despite having a specific and separate mechanism for filing complaints with the Office of Legal Security, there is no mechanism for problems arising with the Cadaster, which is also housed under the General Administration of Patrimonial Documentation.

The geographic coverage component measures the extent to which the land

registry and mapping system provide complete geographic coverage of privately held land parcels. All Belgian cities score the maximum points on this component (8 out of 8 points) as all privately held land plots are mapped and registered.

The land dispute resolution component measures the accessibility of conflict resolution mechanisms and the extent of liability for entities or agents recording land transactions. It also considers how efficiently the courts (as a last resort) handle disputes. All Belgian cities perform well on this component, scoring 6 out of 8 points. Property disputes that go to court in Belgium are resolved relatively quickly (1–2 years). Establishing a compensation mechanism to cover losses incurred by potential mistakes in the information provided by the land registry (Office of Legal Security) and publishing statistics on land disputes would allow the benchmarked locations to improve their scores for this component.

WHAT CAN BE IMPROVED?

Fully implement existing regulation enabling notaries to obtain the mortgage certificates online

In 2019, Belgian authorities took a significant step to digitalize the land transfer process by adopting a regulation allowing notaries to obtain the mortgage certificate online.¹¹⁵ However, implementation remains pending; getting the paper mortgage certificate and having it delivered by post still takes between 15 and 19 days in the benchmarked cities. Although technical and legal aspects were reportedly resolved—allowing the system to go live in spring 2021—it is too soon to assess how the system works in practice. Belgian authorities could conduct an outreach and communication campaign to stimulate uptake.

Assess the possibility of streamlining and fully digitalizing notary interactions with FPS Finance

Notaries interact with FPS Finance four times during the property registration

process. Three of these interactions are at the due diligence stage. The notary requests the 30-year mortgage certificate from the Office of Legal Security, the cadastral excerpt from the Cadaster, and the federal tax notifications from the Internal Revenue Service—all of which are housed under FPS Finance. FPS Finance could assess the possibility of establishing a one-stop shop for notaries to obtain the mortgage certificate, cadastral excerpt, and tax certificates in one interaction.

In Italy, the land registry and cadastral databases are linked, allowing notaries to conduct both the title search and the cadastral search in a single step. When applying to register a new deed, notaries use a single online form (Adempimento Unico Telematico) to lodge records and register ownership rights online. In a single electronic transmission digitally signed by the notary, the following information is sent: (i) data concerning the payment of taxes; (ii) the offices of destination (Tax Agency for tax registration, Land Agency for the Land Registry and Cadastral office (jointly)); (iii) the certified copy of the deed with attachments. Taxes are credited directly to the central Revenue Office, and the various offices retain the competence to verify the correctness of the payment. Land registry and cadastral information are updated automatically. Such system integration facilitates rapid property transfers, which in Italy take only four procedures in 16 days.

Reduce the time to get the municipal zoning certificate

The benchmarked cities can reduce zoning certificate delivery times. As a first, short-term step, Liège can explore the possibility of allowing the notary to request certificates by email and along with Brussels, Charleroi, Namur consider returning them via the secure My e-Box application. Doing so would accelerate the process by eliminating the need to send documents via postal mail.

Establishing online portals to request and deliver the zoning certificate electronically could also benefit the benchmarked

cities. Antwerp and Bruges have existing electronic platforms that allow users to request the certificate. Fully electronic systems reduce the administrative burden on municipal staff by directly entering the requested data into the system (eliminating the need to process paper forms). When considering whether to set up such a platform, cities should assess their existing IT systems to identify potential upgrades that would speed the search for the required certificate information. Owing to a lack of IT system integration, the process in Liège is cumbersome despite the city's use of electronic platforms. First, municipal agents consult the GIG portal (a paid service with regional jurisdiction), which automatically generates the certificate layout. Then, before completing the certificate manually, the agent accesses the city's URBAN software (containing permit files) to locate information on any previous permits associated with the property (back to 1977) and any planning violations. The URBAN and GIG systems could be linked to allow the automatic entry of municipal data.

Finally, all cities could consider offering a fast-track procedure for an extra fee. Brussels has an expedited procedure, but it only applies to judicial sales of property.

Assess the feasibility of lowering registration taxes for property transfers

Property transfer taxes are an important source of government revenue. But when transfer fees and taxes are too burdensome, entrepreneurs may undervalue their property. With the regional registration tax set at 10% of the property value in Flanders and 12.5% in Brussels and Wallonia, the average cost to transfer property is 11.6% of the property value, more than twice the EU average. Belgium could consider lowering registration taxes to make property transfers more affordable and more attractive for property investment.

The authorities could conduct revenue impact studies and tax simulations to

assess whether the property transfer tax rate could be reduced in a way that is revenue neutral or revenue positive. Over the past decade, more than 50 economies worldwide lowered transfer taxes and other government fees related to property registration. Croatia lowered its property transfer tax in 2017 from 5% of the property value to 4%. Greece also reduced its property transfer tax, lowering it from 10% of the property value to 3%. And, in 2005, Slovakia stopped levying tax on property transfers altogether. Property purchases are subject only to VAT, income tax, and yearly municipal tax.¹¹⁶

Consider introducing a fast-track procedure for the transcription of the notarial act for an extra fee

The Office of Legal Security processes applications for transcription of the notarial act in the order in which they are received, and all applicants pay the same transcription fee of EUR 220. Although the Office of Legal Security sets an internal processing time frame, the time for notarial act transcription can vary depending on the complexity of the transaction and the office's workload of the office.¹¹⁷ There is currently no fast-track procedure to submit the data and pay the fees.

The authorities could consider establishing a fast-track application processing procedure for an extra fee. Other European economies have introduced similar procedures with positive results. In Lithuania, it typically takes 10 business days to complete registration with the Real Estate Register. Entrepreneurs who wish to have their property registered sooner can pay a higher registration fee for faster service: 30% more than the standard fee for registration in three business days, 50% more for registration in two business days, and 100% more for registration in one business day. Similarly, in Portugal, entrepreneurs can register their property in one to two business days by paying a 100% markup on the registration fee.

Increase transparency by publishing the list of documents required to complete property transfers and official statistics on land transactions

The authorities do not publish a comprehensive list of the documents required to transfer property in Belgium on the FPS Finance website.¹¹⁸ Belgium and Poland are the only EU member states that do not publish this information. Making the list of documents and requirements to complete

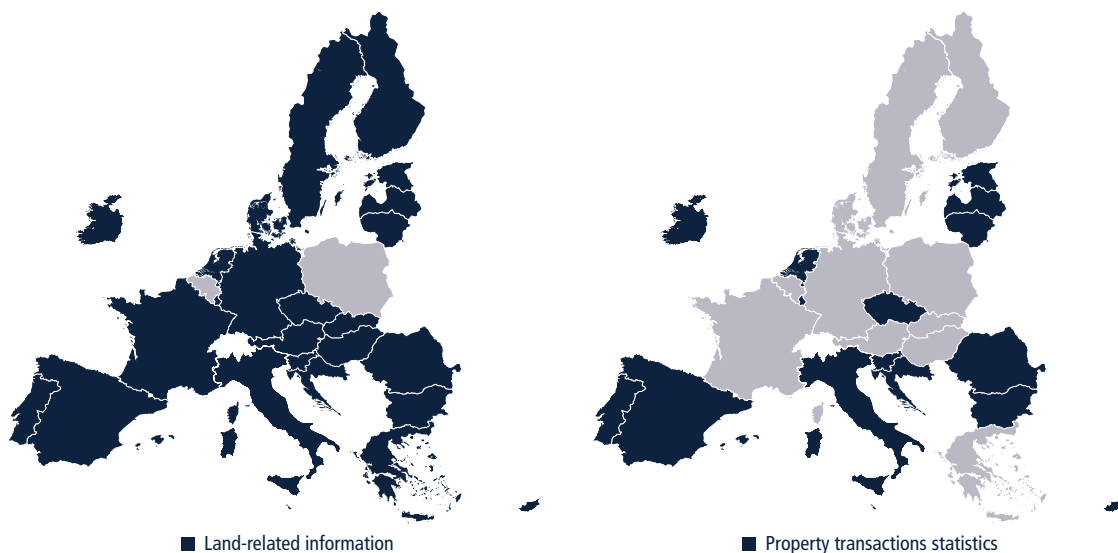
a property transfer publicly available removes informational discrepancies and improves transparency. Publishing this information also allows the parties to begin gathering the required documents even before contacting the notary, reducing the time between the signing of the private act and the notarial act. Given the delays in obtaining the zoning certificate, the seller could request this document when putting the property up for sale.

Publishing information on land transactions (number, type, and value) would allow third parties to determine property ownership and study real estate market trends. It would also strengthen a culture of accountability in the Office of Legal Security. In the European Union, 16 out of 27 economies publish property transfer statistics (figure 25). Land registries in Lithuania, Norway, and Romania—and many other EU economies—publish these statistics on a monthly basis.

Increase the transparency of the land administration system by collecting and compiling statistics on land disputes for each applicable local court

When land disputes occur, ensuring that they clear the courts quickly is

FIGURE 25 Most EU economies publish land-related information and property transaction statistics



Source: Doing Business database.

important—citizens' resources should not be unnecessarily tied up in the legal system. However, Belgium does not make information on land disputes in the courts publicly available. Such statistics inform citizens about the court's true performance. They also provide the court with information on current bottlenecks and challenges that can inform future reform initiatives.

Court statistics should be published continuously and updated regularly. Authorities in Norway publish detailed and disaggregated statistics on land transactions and update them on each quarter. Croatia, Ireland, Slovenia, and the United Kingdom also publish court statistics on land disputes.

Introduce publicly available and binding service delivery standards for all services provided by the Office of Legal Security and Cadaster

The Office of Legal Security sets internal processing times for entering the data into the relevant mortgage and cadastral registries, but these are not public or binding. Although the Cadaster publishes binding deadlines to provide the cadastral excerpt (within 48 hours for automatically generated documents or 10 business days for others) on its website, there is no deadline for updating the cadastral map.¹¹⁹ Both administrations could consider establishing deadlines and making them public.

Service delivery standards allow the beneficiaries of public services to know what to expect in terms of timeliness and accuracy. Economies that do not establish service tend to complete property transfers less efficiently (figure 26). Publishing this information—including clear definitions, indicators, timetables, and the names of officers in charge—would boost service quality, facilitate monitoring and evaluation, and strengthen citizen confidence in Belgium's institutions. The Netherlands, the Slovak Republic, and Sweden currently publish property transfer service standards.

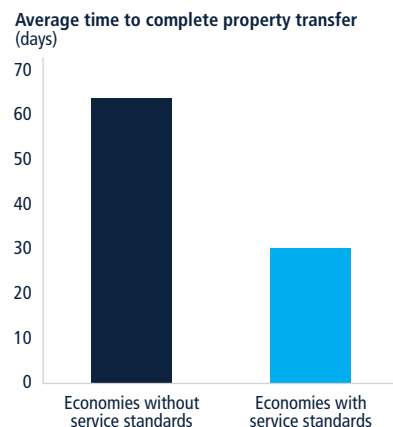
Establish a compensation mechanism to cover losses incurred by parties who engage in good faith property transactions

The state guarantees Belgium's immovable property registration system. However, no specific compensation mechanisms exist to cover losses by parties engaging in good faith property transactions due to erroneous information provided by the Offices of Legal Security. Instead, the courts typically settle these matters, which can be a costly and lengthy process. Some countries create funds to compensate parties suffering losses, especially when mistakes cannot be corrected without affecting bona fide titleholders. The United Kingdom has a statutory compensation scheme under which claims for indemnity are made directly to HM Land Registry. Parties can submit claims for mistakes in the register or other reasons, such as the loss or destruction of records. Similarly, the Irish Property Registration Authority allows claimants to file for compensation directly with them; the Swedish Land Code provides that the state compensate the claimant for losses in case of a mistake by the property registry.

Consider setting up a separate and specific mechanism to handle complaints regarding property mapping at the Cadaster

Belgium lacks a specific complaints mechanism for problems with the mapping of a land plot at the Cadaster. Currently, parties must file a complaint through the FPS Finance website or notify the Cadaster of a potential error via the customer service contact form or web support email address. Neither of these is independent. Having access to an independent and specific mechanism would be beneficial in several ways. First, having a mechanism specifically for property cases provides an appropriate level of attention to the real estate industry, a major component of the economy. Second, the mechanism's independence can increase efficiency in handling complaints and minimizing

FIGURE 26 Economies that publish service standards tend to be more efficient in completing property transfers



Source: *Doing Business* database.

corruption or unnecessary disputes with land registry authorities. Third, correcting administrative errors in property registration reduces the potential of future legal disputes, which could become costly for both the plaintiff and the government.

The United Kingdom's Independent Complaints Reviewer (ICR)¹²⁰ is an example of good practice that Belgium could emulate. The ICR handles complaints related to the HM Land Registry only. The ICR—neither a civil servant nor an employee of the HM Land Registry—is funded by HM Land Registry but entirely independent.

Enforcing Contracts

Social distancing measures during the COVID-19 pandemic led to the suspension of in-person court hearings around the world. Belgium's courts responded by expanding their use of technology, including electronic filing of complaints through the Digital Platform for Attorneys (DPA) and hearings by videoconference.¹²¹ These temporary measures improved court efficiency and maintained access to justice.

Strong and efficient judicial institutions will play an important role in the path to economic recovery when the global pandemic ends. Efficient courts matter for economic activity because they increase the participation of firms and investors in the market.¹²²

Commercial litigation in Belgium is faster and cheaper than the EU average

Enforcing contracts is most efficient in the city of Namur, where resolving the *Doing Business* case study's standardized commercial dispute is the fastest and least expensive (table 10). Contract enforcement in Namur takes 313 days, faster than any other EU capital as measured by *Doing Business*.¹²³ Across Belgium, it takes

430 days to resolve a commercial dispute—nearly eight months shorter than the EU average (653 days). Courts in all Belgian cities benchmarked enforce contracts faster than the EU average (figure 27). Even Belgium's slowest performance of 505 days (in Brussels) is faster than in 17 EU member states.

Enforcing contracts in Belgium is significantly less costly than the average in the European Union and globally. At 15.1% of the claim value, contract enforcement costs just three-quarters of the EU average (20.4%) and less than half the global average (32.9%). Any Belgian city would rank among the 10 least expensive EU capital cities measured by *Doing Business*. In Namur, enforcing a contract is less expensive (11.3% of the claim value) than every EU capital except Luxembourg (9.7%). At 14%, Ghent is similarly inexpensive, with contract enforcement costing more than only Luxembourg and Slovenia (13.5%) among EU member states.

Despite its relatively efficient and inexpensive contract enforcement process, Belgium lags other EU member states for the quality of judicial processes. This

index measures whether an economy has adopted a series of good practices in its court system in the areas of court structure and proceedings, case management, court automation, and alternative dispute resolution. All benchmarked Belgian cities score 8 out of 18 points on this index, better than only the Netherlands among EU member states and 3.5 points below the EU average. Notably, Belgium scores just 1 out of 6 points on the case management component and 0 out of 4 points for court automation.

Belgium's commercial courts (Tribunal de l'entreprise/Ondernemingsrechtbank)¹²⁴ and commercial divisions of courts of first instance have jurisdiction to hear the *Doing Business* case—a breach of contract dispute between two companies valued at EUR 82,679 (200% of income per capita).¹²⁵ These courts are presided over by specialized judges (juges au tribunal de l'entreprise/rechters in de ondernemingsrechtbank), who are jurists appointed for life, and lay judges (juges consulaires/rechters in handelszaken), who are laymen, tradesman, and businessmen that temporarily assume a judicial function.¹²⁶

Belgium has nine commercial courts, including two in Brussels (a French-speaking one and a Dutch-speaking one),¹²⁷ which consist of one or more divisions. Of the benchmarked cities, there is no stand-alone commercial court in Bruges, Namur, and Charleroi. Instead, dedicated divisions at the Ghent, Liège, and Hainaut commercial courts serve these locations.

The Judicial Code (Code Judiciaire/Gerechtelijk Wetboek) governs litigation in Belgium. Cases brought before the commercial court typically comprise three stages (figure 28).

In the first phase, the case is filed with the registrar (and the judge is notified),

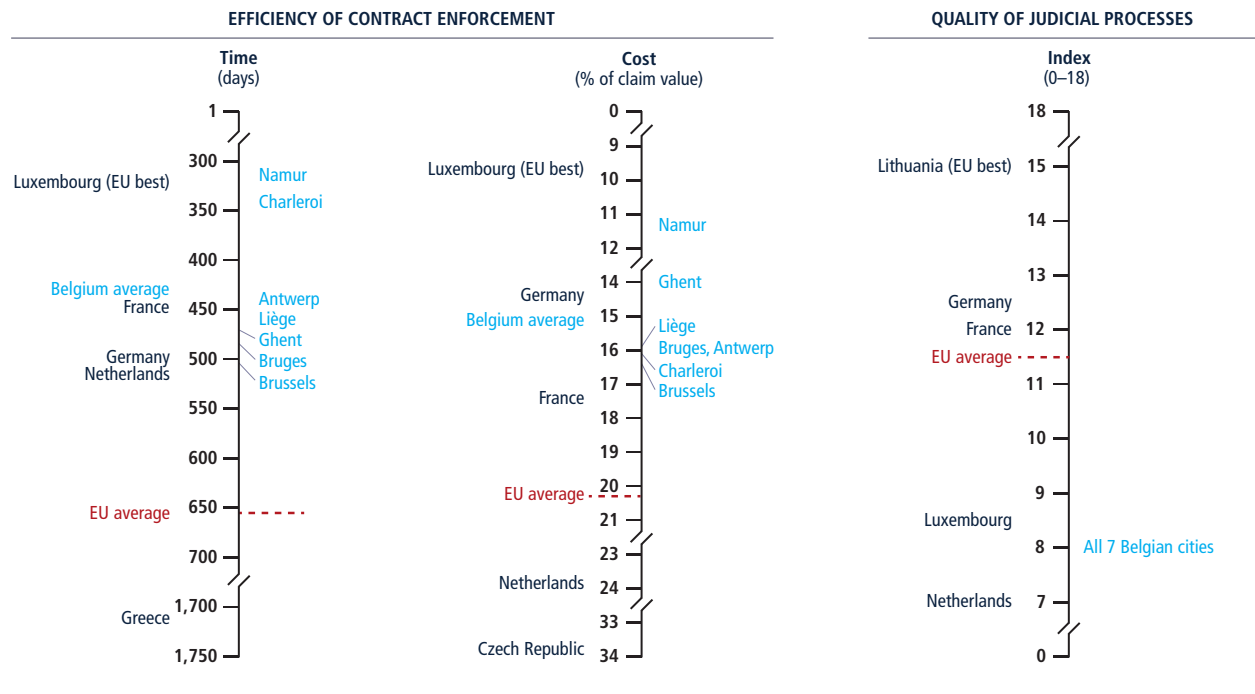
TABLE 10 Enforcing contracts in Belgium: where is it easiest?

City	Rank	Score (0–100)	Time (day)	Cost (% of claim)	Quality of judicial processes index (0–18)
Namur	1	72.00	313	11.3	8
Charleroi	2	69.47	340	16.1	8
Antwerp	3	66.80	439	16.0	8
Ghent	4	66.71	470	14.0	8
Liège	5	66.29	460	15.9	8
Bruges	6	65.55	485	16.0	8
Brussels	7	64.85	505	16.4	8

Source: Subnational *Doing Business* and *Doing Business* databases.

Note: Rankings are calculated on the basis of the unrounded scores, while scores with only two digits are displayed in the table. Rankings are based on the average enforcing contracts score for time and cost associated with enforcing a contract, as well as for the quality of judicial processes index. The enforcing contracts score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2021: Austria, Belgium and the Netherlands*." Data for Brussels are not considered official until published in the *Doing Business 2021* report.

FIGURE 27 Contract enforcement is efficient, but there is room for improvement in the quality of judicial processes



Source: Subnational *Doing Business* and *Doing Business* databases.

Note: EU averages use economy-level data for the 27 member states of the European Union. Data for individual economies are for their capital city as measured by *Doing Business*. Data for Brussels, EU averages, and EU comparator economies are not considered official until published in the *Doing Business 2021* report.

the court summons the defendant, and the parties meet at a preliminary hearing (audience d'introduction/inleidingszitting).¹²⁸ In commercial disputes, the bailiff serves a certified copy of the writ to the defendants in person. In ordinary proceedings, the service of process period takes a minimum of eight days under penalty of nullity.¹²⁹ The parties usually have a minimum of three weeks between

the delivery of the summons and the preliminary hearing to prepare. The hearing generally serves the purpose of filtering out straightforward cases from those that require additional attention. At this hearing, the parties agree on a schedule to exchange briefs.¹³⁰

Given the judge's high level of discretion in trial management, local practices

influence trial dynamics. In some cities (Charleroi), the first hearing is an opportunity to gather evidence; in others (Antwerp, Ghent, and Bruges), the hearing is mainly used to agree on a pleading schedule to organize case proceedings. In Ghent and Bruges, cases are often referred to pleading sessions without prior investigation during the preliminary hearing, resulting in structural backlogs at the local divisions.¹³¹ In the Dutch-speaking Brussels Commercial Court, the COVID-19-related suspension of preliminary hearings between March 13 and May 29, 2020, resulted in a sizeable case backlog.¹³² Over the summer, however, the court held numerous "catch-up" sessions, ensuring that 2020 processing times remained similar to those recorded in 2019.

FIGURE 28 Ordinary judicial administration before Belgium's Commercial Court consists of three steps



Source: Subnational *Doing Business* and *Doing Business* databases.

Note: Data for Brussels are not considered official until published in the *Doing Business 2021* report.

In the second phase of commercial case litigation, the parties exchange briefs and the case is deemed ready for adjudication.¹³³ For the *Doing Business* case study scenario, anywhere from two to four

hearings are required to make a judgment. COVID-19 lockdowns and social distancing measures facilitated a technological shift for these hearings that otherwise may not have happened so soon; many were conducted via videoconference during the pandemic for the first time.

In the third and final phase, the judge deliberates and pronounces a judgment after reviewing the evidence (including expert reports) and listening to arguments. Lawyers interviewed for this study commended the pragmatic approach of some Belgian judges toward evidence gathering. In Charleroi, for instance, judges have informed their judgments by going onsite, duly accompanied by a technical professional, to gather firsthand information. Court officials estimate that onsite assessments can expedite the trial.¹³⁴

Following debate closure, the judge has one month to render the verdict.¹³⁵ However, the French-speaking Brussels Commercial Court falls short in this regard: in 2019, the court released less than half (48%) of verdicts within a month.¹³⁶ The Dutch-speaking Brussels Commercial Court performs slightly better (78% of cases), but even so, the court failed to meet the deadline in 22% of cases.¹³⁷ Within eight days of the verdict, the clerk sends an unsigned copy to each party or their lawyers by postal mail.¹³⁸

Enforcement—a separate judicial process—is managed by a bailiff (*huissier de justice/ gerechtsdeurwaarder*), a private enforcement agent with the legal authority to execute court orders, seize debtor's assets, and organize auction sales.¹³⁹ Once the final judgment generates the execution title, which becomes fully enforceable after one month, the bailiff may attach the debtor's assets upon serving the debtor.¹⁴⁰ The sale of the debtor's assets can then proceed; this typically occurs in the bailiff's auction room, other public facilities, or electronically as determined by law.¹⁴¹

Contract enforcement is fastest in Namur and Charleroi and takes the longest in Bruges and Brussels

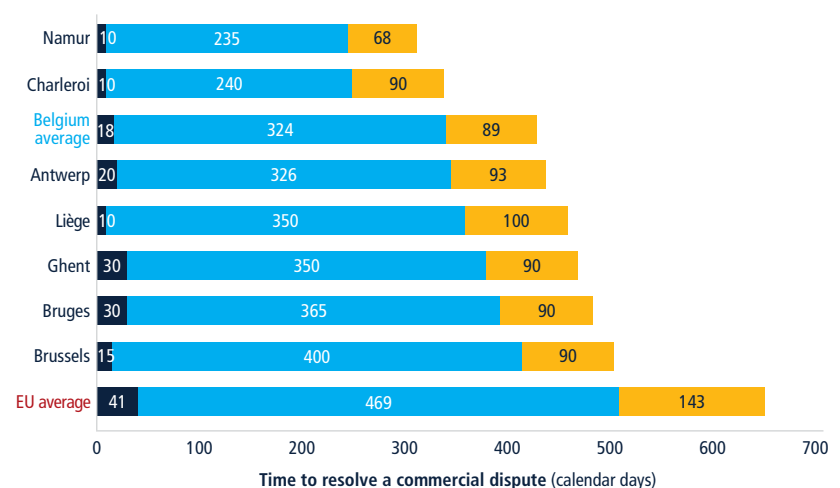
In Namur, the average contract enforcement trial is nearly seven months shorter than in Brussels, the Belgian city where contract enforcement takes the longest (figure 29). Adjournments are not granted easily in Namur. Hearing planning is usually agreed upon between the judge and parties during the introductory hearing. The judge only requires a meeting date before rendering a verdict. In Brussels, adjournments occur more frequently, and waiting periods between hearing dates tend to be longer (up to three months). In 2019, the Dutch-speaking Brussels Commercial Court suffered from several structural problems, including work overload and understaffing challenges.¹⁴² Although the staffing rate of professional judges was 91% in Antwerp, 89% in Ghent, 94% in Liège, 90% in Hainaut, and 93% in the French-speaking Commercial Court in Brussels, the average staffing rate of judges in the Dutch-speaking Brussels Commercial Court in 2019 was only 64%.¹⁴³ The lack

of magistrates slowed the speed of the judicial system.

Ghent's Commercial Court has separate divisions to hear commercial cases from Ghent and Bruges. According to contributors to this study, the process of integrating these two divisions—ongoing since 2013—remains incomplete. Furthermore, the court faces staffing challenges in 2021, with six judges assigned to the Ghent division but only three judges assigned to the Bruges division. Contributors report that judges tend to not weigh or filter cases effectively during the first hearing. Instead, cases are sent directly to pleading chambers. Furthermore, judge shortages may result in more adjournments. Judges are also reluctant to refer cases to alternative dispute resolution (ADR); an ongoing pilot project in Ghent encourages judges to take a more active role early in the judicial process.¹⁴⁴

Antwerp also faces staffing issues in 2021. Staff shortages at the registry mean longer processing times for pleadings,¹⁴⁵ and judicial vacancies slow

FIGURE 29 The trial and judgment phase in Namur is six months shorter than in Brussels



Source: Subnational *Doing Business* and *Doing Business* databases.

Note: EU average uses economy-level data for the 27 member states of the European Union. Data for individual economies are for their capital city as measured by *Doing Business*. Data for Brussels and EU averages are not considered official until published in the *Doing Business 2021* report.

contract enforcement. The shortage of judges is the result of too few candidates passing the October 2020 exam to become a judge (*accès à la magistrature/magistratenexamen*).¹⁴⁶ Since 2013, the number of candidates taking or passing the exam has fallen across Belgium. In 2020–21, only 33 of 48 open positions in Belgium were filled. To increase the number of candidates, the High Council of Justice added a second exam each year. Until demand can be fully met, substitute judges will continue to be called upon to prevent unnecessarily long determination periods and further suspensions of chambers.

In Charleroi and Namur—where courts are appropriately staffed—contract enforcement is relatively fast, particularly in the trial and judgment phases. Parties can typically schedule the introductory hearing within 10 calendar days, faster than in Bruges (three weeks), where judges have heavier caseloads.

The process initiates when the bailiff serves process.¹⁴⁷ During the COVID-19 pandemic, the government temporarily allowed the filing with the registry of complaints and petitions addressed to the judge, either by email from lawyers and bailiffs or through the electronic filing system (DPA-Deposit).¹⁴⁸ In practice, it takes between 10 and 30 days for lawyers in Belgium to prepare the complaint, register the claim with the court, and serve the defendant. With the process taking an average of 18 days across cities, filing and serving the complaint is significantly faster in Belgium than the EU average (41 days).

The time to complete the trial and judgment phase of the dispute, which drives the overall performance of courts across the country, varies mainly depending on the local courts' approach to adjournments, judge caseloads, and the availability of hearing sessions in the court schedule. The trial and judgment phase—the period between the moment a defendant is served and the moment

a judge renders the decision—can range from 235 days in Namur to 400 days in Brussels, still faster than the EU average (469 days). Adding to trial delays caused by staffing shortages, in Antwerp, Ghent, and Bruges, experts often take up to six months to deliver their report, which is significantly longer than in Namur and Liège (where it takes three months at most). Organizational issues in Ghent and Bruges challenge the ability of judges to perform effective supervision of the expert's work. Consequently, experts take a longer time to compile their reports. In contrast, in Liège and Namur, where staffing is not an issue, judges closely monitor the expert's work and are more likely to visit the site to assess the situation firsthand.

The creditor works with the bailiff to enforce the judgment against the debtor's assets. The time required to enforce a judgment is largely determined by the type of attachment performed. The bailiff serves the debtor with a court order for attachment.¹⁴⁹ The sale may proceed after one month, normally in the bailiff's auction room.¹⁵⁰ Enforcement procedures take from 68 days in Namur to 100 days in Liège, two cities under the same court's jurisdiction. Differences are mainly the result of the higher workload of the 74 bailiffs working in the Liège judicial *arrondissement* (compared to 31 bailiffs in the less-populated Namur judicial *arrondissement*).¹⁵¹ Enforcement time is similar across the other benchmarked cities, ranging from 90 days (Brussels, Charleroi, Ghent, and Bruges) to 93 days (Antwerp). There is no incentive for bailiffs to delay enforcement proceedings—their fees are fixed by Royal Decree.¹⁵²

The low cost of contract enforcement across Belgium is the result of modest attorney and court fees (figure 30). Attorney fees, which comprise the bulk of the cost, are unregulated and tend to be lower in the Walloon cities.¹⁵³ In Flanders, where more than 60% of Belgian businesses are located, most lawyers specializing in business law operate in

larger towns. For example, Ghent, a metropolitan area of 500,000 inhabitants, has only 50 business lawyers, whereas Antwerp has more than three times that number (165), despite the city having only twice Ghent's population.¹⁵⁴ Lower fees are likely the result of lower demand for judicial services on account of the presence of fewer commercial entities.¹⁵⁵

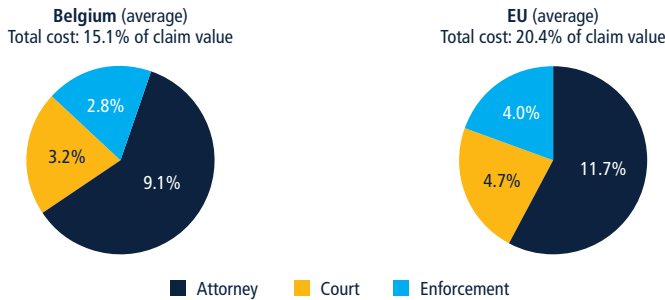
The court fees required to start judicial proceedings in a commercial case are the lowest in the European Union and uniform across Belgian cities.¹⁵⁶ What varies across Belgian cities is the expert fee. Expert fees are slightly higher in Charleroi and Brussels. However, there is neither uniformity nor effective control over the expert's fees and expenses.¹⁵⁷ The parties and counsel can be hesitant to question the expert's statement of fees and expenses due to perceived dependence on the expert's goodwill in future appointments. As a result, they rarely challenge the statement of fees and expenses.¹⁵⁸

Since February 1, 2019, clerks' offices can no longer require litigants to pay court fees (*droit de rôle/rolrechten*) before their case is filed. Instead, court fees are due and payable to the tax authorities when the final decision is issued.¹⁵⁹ Regardless of the value of the claim, all commercial courts impose the same court fee of EUR 165.¹⁶⁰

Enforcement costs, which are regulated by Royal Decree, vary minimally from one court to another. They primarily depend on the cost to identify the defendant's assets and store the seized goods and the cost of organizing the public sale.¹⁶¹ The client or bailiff advances the cost of organizing the sale; this amount is then deducted from the proceeds.

With the legal framework applied consistently nationwide, all Belgian courts follow the same judicial processes as measured by *Doing Business*.¹⁶² All courts score 8 out of 18 possible points on the quality of judicial processes, below the global average of 8.8 points (figure 31).

FIGURE 30 Attorney fees comprise the bulk of litigation costs in Belgium, which are lower than the EU average



Source: *Subnational Doing Business* and *Doing Business* databases.
 Note: EU average uses economy-level data for the 27 member states of the European Union. Data for individual economies are for their capital city as measured by *Doing Business*. Data for Brussels and EU averages are not considered official until published in the *Doing Business 2021* report.

Notably, court automation in Belgium is not well developed.

The availability of electronic means for case management is among the lowest in the European Union.¹⁶³ However, some electronic features were allowed temporarily as part of the government’s response to COVID-19. For example, system users could submit initial complaints or electronic court fee payments electronically between March 18, 2020,

and March 31, 2021.¹⁶⁴ Previously, they had to be filed manually or paid in person. Furthermore, few commercial court judgments are published,¹⁶⁵ preventing litigants from fully assessing their rights.

Belgium also lags in case management techniques for judges, lawyers, and parties to a dispute. For example, although efforts are underway to manage cases more actively early on (during the preliminary hearing), Belgium does

not offer pretrial conferences¹⁶⁶ in commercial litigation. The case management system also suffers from a lack of court digitalization. Paper files are the rule in Belgian courts—electronic case management systems are usually limited to the presentation of written arguments. Other standards for court structure and proceedings, and commercial arbitration regulation, are more in line with Belgium’s European Union peers. For example, small claims courts are available, with a fast-track procedure that allows self-representation. Belgian litigants also have access to nine specialized commercial courts and divisions across the country, which supports consistency in the application of the law and increases predictability for court users. Like courts in 162 other economies worldwide, Belgian courts randomly assign cases to judges; this process is done manually in Belgium.

Regarding commercial arbitration, valid arbitration clauses are enforced in practice. Voluntary mediation is permitted, although there are no financial incentives to encourage ADR.¹⁶⁷

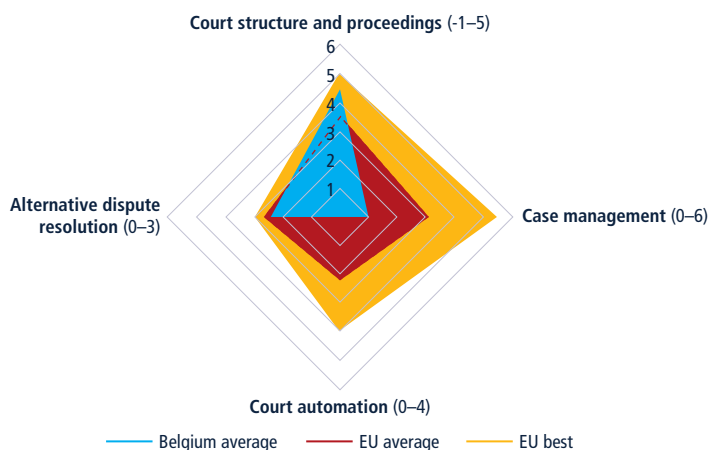
WHAT CAN BE IMPROVED?

Expand the use of virtual hearings and electronic document filing

In addition to fully staffing its courts, a main challenge for the Belgian judiciary will be to transition toward court automation. In response to the COVID-19 pandemic, a Royal Decree provided the legal framework for the temporary use of written arguments and the possibility of virtual hearing in place of physical hearings.¹⁶⁸ Judges can grant or deny the use of videoconferencing technology in their case, but the written procedure is recommended. Virtual meetings—lacking a set legal framework—are a secondary option and available only in special circumstances.

Providing the legal framework to make virtual hearings a permanent option to litigants would provide more flexibility in

FIGURE 31 The level of court automation and case management is low across Belgium



Source: *Subnational Doing Business* and *Doing Business* databases.
 Note: The average for the European Union is based on economy-level data for 27 EU member states. Among EU member states, Croatia, Poland, and Romania score highest on the court structure and proceedings index. Latvia has the highest score on the case management index. Estonia, Lithuania, and the Slovak Republic, score highest on the court automation index. Germany, Hungary, Italy, Lithuania, Latvia, Poland, Romania, and Spain score highest on the alternative dispute resolution index. Data for Brussels, EU average, and EU best performance are not considered official until published in the *Doing Business 2021* report.

organizing litigation. Doing so could make it easier to agree on a suitable hearing date, reduce lawyers' waiting times at hearings, and eliminate commuting time to court. Furthermore, virtual hearings could reduce the impact of common circumstances that currently warrant a hearing adjournment (such as the unavailability of a hearing room or minor health condition of one of the parties). Belgium could follow the example of other economies with a legal framework allowing litigation to occur remotely. In Estonia, users can complete all steps of a legal dispute remotely, from initiating the case to the publication of the decision. During the 2020 COVID-19 lockdown period, around 61% of hearings were held online in Estonia, keeping constant the number of cases decided from the previous quarter (when there was no lockdown).¹⁶⁹ In Singapore, the Chief Justice of the Supreme Court cited time and cost efficiencies as the justification to resume most cases virtually (and continue virtually on a permanent basis).¹⁷⁰

Introduce more e-features in courts, especially for commercial litigation and small claims

COVID-19 has highlighted the suboptimal nature of courts around the world. In many jurisdictions, the shift toward virtual justice is gaining momentum and improving court efficiency. However, with a low level of court automation, Belgium lags in this regard. The Belgian Judicial Code does not provide for electronic service of process or electronic payment of court fees. Although DPA-Deposit has been rolled out in recent years,¹⁷¹ there is still no fully-fledged electronic case file system. The clerk's office of the Dutch-speaking Brussels Commercial Court still prints all procedural documents uploaded via e/DPA-Deposit and case-related communications sent via email and attaches them to the (traditional) paper file.¹⁷² As a result, the benefits of automatization are limited, and understaffed registries are burdened with additional (and unnecessary) work.

Electronic features such as e-filing of cases, e-service of process, and e-payment of

court fees can streamline and accelerate the process of commencing a lawsuit. But court automation has broader benefits. Electronic records tend to be more convenient and reliable. Reducing in-person interactions with court officers results in better access to courts. Furthermore, studies show that when electronic filing is implemented in courts, the accessibility of information increases and access to and delivery of justice improves considerably.¹⁷³ These features also reduce the cost to enforce a contract—court users save in courthouse visits, while courts spend less on storage costs, archiving costs, and court officers' costs.

To highlight those features that would be most helpful to the Belgian judiciary, a delegation of policy makers and selected judges could look to jurisdictions with more advanced automated court systems, such as Canada, Estonia, the Republic of Korea, and the United Kingdom. In the context of the Asia-Pacific Economic Cooperation Ease of Doing Business Action Plan,¹⁷⁴ Korea has provided assistance to Indonesia, Peru, and the Philippines, in this area. Korea has also hosted several workshops to share knowledge and provide technical assistance in the field of contract enforcement and judicial organization.¹⁷⁵

Introducing new electronic features to Belgium's courts will require an accompanying public outreach campaign as well as training opportunities for its intended users. Early stakeholder engagement is essential to ensure that lawyers are aware of the new system, understand its benefits, and know how to use it. Making the new features mandatory is one way to promote the new system. Spain passed a law in 2015 mandating that all stakeholders involved in judicial proceedings use electronic communications through the existing LexNET system to present any document to the courts, including the initial complaint. In addition, the Dean of the Courts of Madrid approved an order whereby submission of paper documents would no longer be permitted after a

certain date; instead, parties would have to file documents through the LexNET system.

Optimize the electronic case management system for judges and lawyers

Courts and lawyers in Belgium have used the DPA platform since June 2017.¹⁷⁶ The platform consists of the DPA-Box, the lawyer's personal archive system, and the DPA-Deposit, a digital tool permitting the exchange of briefs and documentation with the courts, confreres, or third parties.¹⁷⁷ The system has limited capabilities in its current state. Judges, for example, cannot send simple notifications or emails directly to lawyers. Lawyers cannot track the status of a case and are not able to file the case electronically or view court orders and decisions. The Belgian government issued a temporary measure in 2020 allowing the electronic filing of petitions or requests addressed to judges only in response to the COVID-19 pandemic.

Economies with virtual courts have effective electronic systems to support case management. Korea provides a comprehensive e-court system that allows judges to adjudicate up to 3,000 cases a year, manage up to 400 cases a month, and hear up to 100 pleas a month. Among other features, the system assists in writing judgments and can generate court orders semiautomatically.¹⁷⁸ Korea's system also maintains an electronic database of judicial files and decisions, which provides reliable recordkeeping and easy access to case law for interested parties. Lastly, the system ensures a random assignment of cases through an automated process, reducing the risk of lawyer influence in the selection of judges.

Set legal limits on the granting of adjournments

Part of good case management is establishing, together with the parties, a clear, reasonable, and realistic timeline for a case, as well as clear rules limiting the

use of adjournments. However, timelines require rules to be enforced. As early as 1984, the Committee of Ministers of the Council of Europe advised against having more than two hearings (preparatory and trial hearing). It also recommended that adjournments should not be granted unless “new facts appear or in other exceptional and important circumstances.”¹⁷⁹ Only nine EU member states (Belgium is not one of them) impose limitations on adjournments that are respected in practice.¹⁸⁰ Norway regulates adjournments strictly and ensures that hearings and trials are held as scheduled.¹⁸¹ At the Tingrett Nedre Romerike District Court in Norway, the court’s case administrators work actively to schedule cases within the set deadlines and targets, and lawyers are expected to conduct the case within official time limits. If the lawyer is unavailable, the administrators push for a transfer of the case to another lawyer at the same firm. The court’s practice on adjournments is restrictive and mainly limited to illness documented by a doctor’s certificate.¹⁸²

Encourage alternative dispute resolution

Belgium has a robust framework for both arbitration and mediation,¹⁸³ but the courts could increase the use of these ADR mechanisms. Attorneys interviewed for this study suggest that ADR solutions could be promoted more effectively during the introductory hearing. Judges could take a more active role at the outset of the judicial process to identify cases that are good candidates for settlement. Mediation is generally a cost-effective mechanism for resolving disputes—it can reduce costs by eliminating attorney, expert, and court fees, as well as enforcement costs. It can also lower the number of cases heard by the courts.

One means of increasing the use of mediation is to automatically direct cases falling below a monetary threshold to mediation in an attempt at conciliation. Belgium could also consider providing financial incentives for the use of ADR;

Italy provides a tax credit to incentivize mediation.¹⁸⁴ All cases filed in the Western Australia district courts are subject to an ADR conference prior to setting the trial date.¹⁸⁵ ADR conferences include an initial pretrial conference that the parties and lawyers are required to attend.

In Italy, each year Florence’s Giustizia Semplice program provides scholarships to 10 post-graduate scholars with knowledge of civil procedure and ADR to support judges in determining which cases should be referred to mediation.¹⁸⁶ The scholars each assist two judges by reviewing case details, preparing a draft list of the individual judges’ pending cases that may be candidates for mediation, discussing the list with the judges, and writing the draft mediation order for those cases the judges agree to refer to the Organismo di Conciliazione di Firenze. The number of pending cases in Florence’s courts has fallen consistently since 2013 when the program was created. Piloting a similar program in Belgium could shift perceptions about ADR and raise mediation to the standing of traditional litigation.

NOTES

1. STATBEL. 2020. *Statistiques structurelles sur les entreprises 2018*. Brussels: STATBEL. <https://statbel.fgov.be/fr/themes/entreprises/statistiques-structurelles-sur-les-entreprises>.
2. The data for Brussels and for comparator economies used in this report are not considered official until published in the *Doing Business 2021* report.
3. European Commission. 2019. *2019 Small Business Act Fact Sheet, Belgium*. Brussels: European Commission. Belgium performs above the EU average in the areas of access to finance, skills, and innovation. The SBA fact sheets are part of the SME Performance Review (SPR), the European Union’s main vehicle for economic analysis of SME issues. Produced annually, they help to organize the available information to facilitate SME policy assessments and monitor SBA implementation. They comprise a set of policy measures organized around 10 principles ranging from entrepreneurship and responsive administration to internationalization.
4. The cities were selected based on demographic and geographical criteria. Each city belongs to a different NUTS2 region (the Nomenclature of Territorial Units for Statistics, or NUTS, is a geocode standard for referencing the subdivisions of countries for statistical purposes developed by the European Union). The selection of cities was agreed upon between the World Bank project team, the European Commission’s Directorate-General for Regional and Urban Policy, the Federal Public Service Finance, and the Federal Public Service Foreign Affairs, Foreign Trade and Development Cooperation.
5. Aubin D., and F. Varone. 2004. “The Evolution of the Water Regimes in Belgium.” In Kissling-Näf I., and S. Kuks (eds) *The Evolution of National Water Regimes in Europe*. *Environment & Policy*, vol 40. Springer, Dordrecht. https://doi.org/10.1007/978-1-4020-2484-9_5.
6. World Bank. 2018. *Doing Business in the European Union 2018: Croatia, the Czech Republic, Portugal and Slovakia*. Washington, DC: World Bank.
7. The full list of activities that pose a threat to the environment based on the environmental policy regulation for Brussels is available at <https://app.leefmilieubrussel.be/easyPermit/Search.aspx?sector=196>; for Wallonia, at <http://permis-environnement.spw.wallonie.be/fr>; and for Flanders, at <https://navigator.emis.vito.be/mijn-navigator?wold=70073>.
8. The *Doing Business* case study business performs general industrial or commercial activities, such as the production or sale to the public of goods or services. It does not use heavily polluting production processes. For more details on the case study assumptions, see the data notes. For companies requiring business premises authorization, the regional governments of Wallonia and Flanders use an integrated application procedure (permis unique/omgevingsvergunning) for urban planning, environmental, and retail permits.

- Entrepreneurs can obtain an integrated permit through a single application. For more information on the integrated permit, see <http://permis-environnement.spw.wallonie.be/fr/j-ai-un-projet/does-je-entreprendre-une-demarche-administrative#unique>; <https://www.omgevingsloketvlaanderen.be/aanvraag-omgevingsvergunning>.
9. As per the *Doing Business* methodology, it is assumed that the minimum time required for each procedure is one day, except for procedures that can be fully completed online, for which the minimum time required is recorded as 0.5 days.
 10. According to the Royal Decree of December 16, 1950.
 11. For more information on the OOG, see <https://stad.gent/en/invest-ghent/doing-business-ghent/contact-point-entrepreneurs>.
 12. The data for Brussels and for comparator economies used in this report are not considered official until published in the *Doing Business 2021* report.
 13. Belgium, Cyprus, Finland, Ireland, the Netherlands, and Portugal do not require any paid-in minimum capital at the time of business startup. In Bulgaria, the Czech Republic, France, Greece, Italy, and Latvia, it is less than 0.1% of income per capita.
 14. See the website at <https://portal.fednot.be/>.
 15. FPS Economy, SMEs, Self-Employed and Energy statistics as of December 2020.
 16. For more information, see the website at www.notaris.be/statuten.
 17. According to Articles 88 and 89 of the Law of December 30, 1992, all companies subject to the Belgian corporate tax or nonresident tax system must register with a social insurance fund within three months of their establishment or within three months of the company being subject to nonresident tax. Moreover, according to the Company Law, directors and members of the management and supervisory board of an LLC must join a social insurance fund for the self-employed before the start of business operations.
 18. In Belgium, businesses supplying goods and services with a turnover not exceeding EUR 25,000 are exempt from paying VAT or filing periodic VAT returns (Art. 56bis. VAT Code). However, these small businesses still must register for VAT purposes.
 19. For more information on Intervat, see the Ministry of Finance website at www.minfin.fgov.be.
 20. According to statistics provided by the FPS Finance UBO Register, in October 2020, 46% of entrepreneurs used the company's legal representative, 52% delegated registration to an accountant, attorney, or OSS, and 2% used eStox.
 21. For more information on WIDE, see the website of the NSSO at https://www.socialsecurity.be/site_fr/employer/applies/wide/index.htm.
 22. The Law of April 8, 1965, establishes work regulations in Belgium. For more information, see <https://werk.belgie.be/nl/themas/arbeidsreglementering/arbeidsreglement>.
 23. Entrepreneurs can use the following links to file the labor regulations:
 24. www.reglementdetravail.belgique.be (website in French), www.arbeidsreglement.belgie.be (website in Dutch). The share of labor regulations submitted via these links for the period January 1 to June 30, 2020, is 39.3% in Wallonia, 51.8% in Flanders, and 53.3% in the Brussels-Capital Region. Statistics provided by FPS Employment, Labor and Social Dialogue in October 2020.
 25. According to Article 2:3 of the Company Code, checking the company name is the entrepreneur's responsibility.
 26. For more information, see the business registry's website at <http://bolsafirmasdenominacoes.justica.gov.pt/index.php>.
 27. World Bank. 2018. *Doing Business in the European Union 2018: Croatia, the Czech Republic, Portugal and Slovakia*. Washington, DC: World Bank.
 28. For more information on Estonia's E-Business Register, see the website at www.rik.ee.
 29. For more information on registering a company with Companies House, see the website at www.gov.uk/limited-company-formation/register-your-company.
 30. General partnerships (Société en nom collectif/Vennootschap onder firma) and ordinary limited partnerships (Société en commandite simple/Gewone commanditaire vennootschap) can be established by private act.
 31. For more information, see the website at <https://www.egriffie.be>.
 32. Coste, Cyriane, Marie Delion, Adrián González, Frédéric Meunier, Nathalie Reyes, and Yuri Valentinovich. 2019. "The Involvement of Third-Party Professionals in Business Registration and Property Transfer." World Bank Research and Development Center in Chile, Indicators Group Research Note. World Bank, Washington, DC.
 33. The 10 EU member states where starting a business is the cheapest are Denmark, Estonia, Finland, France, Greece, Ireland, Lithuania, Romania, Slovenia and Sweden.
 34. For more information on SPOT, see the website at <https://spot.gov.si/>.
 35. World Bank. 2019. *Doing Business in the European Union 2020: Greece, Ireland and Italy*. Washington, DC: World Bank.
 36. Belgium has eight accredited OSSs (Acerta, Eunomia, Formalis, Liantis, Partena, Securex, UCM, and Xerius) with more than 160 offices across the country. Partena and Acerta are the only OSS present in all seven cities benchmarked. Although in Antwerp Acerta has a contact point for entrepreneurs and not a recognized enterprise counter. UCM operates in Brussels and Wallonia only.
 37. Securex and Partena offer UBO registration, but for Partena it is executed by MyB2B, an external partner. For more information, see Partena's website at <https://www2.partena.be/myb2b-ubo-register>.
 38. For example, Xerius has a partnership with the social service provider SD Worx. Formalis' social service provider is Group S. All other OSS and their social service providers have the same name.
 39. These are registration with the NSSO, undersigning insurance for work-related accidents, and drafting labor contracts for the Labor Inspectorate.
 40. Entrepreneurs, their representatives, or a third party must separately register or report their beneficial owners to the UBO in Croatia, Czech Republic, Finland, Ireland, the Netherlands, Poland, Slovenia, and Sweden.
 41. See Article 7:654 of the Dutch Civil Code, available at <https://wetten.overheid.nl/jci1.3:c:BWBR0005290&boek=7&titeldeel=10&afdeling=6&artikel=654&z=2021-01-01&g=2021-01-01>.
 42. For more information on registering a company in Malta, see the website at <https://mbr.mt/formation-and-registration-of-companies/>.
 43. According to the United Nations Population Division *World Urbanization Prospects: 2018 Revision*, available at <https://population.un.org/wup/Publications/>.
 44. In Flanders: The Flemish Public Planning Code of May 15, 2009 (Vlaamse Codex Ruimtelijke Ordening). In Wallonia: The Code for Territorial Development of July 20, 2016 (Code du Développement territorial). In Brussels-Capital: The Brussels Public Planning Code of April 9, 2004 (Code Bruxellois de aménagement du territoire (CoBaT)/Brussels Wetboek van Ruimtelijke Ordening (BWRO)).
 45. The data for Brussels and for comparator economies used in this report are not considered official until published in the *Doing Business 2021* report.
 46. For more details, see <https://urbanisme.irisnet.be/actualites-accueil/nouvelles-obligations-pour-le-demandeur-de-permis>.
 47. Aubin D., and F. Varone. 2004. "The Evolution of the Water Regimes in Belgium." In Kissling-Näf I., Kuks S. (eds) *The Evolution of National Water Regimes in Europe*. Environment & Policy, vol 40. Springer, Dordrecht. https://doi.org/10.1007/978-1-4020-2484-9_5.
 48. In Flanders, water and sewage companies operate in assigned areas. Companies charged with sewage in a particular area are not necessarily charged with water in the same area. For the three cities benchmarked in Flanders, the company charged with sewage connections is also charged with water connections.
 49. Municipal planning rules concerning runoff as well as federal-level environmental regulations require that all new constructions submit an assessment of their flood risk impact. Zones with a high flood hazard impose stricter requirements such as the installation of cisterns or terrain modifications. Extensive geospatial risk maps are available and free of charge to the construction community to plan new buildings according to flood risk.
 50. For more information on the environmental permit in Flanders, see <http://www.vlaanderen.be/omgevingsvergunning>. Wallonia introduced a permis unique (integrated permit) that consolidated several permits into one. For more information, see <http://permis-environnement.spw.wallonie.be/fr/j-ai-un-projet/does-je-entreprendre-une-demarche-administrative#unique>.
 51. In certain cases in Flanders, a public survey (openbaar onderzoek) is part of the permit application review. In these instances, the

- application dossier for a project is made public, allowing the community to comment or express concerns during the permit review process. For more information on the public study, see <https://www.omgevingsloketvlaanderen.be/publiek-loket>.
51. For more information on the *Doing Business* methodology, see <https://www.doingbusiness.org/en/methodology/dealing-with-construction-permits>.
 52. World Bank. 2013. "What Role Should Risk-based Inspections Play in Construction?" *Doing Business Case Studies*. World Bank, Washington, DC. <https://www.doingbusiness.org/en/reports/case-studies/2013/what-role-should-risk-based-inspections-play-in-construction>.
 53. In Wallonia—as in the other regions—the topographical characteristics and soil information are publicly available through geoportals. For more information, see www.geo.be.
 54. The platform is available at www.mijnaansluiting.nl.
 55. Srinivasan, Jayashree, Enrique Orellana Tamez, Kamal Chakaroun, Farrukh Umarov, and Lodovico Onofri. 2020. "From Paper to the Cloud: Improving Building Control through E-permitting." *Doing Business Case Studies*. Washington, DC: World Bank. <http://documents.worldbank.org/curated/en/705331592344507733/From-Paper-to-the-Cloud-Improving-Building-Control-through-E-permitting>.
 56. European Commission. 2016. *E-government Benchmark 2016: A Turning Point for eGovernment Development in Europe?* Luxembourg: Publications Office of the European Union.
 57. World Bank. 2016. *Doing Business in the European Union 2017: Bulgaria, Hungary and Romania*. Washington, DC: World Bank.
 58. For more information on Hamburg's online permitting system, see the website at <https://www.hamburg.de/start-digitale-verfahren/>.
 59. World Bank. 2013. "What Role Should Risk-based Inspections Play in Construction?" *Doing Business Case Studies*, Washington, DC: World Bank. <https://www.doingbusiness.org/en/reports/case-studies/2013/what-role-should-risk-based-inspections-play-in-construction>.
 60. Visscher, Henk, and Frits Meijer. 2005. "Certification of Building Control in The Netherlands." OTB Research Institute for Housing, Urban and Mobility Studies. Delft University of Technology, The Netherlands.
 61. Moullier, Thomas. 2017. "Building Regulatory Capacity Assessment: Level 2—Detailed Exploration." World Bank, Washington, DC.
 62. Obtaining electricity in Bulgaria requires six procedures, on par with Belgium. In Romania, nine procedures are required. All other EU member states require five procedures or less.
 63. Averages for the European Union and other groups of countries are calculated using data from the *Doing Business* database measuring the main business city as a proxy for each economy covered by *Doing Business 2021*. Averages for Belgium are calculated using *Subnational Doing Business* data for each city covered in the study with the exception of Brussels, for which data are sourced from the *Doing Business* database. Data for Brussels and for comparator economies used in this report are not considered official until published in the *Doing Business 2021* report.
 64. To measure the reliability of supply and transparency of tariffs, *Doing Business* uses an index that is scored from 0 to 8 points. The index measures the duration and frequency of power outages, role of the energy regulator, the systems used to monitor power outages and restore supply, whether financial deterrents exist to limit outages, and whether effective tariffs are available online and customers are notified of a change in tariff a full billing cycle in advance. For more details, see the data notes.
 65. This is an internal step and therefore not counted as an additional procedure.
 66. These platforms are Osiris in the Brussels-Capital Region (<https://www.osiris.brussels/Modules/Management>), GIPOD in Flanders (<https://overheid.vlaanderen.be/informatie-vlaanderen/producten-diensten/generiek-informatieplatform-openbaar-domein-gipod>), and Powalco in Wallonia (<https://registration.powalco.be/>).
 67. In Wallonia, the DSO contractor obtains the map from Federal Contact Point for the Cable and Pipe Information Database via the KLIM-CICC platform (<https://klim-cicc.be/information>). In the Brussels-Capital Region, the contractor can either obtain the map directly from the KLIM-CICC platform or through the Osiris platform (see note 6), which is integrated with the KLIM-CICC system. In Flanders, the map is obtained from the Geographic Information Flanders Agency through the KLIP platform (<http://www.vlaanderen.be/klip>).
 68. In Brussels, the DSO contractor obtains this authorization electronically from the local police department through the Osiris platform. In the other cities, the DSO contractor requests and obtains the authorization via email. It is obtained from the local municipality in Flanders and from the local police department in Wallonia.
 69. In the Brussels-Capital Region, local municipalities have 60 days to issue an excavation permit (30 days to acknowledge the receipt of the application, and 30 days to notify the client with the decision), as regulated by Articles 31 and 36 of the Ordinance on Construction Sites on Public Roads of the Brussels-Capital Region (https://www.etaamb.be/fr/ordonnance-du-03-mai-2018_n2018012008.html). Other service utilities have 15 days to respond to the worksite coordination request (Article 25.1 of the same law). In Wallonia, local municipalities and other service utilities have a total of 37 days to respond to the worksite coordination request and issue the excavation permit, as regulated by the Powalco Decree on Information, Coordination, and Organization of Construction Sites of April 30, 2009 (http://www.ejustice.just.fgov.be/mopdf/2009/06/18_1.pdf#Page91).
 70. In Flanders, local municipalities must issue a decision on the excavation permit within six weeks if the permit is requested jointly with other service utilities (Article 17.1 of the Code for Infrastructure and Utility Works Along Municipal Roads. If the distribution utility requests an individual excavation permit, the municipality is required to issue a decision within two months (Article 17.2 of the same law). Service utilities have 10 business days to respond to the worksite coordination request (Article 13.2 of the same law).
 71. Consultative meeting with the municipality of Antwerp for this study.
 72. In Flanders, municipalities have one month to issue the signage permit, as established by the Code for Infrastructure and Utility Works Along Municipal Roads, Article 21. In the Brussels-Capital Region and Wallonia, each local police department sets its own time frame for clients to submit a request for a traffic signage permit.
 73. In the Brussels-Capital Region, the utility has 10 calendar days to determine whether the new connection application is complete and to inform the client that a detailed study is necessary (Article 103 of the Technical Regulations for the Distribution of Electricity in the Brussels-Capital Region). Once the client pays the fee for the detailed study, the utility has 15 calendar days to complete it and send the quote to the client (Article 105). After the client accepts the quote and pays in full, the utility has 20 calendar days to send the connection contract (Article 109). In Flanders, the utility has 30 business days to (i) determine if the application is complete (a response is due within the first 10 days), (ii) perform a detailed study, and (iii) issue a quote (Article 2.2 of the Technical regulations for the Distribution of Electricity in the Flemish Region). In Wallonia, the utility has 10 business days to determine if the request for a new connection is complete and to inform the client that a detailed study is required (Article 90.1 of the Technical Regulations for the Distribution of Electricity in the Walloon region). Once the client pays the fee for the detailed study, the utility has 30 working days to complete the study and send the quote (Article 82.1). Once the client accepts the quote and pays in full, the utility has 10 working days to submit the connection contract (Article 83.1).
 74. These estimates are based on the *Doing Business* case study, which consider a 140 kVA connection.
 75. For the Brussels-Capital Region, see the Ordinance of the Organization of the Electricity Market in the Brussels-Capital Region, Article 32bis (https://www.ejustice.just.fgov.be/cgi_loi/change_lg.pl?language=fr&la=F&cn=2001071901&table_name=loi). For Flanders, see the Energy Decree, Article 4.111/5 par. 1 sub 1 (<https://codex.vlaanderen.be/Zoeken/Document.aspx?DID=1018092¶m=inhoud&AID=1173782>). For Wallonia, see the Organization of the Regional Electricity Market Decree, Article 25bis (https://www.ejustice.just.fgov.be/cgi_loi/change_lg_2.pl?language=fr&nm=2001027238&la=F).
 76. See the General Regulation Underground Infrastructure Enschede 2018, Article 2.8 (<https://dloket.enschede.nl/loket/sites/default/files/IMG/AVOI%20Enschede%202018.pdf>).

77. This limit is set at 18 weeks from the time the client accepts a quote. See the Technical Regulations for the Distribution of Electricity in the Flemish Region, Article 2.2.39 par. 3.
78. For more information on Austria's electricity quality report, see the website of the Austrian regulator at <https://www.e-control.at/marktteilnehmer/erhebungen/erhebungen-zur-qualitaet-der-netzdienstleistung>.
79. The Atrias platform (<https://www.atrias.be/>) manages the market facilitation documentation on behalf of and in close cooperation with the distribution utilities Fluvius, ORES, RESA, and Sibelga. The utilities assign a unique EAN code (International Article Number, originally European Article Number) to a connection that is used in communications with suppliers. The connection contract notifies the customer of this code. The supplier uses the code as an identifier when it notifies the distribution utility of the signing of the electricity supply contract on the Atrias platform.
80. This requirement is in accordance with the Energy Code (Article L342-11), which specifies that urban planning commissions are to bear the cost of extension works for the electricity grid provided that the network extension can benefit future residents and firms.
81. World Bank. 2018. *Doing Business in the European Union 2018: Croatia, Czech Republic, Portugal and Slovakia*. Washington, DC: World Bank. <https://www.doingbusiness.org/content/dam/doingBusiness/media/Subnational-Reports/DB18-EU2-Report-ENG.PDF>.
82. Arlet, Jean, Diane Davoine, Tigran Parvanyan, Jayashree Srinivasan, and Erick Tjong. "Getting Electricity: Factors Affecting the Reliability of Electricity Supply." in World Bank. 2016. *Doing Business 2017: Equal Opportunity for All*. Washington, DC: World Bank.
83. The Ministry of Finance became FPS Finance under the Coperfin reform.
84. The Administration of Patrimonial Services and the Administration of Information Exchange and Collection are also part of the General Administration of Patrimonial Documentation. Their competencies relate to organizing sales of state-owned property, expropriating property in the public interest, and the collection and exchange of patrimonial information. A detailed list of services undertaken by the four administrations is available at https://finance.belgium.be/en/about_fps/structure_and_services/general_administrations/patrimonial_documentation.
85. The Office of Legal Security replaced the Mortgage Offices in 2018. The tasks, powers, and seat of operational services of the different administrations making up the Administration for Patrimonial Documentation are set by Article 1 of the decision of the Chairman of the Executive Committee of the FPS Finance of December 18, 2014, *Belgian Official Gazette* December 31, 2014.
86. The name, territorial jurisdiction, and seat of the 48 Office of Legal Security offices are listed in the table attached to the decision of the President of FPS Finance of June 15, 2018, available at http://www.ejustice.just.fgov.be/cgi_loi/change_lg.pl?language=fr&la=F&cn=2018061501&table_name=loi.
87. Property rights are regulated at the federal level by the Mortgage Act of December 16, 1851, an integral part of the Civil Code with its own numbering of Articles (Book III, Title XVIII), subsequently amended by several special acts, among them amendment by the Law of February 9, 1995. As of September 1, 2021, the Mortgage act will be implemented in the Code Civil, Book III. See the Law of February 4, 2020, containing Book III 'Goods', *Belgian Official Gazette* March 17, 2020.
88. Based on the value of the property transferred in the *Doing Business* case study of EUR 2,066,973.60.
89. The registration tax is regional in accordance with the special Law of January 16, 1989, amended by the Special Law of July 13, 2001. In Flanders, Art. 2.9.4.1.1. of the Flemish Tax Code sets the registration tax. In the Brussels-Capital Region and the Walloon Region, the registration tax is set by Art. 44 of the Code of Registration, Mortgage and Court Fees.
90. The data for Brussels and for comparator economies used in this report are not considered official until published in the *Doing Business 2021* report.
91. For more information by region, see <https://finances.belgium.be/fr/particuliers/habitation/acheter-vendre/droits-enregistrement/wallonie#q6>; <https://financien.belgium.be/nl/particulieren/woning/kopen-verkopen/registratierecht/brussel#q5>; <https://financien.belgium.be/nl/particulieren/woning/kopen-verkopen/registratierecht/vlaanderen>.
92. Article 5 of the Mortgage Act 1851.
93. The three agencies are Brussels Environment in the Brussels-Capital Region, Banque de données de l'état des sols wallons (BDES) in the Walloon Region, and Openbare afvalstoffenmaatschappij (OVAM) in the Flemish Region.
94. Information received during interviews held with experts by the *Subnational Doing Business* team between October 2020 to January 2021.
95. Obtaining a clean soil certificate is mandatory in all three regions. In Brussels, a clean soil certificate is legally mandated on the basis of the Ordinance on the management and remediation of polluted soils of March 5, 2009 (http://www.ejustice.just.fgov.be/mopdf/2009/03/10_1.pdf#Page258). The certificate can be obtained online on the Brussels environment BRUSOIL platform (<http://brusoil.environment.brussels/nl/home.html>). In Wallonia, obtaining the clean soil certificate is legally mandated by the Decree on soil management and remediation of March 1, 2018 (https://sol.environment.wallonie.be/files/Document/CWBP/V04/GRPA/20181126_GRPA_V04_final.pdf). The certificate can be downloaded immediately online through the Walloon soils database, which is accessible via the eNotariat platform for notaries and at <http://bdes.wallonie.be/portail/#BBOX=-19150.307552281738,351597.8297773263,13847.68757937511,188142.3070019473>. In Flanders, the certificate is legally mandated on the basis of the Decree on soil remediation and soil protection 2007, available at http://www.ejustice.just.fgov.be/mopdf/2007/01/22_1.pdf#Page45.
- Notaries can request the certificate directly via the web counter of the Flemish agency OVAM, accessible at <https://www.ovam.be/bodemattest>, or via the eNotariat platform.
96. According to officials from Brussels Environment interviewed by *Subnational Doing Business* team between July and December 2020.
97. Article 1 of the Mortgage Act 1851.
98. Article 2 of the Mortgage Act 1851.
99. In Flanders, the fine is 1% of the registration tax for not registering the notarial act on time (within 30 calendar days after the deadline), a minimum of EUR 100 (Article 3.18.0.0.11, section III, Flemish Tax Code). In Wallonia and Brussels, the fine is a minimum of EUR 25 (Article 41, 1° of the Act of Registration, Mortgage and Court).
100. The appendix to the Royal Decree of March 14, 2014, *Belgian Official Gazette* March 21, 2014, lists the metadata that must be included in the electronic transmission (name, identification number of the parties, and so on). Available at http://www.ejustice.just.fgov.be/cgi_loi/change_lg.pl?language=fr&la=F&cn=2014031402&table_name=loi.
101. The eRegistration platform was launched in 2015.
102. The notary must send the metadata accompanied by the documents listed in Article 3.2.1° of the Royal Decree of March 14, 2014. To accept the notarial act the Office of Legal Security checks whether the dispatch is certified, if it mentions the register number and that it is signed by the notary. The Office of Legal Security is obliged to register the acts or writings on the date they are presented if they have met the legal conditions in accordance with Article 6 of the Code of registration rights.
103. According to experts interviewed by the *Subnational Doing Business* team between September and December 2020.
104. The registration tax is regional in accordance with the special Law of January 16, 1989, amended by the Special Law of July 13, 2001.
105. Article 2.9.4.1.1. of the Flemish Tax Code.
106. Article 44 of the Code of Registration, Mortgage and Court Fees (Brussels-Capital Region and Walloon Region).
107. Based on the value of the property transferred in the *Doing Business* case study of EUR 2,066,973.64.
108. See the Law amending the Code of Registration, Mortgage and Court Fees, following the transfer of the service of regional registration fees to the Flemish Region on May 26, 2016.
109. Notary fees are calculated according to the following declining and successive scale set by Royal Decree of December 16, 1950, on Notary fees, *Belgian Official Gazette* December 25, 1950 (regularly updated): EUR 7,500 at 4.56%; EUR 10,000 at 2.85%; EUR 12,500 at 2.28%; EUR 15,495 at 1.71%; EUR 18,600 at 1.14%; EUR 186,000 at 0.57%; above EUR 186,000 charged at 0.057%.
110. All of these Administrations are housed under the Federal Public Service Finance (FPS Finance).
111. Fees are available at <https://finances.belgium.be/fr/particuliers/habitation/cadastre/extrait-cadastral/myminfin#q12>; Art. 1, 5°/12° juncto

- art. 4 (index) of the Royal Decree of September 14, 2016, *Belgian Official Gazette* October 10, 2016.
112. Fee schedules are available on the relevant agency websites for all three agencies. In the Brussels-Capital Region, fees for the Brussels environment agency are available at <https://environnement.brussels/thematiques/sols/lattestation-du-sol/combien-ca-coute-et-comment-payer>. For the OVAM agency in Flanders, fees are available at <https://www.ovam.be/bodemattest>. In Wallonia, fees for the BDES agency are available at <https://sol.environnement.wallonie.be/home/sols/sols-pollues/banque-des-donnees-de-letat-des-sols-bdes/les-extraits-conformes.html#3>.
113. According to the *Doing Business* methodology, the quality of land administration includes a fifth component which measures legal provisions on equality of access to property rights for women and men. This subindicator is not discussed in *Doing Business in the European Union* as women and men enjoy the same ownership rights in all EU member states.
114. Available in French and Dutch at <https://finances.belgium.be/fr/catalogue-des-produits> and <https://financien.belgium.be/nl/productencatalogus>.
115. Royal Decree of November 11, 2019, concerning the request by notaries and registered users of mortgage information and its delivery by the General Administration of Patrimonial Documentation, *Belgian Official Gazette* March 21, 2014. http://www.ejustice.just.fgov.be/cgi_loi/change_lg.pl?language=fr&la=F&cn=2014031402&table_name=loi.
116. World Bank. 2018. *Doing Business in the European Union 2018: Croatia, the Czech Republic, Portugal and Slovakia*. Washington, DC: World Bank.
117. According to data received from experts interviewed by the *Subnational Doing Business* team between October and December 2020, the workload can vary substantially by location. For example, the office in Namur processed 7,627 transcriptions in 2019, whereas the three Antwerp offices processed over 34,000 requests in the same time period.
118. The FPS Finance website houses information pertaining to the General Administration for Patrimonial Documentation—Offices of Legal Security.
119. For processing time deadlines for a range of documents, see <https://finances.belgium.be/fr/particuliers/habitation/cadastre/extrait-cadastral/myminfin#q17>.
120. A step-by-step guide to the complaints procedure in the UK is available at <https://www.gov.uk/government/organisations/land-registry/about/complaints-procedure>. For more information on the Independent Complaint Reviewer (ICR), see <https://www.icrev.org.uk/>.
121. Act of May 20, 2020 (*Belgian Official Gazette* May 29, 2020) containing provisions on justice in the context of the fight against the spread of the coronavirus. (http://www.ejustice.just.fgov.be/kuleuven.ezproxy.kuleuven.be/mopdf/2020/05/29_1.pdf#Page9). Also see Act of July 31, 2020 (*Belgian Official Gazette* August 7, 2020) containing various urgent provisions on justice.
122. Esposito, Gianluca, Lanau, S., and Pompe, S. 2014. "Judicial System Reform in Italy—A Key to Growth." IMF Working Paper 14/32, International Monetary Fund, Washington, DC; OECD (Organisation for Economic Co-operation and Development). 2013. "What Makes Civil Justice Effective?" OECD Economics Department Policy Notes, No. 18, June.
123. The data for Brussels and for comparator economies used in this report are not considered official until published in the *Doing Business 2021* report.
124. Before November 1, 2018, the commercial court was named Rechtbank van Koophandel/Tribunal de Commerce. See the Act of April 15, 2018 (*Belgian Official Gazette* April 27, 2018) on the reform of commercial law.
125. *Doing Business* considers the applicable court to be the local court with jurisdiction over commercial contract cases worth 200% of income per capita. Court procedure rules in Belgium are national and applied uniformly across the country (Articles 573 and 574 of the Judicial Code). Small claims courts (Justice de paix/Vrederegichten) are the lowest courts of first instance (Article 590 of the Judicial Code) with a monetary threshold of EUR 5,000. Claims above this amount must be filed at a commercial court.
126. Article 85 of the Judicial Code.
127. The nine commercial courts are Antwerp, Brussels (Dutch-speaking court), Brussels (French-speaking court), Louvain, Ghent, Eupen, Liège, Hainaut, and Wallonian Brabant (<https://www.rechtbanken-tribunaux.be/fr/tribunaux-et-cours/tribunal-de-lentreprise>).
128. Article 700 and subsequent articles of the Judicial Code.
129. The summons period is the period between the time when the defendant is notified by the bailiff and the date when the parties must appear in court (Articles 707 and 710 of the Judicial Code). This term is reduced to two days in summary proceedings (Article 1035 of the Judicial Code).
130. The case study would not qualify for 'short debates', a simplified procedure where no briefs must be submitted.
131. *Subnational Doing Business* research, interviews with court officials and litigation attorneys, November 2020.
132. "Werkingsverslag over het Jaar 2020 Nederlandstalige ondernemingsrechtbank Brussel." p. 40. https://www.rechtbanken-tribunaux.be/sites/default/files/or_brussel/files/werkingsverslag-norb-2020.pdf. See also various newsletters from the Brussels bar at <https://www.baliebrussel.be/wp-content/uploads/2020/03/Coronanieuwsbrief-1.pdf>.
133. Article 736 of the Judicial Code; Articles 742 and 745 of the Judicial Code.
134. *Subnational Doing Business* research and interviews with court officials, January 2021.
135. Article 770 of the Judicial Code.
136. Only 424 of 889 judgments were pronounced within one month. See page 46 of the French-speaking Brussels Commercial Court' operational report for 2019, available at https://www.rechtbanken-tribunaux.be/sites/default/files/te_bruxelles/rapport-de-fonctionnement-tefb-2019-approuve-le-19.05.2020_0.pdf.
137. See page 26 of the Dutch-speaking Brussels Commercial Court's operational report for 2019, available at https://www.rechtbanken-tribunaux.be/sites/default/files/or_brussel/files/werkingsverslag-2019.pdf.
138. Article 792 of the Judicial Code.
139. Article 519 of the Judicial Code.
140. Article 1495, first and second section of the Judicial Code.
141. Articles 1520 and 1522 of the Judicial Code.
142. See page 4 of the Dutch-speaking Brussels Commercial Court's operational report for 2019, available at https://www.rechtbanken-tribunaux.be/sites/default/files/or_brussel/files/werkingsverslag-2019.pdf; Press Statement, Brussels Commercial Court February 5, 2019, available at <https://www.rechtbanken-tribunaux.be/nl/nieuws/persbericht-nederlandstalige-ondernemingsrechtbank-brussel>.
143. Data from the Dutch-speaking Brussels Commercial Court, available at https://www.rechtbanken-tribunaux.be/sites/default/files/or_brussel/files/1-09-2019-vacatureplan.pdf.
144. For more information on Ghent commercial court's pilot ADR project, see https://www.rechtbanken-tribunaux.be/sites/default/files/or_gent/files/protocol%20inzake%20pilotproject%20schikkingskamers_0.pdf.
145. See page 79 of Antwerp Commercial Court's 2019 operational report, available at https://www.rechtbanken-tribunaux.be/sites/default/files/or_antwerpen/files/werkingsverslag-2019_1.pdf.
146. Conversation with public sector contributors in Antwerp, November 2020.
147. Article 700 of the Judicial Code.
148. DPA-Deposit for attorneys is connected to e-Deposit (the tool to electronically file documents with the court). For more information, see <https://dp-a.be/fr/features/dpa-deposit>; International Bar Association. 2020. "Covid-19 Pandemic: Impact of COVID-19 on Court Operations and Litigation Practice." London: International Bar Association.
149. Article 1495 of the Judicial Code.
150. Articles 1520 and 1522 of the Judicial Code.
151. Data on the number of bailiffs extracted from the National Chamber of Bailiffs, available at <https://www.gerechtsdeurwaarders.be/bailiff?page=1>.
152. The Royal Decree of November 30, 1976 (*Belgian Official Gazette* February 8, 1977) fixing the rate for acts executed by bailiffs in civil and commercial matters and the rate of some tariffs (https://www.ejustice.just.fgov.be/cgi_loi/change_lg.pl?language=fr&la=F&n=1976113030&table_name=loi).
153. See European Justice, Dispositions relatives aux honoraires des professions juridiques, available at https://e-justice.europa.eu/content_costs_of_proceedings-37-be-fr.do?member=1.
154. Data available at https://www.unizo.be/sites/default/files/kmo-rapport_2019_nl_def.pdf.
155. Data are from Statbel and available at <https://en.populationdata.net/maps/belgium-commercial-density-2009/>.
156. European Commission. 2020. *The 2020 EU Justice Scoreboard*. Luxembourg: European Commission. See Figure 25. Referring to data

- provided by the Council of Bars and Law Societies of Europe.
157. After the expert appointment under article 972, §2, 4° of the Judicial Code, the expert is only required to disclose “the estimate of the general cost price of the expert examination, or at least the way in which the costs and fees of the expert and any technical advisors will be calculated.” However, the expert can de facto change their prices/rates afterward without the court’s approval.
 158. Article 991 of the Judicial Code.
 159. Through an electronic means, the clerk’s office sends all the data to FPS Finance, which then sends an invitation to pay to the person owing the court fees. For information on collection methods, see Royal Decree of January 28, 2019 (*Belgian Official Gazette* January 31, 2019).
 160. Article 269, 2° of the Code of Registration, Mortgage and Court duties, amended by the Law of October 14, 2018 (*Belgian Official Gazette* December 20, 2018) amending the Registration, Mortgage and Registrar’s Duties Code to reform the Registrar’s Duties (http://www.ejustice.just.fgov.be/cgi_loi/change_lg.pl?language=fr&la=F&cn=2018101418&table_name=loi).
 161. The Royal Decree of November 30, 1976 (*Belgian Official Gazette* February 8, 1977) fixing the rate for acts executed by bailiffs in civil and commercial matters and the rate of some tariffs (https://www.ejustice.just.fgov.be/cgi_loi/change_lg.pl?language=fr&la=F&cn=1976113030&table_name=loi).
 162. For an overview of the enforcing contracts indicators and quality of judicial processes index, see the data notes.
 163. European Commission. 2020. *The 2020 EU Justice Scoreboard*. Luxembourg: European Commission. See figure 27.
 164. Article 4, 2° and article 22 of the act of May 20, 2020 (*Belgian Official Gazette* May 29, 2020), containing various provisions on justice in the context of the fight against the spread of the coronavirus. (https://www.ejustice.just.fgov.be/cgi_loi/change_lg.pl?language=fr&la=F&cn=2020052008&table_name=loi), amended by the Royal Decrees of June 15, 2020 and September 13, 2020 and Article 49 of the Act of December 20, 2020 laying down various temporary and structural provisions on justice in the fight against the spread of the coronavirus COVID-19 (https://www.ejustice.just.fgov.be/cgi_loi/change_lg.pl?language=fr&la=F&cn=2020122002&table_name=loi).
 165. In 2013, the Registry of the Antwerp Court of Appeal established a databank with scanned digital versions of judgments (Vonnissen Arresten Judgement Arrêts, VAJA). However, it had no legal basis and was not, therefore, supported by the justice minister.
 166. *Doing Business* defines the pretrial conference as a meeting presided by the judge and designed to narrow down contentious issues and evidentiary questions before the trial.
 167. Articles 1676–1723 of the Judicial Code.
 168. Article 2, § 2 of the Royal Decree no. 2 (*Belgian Official Gazette* April 9, 2020) relating to the extension of limitation periods and other time limits for taking legal action, as well as the extension of the time limits of judicial and written proceedings before the court and tribunals.
 169. Ministry of Justice of the Republic of Estonia. 2020. “Digital Justice in Estonia.” Tallinn: Ministry of Justice. <https://www.youtube.com/watch?v=K3WUzJfhYJM>.
 170. International Bar Association. November 5, 2020. An interview with Justice Quentin Loh of the Singapore High Court. <https://www.ibanet.org/Article/NewDetail.aspx?ArticleUid=8FD1B23A-9B7A-4CD9-8D2A-162EF4A12DFC>.
 171. Ministerial Decision of June 20, 2016, determining the introduction of the e-Box network and the e-Deposit system, as referred to in article 10 of the Royal Decree June 16, 2016 (*Belgian Official Gazette* June 22, 2016) regarding electronic communication in accordance with Article 32ter of the Judicial Code.
 172. See page 17 of the Brussels Commercial Court’s 2020 operational report at https://www.rechtbanken-tribunaux.be/sites/default/files/or_brussel/files/werkingsverslag-norb-2020.pdf.
 173. Berkman Center for Internet and Society at Harvard University. 2010. “Best Practices in the Use of Technology to Facilitate Access to Justice Initiatives.” Preliminary report prepared for Dina E. Fein, First Justice, Housing Court Department, Western Division of Massachusetts, and Special Advisor to the Trial Court for Access to Justice Initiatives. Cambridge, MA; Zorza, Richard. 2013. “Principles and Best Practices for Access-Friendly Court Electronic Filing.” Electronic Filing and Access to Justice Best Practices Project, Legal Services Corporation, Washington, DC.
 174. For more information, see <https://www.apec.org/Groups/Economic-Committee/Toolkit-for-Structural-Reform/EoDB-Action-Plan>.
 175. Sung, Lee Jae. 2017. “Making it Easier to Enforce Contracts in the Asia-Pacific Region: Recommendations and Challenges.” <http://www.moj.go.kr/bbs/moj/166/205642/download.do>.
 176. For more information, see the DPA’s website at <https://dp-a.be/fr/faq-deposit>.
 177. Article 32ter of the Judicial Code.
 178. Bosio, Erica, and Julien Vilquin. “Improving Court Efficiency: the Republic of Korea’s E-Court Experience.” in World Bank. 2013. *Doing Business 2014: Understanding Regulations for Small and Medium-Size Enterprises*. Washington, DC: World Bank.
 179. Council of Europe, Committee of Ministers. 1984. “Recommendation No. R (84) 5 of the Committee of Ministers to Member States on the Principles of Civil Procedure Designed to Improve the Functioning of Justice” Council of Europe, Strasbourg, p. 2.
 180. These economies are Bulgaria, Croatia, Estonia, Germany, Greece, Latvia, Lithuania, the Netherlands, and Poland.
 181. Gramckow, Heike, Erica Bosio, Silva Mendez, and Jorge Luis. 2016. “Good practices for Courts: Helpful Elements for Good Court Performance and the World Bank’s Quality of Judicial Process Indicators.” World Bank, Washington, DC.
 182. European Commission for the Efficiency of Justice. 2011. *Reports on the implementation of the CEPEJ guidelines for judicial time management in 7 pilot courts/institutions*. Strasbourg: European Commission for the Efficiency of Justice. <https://rm.coe.int/168074828a>.
 183. Article 730/1 *et seq.* and 1734 *et seq.* of the Judicial Code.
 184. The tax credit is up to EUR 50,000. See Article 17 of Italian Law Decree 28/2010.
 185. Gramckow and others 2016.
 186. World Bank. 2019. *Doing Business in the European Union 2020: Greece, Ireland and Italy*. Washington, DC: World Bank.

City Snapshots and Indicator Details

BELGIUM

Antwerp

Starting a business (rank)	1	Dealing with construction permits (rank)	1
Score for starting a business (0–100)	87.56	Score for dealing with construction permits (0–100)	78.18
Procedures (number)	8	Procedures (number)	12
Time (days)	6.5	Time (days)	152.5
Cost (% of income per capita)	5.1	Cost (% of warehouse value)	0.6
Paid-in minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	12
Getting electricity (rank)	2	Registering property (rank)	3
Score for getting electricity (0–100)	73.36	Score for registering property (0–100)	57.80
Procedures (number)	6	Procedures (number)	8
Time (days)	145	Time (days)	41
Cost (% of income per capita)	109.8	Cost (% of property value)	10.2
Reliability of supply and transparency of tariffs index (0–8)	8	Quality of land administration index (0–30)	23
Enforcing contracts (rank)	3		
Score for enforcing contracts (0–100)	66.80		
Time (days)	439		
Cost (% of claim value)	16.0		
Quality of judicial processes index (0–18)	8.0		

Bruges

Starting a business (rank)	1	Dealing with construction permits (rank)	4
Score for starting a business (0–100)	87.56	Score for dealing with construction permits (0–100)	75.70
Procedures (number)	8	Procedures (number)	12
Time (days)	6.5	Time (days)	195.5
Cost (% of income per capita)	5.1	Cost (% of warehouse value)	0.1
Paid-in minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	12
Getting electricity (rank)	6	Registering property (rank)	1
Score for getting electricity (0–100)	71.18	Score for registering property (0–100)	58.52
Procedures (number)	6	Procedures (number)	8
Time (days)	165	Time (days)	35
Cost (% of income per capita)	109.8	Cost (% of property value)	10.2
Reliability of supply and transparency of tariffs index (0–8)	8	Quality of land administration index (0–30)	23
Enforcing contracts (rank)	6		
Score for enforcing contracts (0–100)	65.55		
Time (days)	485		
Cost (% of claim value)	16.0		
Quality of judicial processes index (0–18)	8.0		

Brussels			
Starting a business (rank)	1	Dealing with construction permits (rank)	2
Score for starting a business (0–100)	87.56	Score for dealing with construction permits (0–100)	76.51
Procedures (number)	8	Procedures (number)	9
Time (days)	6.5	Time (days)	211
Cost (% of income per capita)	5.1	Cost (% of warehouse value)	0.9
Paid-in minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	12
Getting electricity (rank)	7	Registering property (rank)	7
Score for getting electricity (0–100)	70.46	Score for registering property (0–100)	51.84
Procedures (number)	6	Procedures (number)	8
Time (days)	171	Time (days)	56
Cost (% of income per capita)	131.9	Cost (% of property value)	12.7
Reliability of supply and transparency of tariffs index (0–8)	8	Quality of land administration index (0–30)	23
Enforcing contracts (rank)	7		
Score for enforcing contracts (0–100)	64.85		
Time (days)	505		
Cost (% of claim value)	16.4		
Quality of judicial processes index (0–18)	8.0		
Charleroi			
Starting a business (rank)	1	Dealing with construction permits (rank)	3
Score for starting a business (0–100)	87.56	Score for dealing with construction permits (0–100)	76.02
Procedures (number)	8	Procedures (number)	12
Time (days)	6.5	Time (days)	186.5
Cost (% of income per capita)	5.1	Cost (% of warehouse value)	0.3
Paid-in minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	12
Getting electricity (rank)	3	Registering property (rank)	4
Score for getting electricity (0–100)	72.79	Score for registering property (0–100)	53.76
Procedures (number)	6	Procedures (number)	8
Time (days)	121	Time (days)	40
Cost (% of income per capita)	127.2	Cost (% of property value)	12.7
Reliability of supply and transparency of tariffs index (0–8)	7	Quality of land administration index (0–30)	23
Enforcing contracts (rank)	2		
Score for enforcing contracts (0–100)	69.47		
Time (days)	340		
Cost (% of claim value)	16.1		
Quality of judicial processes index (0–18)	8.0		

Note: Data for Brussels are not considered official until published in the *Doing Business 2021* report.

Ghent			
Starting a business (rank)	1	Dealing with construction permits (rank)	7
Score for starting a business (0–100)	87.56	Score for dealing with construction permits (0–100)	72.63
Procedures (number)	8	Procedures (number)	12
Time (days)	6.5	Time (days)	237.5
Cost (% of income per capita)	5.1	Cost (% of warehouse value)	0.1
Paid-in minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	12
Getting electricity (rank)	1	Registering property (rank)	2
Score for getting electricity (0–100)	76.07	Score for registering property (0–100)	58.52
Procedures (number)	6	Procedures (number)	8
Time (days)	120	Time (days)	35
Cost (% of income per capita)	109.8	Cost (% of property value)	10.2
Reliability of supply and transparency of tariffs index (0–8)	8	Quality of land administration index (0–30)	23
Enforcing contracts (rank)	4		
Score for enforcing contracts (0–100)	66.71		
Time (days)	470		
Cost (% of claim value)	14.0		
Quality of judicial processes index (0–18)	8.0		
Liège			
Starting a business (rank)	1	Dealing with construction permits (rank)	6
Score for starting a business (0–100)	87.56	Score for dealing with construction permits (0–100)	74.03
Procedures (number)	8	Procedures (number)	12
Time (days)	6.5	Time (days)	212
Cost (% of income per capita)	5.1	Cost (% of warehouse value)	0.5
Paid-in minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	12
Getting electricity (rank)	5	Registering property (rank)	5
Score for getting electricity (0–100)	72.53	Score for registering property (0–100)	53.64
Procedures (number)	6	Procedures (number)	8
Time (days)	123	Time (days)	41
Cost (% of income per capita)	139.3	Cost (% of property value)	12.7
Reliability of supply and transparency of tariffs index (0–8)	7	Quality of land administration index (0–30)	23
Enforcing contracts (rank)	5		
Score for enforcing contracts (0–100)	66.29		
Time (days)	460		
Cost (% of claim value)	15.9		
Quality of judicial processes index (0–18)	8.0		

Namur			
Starting a business (rank)	1	Dealing with construction permits (rank)	5
Score for starting a business (0–100)	87.56	Score for dealing with construction permits (0–100)	75.29
Procedures (number)	8	Procedures (number)	12
Time (days)	6.5	Time (days)	196.5
Cost (% of income per capita)	5.1	Cost (% of warehouse value)	0.3
Paid-in minimum capital (% of income per capita)	0.0	Building quality control index (0–15)	12
Getting electricity (rank)	3	Registering property (rank)	6
Score for getting electricity (0–100)	72.79	Score for registering property (0–100)	53.28
Procedures (number)	6	Procedures (number)	8
Time (days)	121	Time (days)	44
Cost (% of income per capita)	127.2	Cost (% of property value)	12.7
Reliability of supply and transparency of tariffs index (0–8)	7	Quality of land administration index (0–30)	23
Enforcing contracts (rank)	1		
Score for enforcing contracts (0–100)	72.00		
Time (days)	313		
Cost (% of claim value)	11.3		
Quality of judicial processes index (0–18)	8.0		

STARTING A BUSINESS IN BELGIUM - PROCEDURES REQUIRED TO START A BUSINESS, BY CITY (continued)									
Standard company legal form: Société à responsabilité limitée/besloten vennootschap (SRL/BV) Paid-in minimum capital requirement: none Data as of: December 31, 2021									
	Antwerp	Bruges	Brussels	Charleroi	Ghent	Liège	Namur	Comments	
								Time (days)	Cost (EUR)
6. Register as employer and file the "Dimona In" statements for each employee with the National Social Security Office*	No cost	No cost	No cost	No cost	No cost	No cost	No cost	The company must identify itself and be registered with the National Social Security Office (NSSO) through the online service WIDE. This procedure is usually completed online with the help of a social service provider but may also be done through email or post. Once the identification procedure is completed by the company, and before a new employee may begin working, the employer must notify the NSSO by filing a DIMONA IN declaration for each employee (Déclaration Immediater/ Onmiddellijke Aangifte).	
	1	1	1	1	1	1	1	According to the Accidents at Work Act of 10 April 1971, before hiring their first employee, new companies are legally required to undersign an insurance policy against accidents at work and on the way to and from work.	
7. Undersign an insurance for accidents at work*	Cf. details of the procedure							The cost of the policy will depend on the insurance company that offers the policy, the type of remuneration level, among others.	
	1	1	1	1	1	1	1	Entrepreneurs usually complete this procedure directly with the insurance company. However, some one-stop shops also offer this service.	
8. File the Labor Regulations with the Labor Inspectorate*	Less than one day (online procedure)							The employer must file a copy of the work regulations with the regional office of the Labor Inspectorate within eight days of its entry into force. This document can now be submitted online via www.reglementdetravail.belgique.be (FR), www.arbeidsreglement.belgie.be (NL).	
	No cost	No cost	No cost	No cost	No cost	No cost	No cost		

Source: Subnational Doing Business and Doing Business databases.

Note: Data for Brussels are not considered official until published in the *Doing Business 2021* report.

*Takes place simultaneously with previous procedure.

LIST OF PROCEDURES DEALING WITH CONSTRUCTION PERMITS

BELGIUM

Antwerp

Warehouse value: EUR 2,066,974 (USD 2,367,500)
Data as of: December 31, 2020

Procedure 1. Preliminary consultation with the municipality

Agency: Municipality
Time: 14 days
Cost: No cost

Procedure 2. Consultation with the fire department

Agency: Fire department
Time: 14 days
Cost: EUR 103

Procedure 3. Request and obtain building permit

Agency: Municipality
Time: 105 days
Cost: EUR 2,739

Procedure 4*. Apply for water connection and receive technical visit

Agency: Water Link
Time: 14 days
Cost: No cost

Procedure 5*. Apply for sewage connection and receive technical visit

Agency: Water Link
Time: 14 days
Cost: No cost

Procedure 6. Post yellow signage and inform municipality of commencement of work

Agency: Municipality
Time: 1 day
Cost: No cost

Procedure 7. Inspection for sewage connection

Agency: Water Link
Time: 1 day
Cost: EUR 140

Procedure 8. Obtain sewage connection

Agency: Water Link
Time: 14 days
Cost: EUR 1,000

Procedure 9*. Obtain water connection

Agency: Water Link
Time: 14 days
Cost: EUR 7,497

Procedure 10. Inspection for water connection

Agency: Water Link
Time: 1 day
Cost: EUR 156

Procedure 11. Inform municipality of the completion of construction

Agency: Municipality
Time: Less than one day (online procedure)
Cost: No cost

Procedure 12. File application and receive an inspection by the Cadaster upon completion of construction

Agency: Administration of the Cadaster
Time: 1 day
Cost: No cost

Bruges

Warehouse value: EUR 2,066,974 (USD 2,367,500)
Data as of: December 31, 2020

Procedure 1. Preliminary consultation with the municipality

Agency: Municipality
Time: 14 days
Cost: No cost

Procedure 2. Consultation with the fire department

Agency: Fire department
Time: 14 days
Cost: EUR 150

Procedure 3. Request and obtain building permit

Agency: Municipality
Time: 105 days
Cost: No cost

Procedure 4*. Apply for water connection and receive technical visit

Agency: Farys
Time: 14 days
Cost: No cost

Procedure 5*. Apply for sewage connection and receive technical visit

Agency: Farys
Time: 14 days
Cost: No cost

Procedure 6. Post yellow signage and inform municipality of commencement of work

Agency: Municipality
Time: 1 day
Cost: No cost

Procedure 7. Inspection for sewage connection

Agency: Farys
Time: 1 day
Cost: EUR 129

Procedure 8. Obtain sewage connection

Agency: Farys
Time: 58 days
Cost: No cost

Procedure 9*. Obtain water connection

Agency: Farys
Time: 42 days
Cost: EUR 1,025

Procedure 10. Inspection for water connection

Agency: Farys
Time: 1 day
Cost: EUR 189

Procedure 11. Inform municipality of the completion of construction

Agency: Municipality
Time: Less than one day (online procedure)
Cost: No cost

Procedure 12. File application and receive an inspection by the Cadaster upon completion of construction

Agency: Administration of the Cadaster
Time: 1 day
Cost: No cost

Brussels

Warehouse value: EUR 2,066,974 (USD 2,367,500)
Data as of: December 31, 2020

Procedure 1. Obtain a recent proof of land ownership

Agency: Bureau de l'enregistrement
Time: 7 days
Cost: EUR 75

Procedure 2. Obtain clearance from the Fire Department

Agency: Fire department
Time: 14 days
Cost: EUR 1,721 (EUR 100 application fee + EUR 1.20 per square meter)

Procedure 3. Request and obtain building permit**Agency:** Municipality**Time:** 110 days**Cost:** EUR 780 (EUR 65 for the first 200 square meters + EUR 0.65 per additional square meter)**Procedure 4. Inform Municipality of commencement of work****Agency:** Municipality**Time:** 1 day**Cost:** No cost**Procedure 5. Receive on-site inspection from Fire Department after construction****Agency:** Fire department**Time:** 1 day**Cost:** No cost**Procedure 6. File application and receive an inspection by the Cadaster upon completion of construction****Agency:** Administration of the Cadaster**Time:** 1 day**Cost:** No cost**Procedure 7*. Apply for water and sewage connection****Agency:** VIVAQUA**Time:** 1 day**Cost:** No cost**Procedure 8. Receive inspection for water and sewage on construction site****Agency:** VIVAQUA**Time:** 1 day**Cost:** No cost**Procedure 9. Obtain water and sewage connection****Agency:** VIVAQUA**Time:** 75 days**Cost:** EUR 16,602**Charleroi***Warehouse value: EUR 2,066,974 (USD 2,367,500)
Data as of: December 31, 2020***Procedure 1. Consultation with the fire department****Agency:** Fire department**Time:** 45 days**Cost:** EUR 90**Procedure 2. Request and obtain building permit****Agency:** Municipality**Time:** 115 days**Cost:** EUR 175**Procedure 3*. Apply for sewage connection and appoint a certified technician for sewerage connection works****Agency:** Intermunicipal sewage association of Charleroi**Time:** 1 day**Cost:** No cost**Procedure 4*. Apply for water connection****Agency:** Wallonia Water Association**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 5. Receive on-site inspection prior to the commencement of building works****Agency:** Municipality**Time:** 1 day**Cost:** No cost**Procedure 6. Post yellow signage and inform municipality of commencement of work****Agency:** Municipality**Time:** 1 day**Cost:** No cost**Procedure 7. Receive a technical inspection for water on construction site****Agency:** Wallonia Water Association**Time:** 1 day**Cost:** No cost**Procedure 8. Receive on-site inspection from fire department after construction****Agency:** Fire department**Time:** 1 day**Cost:** EUR 90**Procedure 9. Inform municipality of the completion of construction****Agency:** Municipality**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 10. Obtain water connection****Agency:** Wallonia Water Association**Time:** 20 days**Cost:** EUR 6,465 (EUR 6,400 for the water connection + EUR 65 for the water inspection)**Procedure 11. Receive technical inspection for sewage and drainage works****Agency:** Intermunicipal sewage association of Charleroi**Time:** 1 day**Cost:** EUR 125**Procedure 12. File application and receive an inspection by the Cadaster upon completion of construction****Agency:** Administration of the Cadaster**Time:** 1 day**Cost:** No cost**Ghent***Warehouse value: EUR 2,066,974 (USD 2,367,500)
Data as of: December 31, 2020***Procedure 1. Preliminary consultation with the municipality****Agency:** Municipality**Time:** 56 days**Cost:** No cost**Procedure 2. Consultation with the fire department****Agency:** Fire department**Time:** 14 days**Cost:** EUR 75**Procedure 3. Request and obtain building permit****Agency:** Municipality**Time:** 105 days**Cost:** No cost**Procedure 4*. Apply for water connection and receive technical visit****Agency:** Farys**Time:** 14 days**Cost:** No cost**Procedure 5*. Apply for sewage connection and receive technical visit****Agency:** Farys**Time:** 14 days**Cost:** No cost**Procedure 6. Post yellow signage and inform municipality of commencement of work****Agency:** Municipality**Time:** 1 day**Cost:** No cost

Procedure 7. Inspection for sewage connection

Agency: Farys
Time: 1 day
Cost: EUR 129

Procedure 8. Obtain sewage connection

Agency: Farys
Time: 58 days
Cost: EUR 750

Procedure 9*. Obtain water connection

Agency: Farys
Time: 42 days
Cost: EUR 1,025

Procedure 10. Inspection for water connection

Agency: Farys
Time: 1 day
Cost: EUR 189

Procedure 11. Inform municipality of the completion of construction

Agency: Municipality
Time: Less than one day (online procedure)
Cost: No cost

Procedure 12. File application and receive an inspection by the Cadaster upon completion of construction

Agency: Administration of the Cadaster
Time: 1 day
Cost: No cost

Liège

*Warehouse value: EUR 2,066,974 (USD 2,367,500)
 Data as of: December 31, 2020*

Procedure 1. Consultation with the fire department

Agency: Fire department
Time: 45 days
Cost: EUR 80

Procedure 2. Request and obtain building permit

Agency: Municipality
Time: 115 days
Cost: EUR 675 (EUR 175 base fee + EUR 500 for non-housing project between 1,000 and 2,000 square meters)

Procedure 3*. Apply for sewage connection and appoint a certified technician for sewerage connection works

Agency: Intermunicipal sewage association of Liège
Time: 1 day
Cost: No cost

Procedure 4*. Apply for water connection

Agency: Liège Water Association
Time: Less than one day (online procedure)
Cost: No cost

Procedure 5. Receive on-site inspection prior to the commencement of building works

Agency: Municipality
Time: 1 day
Cost: No cost

Procedure 6. Post yellow signage and inform municipality of commencement of work

Agency: Municipality
Time: 1 day
Cost: No cost

Procedure 7. Receive a technical inspection for water on construction site

Agency: Liège Water Association
Time: 1 day
Cost: No cost

Procedure 8. Receive on-site inspection from fire department after construction

Agency: Fire department
Time: 1 day
Cost: EUR 125

Procedure 9. Inform municipality of the completion of construction

Agency: Municipality
Time: 1 day
Cost: No cost

Procedure 10. Obtain water connection

Agency: Liège Water Association
Time: 45 days
Cost: EUR 8,413 (EUR 8,348 for the water connection + EUR 65 for the water inspection)

Procedure 11. Receive technical inspection for sewage and drainage works

Agency: Intermunicipal sewage association of Liège
Time: 1 day
Cost: EUR 150

Procedure 12. File application and receive an inspection by the Cadaster upon completion of construction

Agency: Administration of the Cadaster
Time: 1 day
Cost: No cost

Namur

*Warehouse value: EUR 2,066,974 (USD 2,367,500)
 Data as of: December 31, 2020*

Procedure 1. Consultation with the fire department

Agency: Fire department
Time: 45 days
Cost: EUR 105

Procedure 2. Request and obtain building permit

Agency: Municipality
Time: 115 days
Cost: EUR 180

Procedure 3*. Apply for sewage connection and appoint a certified technician for sewerage connection works

Agency: Intermunicipal sewage association of Namur
Time: 1 day
Cost: No cost

Procedure 4*. Apply for water connection

Agency: Wallonia Water Association
Time: Less than one day (online procedure)
Cost: No cost

Procedure 5. Receive on-site inspection prior to the commencement of building works

Agency: Municipality
Time: 1 day
Cost: No cost

Procedure 6. Post yellow signage and inform municipality of commencement of work

Agency: Municipality
Time: 1 day
Cost: No cost

Procedure 7. Receive a technical inspection for water on construction site

Agency: Wallonia Water Association
Time: 1 day
Cost: No cost

Procedure 8. Receive on-site inspection from fire department after construction

Agency: Fire department
Time: 1 day
Cost: EUR 105

*Takes place simultaneously with previous procedure.

Procedure 9. Inform municipality of the completion of construction

Agency: Municipality

Time: Less than one day (online procedure)

Cost: No cost

Procedure 10. Obtain water connection

Agency: Wallonia Water Association

Time: 30 days

Cost: EUR 6,465 (EUR 6,400 for the water connection + EUR 65 for the water inspection)

Procedure 11. Receive technical inspection for sewage and drainage works

Agency: Intermunicipal sewage association of Namur

Time: 1 day

Cost: EUR 125

Procedure 12. File application and receive an inspection by the Cadaster upon completion of construction

Agency: Administration of the Cadaster

Time: 1 day

Cost: No cost

DEALING WITH CONSTRUCTION PERMITS IN BELGIUM – BUILDING QUALITY CONTROL INDEX

	All cities	
	Answer	Score
Building quality control index (0–15)		12
Quality of building regulations index (0–2)		2
How accessible are building laws and regulations in your economy? (0–1)	Available online; Free of charge.	1
Which requirements for obtaining a building permit are clearly specified in the building regulations or on any accessible website, brochure or pamphlet? (0–1)	List of required documents; Fees to be paid; Required preapprovals.	1
Quality control before construction index (0–1)		1
Which third-party entities are required by law to verify that the building plans are in compliance with existing building regulations? (0–1)	Licensed architect; Licensed engineer.	1
Quality control during construction index (0–3)		2
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by in-house engineer.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are always done in practice; Inspections are not mandated by law but commonly occur in practice during construction.	1
Quality control after construction index (0–3)		3
Is there a final inspection required by law to verify that the building was built in accordance with the approved plans and regulations? (0–2)	Yes, in-house engineer submits report for final inspection.	2
Do legally mandated final inspections occur in practice? (0–1)	Final inspection always occurs in practice.	1
Liability and insurance regimes index (0–2)		2
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use (Latent Defect Liability or Decennial Liability)? (0–1)	Architect or engineer; Construction company.	1
Which parties (if any) are required by law to obtain an insurance policy to cover possible structural flaws or problems in the building once it is in use? (0–1)	Architect or engineer; Insurance is commonly taking in practice.	1
Professional certifications index (0–4)		2
What are the qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with existing building regulations? (0–2)	University degree in architecture or engineering; Being a registered architect or engineer.	1
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	University degree in engineering, construction or construction management; Being a registered architect or engineer.	1

Source: *Subnational Doing Business* and *Doing Business* databases.

Note: Data for Brussels are not considered official until published in the *Doing Business 2021* report.

GETTING ELECTRICITY IN BELGIUM - PROCEDURES REQUIRED TO OBTAIN A NEW ELECTRICITY CONNECTION, BY CITY

Data as of: December 31, 2020

Name of utility:	Fluvius			ORES		RESA	SIBELGA	Comments
	Antwerp	Bruges	Ghent	Charleroi	Namur	Liège	Brussels	
1. Submit application to utility and await estimate	Time (days)	21	29	30	21	21	21	An application is submitted with an unofficial map/sketch indicating the building and public streets, the technical data of the requested connection also needs to be provided with the application. Once the utility receives a connection request, it will do a detailed study during which it will determine if the grid in its current state can handle the requested capacity.
	Cost (EUR)		629.83		612	1,066	670	
2. Conclude contract with electricity supplier*	Time (days)	2	2	2	2	2	2	The customer has to conclude a contract with a supplier. Most of the suppliers offer contracting through their website (online) or by phone, and the electricity supply contract is usually concluded directly. The supplier has to register the contract in the national register for access to the network, which is done within 24 hours.
	Cost (EUR)				No cost			
3. Receive internal wiring inspection by approved agency*	Time (days)	1	1	1	1	1	1	Before the external connection works and the turn-on of the meter, the internal wiring of the warehouse must be inspected by an approved agency. The customer or a representative has to be present for the inspection.
	Cost (EUR)				250			
4. Accept estimate and await completion of external works by the utility	Time (days)	124	136	90	100	100	150	The utility uses an online platform—shared with other service utilities, including water, sewerage, and telecommunications to facilitate the coordination of excavation works,—to announce the start of electrical works. Each region has its own platform. A map of the existing underground cables and pipes from all relevant service utilities to prevent damage during excavation is also requested, in addition to an authorization to install road signs to divert traffic while excavating the public road. The installation of the meter is done by the utility. The electricity starts flowing immediately after the connection has been completed, if the contract between the supplier and the customer has been registered and the report of the internal inspection has been provided to the utility.
	Cost (EUR)	9,494 (EUR 5,411.78 connection fee + EUR 2,457 capacity fee at EUR 17.55 per kVA +EUR 1,625.50-meter installation fee)	16,708 (EUR 5,722 connection fee + EUR 9,273.60 capacity fee at EUR 66.24 per kVA + EUR 1,712-meter installation fee)	21,266 (EUR 9,776.89 connection fee + EUR 9,398 capacity fee at EUR 67.13 per kVA + EUR 2,091.31-meter installation fee)	18,620 (EUR 12,360 for connection fee + EUR 4,060 capacity fee at EUR 29 per kVA+ EUR 2,200 for meter installation costs)			
5. Purchase and install a transformer	Time (days)	30	30	30	30	30	30	The electrician of the client purchases a transformer and installs it on the ground of the warehouse to be connected with the network of the utility.
	Cost (EUR)				35,000			
6. Obtain certification of works by specialized agency	Time (days)	1	1	1	1	1	1	A representative of a specialized agency comes to the warehouse to approve the installation works of the transformer. The price of the certification cost is approximately EUR 200 and it is included in the price of installation of the transformer.
	Cost (EUR)				No cost			

Source: Subnational Doing Business and Doing Business databases.

Note: Data for Brussels are not considered official until published in the Doing Business 2021 report.

*Takes place simultaneously with previous procedure.

GETTING ELECTRICITY IN BELGIUM – RELIABILITY OF SUPPLY AND TRANSPARENCY OF TARIFFS INDEX	
Reliability of supply and transparency of tariffs index (0–8)	8 (4 cities) 7 (Charleroi, Liège, Namur)
Total duration and frequency of outages per customer a year (0–3)	3 (4 cities) 2 (Charleroi, Liège, Namur)
System average interruption duration index (SAIDI)	0.36 (Antwerp) 0.37 (Bruges) 0.37 (Ghent) 0.44 (Brussels) 0.75 (Namur) 0.76 (Charleroi) 0.80 (Liège)
System average interruption frequency index (SAIFI)	0.36 (Antwerp) 0.36 (Bruges) 0.36 (Ghent) 0.39 (Brussels) 1.11 (Charleroi) 1.15 (Namur) 1.20 (Liège)
Mechanisms for monitoring outages (0–1)	1 (all cities)
Does the distribution utility use automated tools to monitor outages?	Yes (all cities)
Mechanisms for restoring service (0–1)	1 (all cities)
Does the distribution utility use automated tools to restore service?	Yes (all cities)
Regulatory monitoring (0–1)	1 (all cities)
Does a regulator—that is, an entity separate from the utility—monitor the utility/s performance on reliability of supply?	Yes (all cities)
Financial deterrents aimed at limiting outages (0–1)	1 (all cities)
Does the utility either pay compensation to customers or face fines by the regulator (or both) if outages exceed a certain cap?	Yes (all cities)
Communication of tariffs and tariff changes (0–1)	1 (all cities)
Are effective tariffs available online?	Yes (all cities)
Are customers notified of a change in tariff ahead of the billing cycle?	Yes (all cities)

Source: *Subnational Doing Business* and *Doing Business* databases.

Note: Data for Brussels are not considered official until published in the *Doing Business 2021* report.

REGISTERING PROPERTY IN BELGIUM – PROCEDURES REQUIRED TO REGISTER A PROPERTY, BY CITY								
Property value: EUR 2,066,974 Data as of: December 31, 2020	Antwerp	Bruges	Brussels	Charleroi	Ghent	Liege	Namur	Comments
Parties give private sales agreement to the notary	Time (days)	1.0						The transfer of ownership can be done by a private contract between seller and buyer. However, to validate the transfer of ownership vis-à-vis third parties, the initial sale agreement needs to be notarized and registered with the competent Office of Legal Security by a notary. The notary will draw up a notarial act and obtain all necessary documentation (see following Procedures). The notary also checks, for companies, the copy of the publication of the names of the directors in the Belgian Official Gazette.
	Cost (EUR)	Included in procedure 8						
Notary obtains zoning certificate from the municipality	Time (days)	30	14	29	14	29	25	The seller is obliged to provide the buyer with the necessary urban planning information in connection with the sale of a property. To do so, the notary obtains the urban development information by requesting a zoning certificate from the municipality.
	Cost (EUR)	90 (Included in procedure 8)	30 (Included in procedure 8)	83 (Included in procedure 8)	50 (Included in procedure 8)	110 (Included in procedure 8)	80 (Included in procedure 8)	
Notary obtains excerpt from the Office of Legal Security to verify whether certain third party rights were granted over the property and copies of the transfer acts over a 30-year period*	Time (days)	19	15	17	15	15	15	The notary obtains an excerpt from the Office of Legal Security to verify whether certain third-party rights were granted over the property, e.g. through mortgages, rights to construct ("opstalrecht / droit de superficie"). A 30-year title search will be included in the documents. The notary might request a full transcription, an inscription extract or a notification extract ("kanmelding / mention marginale") of transfer acts over 30 years affecting the property object to the transaction. The Office of Legal Security provides (i) "full transcription" of the title or of the judgment attributing the title; the date of acquisition of the full ownership or other right over the property (such as usufruct -right to use the property-, superficies-right to construct), the terms and conditions of the acquisition including the purchase price; the existence of lease contracts exceeding 9 years and information on the rights of third parties such as judgments, servitudes/ easements; and seizures affecting the property in question for the past 30 years and (ii) by "inscription" whether the right over the property is encumbered by a mortgage or a legal lien (beneficiary, amount, costs, term).
	Cost (EUR)	EUR 209 (EUR 152 urgent request for excerpt + EUR 57 copy of the previous act - costs included in Procedure 8)						
Notary obtains tax certificates relating to the seller's tax position from tax administration (Inland Revenue)*	Time (days)	15						The notary obtains tax certificates relating to the seller's tax position from the Inland Revenue and the municipal and provincial tax collectors. A request for this information can be submitted online through the eNotariat portal, but the response will arrive 15 days later. If there is no answer within 12 working days, the notary can process the notarial act anyway, therefore assuming there are no tax issues. Since April 2007, notaries have to verify at the same time the seller's social security position. The notary has to check with every social security fund (there are +/- 15 of them). However, this process is done fully electronically, simultaneously with the verification of the tax position. The procedure is integrated into the existing procedure related to the tax position of the seller and the time needed for this verification is also 15 days.
	Cost (EUR)	25 (Federal tax certificate - included in Procedure 8)						
Obtain a clean soil certificate from the corresponding regional agency*	Time (days)	2	2	10	2	0.5	0.5	A clean soil certificate must be obtained for every transfer of land. The notary obtains the certificate from the corresponding regional agency (Brussels Environment in Brussels-Capital region, OVAM in Flanders and BDES in Wallonia).
	Cost (EUR)	54	54	38	54	30	30	
Notary obtains excerpt and plan from land register ("kadaster / cadastre") indicating the exact land register references*	Time (days)							The transfer act must contain the latest cadastral information about the property to be transferred. The notary obtains excerpt and plan from the Cadaster indicating the specific land register references, and (i) the specified address/location of the property or, if the address/location is not available, (ii) the identity and address of the (assumed) owner. Notaries can now verify the most updated cadastral map on that property online and print the information to complete the transaction. Since November 2018, notaries can also request the official cadastral excerpt documents ("extrait cadastral") online via the platform MyMinFin and the eNotariat portal.
	Cost (EUR)	EUR 20 [for cadastral extract requested on paper - included in Procedure 8; EUR 5 for cadastral extract online (via MyMinFin)]						

REGISTERING PROPERTY IN BELGIUM – PROCEDURES REQUIRED TO REGISTER A PROPERTY, BY CITY (continued)

Property value: EUR 2,066,974 Data as of: December 31, 2020		Antwerp	Bruges	Brussels	Charleroi	Ghent	Liege	Namur	Comments
The notary draws up the notarial act based on the agreement between the parties	Time (days)			2					Based on the agreement between the parties, the notary will draw up a notarial act after obtaining the required documents. Usually, the seller and buying company enter into a private agreement ("onderhandse overeenkomst / le compromis") in which the main contractual provisions (price, subject matter, obligations of both parties, etc) are listed. Subject to fulfillment of certain conditions precedent, if any, such agreement will transfer title to the buyer. Vis-à-vis third parties, the title will pass upon registration of the act with the Office of Legal Security referred to in the following procedure. Common conditions precedent are: waiver of pre-emption rights over the property and obtaining of consents from local authorities. Transfer of title between parties can be made subject to the registration of the act with the Office of Legal Security. The notary's fees are determined by law (Arrêté Royal), and the payment of the registration duties and notary fees by the parties take place before the signing of the notarial act.
	Cost (EUR)			Included in procedure 8					
The notary applies for registration and transcription of the notarial act with the local Office of Legal Security	Time (days)	18	15	23	8	15	9	16	The notary is required to pay the registration fees and apply for transcription of the notarial act to the local Office of Legal Security within 15 days after its execution on the basis of the Mortgage Law of the 16 December 1851. The transcription of the notarial act guarantees publicity vis-à-vis third parties. The notary pays the registration fees online and sends the meta data of the notarial act for transcription to the Office of Legal Security via eRegistration on the eNotariat portal. The fee for the transcription, based on the Royal Decree of 14 September 2016, is indexed and increases every 3 years. The Office of Legal Security will verify all documentation and complete the transfer in its records. It will then send confirmation to the notary that the notarial act has been registered and transcribed by sending two electronic stamps to the notary. Once received by the notary (s)he will then send a copy of the notarial act to the client for his records.
	Cost (EUR)	210,746	210,686	262,413	262,380	210,766	262,380	262,410	

Source: Subnational Doing Business and Doing Business databases.

Note: Data for Brussels are not considered official until published in the Doing Business 2021 report.

*Simultaneous with a previous procedure.

N/A - not applicable

REGISTERING PROPERTY IN BELGIUM – QUALITY OF LAND ADMINISTRATION INDEX

	Answer	Score
Quality of the land administration index (0–30)		23 (all cities)
Reliability of infrastructure index (0–8)		6
In what format land title certificates are kept at the immovable property registry—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Computer/Scanned	1
Is there a comprehensive and functional electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0
In what format cadastral plans are kept at the mapping agency—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Computer/Fully digital	2
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	Yes	1
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases, or in separate databases? (0–1)	Different databases but linked	1
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	Yes	1
Transparency of information index (0–6)		3
Whether information on land ownership is made publicly available without providing the title certificate number at the agency in charge of immovable property registration? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete all types of property transactions made publicly available—and if so, how? (0–0.5)	No	0
Is the applicable fee schedule for all types of property transactions at the agency in charge of immovable property registration made publicly available—and if so, how? (0–0.5)	Yes, online	0.5
Does the agency in charge of immovable property registration formally commit to deliver a legally binding document proving ownership within a specific timeframe—and if so, how does it communicate the service standard? (0–0.5)	No	0
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	Yes	1
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0
Are cadastral plans made publicly available? (0–0.5)	Only intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made easily publicly available—and if so, how? (0–0.5)	Yes, online	0.5
Does the cadastral/mapping agency formally specifies the timeframe to deliver an updated cadastral plan—and if so, how does it communicate the service standard? (0–0.5)	No	0
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0
Geographic coverage index (0–8)		8
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	Yes	2
Are all privately held land plots formally registered at the immovable property registry in the measured city? (0–2)	Yes	2
Are all privately held land plots in the economy mapped? (0–2)	Yes	2
Are all privately held land plots mapped in the measured city? (0–2)	Yes	2
Land dispute resolution index (0–8)		6
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes	0.5
Is there a specific out-of-court compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry? (0–0.5)	No	0
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of government issued identity documents? (0–1)	Yes	1
How long does it take on average to obtain a decision from the first-instance court for such a case (without appeal)? (0–3)	Between 1 and 2 years	2
Are there publicly available statistics on the number of land disputes in the first-instance court? (0–0.5)	No	0

REGISTERING PROPERTY IN BELGIUM – QUALITY OF LAND ADMINISTRATION INDEX (continued)

	Answer	Score
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: *Subnational Doing Business* and *Doing Business* databases.

Note: Data for Brussels are not considered official until published in the *Doing Business 2021* report.

ENFORCING CONTRACTS IN BELGIUM – TIME AND COST TO RESOLVE A COMMERCIAL DISPUTE, BY CITY

City	Time (days)				Cost (% of claim)				Quality of judicial processes index (0–18)				
	Filing and service	Trial and judgment	Enforcement of judgment	Total time	Attorney fees	Court costs	Enforcement costs	Total cost	Court structure and proceedings (-1–5)	Case management (0–6)	Court automation (0–4)	Alternative dispute resolution (0–3)	Total score (0–18)
Antwerp	20	326	93	439	10.0	3.0	3.0	16.0	4.5	1.0	0.0	2.5	8.0
Bruges	30	365	90	485	10.0	3.0	3.0	16.0	4.5	1.0	0.0	2.5	8.0
Brussels	15	400	90	505	10.0	3.4	3.0	16.4	4.5	1.0	0.0	2.5	8.0
Charleroi	10	240	90	340	9.4	4.0	2.8	16.1	4.5	1.0	0.0	2.2	8.0
Ghent	30	350	90	470	8.0	3.0	3.0	14.0	4.5	1.0	0.0	2.5	8.0
Liège	10	350	100	460	10.0	3.1	2.8	15.9	4.5	1.0	0.0	2.5	8.0
Namur	10	235	68	313	6.3	3.1	1.9	11.3	4.5	1.0	0.0	2.5	8.0

Source: Subnational *Doing Business* and *Doing Business* databases.

Note: The cost values, expressed as % of claim, are rounded to the first decimal place. Data for Brussels are not considered official until published in the *Doing Business 2021* report.

ENFORCING CONTRACTS IN BELGIUM – QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		8
Court structure and proceedings (-1–5)		4.5
1. Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	Yes	1.5
2. Small claims court (0–1.5)		1.5
2.a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
2.b. If yes, is self-representation allowed?	Yes	
3. Is pretrial attachment available? (0–1)	Yes	1
4. Are new cases assigned randomly to judges? (0–1)	Yes, but manual	0.5
5. Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		1
1. Time standards (0–1)		0
1.a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
1.b. If yes, are the time standards set for at least three court events?	No	
1.c. Are these time standards respected in more than 50% of cases?	Yes	
2. Adjournments (0–1)		0
2.a. Does the law regulate the maximum number of adjournments that can be granted?	No	
2.b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
2.c. If rules on adjournments exist, are they respected in more than 50% of cases?	n.a.	
3. Can two of the following four reports be generated about the competent court: (i) time to disposition report; (ii) clearance rate report; (iii) age of pending cases report; and (iv) single case progress report? (0–1)	Yes	1
4. Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
5. Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
6. Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		0
1. Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
2. Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
3. Can court fees be paid electronically within the competent court? (0–1)	No	0
4. Publication of judgments (0–1)		0
4.a. Are judgments rendered in commercial cases at all levels made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
4.b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0–3)		2.5
1. Arbitration (0–1.5)		1.5
1.a. Is domestic commercial arbitration governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all its aspects?	Yes	
1.b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
1.c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
2. Mediation/Conciliation (0–1.5)		1
2.a. Is voluntary mediation or conciliation available?	Yes	
2.b. Are mediation, conciliation or both governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all their aspects?	Yes	
2.c. Are there financial incentives for parties to attempt mediation or conciliation (i.e., if mediation or conciliation is successful, a refund of court filing fees, income tax credits or the like)?	No	

Source: *Subnational Doing Business* and *Doing Business* databases.

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