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INFORMATION GUIDE

HOUSING



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INFOFICHE

THE BELGIAN HOUSING MARKET:

GENERAL OVERVIEW

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Regardless of the stage of your procedure, we understand that looking for housing in Belgium can be very stressful. With this material we hope to give you the necessary information.

01 | HOUSING CRISIS

The first thing you need to know is that we are experiencing a **housing crisis in Belgium**. The rental market is facing a critical shortage of available properties across Belgium:

- A drop in new rental contracts increased **competition and higher rent prices**;
- On average 50 potential renters competing for each property;
- Very long **waiting lists** for social housing.

So because of the wide gap between supply and demand of properties, **looking for housing in Belgium is a challenge for everyone**! We recommend you to start exploring the housing market as soon as possible to not lose valuable time.

- **Learn** about the housing market
- **Ask questions** to your social assistant or other staff
- **Be realistic** : your first home will probably never be the one you dreamed of

02 | RENTING A PRIVATE HOUSE IN BELGIUM

Compare rental rates thoroughly, prices can vary enormously.

- Depending on the region and the city;
- City or countryside?
- Type of housing (studio, appartement, house, villa…).
- In the table below, you will get an idea of the average prices in 2026 in each region of Belgium:

Average rental price (1)	Brussels-Capital Region	Flemish Region	Walloon Region
Semi-attached house	€2113	€1086	€929
Apartment	€1366	€943	€843
Studio	€905	€631	€574

Sources (2026) :
https://www.federia.immo/images/blog/2026-09-11-barometre-de-locations-federia-s12026_file.pdf
https://www.cib.be/sector-inzichten-overzicht/b4f7e61a-5171-41fa-a5b7-065e6a55be2f

To sign a rental contract, you need a **bank account**. Opening a bank account requires an immatriculation certificate (orange card) or A-card (residence card after positive decision).

Types of private housing:

- **Detached house**: A single-family dwelling that is not attached to any other houses.
- **Semi-detached house**: Usually a narrow property that is joined on either side by other houses.
- **Apartment**: A set of rooms to live in on one floor of a building; usually 1, 2 or maximum three bedrooms.
- **Studio**: A single-room apartment where your bedroom, living space, and kitchen are all in one area.

(1) Average rental prices are calculated by adding the rental prices of multiple properties and dividing by the number of properties.

03 | RENTING A SOCIAL HOUSE IN BELGIUM

If you are looking for qualitative and affordable housing, but you have a modest income, you can apply for social housing.

DIFFERENCE BETWEEN A LOCAL RECEPTION INITIATIVE (ILA/LOI) AND SOCIAL HOUSING

- **Social housing** is **available to all citizens in Belgium** who meet certain conditions, not just to individuals who are granted international protection.
- A Local Reception Initiative **(ILA/LOI)** is **housing managed by the OCMW and subsidized by Fedasil**, where **only asylum seekers and individuals who are granted international protection** are temporarily housed.

- **Social housing is organized by region** (Flanders, Brussels, Wallonia). Conditions are different for each region and registration is also done separately. Rules vary between Flanders, Brussels, and Wallonia.

VL BXL WAL

- **The rent of a social house is based on your income, family size, or size of your housing**. The rent is always lower than on the private market.
- The waiting list is long in all three regions. **Register as soon as possible**, but do not expect a solution on the short term. The estimated average waiting time in Flanders is 4 years, in Brussels 10 years and in Wallonia 5 years.

How can you apply for social housing?

- If possible, ask help from your **social assistant** or anybody that speaks Dutch or French.
- **Check your eligibility** to apply for social housing.
- **Register as soon as possible (1).**
- Collect the **right documents** and complete the application correctly.

BUDGET RENTING IN FLANDERS

Do you earn just too much to qualify for social housing, but you are struggling to find an affordable rental property on the private rental market? **Check if you are eligible for budget renting!** Budget rental properties are homes you can rent cheaper (at least 15% less) than the market rent.

More info:

(1) In Wallonia and in Brussels, you can register to the waiting list of the social housing if you have an immatriculation certificate. In Flanders you can only register with residence card A.

AFFORDABLE HOUSING IN WALLONIA

as an alternative for social housing, you can also check if you can register for "affordable housing" in Wallonia.

More info:

- **Wallonia - Agences Immobilières Sociales (AIS)**

Check if you are eligible for AIS housing — private homes rented below market price (often 15–30% less), managed by Agences immobilières sociales (AIS).

More info:

- **Wallonia - Fonds du Logement de Wallonie (FLW)**

If you are a large family, you may be eligible for housing from the Wallonia Housing Fund (FLW).

04 | ALTERNATIVE HOUSING IN BELGIUM

Co-housing is an ideal solution for many people. Although this used to be more student-like, adult people living together is no longer an exception. There can be a single contract signed by all tenants, or separate contracts for each room. There are a lot of "cohousing companies" in the different regions that you can contact if you want more information.

- **Advantage**: Share costs, social network, great stepping stone, more available space…
- **Disadvantage**:
  - Less privacy, more commitment…
  - Depending on the local authority and the CPAS/OCMW, living with others may affect any social allowance you receive.

Since 2016 it is possible in Flanders to rent out a room in a private house to refugees via 'Notification temporary housing'. The Orbit project 'Onder1dak' supports this form of shared accommodation for refugees. In addition, several local citizens' initiatives that support refugees in their search for accommodation are brought together by Orbit in the project **"The New Neighbors".**

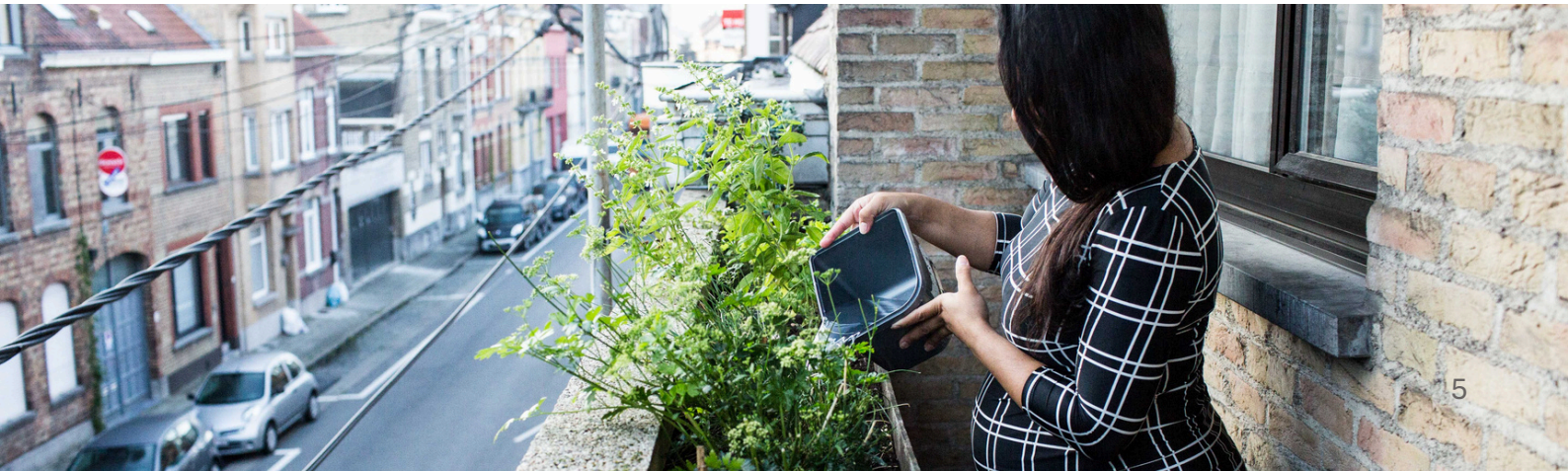
More info:

In Brussels, **Singa ASBL** connects Brussels roommates with refugees, enabling them to share their homes. If you are looking for accommodation, speak some French and/or English, and are interested in cohabitation, you can contact Singa to explore the possibilities.

More info:

Your own address marks the beginning of a new chapter in your life.

Good luck!





INFOFICHE

YOUR BUDGET

Wanneer dit pictogram verschijnt, klik dan op de tekst om naar de website te gaan.

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When looking for a house, be aware that in addition to the rent, you have to take into account a lot of **extra costs**. Think, for example, of the internet, your telephone subscription, payment of gas, electricity and water, food and drinks, etc. We refer to the chapter on electricity, gas and water for more information.

Finding an affordable home is often a challenge in itself and that rent will often be a big chunk of your budget, depending on where you live. So on top of this there are a lot of fixed costs.

We outline it for you using **some concrete examples** just for you to have an idea on what you can expect when you live by yourself. The amounts mentioned are an **estimation based on average consumption in 2025.**

1. You are a single woman, on CPAS/OCMW support, living in a studio in Liège, Wallonia

Income	
Social support	€1 367,34*

** Last indexation of amounts (03/2026)*

Expenses per month	
Average rent price **(1)**	€600*
Water, gas and electricity	€150 - €200
Internet	€50
Insurance (health and fire insurance)	€15

**Based on Immoweb (09/2026)*

➤ You have about €475 left to live on.

2. You are a single man and you will live together with your friend in a 2-bedroom apartment in Ghent, Flanders. You are both on social support from OCMW / CPAS

Income	
Social support*	€911,56**

** Depending of the CPAS/OCMW: Some CPAS/OCMW grant the single person rate when you live in shared accommodation, while others grant the cohabiting rate—check with the CPAS in the city where you want to live.*
*** Last indexation of amounts (03/2026).*

Expenses per month	
Average rent price	€1100 (total)* €550 (per person)
Water, gas and electricity	€150 (in total) €75 (in person)
Internet	€40
Insurance (health and fire insurance)	€15

**Based on Immoweb (09/2026)*

➤ You have about €200 left to live on.

(1) The price varies greatly from the location and the **type of housing.**

3. You are a single woman with a baby living in a 1-bedroom apartment in Schaarbeek, (Brussels) and you are on OCMW / CPAS support

Income	
Social support	€1 847,89
Children allowance	+/- €200

** Last indexation of amounts (03/2026)*

Expenses per month	
Average rent price	€1000
Water, gas and electricity	€200 - €250
Internet	€50 – €75
Fire insurance	€15

**Based on Immoweb (09/2026)*

➤ You have about €650 left to live on.

4. You are a family of 2 parents and 2 children in primary school, living in a house with 3 bedrooms in Antwerp, Flanders. Only 1 of the parents has a job

Income	
Salary + social support	~ €1900 **(1)**
Children allowance (growth package)	€360

Expenses per month	
Average rent price	€1600
Water, gas and electricity	€290 - €400
Internet	€50 – €75
Fire insurance	€35

**Based on Immoweb (09/2026)*

➤ You have about €100 left to live on.

(1) The amount of social assistance depends on the salary received.

5. You are a single man. You work, which is why you left the reception center during your procedure. You receive Fedasil meal vouchers.You rent a studio in Anderlecht (Brussels).

Income	
Salary	1200€
Meal vouchers Fedasil	2x140€ =280€*

**2025 Instruction chèques repas départ volontaire no-show*

Expenses per month	
Average rent price	€900
Water, gas and electricity	€150-200
Internet	€50
Fire insurance	€15

**Based on Immoweb (09/2026)*

You have about €300 left to live on.



In addition, you can also expect some **unexpected costs** such as buying a new mobile phone, visiting the doctor, repairing your bicycle or car, etc. We did not even mention buying new clothes, toys and games for children, hobby's & sports, furniture, …

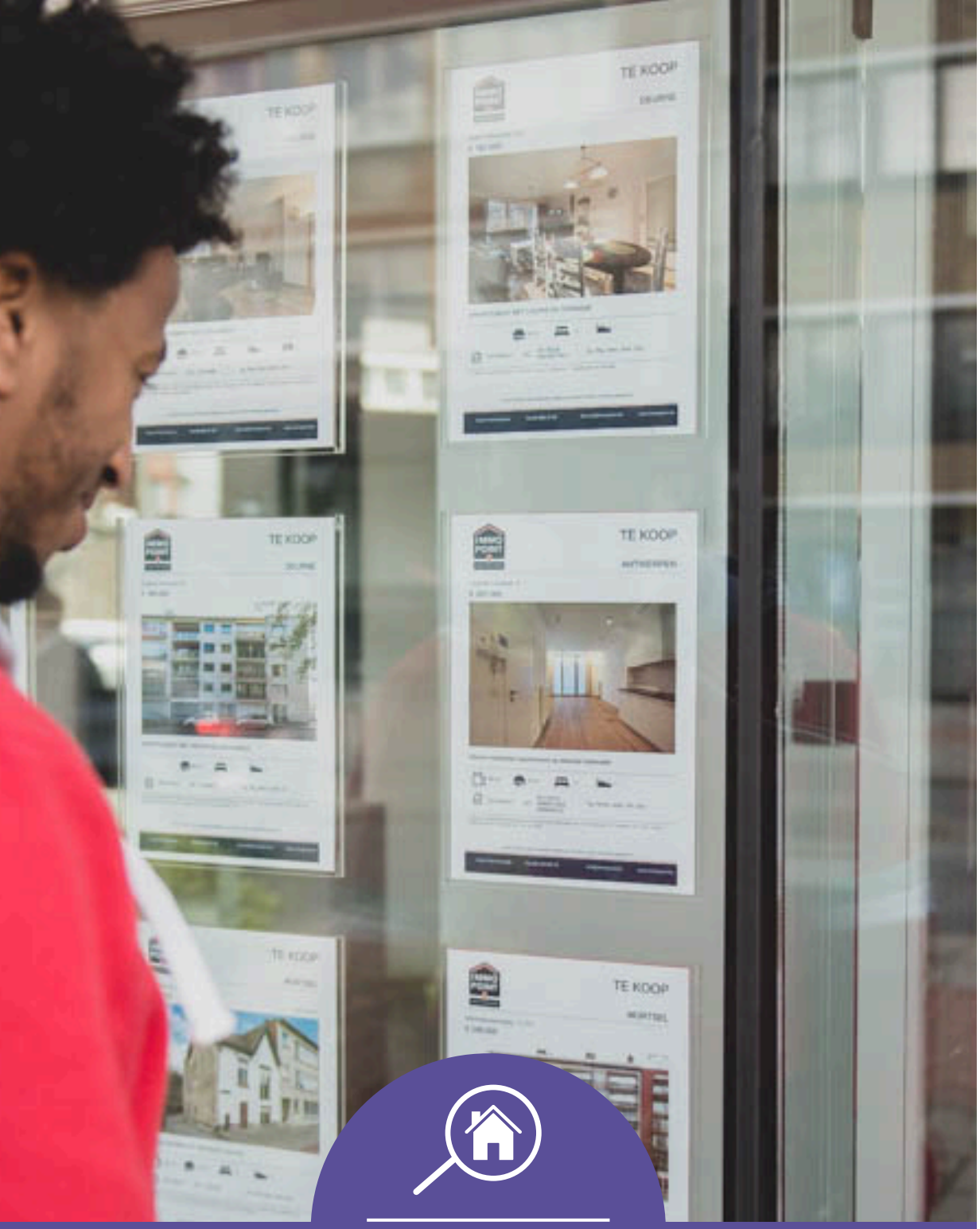
There are, however, also various ways in which the **government intervenes in the costs,** e.g. for your energy consumption, possible rent subsidies, ... Yet, you will already notice that all these costs will take a serious bite out of your budget. If you look at the average rental prices in Belgium, especially in the bigger cities, you will notice that it will often not be easy to find a decent apartment, house or studio within your budget.

Of course, you can try to **keep these costs as low as possible yourself by keeping an eye on your consumption**, for instance. The less water, gas or electricity you use, the less you will have to pay... The costs for your electricity or heating for example will also depend on the kind of house or apartment you are living in.

When looking for a house or apartment, it can also be interesting to pay attention to the so-called **EPC value**. In short, it expresses **how energy-efficient your home is**. The less electricity or gas you consume, the less you will have to pay. Therefore try to choose a home with a good rating. But be aware: **cheaper housing often has a lower EPC**, meaning higher utility bills

You can recognize this EPC value by the letters of the alphabet. A is the highest, i.e. best category, B slightly less good, C, D, E, F, ... The worse the EPC rating (E, F, G), the more energy you'll use—and therefore, the more will pay on your energy bill.





INFOFICHE

LOOKING FOR A HOUSE IN BELGIUM

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Finding an affordable rental property on the private rental market in Belgium can be difficult, especially when you're unfamiliar with the process. This guide will help you get started.
*You can also find useful information on **Fedasil Info**.*

01 | FIRST STEP: SET YOUR SEARCH CRITERIA

Your budget, the type of property you are looking for (apartment, house, etc.), how many rooms, the location you would like, the means of transportation you have (car, for example) or would need (train, bus, etc.), ... **All these are factors that you should consider when looking for a house**. We advise you think well about these questions before your start looking for your own place.

Keep in mind that your housing must be appropriate for your household size. For example, if you're a family of five, you won't be able to rent a one-bedroom apartment. There are regional rules regarding the maximum number of people per housing. The maximum occupancy rate is sometimes also specified in the lease agreement. It could also affect your eligibility for social assistance. In fact, certain forms of assistance depend on having quality housing that is appropriate for your household size.

02 | STEP 2: HOW DO I LOOK FOR A PRIVATE HOUSE?

1. Where to look for a house:

Online platforms

You can search for rental properties on **real estate websites**. These platforms allow owners to advertise available properties, and you can **filter by price, region, and type of housing**. You can download the applications on your phone.

Popular and trusted websites:

immoweb · immovlan.be · VIVAstreet · realo · zimmo

Some listings are placed directly by **private owners**, not agencies. These are often more flexible. **Beware of scams!** If a deal seems too good to be true, it probably is!

Go through a real estate agency or speak with an agent in person

Check out rental listings directly on real estate agents' websites, or visit an office and explain what you're looking for (location, size, rent, etc.). Introduce yourself—a face-to-face conversation often works better than a phone call. Be honest about your income (RIS, etc.).

For Rent signs

Look for "**For Rent**" signs on houses or apartments in your city or town. Write down the name of the street where you saw the sign.



- **Ask friends, family, or acquaintances** if they know anyone renting a place. This will often be the best way to look for a place to live.
- **Use Facebook groups** (e.g. "For Rent in Leuven", "For Rent in Mechelen" or the local groups like "Vivre à Dinant") and **refugee support groups** (e.g. "Community Support For Refugees in Belgium"). Be cautious and avoid sending money before verifying the listing.

  - Tips: you can post a message on this group to say "Hey I am … And I am looking for a house for me and my family, my budget is, …"

03 | CONTACTING THE OWNERS

Since owners choose who to rent to, **it's important to make a good impression.**

Tips for phone calls:

- **Introduce yourself**: *"Hello, this is [your name]. I saw your advertisement. Is the apartment still available?"*
- **Be polite and respectful** in your communication.
- **Ask practical questions**:
  - Can I register (domicile) at this address?
  - Are there any common charges?
  - Are utilities (water, gas, electricity) included in the rent?
  - How much is the rental guarantee?
  - Can I get an appointment to visit the property?

TIP

Practice your call with someone beforehand in Dutch, French, or English.

Tips for sending an email:

- Avoid spelling and grammar mistakes.
- Prepare a standard email (with someone's help if needed) that you can reuse.
- Clearly ask if the property is still available and when you can visit.
- Mention your telephone number in the email and say that they are free to contact you by phone.

Be prepared: The owners may ask if you have a permanent job. If not, explain that you have a stable income (e.g., through social assistance or a living wage). If you are employed, bring recent payslips with you.

04 | STEP 4: VISITING A PROPERTY

TIPS

- Be on time for the appointment!
- Introduce yourself politely.
- Bring a list of questions you want to ask. Prepare this before your visit.
- If possible, go with someone who speaks the landlord's language well. This is a big advantage.
- Prepare a folder with documents such as:
  - Recent payslips/proof of income
  - A short letter introducing yourself

☛ A visit is your chance to make a **good impression**, so be prepared!

Think about preparing a renters-cv.
It is a document where you can present yourself for the future owner.

Who are you? What languages do you speak? Where are you from? What is your background? Do you have a job? …



This way you avoid that you have to present yourself again every time you contact an owner. Easy: you just add your nice renters-cv with a recent picture of you.

05 | STEP 5 : AND AFTER THE VISIT?

After you went for a visit to an apartment, house or studio: be fast.

Send the **necessary documents** to the owner or the real estate agent. Ideally you can already give it to the owner **during your visit** (**1**). The necessary documents can be your renters-cv, proof of income, a motivation letter where you say why you would be a good candidate for the house, a brief introduction of yourself …

Also to include in your mail: when are you able to move in or other practical questions you may have. If you have been waiting for news after a visit, you are free to contact the owner or real estate agent to ask for an update. Don't hesitate to contact the owner or real estate office if you

IMPORTANT TO KNOW:

Beware of scams and the risk of abuse

Dishonest broker (fixer-"Simsar"): There are brokers who help people find housing, usually in exchange for money. This becomes a problem when they take advantage of vulnerable people, charge excessive fees, demand money without finding housing, or offer substandard or unsuitable housing.

Slumlords: A slumlord is someone who rents out very poor-quality or dangerous housing to people who have few options. They often charge high rents for housing that is dirty, too small, or in poor condition. They take advantage of people who are having difficulty finding housing.

Exploitation: Renting housing in exchange for services (such as sexual favors or labor) is a form of exploitation and is therefore illegal.

Discrimination

Unfortunately, discrimination can occur during the housing search (based on your name, religion, skin color, sexual orientation, etc.).

If you believe you have been discriminated against, or if you want support, **contact:**

- **In Wallonia and Brussels:**
  Unia
- **In Flanders:**
  Vlaams Mensenrechteninstituut

(**1**) **Attention:** this is what an owner can ask of you befor or after a visit (in French):
https://www.droitsquotidiens.be/fr/question/le-proprietaire-peut-il-me-demander-plein-dinformations-bruxelles
https://www.droitsquotidiens.be/fr/question/quelles-informations-le-proprietaire-peut-il-me-demander-wallonie



INFOFICHE

A RENTAL CONTRACT

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To have an **official address in Belgium**, you must have a **written rental agreement**. This is crucial because it **protects you as a tenant** and confirms your right to reside at the address.

01 | WHAT IS A RENTAL CONTRACT?

With a rental contract, the owner agrees to provide the use of a dwelling to another person, known as the tenant. In return, the tenant pays to the owner a certain price, i.e., rent. **All tenants should therefore necessarily have a rental contract.**

A rental contract can refer to a furnished or unfurnished property or part of a property, intended to use for housing, excluding tourist accommodation.

In most cases, it is a **contract for a principal residence.**

02 | WHY A WRITTEN CONTRACT IS IMPORTANT

A valid rental contract must:

- Be **in writing**
- Be signed by both the **tenant** and the **owner**
- Be **kept by both parties**

It must include:

1. Full names and addresses of the tenant and owner
2. The address of the rented property
3. The start date of the contract
4. The type and duration of the lease
5. The designation of all rooms and parts of the building covering the rental property
6. The monthly rent and any additional charges
7. The existence of individual or collective meters;
8. The date of the last EPC certificate
9. The owner's bank details

You can find **examples of contracts** by scanning these QR codes:

Wallonia

Brussels

Flanders

TIP

If you find a property, ask your social assistant to review the contract before you sign it.

03 | PROPERTY DESCRIPTION

The description of your property is often also mentioned in the contract but what is it?

When you move into a new house or apartment, the owner will check with you the state of the place to see if there is nothing broken or damaged. **The property description is a document intended to provide an indisputable inventory and detailed description of the state in which a property is left.** You prepare this legally required document at both the **start** and **end** of the lease.

Sometimes this description will be done together with the owner for which you will not have to pay anything. It can also be possible that the owner asks a professional to do this together with you. In this case you will have to pay an amount which will be shared between you and the owner.

We advise you to take enough **pictures of any damage** to the property that you find before moving in and to also notify the owner of this.

04 | WHAT TO DO AFTER SIGNING?

- **Register your contract online**

Registration of contracts is obligated. This is an obligation for the owner. If he/she refuses or forgets to register the contract, the tenant can also register the contract.
Non registration of the contract can have both positive or negative consequences for you as a renter. Nevertheless to protect your rights, ideally the contract is oficially registered.

You can find more information on registering your contract on **this website**:





INFOFICHE

RIGHTS AND OBLIGATIONS: RENTER AND OWNER

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When you sign a contract, you are entering into a binding agreement that comes with specific responsibilities. Both tenants and owners have legal rights and obligations they must respect. This guide outlines the key points and provides practical tips to help you maintain your home and ensure the return of your rental deposit.

01 | RENTER RIGHTS

- **Live in a property that is in good condition**, healthy, and sanitary. These include: Natural lighting, Adequate structure and dimensions of the home, Sanitary and heating installations, ...
- **Stay in the house in case of disagreements**: the owner can't unilaterally decide to evict a tenant. Only a Justice of the Peace can order an eviction, and only a bailiff can carry it out.
- **Have privacy: Entry into the property** is not allowed without the tenant's permission. However, the owner may inspect the property once a year. Also, the owner cannot **alter the property** during the lease without the tenant's consent (e.g., removing a garage, adding solar panels).
- **Have accurate information about the rent and common charges:** The **rent amount and common charges** (e.g., maintenance of common areas) must be specified in the contract.
- **Having a Property description** is mandatory: at the start of the contract and strongly recommended at the end.
- **The right to keep a pet.** However, the owner must be informed.

02 | OWNER RIGHTS

- **Determine the rent:** The amount of rent cannot be changed during the contract unless work carried out by the landlord improves the comfort of the accommodation or the landlord takes the necessary steps to obtain a rent review. If you think the rent for a property is too high, you can check using the indicative rent tables available in the three regions:

Wallonia | Brussels | Flanders

- **Index the rent:** Once a year the owner can increase the rent according to the general evolution in prices in Belgium. This is called indexing of the prices. The lease should be registered with the Federal Public Service Finance.
- **Visiting the rented property:** The landlord has the right to visit the rented property in specific situations. For example, they may ask to visit the property to check the meters, monitor the progress of any work being carried out, or to re-let the property. They may also carry out one or two visits per year to check that you are fulfilling your obligations as a tenant and that you are maintaining the property properly. However, this visit must be agreed with the tenant and carried out in their presence.

03 | RENTER OBLIGATIONS

- **Use the property responsibly** and maintain it properly.
- **Pay a rental deposit** (typically two to three months' rent) as agreed in the lease.
- **Pay monthly rent on time**, as specified in the contract.
- **Take a home insurance** (also known as “fire insurance”): Home insurance covers damage to your home, its contents, and to others (fire, water, storm, etc.).
- **Furnish the home** adequately.
- **Report any defects** or issues to the owner as soon as possible.
- **Allow urgent repairs;** non-urgent work requires the tenant's permission.
- **No subletting** without the owner’s approval. Subletting means that a tenant temporarily lets their home, or part of it, to someone else.
- Use the property **only for residential purposes**, unless stated otherwise in the lease.
- **Perform minor repairs and routine maintenance** as needed, but not doing any alterations or work without the owner's permission.
- **Let the landlord know if you wish to move out**: this is known as ‘giving notice’. Generally, the notice period is three months. If you move out without respecting this notice period, the landlord may still charge you for the three months’ rent and may also claim statutory compensation. You may also lose your rent deposit.

04 | OWNER OBLIGATIONS

- **The owner must deliver the property in good condition** and guarantee undisturbed enjoyment of the home (privacy). Necessary repairs must be completed before move-in. **Hidden defects** that appear during the lease must be repaired by the owner (e.g., a fuse that always blows when using an appliance)
- **Install fire detectors**
- **Register the rental contract.** The registration of the lease, amendments to the lease agreement, and inventories of fixtures is mandatory. This is a tax obligation incumbent upon the owner.
- **Perform the work for which he is responsible** (see the list below)

When in doubt about who has to do what, always check your lease agreement or ask your landlord. Understanding your rights and obligations helps ensure a positive rental experience and minimizes conflicts. Below you find a list that gives you an idea on the responsibilities of both parties of the contract.

Component	Owner	Tenant
Gutters & Downspouts	Repair & Replacement	Cleaning & Debris Removal
Exterior Windows	Paint, Maintenance, Replacement	Repair if damage caused by negligence
Exterior Doors	Paint, Maintenance, Replacement	Same as above
Doorbell	Replacement	Maintenance & Repair
Roof & Structure	All repairs	None
Windowpanes	Replace (natural disasters)	Replace unless due to force majeure
Facades	General maintenance	Repair damage caused by use (e.g., flower boxes)
Sidewalks	Repair	De-icing, Cleaning
Mailboxes	Replace if worn	Maintenance, Lubrication
Garden Fencing	Maintenance of permanent installations (fences, etc.)	Cleaning, post replacement, hedge trimming
Central Heating	Replace boiler & main parts	Annual inspection, cleaning, descaling, frost protection
Chimney	Structural repairs	Annual sweeping
Electrical System	Replace outdated installations	Fix short circuits, replace fuses & switches
Ceilings	Painting	Cleaning and maintenance
Interior Door/Windows	Painting, replacing worn parts	Maintenance, lock/key replacement (e.g., theft)
Interior Walls	Replace paint/wallpaper (~9 years)	Contribute to costs if damage (scratches, stains)
Plumbing	Repair due to age/wear	Fix accessible leaks, frost protection, descale, replace washers
Sanitary Appliances	Replace due to wear	Cleaning, toilet seat replacement, liability if cleaning products cause damage
Tiling	Replace if badly installed	Cleaning, repair damage caused by misuse
Flooring	Replace if poor quality	Not liable for normal wear, responsible for damage based on age
Household Appliances	Replace due to normal wear	Proper use, cleaning, repair/replace if broken due to misuse
Elevator	Maintenance	Replace light bulbs
Humidity Issues	Structural treatment	Tenant may be liable if moisture appeared after moving in

INFOFICHE



RENTAL DEPOSIT

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01 | WHAT IS IT ?

A rental deposit in Belgium is a sum of money paid by a tenant to a landlord at the beginning of your rental contract. This deposit serves as financial protection for the landlord against potential damages beyond normal wear and tear, unpaid rent, or other tenant obligations specified in the lease agreement. It is a separate financial safeguard held for the duration of the tenancy.

- **It is not mandatory**, it must be mentioned in the lease.
- A landlord may require a rental deposit of up to **3 months' rent**, depending on which region of Belgium you are living in.

02 | HOW DO I PAY THE DEPOSIT?

The money must be placed in a special account that neither the landlord nor the tenant can unilaterally access for the duration of the rental contract.

1. **Special blocked bank** account in your name, this can be established through the traditional banks. This is the most used option.

2. **The government** provides a safe **system** named 'e-DEPO' to make te rental deposit arrangements. Any tenant who has access to the 'Myminfin' platform can submit an application and deposit the amount of the rental deposit. The tenant receives a notification with an account number and a structured communication. The landlord is notified by email and must in turn log in to complete the file.

More info

3. There are also some **third party services** who offer support, such as insurance compagnies or funds. In Flanders for example, you can contact BORGR, a foundation that arranges rent guarantees digitally - without a loan or escrow account - with attestation.

More info

4. Some owners will ask you to pay the rental guarantee in cash or transfer it directly to their account. This is **not legal**. It is always advised to put it in a blocked account. If you pay the rental guarantee in cash, always make sure that you have proof of payment. This will protect you later on in case there is a discussion with the owner.

03 | SUPPORT?

If you are struggling to pay the rent deposit, you can apply for a rent deposit **loan**. Be aware that it can take a long time to obtain a rental guarantee from an external organisation.

A. CPAS/OCMW of your municipality

Ask help from your social assistant, because CPAS/OCMW is strictly not yet responsible to support you as long as you live in a reception center.

- The **CPAS/OCMW** can cover the rental deposit, if the housing is conform.
- The tenant must **reimburse monthly**.
- Must be requested **before the lease is signed**. You will need to have proof that the owner will rent to you.

If a friend offers to help you to pay the rental deposit, the OCMW will not intervene anymore to pay off your friend.

B. Walloon society social credit - Assistance for rental deposit

If your new residence is in Wallonia.

- The maximum payment period to pay back the amount is **36 months**.
- You can register **online or with the application form.**
- The amount of your rental guarantee does not exceed 2 months' rent (excluding charges).

C. Flemish Housing Fund - Assistance for rental deposit

If your new residence is in Flanders.

- The maximum payment period to pay back the amount is **24 months**.
- You can register **online or with the application form**.
- The maximum amount of the rental guarantee loan depends on your income and family composition. Check the website for more information.

If you have not yet found housing, you can already apply for a principle admission. This is valid for 3 months.

D. Brussels Housing Fund - Assistance for rental deposit

If your new residence is in Brussels.

- The maximum payment period to pay back the amount **is 24 months.**
- You can register **online** or apply **by e-mail**.
- The accommodation must be your home **within 3 months** of signing the lease.

If you want more information, you can scan the QR codes below according to the region where you live :

Wallonia | Brussels | Flanders

04 | END OF THE LEASE?

At the end of the rental period, the landlord must release the rental deposit to the tenant within 2 months. Is there any payment delays or damage? Then the landlord may keep (part of) the rent deposit to cover these costs.

Landlords can only prove damage with the **property description**. If this is not done, the tenant can and may refuse to compensate for damages.

If the landlord falsely refuses to refund the deposit, the tenant can take legal action. Any dispute with the landlord you can turn to the tenants' union or the justice of the peace.

If you have any questions, please contact the following services:

Wallonia | Brussels | Flanders



INFOFICHE

SOURCES OF SUPPORT

When this icon appears, click on the text to access the website.

fedasil
FEDERAL AGENCY FOR THE RECEPTION OF ASYLUM SEEKERS

You are responsible for your own house hunt, but you can get support from various organisations. Some aid is organized by region, others nationwide. Some help is available once you get a positive decision; other help is available at any time.

01 | IN BELGIUM

1. CPAS/OCMW

A CPAS (French) or OCMW (Dutch) assures a number of **social services** and thus ensures the well-being of every Belgian citizen. Each municipality or city has its own CPAS/OCMW that provides a wide range of services.

Many people in Belgium do not have sufficient means of subsistence or even a permanent place of residence. CPAS/OCMW aims to guarantee a minimum income to the entire Belgian population. If you meet certain conditions, CPAS/OCMW is obliged to provide assistance.

**If you are still in the asylum process (whether you are living in the reception centre or elsewhere) you cannot yet appeal to the CPAS/OCMW; this changes once you are granted refugee status or subsidiary protection and leave the reception center.*

**Despite a legal CPAS/OCMW framework, assistance can be very different from one municipality to another. This may depend on local governance and the interpretation by the social service.*

IMPORTANT!

Do you need support before or after your move? Then go to the OCMW of your new place of residence as soon as possible.

Don't forget to take with you:

- Refugee attest or subsidiary protection certificate and positive decision
- Rental contract (ideally not yet signed)
- Pay slips and language certificates

Explain your situation to the social assistant and ask the following questions:

- Am I entitled to living wage?
- Can the CPAS / OCMW advance the rent deposit?
- Am I entitled to an installation allowance?
- Can I be enrolled in the waiting list for social housing?
- Am I entitled to other forms of support?

A. Living wage

The **living wage** (in French "Revenue d'Integration Sociale", in Dutch "Leefloon") is a minimum income for those with insufficient means of subsistence. The amounts change every year and are adapted to the general evolution of prices in Belgium. The CPAS/OCMW checks whether your income is less than the living wage amount and whether you do not have any other means of subsistence.

*For more information on the **most recent amounts:***

B. Assistance for rental deposit

*See **page 23** for more information.*

C. Installation allowance

- Helps furnish and equip the new home (e.g., furniture, gas/electricity connection).
- May be paid by a OCMW upon leaving the reception center.
- The amount of the installation allowance always corresponds to the social assistance category “person with dependent family members.”

02 | OTHER SUPPORT, DEPENDING ON THE REGION

2.1. In Wallonia

Wallonia offers three types of financial aid linked to housing, it is intended to support vulnerable tenants.

Assistance for rental deposit by Walloon society social credit (**check page 23**)

*If you need more information on **types of support in Wallonia**, scan the following QR code:*

GENERAL SUPPORT

- **Housing Promotion Associations/Association de promotion du logement (APL)**

If you are looking for support during your housing search or you have questions once you found your house, you can contact one of the APL in Wallonia.

The APL also created very **useful guides with a lot of information on housing in Wallonie**, per province. We advise you to have a look by scanning the following QR code:

2.2. In Brussels

1. Brussels Housing Fund

Assistance for rental deposit (**check page 23**)

2. Brussels-Capital Region

*For more information about possible **support in Brussels**, scan the following QR code:*

GENERAL SUPPORT

- **Convivial – Housing service**

Convivial’s aim is to help refugees and newcomers to Belgium integrate into society by listening to and engaging with each other. The aim of the Housing Service is to help refugees find sustainable, decent and affordable accommodation in Brussels. There is no guarantee that they will be able to help you.

2.3. In Flanders

1. Public Service Flanders

Rental subsidy

In Flanders there exists a **rental subsidy** that you can receive under certain conditions.
More information by scanning this QR code:

2. Flemish Housing Fund / Vlaams Woningfonds

Assistance for rental deposit

*Check **page 23** for more information or scan this QR code:*

GENERAL SUPPORT

- **CAW**

A CAW provides assistance on a wide range of topics. If you have questions on your housing situation in Flanders, you can contact the CAW nearest to you.

03 | PATHS PROJECT

PATHS | IOM UN MIGRATION
HOUSING FOR REFUGEES IN BELGIUM

Would you like to find out which organisations are available or are you looking for resources on housing (such as sample contracts, etc.)?
You can visit the website of the PATHS (Providing Assistance for Transitioning Housing Solutions) project: paths2homes.be





INFOFICHE

FOUND A HOUSE, NOW WHAT?

When this icon appears, click on the text to access the website.

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You've found a place to live and signed your contract. Before you move in, there are still a few steps you'll need to take. In particular, you'll need to make sure you have access to electricity, water, and gas.
In this section, we'll explain the different steps you need to take in simple terms. These utilities can be a significant expense in your budget. It's therefore important to be mindful of your energy consumption—not only to lower your bills but also to protect the environment.

And after that, don't forget to introduce yourself to your neighbors to make a good first impression! 🙂

01 | REGISTERING YOUR ADDRESS

Once you have signed your rental agreement, register with your new local authority as soon as possible (you have a maximum of 8 days to do so):

- Contact the local authority and make an appointment to change your address.
- A police officer will be sent to your home to check if you actually live there.
- You must allow them to enter your home.
- Based on this visit, the mayor will decide whether to officially register you or not.
- Only then your official registration will be finalised.
- Visit the local council to update the address on your A card or registration certificate.

TIP

In some local authorities, you can register via the website. It's often easier and quicker.

Please note: if you do not register your new address, you may be removed from the Register of Foreign Nationals, which could have several consequences: you risk not receiving the social benefits to which you are entitled (CPAS, child benefit, etc.), you risk not being able to apply for Belgian nationality for several years, etc.

Are you unable to register your address at your place of residence?

If so, apply for a reference address from the OCMW/CPAS in the municipality where you are staying.

02 | WHICH WATER SUPPLIER SHOULD YOU CHOOSE?

In Belgium, you cannot choose your own water supplier, as you can with gas or electricity.

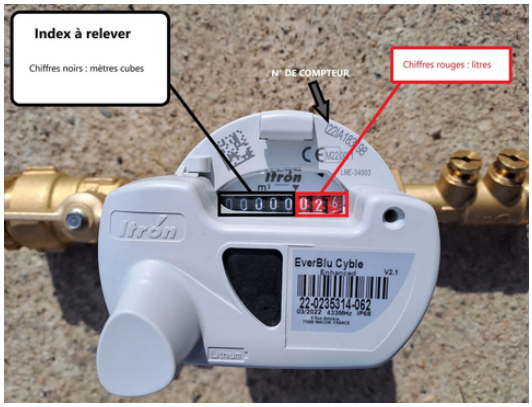
In Wallonia and Flanders, your water supplier will depend on the municipality where you live. In Brussels, the supplier is VIVAQUA.

When you move, you need to register the water meter on your name. Your water meter is located where the water pipe enters your home – usually near the floor, in the basement. It is best to ask your landlord or the previous tenant where the water meter is located.

The meter consists of two parts:

Meter number: this is the identification number of your water meter; the number is located at the top of the meter.

Meter reading (index): the black and white digits make up the meter reading that you must pass on to your water supplier.



Depending on the region and municipality where you live in Belgium, the water supplier will vary, so there are different ways to submit your meter reading.

Generally speaking, ask your landlord which water supplier operates in your municipality, or look it up online. Then go to the water supplier's website, where you'll find all the information you need to submit your meter reading.

03 | WHAT ABOUT ELECTRICITY AND HEATING?

A. Electricity

EXAMPLES OF ELECTRICITY METERS:





There are different types of meters for your electricity consumption. Ask the owner where to find the meters.

- **On some meters you will see 2 numbers. One is the meter identification number and one is the meter reading.** The meter reading consists of a maximum of 7 digits before and 1 digit after the decimal point.

  - Write down the **meter reading**. Do not write down the digits after the decimal point. In the example on the right, the meter reading is: 05419

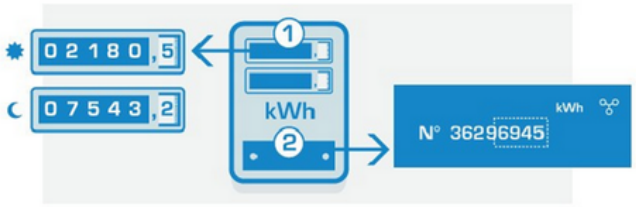
  - Check whether the last 4 digits of your **meter number** match the number stated on your letter. In the example below, your meter number is: 9527



- **Other meters will show you 3 numbers. One is the meter identification number and the two others are the meter readings (night and day).** The meter reading consists of a maximum of seven digits before the decimal point and one digit after the decimal point.

  - Note down the **meter reading**. Do not write down the digits after the decimal point. Note the difference between the two meter readings. The day meter reading is indicated by a sun, the night meter reading by a moon. In this example, you need to note down two meter readings: 02180 (day) and 07543 (night)

  - Check whether the last 4 digits of your **meter number** match the number stated on your letter. In this example, this is: 6945



B. Gas

EXAMPLES OF A GASMETER:

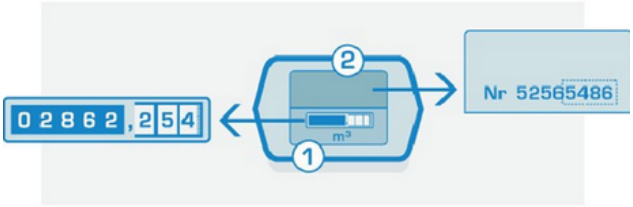




- **The meter reading of a gas meter consists of a maximum of 8 digits before and 3 digits after the decimal point.**

  - Note down the **meter reading**. Do not note down the digits after the decimal point. In this example, the meter reading is: 02862

  - Check whether the last 4 digits of your **meter number** are the same as the number stated on your letter. In this example, it is: 5486.





C. Other types of energy

Gas allows you to heat your home and your water, but there are also other, fairly common ways of heating your home in Belgium: heating oil, wood and pellets.



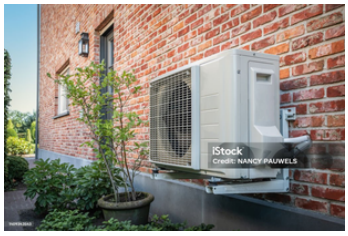
- **Heating oil** is a liquid fuel derived from crude oil. It is burnt in an oil-fired boiler to heat water, which then feeds the radiators in your home. It is stored in a tank either inside (usually in the cellar) or outside the building. You need to top up the tank before it runs empty to avoid any breakdowns. To do this, you'll need to contact a heating oil supplier in your area. If you search for "Heating oil + the name of your town", you should easily find the nearest supplier.



- In Belgium, it is also still common to heat homes using **wood**, via wood-burning stoves. This is a slightly more labour-intensive method of heating, as you have to light the stove yourself and keep it burning by feeding it with wood, which you must source yourself.



- It is also possible to heat your home using **pellets** (also known as 'wood pellets'). A pellet is a solid fuel made from compressed wood, used in particular for domestic heating. This fuel is also used in a stove. You can buy pellets in 15kg bags from DIY shops or from a supplier who will deliver them to your home.



- Finally, there are also **heat pumps.** This method of heating is more commonly found in new-build properties. With this heating system, you don't have to do anything as it runs on electricity.

04 | FIRE INSURANCE

Fire insurance (also known as 'home insurance') is compulsory for your home in Belgium.
It can provide you with financial support if your house or flat suffers certain types of damage, for example due to a fire, a water leak, a storm, a lightning strike, etc.
The name 'fire insurance' is therefore somewhat misleading: it does not cover fire damage alone.

The owner of the property must have a fire insurance, but so must the tenant, particularly to cover their furniture and personal belongings.

Compare fire/home insurance policies on this website: www.comparateur.be

In Belgium, you can also choose between different providers, packages and rates. You can choose packages that combine internet, TV, landline telephone or mobile internet.

It is best to compare the different providers to see which package is most advantageous for you. For example, if you only want internet, there is no point in also paying for a TV subscription. You can compare prices online, but you can also visit the shops of different providers. Check online to see which shop is closest to you.

Scan the **QR code** to compare which offer suits you best:





INFOFICHE

HOUSING WITHOUT DOCUMENTS

When this icon appears, click on the text to access the website.

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01 | CAN I SIGN A RENTAL CONTRACT IF I DO NOT HAVE VALID RESIDENCE DOCUMENTS?

Yes, but renting accommodation without a valid residence permit can be difficult. One of the main difficulties relates to opening a bank account. Banks may require valid residence documents in order to open an account. Valid residence documents are also required to work legally in Belgium.

Furthermore, a person residing in Belgium without valid residence documents cannot officially register their address with their local authority. Nor will they be eligible for certain forms of financial assistance from the CPAS, notably the RIS/leefloon, payment of the rent guarantee or the granting of a settlement allowance. You will only be able to receive assistance from the CPAS for urgent medical expenses.

Finally, and most importantly, the main difficulty is often finding a landlord who is willing to let a property to someone without valid residence documents. Even if letting the property is legally possible, some landlords may be reluctant to enter into a tenancy agreement in such circumstances.

IMPORTANT TO KNOW

Beware of scams and the risk of abuse

Slum landlords: a slum landlord is someone who rents out very poor-quality or dangerous accommodation to people who have few other options. They often charge a lot of money for accommodation that is dirty, too small or in poor condition. They take advantage of people who are struggling to find a place to live, and even more so when they do not have valid documents.

Exploitation: renting out accommodation in exchange for services (such as sexual favours or labour) is a form of exploitation and is therefore illegal. Some malicious landlords take advantage of the vulnerability of people without residence permits.

If a landlord is taking advantage of your situation by renting you substandard accommodation at an exorbitant rent, do not hesitate to report this to the local council where you live. However, please be aware that this also carries risks: the property may be banned from being rented out, meaning you may be forced to leave it.

Are you looking for organisations that can help you in Brussels?
These organisations assist people without residence permits with a range of social and legal issues: