

FOCUS HOUSING

Infos and tools to help you
finding housing in Brussels!

THIS BELONGS TO :





DIFFERENT TYPES OF HOUSING



Private housing, public housing,
social housing agencies,...
How does it all work?



DIFFERENT TYPES OF HOUSING

PUBLIC HOUSING

What is it?

Housing from the state, managed by "SISP" (=société immobilière de service public)

Price?

The rent is set according to the tenant's income, composition of the family, size of the flat. The rent is lower than on the private market.

Waiting time?

Very long waiting time, often more than ten years. According to the family situation, priority points are given. It determines the rank in the waiting list.

How to register ?

- Ask for the registration form in any SISP (you can choose the closest one to where you are). Registration is to be made at one SISP only for the whole public housing system in Brussels.
- Fill the form and submit it with all the required documents.
- Update every two years.

Choice of housing?

When a flat is assigned to you, you cannot refuse it unless you have good reasons to.

More infos :

<https://slrb-bghm.brussels/fr/devenir-locataire>

SOCIAL HOUSING AGENCIES ("AIS")

What is it?

The "AIS" manage private housing to give them a social use and make them more affordable.

Price?

The rent is set according to the size of the flat. It is lower than on the private market but can be higher than in public housing.

Waiting time?

The waiting time varies in the different AIS and accordingly to the size of the required flat. From a few months to a few years.

How to register?

Each AIS has its own registration process. You have to register in each AIS, by email, by post or by taking an appointment.

Choice of housing?

When a flat is assigned to you, you cannot refuse it unless you have good reasons to.
If you refuse a flat in one AIS, you can still stay registered in the other ones.

More infos :

<https://www.fedais.be/introduire-une-demande-de-logement>

PRIVATE HOUSING

What is it?

Housing rented by a private landlord and put on the market by the landlord or by a real estate agency.

Price?

The rent is set by the landlord according to the market. Rents are expensive, compared to the quality of housing.

Waiting time?

Private housing is mostly free immediately or very quickly. The difficulty is that there are many candidates for one flat.

How to find it?

- Websites ; immoweb, ImmoVlan, Logic-immo,
 - Marketplace (Facebook),...
 - Advertisement in the street (orange sheets written "à louer")
- Word of mouth

Choice of housing?

You are free to choose the flats you visit and the one you finally choose.

DIFFERENT TYPES OF HOUSING

BRUSSELS-CAPITAL REGION HOUSING FUND

What is it?

The purpose of the housing fund is to enable access to housing for all through various support mechanisms.

Price?

The rent is set according to the tenant's income and the state of the flat. Mostly low rents.

Waiting time?

The waiting time is quite long (years).

How to register?

- Fill the online form and send the required documents
- Update every twelve months

Choice?

The day a flat is assigned to you, you cannot refuse without losing priority points.

More infos :

<https://www.fonds.brussels/fr/louer/je-souhaite-devenir-locataire>

THE "RÉGIE FONCIÈRE"

What is it?

The "régie foncière" manages property assets of the brussels city municipality

Price?

A third are low-rent housing, so that the rents are lower than in the private market.

Waiting time?

There is no waiting time to visit the flats you are interested in but if multiple candidates show up at the visit, the flat will be assigned to the person standing for the longest period in the aiting list.

How to register?

- Fill the online form
- Look for the flats you are interested in, in the list of proposed housing
- Visit the flats and send your file everytime you want to candidate for a flat.

Choice?

You can visit and candidate as much as you like. Only candidate for flats you are truly interested in

More infos :

<http://regiefonciere.bruxelles.be/fr/inscriptions>

MUNICIPAL HOUSING

What is it?

These are flats owned by and managed by the municipality or the CPAS. Each municipality has its own property assets and manages it its own way.

Price?

Some municipalities offer low-rent housing, moderate or affordable. There is all kinds of municipal housing.

Waiting time?

Varies from one municipality to another, according to the type of demand.

How to register?

Each municipality has its own registration process. Ask for infos in the municipalities you are interested in.

Choice?

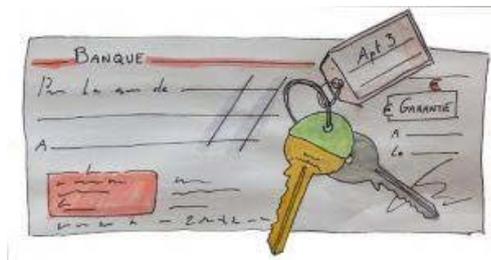
It depends on each municipality.



FINANCIAL ASSISTANCE FOR HOUSING



Rent guarantee, first month's rent, rent allowance, ...
What assistance can I hope for?



BRUXELLES LOGEMENT

SERVICE PUBLIC RÉGIONAL DE BRUXELLES

THE RENT GUARANTEE

Whatever the kind of rent guarantee, it must always be paid to a **BLOCKED ACCOUNT** on the name of the tenant!

At the end of the lease, il faudra l'accord du locataire et du propriétaire pour la débloquer.

La garantie locative ne peut pas dépasser **DEUX MOIS** de loyer.

OWN FUNDS

If you spared money, you can use it for your rent guarantee. It is the easiest way, but not everyone can save enough money before moving in. That's why helps do exist!

FOR THE YOUNGSTERS : ASBL CAPUCHE

Capuche provides young people (18-25) with a fund to quickly make a rental guarantee available. They operate by appointment and with partner services.

THROUGH THE HOUSING FUND OR THE BRUGAL FUND

There are two types of assistance granted for the rental guarantee. The Fund analyzes your file and, depending on your financial situation, will grant you either a consumer credit or assistance through the BRUGAL fund.

How do I make the request?

Once you have found a new home, you must send the form and the necessary documents to the housing fund. The application will be processed within 15 days.

You must open a blocked account yourself, to which the aid can be paid. The landlord will not be aware of the intervention of the housing fund.

Reimbursement?

If you are able to repay, the housing fund will grant you a loan, to be repaid over the duration of the lease (24 months maximum).

If not, you can join the BruGal fund and pay a monthly fee of 5 to 32 euros. When you leave your home, you will have to pay back the aid received, minus the contributions already paid.

More infos?

<https://www.fonds.brussels/fr/garantie-locative>

THROUGH CPAS

The CPAS of the municipality where you live before you move can help you to set up a rental guarantee.

It can take three different forms:

Letter of guarantee

No money is blocked, but the CPAS undertakes to take responsibility for any damage to the property. Few landlords accept this method.

Direct advance

The CPAS pays you the money you need and it is up to you to block it in an account in your name.

Bank guarantee

This is the most common form. The CPAS makes a commitment to a bank to block the sum necessary for the rental guarantee. The landlord is aware of this intervention.

Reimbursement?

In general, the CPAS asks to be reimbursed for this assistance. A repayment plan will be established according to your means. At the end of the reimbursement, the rental guarantee will belong to you and it is to you that the owner will have to return it at the end of the lease

FONDS TREMLIN

Residual fund for the homeless sector created by the CCL. If a person has been unable to obtain a rental guarantee via a CPAS or the Fonds du Logement, our Fund can be mobilized.

Contact : ccl@ilot.be

HELP TO MOVE IN AND HELPS TO PAY THE RENT (1)

Moving into a new home often comes with many expenses. There are a number of ways to help with this.

FIRST MONTH'S RENT

The CPAS often grant aid for the first month's rent. This aid is sometimes refundable, sometimes not. You have to contact the CPAS of the municipality where you live before you move.

INSTALLATION ALLOWANCE

The installation bonus allows you to furnish and equip your home. It is granted by the CPAS of the municipality where you are moving in. It does not have to be paid back.

It is granted to homeless people who find housing. However, you are only entitled to it once in your lifetime.

RENT ALLOWANCE

What is it?

The rent allowance helps people waiting for social housing to pay their rent on the private market. It is a monthly allowance of 160 euros, increased for each dependent child, granted for 5 renewable years.

How to request it ?

The allowance is for anyone registered for social housing, who has 6 priority points (2 points for single-parent families) and an income equivalent to the RIS. The application is simple: just send in a form with a copy of your lease.

More infos?

<https://logement.brussels/louer/allocation-loyer/>

RE-HOUSING ALLOWANCE (ADAR)

What is it?

The relocation allowance is a form of assistance for people who are leaving a situation of homelessness, domestic violence, or substandard housing. It is a monthly allowance that varies according to rent and income, and is granted for a period of three years.

How to request it ?

Apply online or by mail using the form within six months of moving in.

Depending on your situation, you may be asked to provide specific documents.

Please note that you are not eligible for ADAR if you already receive rental assistance.

More infos?

<https://be.brussels/fr/logement/location/aides-la-location/aides-financieres/allocation-daccompagnement-au-relogement#Quel-est-le-montant-et-la-duree-27260>

SOCIAL RATE: ENERGY & TÉLÉCOM

Gas and electricity:

People on low incomes are entitled to a social tariff to help them meet certain expenses.

The social tariff applies automatically in most cases.

Further information: <https://economie.fgov.be/en/themes/energy/energy-prices/social-tariffs>

Television, internet, telephone :

Internet offer :

19€ per month for people on low incomes
For a social subscription with TV: TV + internet package: €40.

Who can I contact to benefit?
Any online operator or store

HELP TO MOVE IN AND HELPS TO PAY THE RENT (2)

Moving into a new home often comes with many expenses. There are a number of ways to help with this.

SOCIALIZED RENT

From October 2023, anyone living in a property owned by a local authority will be able to benefit from socialized rent. This means that the rent will be adapted to their income, as is the case with social housing.

To qualify, the tenant must : meet the income criteria for social housing allocation be a tenant of a municipal operator (CPAS / Régies / Communes)

FONDS JEAN DEGIVE

What is it?

Emergency financial assistance on the basis of written applications from social workers. They can help with first months' rent, for example.

How to request it ?

Application to be sent via fdegive@hotmail.com

More infos?

<https://www.bornin.brussels/associations/fonds-jean-degive/>

COMITÉ DE SECOURS

What is it?

Financial assistance for single-parent families facing budgetary difficulties. They can be used to pay rent, medical expenses or school fees.

Assistance can also be granted to projects run by associations that support families and children.

Contact :

Mrs de Radiguès and Mrs van Halle on 02.508.05.78 or by e-mail comitedesecours@societeroyaledephilanthropie.be

LE SIL HOUSING INSTALLATION SERVICE

The Service d'Installation en Logement (SIL) offers logistical support to homeless people as they move into housing. SIL teams carry out removals, moving-in, providing equipment/furniture, dismantling/ assembling/installing furniture for people moving into housing.

Prior to the move, beneficiaries can visit a stock of furniture and equipment to furnish their future home.

The SIL also provides access to staff, vans and a lift for removals.

SIL intervenes free of charge at the request of Brussels social services in the homeless sector for their beneficiaries who have found a new home.

Requests can be made by sending a form to sil@ilot.be

TOOLS AND USEFUL DOCUMENTS

**List of things to do, planned
visits, registrations, etc.**

SCRIPT PRIVATE PROSPECTION

How to introduce yourself on the phone and get a visit ?

PHONE CALL

The goal ? To get a visit !

How to be prepared for the call ?

- 1) Have enough battery power
- 2) Have credit
- 3) Be in a quiet place and without noise (avoid calls in the street, in the subway...)
- 4) Smile on the phone (Yes, they can hear it!)
- 5) Be positive and enthusiastic

The "perfect" script

- 1° Hello,
- 2° I'm sorry to bother you.
- 3° My name is and I am contacting you regarding your apartment at€ located at (specify the town and/or address)
- 4° Is it still available ?
- 5° What are the charges ?
- 6° When can we visit it ?
- 7° Thank you, goodbye

Script "annoying" questions

Landlord: How many people does it sleep? What is your income? *Another annoying question*
--> In this format, you should answer the question quickly and then take the conversation to your advantage!
advantage! How? By asking the "technical" questions

- Is the amount of 30 euros an allowance? What does it cover? Is it an annual fee?
- Has the apartment been recently refurbished?
- What is the equipment in the kitchen?
- Is there double glazing?
- What type of heating is used?
- Is there a cellar?
- Is it possible to take a lift for the move ?
- Etc

Landlord: Are you working?

--> No, I'm going to take a training course in a few months. At the moment I have a replacement income...
(And we take over the conversation...)

- For the payment of the rent, I make a bank transfer at the signature of the lease and then a standing order ?
- The rental guarantee is 2 months on an escrow account ?
- For the inventory of fixtures, are you thinking of calling in an expert at shared cost ?

Landlord: I prefer someone who works

--> A person who works can also be unemployed very quickly... You have no assurance that the rent will be paid. You also have no assurance that the rent will be paid. Moreover, I benefit from various financial aids, and I can confirm that that financially, I will be able to assume the expenses.

Giving information about yourself:

- And as I am a handyman, I will not bother you for small problems that may arise.
- I have always paid my rent on time
- I am very respectful of the neighbors

Can we meet so I can physically introduce myself? --> get the visit

SCRIPT PRIVATE PROSPECTION

How to introduce yourself to the landlord / real estate agent ?

VISIT OF THE ACCOMMODATION

Before the visit

- 1) Always confirm your visit by phone or text message
- 2) Arrive 10 minutes in advance.
- 3) Take care of your presentation

Individual visit

1° Who is your contact person? The tenant, a real estate agent or a landlord? Do not hesitate to ask the question: Are you the owner? If it is the tenant occupant, his role is limited to visiting the apartment. Do not hesitate to ask him questions about the owner, his preferences, etc.

- If it is a real estate agent or a representative, he will only be interested in the administrative aspects. So focus on that
 - Your income
 - The payment of the rent
 - The rental guarantee
 - The inventory of fixtures on arrival
 - Technical problems in housing
- If it is the owner, it is necessary to go for two aspects, the administrative AND the sentimental
 - Make him understand that obtaining this accommodation is an absolute and vital necessity for you; because you are waiting for a training, an internship, a job offer...
 - Do not hesitate, if you wish, to talk about your current situation. Don't go too far into the past but talk about the events that led to your current situation.
 - (Almost) all landlords want to help others, they just want to make sure that they just want to be sure that their home is going to allow you to move forward and progress.

2° Have a serious and interested attitude: don't talk on the phone, listen to what the owner/real estate agent tells you, ask questions. Don't forget that you are the client! Visit every room and ask questions, make positive and negative remarks. It's a balancing act between good and bad remarks. If you think everything is beautiful, it's suspect. If you find everything ugly, the owner/realtor will be discouraged and won't want to rent to you.

Exemple of a positive remark

- This is exactly what I am looking for
- The surface is really good
- Nice brightness
- There is really a lot of space
- I really like the neighborhood
- It's a nice building
- The kitchen is well equipped
- It's clean....etc

Exemple of a negative remark

- The bedroom is a bit too small
- The paint is a bit faded
- The kitchen is not brand new
- The frames are old
- The floor is damaged
- The bathroom is not recent
- Etc

3° The administrative questions to ask :

- When can we start the lease?
- Do I pay the first month at signing?
- What about the inventory of fixtures?
- I prefer an expert to share the costs
- What about the rental guarantee ?
- What about the charges ?
When is the account done ?
- On the basis of what have you estimated the provisions / the current fixed price ?
- What about the transfer of the meters?

What not to ask:

- Can I bring my girlfriend/boyfriend, a friend, my cousin, my sister,... ?
- Can I have a big dog?
- Can I smoke?
- Can I share a room?

SCRIPT PRIVATE PROSPECTION

How to introduce yourself to the landlords ? What to do after the meeting ?

VISIT OF THE ACCOMODATION

Group visit

During the group visit, it will be very difficult to stand out.

- Try to introduce yourself to the owner/real estate agent. He will give you the procedure to follow for the introduction of the documents...and you follow it scrupulously with, if it is by mail, a letter of motivation
- Stay throughout the visit, ask questions, listen to the questions of others and stay until the end...to be the last one and try to talk in private, in the apartment or outside, with the owner / real estate agent

EXAMPLES OF MAILS

Mail to confirm your appointment

Hello,

Following our pleasant telephone conversation, I confirm the appointment of this .../... to visit the apartment located

I remain at your disposal,

Sincerely

Mail after the visit

Hello,

I am following up on today's visit.

I would like to indicate in writing my interest in the apartment located at Indeed, for many weeks now that I have been actively looking for an apartment, your apartment is the one that best corresponds to my financial, layout and location criteria.

Thank you for telling me the steps to follow in order to sign the lease as soon as possible. I suppose, of course, that the first month's rent must be paid at the signing of the lease?

What about the inventory of fixtures? What about the move in? Do you have a copy of the house rules ?

As far as the rental guarantee is concerned, it would be best to make an appointment now. Which bank do you want to work with?

I look forward to hearing from you,

Best regards

Mail in case of rejection

Hello,

I acknowledge receipt of your decision, and although I am saddened by it, I thank you for keeping me informed.

I would ask you to contact me in case another apartment becomes available, please do not hesitate to inform me of any opportunity.

Sincerely