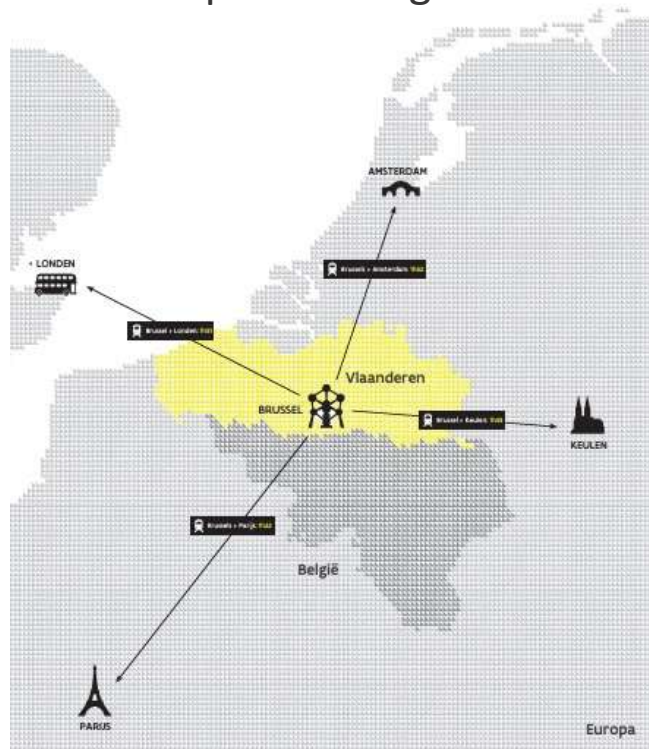


# Affordable housing in Flanders

dr. Isabelle Loris

# Flanders in Europe

Northern part of Belgium



Hello!



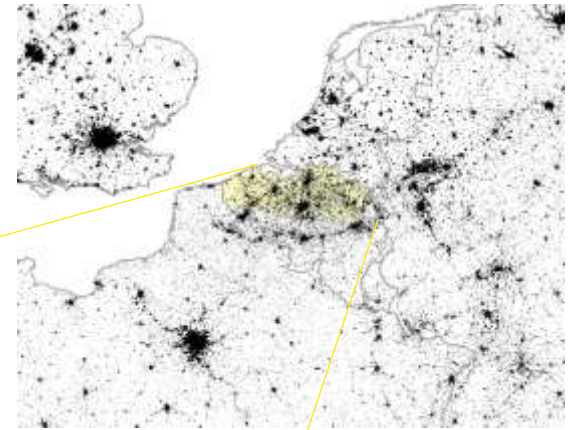
# Setting the Scene

- ▶ Sprawl
- ▶ Ribbon development
- ▶ Mismatch supply and demand (quantitatively and qualitatively)
  - E.g. single detached family homes versus need for compact smaller housing units
- ▶ Mismatch supply and demand (geographically)
  - E.g. demand and supply in the city of Antwerp is different from that in the city of Ghent or rural areas
- ▶ Affordability of housing  $\leftrightarrow$  78% homeownership in Flanders
- ▶ Current approach: build, build, build ... more, more, more

# Urban Sprawl & Ribbons

Built environment (Flanders, 1904 – 2019)

1904



**Flanders**  
State of the Art

**ESPON**



Co-funded by  
the European Union  
Interreg

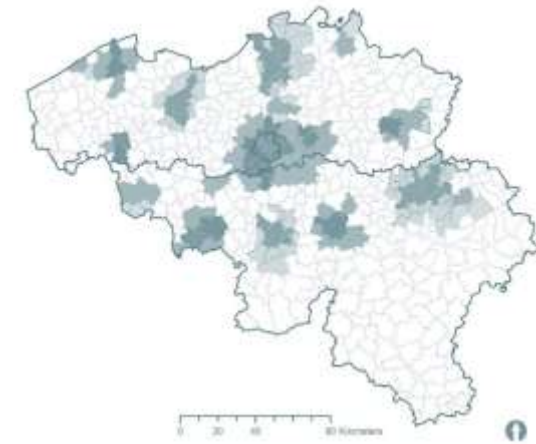
Housing Affordability: Challenges and Perspectives in  
Belgium and Europe, Perspective, 25.11.24

# Affordability

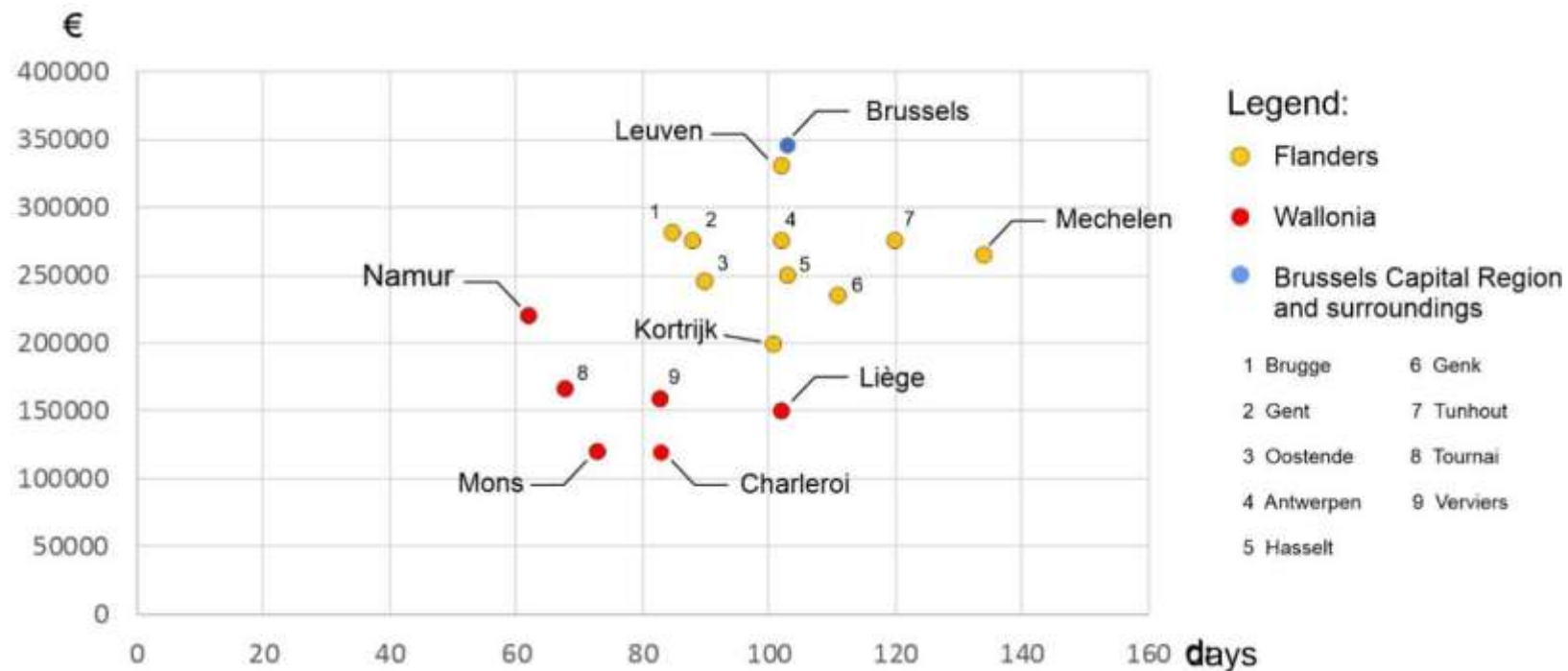
- ▶ The Eurostat **housing cost overburden** (HCO) is the percentage of the population living in households where the total housing costs represent more than 40% of disposable income.
- ▶ For Flanders, the HCO rate (5.5%) is low compared to the EU average (7.8%) as well as neighbouring regions, such as the Walloon Region (8.9%) and the Brussels Capital Region (14.9%).
- ▶ This average score hides large variations between groups and regions.
- ▶ The total number of social housing units is ca. 180,000 (Statistiek Vlaanderen, 2024), or 6% of the total housing stock.

# Affordability

Asking price versus time-on-market in different urban areas (Belgium)

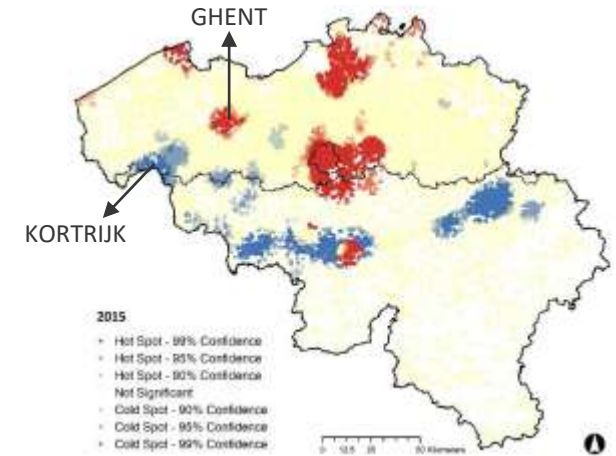


Urban areas

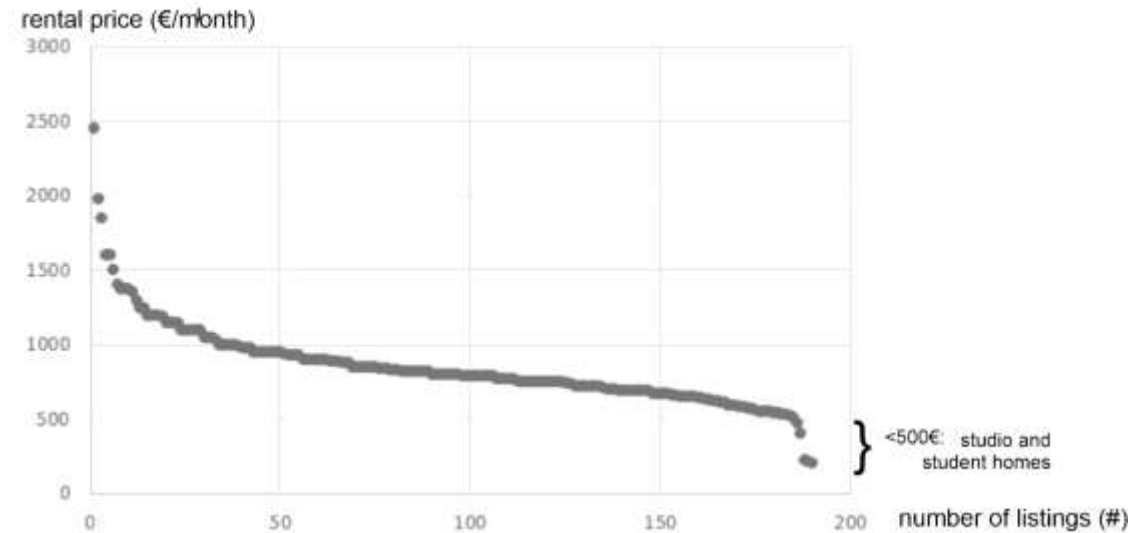
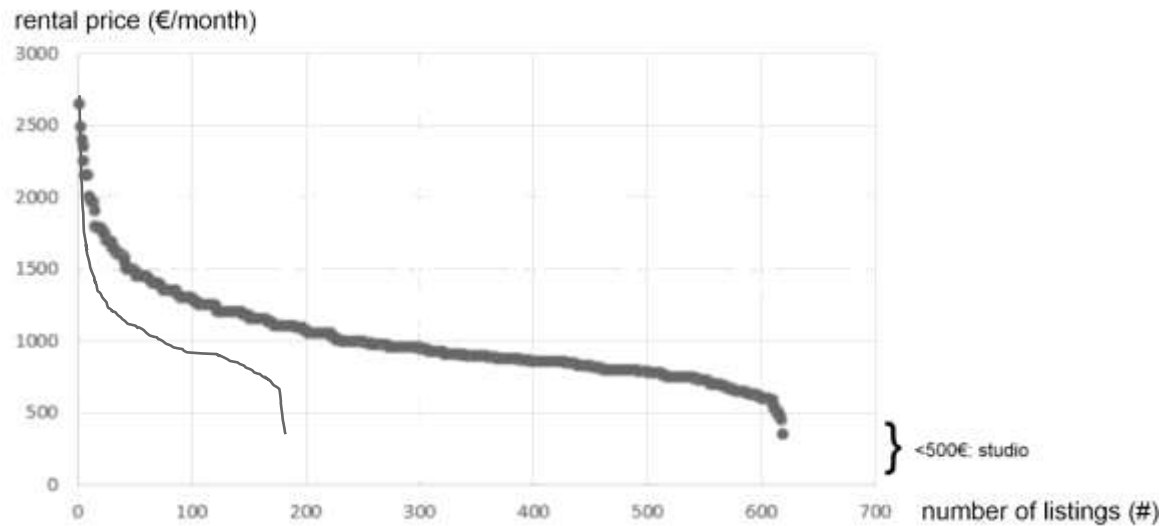


# Affordability

Rental price in the urban area of Ghent (left) and Kortrijk (right)



Hot-spot asking price houses, 2015

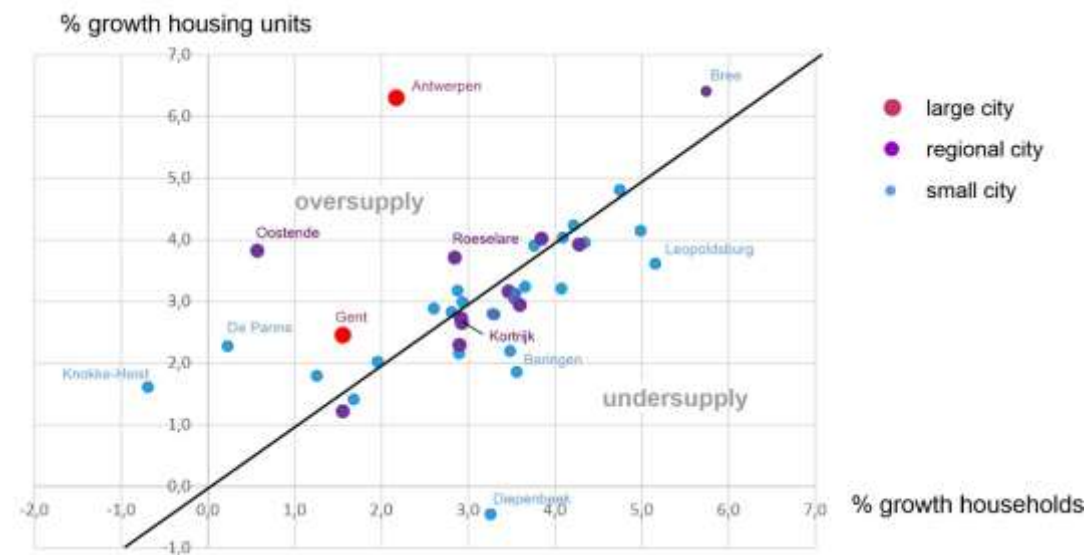


# Supply versus Demand

General trend in additional households versus additional housing units (Flanders, 1991-2023)



Specific trend in cities (Flanders, 2020-2023)

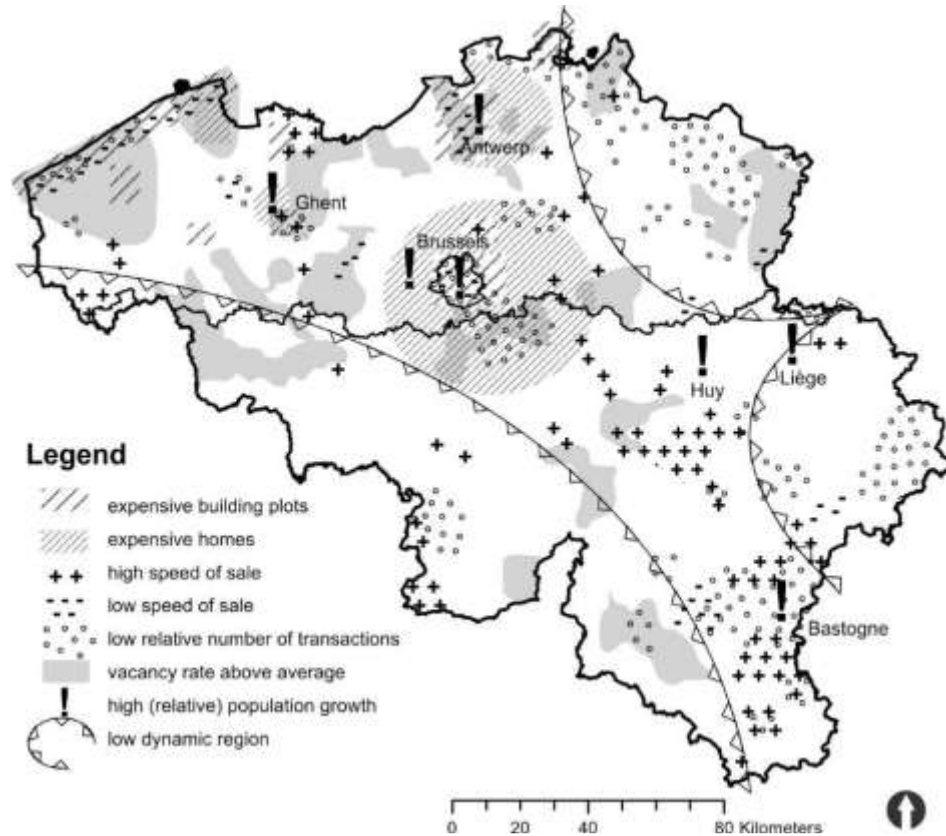


# Affordability ↔ Social Housing

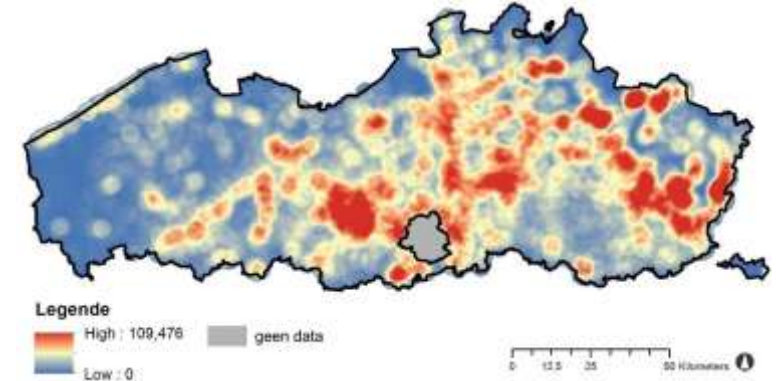
- ▶ Approximately 176,000 households were registered as candidates for social housing (2022).
- ▶ Each year, around 2,800 units are added to the social housing stock (Statistiek Vlaanderen, 2024).
- ▶ The average waiting time is over 4 years and can reach up to 10 years in some areas.

# Challenges: Regional differentiation

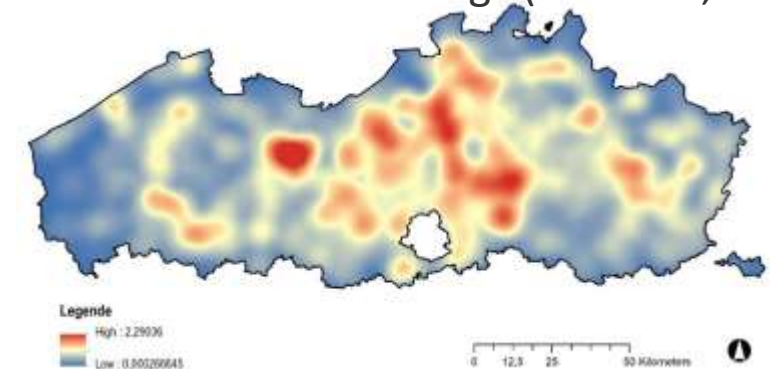
Housing market dynamics (Belgium, 2019)



Vacant lots (Flanders, 2017)



Permits for new buildings (Flanders, 2015)



# Institutions

Roles and responsibilities of different levels of governance in Flemish social housing  
(Winters et al., 2024)

Level of governance	Key roles and responsibilities
Flemish government	Setting overall policy frameworks and regulations for social housing Providing funding and subsidies for construction and renovation Overseeing compliance with housing standards and laws Coordinating planning and production process of construction and renovation projects
Local governments	Identifying local housing needs and integrating them into regional strategies Facilitating land use and zoning approvals Providing support for project implementation at the local level
Social housing associations (SHAs)	Planning and executing construction and renovation projects Managing day-to-day operations of social housing units Ensuring tenant allocation based on eligibility criteria Reporting and collaborating with local and regional governments on project progress and needs

# Perspectives

- ▶ “Money isn’t the problem” (Winters et al., 2024)
  - policy inertia due to the need for consensus across multiple actors and levels of government
  - collaboration among public, private, and civil society actors, can enhance policy effectiveness by pooling resources and expertise
  - delay in utilising government loans for social housing paved the way for a shift from social housing to affordable housing
- ▶ Binding Social Objective (BSO)

# Contact

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