

The private rental market in Flanders: growing poorer

Paper for the ENHR Conference Prague 2009
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Abstract

Since WWII, the share of the private rental market in Belgium and Flanders has been in continuous decline. This development is the result of rising incomes, favourable market conditions and a policy of increasing home ownership. However, the downside of this development has become increasingly apparent in recent years. Survey results show that only households with higher incomes have been able to make the transition from private renting to home ownership. The socio-economic profile of private tenants has weakened. Low-income households, singles, single-parent families and the unemployed are over-represented on the private rental market. The relatively weak profile of private tenants makes letting a dwelling less attractive. Since the financial return on letting is low and the demand for owner-occupied housing in Flanders is high, many landlords are considering selling, creating the risk of further negative developments on the private rental market. Faced with these problems, the Flemish government is considering introducing new policy instruments on both the supply side and the demand side of the housing market.

In this paper we describe the current situation and recent developments on the private rental market in Flanders and we discuss the introduction of some policy instruments.

Keywords: private rental market, Flanders

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Introduction

Buying a home is an ambition for many citizens in Belgium and Flanders. Since its origins at the end of the 19th century, housing policy has focused heavily on offering families financial support with the purchase of their home. As a consequence, partly due to rising incomes and favourable market conditions (including interest rates at historically low levels), the proportion of owner-occupiers has been rising continuously. In 2005, approximately three-quarters of Flemish people occupied their own home. Compared with most European countries, the share of the social rental market in Flanders is limited in extent. Additional investments have been made in it in recent years, but not to the extent that would lead to any major shift between the housing market segments.

The further increase in the proportion of owners remains an important policy objective in Flanders. However, the downside of such a policy has also become increasingly apparent in recent years. Researchers have been drawing attention for some time now to the decline of the private rental market and the weakening profile of the private tenant (Meulemans et al., 1996; Van Dam & Geurts, 2000; De Decker, 2001). Special interest groups representing both tenants and owners have confirmed this picture, pointing to the urgent need for a policy on the private rental market.

In this paper, we first describe the current situation on the Flemish private rental market. The main sources for this are the ‘Housing Survey 2005’ and the ‘Exterior Housing Inspection 2005’, two surveys carried out on behalf of the Flemish Minister responsible for housing. 2005 was the first time that such a large-scale survey of housing had been carried out in Flanders. In the ‘Exterior Housing Inspection 2005’, 8,249 dwellings were systematically subjected to an exterior technical inspection by inspectors from the Flemish Community. For a sub-sample of 5,216 households, more detailed information was sought in an interview about each household’s housing situation and requirements, housing expenditure and housing history. Both surveys’ samples only consisted of dwellings in which people or families were officially domiciled. Thus the results exclude dwellings which have stood vacant for a long time, second homes, student rooms, dwellings occupied by people without legal residential status and so on. The results of these surveys are described in detail in Heylen et al. (2007). Hereafter, for the description of the current situation we mainly focus on three aspects of the housing situation which are seen as crucial in Flemish housing policy, i.e. housing quality, affordability and residential security.

In order to understand the current situation on the Flemish rental market and come up with explanations for it, we consider in the next part of this paper how the Flemish housing market, especially the submarkets, have evolved over the past 20 to 25 years. To this end, we compare the results of the surveys from 2005 with earlier surveys, such as the Socio-Economic Panel (SEP), the Panel Survey of Belgian Households (PSBH) and the Population and Housing Censuses, the most recent of which was carried out in 2001 under the name ‘Socio-Economic Survey 2001’ (SEE 2001).

The final part of the paper concentrates on policy. Starting with an historical overview of Belgian and Flemish housing policy, the current policy with regard to the private rental market is described. We then take a closer look at the current policy debate.

1. The private rental market in Flanders

1.1 The private rental stock²

According to the most recent data, the private rental market in Flanders represents 18.4% of the total housing market. Nearly three-quarters (74.4%) of Flemish families occupy their own home, 5.4% rent a social dwelling and 1.5% occupy free accommodation. The size of the total private rental stock is estimated at 460,000 dwellings.

The share of the private rental market is higher in urbanised areas than in rural areas. The share is highest in urban areas of the largest and medium size cities, at 25.5% and 24.5% respectively. In other urban areas the share is 22.8%, while in the countryside it is 13.3%. In transitional areas between the countryside and urban areas, the share is lowest, at 12.7%.

The dominant housing type in Flanders is the single-family dwelling. Just 20.0% of dwellings in Flanders are apartments. The private rental sector clearly deviates from this figure, with a share for apartments of 55.4%. Dwellings on the private rental market are also generally older: the proportion of dwellings built before 1970 is 60.4%, compared with 55.3% of the total housing stock.

On the basis of inspections from the street side (Exterior Housing Inspection 2005), the exterior condition of 94.6% of owner-occupied dwellings was regarded as 'good', compared with 91.5% of private rental dwellings and 95.9% of social rental dwellings. According to an indicator for 'physical condition of the dwelling' (Vanneste et al., 2004) calculated on the basis of the occupiers' answers in the Housing Survey 2005 about the characteristics of their dwelling, the differences are even greater: 71.2% of owner-occupied dwellings were rated as 'good', compared with 45.9% of private rental dwellings and 56.1% of social rental dwellings. The proportion of private rental dwellings rated as 'poor' or 'very poor' was 18.8%. This indicator is based on the minimum quality standards set out in the Flemish Housing Code, but has the disadvantage that the results are not based on an objective analysis. In Flanders there is an urgent need for an objective measurement of interior housing quality of this kind.

Finally, if we look at the facilities indicator, the level of facilities is rated as 'inadequate' for 1.9% of owner-occupied dwellings, for 6.1% of private rental dwellings and for 2.7% of social rental dwellings. The indicator used takes account of the following characteristics in the home: presence of a toilet, bathroom with bath and/or shower, presence of a kitchen of at least 4 m², number of rooms, presence of double glazing, need for major repairs. Here too, the result is based on the occupiers' views rather than on an objective analysis.

In 2005, the average rent for a private dwelling was 431 euros plus costs. This is considerably higher than the average rent for a social dwelling, for which an average rent of 258 euros was paid, but less than the payments made by owners on outstanding mortgages. In 2005, they made average monthly payments of 564 euros. The relatively high repayments combined with the very high property prices in recent years mean that the debate about the affordability of housing is mainly focused in Flanders on the cost of acquiring one's own home, and that in policy terms too, considerable importance is attached to supporting home acquisition.

² Mainly based on Heylen et al. (2007). Data on the basis of the Housing Survey 2005 and the Exterior Housing Inspection 2005.

Facilities and exterior construction quality are related to the rent. Controlled for other characteristics of the dwelling, the rent for dwellings with ‘inadequate facilities’ and ‘only basic facilities’ respectively works out as 75 and 43 euros lower than that for dwellings offering ‘good facilities’. Rental dwellings of ‘poor’ exterior quality are – *ceteris paribus* – an average of 87 euros cheaper than dwellings of ‘good’ exterior quality. These limited price differences may be an indication of stronger price pressure in the lower market segment.

By law, rents within a single contract period may only be adjusted to the health index (see 3.2). The results of the Housing Survey 2005 suggest that this measure does in fact have a moderating effect on tenants’ expenses: for every year further into the past that the dwelling was moved into, the monthly rent on the private market is, *ceteris paribus*, an average of 4.1 euros lower.

As well as the aforementioned pure housing costs, both tenants and owners also pay for electricity, water and gas. These costs amounted to an average of 127 euros per month for 2005 for private tenants, 122 euros per month for social tenants and 172 euros for owner-occupiers. Data from the energy suppliers point to increasing problems with the payment of these additional expenses (VREG, 2007). These data are not separately available for tenants and owners.

1.2 The landlords

There is relatively little professional letting in Flanders. 94.4% of all private rental dwellings are held by private owners. Where dwellings are let by companies, it is rarely as a main business activity, but rather involves the letting of a few dwellings as part of a large property complex. The two residential real estate investment companies (BEVAKs/SICAFs) operating on the private housing market in Belgium mainly let properties in the Brussels region. By contrast with countries such as the Netherlands, Flanders has no tradition of pension funds or insurance companies also investing in residential property as a means of diversifying their portfolio of assets. This is partly because of the different ways in which the pension system is organised, with an emphasis on capitalisation in the Netherlands as opposed to pay-as-you-go in Belgium. Flanders is also characterised by many different types of housing. Large-scale investors tend to be interested in standardised properties, where benefits of scale are easier to realise, for example on the management side (Vandenbroucke et al., 2007).

According to the Housing Survey 2005, private landlords in Flanders let an average of 2.2 dwellings; 60% let 1 dwelling and nearly 85% let no more than 3 dwellings. Thus the housing stock is fragmented among 180,000 small owners. Often, the dwellings or apartments are acquired through inheritance. But there are also private individuals who deliberately invest in residential property with a view to letting. The Housing Survey shows that it is relatively common for retired people to become involved in private letting: 33.9% of landlords are 65 years or over, compared with 26.6% of the total population. The survey also shows that private landlords are more commonly self-employed: 45.5% of the landlords who do paid work do so on a self-employed basis, compared with just 18.4% of the working population as a whole. Many self-employed people regard the rent they receive as a means of supplementing their professional income, and especially their pension. Moreover, despite their higher age, the educational level of landlords is higher than average, and the average income – disregarding rental income – is higher (Vandenbroucke et al., 2007).

Around two-thirds of tenants rent directly from a private landlord. The remainder rent via an estate agency. According to the Professional Institute of Estate Agents (BIV), this form of intermediation is on the increase. What is striking is the difference in the quality of the dwellings which are let with and without intermediation. The proportion of dwellings of poor or very poor quality according to the 'physical condition of the dwelling' indicator is 15.6% for dwellings which are let with intermediation, whereas for those let directly by the owner it is 21.5% (Vandenbroucke et al., 2007).

One particular form of intermediation between tenants and landlords is provided by the 'social rental agencies'. These are non-profit organisations which rent dwellings in order to sublet them to tenants with a weak profile. They provide a guarantee to the owners that the rent will be paid and that the dwelling will be managed responsibly. They try to arrange a fair rent with the owners (De Decker, 2002). At the end of 2007, Flanders had 49 social rental agencies which were recognised by the Flemish Region. In total, 3,868 dwellings were let in this way, 3,444 of which were owned by private landlords (De Decker et al., 2009). As a percentage, the social rental agencies represent a small proportion of the private rental market, but in policy terms they are an important instrument (see also 3.2).

According to the Housing Survey, there are relatively few disputes between tenants and landlords on the private rental market. 43.9% of private tenants regard the relationship as very good, and 40.1% as good. Only 3.3% regard it as poor or very poor. When asked whether the tenant had ever had a dispute with the current landlord, 23.7% answered in the affirmative. The main source of disputes turned out to be the carrying out of repair work. Most landlords also regard their relationship with their tenants as very good (45.3%) or good (41.8%), with only a few describing it as poor or very poor (4.3%). 62.0% of landlords reported that they had had a dispute with a tenant at some time. The main source of disputes in this case was the payment of the rent (Vandenbroucke et al., 2007).

One important finding is that a significant proportion of landlords in the Housing Survey reported that they select tenants. To the question of what the landlord would do about a prospective tenant who was dependent on a rental guarantee from the OCMW (Social Welfare Centre), no fewer than 41.4% answered that they would look for another tenant and 16.9% that they regarded this as a less preferable option, but that they would accept the tenant. The same figures for prospective tenants of non-Belgian origin were 27.0% and 31.3%, and even for single parents, the figures were 10.8% and 12.8% respectively. It is not always clear to the households concerned that such a selective approach is practised. 4% of the Flemish households reported that they had been deflected or turned down as prospective tenants or buyers for reasons unrelated to the transaction itself. In such cases, the financial situation was most commonly mentioned as the perceived reason (by 32.3%). 23.7% and 17.0% respectively referred to being single and to skin colour or ethnic origin as the reason (Heylen et al., 2007).

By way of explanation for their selection behaviour, the landlords' organisations refer to the risks associated with private letting due to tenants' weak socio-economic profile. They state that the tenants' incomes are too low to charge a rent which provides a sufficient return on the let. Good return calculations for Flanders are not available. Vandenbroeck et al. (2007) perform a number of simulations with various hypotheses. In the basic scenario, the return on a private let in 2005 is calculated at 4.26%, which is less than the return on a risk-free investment such as a government bond. If the increase in the dwelling's value is factored out of the return, this results in a return (purely on rental income) of barely 1.61%.

1.3 Private tenants

Researchers have already been pointing for a long time to the differences in the socio-economic profile of tenants and owners (see e.g. De Decker & Geurts, 2000; Pannecoucke et al., 2001, Van Dam & Geurts, 2000). In Table 1 a number of characteristics of private tenants are compared with those of owners and social tenants on the basis of the Housing Survey 2005.

Table 1. Differences between socio-economic characteristics of private tenants, social tenants and owners, Flemish Region 2005

	Tenants			Owners
	Private	Social	Total	
Equivalent income quintiles				
1	20.1	14.4	34.5	63.1
2	21.1	7.7	28.8	69.1
3	22.1	4.9	27.0	71.9
4	16.8	1.5	18.3	80.9
5	13.2	0.4	13.6	85.1
$\chi^2 = 283,3; p < 0,0001$				
Average equivalent income (in euros)	1,251	913	1,170	1,496
T=24,9; p<0,0001 for difference private tenants/owners				
Average age	47 years and 9 months	57 years and 6 months	50 years and 1 month	54 years and 5 months
T=11,5; p<0,0001 for difference private tenants/owners				
Educational level				
Primary education	16.5	12.5	29.0	69.3
Lower secondary	18.4	7.1	25.5	72.7
Higher secondary	20.9	4.3	25.2	73.4
Higher education	16.8	0.9	17.7	81.2
$\chi^2 = 183,8; p < 0,0001$				
Activity status of reference person				
Employed	19.0	3.0	22.0	76.7
(Early) retirement	14.1	7.0	21.1	77.2
Unemployed	36.4	17.3	53.7	45.7
Sick leave/work disability	25.7	15.4	41.1	56.7
Other	24.6	11.5	36.1	60.6
$\chi^2 = 247,7; p < 0,0001$				
Number of working people in household				
None	19.2	9.8	29.0	71.0
1	26.9	5.6	32.5	67.5
2	13.6	1.2	14.8	85.2
$\chi^2 = 209,4; p < 0,0001$				
Household type				
Single person	30.7	8.5	39.2	57.8
One-parent family	29.0	12.9	41.9	57.7
Childless couple	15.0	4.1	19.1	80.1
Couple with child	9.9	3.2	13.1	85.8
$\chi^2 = 402,4 p < 0,0001$				
Nationality of reference person				
Belgian	18.1	5.4	23.5	75.0
Non-Belgian, EU citizen	28.3	4.1	32.4	66.3
Other	30.3	33.1	63.4	33.7
$\chi^2 = 88,1; p < 0,0001$				
Total	18.5	5.6	24.1	74.4

Source: Heylen et al. (2007) + additional calculation Kristof Heylen on Housing Survey 2005

Note: households occupying housing for free are omitted from the table, which is why the row totals do not add up to 100%

The table shows that there is a significant income difference between the three groups. On average, the equivalent income, which corrects the income for the size of the household, is highest for owners. The same is expressed in the distribution by quintiles: the proportion of owners rises from 63% in the lowest quintile to 85% in the highest quintile. Private tenants are over-represented in the three lowest quintiles. The social tenants have the lowest equivalent income.

In comparison with social tenants and owners, private tenants' average age is lower. This is probably partly because for some of the private tenants, renting is a temporary situation, which is usually followed by a phase of life as home-owners.

The picture with regard to educational level is somewhat unclear. The proportion of owners rises with the educational level, whereas the situation with social tenants is precisely the reverse. Among the private tenants, the share of the group educated to higher secondary level is over-represented. This is probably related to the lower average age of the private tenants, given that the average educational level of the Flemish has increased sharply over the past ten years (Groenez et al., 2009).

Having paid work is a significant factor in home ownership. Moreover, the percentage of owners is noticeably higher when there are two working people in the household than when there is one. The reverse picture is seen on the rental market. The unemployed and the sick or unfit for work are over-represented on the rental market, in both the private and the social submarkets. In the case of private tenants, households with just one working person are over-represented, whereas those with two earners are under-represented.

There are also significant differences according to household type: couples with and without children are mainly found on the property market, whereas single people and one-parent families are over-represented on the private and social rental markets.

Finally, a considerable difference can be seen according to nationality. Non-Belgians, both those from the EU and others, are heavily over-represented on the private rental market.

All these characteristics are closely related. Using multivariate analyses, Heylen et al. (2007) observed that each of these characteristics also has a separate influence on the chance of becoming a home-owner.

1.4 Affordability of private rentals

Despite the widespread use of the concept of 'housing affordability', there is no generally accepted definition for the term. However, the definitions found in the international literature do have one clear point in common: reference is always made to the relationship between the cost of housing and household income. Stone (2006) expresses it as follows:

"Affordability expresses the challenge each household faces in balancing the cost of its actual or potential housing, on the one hand, and its nonhousing expenditures, on the other, within its constraints of its income".

Stone distinguishes five approaches to defining housing affordability (or the lack of it). In what follows, we apply two of these approaches to the Flemish private rental market.

The first method is the rent-to-income ratio method. According to Stone, this method has the longest tradition and is most widely recognised. The rent-to-income ratio is widely used, for example by banks when assessing borrowers' solvency, because it is simple and easy to calculate. The 30% standard is often used. This is based on the premise that anyone who spends more than 30% of his or her income on rent or mortgage payments is at risk of getting into trouble with other expenses. However, there is no theoretical or logical basis for this standard. Moreover, it is usually applied uniformly to all households, regardless of household composition or income level, and therefore fails to provide an accurate picture of affordability problems. But the same rent-to-income ratio for a low-income family will have a far more serious impact on the family budget than it will for a family with a high income.

The second method, which is put forward by Stone as a better approach, involves calculating the income that remains to the household after the housing costs have been paid. The residual income method satisfies a number of the criticisms mentioned above. The standard with which the residual income is compared is the minimum budget that families need in order to live in dignity. The minimum budget can be determined empirically, e.g. by working with focus groups to put together a basket of goods and services which are regarded as necessary and calculating how much they cost. Another advantage is that the incomes and standards can be made equivalent in order to take account of differences in household size. This method has been applied for Flanders by De Decker et al. (2008) and Heylen & Haffner (mimeo). The OECD equivalence scale is used in order to make the incomes equivalent.

The average rent-to-income ratio shows differences between the submarkets. Private tenants spent an average of 29.5% of their income on rent in 2005. And although owners are compensated for paying off the mortgage by the acquisition of an asset, the average rent-to-income ratio for owners still paying off a mortgage is lower, at 21.7%. Social tenants spend 22.3% of their disposable income. Looking at the 30% standard this is exceeded by 39.2% of private tenants; 17.3% even spend more than 40% of their income. The figures for owners with mortgages and social tenants are much lower: in the case of owners with mortgages, 17.1% exceed the 30% standard, while for social tenants the figure is 12.2% (Heylen et al., 2007).

The equivalent residual income yields a slightly different picture. In 2005 this averaged 929 euros for private tenants. For owners with mortgages, as one would expect from the analysis of the rent-to-income ratio, this is higher, at 1,451 euros. By contrast, social tenants are left with a lower equivalent income of 720 euros. We do not currently have minimum budgets for Flanders to offset against this residual income. Research results on this are expected in the next months.

1.5 Residential security on the private rental market

Residential security can be defined as 'the possibility of continuing to live in the dwelling for as long as the occupier wishes' (Winters & De Decker, 2009). It is difficult to measure how great this residential security is. The duration of the rental contracts and the actual length of stay in the dwelling can be seen as an indication.

The Housing Rental Act of 13 April 1997 stipulates that in principle, a rental agreement relating to a main place of residence should be concluded for a period of nine years. Departures from this principle are possible provided a written contract is entered into for a maximum period (including one extension in writing) of three years. If neither of the parties

cancels the short-term rental agreement with a notice period of three months before the expiry of the short term, the rental agreement is converted into a nine-year rental agreement.

No representative data are available on the nature of the rental contracts entered into. The tenants' associations, which are responsible for defending the interests of tenants in Flanders, recorded in 2007 that 45.3% of their clients' contracts were nine-year agreements, while 52.3% were short-term agreements for up to three years. Compared with 2006, the number of short-term contracts had decreased slightly (Winters & De Decker, 2009).

Survey data are available about the length of stay in private rental dwellings. In a survey in 1997, it was found that private tenants had already stayed in their present dwelling for an average of nine years (Pannecoucke et al., 2001). According to the Housing Survey, the average length of stay so far of the private tenant had dropped in 2005 to six years (Heylen et al., 2007). Also this can be an indication of an increasing share of short-term contracts.

However, the term of rental contracts and the length of stay do not necessarily provide any information about residential security: after all, a short-term contract may also be entered into at the tenant's request, and the tenant may also wish to give notice during the course of the contract, for example in connection with a change of job or in order to move into a home of his or her own.

A subjective assessment of residential security by the occupiers themselves offers a possible alternative. In the Housing Survey 2005, private tenants were asked what they themselves thought about their residential security. Slightly over 1 in 10 tenants described themselves as 'unsure' or even 'very unsure' of whether they would be able to carry on living in the same dwelling. The difference with a higher residential security as perceived by social tenants is significant here (Winters & De Decker, 2009).

The most acute issue in terms of residential security is that of evictions. Figures from the Public Welfare Centre Department of the Association of Flemish Cities and Municipalities show that every week, around 100 Flemish households face a situation in which their landlord starts proceedings with the Magistrates' Court to get the tenant evicted from the dwelling. Recurrent failure to pay the rent is – in some cases in combination with problems to do with the maintenance of the dwelling or nuisance caused to neighbours – virtually always the reason for eviction proceedings (Verbeeck, 2005).

Compared with the private rental market, residential security in the other market segments is much greater. For owners, but also for social tenants, it is virtually total (Winters & De Decker, 2009).

1.6 Estimate of the number of inadequate residential situations on the private rental market

Based on standards for what is regarded as the minimum acceptable level of housing quality and affordability, we can calculate the number of Flemish families whose right to housing has not been met. As the standard for quality we can use the 'physical condition of the dwelling' index of Vanneste et al. (2004). As the standard for affordability we can use – in the absence of proper estimates of minimum budgets – the maximum rent-to-income ratio of 30%.

According to the Housing Survey 2005, 51.8% of all households on the private rental market fail to meet one or both of these standards. This corresponds to a group of approximately 240,000 households. Of this group, 43.1% belong to the lowest quintile of equivalent income and 30.5% to the second quintile. In the case of both groups, it can be assumed that the choice of high residential costs or poor housing quality is not a free one. For the three other income quintiles, this is not necessarily the case. The lowest equivalent income in quintile 3 is 1,537 euros. The median rent for dwellings of moderate quality (meeting the minimum quality standard) is 400 euros. If the household finds a dwelling at this rent, the rent-to-income ratio is 26.0%, which is within the affordability standard. The three highest income quintiles are therefore excluded from this estimate, with the result that in Flanders, approximately 180,000 households on the private rental market (more than one in three households) lack what can be regarded as a decent, affordable home. In view of the standards and the method used, this can be regarded as a very rough but also a rather conservative estimate.

2. Developments

In order to understand the current situation on the Flemish rental market and come up with explanations for it, we need to look back to the past. How has the Flemish housing market evolved over the past 20 to 25 years, and how have tenants' profiles changed?

2.1 Change in occupancy status

The first important point is that just after the Second World War the rental market was still the largest submarket in Flanders, but that this market's share has become smaller and smaller ever since. In Table 2, separate figures for the private and social rental market are not available for the period before 1981, but on the basis of the figures for new constructions of social dwellings in the post-war period (Deschamps, 1997) it can be assumed that the proportion of social rental dwellings was no greater than it is today, and in fact probably considerably smaller. Thus estimates suggest that the private rental market represented at least half of the housing market just after the War.

The percentage of owner-occupied dwellings has increased proportionately over this period, from 41.5% in 1947 to 74.4% in 2005. In Flanders, this is usually regarded as a success story, since home ownership remains an ideal for very many Flemish people. In the Housing Survey 2005 (Heylen et al., 2007), 49.7% of all tenants replied that they wanted to own their own home one day, which is comparable with the results from an earlier sample survey of private tenants (Doms et al., 2001). Financial motives are particularly important here: home ownership is seen as a good financial investment in the future. The desire to become a home owner decreases with age, rises with income and is greater if there are children. The detached home situated on the edge of the city is the most popular choice for ownership (Doms et al., 2001). In the past, and even still today, this resulted in a strong suburbanisation.

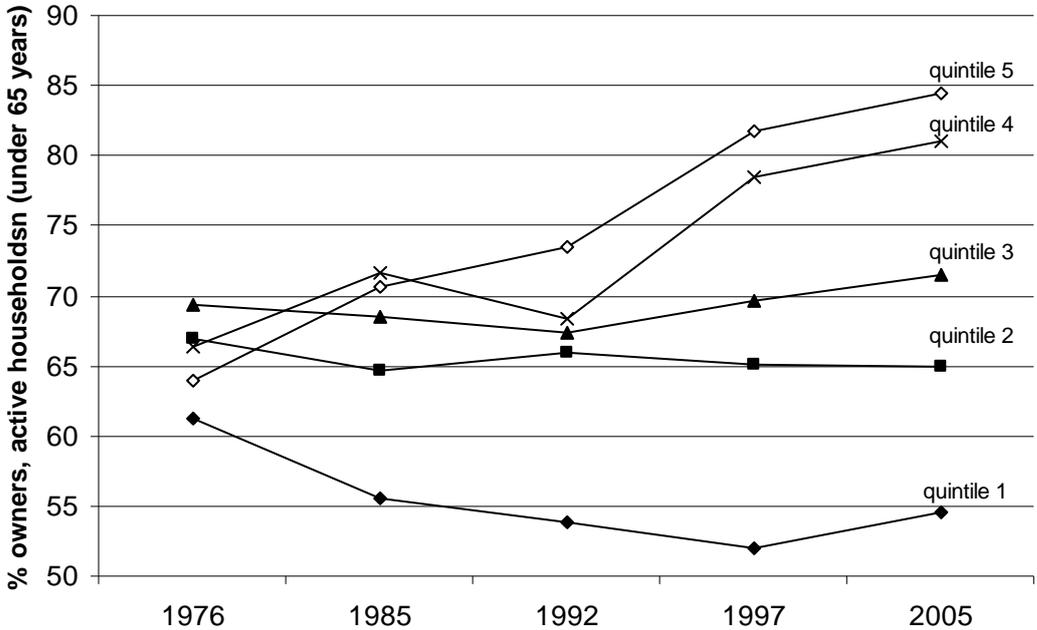
Table 2. Occupancy status

	1947*	1961*	1970*	1981**	1991**	2001 ^o	2005 ^{oo}
Owner	41.5%	55.5%	59.9%	65.6%	68.9%	72.6%	74.4%
Tenant	58.5%	44.5%	40.1%	32.6%	29.5%	25.8%	24.1%
Private tenant						20.5%	18.5%
Social tenant						5.3%	5.6%
Free accommodation				1.8%	1.6%	1.6%	1.6%

Sources: * Descamps (1997), **Goossens, et al. (1997), ^o FOD Economie [Federal Economy Department] - ADSEI, SEE 2001, ^{oo}Heylen et al. (2007).

Yet this growing proportion of owners is not an unmitigated success, because not all income groups turn out to be progressing at the same rate. Figures on developments since 1976 (see Figure 1) indicate that the percentage of owners among the active population has only increased in the two highest income quintiles (quintiles 4 and 5). In the second and third quintiles, the proportion has remained approximately the same. In the lowest income group (quintile 1), we see a decrease, although this seems to have stopped since 1997. Yet the percentage of owners in 2005 is 10 percentage points higher in the second income quintile than in the lowest quintile (Heylen et al., 2007).

Figure 1 Change in the proportion of home-owners among active households (head of family younger than 65 years) by equivalent household income (in quintiles), Flemish Region, 1976-2005.



Source: Heylen et al. (2007)

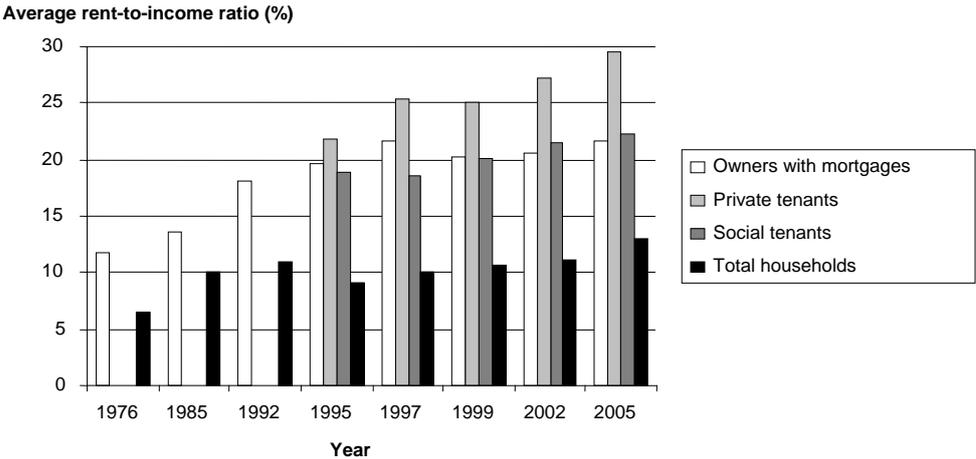
2.2 Change in affordability

The affordability of homes is an important theme in Flanders, both for the public opinion and in policy discussions. In this debate, however, reference is invariably made to the problems of acquiring one’s own home. Indeed, property prices have risen sharply over the last 20 years. In 1987 the average home cost 38,322 euros in nominal terms, whereas in 2007 it was 171,783 euros. The price of apartments rose during this period from 46,888 euros to 171,992 euros and the price of a square metre of building land from 18.2 euros to 81.3 euros (FOD Economie [Federal Economy Department] -ADSEI). In real terms (corrected for inflation), the price increases are not so great, but even so, the prices for ordinary houses and building land in 2007 were nearly three times as high as in 1987, whereas those for apartments were

2.4 times as high. The rise in rent was proportionately less great: in 1985, the average rent without additional costs was 297 euros (in 2005 prices, basic data from Pannecoucke et al. 2003), whereas in 2005 it had risen to 396 euros. Thus in real terms it had risen by just one-third (Heylen et al., 2007). In response to the problem of rising house prices, in its policy during the last legislative term (2004-2009) the Flemish government created new instruments to bring affordable housing onto the market. Apart from new investments in social housing, these efforts were targeted exclusively towards home acquisition, in addition to the already extensive federal support for homeownership.

Yet more detailed analysis shows that the problem of affordability is more acute, and increasingly so, on the private rental market. The figures in 1.4 already pointed to considerable differences between private tenants, social tenants and owners. Figure 3 shows the change in the average rent-to-income ratios since 1976. The diagram shows that the differences in rent-to-income ratios were not yet particularly pronounced in 1995. From that point, the average rent-to-income ratio for social tenants and owners increased slightly, whereas that for private tenants rose considerably.

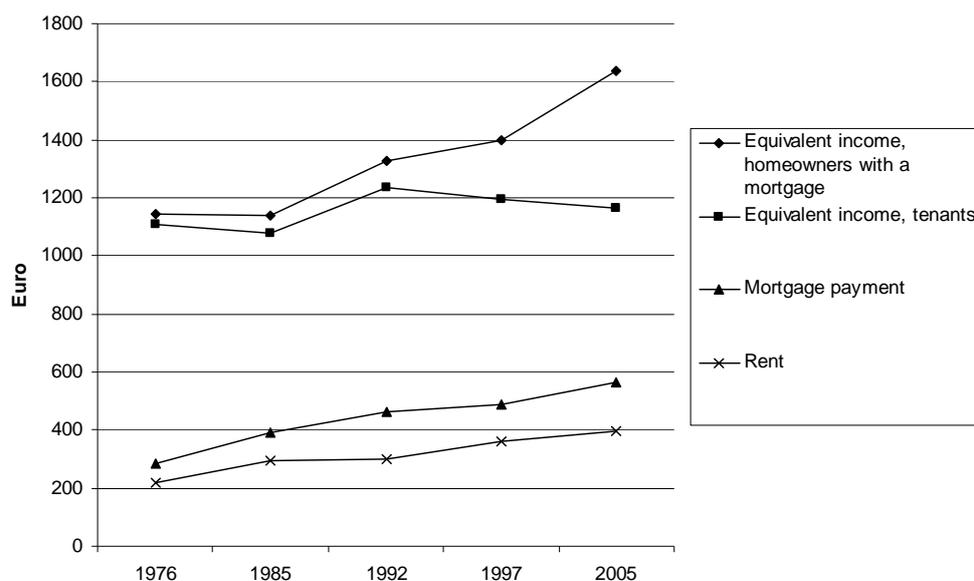
Figure 3. Change in average rent-to-income ratio, by occupancy status and tenant type, Flemish Region, years '76, '85, '92, '95, '97, '99, '02 and 2005



Source: Heylen et al. (2007) based on: Housing Survey 2005; PSBH '95,'97,'99 and '02; SEP '76, '85 and '92

Figure 1 makes it clear that the underlying explanation for this change lies in the change in incomes. The figure shows that rents (in constant terms) and mortgage payments changed at approximately the same rate over the period, both of them doubling. But whereas the average income of tenants since 1992 has fallen, that of owners has risen considerably. The consequence is that affordability in terms of average rent-to-income ratios has evolved less favourably for tenants than for the owners. De Decker et al. (2008) make the same observation on the basis of the change in equivalent residual income.

Figure 4. Change in equivalent income and housing expenses for home-owners with a mortgage and tenants, averages in euros, prices of 2005, Flanders, 1976-2005.



Source: Heylen et al. (2007), based on Pannecoucke, De Decker & Goossens (2003) SEP, Flemish Housing Survey 2005

Note that – due to the lack of data for the complete period – in this diagram the equivalent incomes and rents relate to the private and social rental markets combined. The figures for incomes and rents are available separately for the period 1992-2005, however, and show that the change in both income and rent on the private and social rental markets has been very similar.

2.3 Change in quality

In general, a clear improvement in housing quality has been observed on the Flemish housing market in past decades (Vanneste et al., 2007; Heylen et al., 2007; Winters & De Decker, 2009). Due to the lack of comparable data for the past, this general observation cannot be expressed in figures for construction quality, although it can be in respect of a number of facilities characteristics. Table 3 shows the change in the level of facilities of private dwellings. In 1981, 28.7% of dwellings lacked basic facilities, whereas dwellings in this category were only found in exceptional cases in 2005. More than two-thirds of Flemish dwellings in 2005 had good facilities, i.e. running water in the home, flush toilet in the home, bathroom or shower, central heating, a kitchen of at least 4 m², a telephone connection and at least one car.

Table 3. Facilities of occupied private dwellings in Flanders

Facilities	1981*	1991**	2001**	2005***
Basic facilities lacking	28.7%	13.9%	4.9%	3.3%
Basic facilities	22.4%	27.1%	25.0%	17.8%
Moderate facilities	20.1%	16.6%	14.0%	10.4%
Good facilities	28.8%	42.4%	56.0%	68.5%

Source: * Goossens et al. (1997), **Vanneste et al. (2007), *** Heylen et al. (2007).

Basic facilities = running water in the home, flush toilet and bathroom or shower

Moderate facilities = basic facilities + central heating

Good facilities = moderate facilities, kitchen of at least 4 m², telephone connection and at least one car.

In contrast to the change in affordability, the improvement in facilities has been greater in the rental sector than in the home ownership sector. Thus the proportion of dwellings which had bathroom or shower and central heating (moderate facilities) for the (private and social) rental market rose from 28.3% in 1976 to 59.2% in 1992 and 75.9% in 2005. 50.6% of owner-occupied dwellings in 1976 were equipped with bathroom or shower and central heating. This proportion rose to 71.4% in 1992 and 80.7% in 2005.

Table 4. Proportion of dwellings with ‘moderate facilities’ for tenants and owners, in %

	1976	1992	2005
Owners	50.6	71.4	80.7
Tenants	28.3	59.2	75.9
Total	43.3	67.3	79.5

Source: Heylen et al. (2007), based on SEP '76 and '92; Housing Survey 2005.

Thus in terms of facilities the rental sector has been catching up, but, as described above on the basis of other data, there remains a difference with the home ownership market. This positive change may partly be the result of the improvement in the quality of social housing, where considerable investments have been made. Separate data for the two submarkets are not available.

3. Policy discussion

3.1 History of Belgian and Flemish housing policy

Housing policy originated in Belgium at the end of the 19th century. Right from the time of the first housing law of 1889, the main policy focus was on home ownership. Behind this policy choice lay the Catholic Party’s vision of ownership of a single-family dwelling as important for a stable family situation. The State provided a number of tax incentives to stimulate the construction of workers’ dwellings. In addition, premiums were introduced in 1922 for the construction and purchase of dwellings, the State provided cheap loans for the purchase of homes by large families, and housing associations were set up which devoted themselves to the sale of dwellings and the provision of cheap mortgage loans. From a socialist viewpoint, arguments were adduced for the construction of social rental dwellings. By the start of the 20th century, housing associations were being set up to build social rental dwellings. However, their impact was relatively limited. Even when, after the Second World War, housing policy throughout Europe gained a role in reconstruction and as an instrument against economic depression, Belgium primarily opted to stimulate the construction of private housing (Goossens, 1982; Deschamps, 1997, De Meulder, 1999).

In 1974, Belgium embarked on the process of State reform. Authority for housing policy was transferred from the Belgian state to the three regions: Flanders, Brussels and Wallonia. From this point, they began to conduct their own housing policy. Whereas in the post-war period economic objectives had been uppermost in housing policy, from the early 1980s territorial and category-related policy priorities also came to the forefront, for example with the urban and village regeneration operations and the subsidies for disadvantaged neighbourhoods (Deschamps, 1997). The legal cornerstone of the regionalisation process was the Flemish Housing Code of 15 July 1997. All aspects of housing for which Flanders is responsible were bundled together and determined legislatively in the Flemish Housing Code. The central starting point of the Housing Code is the constitutional right to decent housing. The ultimate

goal is to turn this right into a reality by promoting the availability of suitable dwellings, of good quality, in a decent residential environment, at an affordable price and with residential security.

With the Housing Code, new policy instruments were also introduced, and in implementation of the housing policy new actors gained recognition. Administrative and criminal law procedures were introduced for the enforcement of housing quality. The municipality was assigned the role of organising broad consultation at local level and ensuring that initiatives worked in harmony. The social rental agencies and tenants' associations and their consultation structure obtained formal recognition.

The new policy emphases were also expressed in budgetary shifts. One of the most striking policy changes was that the Flemish government started to invest much more in the social rental sector. Winters & Van Damme (2004) calculate that in 1994 the Flemish government was still spending the same amount on rental policy as on home-ownership policy, but that from then on, an increasingly high proportion of spending was devoted to the rental sector. In 2003, the Flemish government spent three times as much on the rental sector as on the home-ownership sector. The largest share of resources for the rental sector was spent on the construction of social dwellings. Support for private tenants remained extremely limited.

Although full responsibility for housing policy lies at Flemish level, a number of policy instruments are still matters of federal responsibility, especially rental legislation and taxation. Housing taxation assigns benefits to home-owners which are worth many times the Flemish government's budget for housing policy (Doms et al., 2001, De Decker, 2000). There are no such tax benefits for tenants. Like owners, landlords can only take advantage of the reduced VAT rate. The taxation system means that families in Flanders today are still being strongly encouraged to acquire their own home.

3.2 Current policy on the private rental market

For our discussion of the current set of policy instruments for the private rental market, we will draw a distinction between financial instruments and regulations.

Compared with the financial support which is available in Flanders for home-owners, government spending on the private rental sector is relatively low. This is firstly true with respect to taxation. Rental income in Belgium is taxed under the income tax regime. The basis that is used is not the actual rental income, but a fictitious income based on an estimate of the dwelling's value (the 'cadastral income'). Whereas home-owners can claim various forms of tax deduction, this is not the case for tenants or landlords. Spending on work on the home cannot be offset against income either. As a result, there are few financial stimuli for improving the quality of rental dwellings. One exception here is the VAT reduction for work on dwellings which are at least five years old. This applies to both rental and owner-occupied dwellings.

Unlike most European countries, Flanders has no general housing allowance (Winters, 2005). However, there is a financial contribution for private individuals who move from a 'poor' dwelling to a 'good' dwelling. The contribution consists of a one-off relocation premium and a decreasing monthly subsidy over a maximum of nine years. The system is aimed at a specifically defined target group with a very low income. 9,000 private tenants currently receive a subsidy: about 2% of private tenants. The average rental subsidy is 185 euros per

month. In May 2009 this system was extended to include a new target group. From that point onwards, prospective social tenants who have been on the waiting list for a social dwelling for at least five years have been eligible for a housing allowance under a number of conditions.

The social rental agencies originated in Flanders in response to the 'housing crisis' of the 1980s (De Decker, 2002). These organisations rent private dwellings and sublet them to vulnerable groups, prioritised according to need. The Flemish government has recognised these organisations and grants them operating subsidies. Until recently, no separate subsidy was applicable to the letting of dwellings. With the adaption of the system of rental subsidies in 2007, the letting of social rental agency dwellings has been added to the list of specific forms of letting to which such a housing allowance is applicable.

Another type of organisation subsidised by the Flemish government are the tenants' associations. These provide legal advice to all tenants (including social tenants) and defend tenants' interests in connection with policy.

In addition to positive financial instruments there are also disincentive-type instruments, in particular the tax on vacancy and dilapidation. This tax is applicable in the same way to rental dwellings and owner-occupied dwellings.

In terms of the regulations, the rental legislation and the housing quality policy are particularly important. As explained earlier, rental legislation is a matter of federal competence. In 1.5 we briefly considered the length of rental agreements as stipulated in the Housing Rental Act of 13 April 1997. The principle of contractual freedom is essential to the Housing Rental Act (Dambre, 2008). The landlord is free to decide which tenant will rent the dwelling and at what price. Once the contract has been concluded, only annual adjustments based on the 'health index' are allowed. The Housing Rental Act also stipulates that at the start of the rental agreement the tenant should pay a guarantee into a bank account for which the signature of both landlord and tenant are required. In 2007, the compulsory guarantee was reduced from 3 months' to 2 months' rent, in order to improve affordability for low incomes. At the same time, the official registration of rental agreements was also made obligatory.

The regulations on housing quality are mainly the responsibility of the regions. In the Flemish Housing Code, the Rooms Decree and the Tax Decree, minimum quality standards are laid down. For dwellings which are let as a main place of residence, in principle a conformity certificate can be applied for, which confirms that the dwelling meets the minimum standards and states the number of permitted occupants. However, this certificate is not compulsory. A dwelling can be let without it.

If the dwelling does not meet the standards, administrative and legal action can be taken (De Smedt et al., 2007). The administrative procedure involves the mayor of the municipality in which the dwelling is located declaring it to be uninhabitable, unfit for habitation or overcrowded. On the basis of such a declaration, the owner can be ordered to carry out appropriate work. If he fails to do so, other actors may do the work instead, or the property may be expropriated. In addition to the administrative instruments, there are penalties under criminal law if a dwelling is let without a valid conformity certificate, or is declared unfit or uninhabitable. The Flemish Housing Inspectorate, which has police powers, focuses mainly on the most serious forms of slum tenancy, by landlords who expose occupants to unhealthy living conditions or safety and health risks for the sake of profit. Infringements can be penalised with fines and prison sentences. Since 2007, those guilty of breaches can also be

ordered to carry out work on the dwelling within a set period. Since the establishment of the Housing Inspectorate in 2000, the number of properties which have been officially reported has increased every year. In the last operating year, 442 properties were reported, representing a total of 1,462 residential units (Flemish government, Departement RWO, Wooninspectie [Department of Town and Country Planning, Housing Policy and Immovable Heritage, Inspection Agency]). The evaluation of the procedures has generally been positive, although calls are often made for even more inspectors to be appointed. The rehousing of occupants living in dwellings which are declared uninhabitable or are reported also remains a problem (Vlaams Overleg Bewonersbelangen [Flemish Consultative Agency for Tenants' Interests] – VOB, 2009).

3.3 The current policy debate

Over the past three to four years, the specific issue of the private rental market in Flanders has attracted attention in various ways. Several studies have pointed to the nature and seriousness of the problems. Whereas in the past the organisations which defend the interests of tenants and landlords often took opposing viewpoints, these organisations have increasingly agreed on a joint analysis of the problem, supported by scientific evidence. The first moves in this direction are found in the Private Rental Committee which was active in 2005 in the context of research conducted by the Vlaams Overleg Bewonersbelangen [Flemish Consultative Agency for Tenants' Interests] -VOB. It was concluded that despite widely divergent interests, an attempt needed to be made to reach a consensus on the strengths and weaknesses of the private rental market and the urgency of the problems.

During a study day in the Flemish Parliament in April 2007 to mark the publication of the research report by Vandebroecke et al. (2007), there was also found to be a high degree of unanimity between the large Flemish political parties regarding the need to give the private rental market more oxygen. Both a policy aimed at increasing the supply on the private rental market and a demand-side policy in support of tenants were regarded as necessary.

Despite this, substantial initiatives were largely non-existent during the most recent term of the Flemish government (June 2004 – June 2009). On the contrary, the main policy efforts were focused on bringing onto the market an affordable supply of houses and building plots for purchase and on the social rental sector. Some adaptations were made to the system of housing allowances, and the target group was extended as described earlier, but this cannot be regarded as the introduction of a general housing allowance as exists in many European countries. Nor was the Flemish government's intention of stimulating supply via a government real estate investment company (Vlaamse Regering [Flemish Government] 2004-2009) realised during the latest term.

Yet there is a growing consensus that there is greater need than ever for a policy for the private rental market. There is particular unanimity regarding the need for a general housing allowance. This is apparent from a paper compiled by the 'Werkgroep Huursubsidie' [Joint Rental Subsidy Working Group] which was established on the initiative of the Flemish administration and was active in the spring of 2009. The working group's conclusions are intended as a contribution to the government agreement for the next Flemish government. The main stakeholders were represented in the working group, including the large special interest groups in the private construction sector, the private landlords, the local authorities, organisations representing the disadvantaged, tenants' associations, social rental agencies and researchers. The group succeeded in formulating a unanimous recommendation to the next

Flemish government regarding the introduction of what is called a ‘full-scale housing allowances system’. The proposal involves introducing a rental subsidy as a fully-fledged pillar of Flemish housing policy. The proposal also includes an estimation of the possible target group. This is based on a number of suppositions and on average incomes and median prices for the whole of Flanders, and concludes that 195,000 households are in need of subsidisation, with the request that priority be given to the lowest incomes.

The need which has been identified in this way can be alleviated by means of a rental subsidy, or equally by means of an increase in the supply of social rental dwellings. Which of these two policy instruments represents the best response to the identified need (see Winters, 2005) is a question we will not enter into here. It is worth noting that in connection with a recent decree, the Flemish government has raised the prospect of the construction of 43,000 social rental dwellings by 2020. If this is achieved, the net requirement will thus be lower.

Since September 2008, Flanders has also been undergoing an economic and financial crisis. As yet, there is little understanding of the consequences that this will have for the housing market and in particular for the relationship between the rental market and the home-ownership market. On the one hand, it can be expected that people will be hesitant about buying their own home, which will push up the demand for rental dwellings and put pressure on prices there. On the other hand, the consequences of the crisis are currently making themselves felt in a decrease in property prices, making the purchase market relatively attractive. Whatever the effect will be, the data show that the need for good, affordable dwellings in the lower segment of the rental market is so great that even favourable developments in property market prices and possibly also in interest rates will not alleviate it very quickly, and that a policy with regard to the private rental market will remain highly desirable.

Another current policy theme on which less consensus exists is private rental legislation. In connection with the talks about further stages in the reform of the Belgian State, it is possible that responsibility for private rental legislation may be devolved to the regions. The advocates of this are hoping that this legislation can be brought into closer harmony with housing policy, which is a regional responsibility. There is no consensus about the need to devolve this power or about the changes that are needed if this is done. Tenants’ representatives are calling for improved protection and want a set of rental regulations to be introduced (Vlaams Overleg Bewonersbelangen - VOB, 2009). Representatives of the owners stress that landlords need to be able to rely on proper compliance with their obligations by tenants. In this connection, the owners believe that the current rental guarantee regulations offer insufficient security against defaulting on payment, and they are not in favour of any form of rent regulation (Algemeen Eigenaarssyndicaat [General Landlords Association] - AES, 2009). A possible compromise might lie in devising an objectivised system of guideline rents based on pricing in the private rental market. Dambre (2008) has devised a legal blueprint for such a system.

4. Conclusion

Since WWII, the share of the private rental market in Belgium and Flanders has been in continuous decline. This development is the result of rising incomes, favourable market conditions and a policy of increasing home ownership. However, the downside of this development has become increasingly apparent in recent years. Survey results show that only households with higher incomes have been able to make the transition from private renting to

home ownership. As a result, a growing gap between the socio-economic profiles of private tenants and home-owners can be observed.

The average net disposable equivalent income of private tenants is much lower than that of home-owners. Singles, single-parent families and the unemployed are over-represented on the private rental market. Affordability problems in the private rental market are increasing. On the other hand, housing quality in the private rental market seems to be closing the gap with the owner-occupied market, although quality differences between the markets remain significant.

The weakening profile of private tenants makes letting a dwelling less attractive. The financial return on investing in rental housing is low compared with other investments. Landlords are showing negative selection behaviour in order to reduce the risks of not being paid. Moreover, housing renewal is not encouraged by the legal system and costs cannot be recovered by increasing the rents. Finding good and affordable housing for disadvantaged groups is therefore becoming more and more difficult. The social housing sector in Flanders is far too small to meet current needs.

A specific problem is that almost all private landlords in Flanders are private individuals letting an average of two or three dwellings. One out of three landlords is aged 65 years or older. As they get older, taking into account the low financial return on letting and the high demand for owner-occupied housing, many landlords consider selling the dwelling, creating the risk of further negative developments in the private rental market.

Interest groups representing private tenants, home-owners and the building industry are insisting on the introduction of new policy instruments to stimulate the private rental market. Although the Flemish government announced new policy initiatives during the last period of government, no significant measures have been taken so far. Such demands are sure to be submitted to the next Flemish government.

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