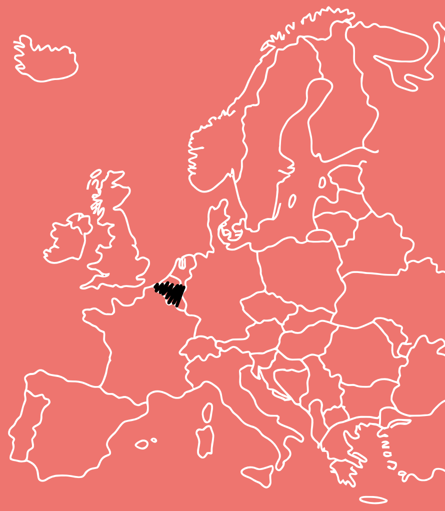
THE STATE OF HOUSING IN EUROPE – 2025

BELGIUM

TENURE	# OF DWELLINGS	% OF TOTAL
Social Rental	302,799	6.1
Private Rental	1,453,165	29.4
Owner Occupiers	3,190,414	64.5
Total	**4,946,378**	

REGION	TOTAL STOCK OF PRIMARY DWELLINGS	TOTAL SOCIAL HOUSING STOCK (% OF REGIONAL TOTAL)
Brussels-Capital	525,706	40,532 (7.7%)
Flanders	2,839,780	160,718 (5.7%)
Wallonia	1,580,982	101,549 (6.4%)
Belgium	**4,946,378**	**302,799 (6.1%)**



SOURCE: Housing Europe estimates; based on based on Statbel, perspective.brussels, SWL, and the Flemish government.
NOTES: Based on primary residences in 2021. These estimates are the result of blending information from different datasets and sources. Thus, they should be considered to be 'best approximations' of the actual figures, based on the available information.

THE ROLE OF PUBLIC, COOPERATIVE, AND SOCIAL HOUSING PROVIDERS

Since the 1980s, housing has been a fully devolved competence of Belgium's three federal regions—Brussels-Capital, Flanders, and Wallonia.[1]

In Brussels, there are a number of public bodies that support social housing. The Société du Logement de la *Région de Bruxelles-Capitale/ Brusselse Gewestelijke Huisvestingmaatschappij* (SLRB-BGHM), provides homes directly, and supports 16 local non-profit housing associations (SISPs). At the end of 2024, they collectively provided 41,014 homes.

In Flanders, the newly established *Wonen in Vlaanderen* (Living in Flanders) is the main public body that oversees and financially supports the regions' network of 41 Social Housing Companies (*Woonmaatschappij*). This follows a number of significant reforms to the sector in recent years, which saw forced mergers or restructuring of a number of existing social providers.[2] The Companies are collectively represented by *Initia Vlaanderen*. Their most recent data show that their members control around 180,000 homes, which also includes properties leased via a social rental agency model.

In the case of Wallonia, the *Société Wallonne du Logement* (SWL) oversees, advises and provides technical, financial and administrative assistance to 62 Social Housing Companies (SLSP). The SLSP are also supported by the publicly-owned financing body the *Fonds du Logement de Wallonie* (FLW). The SLSPs provided 103,293 homes at the end of 2024.

DYNAMICS OF HOUSING SUPPLY

The provision of additional social housing in Belgium depends on a number of local factors. This includes the availability of developable land, as well as regionally-specific funding arrangements.

Year	Brussels	Flanders	Wallonia	Total
2021	300	2,217	527	3,044
2022	241	2,101	403	2,745
2023	258	1,663	258	2,179
2024	346	Not available	389	Not available

SOURCE: Initia, FLW, SLRB, SWL.
Notes: Figures include both direct builds by social providers, and acquisitions (primarily turn-key). In Flanders, the data also include new long-term leasing arrangements.

In Brussels, the SLRB and the SISPs provide close to 300 additional homes per year on average. However, the current budgetary position in the region is challenging, and construction costs have increased significantly. This creates a generally 'gloomy' outlook for delivery. However, social providers have been renovating or upgrading around 6,000 homes per year since 2022; with €83.1 million invested in upgrades in 2024.

In Flanders, the members of Initia typically add around 2,000 homes per year, while they manage to renovate around 2,500 existing properties. In 2023, they spent €1 billion on these activities.

1 _ Since 2021, the small German-speaking community of Belgium (*Ostbelgien*), which is located inside the Federal Region of Wallonia, has also gained some autonomy on the issue of housing. However, the number of social housing units concerned (1,300) is quite small. They are represented by the *Öffentlicher Wohnungsbau Ostbelgien* (ÖWOB).

2 _ For a detailed overview of this, see: Housing Europe (2025). Unlocking Potential – A Comparative Analysis of Approved Housing Body Models in the European Union.

In Wallonia, the number of additional social homes is variable, averaging c.400 per annum since 2021. In addition, the SLSPs manage to upgrade around 9,000 homes each year. The SWL estimates that the SLSPs invested close to €320 million in 2024. However, there are some reasons to doubt if future investments will maintain this level.

HOUSING NEEDS TODAY

There are no clear estimates of the unmet need for housing in Belgium today. However, the most recent figures available show 60,000 households on social housing waiting lists in Brussels, 200,000 in Flanders, and 50,000 in Wallonia.

In terms of targets, the clearest objectives have been set by the Flemish Government. They want to deliver 50,000 additional social homes by 2042 (as a minimum). However, Initia notes that without additional financial resources, this seems difficult to achieve.

In Brussels, achieving the most recent targets, set in 2019, of 6,400 new social homes is currently behind schedule, due in part to financing issues and the lack of a Government since June 2024.

Finally, in Wallonia there are no current official targets for social housing. However, in some recent statements the Government has noted that around 1,300 new social homes should be added each year, based on demographics and a need to maintain a share of around 6%.

RECENT DEVELOPMENTS IN HOUSING

There are a number of important developments to be aware of:

Brussels: In order to speed up delivery, turn-key projects are now both possible and encouraged (within strict price and quality parameters). There has also been a strict obligation to meet climate targets by 2040, causing significant financial and operational consequences.

Flanders: The last few years have been very significant when it comes to social housing in Flanders, due to the aforementioned reforms of the sector. The Government has also launched the "*Bouwkracht voor Sociaal Wonen*" multi-party taskforce to identify issues impacting the supply of social housing.

Wallonia: Eligibility criteria for accessing social housing have been changed since 2024. This will facilitate, for example, the further development of a 'Housing First' programme. More recently, the Walloon Government has sought to bring together various public housing bodies under the roof of one single regional housing agency. This would include merging existing bodies like the SWL and the FLW, alongside parts of various government departments.

POLICY GUIDELINES FOR PUBLIC, COOPERATIVE, AND SOCIAL HOUSING

- **Overall, there is current budgetary austerity environment in Belgium, which casts a lot of doubt over the social housing sector, which is heavily reliant on public funding;**
- **In Brussels, budgetary constraints jeopardise new developments. Thus, finding mechanisms for SISPs to access financing from outside the regional public budget (e.g., private finances or the EIB);**
- **In Flanders, greater clarity is needed regarding the Government's desire to provide 'affordable' housing, which should cater for a target group between 'social' housing and the market;**
- **In Wallonia, existing public supports for social housing can involve overly complex administration, while the overall size of funding envelope is insufficient to meet objectives.**

THE EU'S ROLE IN BETTER SUPPORTING THE SECTOR

- **More funding/support for innovative, climate-sensitive housing projects;**
- **Current EU programme rules (especially tight implementation deadlines) deter social providers;**
- **EU fiscal rules limit investment because many providers are on-balance-sheet;**
- **Focus on real-world emissions and cleaner energy (EPCs often don't reflect actual energy use).**