

# BELGIUM

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**Table 1: Belgian housing stock, by tenure (primary residences) (2021)**

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
<b>Total</b>	<b>4,946,378</b>	

Source: Source: Housing Europe estimates, based on Statbel, perspective.brussels, SWL, and the Flemish government. Notes: 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 data.

**Table 2: Social rental housing stock, by region**

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%)
<b>Total</b>	<b>4,946,378</b>	<b>302,799 (6.1%)</b>

Source: Housing Europe estimates, based on Statbel, perspective.brussels, SWL, and the Flemish government.

## Origins and brief historical overview

The modern state of Belgium was founded in 1830. As in neighbouring countries, public housing policy was largely born out of industrialisation and urbanisation towards the end of the 19<sup>th</sup> Century. This led to overcrowded and unsanitary housing conditions, as well as disease and illness for the working poor. The first meaningful legislation came with the *Housing Law of 9 August 1889*, which encouraged local authorities to improve housing conditions and supported affordable “workers’ housing” (*logement ouvrier*). This included an allowance for the public investment bank, the *Caisse générale d'épargne et de retraite* (CGER), to provide financing for such housing.<sup>1</sup>

However, state intervention remained limited until the early 20<sup>th</sup> century. The 1919 Housing Act marked a turning point in Belgian social housing policy. This law facilitated the construction of affordable homes for working families by providing state subsidies and low-interest loans to housing associations. The National Society for Affordable Housing (*Société nationale des habitations et logements à bon marché*, SNHLBM), was established in 1919 to oversee housing development. Its role was to provide low-interest loans to local affordable housing providers, and to support the development of these providers. The SNHLBM was not tasked with actually building and managing housing. By the end of 1922, 15,800 homes built by local housing providers had been completed or were under construction<sup>2</sup>.

After World War II, Belgium expanded its social welfare policies, including significant investment in housing. The Housing Law of 1949 (*Loi Brunfaut*) reinforced state support for social housing construction. In the 1950s and 1960s, large housing estates were built to accommodate a growing

<sup>1</sup> Morrhaye, J. (2018). Droit au logement : aperçu historique de la législation belge jusqu'en 1945. Analyse de l'IHOES, n.194 - 24 December 2018.

<sup>2</sup> *Ibid.*

population, particularly in urban and industrial areas. By the 1970s, Belgium had developed a substantial social housing stock, managed by public authorities and non-profit housing associations.

The 1980s marked a significant change in policymaking in Belgium, with the beginning of the process of federalisation, which saw significant powers being devolved to regional parliaments. With regard to housing policy, the ‘Special Law’ of 8 August 1980 (*Loi spéciale du 8 août 1980*) officially devolved housing policy to the regional governments. At first this included only Flanders and Wallonia. However, the Brussels-Capital federal region was belatedly created in 1989 (*Loi spéciale du 12 janvier 1989*). From this date, we can consider that Belgium has effectively lacked anything that could be considered to be a ‘national’ housing policy.

With their newfound autonomy, the Belgian regions quickly got to work in setting up the frameworks for the development of bespoke regional social housing structures.

- **Brussels-Capital Region**, with a highly urbanised housing stock and more limited availability of developable land, the regional government founded the *Société du Logement de la Région de Bruxelles-Capitale* (SLRB) to coordinate the delivery of social housing and other aspects of the regional public housing policy;
- **Flanders** established the *Vlaamse Maatschappij voor Sociaal Wonen* (VMSW), the regional housing agency, to oversee social housing, and promote various pro-homeownership policies;
- **Wallonia** created the *Société Wallonne du Logement* (SWL) to support the social housing sector and to provide various financial supports.

Both the SLRB and SWL are still active public agencies today, which continue to drive regional social housing policies. The VMSW was abolished, or rather restructured, as part of sweeping reforms to Flemish regional social housing policy implemented in recent years.<sup>3</sup> The VMSW has now become absorbed into a new body called *Wonen in Vlaanderen* (Living in Flanders).

In 1994, Belgium changed its constitution, so that Article 23 affirms: “everyone has the right to lead a life that is worthy of human dignity”. The Constitution specifies that this includes in particular “the right to decent housing”.<sup>4</sup>

Overall, while there was a common starting point, since the full federalisation of the Belgian state in 1989, the housing policy of the different regions has diverged. As such, in the remainder of this chapter, and in the absence of any sort of ‘national’ housing policy in Belgium, it will be necessary to discuss the various elements of the social housing system on a purely regional basis.<sup>5</sup> In addition, the region of Brussels-Capital will be referred to as simply “Brussels”.

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<sup>3</sup> See : Housing Europe (2025). *Unlocking Potential - A Comparative Analysis of Approved Housing Body Models in the European Union*.

<sup>4</sup> Article 23 and the entirety of the Belgian constitution can be viewed at: [https://www.senate.be/doc/const\\_fr.html#mod23](https://www.senate.be/doc/const_fr.html#mod23)

<sup>5</sup> 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, both the population and number of social housing units concerned are quite small. Although, it does in effect mean that there are now four distinct and autonomous devolved public housing systems in Belgium, with the national government having no direct say in public housing policy. Having said that, this chapter will only consider the housing policy of the three main federal regions.

## The role of government and private actors in social housing

**Table 3: Overview of governance and oversight structures, by region**

	Brussels	Flanders	Wallonia
<b>Regional Ministry</b>	Secretary of State for the Brussels-Capital Region, responsible for Housing and Equal Opportunities'. <i>This is not a full regional ministry, but is like a junior or delegated ministry.</i>	Flemish Minister of Housing, Energy and Climate, Tourism and Youth	Minister for Housing, Local Authorities and Cities
<b>Implementation of public housing policy</b>	<b>Bruxelles Logement</b> is charged with making real the decisions of the regional government. This includes: <ul style="list-style-type: none"> <li>• Providing public subsidies or allowances</li> <li>• Ensuring compliance with the regional housing code</li> <li>• Detecting and tackling vacant housing</li> </ul>	<b>Wonen in Vlaanderen</b> is the regional housing agency <ul style="list-style-type: none"> <li>• Provides funding to social housing providers</li> <li>• Rent and housing allowances to eligible households</li> <li>• Oversight of the social housing sector</li> </ul>	Housing Department of the Walloon Public Service ( <b>SPW TLPE</b> ) <ul style="list-style-type: none"> <li>• Brings together all of the different actors on housing policy to coordinate resources</li> </ul>
<b>Main actor with responsibility for social housing</b>	<b>Housing Company of the Brussels-Capital Region (SLRB)</b> advises, supports and supervises the 16 public service housing companies (SISP) that build and manage social housing	<b>Wonen in Vlaanderen (WiV)</b> oversees and monitors the activities of the region's 'Social Housing Companies'	<b>Société Wallonne du Logement (SWL)</b> oversees, advises and provides technical, financial and administrative assistance to the 64 Social Housing Companies (SLSP) on behalf of the Walloon government
<b>Funding body for social housing</b>	<ol style="list-style-type: none"> <li>1. Société du Logement de la Région de Bruxelles-Capitale (<b>SLRB</b>)</li> <li>2. Fonds du Logement de la Région de Bruxelles-Capitale (<b>FdL</b>)</li> </ol>	<b>Wonen in Vlaanderen</b> is the main funding body for social housing. Provides long-term low-interest loans to the 41 'Social Housing Companies' (SHC) The work is managed by the <b>VMSW</b> , which is now a unit within <b>WiV</b>	<ol style="list-style-type: none"> <li>1. Société Wallonne du Logement (<b>SWL</b>)</li> <li>2. Fonds du Logement de Wallonie (<b>FLW</b>)</li> </ol>
<b>Other public bodies of note</b>	<p>The Brussels Housing Observatory (<b>OBL</b>)</p> <ul style="list-style-type: none"> <li>• Collects, analyses, and disseminates data on all aspects of housing</li> </ul> <p>The Housing Advisory Council (<b>CCL</b>)</p> <ul style="list-style-type: none"> <li>• responsible for advising the Government on all draft ordinances and regulatory decrees on housing matters</li> <li>• It is a consultative body that brings together representatives of public housing operators, workers' unions, employers' unions, of the private sector and other housing experts</li> </ul>	<p>Flemish Climate Fund' (<b>VKF</b>)</p> <ul style="list-style-type: none"> <li>• Provides important subsidies for the upgrades of the existing housing stock</li> <li>• SHCs benefitted to the tune of €70 million of VKF funds in 2023</li> </ul> <p><b>Vlaams Woningfonds</b> (Flemish Housing Fund)</p> <ul style="list-style-type: none"> <li>• Primarily exists to provide low-interest loans to prospective homeowners</li> <li>• Also supports low-income households with rental deposits to access the private rental market</li> </ul>	<p>Wallonia Centre for Sustainable Housing Studies (<b>CEHD</b>)</p> <ul style="list-style-type: none"> <li>• Supports the Walloon government in the statistical and qualitative monitoring of changes in housing sector</li> <li>• Supports in the design of public policy by providing data and research inputs</li> </ul>

Source: Housing Europe, based on review of various public sources

As shown above, the three Belgian regions are somewhat similar with regard to the public actors that play key roles in supporting housing policy. Each region has a Regional Minister with responsibility for housing; though in Brussels this is not a 'senior' Ministry. In addition, each region has a specialist

financing body that supports the non-profit associations who provide social housing. One small difference is that in both Brussels and Wallonia, there is a public housing research agency (i.e., the OBL and the CEHD). In Flanders, *Wonen in Vlaanderen* conducts valuable housing research, while the regional government also looks to the work of *Steunpunt Wonen* (Flemish Housing Research Centre), which is a private university-based institution<sup>6</sup>.

## The funding behind regional social housing schemes

**Table 4: Typical financing structure for new social housing developments**

	Brussels	Flanders	Wallonia
<b>Public loans</b>	50%	100% <ul style="list-style-type: none"> <li>• Mortgage loan of 33 years, provided by the Flemish government</li> <li>• The state provides an interest rate subsidy</li> <li>• Can also avail of a subsidy to cover deficits (GSC)</li> </ul>	10-60%
<b>Public grants</b>	50%	N/A	40-90%
<b>Other</b>	N/A	N/A	Some programmes may also be financed in whole or in part by an SLSP own funds

Source: Author's analysis of regional sources

### **Discussion:**

- **Brussels** – Social housing is financed directly from allocations from the budget of the Brussels-Capital Region.

The SLRB is responsible for managing and implementing the investment programmes decided by the regional government. Since 2006, 50% of the required investment for the renovation of existing housing and construction of new housing has been financed by public grants.

The extension, rehabilitation and renovation of the social housing stock are financed by investment programs, proposed by the SLRB and submitted for approval by the Regional Government. These programs are developed in collaboration with the local social housing associations (SISP).

Investments are divided into 2 categories:

- four-year investment programs: intended for renovation, construction or development projects of the surrounding areas.
- specific envelopes are allocated to:
  - purchase/renovation operations
  - urgent works not foreseeable when the four-year plan was adopted
  - the integration of works of art, in consultation with residents
  - works selected by the SISPs according to a system of drawing rights and which are distributed between the SISPs that have signed a management contract according to the size of their assets

<sup>6</sup> See : <https://steunpuntwonen.be/>

In addition, the SLRB can grant the SISP's long-term loans to finance other works; i.e., in addition to the proposed grants. The interest rate for these long-term loans is based on market swap rates (IRS), adjusted for the risk profile of the region<sup>7</sup>, loan maturity, and constant annuity repayment, plus an additional 15 basis points to cover the SLRB management costs<sup>8</sup>.

The Region, through the SLRB, also pays a 'Regional Solidarity Allowance' (RSA) to SISP's that record a social deficit, namely those whose sum of actual rents collected is lower than that of the basic rents (see below).

- **Flanders** – The development of new social housing is based 100% on loan financing from the Flemish government, via *Wonen in Vlaanderen*. This loan must always be repaid over 33 years. In practice, a Social Housing Company (*Woonmaatschappij*) will only have to pay back 99% of the value of the loan, meaning there is a very small (1%) grant-type element built into the financing.

In addition, because rents in the social housing sector in Flanders are quite low, with the income of the tenant being the main determining factor, the Flemish government also pays an interest rate subsidy. What this means in practice is that all interest paid on the public loan is refunded to the SHC.

To provide a concrete example of this: in 2024, the recorded interest rate being charged to Flemish SHCs on their new 33 public loans was around 4%; which is fixed. If the sum of €10 million was borrowed at these terms, the annual repayment would be around €546,000 per annum. However, with the 4% interest being returned to the SHC, it means the interest rate is effectively 0%, and the 'net' annual cost of the hypothetical €10 million loan is €303,000 per annum; a difference of almost €245,000. This helps keep rents for social tenants down<sup>9</sup>.

Finally, there is an additional subsidy possibility; the Regional Social Correction (*Gewestelijke sociale correctie*). It is a mechanism to compensate housing companies that run deficits, i.e., where their income is less than their expenditure<sup>10</sup>. A common reason why a company may have a loss is that they have made investments in new homes or renovations of the existing stock, but the income of their tenants is lower than average. This would mean that the rents must also be lower, which could mean that the SHC is making a loss. Thus, deficits usually reflect the particular socio-economic realities of the social tenants being catered for, more so than the management of the social housing provider<sup>11</sup>.

- **Wallonia** – Whether in construction or renovation, the SLSP investment programmes are financed by regional government. Some programmes are also financed in whole or in part by an individual SLSP's own funds (e.g., reinvestment of capital generated from the sale of assets). Aid for investment in housing takes the form of subsidies, repayable advances, or investment programs. The SWL can raise the capital for this on financial markets, benefitting from a guarantee from the regional government in order to borrow at favourable terms.

The Walloon Sustainable Housing Code (CWHD) allows the granting of several types of grants to SLSP's, for which the SWL acts as an intermediary: it receives the regional subsidies and

<sup>7</sup> See : <https://be.brussels/en/about-region/values-budget-and-strategy/budget-brussels-capital-region/financial-rating-brussels-capital-region?>

<sup>8</sup> SLRB, (2021). *Contrat de Gestion 2021-2025 [Management Contract 2021-2025]*, p. 32.

<https://slrb-bghm.brussels/sites/default/files/2021-10/cdg%20niveau%201%20-%202021-2025.pdf>

<sup>9</sup> See: Housing Europe (2025). *Unlocking Potential - A Comparative Analysis of Approved Housing Body Models in the European Union*.

<sup>10</sup> See (in Dutch): <https://www.vlaanderen.be/sociaal-woonbeleid/financiering/organisatiefinanciering/gewestelijke-sociale-correctie-gsc>

<sup>11</sup> *Ibid.*

passes them on to the SLSPs. The calculation of subsidies is based on fixed amounts adapted to the type of housing. The subsidy rates vary from 40 to 90%. The SLSP must be able to co-finance the rest of the capital investment required, i.e., 10%-60%. If the SLSP does not have its own funds or wishes to allocate them to other activities, it can benefit from loans from the SWL, made at the market rate and governed by “advance payment” regulations<sup>12</sup>.

Another important issue to consider in the context of this chapter is the annual investment in the social housing sector in Belgium each year. As with other aspects of housing, there are no national figures on this topic. Thus, we must instead defer to regional organisations.

In **Brussels**, the SLRB has allocated more than one billion euro to the construction of new housing in recent years. This has been linked to the implementation of three regional multi-annual housing programmes - the Regional Housing Plan (PRL) of 2004, the Habitat Alliance (AH) of 2014 and the current Emergency Housing Plan (PUL) of 2020.

Regarding renovation, SISPs are responsible for managing such projects, which the SLRB finances on the basis of the region’s four-year investment programs. In 2023, 28 social housing blocks were renovated, for a public investment of €37.3 million (5,694 housing units). The SISPs involved co-financed these renovations.

In 2023, the SLRB also approved 44 additional projects for an expected amount of €65.5 million. This will involve:

- 237 housing units will benefit from a complete renovation;
- 1,058 housing units will benefit from a total or partial renovation of the envelope;
- 6,937 will benefit from a renovation of a technical component

In 2023, the SLRB approved 76 competitive tenders for an amount of €153.3 million, distributed as follows:

- 580 housing units will benefit from a complete renovation;
- 1,585 housing units will benefit from a total or partial renovation of the envelope;
- 3,871 housing units will benefit from a renovation of a technical component<sup>13</sup>.

With regard to accessing land for the development of social housing, a growing scarcity of public land has led the SLRB to take a more proactive role in acquiring new plots.<sup>14</sup> These acquisitions are made possible through strong partnerships with both public and private actors. The Region supports these efforts financially: under the 2021–2025 management contract<sup>15</sup>, the Brussels-Capital Region guarantees funding for all SLRB missions as defined by the Brussels Housing Code, including land acquisition, though within certain resource and cost limits.

Moreover, when properties are subject to a pre-emption right in favour of the Region, the SLRB may be mandated to acquire them, receiving regional subsidies to cover acquisition and development costs. Any remaining costs not covered by subsidies are financed through additional public support or the SLRB’s own funds. SISPs may also receive subsidies for acquisitions—such as land purchases—when these are part of the regional housing investment programmes.

<sup>12</sup> SWL, (2023). *Rapport d’activités 2023 [Annual Report 2023]*, p. 25, 32.

<sup>13</sup> SLRB, (2023). *Rapport annuel 2023 [Annual report 2023]*.

[https://slrb-bghm.brussels/sites/default/files/2024-06/slr\\_b\\_ra2023\\_fr\\_web.pdf](https://slrb-bghm.brussels/sites/default/files/2024-06/slr_b_ra2023_fr_web.pdf)

<sup>14</sup> SLRB, (2021). *Acquisition*. <https://slrb-bghm.brussels/fr/societe-du-logement-de-la-region-de-bruxelles-capitale/nos-missions/acquisition>

<sup>15</sup> SLRB. (2021). *Contrat de Gestion 2021-2025 [Management Contract 2021-2025]*. p. 32.

<https://slrb-bghm.brussels/sites/default/files/2021-10/cdg%20niveau%201%20-%202021-2025.pdf>

In **Flanders**, spending by the Social Housing Companies (SHCs) has been higher than in the other two federal regions in recent years. Looking just at spending on new build social housing and renovations to the existing stock, the members of Initia (the regional federation representing the SHCs) spent close to €1 billion in 2023. Interestingly, post-2019, spending on renovations has been outpacing spending on the construction of new social housing in the region. This may reflect some attempt at ‘catch up’ for insufficient investment in renovations in the past, as well as the newfound ability to partly cover the cost of renovations through charging higher rents to social tenants (i.e., the new ‘energy correction’ element of rent setting; *explained below*).

**Table 5: Investment by social housing companies (Flanders; Million EUR)**

Year	New Build	Renovations	Total
2014	544	154	698
2015	519	102	621
2016	655	176	830
2017	514	304	818
2018	495	330	825
2019	458	375	833
2020	352	506	858
2021	303	392	695
2022	349	474	823
2023	371	626	997

Source: Initia

There are no special supports for social housing companies for accessing land for new construction. Indeed, when a new social housing project is to be developed, the social provider must bid for the land on the open market—provided it does not already own the land—potentially competing with private for-profit housing developers. The financing required comes from the same 33-year public loan model as is used for the actual ‘bricks-and-mortar’ construction of new social housing. One major obstacle, though, is that the Flemish government outlines maximum prices that SHCs can pay for land<sup>16</sup>. As a result, the price of developable land in some parts of Flanders is effectively out of reach for social housing companies.<sup>17</sup>

In **Wallonia**, in 2023 there was a significant increase in investments disbursed by the SWL. This totalled €154.6 million, representing a 47% increase compared to recent years. The creation of new housing units rose, with the SWL providing €31.5 million in supports, while the renovation of existing social housing also saw a notable increase, reaching around €109 million. Earmarked allocations for the creation of new housing, through either new construction or the acquisition, rehabilitation, or restructuring of existing buildings, amounted to €58.5 million. Allocations for the near-term renovation of the public social housing stock reached €251 million<sup>18</sup>. Thus, the figures demonstrate that ‘renovation’, as opposed to newbuild, is the primary focus of the SWL’s financing activities at present.

Furthermore, as part of the ‘Walloon Recovery Plan’, the regional government has allocated dedicated funding to enable SLSPs to acquire and/or develop land. These subsidies can be used to purchase land on the private market, including through public-private partnerships (PPP). However, the responsibility for identifying suitable plots lies with the SLSPs themselves, which must carry out the

<sup>16</sup> See (in Dutch): <https://www.vlaanderen.be/sociaal-woonbeleid/sociale-woningen/verwerven-en-vervreemden/verwervingen/rekenvoorbeeld-aankoop-gronden>

<sup>17</sup> Housing Europe (2025). *Unlocking Potential - A Comparative Analysis of Approved Housing Body Models in the European Union*.

<sup>18</sup> SWL, (2023). *Rapport d’activités 2023 [Annual report 2023]*, p. 37.

<https://www.swl.be/images/2024/Rapport%20d'activit%C3%A9s%202023-version%20finale.pdf>

necessary preparatory activities before their proposed acquisitions are reviewed and approved by the Société Wallonne du Logement (SWL).<sup>19</sup>

## Accessing social housing

**Table 6: Main eligibility criteria for accessing social housing**

	Brussels	Flanders	Wallonia
<b>Brief overview of allocation conditions</b>	<ul style="list-style-type: none"> <li>Primarily based on income thresholds</li> </ul>	<ul style="list-style-type: none"> <li>Primarily based on income thresholds</li> </ul>	<ul style="list-style-type: none"> <li>Primarily based on income thresholds</li> </ul>
<b>Priority groups</b>	<ul style="list-style-type: none"> <li>Homeless (minimum quota introduced from 2025 to facilitate tackling the issue more rapidly)</li> <li>People living in “unsanitary” housing</li> <li>The elderly (60+)</li> <li>Single people, with dependent children</li> <li>People with physical and mental disabilities</li> <li>Students/Young people (not an explicit priority group)</li> <li>Tenants whose lease has been terminated for personal occupation by the owner or for major works</li> </ul>	<ul style="list-style-type: none"> <li>Homeless</li> <li>People with physical and mental disabilities</li> <li>Young people exiting the public youth protection system</li> <li>The elderly (<i>not and explicit priority group</i>)</li> <li>Students/Young people (<i>not and explicit priority group</i>)</li> </ul>	<ul style="list-style-type: none"> <li>Homeless (minimum quota from 2025 to facilitate tackling the issue more rapidly)</li> <li>People living in “unsanitary” housing</li> <li>The elderly (60+)</li> <li>Single people, with dependent children</li> <li>People with physical and mental disabilities</li> <li>Students/Young people (not an explicit priority group)</li> <li>Tenants whose lease has been terminated for personal occupation by the owner or for major works</li> <li>Victims of domestic violence</li> <li>Those who are unemployed because of an accident at work or occupational illness</li> </ul>
<b>Other comments</b>	<ul style="list-style-type: none"> <li>Very long waiting list at present (<i>around 60,000 households</i>)</li> <li>The position in the queue depends on both the date of registration and the candidate’s ‘priority points’ (i.e., degree of urgency)</li> </ul>	<ul style="list-style-type: none"> <li>Must ensure that a dwelling is suitable in terms of size and amenities for the applicant</li> <li>Can prioritise applicants with ‘local connections’</li> </ul>	<ul style="list-style-type: none"> <li>Family composition determines the size of the dwelling</li> </ul>

Source: Author’s analysis of regional sources

### Discussion:

- **Brussels** – Income and non-ownership are the main criteria for accessing social housing. Income limits are based on households taxable income, and range from €28,379 for a single person, to at least €36,037 for a households with two earners or more.<sup>20</sup> Each SISF manages its own waiting list, which is a queue-based system and “priority points” allocation (the most points (5) are awarded to candidates who must leave their accommodation because it has been declared unsanitary), but there are three different applicant household categories considered. Additional “points” are allocated per year of seniority: After one year of waiting, the candidate will receive an additional priority point, and from the second year of waiting, this transforms into two additional priority points on each anniversary of the request for housing being made. There

<sup>19</sup> SWL, (2023). *Acquisition et/ou valorisation de terrains [Acquisition and/or development of land]*.

<https://www.swl.be/projets-immobiliers/acquisitions-cle-sur-porte/le-fonctionnement.html#2>

<sup>20</sup> Income limits are uniform across the region. For a full overview, see: <https://slrb-bghm.brussels/fr/devenir-locataire/conditions-dadmission#condition2>

are also cases of “absolute priority”. Such priority is afforded to candidates who has been ‘wronged’ in the context of a housing allocation.<sup>21</sup>

Since March 1, 2018, three types of housing can be rented by public service real estate companies (SISP):

- social housing;
- moderate housing “*logement modéré*” (taxable net income must be between 100 and 150% of the admission ceiling provided for social housing depending on the composition of the household);
- mid-rent housing “*logement moyen*” (taxable net income must be between 150 and 200% of the admission ceiling provided for social housing depending on the composition of the household).<sup>22</sup>

- **Flanders** – Income is the main criteria for accessing social housing. The exact limits are somewhat variable and consider factors like the size and composition of an applicant household. Each SHC manages its own waiting list, which is a queue-based system. However, there are also four different applicant household categories.

1. *General category* – those who meet the criteria to access social housing, but who do not have any ‘special’ or ‘urgent’ need;
2. *Expedited allocation* – those with a high housing need, such as those experiencing homelessness, or people from two specific target groups: (i) people with “psychological vulnerabilities” who are going to live independently, and (ii) young people coming from the youth care system. 20% of the allocations come from this category.
3. *Target groups* – The target groups are determined in consultation between the housing company and the municipality. This primarily concerns the elderly, and people with various disabilities, as well as others in need of specialised affordable housing options. The target groups from the “expedited” category can also be included here as a specific target group. The planned homes will then be in addition to the 20% of category 2. No more than 30% of the homes of the housing company may be a home for a target group from this category;
4. *Priority allocations* – is intended for priorities other than category 2 and 3. For example, this concerns existing social tenants who have to move because their home is being renovated or whose home has become too small due to family expansion.

- **Wallonia** – Income and non-ownership are the main criteria for accessing social housing. Each SLSP manages its own waiting list, which is a queue-based system and priority points allocation. The income limits to access social housing in Wallonia are uniform across the region, with household size being the main variable. For example, a single person can have a maximum revenue of €34,100 in 2025. A two income household, without children, can have a maximum taxable income of €42,600.<sup>23</sup>

Two types of housing can be rented by SLSP: ‘social’ housing and ‘mid-rent’ housing “*logement moyen*” (taxable net income must be about 100% of the admission ceiling provided for social housing depending on the composition of the household).

<sup>21</sup> If applicable, after a decision following a complaint filed on the basis of art. 76 of the Brussels Housing Code.

<sup>22</sup> SLRB, (2024). *S’inscrire pour un logement auprès d’une SISP de la Région de Bruxelles-Capitale. [Register for accommodation with a SISP in the Brussels-Capital Region]*. <https://slrb-bghm.brussels/sites/default/files/2024-08/brochure-2024-fr.pdf>

<sup>23</sup> A full and detailed overview of allocations is available (in French) at: <https://acsl.be/wp-content/uploads/2024/12/BROCHURE-SWL-2025.pdf>

When a home becomes available, the housing providers allocate it to the candidate household:

- Who has selected the municipal area where the home is located as their preferred location
- to which this home is proportionate
- belonging to one of the income categories (which determines the eligibility to social or average housing)
- having the greatest number of points

Regarding priority allocations in Wallonia. It does not exist *per se* for those experiencing homelessness or people whose home has been declared uninhabitable. Although, people in such situations will get a greater number of 'points', which will put them higher on the waiting list<sup>24</sup>.

Another important issue in the accessing of social housing is the **setting of the rent** that tenants must pay. In this regard, the system used in the three Belgian regions is not homogenous. Thus, we will briefly outline here the approach used.

- **Brussels** – The calculation of the social rent in Brussels is based off of a relatively simple formula, where the income of the tenant is the main input.

#### Basic social rental formula – Brussels

**social rent of the dwelling = (basic rent x household revenue coefficient) + top-up payment**

##### ○ Basic rent

The basic rent is a percentage that varies between 3 and 10% of the indexed initial cost price of the property being rented. It represents the theoretical rent value before applying any income-based adjustments and is updated annually.

##### Basic rent example:

- Initial construction cost of the property, (adjusted<sup>25</sup>): €50,000
- Fixed percentage: 5%
- Basic rent calculation (€50,000 x 5%): €2,500 per year
- Basic rent per month (€2,500 / 12): €208

##### ○ Household revenue coefficient

The income coefficient is the result of dividing the household income by the “reference income”<sup>26</sup> (currently €24,583.12). This coefficient adjusts the rent based on the household’s income and is calculated using the total taxable income of all household members. Lower-income households receive a larger reduction in rent, while those with higher incomes pay closer to the basic rent amount.

An amount equivalent to 5% of the basic rent must be deducted from the rent for one dependent child, 10% for two children and 20% for three. A dependent child with a recognised disability allows the equivalent of two dependent children to be deducted. Similarly, 20% of the rent must be deducted for each disabled adult in the household.

##### ○ Limitations: ceilings and floors

There is a minimum rent threshold as well as a maximum rent cap.

In all cases, the actual rent cannot exceed:

<sup>24</sup> SWL, (2024). *La location d'un logement public en Wallonie [Renting public housing in Wallonia]*.

<https://www.swl.be/images/2024/La%20location%20d%20un%20logement%20version%2001082024%201.pdf>

<sup>25</sup> The indexation is based on the so-called “Health Index” (l'indice santé). It is derived from the main consumer price index, but stripping out elements like alcohol and tobacco. Thus, it is the change in the prices of basic good and services required to live a 'healthy' life.

<sup>26</sup> The “reference income” was first set by the regional government in 1996. It is then indexed each year based on the “Health Index”. However, the government has intervened on occasion to modify the basis for the reference income. The last such occasion being in 2022. See: [https://www.ejustice.just.fgov.be/mopdf/2022/06/02\\_1.pdf#Page95](https://www.ejustice.just.fgov.be/mopdf/2022/06/02_1.pdf#Page95)

- 20% of household income, if income is below the reference income.
- 22% of household income, if income is between the reference income and the admission income threshold.
- 24% of household income, if income exceeds the admission income threshold<sup>27</sup>.
- **Top up payments (*complément de loyer*)**  
In certain cases, a social provider can ask a household to pay a small ‘top-up’ payment. This is can be in cases where the house is too large for the current needs of the household (i.e., having at least two additional bedrooms). This is designed to nudge people to rightsize.<sup>28</sup> Despite the top up payments, a recent SLRB report noted that the average waiting time to access a social dwelling with three bedrooms or more in Brussels was 16 years.<sup>29</sup> Top up payments may also be requested if the house has a very high energy rating (resulting in much lower energy bills), or if the current income of the household is greater than the accession limits for accessing social housing<sup>30</sup>. In the latter case the top up is known as a “*cotisation de solidarité*” (solidarity payment).<sup>31</sup>
- **Flanders** – In Flanders, there is an established ‘formula’ that is used to determine the rent. However, this is somewhat complex, and requires explanation.

#### Basic social rental formula – Flanders

$$\text{Social rent of the dwelling} = \text{Household income}/54 - (\text{family discount} + \text{patrimonial discount}) + \text{energy correction}^{32}$$

- **Family discount**  
The rent is reduced based on the number of dependents. At present, this is €22 per month. If the dependent is a child with disabilities, then the discount is doubled. If the dependent is not a full-time resident (e.g., shared custody of a child) the rate is halved. Dependent adults with certain disabilities or care needs can also be allocated a family discount.
- **Patrimonial discount**  
A discount is applied based on the assessed market rent of the home. In other words, homes that are in less desirable areas, or which are smaller in size will receive a discount in order to take some account of the ‘utility value’ of the home.
- **Energy correction**  
Since 2021, Flemish social providers have been able to take account of the energy performance of a home. If a home has been built or renovated since 2006, then the “energy correction” must be paid. This is a surcharge of between €1 and €40 per month.

It must be noted that there is also a ‘minimum’ and a ‘maximum’ social rent that can be asked by a SHC. The maximum is the market rent for the home. The minimum is linked to the market rent<sup>33</sup>.

<sup>27</sup> SLRB, (2024). *Calcul du loyer 2024 [Calculation of rent 2024]*. <https://slrb-bghm.brussels/sites/default/files/2024-01/calcul-loyer-2024-fr.pdf>

<sup>28</sup> Older residents, and those with certain handicaps or medical issues can be exempt from this measure.

<sup>29</sup> SLRB. (2024). *Mémoire: 2024-06*, p.28. Available at: [https://slrb-bghm.brussels/sites/default/files/2024-06/memorandum-fr\\_web2.pdf](https://slrb-bghm.brussels/sites/default/files/2024-06/memorandum-fr_web2.pdf)

<sup>30</sup> For more on this, see: <https://slrb-bghm.brussels/fr/etre-locataire/votre-loyer-et-vos-charges>

<sup>31</sup> The calculation of the solidarity payment is complex. In its simplest form, the top up payment is derived from a calculation of 1/10,000 the market value of the social housing unit occupied (referred to as a ‘tranche’). The number of tranches that have to be paid depends on by how much the household income exceeds the income threshold for accessing social housing. For a more detailed overview, see: <https://slrb-bghm.brussels/sites/default/files/2023-01/cotisation-mensuelle-de-solidarite-2023.pdf>

<sup>32</sup> If both the rent and the income of the household do not change in a year, and a one fifth-fourth contribution is made each month (≈1.85% of annual income), then the social rent should in practice not exceed 22.22% of the annual aggregate income of the household (i.e.,  $1.85 \times 12 = 22.22$ ).

<sup>33</sup> For further explanation, see: Housing Europe (2025). *Unlocking Potential - A Comparative Analysis of Approved Housing Body Models in the European Union*.

- **Wallonia** – There is less ‘transparency’ regarding the setting of the social rents in Wallonia. Information that is available publicly simply makes reference to the setting of rents based on various inputs (e.g., household income), based on a computer software package.

#### Basic social rental formula – Wallonia

**Not publicly available – carried out via a computerised system, with various inputs**

The rent for social housing is determined based on several parameters including, among others:

- the market value of the housing unit: on this basis, the SLSP calculates a "basic rent";
- the income of the household: on this basis, the SLSP adjusts the "basic rent" to set your actual rent.

The income taken into consideration is that of year t-3. For example, for the year 2025, the SLSP takes into account the income from 2022. Unless the income has increased or decreased by 15% between year t (year of calculation) and year t-3. In this case, the current income is taken.

The calculation of the rent for social housing is based on several parameters, mainly the value of the housing and the household income. The exact formula is complex and is carried out via a computerised system.<sup>34</sup>

### Developing social housing and meeting targets

There are, understandably, no national housing targets in Belgium. On the regional level, there are some targets or estimates of housing need that we can look to.

- **Brussels** – The latest figures available from the SLRB show that there are approximately 60,000 households on the social housing waiting list. That there are currently only a little over 40,000 social housing dwellings in the region puts in perspective the scale of the existing unmet need for social housing. Of the applicants, around four in ten are single-person households. The average time spent on the waiting list is currently 12 years.<sup>35</sup> Cognisant of the long-time to access social housing, the Brussels Region has instigated a number of multi-annual plans:
  - **Plan Régional du Logement (PRL) in 2004** : The Regional Housing Plan aimed to provide for the construction of 5,000 new social housing units (3,500 social housing units and 1,500 medium-sized housing units) and entrusted this task to three public operators, the SLRB (4,000), the Housing Fund (500) and the SFAR (subsidiary of finance.brussels)<sup>36</sup> for 500 housing units as well. All of these housing units are intended for rental. The regional aforementioned subsidy reached 50% in the case of social housing and 33.33% for medium-sized housing<sup>37</sup>.
  - **l’Alliance Habitat (AH) in 2014** : set the ambition of building 6,720 new public housing units and, in addition to the SLRB and the Housing Fund, mobilised Citydev, the Community Land Trust Brussels (CLTB) and the municipalities via the Sustainable Neighborhood Contracts (CQD) tool. The subsidy conditions were identical to those of the PRL<sup>38</sup>.

<sup>34</sup> Droits Quotidiens, (2025). *Comment calculer le loyer de mon logement social ?(Wallonie) [How do I calculate the rent for my social housing? (Wallonia)]*. <https://www.droitsquotidiens.be/fr/question/comment-calculer-le-loyer-de-mon-logement-social-wallonie>

<sup>35</sup> This information is derived from: <https://www.slr-bghm.brussels/sites/default/files/2024-12/20241217%20Midi%20du%20logement%20social%20-%20Statistiques%20annuelles.pdf>

<sup>36</sup> The ‘Société Foncière d’Acquisition et de Réalisation’ is a subsidiary of finance.brussels, the investment arm of the Brussels-Capital Region. SFAR has in recent years allocated increasing time and resources on developing social and medium-income housing projects to address the region’s housing needs.

<sup>37</sup> Perspective Brussels, (2019). *Monitoring des projets de logements publics [Monitoring of public housing projects]*. [https://perspective.brussels/sites/default/files/documents/monitoring\\_des\\_logements\\_publics\\_ndeq2.pdf](https://perspective.brussels/sites/default/files/documents/monitoring_des_logements_publics_ndeq2.pdf)

<sup>38</sup> *Ibid.*

- **Plan d’Urgence Logement (PUL) (Emergency housing plan) 2020-2024:** The plan proposed 33 actions distributed over five axes:
  1. increase the supply and quality of housing for social purposes
  2. improve public action in the field of housing
  3. support all tenants
  4. guarantee the right to housing
  5. promote access to property

This translates into: the construction/acquisition of 4,650 new social housing units, the reform of the rental allowance: 12,800 new beneficiaries, the socialisation of the public housing stock: 1,750 public housing units available at the social housing rate, more than 2,500 additional housing units in AIS as well as the renovation of 36,758 social housing units<sup>39</sup>.

As of the end of 2023, 6,615 new social dwellings had either been developed or were in the process of being developed.<sup>40</sup> While the PUL period has now come to an end, at the time of writing at the start of 2025, no new plan has yet been proposed to take its place.

- **Flanders** – The Flemish government imposes targets on the minimum number of social rental homes in each municipality, as well as their energy performance. This is known as the ‘*Bindend sociaal objectief*’ (BSO), the ‘Binding social objective’. The targets are based on a detailed review of each of Flanders’ 300 municipalities, with each one being set a locally specific target for the provision of additional social housing. The current structure is set for the 2009-2025 period<sup>41</sup>.

*Wonen in Vlaanderen* collects detailed information on the social housing stock in each municipality. It also publishes a biennial progress report to show how each municipality is performing versus target<sup>42</sup>. In the most recent report, only eight municipalities (3%) were in the worst performing category; those which are not meeting targets and not making sufficient efforts to rectify the situation. These municipalities are legally obliged to conclude an agreement with local social housing providers to quickly ramp up delivery of additional homes over the medium-term. If this is not sufficient to improve the situation, then the Flemish regional government can impose sanctions on the municipality, and/or conclude its own agreement with the local social housing providers<sup>43</sup>; in effect going over the head of the municipality.

The most recent report did show, though, that 165 municipalities are on course to meet their social housing supply objectives (55%), and 127 municipalities (42%) were not on course to achieve the objective, but we making good efforts to achieve them.

- **Wallonia** – There are no official estimates on existing unmet housing needs in the region. However, there are approximately 44,000 households on social housing waiting lists at the start of 2024,

<sup>39</sup> Government of the Brussels-Capital Region, (2020). *Plan d’urgence logement [Emergency housing plan]*. [https://nawalbenhamou.brussels/wp-content/uploads/2021/01/Plan-Urgence-Logement\\_DEF.pdf](https://nawalbenhamou.brussels/wp-content/uploads/2021/01/Plan-Urgence-Logement_DEF.pdf)

<sup>40</sup> SLRB (2024). *Rapport annuel 2023 [Annual report 2023]*.

<sup>41</sup> For an overview, see (in Dutch): <https://www.vlaanderen.be/lokaal-woonbeleid/vlaamse-beleidsprioriteiten/betaalbaar-woonaanbod/bindend-sociaal-objectief-bso/bindend-sociaal-objectief-welke-opdracht-heeft-uw-gemeente>

<sup>42</sup> See: <https://www.vlaanderen.be/lokaal-woonbeleid/vlaamse-beleidsprioriteiten/betaalbaar-woonaanbod/bindend-sociaal-objectief-bso/hoer-vordert-uw-gemeente-met-het-bso-de-jaarlijkse-meting-en-tweejaarlijkse-voortgangstoets>

<sup>43</sup> Article 2.23, §2, third paragraph, of the Flemish Housing Code of 2021.

representing almost 100,000 people<sup>44</sup>. The average waiting time for obtaining social housing is around two years and three months<sup>45</sup>.

Regarding delivery targets:

- **Recovery Plan for Wallonia:** Agreed in December 2022, the Plan aims to strengthen social housing through public-private partnership (PPP). The primary objective is to acquire at least 550 residential properties for use as social housing, in addition to building 1,000 new ones. The plan targets different stakeholders, including Social Housing Companies (SLSP), municipalities, Public Social Welfare Centres (CPAS), and intermunicipal organisations. It includes provisions for acquiring both new and existing private homes, with municipalities and CPAS required to submit projects to the relevant authorities for approval and funding. The program also invites private partners to contribute to the acquisition of new homes<sup>46</sup>.
- **Renovation Plan 2020-2025:** At the end of the investment program 20,000 social housing units with energy label B or above, and meet the latest standards with regard to health and safety in buildings. In the longer term (2050) full carbon neutrality of the stock is the objective. The amount of the program is €1.2 billion (subsidy of €875,625,000 + zero-rate loan of €291,875,000). Due in particular to exceptional inflation, the program, initially covering 25,267 housing units, has undergone several adaptations and relaxations of the implementation methods.<sup>47</sup>

### Integration with social policy

As in other countries in Europe, social housing is a tool for accomplishing other aspects of public social policy in the three Belgian regions. This includes tackling homelessness, better integrating low-income households into the labour market and education, as well as urban regeneration.

Social policy is also interesting, as it is one of the only areas where there is some inter-regional coordination on housing. The Housing First Lab<sup>48</sup> promotes and supports the provision of housing for those experiencing homelessness in all part of Belgium, complimenting more localised efforts (e.g., the inclusion of specific quotas in regional social housing allocation policies).

### Brussels

In Brussels, social initiatives are overseen by the SLRB, which aims to provide guidance to SISPs. This is achieved through interactions with social workers, Tenant Advisory Councils, and Social Cohesion Projects (PCS). Currently, 32 PCS are active across social housing sites. These projects result from partnerships between a SISP, a non-profit organisation (e.g., a registered charity), and sometimes the local municipality. They foster participatory dynamics between tenants, the SISP and, where applicable, other neighbourhood residents who wish to be involved.

SLRB and SISPs are increasingly focusing on so-called "empowerment" projects to strengthen their social action. Empowerment is understood as enhancing residents' ability to make choices and translate them into concrete actions and outcomes. In line with this, SLRB launched an 'Empowerment

<sup>44</sup> Hovine, A. (2024, February 22). Près de 100 000 Wallons sont sur liste d'attente pour obtenir un logement social. Mais il y en a trois fois plus qui en ont besoin...[Nearly 100,000 Walloons are on the list to access social housing]. Brussels : La Libre Newspaper.

<sup>45</sup> SWL, (2023). *Rapport d'activités 2023* [Annual report 2023], p. 7.

<https://www.swl.be/images/2024/Rapport%20d'activit%C3%A9s%202023-version%20finale.pdf>

<sup>46</sup> Official website of Wallonia, (n.d.). *Création de nouveaux logements sociaux grâce au partenariat public-privé* [Creation of new social housing through public-private partnership].

<https://www.wallonie.be/fr/actualites/creation-de-nouveaux-logements-sociaux-grace-au-partenariat-public-privé#:~:text=Dans%20le%20cadre%20du%20Plan,1.000%20logements%20%C3%A0%20prix%20abordables.>

<sup>47</sup> SWL, (2023). *Rapport d'activités 2023* [Annual report 2023], p. 39.

<sup>48</sup> See : <https://www.mi-is.be/fr/themes/lutter-contre-le-sans-abrisme-et-labsence-de-chez-soi/housing-first-belgium/qui-sommes-nous>

Call' for projects in 2023, inviting SISPs to encourage social housing tenants to take an active role in their neighbourhoods, rather than being 'passive' tenants. This first call for projects resulted in 15 proposals submitted by 13 different SISPs. Of these, SLRB will provide funding for six projects, with a total budget of €248,850. One of the selected projects, *Brunfaut Monoparental et Solidaire* by Logement Molenbeekois, aims to support single-parent households in the Brunfaut neighbourhood through a socio-professional and civic integration pathway<sup>49</sup>.

### **Flanders**

In Flanders, Housing First and other policies to house particularly vulnerable people were previously concentrated in the work of the region's 'Social Rental Agencies' (SRAs). The SRAs would lease homes from private owners, and offer them to such households, amongst others. However, with the merging of the Flemish SRAs with the non-profit housing associations, the housing of very vulnerable groups is now a responsibility of the new Social Housing Companies<sup>50</sup>. Leasing arrangements remain important in this regard, as they can help social providers to quickly adapt their offer to meet urgent needs<sup>51</sup>.

In terms of labour market integration, SHCs can cooperate with local social welfare agencies and employment offices to offer apprenticeships; e.g., related to building maintenance and management. Likewise, tenants can also receive counselling services provided by their social housing provider, which can help them to access training and other opportunities. The 'Living and Working' (*Wonen en Werken*) programme is one example of an initiative that integrates vocational training with the social housing sector in Flanders<sup>52</sup>.

In terms of urban regeneration, this is a matter for municipalities. However, there are a number of examples of urban regeneration projects that include a strong focus on the development of new social housing. This partly reflects the aforementioned BSO, and the need for many municipalities to increase their stock of social housing. As such, when urban regeneration takes place, including social housing companies is a win-win. On the one hand, they can finance part of the new development themselves, via the low-interest public loans. Another benefit of including SHCs is their access to regional grants to cover the cost of providing amenities in and around new social housing developments. This could include new roads, as well as public amenities (e.g., shared spaces, playgrounds, sports facilities). In Flanders, the regional government will provide subsidies to the value of the full amount of the cost of providing such infrastructure<sup>53</sup>. After the project is completed the long-term upkeep and maintenance of these amenities transfers to the municipality.

### **Wallonia**

Social action is included in the work of the SLSPs, with the following objective: support in a technical-social approach in all sectors of activity and future projects with the involvement of residents. One practical illustration of this is that 16% of social rental households are supported by agents of the SLSPs and those with training in social work. This supports vulnerable residents with important issues like accessing social welfare, combating energy poverty, dealing with unpaid bills, rehousing assistance, and support for tenants as part of the renovation plan.

<sup>49</sup> SLRB, (2023). *Rapport annuel 2023 [Annual report 2023]*.

<sup>50</sup> Housing Europe (2025). *Unlocking Potential - A Comparative Analysis of Approved Housing Body Models in the European Union*.

<sup>51</sup> See: <https://www.vlaanderen.be/sociaal-woonbeleid/verhuren/toewijzen/dak-en-thuisloosheid>

<sup>52</sup> See: <https://www.wonen-en-werken.be/>

<sup>53</sup> Housing Europe (2025). *Unlocking Potential - A Comparative Analysis of Approved Housing Body Models in the European Union*.

In 2023, with the support of the SWL, six SLSPs developed specific Housing First projects to house homeless people. Furthermore, the SWL has supported SRAs to add 50 new homes to their stock, with the specific focus on combating homelessness.

Different SLSPs have also developed community engagements platforms. These help too include residents and provide a space for structured discussions on current social issues being faced by residents, neighbourhood conflicts, waste management, support for tenants as part of the renovation plan, and other topics that are important in ensuring a good standard of living and community cohesion<sup>54</sup>.

### Additional local context, and conclusions

While the provision of social housing is a regional competence in Belgium, it is not completely 'sheltered' from what happens at the national level. This is because, for the most part, the debts and liabilities of Belgian social providers are considered to be 'on balance sheet' from the point of view of the EU's public debt and budget deficit rules. In its most recent report (June 2024)<sup>55</sup> the European Commission noted that Belgium was in violation of both the debt and deficit targets, and based on the trajectory at that time, was expected to remain in violation in the coming years. As such, fiscal consolidation is now part of the political agenda in Belgium.

A recent report notes that "there is competition between social housing and other areas that need public financial support. In view of the current poor budgetary situation and the high debt ratio of...Belgium...[the social housing sector]...expects a reduction in resources for social housing in the coming years, despite a growing need for investment in housing for low-income households".<sup>56</sup>

After protracted negotiations, a new national government was formed at the end of January 2025. The coalition agreement includes proposed cuts in welfare, social care, and other aspects of state supports for vulnerable households<sup>57</sup>. However, it is not yet clear what the overall impact on regional budgets, and by extension investment in social housing, will be.

Public opinion in Belgium is mixed on the question of the state going further in supporting people who struggle to meet their own housing needs. For example, according to a survey conducted by the OECD, just 10% of people in Belgium would accept to pay higher taxes in order to benefit from increased public support for housing (e.g., social housing services, housing benefits, etc.). This is far below the OECD average of 22%<sup>58</sup>. However, one of the reasons for this may be the fact that the average Belgian worker is already subject to very high levels of personal taxation. Indeed, according to the OECD, the average single Belgian worker faced a net average tax rate of 39.9% in 2023, compared with the OECD average of 24.9%<sup>59</sup>.

However, an apparent reticence to finance additional public housing supports comes in contrast to other findings from the OECD. For example, they find that 54% of households in the bottom income quintile in Belgium note that they are either "concerned" or "very concerned" about "being able to

<sup>54</sup> SWL, (2023). *Rapport d'activités 2023 [Annual report 2023]*, p. 48.

<sup>55</sup> European Commission (2024, June 19). [Report prepared in accordance with Article 126\(3\) of the Treaty on the Functioning of the European Union](#).

<sup>56</sup> Housing Europe (2025). *Unlocking Potential - A Comparative Analysis of Approved Housing Body Models in the European Union*.

<sup>57</sup> For a brief overview in English, see: <https://www.thebulletin.be/belgium-gets-new-coalition-government-led-n-vas-bart-de-wever>

<sup>58</sup> OECD Affordable Housing Database – Table HC1.4 Subjective measures on housing. Available at: <https://www.oecd.org/en/data/datasets/oecd-affordable-housing-database.html>

<sup>59</sup> OECD (2024). *Taxing Wages 2024 – Belgium Country Summary*. Paris: Organisation for Economic Cooperation and Development.

find/maintain adequate housing”.<sup>60</sup> Likewise, 61% of young Belgians (18-24) expressed the same concerns, compared to 33% of those aged 25-64. Thus, a failure to make adequate investment in the provision of affordable housing options seems to risk fracturing Belgian society, with low-income households and young people on one side of the social divide, and a large share of other household types on the other.

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<sup>60</sup> OECD Affordable Housing Database – Table HC1.4 Subjective measures on housing. Available at: <https://www.oecd.org/en/data/datasets/oecd-affordable-housing-database.html>