

Your budget

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.

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

Income	
Social Support	€1.314,20

Expenses per month	
Water, gas and electricity	€150 - €200
Average rent price	€761
Internet and phone	€50
Insurance (health and fire insurance)	€15

➔ You have more or less € 340 to live from

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

Income	
Social Support	€876,13

Expenses per month	
Water, gas and electricity	€150
Average rent price	€ 870 (in total)
Internet and phone	€40
Insurance (health and fire insurance)	€15

➔ You have more or less €240 to live from

3. You are a single woman with 1 child living in an apartment in Brussels and you are on OCMW / CPAS support

Income	
Social Support	€ 1.776,07
Children allowance	+/- €200

Expenses per month	
Water, gas and electricity	€200 - €250
Average rent price	€ 854
Internet and phone	€50 – €75
Insurance (health and fire insurance)	€20

➔ You have more or less €800 to live from

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

Income	
Salary	€1800
Children allowance (growth package)	€360

Expenses per month	
Water, gas and electricity	€ 290 - €400
Average rent price	€ 870
Internet and phone	€50 - €75
Insurance (health and fire insurance)	€35

➔ You have more or less €830 to live from

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, ...



Living alone, what now?

You have finally found a place to live and have signed your rental contract. If you are going to live alone, there are a few things you will need to take care of first. Without electricity, water or gas connections, it will be difficult to live in your new home. In this section, we will try to explain the various steps as clearly as possible. Be aware that these costs will often take a big chunk out of your budget. It is therefore up to you to ensure that you use these utilities sparingly, not only for the sake of your bill, but also for the sake of the planet.

1. Which gas/electricity contract should I sign?

There are several energy companies in Belgium to choose from. There are slight differences in price and offerings between the various suppliers. You can opt for a package that includes both gas and electricity or sign separate contracts for each. It is a good idea to regularly check whether it would be better to switch suppliers in order to save money.

For example, you can choose between a fixed rate or a variable rate. What is the difference between the two?

- With a **fixed rate**, the price per 1kWh (the unit in which your energy consumption is expressed and measured) does not change for the duration of your contract with an energy supplier.
- With a **variable rate**, the energy price follows the market price. When market prices for energy fall, you benefit. When prices rise, you pay more.
 - o Although the majority of households in Belgium opt for a fixed rate, this is not always the most advantageous option. The ups and downs in the market smooth out your energy price.

How do I sign a contract?

The internet is the fastest way to sign a contract. For example, you can compare prices between different suppliers online and choose the type of contract and supplier that best suits your consumption. Below are some examples of websites where you can test your consumption and find the right package for you. Of course, you can also simply continue the contract of the previous tenants.

Changing suppliers is very easy. All you have to do is sign a new rental contract and fill in the energy transfer document (see appendix). You can do this with your current supplier or with a new supplier. There is no need to cancel your current contract; your new supplier will take care of everything for you. Please note that there is a one-month notice period. Changing energy suppliers has no impact on your connections or cables. A new meter is also not necessary.

Find the energy contract that suits you best:

- In Flanders: <https://vtest.vreg.be/>
- In Wallonia: <https://www.compacwape.be/>
- In Brussels: https://brugel.brussels/nl_BE/outils/brusim-2



2. Register the meternumbers

In your house or flat, you will find a number of meters that measure your water, gas or electricity consumption. The meter reading determines your actual consumption during the past year. Throughout the year, you pay advance invoices, usually every three months. The amounts on these invoices are an estimate of your annual consumption. But of course, this estimate must be checked and corrected if necessary. To do this, you will need to submit your meter readings once a year. Based on your actual consumption, you will either receive a refund or have to pay extra, depending on the amounts you have paid throughout the year. Meter readings are therefore important for determining your annual consumption.

When are the meter readings taken?

- **Before a move:** if you move, you must submit the meter reading for your old home to the energy supplier. The supplier will then calculate your final bill for the old address.
- **After a move:** if your new home had previous occupants, they will also pass on the meter reading to calculate their final bill. This ensures that you pay for your own consumption, not that of the previous occupants. To avoid conflicts, an energy transfer document must be completed and signed by both parties.
- When changing energy suppliers: you provide the meter reading(s) so that the old energy supplier can send you a final bill.

a) Electricity

Examples of electricity meters:

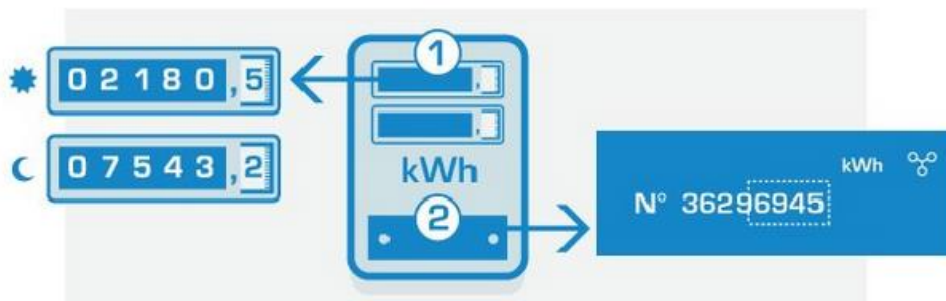


There are different types of meters for your electricity consumption. Ask the owner where to find the meters.

- **A meter for normal hourly rates (daytime only) or for night-time rates only (night-time only) has two numbers on it. 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 below, 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



- **A meter for dual hourly rates (day/night) has three numbers on it. 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



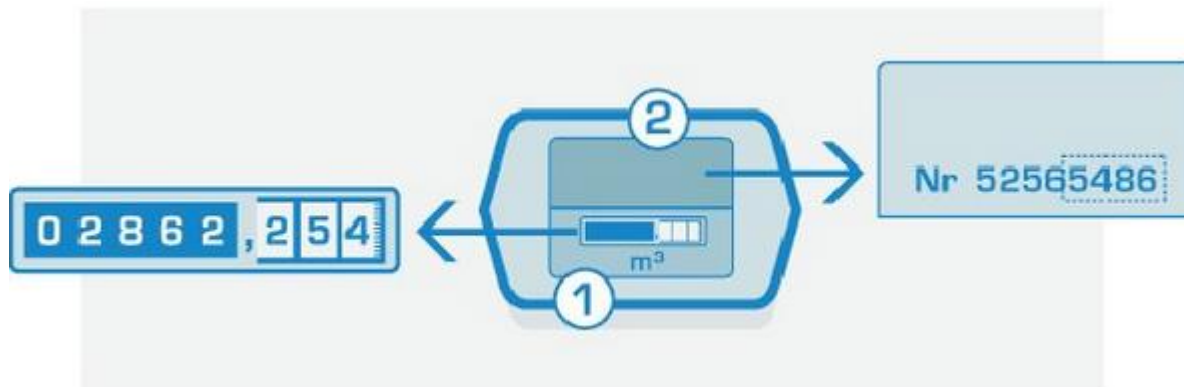
b) Gas

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.



c) Water

When moving to a new home, you will also need to register your water consumption on your name. In Belgium, you cannot choose your water supplier yourself, as you can with gas or electricity. Your water meter is located where the water pipe enters your home – usually close to the ground in the basement. It is best to ask your landlord or the previous tenant where to find the water meter.

There are three types of water meters in use:

Meter number: this is the number of your water meter. Check whether the last 4 digits are the same as the number on your meter card.

Meter reading: the black and white digits form the meter reading that you need to report. We only need the black digits from you, so the part circled in the picture is what we need.



Depending on the region of Belgium where you live, there are different ways to report your water level but generally they follow the same steps.

In Flanders: You can report your water level online via:



You can also download the document, fill it in and send the completed document via this website, together with a photo of your identity card:



In Wallonia:



In Brussels:



3. Internet and TV

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.



Housing without documents

Even without valid residence documents (so without an orange card), you still have a number of rights in Belgium. However, be aware that living without documents in Belgium is not straightforward and that you will need a valid residence document for a number of services.

1. Can I sign a rental contract if I do not have valid residence documents?

If you are still in the process of obtaining your residence permit and only have an orange card, a landlord may rent to you. Even people without valid documents (so even without an orange card) can rent in Belgium. Once the rental contract is signed, you have almost the same rights and obligations as other tenants in Belgium. You can even sign contracts for water, gas, electricity and internet without residence documents.

However, in practice this is often not easy because you need a bank account for all these things and to open a bank account you need valid residence documents. You also need an orange card to be able to work legally in Belgium. On top of that, it is not possible for someone without legal residence in Belgium to register on the address of the house with your commune. It is also important to know that you will not be entitled to financial support such as payment of the rent deposit or the installation premium from the OCMW.

More importantly, the challenge is often to find a landlord who is willing to rent to you if you don't have the necessary documents.

2. What is not allowed?

What is prohibited, however, is a situation in which the owner asks you for a lot of money for a property that is not in good condition. If the owner takes advantage of your vulnerable situation to ask you for a very high rent, you can take action against this with the appropriate authorities. We recommend that you gather sufficient evidence and report this to the municipality where you live. They will take the necessary steps.

3. I don't have a roof over my head, where can I go?

Be sure to check out the information on **Fedasil Info**. You can change the language to one you understand.

<https://www.fedasilinfo.be/nl/onderdak-nodig>



In **Flanders**: Visit a CAW (Centre for General Welfare) near you. You can find the addresses of all CAWs via this link. Families who do not have a place to sleep can usually also turn to the CAW for help.



For more information on **Brussels and Wallonia**: <https://www.ama.be/>



Financial support

In the search for a home, you can get support from various organizations. Some aid is organized by region, others nationwide. Some help is available once you get a positive decision; other help is available at anytime.

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.

**As a resident in a reception center, 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.*

a. Living Wage

The living wage (in French “Revenu d’Intégration Sociale”, in Dutch “Leefloon”) is a minimum income for those with insufficient means of subsistence. 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.

- **Amount (2025):**
 - Cohabitation: €876,13/month
 - Single: €1.314,20/month
 - Family: €1.776,07/month

b. Assistance for rental deposit

- The **CPAS/OCMW** can cover the **rental deposit**.
- The tenant must **reimburse monthly**.
- Must be requested **before the lease is signed**

c. Installation allowance

- Helps furnish and equip the new home (e.g., furniture, gas/electricity connection).
- **Amount (2025):** €1,640.83, paid once in a lifetime.

d. Assistance for first month's rent

- A **one-time payment** equivalent to the living wage for a family.
- Request must be submitted **within 3 months** after moving in.
- May be initiated once the **lease is signed or about to be signed** and the **address is known**.

Important!

If you are granted refugee status or subsidiary protection and you found housing (or you have an oral agreement with the owner), we recommend you to go to the CPAS/OCMW of your new residence as soon as possible!

Don't forget to take with you:

- Refugee attest 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?*
- *the CPAS/OCMW advance the rent deposit?*
- *Can the CPAS intervene once?*
- *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?*

In Wallonia

2. Walloon Region

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

a. Assistance for rental deposit by Walloon society social credit

- The maximum payment period 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).

b. Allocation de déménagement et de loyer (ADeL)

Apply **within 6 months** of the lease start date!

- **Relocation allowance:**
1x €400 + €80 per child or disabled person
- **Rent allowance:**
Up to 2 years: Up to €100/month + €20 per child or disabled person

c. Rent allowance/L'allocation d'attente logement (AAL)

A monthly financial aid granted to households with precarious incomes, holding a private housing lease and **waiting for social housing for > 18 months**.

- **Monthly financial aid** (€125-€185/month)
- Sent **automatically** by the housing company.

General support

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

Spread across Wallonia are 35 different locations working with vulnerable households to promote social inclusion through housing. They provide help to get access to decent housing and offer social, legal and technical support.



Walloon Housing Fund for Large Families (FLW)

This housing fund helps low-income large families access rental housing in Wallonia, by providing support and offering rental accommodation.



In Brussels

3. Brussels Housing Fund

a. Assistance for rental deposit

- 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.

4. Brussels-Capital Region

a. Rent allowance

financial assistance designed to cover part of the rent while waiting for social housing to be allocated.

- **Amount (2025):** €140 - €186 (+ supplement for children)
- Granted **for 5 years**, starting the day of application
- Apply **online** or with the **application form**

b. Relocation allowance

Financial aid designed to help low-income tenants who need to move from unsuitable accommodation or individuals transitioning out of certain homeless situations.

- Moving assistance (2025): 1x €1,057.21
- Rent assistance (2025): 5 years and possibly extended: €204 – €307

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.



In Flanders

5. Public Service Flanders

a. Rent allowance/Vlaamse huurpremie

Financial aid for low-income private renters who have been on the waiting list for social housing

- Granted after **4 years** on the waiting list social housing
- **Amount (2025):** €184 - €202 (+ supplement for children or disabled person)

6. Flemish Housing Fund

a. Assistance for rental deposit

- 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 deposit is based on the number of dependants (€2497 - €3745).

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

General support

CAW

CAW not only has a diverse supply of temporary housing units, they primarily provide assistance and services that increase housing opportunities and housing stability.



The Belgian Housing Market: General Overview

Regardless of the stage of your procedure, we understand that looking for housing in Belgium can be very stressful.

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;
- about 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

Social housing in Belgium

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

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

(LINKS: [VL](#), [BXL](#), [WAL](#))




- The rent of a social house is based on your **income**, **family size**, or **dwelling size**. 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 short notice solution. The estimated average wait time in Flanders is 4 years, in Brussels 10 years and in Wallonia 5 years.

How can you apply for social housing?

- If possible as help from your social assistant.
- Check your eligibility to apply for social housing.
- Register as soon as possible, once you receive a positive decision.
- Collect the right documents and complete the application correctly.

Renting in Belgium

You will likely enter the private rental market. 35% of the Belgian population rents a home, in the region of Brussels even 62% are tenants.

- **Compare rental rates** thoroughly, prices can vary enormously.
 - o Depending on the region;
 - o rural versus urban environment;
 - o Type of housing (studio, appartement, row house, villa...).
 - o Scan the link to have more information on prices in Belgium → 
- To sign a rental contract, you need **a bank account**. Opening a bank account requires a valid orange card (AI) 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 homes.
 - Town house or terrace house: Usually a narrow property that is joined on either side by other townhomes
 - 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
 - Tiny house: A small, mostly portable, dwelling, goes often hand in hand with legal issues because of unclear local framework

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.



Wallonia – AIS housing

A similar system exists in Wallonia where if you earn too much to qualify for social housing you can check if you are eligible for AIS housing — private homes rented below market price (often 15–30% less), managed by Social Rental Agencies (AIS).

<https://www.uwais.be/conditions-admission/>

Buying a house in Belgium

Buying a house is a big step. Therefore it is really important to be well informed about the risks, expectations, costs...

- Define your exact **budget**, there are many mandatory and recurring costs.
- **Visit** the property more than once, preferably with an expert.
- Discuss the feasibility of a **mortgage loan** with several banks
- There is an opportunity to **buy social housing or get social credit**, research if you are qualified for this.

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 lease signed by all tenants, or separate leases for each room.
 - o Advantage: Share costs, social network, great stepping stone, more available space...
 - o Disadvantage: Less privacy, more commitment...
 - o Depending on the location (and the OCMW), the status of cohabitant penalizes citizens who receive replacement allowances when they live with other people.

Since 2016 it is possible **in Flanders** to rent out a room in a private house to refugees via 'Notification temporary housing'. All citizens' initiatives are brought together by the non-profit organization ["The New Neighbors"](#).



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

Rental deposit

What is it?

A rental deposit in Belgium is a sum of money paid by a tenant to a landlord at the beginning of a tenancy. 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**.

How?

The money must be placed in a dedicated account that neither the landlord nor the tenant can unilaterally access during the lease period.

1. **A special blocked bank account** in your name. This can be established through traditional banks such as KBC or Belfius.
2. **The government** provides a safe **system** named 'e-DEPO' to make the rental deposit arrangements. Any tenant who has access to the '[Myminform](#)' platform can submit an application and deposit the amount of the rental deposit. The tenant receives a notification with an account number and structured communication. The landlord is notified by email and must in turn log in to complete the file.



3. There are also some **third party services** who offer support, such as insurance companies or funds. [Borgr](#) for example, is a foundation that arranges rent guarantees digitally - without a loan or escrow account - with attestation.



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.

Support?

If you are struggling to pay the rent deposit, you can apply for a rent deposit loan.

a. CPAS/OCMW of your municipality

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

- The **CPAS/OCMW** can cover the **rental deposit**.
- The tenant must **reimburse monthly**.
- Must be requested **before the lease is signed**.

If a friend offers to help you to pay the rental deposit for you, 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 deposit is based on the number of dependents (€2497 - €3745).

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.

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 additional 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.



A Rental Contract

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.

? What is a lease agreement?

A lease is a contract whereby 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 therefore necessarily have a lease (also called a rent contract).**

A residential lease relates to a furnished or unfurnished property or part thereof intended for use as a dwelling, excluding tourist accommodation.

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



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**, where required by the decree of November 28, 2013, on the energy performance of buildings, as well as the performance rating assigned to the rented property.
9. The owner's **bank details**

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

Sample Contract

Your **social assistant** can provide a **sample contract in your language** to help you understand the terms better.


Property description

The description of your property is 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 anything broken or damaged but also list the devices that are present in the house or apartment. It describes everything, from the walls and floors to the sanitary facilities and appliances (for example, is there an oven or dishwasher). This document will avoid discussion at the end of your contract. 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.

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.

What to Do After Signing

- After signing your contract, **register at your new municipality** as soon as possible (you have max 8 days):
1. **Contact the commune** and schedule an appointment to change your address.
 2. A **police officer** will be sent to your home to verify that you live there.
 3. You must allow the officer to enter the house.
 4. Based on this visit, the **mayor** will decide whether you will be officially registered.
 5. Only then is your **registration final**.

 In some municipalities, you can go to the website to register. This is often easier and faster.

Your registration is necessary to access many **administrative and social rights** in Belgium.

- Register your contract online

Registration of contracts is required. This is an obligation of the owner. If he/she refuses to register the contract, we advise you to contact the OCMW, CAW, APL, ...

Nonregistration of the contract can have both positive or negative consequences for you as a renter. It is best to ask your landlord to register your contract on this website:





Looking for a House in Belgium

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](#).



1. 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.

In the first pages of this information guide, we already gave a little bit more information about social housing in Belgium so we will not go over it again here. Most important to say is that you should register for the waiting list for social housing but that waiting time can be very long. So it is highly likely that you will end up on the private renters market to rent you own home. How you do this, we will try to explain below.

2. Step 2: how do I look for a private house?

Where to Search an individual 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.

Popular and trusted websites:

- www.immoweb.be
- www.immovlan.be
- www.vivastreet.be
- www.realo.be
- www.zimmo.be

⚠ **Beware of scams!** If a deal seems too good to be true, it probably is.

🔍 ✓ Other options:

- Some listings are placed directly by **private owners**, not agencies. These are often more flexible.
- Visit a **real estate agency** or talk to an agent in person. Introduce yourself and explain what you're looking for (location, size, rent). A face-to-face conversation often works better than a phone call. Be honest about your income (RIS,...)
- Look for **"For Rent" signs** on houses or apartments in your city or town.



- 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, ..."*

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 rent deposit?
 - 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.

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.

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:
 - Payslips
 - A short letter introducing yourself
 - Proof of income

👉 A visit is your chance to make a **good impression**, so be prepared and smile 😊

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 nice picture of you.

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. The necessary documents can be your renters-cv, payslips from the last three months or a copy of your work contract, 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.

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 **Unia**:


👉 <https://www.unia.be/nl/contact>



Rights and Obligations: Tenants and Owners

When you sign a lease, 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.

Tenant 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. Find contact information for your local Justice of the Peace here 
 - 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 lease.
 - Having a **move-in inspection report** (initial condition report) is mandatory: at the start of the lease and strongly recommended at the end.
-

Owner rights

- Determine the rent: The amount of rent cannot be changed during the lease 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.
- 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.

Tenant 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”): Take out home insurance (also known as fire insurance): Home insurance protects against damage to bricks, furniture, and third parties (neighbors, etc.). It provides compensation in the event of fire, water damage, natural disasters, storms, hail, glass breakage, theft, vandalism, and electrical damage
- **Furnish the home** adequately.
- **Report any defects** or issues to the owner promptly.
- **Allow urgent repairs**; non-urgent work requires the tenant's permission.
- **No subletting** without the owner's approval.
- 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.
- **Notify the owner if you wish to leave the accommodation**: “give notice.”

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 lease agreement and inventory of fixtures with the registry office. 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)

Maintenance Responsibilities: Who Does What?

Exterior

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		Cleaning, post replacement, hedge trimming

Interior

Component	Owner	Tenant
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 Doors/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

When in doubt, always check your lease agreement. Understanding your rights and obligations helps ensure a positive rental experience and minimizes conflicts.