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On the Genesis of Social Rental Agencies in Belgium

Pascal De Decker

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Summary. A combination of historical housing policy options together with the housing consequences of the economic crisis and the changes in household structure led to a major housing crisis in Belgium during the 1980s. Since the Belgian government, hampered by severe budget constraints and the paralysing consequences of restructuring, was not able to deal with these new problems, grassroots organisations took the lead in formulating solutions—hence the so-called new housing initiatives, social rental agencies (SRAs) being the most important ones. Today, less than 20 years later, these social rental agencies are institutionalised and cover a large part of the country. This paper elaborates on the birth and rise of the SRAs first by looking at the causes of the housing crisis and secondly by analysing the grassroots reactions.

1. Introduction

Housing and housing policy in Belgium are perhaps the joker in the north-west European pack. Compared with its neighbours, the country has a high historical level of owner-occupied housing and low levels of social rented housing (Feddes, 1995; Oxley and Smith, 1996). Above that, price-setting in private renting, still 28 per cent of the market (Goossens *et al.*, 1997) was—beyond some minor periods of regulation—left to the market (De Decker, 2001a). Generally, little public money was invested in housing (see, for example, Maclennan *et al.*, 1997).

Alongside the historically low levels of government intervention in the housing market, the Belgian state has undergone a step-by-step restructuring since the early 1970s. Seen from a housing policy perspective, this has led to a hybrid institutional system. According to the constitution, housing policy is

a responsibility for the regions (Hubeau, 2000). Nevertheless, private renting—narrowly seen as a matter of contract between landlord and tenant—and fiscal policy—with the largest amount of money going into housing by tax deduction schemes (De Decker, 2000b)—remain federal responsibilities.

Due to the cocktail of low public investment, an increasing institutional paralysing ambiguity, the housing consequences of the economic crisis and the changes in family structure, the housing system went into crisis in the 1980s, thereby giving birth to social rental agencies. Social rental agencies (SRAs), whose birth and rise are the subjects of this paper, are basically grassroots organisations founded since the mid 1980s dominantly by welfare work institutions who try to socialise the private rental market. In all regions, SRAs became institutionalised

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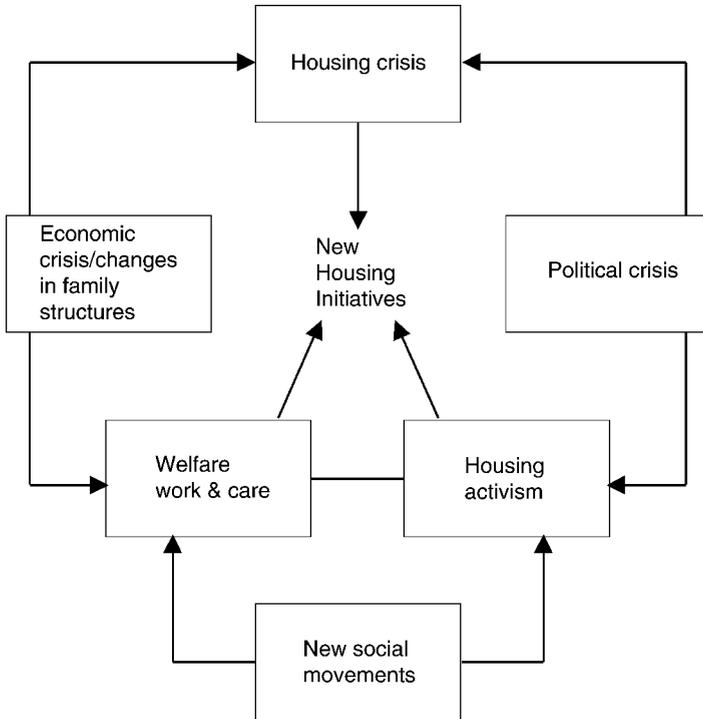


Figure 1. The societal framework for understanding the introduction of the new housing initiatives.

during the 1990s. The Walloon government was the first to introduce legislation on SRAs in 1993. In the same year, the Flemish government recognised pilot SRAs which were later regulated through comprehensive housing legislation. The Brussels Capital Region was the last to pass legislation governing SRAs in 1998 (De Decker, 1998a). The institutionalisation of these new agents in combination with their hands-off attitude shook up the institutional organisation of housing allocation in Belgium, an inheritance of the inter-war period. Today, SRAs serve the tenants of a majority of the Belgian municipalities.

In this paper, we highlight the context in which SRAs have been able to grow since the mid 1980s. After a description of what SRAs—also known as a ‘new housing initiative’ (Figure 1)—are, we link their genesis to the major housing crisis and the reaction by grassroots organisations confronted with housing poverty and urban decay. We first deal with the issues making up the housing

crisis. These concern the economic developments and the changes in the labour market which, in combination with major changes in household structure, fuelled housing poverty. This section also contains a brief sketch of the housing crisis in relation to major historical housing policy options—since housing policies in Belgium became locked in particular patterns of policy developments at an early stage (Kleinman, 1996). In a following section, we look at the reaction of the grassroots organisations. This concerns tenant and neighbourhood activism and changes within welfare work, including care for the homeless and their invasion of the housing market. We end with a debate on the impact of SRAs on the housing market and their prospects.

2. Social Rental Agencies

Social rental agencies are, together with ‘the older’ tenants’ organisations, part of an approach to ensure adequate and affordable housing provision for vulnerable households

by socialising the private rental market. According to one of the founding members of the SRA movement, L. Notredame (1994), 'to socialise' means to withdraw the management of private rental accommodation from the mechanisms of the market and to replace it by the 'social management of private rental accommodation'. The objectives of the SRAs are: rent mediation on the private rental market; linkage of housing and welfare work; and, the development of local policy networks on affordable housing. By legally recognising SRAs, all three regional governments aimed to increase the number of dwellings available to vulnerable households, to improve the quality of the accommodation offered, to adjust rents socially and to link housing provision with guidance and support for tenants.

Today, the primary activity of social rental agencies is the (sub)letting of housing units to vulnerable households. SRAs obtain dwellings by either renting in both the private and the public rental markets or by purchasing housing outright. In some cases, SRAs own houses, obtained by a donation. The tenants of SRAs are former clients of social welfare institutions who are at risk of homelessness, re-institutionalisation or unregulated private renting. For these vulnerable households, SRAs provide affordable housing along with housing security according to federal tenancy laws. The benefits for SRA tenants are threefold: rents at reasonable rates, long leases and the possibility of support provided by the nominating agency. Agreements on rent deposits and furniture form part of an overall package as do contractual arrangements for the provision of support by partner agencies where required.

The social management component of an SRA is characterised by its co-operative but nevertheless firm attitude towards the tenant and the feedback it provides to the nominating institution. Support to the tenant remains the responsibility of the nominating institution or service. In the event of a breach of contract or the manifestation of challenging behaviour, the SRA is responsible for alerting the nominating agency who is, in turn, responsible for organising and delivering an

appropriate programme of support to remedy the situation.

As part of their overall aim to minimise the risks of homelessness, re-institutionalisation and/or unregulated renting, SRAs have developed strategies to help tenants to manage any rent arrears. These include individualised housing management support packages which are delivered either by the nominating institution, the SRA itself or a combination of both. Even when tenants do develop rent arrears, SRAs seldom opt for eviction. Instead, they seek to identify the reasons for non-payment in order to arrange appropriate support. If, in the long term and despite support from the placement agency, rent arrears persist, re-institutionalisation may be considered. It could therefore be argued that SRAs aim to prevent homelessness due to eviction through an individualised package of appropriate housing and support as necessary.

Although the origins of some SRAs pre-date the 1980s, the majority of the first generation of social rental agencies were founded in the second half of the 1980s. For many years, they survived under difficult financial and operational conditions, finding money where they could (see the Appendix on the history of the SRA in Bruges). The considerable increase in the number of SRAs operating and the growth in the size of their stock may be attributed to a wider-scale acceptance and promotion of the concept of housing with support in light of the shift from institutional living to community-based living arrangements for vulnerable people. By October 1997, there were 64 SRAs fully operational or in the process of formation in Flanders, covering half the region. In Wallonia, the number had reached 18. The development of SRAs in the Brussels Capital Region was slower and may be explained by the complex institutional context and a lack of money.

3. The Belgian Housing Crisis of the 1980s in Context

So far, we have dealt with a brief outline of the genesis and the objectives of social rental agencies in Belgium. In the remainder of this

article, we will deal with the reasons why they were founded. Therefore, we need to consider the socio-demographic and economic context in which the social rental agencies emerged and we have to analyse the catalysts for their development with particular reference to the role that welfare work has come to play in housing poor and homeless persons. The analytical framework starts from the premise, posited by L. Notredame (1994), that the background of innovative housing initiatives can be understood relative to three axes: a housing crisis of considerable dimensions, the legacy of housing activism and developments within welfare work. To this framework, we have to add a number of wider societal developments since current social problems in general and housing problems in particular cannot be understood without taking the general social and economic developments and the overall changes in household structure into consideration.

This analytical framework informs the structure of the remaining part of the article (see Figure 1). The first section discusses the broader demographic and economic developments in Belgium and their impact on housing policy and the housing market. This is followed, in the second section, by an overview of the housing crisis in Belgium and its role in the rise of social rental agencies. In the third section, the role of housing activism and de-institutionalisation in spawning the new housing models is considered. The paper concludes with a perspective on the future of SRAs and their position in the institutional housing framework.

3.1 Economic Restructuring and Changes in the Labour Market

In the second half of the 1980s, economic restructuring which was already underway started to show a certain coherence (Kesteloot, 1994). An essential characteristic of this restructuring process has been the growth in flexibility. Instead of establishing growth on the basis of supply-oriented production and on the creation of outlets for mass production, the new growth strategy

turned this relationship on its head: production followed demand. In effect, this resulted in a change from uniform mass production to production in small batches, enabling very rapid shifts to new products whenever changes in demand were detected. Every possibility for diversifying and changing the demand structure was exploited in order to create new products having their pre-established outlet in the consumer market. The overproduction problem was, at least temporarily, resolved.

Flexibility in the organisation of processes for production has been a prerequisite and a key feature of this demand-led economic strategy. New computer technologies and the associated developments in telecommunications, cybernetics and robotics have been instrumental in the achievement of this new flexibility in production. Besides opening up new markets, the new production system offered the advantage of eliminating production waste and buffer-stocks. The result has been more rapid circulation of invested capital and limited stagnation of fixed capital tied up in stocks. Profit rates have been restored and economic growth has resumed. Thus flexibility affected not only labour time but also the nature of production, the nature of consumption, patterns of investment and the reorganisation of the spatial structures of production and consumption.

Flexibility does not only require the introduction of new technologies in production processes; it also demands the contracting-out of labour-intensive and marginal activities to sub-contractors and suppliers. In turn, these firms can only secure their survival through low wages, flexible employment through temporary and part-time contracts, overtime work, easy recruitment and dismissal, poor working conditions and the maximal involvement of an unskilled labour force. Together, these developments have contributed to the creation of an informal economy producing the same goods and services for the innovating firms without the burden of social contributions and taxes.

The demand for flexibility in production patterns has in turn led to a series of import-

Table 1. Belgium: unemployment trends and the degree of unemployment as a percentage of the active population, 1980–99

Year	Men	Women	Total	Percentage of the active population
1980	120 719	201 176	321 895	7.8
1985	209 203	267 426	476 629	13.8
1990	137 803	210 129	347 932	9.7
1991	151 615	217 417	368 732	10.3
1992	170 797	239 885	410 682	11.2
1993	202 314	273 553	475 867	13.0
1994	218 396	288 801	507 197	13.9
1995	213 645	286 309	499 954	14.1
1996	204 157	273 583	477 740	13.8
1997	198 022	260 354	458 376	13.3
1998	185 732	246 078	431 810	12.6
1999	174 988	227 496	402 484	11.7

Source: Vranken and Geldof (1996) and Vranken *et al.* (2000).

ant changes. The first one, although only partly the result of flexibility, is the loss of industrial employment (for example, the Brussels Capital Region lost 23 per cent of its industrial jobs between 1980 and 1991). A related development is the polarised growth of the enterprise service industries as a result of vertical disintegration and subcontracting: on the one hand are the cleaning, security operations, transport and courier services, catering, etc. and, on the other hand, are the specialised and highly qualified services (marketing, advertising, headhunting, auditing and lobbying consultants). In the Brussels Capital Region, employment in these new services tripled between 1981 and 1991.

Flexibility goes hand-in-hand with dualisation—a simple term for a complex pattern. On the one hand, dualisation creates new social groups who benefit from job opportunities in innovative firms and institutions and in the new (mostly urban) activities. On the other hand, dualisation creates concentrations of low-skilled, lowly paid and irregular workers who, in the cities and older industrial regions, bear the physical burden of flexibility.

This snapshot of economic and labour market changes in the 1980s explains the permanent levels of high unemployment—

Table 2. Belgium: part-time workers as a percentage of waged workers, 1993–97

	Men	Women	Total
1993	2.5	31.8	14.5
1997	3.6	35.2	16.8
Change	+ 44.5	+ 16.9	+ 19.7

Source: Vlaamse Gemeenschap (1998).

especially among the lowly educated—and the significant rise of part-time and temporary work. Table 1 shows the ongoing high level of unemployment in Belgium (reaching 14 per cent of the active population in 1995, remaining above 11 per cent in 1999), while Table 2 shows the rising trend in part-time work (especially among women). Table 3 illustrates the rise of temporary work in Flanders.

These economic developments have had at least two fundamental effects on participation in the housing market. In the first place, economic restructuring has adversely affected overall household earnings. In the second place, production flexibility has led to economic insecurity especially among those households dependent on precarious employment. Income insecurity affects decisions on housing investment in a most fundamental manner, a fact particularly significant in

Table 3. Flanders: trends in temporary work, average per day, 1989–97

Year	Number	Index (1989 = 100)	Percentage of people at work
1989	16 687	100	0.77
1990	17 422	104	0.79
1991	17 305	104	0.77
1992	17 929	107	0.78
1993	17 105	103	0.75
1994	22 259	133	0.97
1995	26 448	158	1.13
1996	28 000	168	1.6
1997	31 600	189	n.k.

Source: Vlaamse Gemeenschap (1996, 1997, 1998)

Belgium where government housing policies have historically favoured owner-occupation.

A thorough exploration of the effects of economic changes on housing investment and housing security is outside the scope of this paper. Table 4 provides an overview of these effects, showing a set of housing indicators related to the type and size of household earnings. Figures shown are for the whole population and for those households headed by a person under the age of 40 who are severely hit by economic restructuring (note: single-person households are excluded). We clearly observe that households living off (one or two) benefits are worst-off with low home-ownership rates, less likelihood of living in detached dwellings, older housing, less well equipped housing which is smaller and of worse quality.

3.2 Changes in Household Structures

Developments and changes in household structure are crucial to an understanding of the conditions and the problems of the housing market. Levels of demand for housing are affected by a combination of population size and household structure. Given the stagnating population size, it follows that changes in household structure are the key determinant of housing demand. Demographic changes have been a feature of Belgian society since the mid 1970s (Surkyn, 1996). The early demographic transition (1880–1930) saw the strengthening of the

model of the nuclear family with its responsibilities for the welfare of all its members, including children. This ‘middle-class’ family model, which grew out of the cultural and economic changes of industrialisation, reached its climax in the 1960s. The age of marriage decreased and the first child was born very quickly after marrying. This led to the famous ‘baby-boom’.

From the mid 1960s onwards, further changes took place in household structure. Birth rates dropped below replacement levels all over Europe. These developments weakened family relations in favour of more individual autonomy and self-development. This development has been expressed in different ways:

- an increase in the age at marriage;
- an erosion of marriage through an increase in divorce rates (one-third of all marriages end up in divorce);
- the development of new relationship types: co-habitation and more single-person households; and,
- in general, an increase in relationship instability.

Taken together, these developments, known as the second demographic transition, may be conceptualised as the ‘de-institutionalisation of marriage’. It may also be argued that these changes reflect a more fundamental shift of emphasis from the family unit to the individual as the foundation of society. Evidence of this shift may be seen in the growing number

Table 4. Belgium: housing indicators by type of income for all households and households with a head younger than 40 years old (excluding singles), 1991 (percentages per category)

	Owner-occupier	Single-family house	Built before 1945	Fewer amenities ^a	Little rooms ^b	Small house ^c	Weak position in the market ^d	Good position in the market ^d
<i>All</i>								
1 regular income	69.1	80.6	34.1	9.2	13.3	10.4	7.8	19.4
1 benefit	72.4	79.4	39.5	20.1	7.5	8.2	10.8	15.7
2 regular incomes	72.2	83.6	28.7	5.3	5.8	4.6	2.8	24.4
2 benefits	74.2	78.1	41.8	21.6	1.8	4.7	8.2	14.4
<i>Head under 40 years</i>								
1 regular income	52.6	74.2	38.2	10.5	19.6	15.5	13.7	9.7
1 benefit	35.3	59.7	46.1	25.4	33.9	28.8	41.4	2.8
2 regular incomes	63.9	81.4	29.6	6.1	6.4	5.0	3.4	22.0
2 benefits	41.3	73.2	46.1	25.2	24.4	22.0	23.1	4.8

^aOnly 2 of the following items are available: running water in the house, a toilet, bath or shower, central heating, kitchen, telephone, car, kind of heating.

^bEvaluation based on a comparison between the number of rooms and the number of household members.

^cSee ^b, based on the Recommendations of Cologne for social housing.

^dEvaluation based on a combination of the following criteria: housing quality, amenities, space and housing type.

Source: Goossens *et al.* (1997).

Table 5. Belgium: distribution of household types, 1981–91 (percentages)

	1981	1991	Change
Single-person households	23.6	28.8	+ 22
Married-couple households ^a	67.6	59.7	- 12
Co-habiting households	2.5	3.6	+ 44
Single-parent households	6.3	7.9	+ 25
Total	100	100	

^aMarried couples with and without children.

Source: Surkyn (1996).

of people living alone (in Belgium, the number of people living alone increased from 23.6 per cent in 1981 to 28.8 per cent in 1991). Surkyn (1996) refers to this change as 'individualistic transition'. Unsurprisingly, this change—which has been manifest everywhere in Europe—led to a spectacular decrease in average household size. In Belgium, average household size dropped from 3 in 1970 to 2.5 in 1991.

Structural, economic and cultural shifts propelled this second demographic transition. In the first place, women's increased participation in the labour market increased their economic independence and with it their decreased need to marry, or at least to marry early. Economic independence among women also resulted in a reluctance to re-marry after divorce. The involvement of women in the labour market has also transformed the traditional single-income family into a dual-income household, a change which has led to the postponement of child-birth and, in some cases, a growth in the number of couples without children. These trends are not confined to specific social strata or classes but are rather in evidence across all social groups. Coupled with these changes has been the growth in the number of older people living alone, itself a testament to developments in healthcare and care for the elderly. These demographic trends suggest that, in the near future, the number of one-person households and single-parent households will increase over all age-groups.

In general, the 1981–91 period has seen a considerable increase in the number of

people living alone (+ 22 per cent for Belgium), of single parents (+ 25 per cent for Belgium) and of couples living together without being married (+ 44 per cent). This, in turn, corresponds to a decline in the share of the population being married (- 12 per cent for Belgium) (see Table 5).

As these demographic changes took root, the assumed dominant household type (the couple with dependent children) has become a minority accounting for one-third of all households in Flanders. In addition, the share of big households (more than 2 children) dropped significantly from 10 per cent in 1976 to 5.6 per cent in 1992 (Geurts *et al.*, 1996).

Linked to these developments, it is worth noting that even the composition of the single-person households has changed. Although, in absolute terms, people living alone in widowhood still form the largest share of single-person households, their relative share in this group has decreased steadily in favour of unmarried and divorced people (see Table 6).

Table 6. Flanders: trends in the composition of single-person households, 1976–92 (percentages)

	1976	1992	Change
Widowhood	66.8	44.7	- 33
Unmarried	22.1	31.5	+ 43
Divorced	11.1	23.8	+ 109
Total	100	100	

Source: Geurts *et al.* (1996)

In housing terms, these demographic developments have some clear consequences (Peeters and De Decker, 1997). At least four can be identified:

- (1) *A demand for more houses.* Despite the stagnant population, the developments mentioned above imply that additional housing units need to be built. This is very important for the functioning of the housing market in the near future, as the actual construction rate is largely insufficient to replace the older stock (De Decker and Raes, 1996; Meulemans and Willemé, 1998).
- (2) *An acceleration of housing mobility.* The historical stability of family structures often went hand-in-hand with permanent housing solutions. Current demographic changes and family instability are, however, placing a greater demand on shorter-term housing options with increased mobility within the housing market.
- (3) *A growing demand for affordable housing.* The growing number of single-person and single-parent households clearly suggests growth in the number of single-income households with less money to spend on housing. This, in turn, challenges housing policies which have traditionally focused on home-ownership predicated on dual-income household structures.
- (4) *New needs are emerging.* The ageing of the population is creating new housing needs, especially for very old people.

Table 7 clearly illustrates the relationship between the economic position of single-person/single-parent households and their position in the housing market, highlighting the lower levels of home-ownership, the poorer condition of their houses and their weaker position in the housing market in general. This picture is further confirmed when the household composition of families living in extremely poor housing conditions is examined. Table 8 gives the composition of the households living on campsites (Flanders) and in recreational zones (Wallonia). In

both cases, the majority of households comprise people living alone or single parents.

3.3 Joint Effects of Economic and Socio-demographic Changes on Housing Poverty

The combined effects of economic restructuring and demographic changes on housing possibilities cannot be overestimated. The ability of the existing housing market in Belgium to cope with these changes has been severely limited for three reasons. First and as has already been indicated, housing policy in Belgium has generally tended to favour owner-occupation with limited provision for poorer families. Secondly, the decentralisation of housing policy to the regional governments has created uneven development in the sector. Thirdly, deregulation of the private rental market at a time when demand for housing was increasing in the face of diminishing supply (in relative terms) brought with it soaring rental costs which were out of the reach of households with single or limited incomes.

To illustrate the combination of these changes, Table 9 shows the profile of households on subsistence benefits by household type. Clearly shown, is a huge (and rising) majority of single persons and single parents. Other indicators also show a rejuvenation of poverty. Vranken *et al.* (1997) show that the percentage of people aged 18–24 living on subsistence-level benefits rose from 22.7 per cent in 1994 to 26 per cent in 1996.

The effects of these developments on housing conditions have been demonstrated above (see Tables 4, 7 and 8). Table 10 shows that elderly people have been severely affected by poor housing conditions. Nearly half of all households—being approximately 150 000 households—living in sub-standard housing conditions in Flanders are headed by a person over the age of 65 (Cellen Huisvesting, 1996).

3.4 The Emergence of a Housing Crisis in the 1980s

Housing conditions in Belgium show per-

Table 7. Belgium: housing indicator by household type and age of the reference person, 1991 (percentages)

	Owner-occupier	Single-family house	Built before 1945	Fewer amenities ^a	Weak position in the market ^a	Good position in the market ^a
<i>Head under 40 years</i>						
Single person	23.4	38.3	41.9	20.1	14.8	13.1
Single parent	28.1	59.3	35.0	12.6	13.3	12.0
Couple without children	40.7	65.5	31.1	9.9	5.2	24.9
Couple with children	67.2	85.1	32.4	7.7	6.4	16.6
<i>Head 40–64 years</i>						
Single person	46.0	52.6	42.5	23.6	11.6	15.6
Single parent	52.9	67.2	34.9	9.0	7.1	23.9
Couple without children	76.8	79.7	33.1	12.5	4.3	26.6
Couple with children	81.1	88.1	27.7	5.2	3.5	22.0

^aSee Table 4.

Source: Goossens *et al.* (1997).

Table 8. Flanders and Wallonia: the household structure of households living on camping sites, 1996/97 (percentages)

	Camping sites, Flanders (<i>n</i> = 237)	Recreational zones, Wallonia (<i>n</i> = 66)
Single person	48.5	45.7
Couple without children	34.6	28.9
Couple with children	8.4	18.8
Single parent	6.3	6.6
Other	2.1	0.0
Total	100	100

Sources: Mens and Ruimte (1997); Francis (1997).

Table 9. Belgium: percentage of households on a subsistence income by category, 1976–2000

Year	Married couple	Single parent	Single person	Single persons living together	Total
1976	10.8	—	65.6	23.7	100
1986	8.2	—	62.7	29.1	100
1990	7.4	21.6	47.4	23.7	100
1991	6.9	19.5	48.3	25.4	100
1992	7.1	19.9	48.3	24.6	100
1993	7.0	19.8	48.8	24.4	100
1994	7.1	19.1	50.2	23.6	100
1995	6.9	18.8	52.1	22.2	100
1996	6.8	19.0	53.7	20.5	100
1997	7.0	18.8	54.7	19.5	100
1998	6.7	18.8	55.9	18.6	100
1999	6.8	19.0	56.2	18.0	100
2000	6.8	19.1	56.2	17.9	100

Sources: Vranken and Geldof (1996); and Vranken *et al.* (2000).

sistent and rising problems. These include a tight housing market, increasing housing costs and stimulating the growth of new forms of 'poor housing (for example, living in rooms and on camping-sites). An increasing number of households pay more for deplorable housing conditions in unattractive 19th-century neighbourhoods; in small, unsafe and unhealthy furnished flats and rooms and in caravans on distant camp-sites. These trends have been observed and confirmed by a number of researchers in the different regions (Groep Urba, 1989; Gevers *et al.*, 1993; Denis *et al.*, 1994; De Decker, 1998b; De Decker and Raes, 1996; De Decker and Serriën, 1997; Francis, 1997; De Decker *et al.*, 1997; Goossens *et al.*, 1997). They fol-

low from the described general developments as well as from the historical housing policies in Belgium.

The Belgian housing model in a nutshell. More than elsewhere in north-western Europe, Belgium has a policy of satisfying housing needs based on the construction of single-family dwellings and private ownership (see Oxley and Smith, 1996). Since the first Housing Act of 1889, a broad range of instruments has been developed. Provision has been made, to fluctuating degrees and at differing times, for cheap loans, free grants, cheap land for building, cheap houses for sale, interest subsidies and tax cuts.

To understand better the history and

Table 10. Flanders: percentage of households living in poor housing conditions, according to the age of the head of the household, 1994/95

Age	Tenant	Owner-occupation
Under 30 years	29.8	8.5
30–59 years	18.1	7.0
60–70 years	21.0	15.4
Over 70 years	23.1	25.1
Total	21.3	12.3

Note: Poor housing conditions, as classified by the Housing Authority after a housing quality survey of the outside quality of the dwellings (roof, walls, windows, etc.).

Source: Cellen Huisvesting (1996).

evolution of housing policy in Belgium, we summarise its main principles. Subsidies for the construction of new houses have been a central axis of housing policy. Thus subsidies have been directed at individual households who took responsibility for purchasing land, contracting an architect and organising the building process. Renovation has, until recently, only been given lip-service. The idea behind this was the filtering-up principle: massive new construction enables the lower-income groups to rent better-quality accommodation. The outcome of this policy can be seen in the lack of a substantial renewal policy to date and the fact that a large quantity of housing in poor condition remains in constant use (De Decker and Raes, 1996).

A second feature is that housing policy was/is directed at a broad target group: at certain times, no exclusion boundaries are laid down; at other times, only the highest-income groups are excluded from certain subsidies. In Flanders, 66 per cent of all households have an income lower than the statutory income threshold for acceding to a social loan for house purchase. This figure is even higher (72 per cent) for rent subsidies. In fact, according to the current thresholds for social loans, 75 per cent of households who currently do not own a house could make use of an allowance within the framework of the promotion of home-ownership (all figures for 1992). No one is excluded for tax deductions on mortgages.

Thirdly, housing policy was/is characterised by low financial incentives in both macro and micro terms. The historical policy option was to give as many households as possible relatively limited support and not to support a more limited target-group more substantially. It has repeatedly been demonstrated that the amount of intervention at the household level remains consistently low in comparison to necessary investment. Premiums or grants therefore rarely influence the decision to become a home-owner. In 1979, the Planbureau (National Planning Office) highlighted the limited extent and effect of subsidies. Several years later, criticism of subsidy levels and their ability to encourage home-ownership was voiced by researchers who argued that the limited amount of the premium (less than 4 per cent of the purchase price of a newly-built house) can in itself provide no encouragement for building (Deleeck *et al.*, 1983). The National Bank has also confirmed this opinion, stating that there is no significant relation between the demand for housing and the number of premiums granted. In fact, households that built or bought with the aid of a cheap loan from the Housing Fund for Big Families received premiums, on average, of an amount varying from 2.3–8.9 per cent of the total investment costs (De Decker *et al.*, 1994).

Based upon purchase prices for an average size house in the private or social market, it has been calculated that the effect of the subsidies for 1992 was minimal. With a fixed interest rate set at 8.5 per cent, an investment of all savings and repayment periods ranging between 20 and 30 years (depending on the age of the head of the household), we calculate that only 4.1 per cent of households who get interest subsidies and only 6.3 per cent of the households who get social loans would dive under the limit of 33 per cent, being the bank norm for affordability (Meulemans *et al.*, 1996). In short then, whether or not households are able to buy or build their own houses is entirely dependent on their own personal financial means. The role of subsidies is at best marginal.

The promotion of home-ownership reigns. Historically, the model for promoting home-ownership in Belgium has had remarkable stability. This stability is attributed to the political dominance and hegemony of the Christian Workers' Movement in the field of housing. In a reaction to the collectivist ideas of rising socialism and drawing on the social teaching of the church, the Christian Workers' Movement (CWM) has become, since the end of the 19th century, the principal advocate for property acquisition and home-ownership. The lack of a viable alternative and, even more importantly, the central social role of the movement, were to lead to the hegemony of its housing philosophy. In other words, the CWM's overt preference for home-ownership has been accepted by a broad stratum of society as the best housing policy option. Because the Christian Workers' Movement, first as a pillar of the Catholic and later of the Christian Democratic Party (CVP), also acquired and retained political power, it could and did put its policy (among other things) on housing into practice. In coalition governments, the Catholic/Christian Democratic Party has been and remains the largest and therefore most dominant political force. This has meant, on the one hand, that its opinion can never be set aside and, on the other hand, that measures in 'the more collective sphere' (for example, building dwellings for social renting) are only tolerated as an exception to, and in excess of, the measures to support ownership. The socialist parties, which have not excelled in developing an operational and coherent alternative vision, have rarely been able to test their approaches in practice.¹ As a consequence of this socio-political constellation, the owner-occupied sector has enjoyed a lengthy dominance in the housing market. In Flanders, as early as 1961, approximately 55 per cent of Flemish households owned their house. The market share for owner-occupation has risen to 68.8 per cent, 66.3 per cent and 40 per cent in Flanders, Wallonia and the Brussels Capital Region respectively, with a national overall average of 65 per cent (census, 1991—Goossens *et al.*, 1997).

Quasi-unregulated private renting. Although its market share has dropped dramatically, the private rented sector is still the second-most-important housing segment. Between 25 and 30 per cent of households live in privately rented accommodation. In essence, the constitutionally protected right to property dominates in this sector. The basis of Belgian rent legislation can be found in the Civil Code. The 'Code Napoleon' was introduced in 1804 and has undergone no significant fundamental changes in the area of rent legislation, notwithstanding an impressive number of *ad hoc* interventions. Belgian civil law is still characterised by a conservative philosophy which is expressed in the following principles: powerful protection of the right of ownership, contractual freedom of the parties, an assumed equality of the parties and the largely supplementary character of rent legislation. However, the government has been compelled to intervene regularly. Nevertheless, constrained between the historical rights of landlords and the interests of tenants, a stable regulation has never been achieved (De Decker, 2001a).

Social rental housing remains marginal. In Belgium, the social rental sector, accounting for only 6 per cent of the housing stock, is very much the little brother. Historically, increased investment has been largely responsive to crisis periods (Goossens, 1993). The first Housing Act (1889) followed social unrest; the umbrella organisation for local social construction companies was recognised immediately after World War I (1919). After World War II, the financing of the sector with the so-called Brunfaut Act (1949) was structurally regulated and forced the election victories of the Vlaams Blok (a right-wing and racist party) in 1991, the new Flemish government, a coalition of Christian Democrats and Socialists, suddenly had, after years of budget cuts, 30 billion BEF available for the construction of 10 000 new social rental dwellings.

Social rental housing is only available for the so-called low-income groups. Theoretically, the income thresholds enable 48 per

cent of all Flemish households and 53 per cent of all Flemish tenants to accede to a social dwelling (1992 figures). In practice, however, waiting-lists are lengthy and actual access is far from evident. Moreover, the constant changes in regulations governing access to social housing make it difficult to comment on the evolution of these waiting-lists. In Flanders, in 1987, there were about 75 000 households on the waiting list; in 1994, the number had reached 130 000 and in 1996 it had shrunk again to 65 000—rising again to more than 70 000 in 1997. There are now about 125 000 social rental dwellings in Flanders. Wallonia has some 100 000 social rental dwellings, a number which only fractionally covers the 300 000–400 000 households who are eligible. The waiting-list in Wallonia stretches to 43 000 households. The Brussels Capital Region has 37 000 social dwellings for rent (Anon., 1996).

It can therefore be observed that while the social rental sector offers security of tenure and a more than reasonable relationship between price and quality, its ability to accommodate the large number of applicants, particularly families who are eligible, remains constrained by the low level of investment in construction in the sector.²

To summarise, we note that the continuing uncertainty, recurring changes in legislation and the actual power relationship between the tenant and landlord suggest that the private rental sector does not offer a stable and appealing housing alternative. Private letting is only a temporary solution for a majority of households or a solution for individuals and households who have no alternative—for households who are *forced* into private renting. Allocation of social housing is impossible for households with above-average income. For households on low incomes, access to social housing is akin to winning a big prize in the lottery. In essence, then, becoming an owner-occupier is the only structural housing alternative. Yet the high costs of owner-occupation and the insufficient subsidy levels make access to this sector far from obvious, especially for households on low incomes but even for those with moderate incomes.

It all collapses in the 1980s. Until the early 1980s, the generous provisions of the general welfare system could mask (or compensate for) the major weaknesses of the Belgian housing model, being the low level of new construction and the persistent number of dwellings in poor condition in use, due to the absence of a housing renewal policy (De Decker and Raes, 1996). By the mid 1980s, however, the general crisis of the economy and the state led to a concurrent crisis in the Belgian housing market.

The reasons why the system went into crisis are many. For our purposes, we highlight two interrelated reasons of direct relevance to our analysis: the condition of the existing housing stock (the large number of unfit dwellings) and the social-demographic developments described above.

The first relevant factor is the collapse of the construction of new housing. In the context of a severe economic crisis with rising uncertainty and, at that time, high interest rates, households were understandably reluctant to venture into building their own homes. Unsurprisingly, the level of construction dropped dramatically in the 1980s (measured in Figure 2 by the decreasing number of privately purchased plots of land). The Belgian housing model, oriented as it was towards construction by the individual household, proved to be far from crisis-proof. It was clear that good economic conditions and optimistic long-term prospects were key requirements for the successful implementation of the housing model. The 'belief in the future' which was an underlying assumption of the model had been seriously undermined by the economic crisis.

The collapse of new construction was not only restricted to private households but extended equally to private investors. And, further to aggravate the situation, compensation for the collapse in private and household-level investment in the form of government expenditure on housing was not forthcoming. On the contrary, the growing pressures on the state budget resulted in a simultaneous and spectacular drop in non-profit house building in all regions of the country (Figure 3).

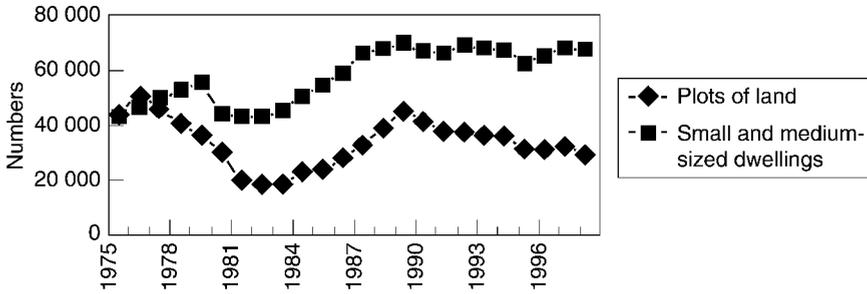


Figure 2. Belgium: purchased plots of land and medium- and small-sized dwellings, 1975–98.

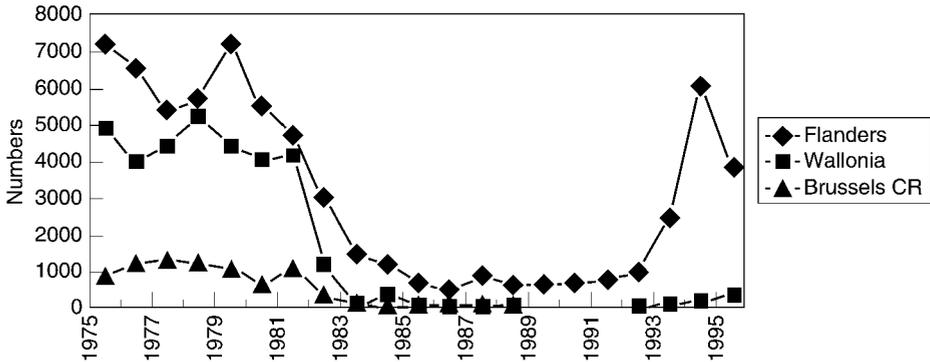


Figure 3. Belgium: social rental construction, by region, 1975–95.

The overall effect of the collapse in new house construction cannot be properly calculated due to a lack of necessary information. Nevertheless, based on tentative estimates, it has been concluded that, in 1985, there were insufficient houses to enable the market to function properly (De Decker, 1990). Combined with the liberalisation of the private rental market, the effects were disastrous. Indeed, just as construction of new houses was dropping sharply, the government deregulated the private rental market completely. Temporary legislation on private rentals was followed by more permanent legislation in which the conservative coalition of Catholics and Liberals reverted to the Napoleonic principles of the Civil Code. ‘The free negotiation of contracts’ was restored. Setting of initial rents and the duration of the tenancy were left to the ‘voluntary decision’ of the contracting parties, being the landlord and the tenant (De Decker and Inslegheers, 1996).

Looking at the overall situation, we observe that at the moment when ‘new household types’ enter the market (and in fact demand more new construction), construction levels dropped and private landlords were given the upper hand. The result was the inevitable reversal of the filtering-up process. Generally, it was argued by the government that sufficient construction levels lead to a filtering-up process throughout the market: new construction leads to a chain of vacancies by which less-wealthy people can move up, finally leaving the worst dwellings empty (De Decker, 1990; Gevers *et al.*, 1993).

In the early 1980s, the changes described above set the wheel in reverse motion. The dramatic decrease in new build blocked entry to the market leaving the growing number of newcomers to find housing within existing stock in privately rented accommodation and in the owner-occupied sector (which has al-

ways been market-led) under conditions of free negotiation. At the top of the market, a substitution process began to displace households downwards. More and more households with higher incomes purchased rather than built their houses (see Figure 2)—leading, unsurprisingly, to increased competition on the purchasing market with concomitant price rises. In turn, this led to substitution lower down the chain (from purchasing to renting, for example) and displacement (from good to poor housing), so that finally, poor people were competing with one another for housing in poor condition. Even in these types of dwelling, the competition resulting from downward displacement was impacting on prices (De Decker, 1994). Research showed that, during that period, the biggest price rises were for poorly equipped dwellings occupied by the poorest quintile of households (Table 11). Equally, research showed that, to escape these escalating costs, some low-income households escaped into home-ownership, buying houses in poor condition which they could never afford to renovate (De Decker, Meulemans and Goossens, 1994).³

In this environment, the private rental market showed its ‘potentials’, not to mention its profitability. With the freeing of the private rental market came flexibility at the bottom end and the introduction of ‘new products’ (de Decker and Raes, 1996). In the cities, with great speed, older houses were subdivided into small flats and rooms. Some landlords even went as far as letting out

mattresses. Outside the cities, and predominantly recruiting its clientèle from within the cities, camp-sites and sites for weekend recreation were turned into permanent homes for households trying to escape the housing crisis, despite the fact that this kind of rental housing was and still is illegal (De Decker *et al.*, 1997; Francis, 1997). Very ironically, then, the private rented sector demonstrated its flexibility. It showed, to echo Rugg (1997), its ease of access.

By the end of the 1980s, private house building rose again, but without reaching earlier levels. The production of non-profit housing for rent remains marginal in the Brussels Capital Region and in Wallonia. In Flanders, a programme of 10 000 new extra dwellings was launched. Nevertheless, this programme accounts for only 0.5 per cent of the total housing stock (De Decker, 1992). The persistent pressure on the housing market, despite the small upswing in house building and the general upturn in the economy, has meant that house prices have continued to rise faster than the cost of living, taking up an increasing share of household budgets. Thus the structural conditions for a modern exploitation of housing in poor condition remain unchanged to this day.⁴

To illustrate this point, some figures on housing costs for vulnerable households in the Brussels Capital Region are given. In 1993, the Brussels Rent Observatory analysed private rents. Table 12 brings together some significant figures according to the size of the dwelling. In this table, rents in

Table 11. Flanders: rent evolution by amenities of the dwellings, 1976–92 (percentages)

<i>Total population</i>	
Dwelling has no central heating, bath or shower	+ 24
Dwelling either lacks central heating or lacks bath/shower	+ 24
Dwelling has central heating and either bath or shower	– 3
<i>Lowest quintile</i>	
Dwelling has no central heating, bath or shower	+ 57
Dwelling either lacks central heating or lacks bath/shower	+ 41
Dwelling has central heating and either bath or shower	– 9

Source: Meulemans *et al.* (1996).

Table 12. The Brussels Capital Region rents versus unemployment and subsistence benefits, 1993

Dwelling type	Average rent (in BEF)		Average rent charges ^a (in BEF)		Subsistence income (level May 1994)		Unemployment income for long-term unemployed (= + 2 years) (level July 1994)	
	Average rent (in BEF)	Average rent charges ^a (in BEF)	In BEF	Rent/income ^b	In BEF	Rent/income ^b	In BEF	Rent/income ^b
Studio/single person	11 129	13 129	19 709	66.6	23 010	57.1		
Flat: 1 bedroom/couple	11 391	14 391	26 279	54.8	32 864	43.8		
Flat: 2 bedrooms/couple + 1 child	14 601	18 601	28 829	64.5	36 712	50.7		
Flat: 2 bedrooms/couple + 2 children	14 601	18 601	33 547	55.4	42 235	44.0		
Flat: 3 bedrooms/couple + 3 children	16 396	21 396	40 591	52.7	49 420	43.3		
Flat: 3 bedrooms/couple + 4 children	16 396	21 396	47 635	44.9	56 605	37.8		

^aCosts for water, electricity, heating, gas and insurance (estimation).

^bRent = including charges.

Source: Denis *et al.* (1994).

the private rental market are compared with household incomes for households on either unemployment or subsistence benefit (including child benefit). The figures show that households on subsistence incomes spend between 66.6 per cent (single-person household) and 44.9 per cent (household with 2 adults and 4 children) of their income on housing including charges. For households on unemployment benefit, the proportion of expenditure on housing varies between 57.1 per cent (for a single person) and 37.8 per cent (household with 4 children). While these figures are worrying enough, it should be borne in mind that they are based on average rents for a sample of households who have lived in a dwelling for a number of years. They mask the true magnitude of the problem for households who are more recently seeking housing in the private rental market. Nevertheless, they expose the difficulty of attaining a decent standard of living in privately rented housing for families on low incomes.

The high rents in the private rental market have also affected people being rehoused from transitional housing for homeless people. Table 13 shows the ratio of rent to income for people leaving the Brussels transit house 'De Lokvogel' between 5 November 1991 and 14 September 1994. In 37.6 per cent of cases, former residents were rehoused in accommodation which absorbed more than 35 per cent of their incomes, a figure which

does not include charges for heating, gas, water and electricity.

4. The Legacy of Housing Activism and De-institutionalisation of Welfare Work

4.1 Tenant Activism

According to Notredame (1994), several branches of housing activism, being tenant and community activism, have played an important role in the foundation and conceptualisation of new housing initiatives including SRAs. The first instance of activism by tenants dates back to the slum clearance programmes of the 1950s and 1960s which later led to community action. The economic crisis of the 1970s further fuelled activism in housing and led to the foundation of legal shops and tenants' associations (De Decker and Raes, 1996).

Legal shops emerged in the early 1970s, filling the gaps in the provision of legal assistance in three ways. First, they provided direct legal assistance which was both cheap and accessible to people who would otherwise have had only limited access to legal assistance. Secondly, by their very existence, they forced other actors to give accurate legal advice. Thirdly, they offered structural legal assistance by organising actions aimed at improving the legal and social position of vulnerable people making them conscious and powerful *vis-à-vis* the social power structures (Notredame, 1994). Relevant here

Table 13. The Brussels Capital Region: rent-income ratio for leavers of the transit housing 'De Lokvogel', November 1991–September 1994

Rent-income (rent as a percentage of the income) ^a	Number	Percentage
Less than 20	10	20.8
Between 20 and 35	11	22.8
Between 35 and 45	9	18.8
Over 45	9	18.8
Unknown	9	18.8
Total	48	100

^aIncluding child money.

Source: Denis *et al.* (1994).

is the fact that, of the total number of requests for legal assistance and advice, 15–30 per cent related to housing issues for people in rental accommodation.

In 1980, the legal shops stopped providing general advice services, choosing to concentrate on two tasks: the founding of general complaints offices and the development of tenants' associations. The former remained marginal, while the latter has met with considerable success. In 1986, the first tenants' associations were established, having four objectives: to provide legal assistance for tenants, to support the development of tenants' organisations, to provide information and training and to lobby for better legislation.

Besides the legal shop movement, at first targeted on legal advice in general, more specific housing grassroots initiatives emerged. In 1975, in Brussels, a first tenants' union was founded. Different features influenced its foundation, of which the major one was the fact that, during a major urban slum clearance project, the government did not provide rehousing options or any kind of legal assistance for the 12 000 people involved. This situation was made worse by the fact that landlords discriminated against labour migrants (see also Kesteloot *et al.*, 1997) and, speculating on future real estate projects, relet dwellings for deterioration. As a consequence, social workers were confronted with ongoing and augmenting social problems which finally, and following a visit to the Holloway Tenant Co-operative in London, were to influence the decision to found a tenants' union with the rehousing of evicted tenants as one of its major goals (Duquesnoy *et al.*, 1982).

Some years later, in Gent, a major industrial town in Flanders, the rising awareness of the need for legal advice and assistance in housing matters led to the creation, in 1978, of Woonfonds which was targeted specifically at the Turkish community. Recognising the severe discrimination in housing experienced by this group, Woonfonds aimed to buy or rent houses which were then sub-let to Turkish households (Kesteloot

et al., 1997). Woonfonds, which can therefore be seen as an SRA *avant la lettre*, built up a fully independent working and financial structure before finally achieving recognition as an SRA by the Flemish government in the 1990s.

In Antwerp, the biggest city of Flanders, also in 1978, 'a tenants' union' was founded (with EU money) out of a centre for foreign workers. The tenants' union which is composed of migrant workers had three objectives: the enlargement of the supply of available housing in good condition, the defence of the interests of its members and the provision of training to members. As with Woonfonds in Ghent, the new tenants' union was faced with a shortage of rental dwellings in both the private rental and social rental markets. To address this problem, the tenants' union, in 1990, developed into a new organisation whose aim was to purchase houses for renovation and sub-letting. Since then, other tenants' unions have sprung up, following this trend. Together, they share the central aims of improving housing conditions for their members, introducing collective management and providing training. However, their methods and processes for acquiring housing and making it available to members differ and include: renting to sub-let, co-renting, renting in the public sector, purchasing dwellings to sub-let and support for households who want to purchase a house. During that period, the tenants' union movement was dominated by migrant households.

4.2 Community Activism

The first community action groups were founded by clerics in poor urban neighbourhoods with the aim of moral elevation of the population and the alleviation of some urgent needs. By the end of the 1960s, some 30 community action groups were functioning. Very often, better housing and combating large-scale urban plans were at the heart of the action. In the 1970s, following the uprisings of the 1960s, the early community action groups underwent a democratisation process. The paternalistic approach of the early groups

was replaced by the principles of self-management, political awareness and a curative and reactive approach to problems. Both kinds of group joined together in the 1980s. Housing became and has remained an important and growing field of work among neighbourhood groups. In Flanders, of the total community action groups, the proportion involved in housing rose from 1 in 5 in 1985 to 1 in 3 in 1992. Since then, housing has received absolute priority. These housing projects encompass different types of action, being the introduction of housing experiments (for example, for disabled people or the elderly), training in renovation or construction projects, involvement in social housing management and the introduction of integrated projects for housing and work.

For the growth of the new housing activism in general and SRAs in particular, community work played an important role by bringing in experiences with the implementation of urban renewal policies. This concerns a fight for the extension of participation in a first phase and the institutional conceptualisation of urban renewal policy (as in steering-groups in urban renewal areas) in a second phase. As a result of the actions in the early 1980s, urban renewal programmes had become operations whereby: housing rights are guaranteed; residents' initiatives are supported; residents become active participants; local networks are respected; and, an integrated approach is developed.

4.3 Changes within Welfare Work

Besides housing and community activism, step-by-step, classical welfare work became involved in housing—being forced into it by the circumstances. During the 1970s and the 1980s, welfare work became adult. Due to institutionalisation, welfare work grew out of its confessional origins into a more secularised institution with a role to play in the so-called hard sectors of education, training, labour and housing. In 1994, Notre-dame noted that welfare work has an essential role to play as a social service and that it is taking a fully-fledged place in society.

Through an increased case-load, welfare workers became steadily more aware of the severity of the housing problems facing their clients. According to Hubeau (1986), housing difficulties increasingly represented the core issue of clients' social problems. For a range of clients, housing (or its absence) was the immediate reason for applying, while for others housing was part of a more global problem. As a result of this repeated confrontation with housing problems, welfare workers became more conscious of the importance of the housing dimension for the global well-being of individuals and groups. The involvement of welfare work in the conceptualisation of housing solutions was thus inevitable. Welfare work responded to this identified housing need in two ways. For people with mental illness, young people, people with disabilities and homeless people, welfare work became directly involved in the provision of supported housing (De Decker and Hardouin-Steyaert, 1999). For people who could live more independently, welfare work was instrumental in the setting-up of social rental agencies.

The rising concerns of welfare work with housing alternatives are part of a larger social development, known as 'de-institutionalisation'. De-institutionalisation refers to the shift from residential care as the dominant form of provision for people with special needs to more small-scale community-based provision. In practice, de-institutionalisation resulted in a decrease in the number of beds in large-scale institutions and the substitution of institutional care with care in half-open and ambulatory services (day care, halfway homes, etc.) and care at home. The move towards de-institutionalisation has been rationalised on several grounds not the least of which is the principle of normalisation. One the major principles of normalisation is the integrated approach to housing and care provision which is as spatially and culturally akin to the individual's life-world as possible. Wherever possible, people with special needs are offered care which would enable them to remain in their own homes for as long as possible. Care thus ends up with a

continuum: on the one side, we have the 'natural environment'—normally the household—and, on the other side, the 'residential institution'—family-replacing services—with, in between, a broad range of services which are client- and carer-oriented.

The emergence of welfare work for specific groups, the housing crisis of the 1980s and de-institutionalisation processes converged to give birth to linkages between housing and welfare work organisations. These linkages evolved into different forms of provision which included both care at home for people who could live independently as well as wholly integrated housing and support initiatives. On the one side, welfare work leaves housing aside; on the other side, 'housing' is a part of the treatment. The more welfare work is moving to the latter, the less one is oriented at filtering through, the less welfare work is oriented to the decrease of welfare work and the rise of autonomy.

Care for the homeless. At this point, it is relevant to illustrate the developments in provision for homeless people (focusing on Flanders, see Seys, 1987). Reception houses have a long tradition as a model of welfare work in Belgium. The oldest centre dates from 1884 and was founded in Liège. Nevertheless, their actual expansion has been a relatively recent development. It is only from 1967 onwards that one can actually speak of a 'sector' as such with the consolidation of the concept of reception houses and the foundation of an umbrella organisation (Vereniging Der Onthaalhuizen/Association des Maisons d'Accueil). In Flanders, in 1960, only 4 reception houses existed, together providing a total of 234 beds.

The growth in the reception-house sector dates from 1975 when de-institutionalisation spawned the 'ideology of small-scale arrangements'. The consequence of de-institutionalisation was a shift from institutional care to welfare work in normal houses and farms. Alongside the traditional homeless population, new target-groups emerged: people who were dismissed from all kinds of

institutions or who were using reception houses because they had no other choice (runaways, battered women, etc.). The new target-groups using reception centres brought with them new needs for both housing and support.

According to Seys (1987), the professionalisation of welfare work occurred in parallel with the expansion of the sector, bringing with it a different approach to welfare work and a clearer perspective on client-worker relationships. The 'passing-through philosophy' emerged as an important principle in reception-house work, emphasising the ultimate goal of independence for clients. Their stay in a house is while becoming 'defensible'. Most residents were encouraged to become as independent as possible as soon as possible. The high number of failures of this approach led to the conclusion that many homeless people did not want the degree of independence envisaged by the professionals. It was obvious that a new concept with better welfare work techniques and methods had to be developed.

A second feature in the growth of housing with support was the already-mentioned 'small scale' ideology. This ideology proposed that small groups of individuals function autonomously in a system without much hierarchy. In practice, this meant living in ordinary houses in ordinary streets. The goal was to create an environment opposed to the huge, alienating institutions, an environment where 'homes' were replaced by 'houses'.

A third component of the new approach to welfare work was the 'ideology of emancipation'. The notion of 'caring about' the client was replaced by giving the homeless person 'a number of possibilities' through which he or she could realise his or her potential. Client participation and active involvement were central to this concept. The ideology of emancipation displaced the negatively charged perceptions of the client (a person with limits) in favour of positively charged perceptions of the individual (a person who can do things).

We have already dealt with the last feature in the development towards supported hous-

ing—namely, the housing crisis. In the absence of a substantial housing policy, homeless people and other vulnerable persons usually ended up in poor-quality privately rented accommodation with unaffordable rents (see De Decker and Raes, 1996). The failure of social rented housing to meet the needs of homeless people (see discussion on waiting-lists above) was a catalyst in welfare work's involvement in the housing market.

4.4 Welfare Work Invades the Housing Market

The foundation and growth of social rental agencies and other new housing initiatives have been a direct result of different forces acting to reinforce each other. In the first place, the economic crisis and restructuring led to high unemployment rates, job insecurity, more part-time work and a growth in the informal employment sector. This development undermined the traditional Belgian housing policy which was based on the nuclear family model (with dual income). Instead of the traditional response of increased private house-building activity, a substitution process emerged, placing pressure on the housing market and sending rents into an upward spiral. The economic crisis was further exacerbated by demographic changes which increased the number of households (especially single-person households) seeking housing. The increased number of households entering the rental market placed more pressure on it. In the absence of a sustained and substantial housing policy, the economic crisis and demographic changes of the 1980s combined to create what can be called a housing crisis: high prices for housing in poor and often insecure conditions. The private rental market was quick to respond by diversifying its products from poor-quality housing to expensive rooms, caravans and mattresses and even stables.⁵ These developments led to a (modest) revival of housing activism and, together with the changes within welfare work, this completes the list of features responsible for the genesis of new housing initiatives, including SRAs.

In both Flanders and the Brussels Capital Region, an inventory of new housing initiatives has been undertaken by Noens *et al.* (1991) and Michielsen *et al.* (1994) respectively. In 1990, Noens *et al.* scanned all Flemish local actors in search of housing projects that exceed the framework of the traditional social housing policy. A questionnaire was sent to local and provincial authorities, local social agencies, local social housing companies, reception houses for homeless people and even neighbourhood works. The researchers found a huge and diverse number of initiatives. A comprehensive examination of them would be beyond the scope of this paper. Here, we present a general overview of the findings. In 266 out of the 308 local Flemish authorities, some 'new housing initiatives' exist. In the main, these new housing initiatives relate to the introduction of a housing service, taxes, grants and regulations on the quality of furnished rooms and reception houses. Of the 308 local social authorities (OCMWs), 274 were involved in housing initiatives—predominantly legal assistance, advice and support, building up their own housing stock or organising a social rental agency. Local social housing companies were less involved, although some were engaged in projects for specific target-groups (the disabled or the elderly) and tenant participation activities. In the social sector, Noens *et al.* took stock of crisis centres for acute homelessness, reception houses, half-way housing, initiatives combining housing and working (for example, Wotepa; see De Decker and Raes, 1996), social rental agencies, self-organisation, housing shops, tenants' associations and unions, neighbourhood co-operation and so on.

Michielsen *et al.* (1994) focused their research on the different partner agencies involved in the housing market in Brussels. Questionnaires were sent to the local authorities, the local social housing companies and some private organisations in order to take stock of their initiatives to ameliorate the housing situation of poor people. The study sought to confirm or dispel the impression

that, in Brussels, local authorities, local social agencies and local housing companies were developing housing initiatives under different forms of financial arrangement. The study found evidence of increased co-operation between the different housing partners. The researchers also found evidence of what can be called 'convention housing': housing initiatives which are conceived and implemented jointly by different partner agencies. An example of this model of co-operation for a common goal was joint working between private landlords and social rental agencies. In this case, private landlords let properties at below market price to social rental agencies who, in turn, guarantee rent payment and the maintenance of the dwelling in good condition. Despite this evidence of co-operative working between the different housing actors, the study concluded that few initiatives were aimed at actually solving the problems of the private rented market.

Finally, Notredame (1994) concludes that the concept of new housing initiatives hides a very heterogeneous number of activities. Housing initiatives operate at different territorial levels. In larger cities, initiatives work at the scale of a neighbourhood; in smaller cities, the territory covers the city as a whole; in the countryside, the initiatives cover more than one local authority. Moreover, each initiative exhibits a specific combination of features: territorial-categorical-sectoral and housing-support-activism. Finally, the target-group orientation of initiatives translates itself along a line from semi-institutionalised welfare work to halfway housing, to supported housing and independent living in privately rented dwellings.

5. Discussion and Prospects

In the previous sections, we have dealt with the birth and rise of social rental agencies. SRAs are so-called new housing initiatives that took root in the 1980s when a severe housing crisis emerged. SRAs aim at withdrawing the management of private rental accommodation from the mechanisms of the market and at replacing it by 'social' man-

agement. In order to obtain that, SRAs rent private rental dwellings for sub-letting. SRAs guarantee the landlord the payment of the rent and the quality control of the dwelling. The tenant gets a reasonable rent, a more or less secured lease and, if necessary, the assistance of welfare work. They became institutionalised during the 1990s in all the regions of Belgium. The rise of SRAs has to be linked with some general structural developments which have emerged since the 1970s. The combination of economic restructuring, socio-demographic changes and the ongoing absence of a housing policy led to a severe housing crisis during the 1980s, hitting especially vulnerable people. As a consequence, welfare work service in general and services for homeless persons in particular were confronted by the consequences—housing had become at the heart of the problems of their clients; and, they were unable to find housing for their clients. The combination of the learning-by-doing initiatives of welfare work with experiences of tenant and community activism would finally lead to the implementation of SRAs as the dominant new housing initiative model. By the end of 1998, 69 SRAs in Flanders managed 1692 dwellings out of a total housing stock of 2 400 000 units. The figures for Wallonia (in 1999) show that 19 SRAs let a total of 1155 dwellings out of a total housing stock of 1 200 000 units. The 11 Brussels SRAs let approximately 400 dwellings (end of 1999) (De Decker, 2000b).

If we want to consider the near future of Belgian housing in general and SRAs in particular, two questions need to be answered. The first question relates to the continued need for new housing initiatives or SRAs: do we need them in the near future in order to improve the general performance of the housing market? The second question relates to the performance of the SRAs themselves: what can they ultimately offer?

5.1 Do We Need SRAs in the Future?

Our answer to this question is an unconditional 'yes'. This is so because the other

housing market sectors—home-ownership, social renting and (unregulated) private renting—will be unable to solve the housing problems within a reasonable time. This conclusion follows from three major observations (De Decker, 1998b).

The first observation is that the home-ownership rate has reached its limits. Between the last two censuses the level of home-ownership rose by an average of 0.46 per cent per annum. A recent study, based on actual economic and demographic conditions, estimates that by the year 2010, the home-ownership rate will have stabilised at around 70 per cent (for Flanders; Meulemans and Willemé, 1998).

The second observation relates to the ability of the private rental market to offer good, affordable and secure housing for poor and vulnerable households. It is structurally impossible to supply good, affordable and secure housing for poorer people who give landlords a reasonable profit *without* any state support (such as rent allowances, renovation grants). If rents are not high enough, housing quality is compromised. If rents are too high, housing is no longer affordable. There is therefore a trade-off between rent levels and housing quality which cannot be addressed without intervention in the private rental markets. In addition, private landlords are ill equipped to deal with the difficulties which may arise when letting to poor households (arrears, unexpected notices, etc.). The profit motive in the private rental sector is unwilling to handle the potential for lost rental income and, at any rate, private landlords are unfamiliar with the needs of poorer families.

The third observation pertains to the role of the social rental sector. In theory, social rented housing should close the remaining gap between owner-occupation and private renting. In Belgium, the current 'little brother' position of social rented housing is certainly insufficient to fulfil this role. If it were to have a serious impact on the housing market, the stock of social rented accommodation would have to increase drastically. To reach the absolute minimum levels calcu-

lated, we need an extra 90 000 social dwellings for rent (Meulemans *et al.*, 1996). At the rate of construction of the first half of the 1990s, it would take 40 years to reach this level. To reach the European average of 17 per cent, we would need an extra 400 000 dwellings. At the speed mentioned, this would take 180 years.⁶ And even if there is a political consensus on this issue (which is not the case), the capacity of the construction industry is too low to achieve these high levels of production. Thus, whatever the conditions, it will take many years before social renting can achieve a substantial market share.

We conclude therefore that the traditional housing sectors cannot fill the housing gap overnight. In the short and medium term, neither owner-occupation with its stagnating position nor social renting with its dire and chronic shortages can generate substantial supplies of good and affordable housing for poor people in order to avoid sub-standard or marginal housing conditions and homelessness. Unavoidably, the private rental market becomes the only solution for households on low incomes. Yet, left to the forces of the free market, this sector can provide neither sufficient access nor adequate and affordable housing. The new housing initiatives can and do mitigate the problematic aspects of private renting. It is through these initiatives and their co-operative work with the private rental sector that access to affordable housing in reasonable condition can be achieved for low-income families. SRAs are here to stay.

5.2 *On Integration as an Institution*

We have to conclude that SRAs are here to stay. But under what circumstances? Is current legislation sufficiently far-reaching for consolidation and/or expansion? Or has it only given the SRAs a survival allowance? And what is the potential of the model itself? Can it both manage a larger housing stock and fulfil the need for social accompaniment efficiently? These questions dig at the heart of the integration of the SRAs (and its

umbrella) as an institution on two levels: integration from above as part of the mainstream institutional framework for housing and integration from below in response to the need for and quality of the work done by SRAs.

If we try to evaluate the intentions of the government concerning the institutional integration of the SRAs, we could argue that the legislation on the recognition and financing of SRAs is a clear statement from the different governments of the importance they accord to the SRA model as a means of resolving the housing problems of poor and vulnerable households. In the meantime, the new Flemish government has promised to make the means available for an additional 5000 SRA dwellings (De Decker, 2000a).

On the other hand, if we look at the amount of money made available globally, per region and per SRA, the only possible conclusion is that SRAs are deliberately kept small. The fact that the legislation allows for the funding of a small number of staff in each SRA (2 in Wallonia and 1.5 in Flanders) without skilled support from an umbrella organisation (Wallonia, Brussels Capital Region), will not and cannot 'change the housing world'. This (implicit) 'small is beautiful' preference springs from several (interconnected) historical reasons. The first is the absence of enough (housing) money within regional budgets. The second is that each government wants to evolve its support for SRAs incrementally. Thus, expansion of support and funding can only happen on the back of successive evaluations (Wallonia, Flanders). A third reason is a clear preference for passing through (for example, Wallonia). Finally, there is the role of the traditional housing lobby (Flanders) which has opposed the recognition and especially the funding of SRA revenue costs. In Flanders, the effectiveness of this lobbying is reflected in the vague description of SRAs in the 1997 Housing Law and in the 'one-by-one' atomised decisions on the status of each individual SRA and their umbrella organisation.

It is a fact that, although they were the first to welcome the 'new housing partner', Flem-

ish social housing companies became, especially through statements of their trade union, the Vereniging van Vlaamse Huisvestingsmaatschappijen, increasingly more hostile to SRAs. At least three issues lay at the heart of this change of view. First, the ongoing critique delivered by the SRA movement against the traditional social housing providers ('the good vs the bad') helped to rupture the initial solidarity. Secondly, the repeatedly expressed intentions of the SRA movement to branch into the social rental sector created a real sense of protectionism within the sector. Finally, the desire by the SRA movement to become an important partner in the housing market and to influence housing policy has led to fear of their potential for influencing and controlling the sector. Unsurprisingly, these concerns among the traditional social housing providers have intensified competition for scarce resources and have led to a power struggle which has undermined support for SRAs in Flanders (De Decker, 1995).

The institutional integration of SRAs will also depend on the targets and performance of the SRAs themselves. Do SRAs have the ambition to become a mature alternative housing sector or is the option to remain small-scale supplementary actors? The reality suggests that becoming an alternative housing sector takes a considerable time. For some, it will remain a utopia. Vanvelk (1997) argues that the SRA movement will remain a rather small-scale supplement. B. Severain, co-founder of the Brussels SRA 'Logement pour Tous/Ieder zijn Woning', estimates that the capacity limit of an SRA is situated somewhere around 100 dwellings. If the number of houses SRAs have to manage becomes too high, this will be at the expense of the quality of the accompaniment of both the tenant and the landlord. An overburdened housing management load will unavoidably lead to decreased levels and quality of social accompaniment and may even lead to decreased rigour in the selection of suitable dwellings. Moreover, institutional expansion carries with it the risk of bureaucratisation.

The small-scale option while realistic has,

as an immediate consequence, a high degree of dependence on the performance of the other housing market actors. For one thing, small scale means that the success of SRAs will depend on the ability of other housing providers to filter clients through. In the end, the ability of SRAs to play their role in providing intermediate housing solutions for low-income households will depend on the willingness or the capacity of 'the others' to provide permanent housing through co-operative working. If this cannot be achieved, SRAs will either become overcrowded or send vulnerable people back to poor housing conditions.

5.3 *The Best of Different Worlds?*

The analysis presented in the last two sections leads to two interrelated conclusions. First, SRAs have (at least) a necessary additional function in housing poor and vulnerable people. Secondly, the success of SRAs will depend on their integration in the housing market. This implies that a tailor-made policy for each housing sector (owner-occupation, social renting, private renting or the new housing initiatives) can only be successful if it is sustained by a global housing policy, identifying and linking the different market niches to one another. In the absence of a global perspective, poor and vulnerable people will either remain trapped in poor-quality and often expensive housing conditions or they will do the rounds from one insecure and/or bad solution to another. All housing sectors have positive and negative features. The policy challenge will be to combine their different positive aspects (De Decker, 1995; Lescrauwaet, 2000). For the regional governments, the clear implication is that sufficient funding will need to be made available to resolve the problems. For the new housing initiatives, the need for integration implies respect for the historical outcomes and outputs of the old partners, especially the local social housing companies. For the old partners, there is a need to accept that 'the world' and their own role within it have changed. If each partner, be

they government, housing companies, new housing initiatives or social welfare organisation, remains stuck in its own ways, nothing will change. So, if the constitutional right to decent housing is an honest goal, partnership working between the different actors will be crucial for its realisation. And, to enable that realisation, a legal and financial framework set out by those who have taken political responsibility will be an essential ingredient.

Notes

1. It is now approximately 20 years since the Christian Democratic Party (CVP) provided a housing minister. Nevertheless, the big historical housing options remain intact.
2. A study in the province of Limburg concerning the interrelationship between being young and housing reports waiting periods from 2 to 3 years (Borgerhoff *et al.*, 1997). The manager of the largest social housing company in Ghent, a middle-sized city of 230 000 inhabitants in Flanders, stated that he everyday receives 6 new application while he can only offer 1 dwelling. The average waiting time is 1.5 years, ranging from 6 months to 4 years (Desomer, 1999).
3. Note that, by the end the of the 1980s, the number of households on the waiting-lists for public housing in Flanders increased to 75 430 (1 January 1987), for a stock of approximately 114 000 dwellings (1 January 1989) (Administratie voor Huisvesting, 1987). Due to ongoing changes in eligibility rules, more recent figures cannot be given.
4. New 'target groups' are asylum-seekers, political refugees and persons and families who are illegal in the country.
5. Articles in the popular press report—not for the first time—the existence of letting stables for refugees (see, for example, *De Morgen*, 5 November 1997).
6. Figures count for Flanders. The production levels are even lower in Wallonia and the Brussels Capital Region. So the general picture for Belgium will be even more grim.

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Appendix. SRA Bruges: The First 10 Years

A Well Prepared Start

December 1984: The situation of the private rental market is disastrous for a lot of people, as a result of which they knock on the doors of the care organisations. Some social workers join together to look for a solution.

March 1985: The initiative group asks the city of Bruges to do something on the housing issue. The city council agrees.

May 1985: The city council organises a workshop. A double action plan is proposed: regional and national governments have to be made aware and concrete solutions have to be developed.

February 1986: A second meeting takes place with the city council, the local social service and the two social housing companies. The initiative proposes to instal a 'social rental office'. The city council of Bruges agrees to participate.

The Foundation of The SRA

April 1986: The initiative group implements the action plan: on 23 April the 'Sociaal Verhuurkantoor Brugge vzw' is founded. The SRA will let houses to clients of care organisations and report housing problems to the governments.

November 1986: The SRA presents itself to the care sector: 12 organisations become members of SRAK Bruges.

Collection of Funds and Hiring Staff

December 1986–March 1987: Collection of starting capital (150 000 fr) and the board applies for a subsidised job project.

April 1987: First general meeting. Some experts join the board.

The Advice Council

May 1987: The board organises a meeting with all member organisations. The aim is to keep in touch with the field workers.

Selection and Allocation

August 1987: Advice body and board set the selection and allocation procedures.

Staff and First Dwellings

November 1987: The staff starts working. It is not

easy to rent a first house. The SRA is not known very well and the rents and renovation costs are high. In the end, a big building is rented to accommodate the secretary and two flats.

1988

By the end of 1988 the SRA houses 5 single persons and 2 families in 4 houses. The applicants are predominantly male singles between 22 and 27 years of age, who can pay at best a rent of 6000 fr.

The job project ends in October and cannot be prolonged. The board takes over, in addition to their normal job of daily management.

The SRA calls for the foundation of a Working Group on Housing in Bruges

The Purchase of a First House

1989

The board fulfils the daily work, lacking staff. The number of houses in rent remains the same. One house is (in co-operation) renovated.

Thanks to a donation, a first house can be bought. The negotiations with the local social service in order to provide a local discussion forum are evolving well.

Progress

1990

After serious consideration of the financial implications, the board decides to hire a half-time co-ordinator.

The board rents 2 houses (6 flats) and buys a second house. So the number of dwellings rises to 15.

The SVK releases a press note to the local government with claims. The local social authority lances the discussion group 'Housing'.

The Wonder Years

1991

The SRA receives a gift for the purchase and renovation of houses. One house is renovated, one is purchased and an option for a second purchase is taken. By the end of the year, 35 persons have been housed.

The SRA is ordered by the advice board to push the start up of the discussion group 'Housing'.

The political declaration of the Flemish government states that SRAs will be recognised.

1992

A second donation. The SRA buys 2 houses and rents 1 house (which needs renovation). These donations hide the precarious financial situation of the SRA. The rising number of tenants and ongoing renovation costs do increase the working costs. At the same time, more staff are needed.

The local social authority remains silent. Out of the youth care programme, a 'General Welfare Conference on Housing in Bruges' is established.

*Changes in Structure and Recognition**1993*

The SRA owns 6 and leases 5 houses. The real estate is regrouped into a new non-profit company so that the management of the real estate is separated from the letting activities.

A second full-time and another half-time person join the staff.

During a conference, the claims are handed over to the local authorities.

SRA Bruges becomes recognised for 3 years, together with 8 other SRAs, by the Flemish government.

1994

The demand for affordable housing increases. The SVK buys, with the support of a parish, a one-family house; 4 flats are rented. So the SRA has 35 dwellings, of which 6 need serious renovation. A half-time handy man is hired.

The city of Bruges resets its renovation grants and the SVK gets an investment grant of 3 000 000 BEF.

The Flemish government accepts the first year report and subsidises can continue.

1995

The SRA has 8 properties and 8 leases, together offering 33 housing units. The rents are between 3000 and 7000 BEF.

The target becomes 50 dwelling units. Financial resources are down, so purchasing has become impossible. It is very difficult to find affordable houses. The 'good renting' campaign starts.

1996

The 50 dwellings are in sight.

Source: SVK Brugge.