



# My status as a refugee has been confirmed and I am looking for housing...

*You have received notification of the confirmation of your status as a refugee and are now required to leave your current refugee accommodation? Then you are probably looking for a rental house.*

*This document contains all the basic information you will need on how to find suitable housing, where you can ask for assistance, what the terms of your lease need to be, etc. Do you have questions about the content of this brochure? Do not hesitate to ask a social worker or a friend to explain. You can also contact one of the different associations we will mention along the way. You are also welcome to address any of your questions at the reception of the center for general wellbeing (in Dutch known as CAW – Centrum voor Algemeen Welzijnswerk). They will help you themselves, or refer you to the correct service. You can find a CAW close to you on <http://www.caw.be/caw-in-je-buurt>.*

## INHOUD

1.	Finding a Rental House.....	3
1.1.	Searching for a suitable place to live .....	3
1.2.	Where can i find assistance during my search? .....	3
1.3.	Contacting a landlord.....	4
1.4.	Visiting a rental property .....	4
1.5.	What will be my budget? .....	5
1.6.	Which are the costs to take into account? .....	5
2.	Housing found.....	6
	Step 1: Safety deposit – How to go about paying this .....	6
	Step 2: A lease or rental Agreement.....	6
	Step 3: Attending the public welfare center (OCMW).....	7
	Step 4: Signing a lease.....	7
	Step 5 : Things to be arranged ASAP.....	8
3.	Other questions .....	9
1.	Issues between the landlord and yourself.....	9
2.	How to notify your wish to terminate the rental agreement.....	9
3.	In case of family reunifications .....	9
4.	Sharing housing as an option for singles.....	9
1.	Which costs or expenses are for you to pay and which will be taken care of by the landlord?.....	9
4.	Interesting websites.....	10

## 1. FINDING A RENTAL HOUSE

### 1.1. SEARCHING FOR A SUITABLE PLACE TO LIVE

Finding an affordable house or apartment is not always an easy task in Belgium.

#### **Living In the city or the country side?**

In large to middle large cities the rental fees are often higher than outside of these areas. You do tend to encounter a much larger offer in rental housing as well as a more extensive international community.

In villages or smaller cities the fees tend to be a little lower and it is far easier to connect with for example your neighbors.

#### **A few tips to help you on your way...**

- You can search the internet for rental accommodation on real estate websites/search engines. On these websites the landlord can place an advertisement. There you can find an overview of the housing available. You can make your selection based on your budget, your preferred location as well as the kind of housing you are looking for. There are a variety of real estate websites/search engines available. Following you can find a few of the most common ones:
  - o [www.immoweb.be](http://www.immoweb.be)
  - o [www.immovlan.be](http://www.immovlan.be)
  - o [www.realo.be](http://www.realo.be)
  - o <http://www.kapaza.be/nl/immo-te-huur>
  - o <http://www.2dehands.be/immo/>
  - o <http://www.immobeest.be/>
  - o <http://www.zimmo.be>
- You can pay a visit to a real estate office or real estate broker. They can present you with an offer of suitable listings. Present yourself personally to the real estate broker. This way they have an idea of who you are. This might be in your advantage rather than only communicating by telephone. Ask the real estate broker if they have any housing that meets your criteria in terms of location, space and rental fee.
- In local newspapers you can find advertisements for rental accommodation in the area.
- In any given city or community you can find signs 'Te huur' (For rent – To let) placed directly in the windows of the housing that is available. You can simply connect by calling the telephone number on the sign.
- Ask friends, relatives or acquaintances if they know of anyone renting out a house, apartment, ...
- Register with a Social Rental Office ("Sociaal VerhuurKantoor or SVK" in Dutch) in the community where you are either residing already or where you desire to reside. At this moment, it is unclear if it is possible to register with this office if you are not registered yet in the National Register. Please consult the SVK for further information or alternatively the Flemish society for social housing (In Dutch "Vlaamse Maatschappij Sociaal Wonen – VMSW": <https://www.vmsw.be/Home/Contact>). Here you will find the offices for Flanders: <https://www.vmsw.be/Home/Zoek-een-organisatie>. For Brussels: <http://fedais.be/nl/kandidaat-huurder/contact/> For Wallonia: <http://www.swl.be/contact>

### 1.2. WHERE CAN I FIND ASSISTANCE DURING MY SEARCH?

There are different kinds of social service agencies in Belgium. Some of them will be able to assist you in your search for housing. They organize information sessions, help you look online or even call landlords on

your behalf. The capacity in which each social service agency would be able to be of assistance differs from area to area. Here you can find some of the social service agencies you can contact. Browse the website to find an agency close to your current location

- Welcome Offices. You can find the contact details on the following link: <http://inburgering.be/en/welcome-offices>
- CAW - Center for general wellbeing (in Dutch known as “Centrum voor Algemeen Welzijn”): <http://www.caw.be/caw-in-je-buurt>.
- Housing offices from the community: <https://www.wonenvlaanderen.be/huren/u-zoekt-een-betaalbare-huurwoning>
- Caritas International organizes Housing Café’s. You contact the local Housing Café and register. Depending on the urgency for housing, they will invite you to a Housing Café. Volunteers will then help you find a house. Contact :
  - o For Brussels: [housingcafe@caritasint.be](mailto:housingcafe@caritasint.be)
  - o For Liège/Wallonia: [housingcafeliège@caritasint.be](mailto:housingcafeliège@caritasint.be)
  - o For Antwerp/ Flanders: [housingcafeantwerpen@caritasint.be](mailto:housingcafeantwerpen@caritasint.be)
- Volunteers or other local organizations. Find local organizations in Flanders and Brussels by searching the Social Map (“De Sociale Kaart” in Dutch - [www.deosocialekaart.be](http://www.deosocialekaart.be)). E.g. search for “huisvesting erkend vluchteling”.
- Are you a student and planning to attend college or university? Ask if the institution you are to attend offers housing for students. Make sure you can put your domicile there, in order to be registered at the National Register and have a right to study, to financial support, etc.

### 1.3.CONTACTING A LANDLORD

A landlord is entitled to choose whom he wishes to rent his accommodation to. It is therefore of great importance that you leave a good impression when communicating with him

A few things to keep in mind when calling:

- Introduce yourself (Good afternoon, my name is \_\_\_\_\_. I have seen your advertisement and am enquiring if the apartment is still available? – *In Dutch: Goeiedag, u spreekt met \_\_\_\_\_. Ik heb uw advertentie gelezen. Is het appartement nog vrij?*)
- Always address the other person with ‘You’ (‘U’ in Dutch.) instead of using the Dutch form ‘Je’. This is a more formal manner of addressing someone.
- If you have any questions at all, do not hesitate to mention them already in this stage. E.g. Can I take up domicile in this rental? Are there any communal expenses? And if so, which ones and what would be the amount to take into account? Are the fixed expenses like gas, water and electricity already included in the rental fee? How much is the rental deposit?

### 1.4.VISITING A RENTAL PROPERTY

A few tips when visiting a rental property

- Make sure you are on time for your appointment. It is better to arrive a bit too early than to too late.
- Present yourself to the landlord
- Write down in advance the questions you might have for the landlord.
- If possible, ask someone who speaks the language of the landlord fluently, to accompany you to the appointment. It will make communication easier.

Make sure you check the following items when visiting the property:

- Can you put your **domicile** at the address? This is of great importance to the communal services.
- Is the house well **insulated**? Are the windows double glazed? Single glazing can increase your heating expenses considerably.
- Is it a good functioning **heating installation**? Note: electric heating is extremely costly. The best choices are gas or heating fuel (“stookolie” in Dutch). Bear in mind that for fuel you will need to make a bulk purchase and therefore you will be paying a considerable amount at once (1 or 2 times a year).
- Are there any **moisture or humidity issues**? Any mould on the wall? These issues are very unhealthy for you and might even prevent you from getting financial aid or subsidies for rent.

### **1.5. WHAT WILL BE MY BUDGET?**

If your income is non-existent or insufficient, you are most likely entitled to a kind of benefits called an (equivalent) integration allowance or subsistence minimum (“Leefloon” in Dutch). The public center for welfare (in Dutch OCMW) will carry out an inquest to establish if you meet the conditions. The amount will depend on your personal situation. Dated 1/4/2016 the allowance amounts to:

- For a family with at least 1 minor unwed child amongst their members: 1.133,85€/month. This is the total amount for the entire household but does not include any child support you receive for dependent children.
- For a single (ergo unwed) person : 850,39€/month
- For a person in a situation of cohabitation: 566,92€/month. You will be considered cohabitating as soon as you live together with one or more person with whom you run a common household.

Anybody who has children, is entitled to a guaranteed family allowance. This always under the condition that your child(ren) are financially dependent of you. All conditions and quantities of this allowance can be found on <http://vlaanderen.famifed.be/nl/gezinnen/werksituatie/geen-inkomen>

### **1.6. WHICH ARE THE COSTS TO TAKE INTO ACCOUNT?**

A monthly rental fee will have to be paid to the landlord for the housing. Other expenses will come on top of this: you will have to pay for **water usage, gas and electricity**. The more you consume, the more you will have to pay. In Belgium the average for a single person household can easily amount to 100€. A family household will have a higher amount to pay, dependent on the number of members in the family. Internet (installation and monthly fee), television (cable) and mobile phone are also to be taken into consideration. These amounts can go as low as 25€ and as high as 80€.

Information on how to **save energy** can be found on <http://www.energiesparen.be/tips> . When you have found a rental house, you can ask a free energy scan. A professional will come to your house and give information on how to save energy. Ask the OCMW of commune if they provide free energy scans. More information on energy scans is on <http://www.vlaanderen.be/nl/bouwen-wonen-en-energie/elektriciteit-aardgas-en-verwarming/gratis-energiescan> .

In most apartment buildings you will also have to pay an amount for **communal expenses** for maintenance of the communal areas (stairways, hallway and lifts). When informing about the rental fee, ask the landlord if there are any other fixed costs to consider.

*Tip: If you chose well insulated housing and pay attention to your usage, you can save a considerable amount on your monthly utility bills.*

## **2. HOUSING FOUND**

When you have found a proper and affordable house/apartment, follow these steps.

### **STEP 1: SAFETY DEPOSIT – HOW TO GO ABOUT PAYING THIS**

When you rent a house/apartment, you will be asked to pay a rental deposit to the landlord. The deposit is put in place to protect the landlord. He can choose not to return the deposit if the tenant does not comply with his obligations (E.g. causing harm to the accommodation, not keeping up with your rent payments...). When you terminate the lease having fulfilled all your obligations, you will be refunded this deposit and the occurred interests.

As a tenant you will be able to choose how you wish to pay the rental deposit. Generally the landlord proposes an option as well. There are four possibilities:

1. Putting the rental deposit on a blocked account. The amount can be maximum two times the monthly rental fee. The landlord and tenant both have to agree on releasing the funds of this otherwise closed account.
2. A rental deposit at your bank (als called 'bank deposit'). You can request a rental deposit at your bank. This deposit can amount to maximum 3 times the monthly rental fee. The bank cannot deny you this deposit if you have or open a checking account and direct all your income to this account. An administrative cost can be charged. Contact your bank and make sure you are fully informed about the possible rates and charges. Some banks tend to have high rates..
3. You can also request a bank deposit through the OCMW (public center for welfare). You can pay this back to the OCMW in installments. Please contact the OCMW nearest to where you have chosen to reside. Anyone who is not able to pay the deposit in one installment, will often choose this option. Under Step 3, you can find the contact information for the OCMW.
4. In very rare cases you can also choose to place your deposit in a different way. The deposit would be for example material things or an insurance product such as the Korfina-bond. No further rules are in place for this last option.

*Note: Some landlords will ask you to pay the deposit in cash or by transferring it directly into the account of the landlord. The law actually does not allow this, but it is still common practice. If this is a firm demand from the landlord, then make sure you have proof of payment. As soon as the lease is signed, you can still demand that the money can be deposited in a blocked account in your name. This is safer because a blocked account can only be opened or emptied if either both title holders or the court decides to do so.*

### **STEP 2: A LEASE OR RENTAL AGREEMENT**

Make sure you always sign a contract or lease with your landlord. This protects you as a tenant in a lot of ways. A lease should be done in writing and both the tenant and the landlord should each get one copy. Essential in the contract or lease are: name and address of landlord, address of the housing, the start of the agreement as well as the type and duration of the contract. It should definitely also include the monthly fee and possible expenses. Other important items are the total amount of rental deposit (and how this will be organized) , the arrangement for fire insurance and the survey or inventory (in Dutch "plaatsbeschrijving").

**What is a survey or inventory?** This is a document where the condition of the house is described in detail. All things damaged or broken will be noted down. Make sure all the defects are listed in the inventory. If possible, ask someone who speaks the language well to assist you. If the landlord does not

want to make an inventory, this is not necessarily in your disadvantage. More information on this matter is to be found at the Union of Tenants (Huurdersbond in Dutch – [www.huurdersbond.be](http://www.huurdersbond.be))

**Do not immediately sign the lease.** Read it through thoroughly and consult with the OCMW in the community where the accommodation is located.

### **STEP 3: ATTENDING THE PUBLIC WELFARE CENTER (OCMW)**

With the unsigned lease (see above) you attend the OCMW office that is responsible for the area you wish to move to. You will bring with you the decision on your status as a refugee from the office of the Commissioner General for Refugees and Stateless persons. If you also received your certificate of refugee, please bring this along too. You can find the contact details for the different OCMW here:

- Flanders: <http://www.vlaanderen.be/nl/gemeenten-en-provincies>
- Brussels: [http://www.ocmw-info-cpas.be/index.php/fiche\\_FV\\_nl/les\\_adresses\\_et\\_heures\\_douverture\\_des\\_19\\_cpas\\_de\\_la\\_region\\_de\\_bruzelles\\_cap](http://www.ocmw-info-cpas.be/index.php/fiche_FV_nl/les_adresses_et_heures_douverture_des_19_cpas_de_la_region_de_bruzelles_cap)
- Wallonia : <http://www.uvcw.be/communes/liste-cpas.htm>

Explain your situation to the social worker and ask the following questions :

- Am I entitled to an integration allowance (In Dutch “Leefloon”)?
- Can the OCMW provide me the safety deposit if I am not able to afford it and if so, how does it work?
- If you find it difficult to provide the first month of rent, the OCMW might be able to help you.
- Are you entitled to a start-up allowance (In Dutch “installatiepremie”? Chances are high that you are. For questions concerning this issue, you can consult the Union of Tenants ([www.huurdersbond.be](http://www.huurdersbond.be)).
- Are you entitled to the Flemish Rental subsidy?

The social worker of the OCMW needs to provide you with a receipt that states everything you requested such as the integration allowance, start-up allowance, a possible advance on rental subsidy or rental deposit. The receipt should also confirm when the social worker will pay you a house visit as well as which documents you still need to provide. This same document is also **proof for your application** and the OCMW with this also accepts the obligation to respond within 30 days with a positive or negative answer to the various applications noted. If they deny you this receipt or do not comply with the conditions mentioned here, you can file a claim at the labour court.

*Note: OCMW's can also allocate additional financial aid for for example rent-, household- and schoolcosts. There are no standard conditions under which you can be found eligible. Every OCMW decides independently who is entitled to this financial aid. The best option is to contact the OCMW as soon as you have found suitable housing. The OCMW-representative or social worker can also assist you in handling the administration.*

### **STEP 4: SIGNING A LEASE**

Sign the lease and pay the rental deposit out of your own funds or through the OCMW.

Make sure to check the following items:

- The **readings of the meters** of water, gas and electricity should be completed before you move. These data needs to be passed on to the providers. If not, you could be held responsible for usage that is not yours.
- The **inventory or survey** must take place in your presence and signed by both you and the landlord.

## **STEP 5 : THINGS TO BE ARRANGED ASAP**

### **5.1. REGISTRATION AT THE TOWN HALL/COMMUNITY**

Go to the town hall of your new place of residence **within 8 labour days** of your move. Attend the department of population service or of civil records. Ask to be registered in the civil register. In the following weeks, a police officer will come to your house. He or she will make sure that you actually reside on the address you gave at the town hall. You are obligated to let them enter your house and this visit will enable the mayor to determine whether or not your registration will be finalized. This is crucial in terms of possible future administrative rights you will acquire.

### **5.2. ACQUIRE HEALTH INSURANCE**

You did not acquire health insurance yet? Please arrange this **as soon as possible**. When you are a member of a health insurance company, you will be refunded a part of your health expenses in case of illness or hospitalization. This way you will pay far less for consultations with your general practitioner, your dentist and the pharmacist. It could mean a considerable saving in health care expenses

You can find different health insurance providers in Belgium and each of them has their own conditions. The social worker of the OCMW can assist you in making the right decision for your needs. The following link will provide you with a summary of the various options: <http://www.riziv.fgov.be/nl/professionals/andere-professionals/ziekenfonds/Paginas/contacteer-ziekenfondsen.aspx#.Vwl5vuKLSUk>.

If you do not choose any health insurance provider yourself, the OCMW will register you with “de Hulpkas voor Ziekte- en Invaliditeitsverzekering”. To register you need certain documents, amongst which your electronic card. If you have not received this yet, the annex 15 or certificate of immatriculation and the decision of the office of the Commissioner General for Refugees and Stateless persons can be used. More information can be found at <http://www.kruispuntmi.be/thema/sociaal-medisch/wie-betaalt-welke-medische-kosten/medische-kosten-per-verblijfsituatie/wie-betaalt-welke-medische-kosten-van-een-erkend-vluchteling-en-subsidiar-beschermde> .

### **5.3. FIRE INSURANCE**

Has a fire insurance been contracted for the property you are renting? This insurance protects you against fire, natural catastrophes, smoke damage and water damage. Normally it is determined in your rental agreement who is responsible for contracting this insurance. If you are the one appointed to do this, take care of it as soon as you can. If you have questions about this, you can contact the Union for Tenants ([www.huurdersbond](http://www.huurdersbond)).

### **5.4. REGISTER AT THE SOCIAL HOUSING COMPANY (SOCIALE HUISVESTINGSMAATSCHAPPIJ - SHM)**

If you are on a limited income, you could be eligible for social housing. That means that you would pay less rent than on the private market. The waiting list is very long so register as soon as you can. Ask the social worker of the OCMW or another assistant which conditions you need to fulfill and which documents you would have to provide. They can also assist you in filling out the registration form.

### **3. OTHER QUESTIONS**

#### **1. ISSUES BETWEEN THE LANDLORD AND YOURSELF**

If you have any conflicts or issues with the landlord, try and communicate this with him directly first. Explain him what the issues are and take the time to hear his feedback and opinion on the matter. The best outcome is that you are able to resolve it in a mutually satisfying way. Is there no possible resolution between the two of you, than contact the Union of Tenants or the CAW for back-up and advice ([www.huurdersbond.be](http://www.huurdersbond.be), [www.caw.be](http://www.caw.be) ).

#### **2. HOW TO NOTIFY YOUR WISH TO TERMINATE THE RENTAL AGREEMENT**

It is absolutely not done to up and move and stop paying the rent when you decide to relocate. You have to give notice to the landlord. The **period** in which you are **required to notify** him, is established in your lease or rental agreement. This (period of) notice is the amount of time in between you giving notification of your wish to leave the property and the actual date you will move and therefore you will also still have to pay the agreed rental fee. The proper way to give notice is to do it in writing (by registered mail) and in a timely manner (usually three months before the actual move). Sending it by registered mail will give you more security as you will have proof that the notice was delivered to your landlord.

If you are renting under a registered 9 year-rental agreement, the landlord will be entitled to financial compensation. More information on how to give notice, can be found on the following website: <https://www.wonenvlaanderen.be/huren/het-einde-en-de-opzeg-van-de-huurovereenkomst>

If however it is the landlord that is requesting you to leave the property, it is crucial that you contact the Union of Tenants as soon as possible. They can inform you on your rights. ([www.huurdersbond.be](http://www.huurdersbond.be))

#### **3. IN CASE OF FAMILY REUNIFICATIONS**

Do you have family that will be joining you in the rental property? Make sure you check how many persons are allowed in the housing. Consult your local council, communal service of housing or the union of tenants. This way you prevent the property from being declared overhabitated or too crowded.

If you have family joining you and you are considering upscaling or moving to a larger property, keep the notice period in mind!

#### **4. SHARING HOUSING AS AN OPTION FOR SINGLES**

If you are single, an interesting option might be to share a house or apartment with other persons. This way you would be able to save considerably on expenses, as you would be splitting both the rent as the usage of electricity etc. Pay attention to the fact that by having more than one person taking up domicile, you could well be receiving a lower allowance!

#### **1. WHICH COSTS OR EXPENSES ARE FOR YOU TO PAY AND WHICH WILL BE TAKEN CARE OF BY THE LANDLORD?**

Properties require maintenance and regular costs may occur. Generally all the costs and repairs connected to the property itself should be taken care of by the landlord. The repair of for example a broken heating system would fall under maintenance to be paid by the landlord. All costs and repair however that are linked to the usage of the property fall under your responsibility as a tenant. When in doubt, consult your local council, communal service of housing or the Union of Tenants.

If something is in need of repair, you should immediately inform the landlord. This also entails that if you do NOT notify this in a timely manner, you are responsible. If you first install yourself in the housing and

you notice a flaw or damage, contact the Union of Tenants as soon as possible as they will be able to inform you on how to proceed. ([www.huurdersbond.be](http://www.huurdersbond.be)) .

#### 4. INTERESTING WEBSITES

**Vluchtelingenwerk Vlaanderen:** [www.vluchtelingenwerk.be/huisvesting](http://www.vluchtelingenwerk.be/huisvesting)

*(Flemish Refugee Action)*

**De huurdersbond:** [www.huurdersbond.be](http://www.huurdersbond.be)

*(Union of Tenants)*

**Centrum Algemeen Welzijnswerk :** [www.caw.be](http://www.caw.be)

*(Center for General Wellbeing)*

**Kruispunt Migratie – integratie :** <http://www.kruispuntmi.be>

*(an interesting website on migration and integration)*

**Agentschap Inburgering en integratie:** <http://www.integratie-inburgering.be>

*(Official website of the flemish agency for integration)*

**De sociale kaart :** [www.desocialekaart.be](http://www.desocialekaart.be)

*(the social map – a who’s who in terms of agencies and organisations)*

**Unia- Interfederaal Gelijkekansencentrum :** [www.unia.be](http://www.unia.be)

*(Interfederal center for equal chances)*

**Samenhuizen vzw:** <http://www.samenhuizen.be>

*(a website concentrating on co-habiting)*

**Vivre en Belgique:** <http://www.vivreinbelgique.be>

*(information on living in Belgium – French)*

**Vereniging van Vlaamse Steden en Gemeenten vzw :** <http://www.vvsg.be/Pages/Home.aspx>

*(Organisation of Flemish cities and communities)*

**Wonen Vlaanderen:** <https://www.wonenvlaanderen.be>

*(Living in Flanders)*

**Vlaamse Maatschappij voor Sociaal Wonen:** <https://www.vmsw.be>

*(Flemish organisation for social housing)*

**New in Town :** <http://www.newintown.be/nl> of <http://www.newintown.be/fr/>

*(Some of the information on this website is a bit outdated as it was last updated in 2011)*

*This brochure has been made possible with the support of Fedasil and the Agentschap Jongerenwelzijn*