# Green Homes

## and the EU Taxonomy

Produced by Eiendomsverdi

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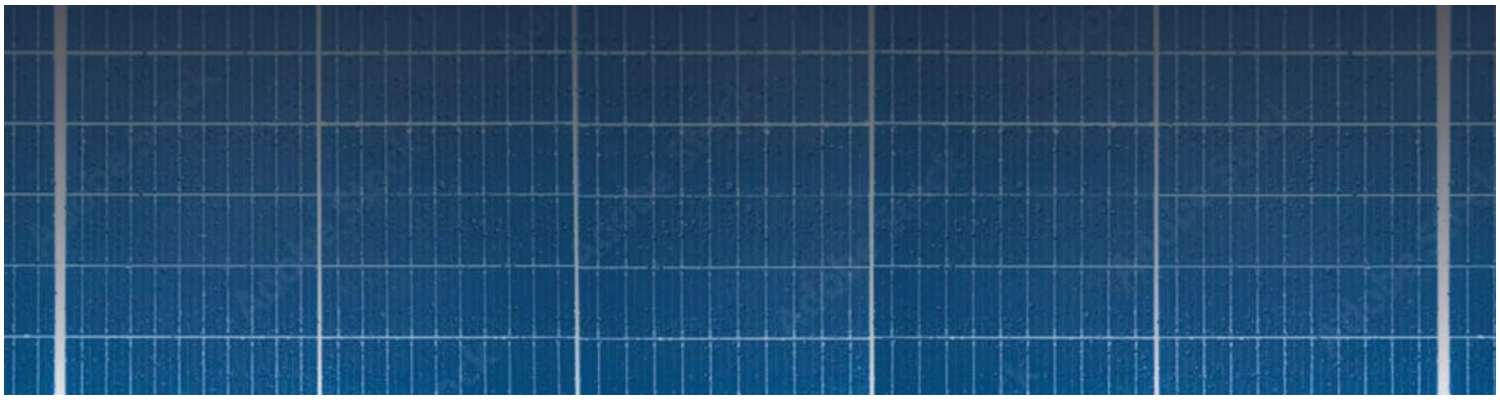

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## About Eiendomsverdi

Since the year 2000, Eiendomsverdi has been collecting, structuring, and refining data on the Norwegian real estate market. Today, Eiendomsverdi has the most comprehensive property database in the Norwegian market and is among the leaders in Europe in advanced statistical value estimation of homes. The company offers a portfolio of products and services to professional players in the real estate market.

## About Simien

Simien is Norway's leading technology company for energy calculation of homes and commercial buildings. The company develops and delivers energy calculation tools for both commercial buildings and private homes. The company has developed a tool which is used by industry professionals to carry out detailed energy calculations and energy certifications of homes and commercial buildings.

# Introduction

The EU has developed a classification system known as the EU taxonomy to assess whether economic activities are sustainable. This system also includes the building sector. In this document, we have applied the framework of the EU taxonomy to assess which Norwegian homes can be classified as green.

Eiendomsverdi uses the EU taxonomy as a framework to identify which Norwegian homes meet the criteria for being green. There are different views on what can define a green home. The EU taxonomy is, however, a well-established framework that is well suited to categorise Norwegian homes based on their green characteristics. The taxonomy's classification of green homes is based on the calculated energy efficiency of the homes.

The taxonomy provides three ways to classify a home as green:

1. **The home uses at least 10% less energy than a nearly zero-energy building (NZEB)**

   Homes built after 1 January 2021 that have energy use 10% lower than the national NZEB threshold qualify as green. NZEB is a threshold to be defined at the national level under the EU's Energy Performance of Buildings Directive (European Parliament & Council of the European Union, 2010).

2. **Energy Label A or the Top 15% Most Energy-Efficient Homes**

   Homes built before 1 January 2021 must either have energy label A or be among the 15% most energy-efficient homes in the country to qualify as green.

3. **Rehabilitation Measures that Reduce the Home's Energy Use by at Least 30%**

   The rehabilitation measure reduces the home's primary energy demand by at least 30%. Primary energy demand must be measured before the rehabilitation begins and after the rehabilitation is completed. It is the rehabilitation measure – and the financing associated with it – that qualifies as green, not the home as a whole.

# Updates to the Green Homes Methodology

In 2024, Eiendomsverdi launched its first version of a methodology for defining green homes. Since then, several changes have been made to both regulations and industry standards, which is why we are now updating the methodology. There are primarily four changes in this version of the methodology:

- **A new energy labelling regulation came into force on 1 January 2026 (Ministry of Energy, 2025).**
  This includes a new calculation methodology, NS 3031:2025 (Standards Norway, 2025), an adjusted energy rating scale, removal of the heating rating that was previously part of the energy certificate, and the introduction of weighting of energy carriers.

- **A change in priority between the official energy certificate and the calculated energy rating.**
  Previously, we used the lower energy use of the official energy certificate and a calculated energy rating. Following agreement with key players in the banking industry, we now always use the official energy certificate where one exists, provided the certificate was issued after 1 January 2026. Certificates issued before this take priority over the calculated energy rating only if they were given energy label A.

- **New threshold values for classifying green homes.**
  The authorities have updated the threshold values that determine whether a home is categorised as green under the top 15% criterion. The new threshold values are 95 kWh/m² for apartments and 150 kWh/m² for houses (Ministry of Finance & Ministry of Energy, 2026).

- **A new definition of the NZEB date.**
  Homes built after 1 January 2021 are to be assessed against the NZEB -10% criterion when determining whether they are green. The authorities' recommendations now specify that the date of the building application is the relevant date for determining this (Ministry of Finance & Ministry of Energy, 2026). Finance Norway has proposed a hierarchy of other dates that should be used when the building application date is not available (Finance Norway, 2026), and Eiendomsverdi has updated its green framework based on this proposal. In practice, this means using the earliest available date from the cadastre, typically the date of the framework permit or the commencement permit.

# Data Sources

To establish a green methodology for Norwegian homes, we need to calculate the energy use of all Norwegian homes. Eiendomsverdi has two sources for this information: energy certificates from Enova and the energy calculation model from Simien.

## Energy Certificates from Enova

Energy certificates from Enova document energy qualities and are usually issued upon the sale, rental or completion of homes. An energy certificate contains an energy rating (A to G), based on calculated weighted delivered energy, and is stated in kWh per m² of heated area per year.

Previously, the energy certificates also contained a heating rating that indicated the type of energy source used by the heating system. As of 1 January 2026, this explicit heating rating has been removed. Instead, the energy source has been incorporated into the energy rating through a weighting factor, where the various energy carriers have associated weighting factors that are politically determined. Electricity is given a factor of 1, while district heating, district cooling and biofuel are weighted with a factor of 0.45.

As of 1 January 2026, a new calculation standard (NS 3031:2025) is also used when the energy certificates from Enova are issued. In the new calculation standard, significant updates have been made to the algorithms in the underlying calculation engine. This relates in particular to energy supply and the usage profiles for ventilation, domestic hot water, lighting and technical equipment.

The new energy labelling regulation also comes with an adjusted rating scale (Enova, 2025). The energy scale is used to classify energy efficiency and is reproduced in the tables below for houses and apartment blocks respectively. Figure 1 and Figure 2 show the adjusted rating scale.

**FIGURE 1** **Energy rating limits for houses** Source: Enova 2025

| AREA | A<br>LESS THAN OR EQUAL TO | B<br>LESS THAN OR EQUAL TO | C<br>LESS THAN OR EQUAL TO | D<br>LESS THAN OR EQUAL TO | E<br>LESS THAN OR EQUAL TO | F<br>LESS THAN OR EQUAL TO | G<br>NO LIMIT |
|---|---|---|---|---|---|---|---|
| 50 m² | 101,00 | 127,00 | 205,00 | 292,00 | 381,00 | 475,00 | > F |
| 75 m² | 95,67 | 116,33 | 188,33 | 264,87 | 342,33 | 421,67 | > F |
| 100 m² | 93,00 | 111,00 | 180,00 | 251,00 | 323,00 | 395,00 | > F |
| 125 m² | 91,40 | 107,80 | 175,00 | 242,80 | 311,40 | 379,00 | > F |
| 150 m² | 90,33 | 105,67 | 171,67 | 237,33 | 303,67 | 368,33 | > F |
| 200 m² | 89,00 | 103,00 | 167,50 | 230,50 | 294,00 | 355,00 | > F |

**FIGURE 2** **Energy rating limits for apartment blocks** Source: Enova 2025

| AREA | A<br>LESS THAN OR EQUAL TO | B<br>LESS THAN OR EQUAL TO | C<br>LESS THAN OR EQUAL TO | D<br>LESS THAN OR EQUAL TO | E<br>LESS THAN OR EQUAL TO | F<br>LESS THAN OR EQUAL TO | G<br>NO LIMIT |
|---|---|---|---|---|---|---|---|
| 40 m² | 95,00 | 112,50 | 162,50 | 212,50 | 262,50 | 307,50 | > F |
| 50 m² | 92,00 | 109,00 | 158,00 | 207,00 | 256,00 | 300,00 | > F |
| 65 m² | 89,23 | 105,77 | 153,85 | 201,92 | 250,00 | 293,08 | > F |
| 75 m² | 88,00 | 104,33 | 152,00 | 199,67 | 247,33 | 290,00 | > F |
| 100 m² | 86,00 | 102,00 | 149,00 | 196,00 | 243,00 | 285,00 | > F |
| 125 m² | 84,80 | 100,60 | 147,20 | 193,80 | 240,40 | 282,00 | > F |

The calculation is designed to assess how well a home utilises energy, based on its built-in features and technical solutions. Furthermore, the use of the home is standardised so that the number of people using the home, the indoor temperature they maintain, and so on, do not affect the calculation. The calculation is performed with the local climate, but is climate-corrected using Oslo as the reference climate. This creates comparability for all homes in Norway. Actual energy use will vary with usage and location.

## Energy calculations from energy certificates before and after 1 January 2026

Energy certificates issued before and after 1 January 2026 are not comparable because of the significant changes to the energy labelling regulation and the underlying standard. A home can be assigned a very different calculated weighted energy efficiency without anything having been done to the home, particularly if the home uses district heating or biofuel. Official energy certificates are valid for 10 years for homeowners who will use the certificate, for example in connection with the sale of a home. This differs, however, from the purpose of Eiendomsverdi's green methodology, which is to identify which homes are the greenest in the country at any given time. Nor is there any common standard for converting energy calculations issued under the old standard to the new standard.

## Data

The information behind the energy certificates can be reported by homeowners through self-reporting, with varying levels of detail, or by experts with comprehensive detail, including measurements of leakage through the building envelope. New homes must have energy certificates carried out by experts.

As of June 2026, 59,969 energy certificates have been issued under the new standard. Figure 3 shows how these are distributed across the energy ratings, and Figure 4 shows the underlying calculated energy use in kWh/m² for the same homes. Most homes are given energy rating C and D, while A is the smallest category. It is unlikely that the distribution in Figure 3 is representative of the distribution of energy ratings across the entire Norwegian housing stock. We know that newer homes are over-represented among those with an official energy certificate, and that homes that are sold frequently are over-represented. In addition, the data availability is modest because relatively little time has passed since the new energy labelling regulation was introduced.
The number of energy certificates issued by Enova under the new standard will increase over time.

**FIGURE 3** **Distribution of energy ratings from energy certificates issued after 1 January 2026** Source: Enova

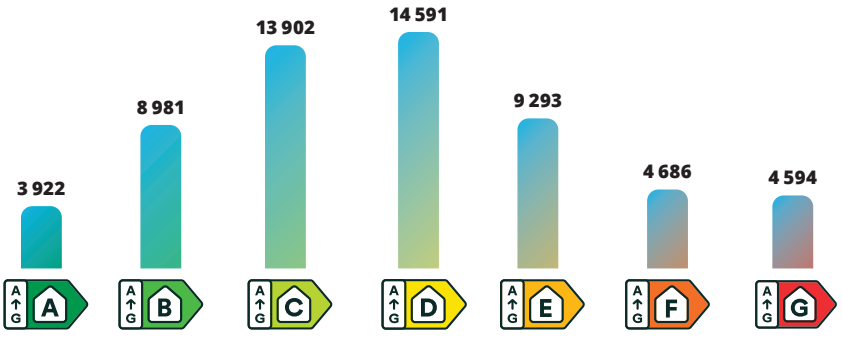
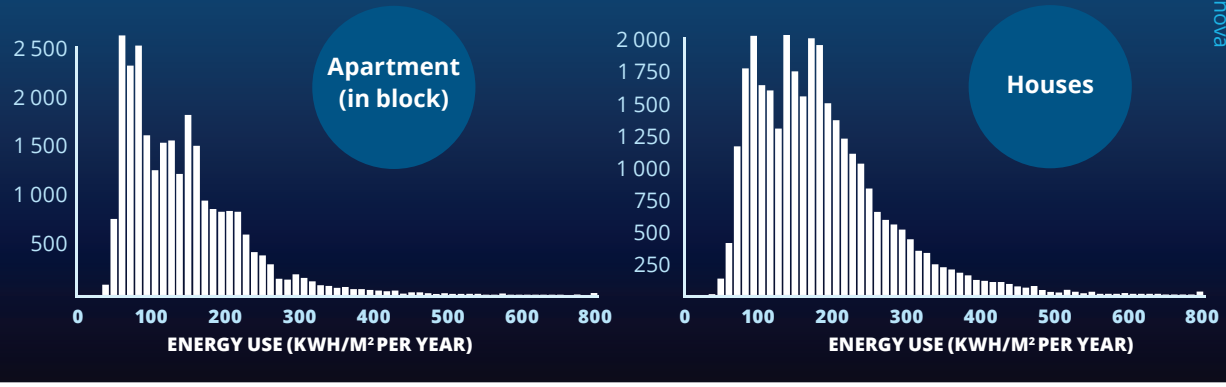



**FIGURE 4** **Distribution of calculated weighted energy use from energy certificates issued after 1 January 2026**

Source: Enova



Energy certificates issued before 1 January 2026 are in principle not considered in the green methodology, as there is no good way to compare old and new energy certificates. The exception is those that were given energy label A under the old standard, which will still be considered in the green methodology. There are 33,852 homes that were given energy label A under the old standard.

# Energy Calculation Model from Simien/Eiendomsverdi

The company Simien has developed a model to calculate energy use, energy ratings and $CO_2$ emissions for homes in Norway. It can serve as a supplement to the existing energy certificates, and for identifying energy-efficient homes where no energy certificates have been issued.

Simien's calculation model is based on the same standard as official energy certificates, the Norwegian Standard for energy calculation of buildings (NS 3031:2025). The model is validated in accordance with this standard, which is a requirement in NS 3031:2025. The validation can be shared with customers on request. The model is approved in accordance with this standard and is implemented in a digital tool used by professional actors when they prepare energy calculations and energy certificates for buildings. The model has a number of degrees of freedom, including the home's characteristics.

Simien's model requires at least the following information: technical standard (TEK), housing type and usable area. The model can also take into account information about energy sources (for example heat pump, wood stove, etc.), floor information, basement, roof type, ventilation, insulation and more.

The model can also calculate energy use given an assumption that the home has undergone normal rehabilitation. The effect of normal rehabilitation is taken from the Potential and Barrier Study: Energy Efficiency of Norwegian Homes (Enova, 2012). In this study, the proportion of homeowners who have made upgrades to various components of their home, and the extent of those upgrades, was mapped. For example, 96% of those who own a detached house built in 1991–2000 report that they have the original windows, while only 36% of owners of detached houses built in 1956–1970 report the same. Owners have also stated the standard to which the windows were upgraded. Corresponding tables exist for external walls/façades and roof/attic, with separate tables for detached houses, apartments and houses. Together, this makes it possible to calculate a home's energy efficiency given the assumption that the home is normally maintained. Tables from the Enova study are shown in the appendix.

Eiendomsverdi has analysed how the assumption of historical rehabilitation affects the calculated energy efficiency. For homes from TEK-97 and newer, the assumption has in practice no effect, which is not surprising. For homes built around the year 1900, the assumption amounts on average to around 100 kWh/m², but the effect depends on the home's other attributes. Although the assumption of historical rehabilitation has an effect on the calculated energy use for the very oldest homes, it has very little impact on which homes are classified as green in Eiendomsverdi's methodology. This is because the older homes in any case have a (calculated) energy use that is far from qualifying them as green.

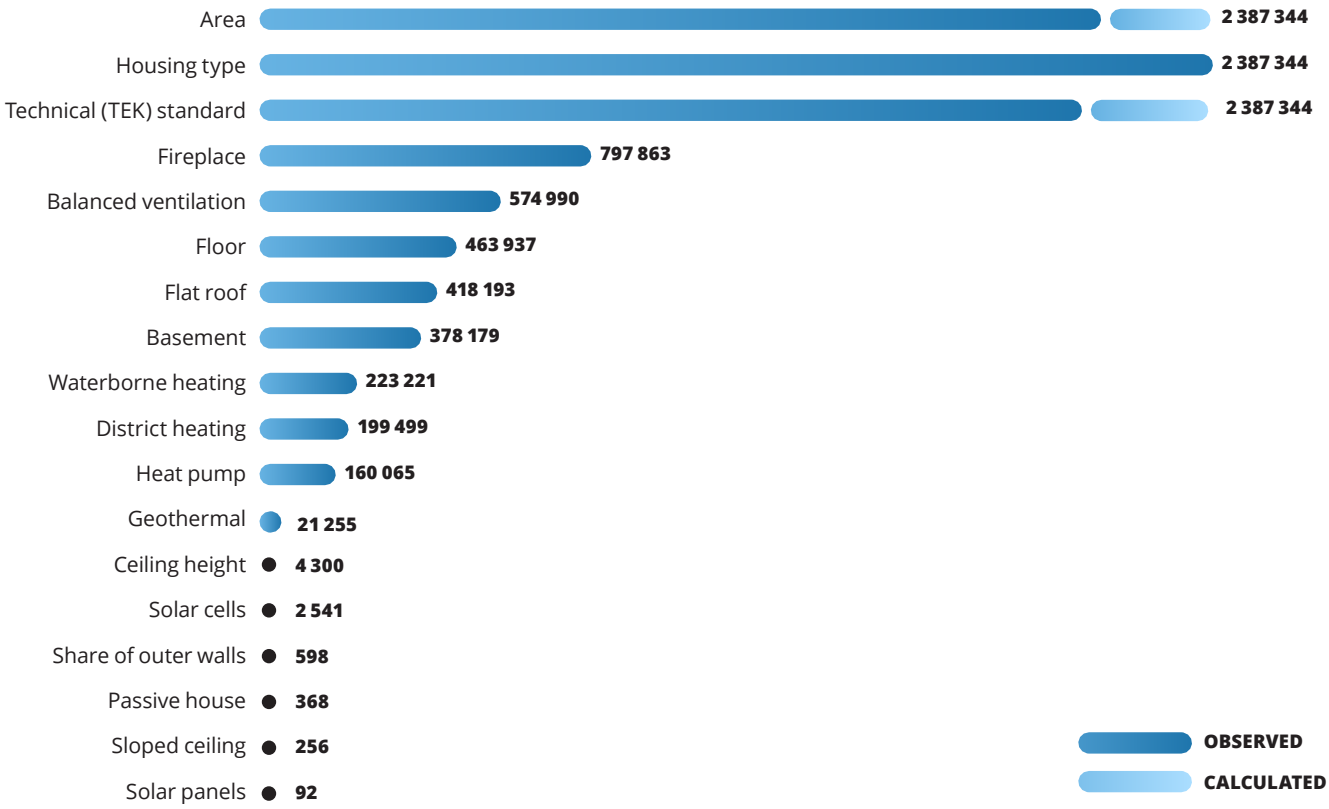
## Data

Eiendomsverdi has systematically collected information about Norwegian homes since the year 2000, and today has the most complete property database in the country. As of June 2026, the database comprises 2,387,344 homes, excluding holiday homes and homes on Svalbard.

Eiendomsverdi's database contains a number of variables that can be used in Simien's model. Figure 5 shows the coverage of the key variables currently used in the model. Here we see that Eiendomsverdi has full coverage of the mandatory variables housing type, year of construction and usable area (BRA) for the entire housing stock in Norway. In addition, key variables such as ventilation, floor and, not least, energy sources are available for a large proportion of the homes, which greatly improves the model's accuracy.

To achieve full coverage of key fields such as area and year of construction, we have in some cases made calculations where no observable data sources are available. This applies to the technical (TEK) standard and usable area (BRA), where 12% and 13% respectively are calculated. BRA has been estimated by converting from other area concepts (P-rom or BRA-i) where these are available, or set to standard values per housing type. These standard values are 150 m² for a detached house, 120 m² for a semi-detached house, 100 m² for a row house and 60 m² for an apartment. In cases where we do not have the year of construction, a standard corresponding to the 1949 building technical regulations is used.

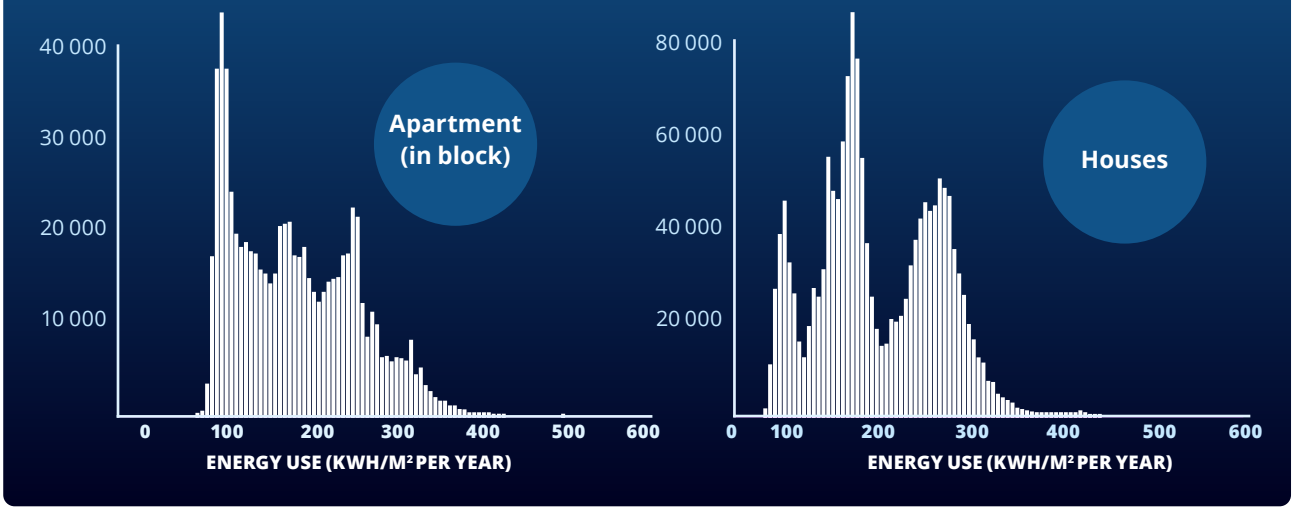
**FIGURE 5** **Volumes of available information used in the energy calculation**




## Distribution and Coverage

By combining Eiendomsverdi's database of information about Norwegian homes with the model from Simien, it is possible to calculate energy use and energy ratings for all Norwegian homes. Figure 6 shows the calculated energy use per square meter for all Norwegian homes that do not have an official energy certificate under the updated method. The average value is around 181 kWh/m² for apartments and around 199 kWh/m² for houses.

**FIGURE 6** **Calculated energy use from Simien/Eiendomsverdi's model for homes that do not have an official energy certificate**



# Implementing the Classification of Green Homes under the EU Taxonomy

In the previous section, we described the available data sources for calculating energy use for Norwegian homes. To use this to classify homes as green under the EU taxonomy, Eiendomsverdi has made certain methodological choices:

- **Prioritise Enova calculations over Simien calculations**
  If a home has an official energy certificate issued after 1 January 2026, we use the energy use from this rather than the calculated energy use from Simien. This choice has been made in consultation with the finance industry.

- **Prioritise the authorities' threshold values over empirical threshold values.**
  The authorities have proposed new threshold values of 95 kWh/m² and 150 kWh/m² for apartments and houses respectively (Ministry of Finance & Ministry of Energy, 2026). In an earlier version of the methodology, Eiendomsverdi calculated threshold values empirically so that 15% of the housing stock would be green. Following dialogue and agreement with several players in the industry, we have this time decided that the best choice is to use the authorities' threshold values.

- **Assume a reasonable level of historical rehabilitation.**
  We have chosen to estimate the energy use in Norwegian homes using the assumption of historical rehabilitation, as described earlier in the document. We believe this gives the most realistic calculations.

- **Date for assessing a home against the NZEB -10% criterion.**
  Homes built after 1 January 2021 become green if they use at least 10% less energy than nearly zero-energy buildings (NZEB). In this context, the year of construction is to be defined as the date the building application was submitted. Since this information is not always available for the housing stock, Finance Norway has issued a guide describing the following date hierarchy (Finance Norway, 2026):

  1. Date of complete building application
  2. Date of commencement permit
  3. Date of temporary occupancy permit
  4. Date of final completion certificate
  5. Date taken into use

  Eiendomsverdi chooses to follow this hierarchy to determine whether a home should be assessed against the NZEB -10% criterion but also uses the date of the framework permit before the commencement permit where this is available. If none of the above-mentioned fields are available, we use the year of construction as advertised in the sales listing, or finally a standard year of construction that means the home will not be assessed against the NZEB -10% criterion.

# 1 The home uses at least 10% less energy than a nearly zero-energy building (NZEB)

| BUILDING CATEGORY | NEARLY ZERO-ENERGY BUILDING (KWH/M² HEATED AREA (BRA) PER YEAR) |
|---|---|
| Houses | 76 +1 600/m² heated area BRA |
| Apartment blocks | 67 |

On behalf of the Ministry of Local Government and Regional Development, the Norwegian Building Authority prepared a guide for calculating nearly zero-energy buildings and primary energy demand. The guide is based on values from NS 3031:2014, but the energy items for technical equipment and lighting are to be excluded for the building categories houses and apartment blocks. The ratio between primary energy and delivered energy is set to 1. The thresholds for being defined as a nearly zero-energy building are summarised in the table below.
Eiendomsverdi has developed functions in accordance with this guidance for homes (houses and apartment blocks). Here we use only the calculated energy efficiency from Simien, as we do not know the individual energy items in the energy certificates from Enova.

As of June 2026, no updated threshold values for NZEB calculation have been published. At present, NS 3031:2025 is therefore used to perform calculations, but standardised values from NS 3031:2014 are used because no updated threshold values are available. Updated threshold values that reflect the new energy calculation are expected during 2026. Eiendomsverdi will update the methodology accordingly when these values are available.

# 2 Energy Label A or the Top 15% Most Energy-Efficient Homes

For homes built before 1 January 2021, the taxonomy defines a home as green if one of the following criteria is met:

- The home has an energy label A.
- The home is among the 15% most energy-efficient of the national or regional housing stock expressed in primary energy terms. In Norway, equivalence has been chosen between primary energy and weighted delivered energy. The taxonomy requires adequate evidence that the home is actually among the top 15% most energy-efficient homes by comparing energy efficiency with the national or regional housing stock built before 2021. The comparison must be made with relevant buildings and must at a minimum distinguish between homes and other buildings.

In April 2026, the Ministry of Finance and the Ministry of Energy published updated threshold values that define whether a home is among the 15% most energy efficient. The adopted threshold values are 95 kWh/m² for apartments and 150 kWh/m² for houses (Ministry of Finance & Ministry of Energy, 2026).

# 3 Rehabilitation Measures that Reduce the Home's Energy Use by at Least 30%

The purpose of the provision in part three of the taxonomy, which allows a rehabilitation measure to be classified as green if it achieves at least a 30% improvement in the home's energy efficiency, is to promote energy efficiency measures in the existing building stock. It is thus the rehabilitation measure itself – and any financing of it – that is classified as green, not the home as a whole. This provision recognises that significant improvements in energy efficiency can be as valuable as reaching the top levels of energy efficiency in absolute terms. By including this option, homeowners and investors are encouraged to carry out energy-improving measures that can deliver significant reductions in energy consumption and thereby contribute to reduced environmental impact.

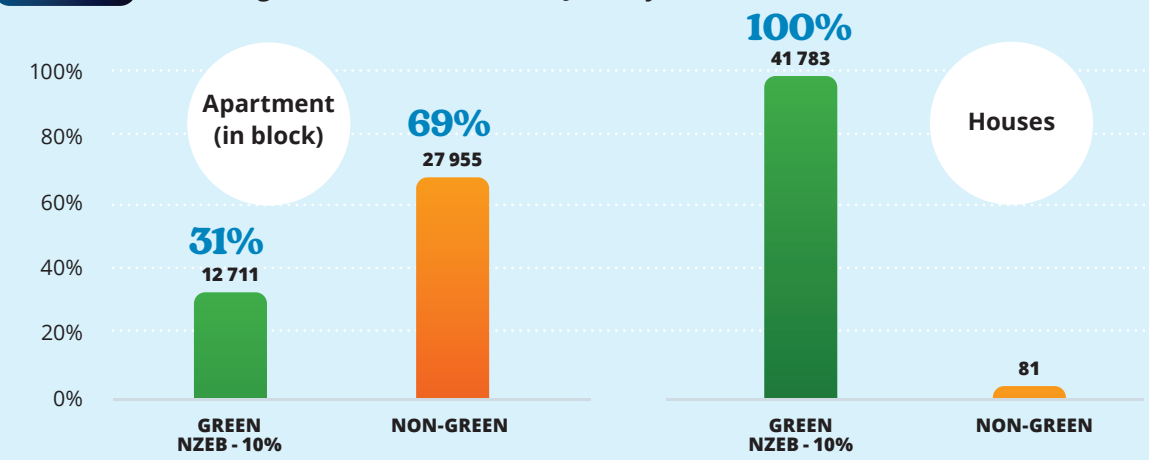
By calculating the home's energy use by looking at the home's characteristics before and after rehabilitation, the percentage reduction in energy use can be calculated. The calculated energy use can be based on the same methodology, via the Simien model, as described earlier in this document. For taxonomy reporting, financial institutions can only report the portion of the financing that is associated with the rehabilitation measures.

# Results: Green Homes in Norway

## NZEB -10%

Newer Norwegian homes generally have a high standard as a result of the requirements for the construction of homes in the building technical regulations (TEK). Although new buildings are not required to meet the NZEB -10% requirements, it turns out that 31% of all apartments and 100% of houses built after 1 January 2021 meet this requirement (Figure 7). Together, this corresponds to 66.0% of new homes being categorised as green under the NZEB -10% criterion.

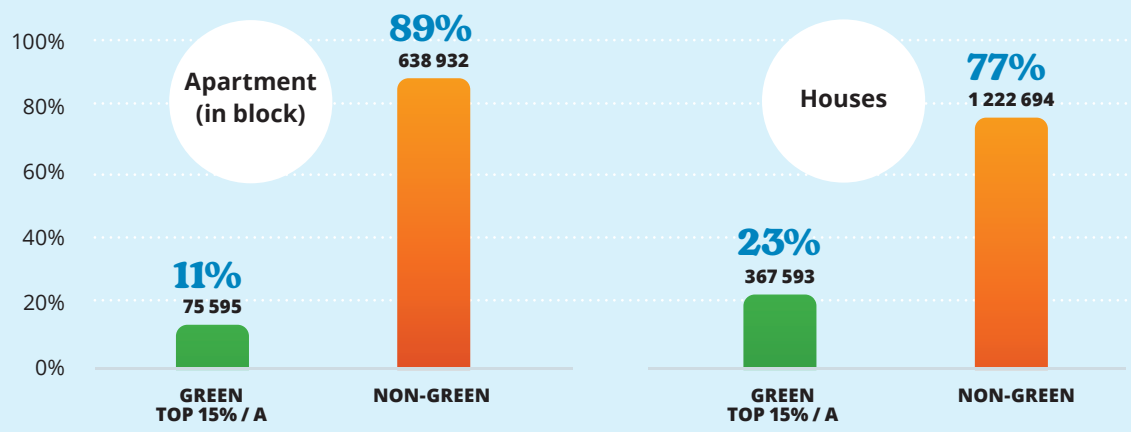
**FIGURE 7** Share of green homes built after 1 January 2021




## Energy Label A or the Top 15% Most Energy-Efficient Homes

Figure 8 shows homes built before 1 January 2021, distributed across the categories green/not green based on the threshold values of 95 kWh/m² and 150 kWh/m². The green homes category also includes all homes that have an energy certificate from Enova with rating A. Together, this means that 19.2% of older homes are categorised as green.

**FIGURE 8** Share of green homes built before 1 January 2021



## Rehabilitation Measures with 30% Energy Reduction

This applies to homes that are not green to begin with, but where the rehabilitation measure itself – and the financing associated with it – can be classified as green, provided the measure results in an energy efficiency improvement of at least 30%. The home as a whole therefore does not become green. There are therefore no figures on how many homes fall within this category. Eiendomsverdi has developed an energy calculation tool that can be used to carry out the calculations. The tool is available on the web and via API.

## Aggregate

Of the total housing stock, we have identified that 20.8% of the housing stock is classified as green. The vast majority achieve this because of the criterion of being among the 15% most energy-efficient homes. The distribution and volumes can be seen in Figure 9.

**FIGURE 9** **Number of green homes based on different criteria, based on Eiendomsverdi and Simien's calculations**

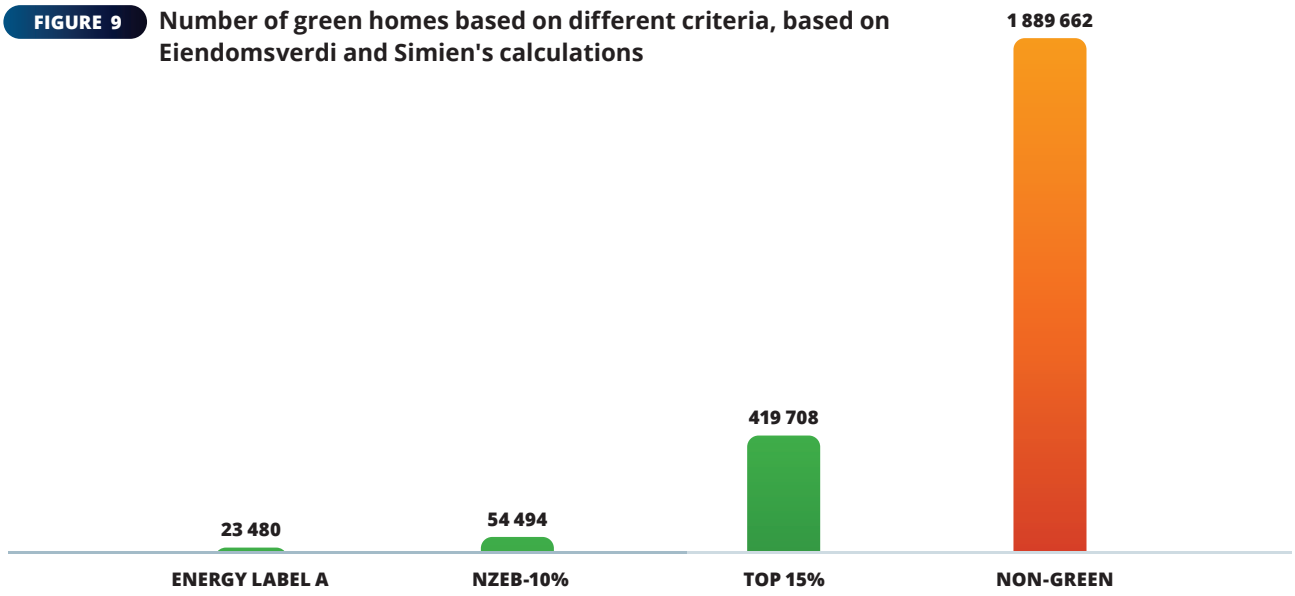
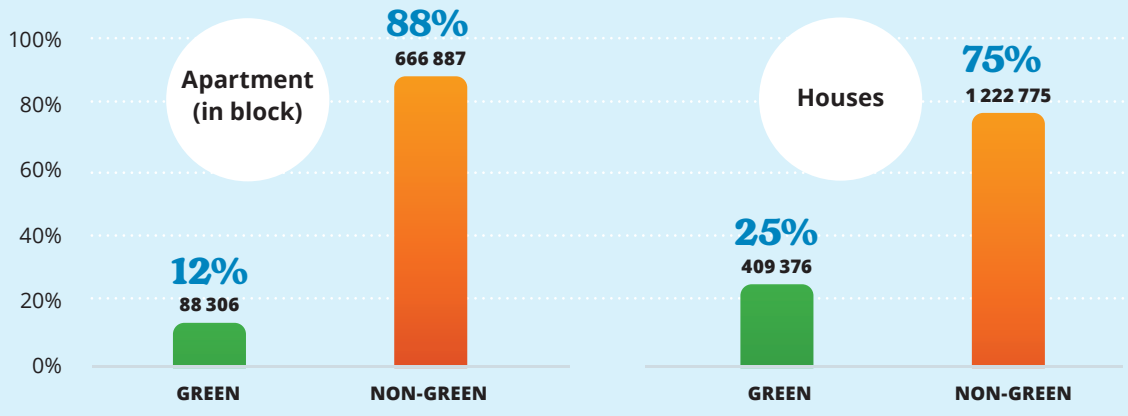


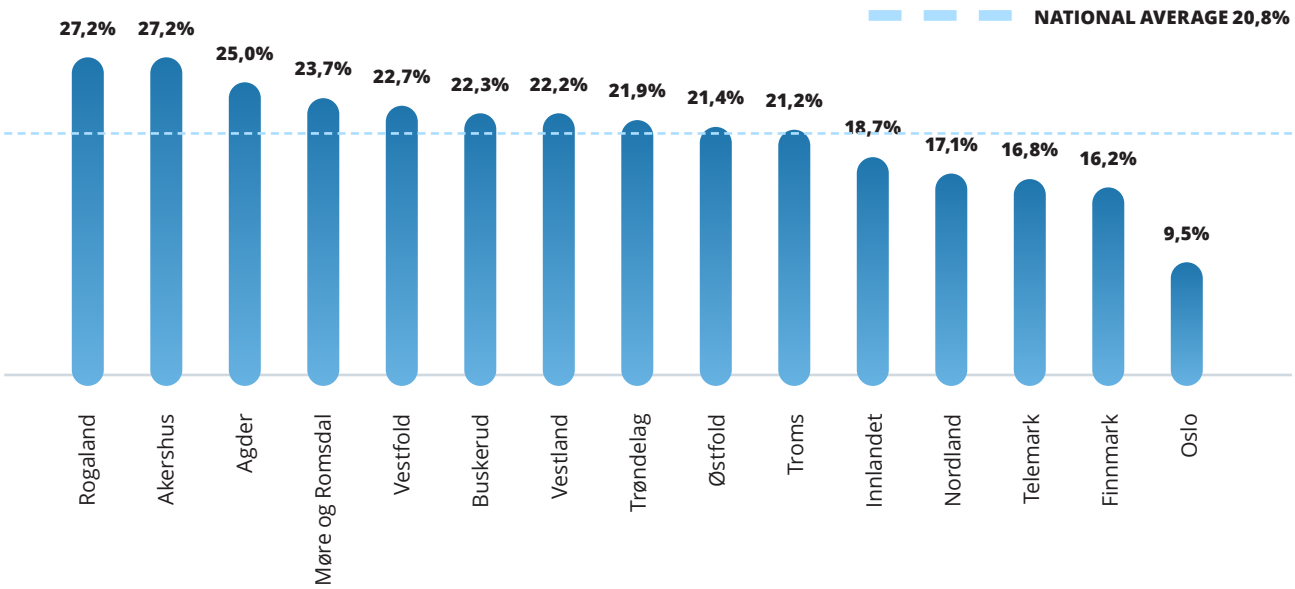

Figure 10 shows the distribution by building category, where we observe that a larger proportion within houses than within apartments (in blocks) is classified as green.

**FIGURE 10** **Distribution of green homes by building category**



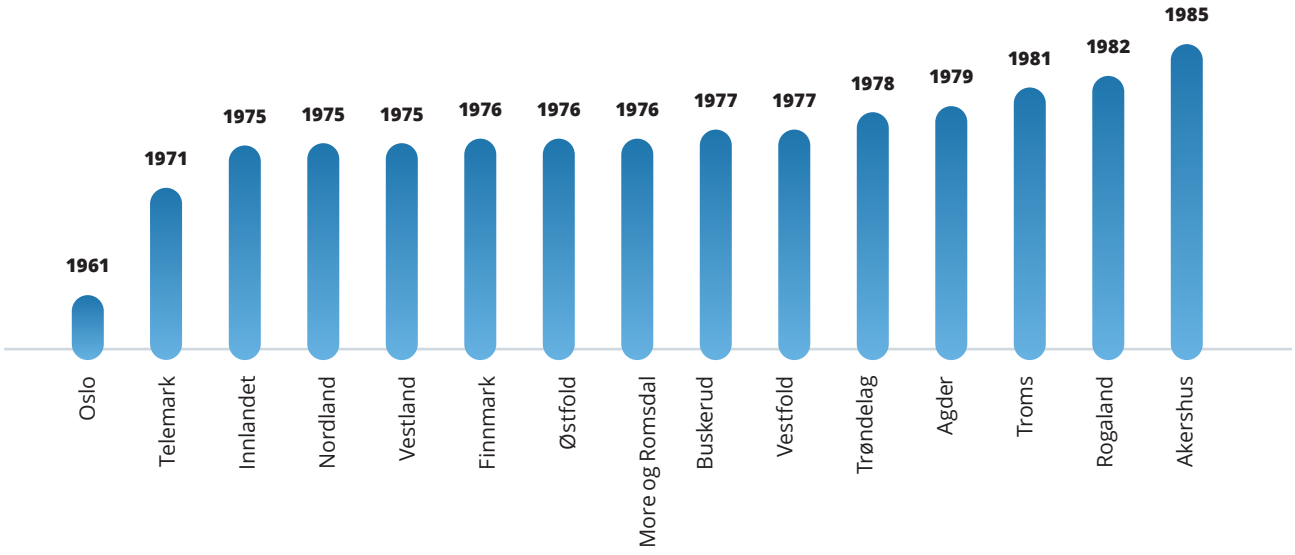
It is also interesting to examine the geographical context. Since we have not adjusted for climatic conditions, this will be based on the characteristics of the housing stock in the various areas. Figure 11 shows the share of green homes within each county.

**FIGURE 11** **Share of green homes by county according to Eiendomsverdi and Simien's calculations**




Akershus and Rogaland are the counties with the highest share of green homes, while Oslo has the lowest share. A likely explanation is that these counties have a higher share of newer homes, as shown in Figure 12.

**FIGURE 12** **Average build year, measured by the estimated date of building permit application, by county based on the most up-to-date information in Eiendomsverdi**

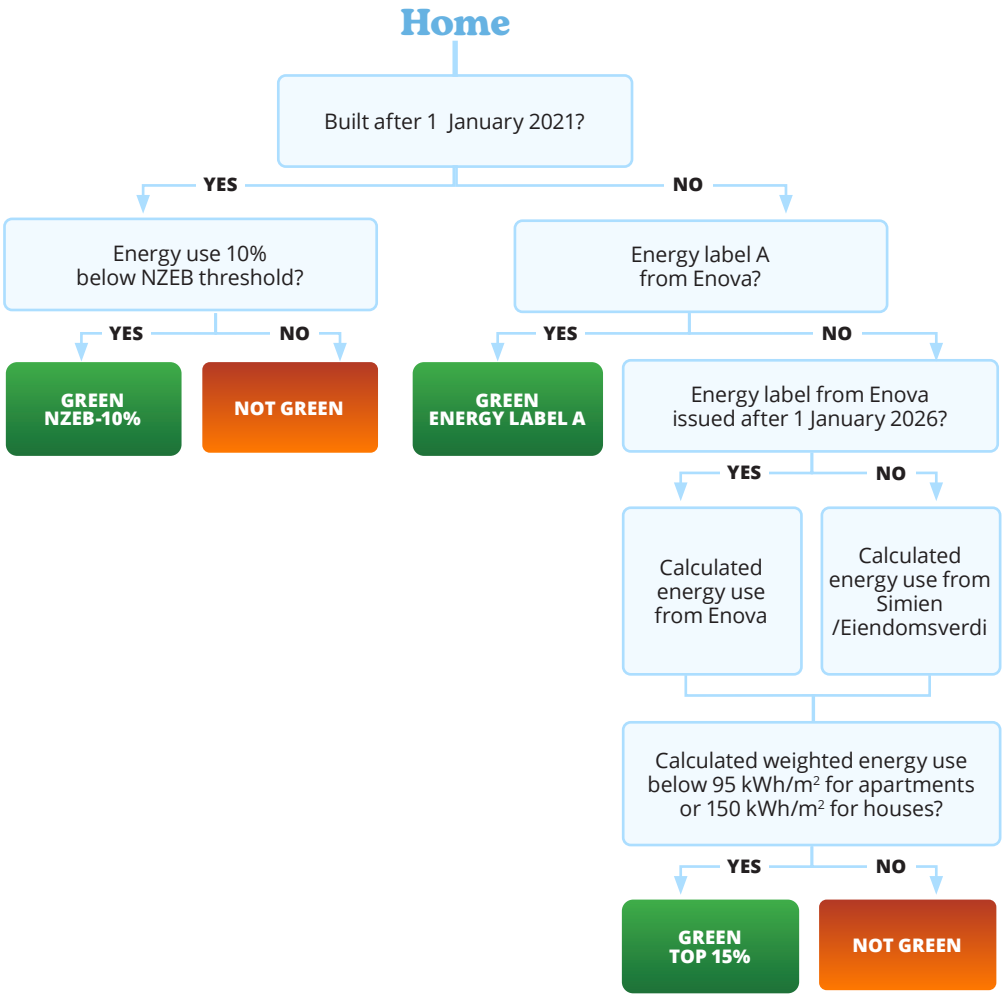


# Summary

Eiendomsverdi has developed a methodology for classifying homes as green in accordance with the current EU taxonomy. The methodology combines calculated energy use from official energy certificates from Enova with calculated energy use from Simien's calculation core.

Figure 13 summarises three of the ways a home can become green. In addition, rehabilitation measures – and the financing associated with them – can be classified as green if the measure demonstrably improves the home's energy efficiency by 30% or more.

**FIGURE 13** **A flowchart showing how a home becomes green in three different ways**




Eiendomsverdi has used the green methodology to analyse which Norwegian homes become green using our most up-to-date information and calculated energy use in the cases where an updated energy calculation from Enova does not exist. In this updated version of Eiendomsverdi's green homes methodology, we have updated the calculation model in accordance with NS 3031:2025, used updated threshold values and implemented a new definition of which homes are to be classified under NZEB -10%. In addition, following dialogue with the finance industry, we have changed the prioritisation between official energy certificates issued by Enova and calculated energy ratings, so that official energy certificates are always prioritised provided they were issued after 1 January 2026.

In total, we find that 66.0% of newer homes (built after 1 January 2021) are classified as green under the NZEB -10% criterion, and 19.2% of older homes become green based on the criterion of being among the top 15% most energy-efficient homes or having energy label A.

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# Appendix

## Definition of Homes and Categorisation into Building Categories

The energy labelling scheme in Norway divides homes into the building categories houses and apartment blocks. We have defined the building category apartment blocks as apartments in blocks. Apartments in detached houses, row houses, houses and terraced houses fall under the houses category. Houses otherwise include detached houses, semi-detached houses and row houses. The houses category in the energy labelling scheme also includes holiday homes, but Eiendomsverdi's methodology does not currently cover holiday homes.

## NS 3031

Norwegian Standard NS 3031:2025 – Calculation of the energy performance of buildings – Method and data is the methodological standard for calculating the energy performance of buildings in Norway and forms the basis for energy labelling and energy requirements for Norwegian buildings. NS 3031:2025 represents an update following NS 3031:2014. New features in the 2025 standard include weighting factors, a new rating scale and new climate datasets for calculating the reference climate. In addition, several improvements have been made in the calculation of heat loss from the building envelope, improved modelling of the ventilation system's effect on energy use, and more detailed models for heat pumps.

## Assumption of Historical Rehabilitation

Figure 14 shows a screenshot from Potential and Barrier Study: Energy Efficiency of Norwegian Homes (Enova, 2012). The study is based on surveys among Norwegian homeowners that reveal what proportion of various homes have upgraded different parts of their home (windows, external wall/façade, roof/attic) and to what standard. The table differentiates between different housing types.

**FIGURE 14** **Screenshot from Potential and Barrier Study: Energy Efficiency of Norwegian Homes (Enova, 2012) that quantifies the assumption of normal rehabilitation in Norwegian homes**

| Vinduer | Byggeår bolig | | | | | |
|---|---|---|---|---|---|---|
| **Enebolig** | **Før 1956** | **1956-1970** | **1971-1980** | **1981-1990** | **1991-2000** | **2001-2010** |
| Originalvinduer | 26 % | 36 % | 65 % | 88 % | 96 % | 100 % |
| Før 1970 standard | 5 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1970-1980 Standard | 13 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1980-1990 standard | 15 % | 16 % | 6 % | 0 % | 0 % | 0 % |
| 1990-2000 standard | 20 % | 17 % | 9 % | 3 % | 1 % | 0 % |
| 2000 eller nyere standard | 21 % | 31 % | 20 % | 9 % | 3 % | 0 % |
| **Leilighet** | | | | | | |
| Originalvinduer | 27 % | 34 % | 33 % | 93 % | 97 % | 100 % |
| Før 1970 standard | 2 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1970-1980 Standard | 12 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1980-1990 standard | 12 % | 13 % | 11 % | 1 % | 0 % | 0 % |
| 1990-2000 standard | 20 % | 29 % | 17 % | 2 % | 1 % | 0 % |
| 2000 eller nyere standard | 26 % | 24 % | 39 % | 3 % | 1 % | 0 % |
| **Småhus** | | | | | | |
| Originalvinduer | 18 % | 32 % | 44 % | 95 % | 97 % | 100 % |
| Før 1970 standard | 3 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1970-1980 Standard | 10 % | 2 % | 0 % | 0 % | 0 % | 0 % |
| 1980-1990 standard | 20 % | 21 % | 6 % | 0 % | 0 % | 0 % |
| 1990-2000 standard | 21 % | 21 % | 19 % | 0 % | 0 % | 0 % |
| 2000 eller nyere standard | 28 % | 24 % | 32 % | 5 % | 3 % | 0 % |

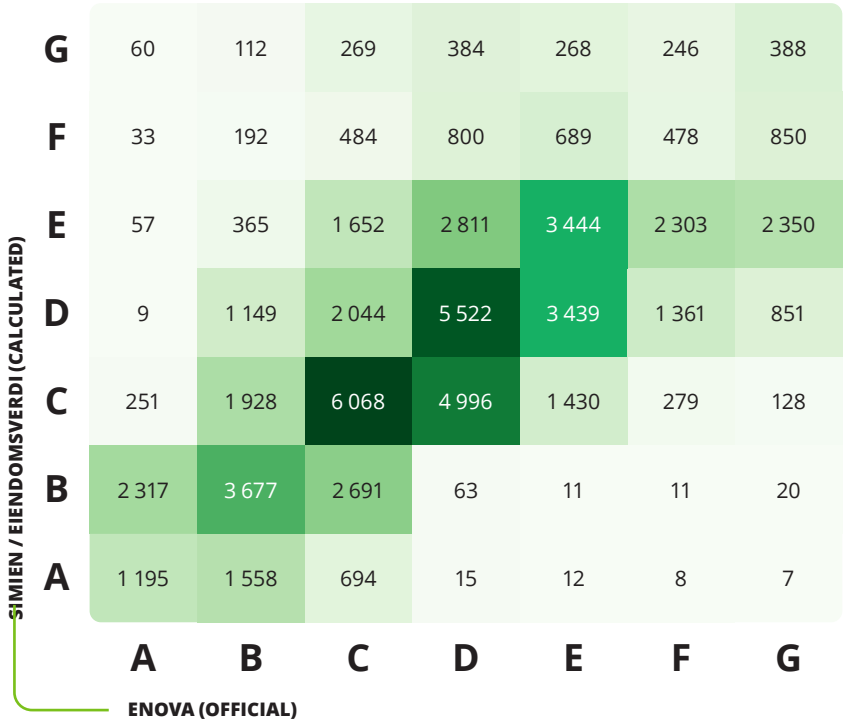
| Yttervegg/ fasade | Byggeår bolig | | | | | |
|---|---|---|---|---|---|---|
| **Enebolig** | **Før 1956** | **1956-1970** | **1971-1980** | **1981-1990** | **1991-2000** | **2001-2010** |
| Originalisolasjon | 36 % | 68 % | 94 % | 97 % | 99 % | 100 % |
| Før 1970 standard | 2 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1970-1980 Standard | 8 % | 1 % | 0 % | 0 % | 0 % | 0 % |
| 1980-1990 standard | 12 % | 4 % | 2 % | 0 % | 0 % | 0 % |
| 1990-2000 standard | 21 % | 8 % | 2 % | 1 % | 0 % | 0 % |
| 2000 eller nyere standard | 22 % | 19 % | 3 % | 3 % | 1 % | 0 % |
| **Leilighet** | | | | | | |
| Originalisolasjon | 57 % | 63 % | 76 % | 95 % | 100 % | 100 % |
| Før 1970 standard | 0 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1970-1980 Standard | 4 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1980-1990 standard | 9 % | 13 % | 0 % | 0 % | 0 % | 0 % |
| 1990-2000 standard | 17 % | 13 % | 12 % | 0 % | 0 % | 0 % |
| 2000 eller nyere standard | 13 % | 11 % | 12 % | 5 % | 0 % | 0 % |
| **Småhus** | | | | | | |
| Originalisolasjon | 40 % | 70 % | 88 % | 100 % | 100 % | 100 % |
| Før 1970 standard | 5 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1970-1980 Standard | 7 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1980-1990 standard | 10 % | 7 % | 0 % | 0 % | 0 % | 0 % |
| 1990-2000 standard | 18 % | 11 % | 3 % | 0 % | 0 % | 0 % |
| 2000 eller nyere standard | 20 % | 12 % | 9 % | 0 % | 0 % | 0 % |

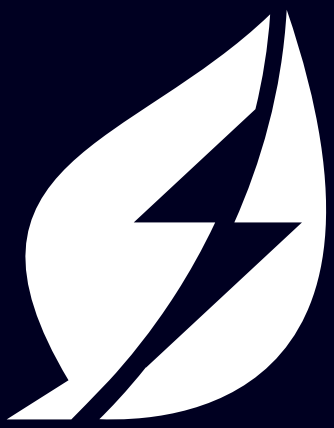
| Tak/ loft | Byggeår bolig | | | | | |
|---|---|---|---|---|---|---|
| **Enebolig** | **Før 1956** | **1956-1970** | **1971-1980** | **1981-1990** | **1991-2000** | **2001-2010** |
| Originalloft | 45 % | 56 % | 80 % | 86 % | 91 % | 100 % |
| Før 1970 standard | 3 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1970-1980 Standard | 4 % | 1 % | 0 % | 0 % | 0 % | 0 % |
| 1980-1990 standard | 11 % | 8 % | 7 % | 0 % | 0 % | 0 % |
| 1990-2000 standard | 16 % | 10 % | 5 % | 4 % | 0 % | 0 % |
| 2000 eller nyere standard | 21 % | 25 % | 9 % | 10 % | 9 % | 0 % |
| **Leilighet** | | | | | | |
| Originalloft | 65 % | 71 % | 94 % | 94 % | 100 % | 100 % |
| Før 1970 standard | 0 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1970-1980 Standard | 3 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1980-1990 standard | 5 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1990-2000 standard | 12 % | 12 % | 0 % | 0 % | 0 % | 0 % |
| 2000 eller nyere standard | 15 % | 17 % | 6 % | 6 % | 0 % | 0 % |
| **Småhus** | | | | | | |
| Originalloft | 55 % | 63 % | 80 % | 92 % | 100 % | 100 % |
| Før 1970 standard | 0 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1970-1980 Standard | 9 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1980-1990 standard | 5 % | 0 % | 0 % | 0 % | 0 % | 0 % |
| 1990-2000 standard | 12 % | 17 % | 5 % | 0 % | 0 % | 0 % |
| 2000 eller nyere standard | 20 % | 21 % | 15 % | 8 % | 0 % | 0 % |

## Comparison of Energy Calculations between Simien/Eiendomsverdi and Enova

To assess the energy efficiency in the calculations from the two sources against each other, it is easiest to compare the energy ratings from Enova with the calculated energy rating from Simien. Figure 15 shows a matrix comparing the energy rating from Enova with the calculated energy rating from Simien. This applies only to the 59,969 official energy certificates issued after 1 January 2026.

**FIGURE 15** **Official energy rating compared with calculated energy rating for homes that received an official energy certificate after 1 January 2026**





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