



To search for accommodation in a private sector is not easy, especially in some urban areas where housing is scarce or expensive. To get a social accommodation, the conditions are strict and waiting lists are often long... Therefore to find somewhere to live is not an easy task!

To find an accommodation,

- I go for a walk in the district looking for signs, I talk to local residents,
- I check out the ads in newspapers and on the Internet,
- I register in a Social Real Estate Agency or a Promotion Housing Association (under certain conditions),
- I register in a social housing company or the Fund for large families (under certain conditions).



A house is a whole building designed to house a family.



An apartment is an organized ensemble of rooms located in a building or a house. On average, its available surface area is from 40m<sup>2</sup> to 100m<sup>2</sup>.

A duplex is a dwelling of two stories linked by an interior staircase.

A studio is a small apartment. It consists of one main room, mostly with separate kitchen and a bathroom.

A kot is a dorm room. In some kots it is not allowed to establish the main residence: therefore we cannot domicile there. This is an important question to ask.



Ads are often incomplete and difficult to read because of the abbreviations. I can find them under "Apartments for rent" or "Kots and studios for rent." Here there are some definitions to find your way round.

App. = appartement	Gd/Gde = grand/grande	Plac. = placard
<b>C.C. = chambre à coucher</b>	Hres de vis. = heure de visite	Prox. ctr. = <b>à proximité du centre</b>
Ch. = chambre	Imméd. = <b>immédiatement</b>	Poss. = <b>possibilité</b>
Chauff. / Chf. = chauffage	Indiv. = individuel	Pt. = petit
Chauff.C. = chauffage central	Jar. = jardin	Px, Prx = prix
Chde = chaude	Lib. = libre	Rem. A nf = <b>remis à neuf</b>
Chg. Compr. = charges comprises	Liv. = living	Rez/Rdch = rez-de- <b>chaussée</b>
Cuis. = cuisine	Mais. = maison	Sàm = <b>salle à manger</b>
Cuis.Eq. : cuisine équipée	Maz. = mazout	Sdb = salle de bain
Dch. = douche	Mblé ent = meublé entièrement	Stud. = studio
Ds = dans	Mens. = mensuel	Tél. = <b>téléphone</b>
El. = <b>électricité</b>	Mod. = moderne	Terr. = terrasse
Eq. = <b>équipé</b>	Parlph = parlophone	Tp. Pl = tapis plain
Et. = <b>étage</b>	Pces = <b>pièces</b>	Tt Cft = tout confort
F.O. = feu ouvert	Pers. : personne	Wc = toilettes
Gar. = garage		



Exemples :

## Appartements Locations

Namur appt 2 ch  
cuis.éq.garage terrasse  
pour couple pas  
**d'animaux 445€ + 65€**  
prov.chauff. 0496/416.787

## Kots/studio à louer

Liège à louer spacieux  
studio appart meublé tt  
confort calme, état neuf,  
Prox.ctr 550 € + Chg  
04/375.32.16

Quelques sites utiles :

 [www.immoweb.be](http://www.immoweb.be)

 [www.vlan.be](http://www.vlan.be)

 [www.jannonce.be](http://www.jannonce.be)

 [www.pap.be](http://www.pap.be)

 [www.passe-partout.be](http://www.passe-partout.be)

 [www.immozoom.be](http://www.immozoom.be)

# The tenancy agreement

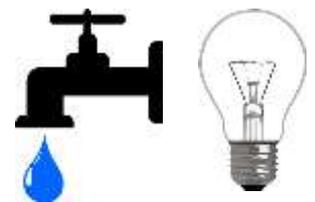


The tenancy agreement is indispensable: it must contain the identity of the owner (lessor) and the tenant (lessee), the start date of contract, the designation of the leased property and the rent. It must be registered by the owner at the registration administration. It should be read carefully before signing because once signed, it is legally enforced.

The tenancy agreement can have a definite or indefinite period. In case of breach of the contract, the owner and the tenant must comply with the terms specified in the contract (a period of notice, formal agreement ...). So I warn my owner in time about my intention to move out (often three months in advance or under certain conditions), by registered mail at post (I receive a document proving that my mail has been sent on such date).



The owner must indicate the cost of rent and the amount of common expenses (for example, lighting in corridors, elevators, cleaning of stairs ...). To rent, you must add the current charges: costs of heating, electricity, water ... Some rents include a fixed charge (charges are included in the rent, regardless of actual expenses) or a provision load (this is a down payment that the owner will adjust quarterly or annually according to actual expenditures).



The rent is, in most cases, paid monthly. It may in principle not be changed during the lease term, unless this is stipulated in the contract.



## The inventory of fixtures

The entry inventory of fixtures is a document that accurately describes the state of accommodation before I enter it: one must note any discrepancies and problems found. The owner must show that the accommodation meets the requirements of security and healthiness. The tenant is, in his turn, responsible for the damage he could cause during the lease but the inventory of fixtures guarantees that he will not accept any damage previously recorded.



The statement must be attached to the contract. To be valid, it must be done in presence of both parties, assisted by an expert or not. In the first case, expert fees are shared between the landlord and tenant: warning, the cost of the expert can go up to 15% of the rent!

At the end of the lease, if I have caused damage, I have to fix them unless it is a wear known as "normal". If I do not do it, the owner may use, in whole or in part, the security deposit for repairs.



## The rental guarantee (deposit)

The tenant is almost always asked to pay a deposit equal to one, two or three months of rent. This may be an amount paid to the owner or a deposit posted in a blocked account at the bank on behalf of the tenant (strongly advised to avoid misunderstandings or scams).



As its name suggests, this sum is used as security to the owner for the damage caused by the tenant. I recover it at the end of the lease when the inventory output states that housing is returned in the condition I received it. However, the security deposit can in no case be used to pay unpaid rent.

I can ask the CPAS of my place of residence to advance me the first month's rent and the amount of the guarantee: if my application is accepted, I will refund the sum according to the plan proposed to me. There are also funds of rental guarantee or social credit agencies that can intervene. I inquire if it is needed.

I can also ask to pay the guarantee in several installments into the blocked account.

## The removal and rent allowance (ADEL)

This is a financial assistance granted by the Walloon Region to a tenant who has to leave a substandard accommodation in order to move into a decent one. This assistance may also be allocated to a homeless person when he integrates an accommodation. It consists of a single allocation for the removal, supplemented by an additional allowance to compensate the rising cost of rent (maximum €100 / month).



La Louvière, le **25 août 2013**.

Monsieur (Madame) X (le nom du propriétaire),

**Par la présente, je désire résilier le bail que j'ai signé le 1er janvier 2012 pour la location du studio situé :**

Rue St Joseph, 21  
7100 Trivières  
Studio du 2ème étage

**Je m'engage à quitter les lieux pour le 31 décembre 2013.**

Merci de me contacter rapidement pour fixer un rendez-vous sur place, à votre **meilleure convenance. Nous pourrions établir ensemble l'état des lieux et envisager** les modalités de remboursement de la caution versée lors de mon entrée dans le logement.

Je vous prie de bien vouloir me signifier votre accord par retour de courrier.

En vous remerciant pour votre aimable collaboration pendant ces années, je vous **prie de recevoir, Monsieur (Madame), l'expression de mes salutations distinguées.**

Mr Dupont

(signature)



## In case of problems

If the tenant does not pay his rent, the landlord can ask the Justice of the Peace to terminate the contract. In some cases, the tenant may be evicted from his home.

The Civil Code provides that the owner ensures structural repairs that maintain the accommodation in good rent conditions: in general, it deals with "big" repairs. The tenant is in charge of small repairs and maintenance of housing for the whole duration of the lease (e.g., chimney cleaning, descaling the water heater ...).

The landlord cannot enter the accommodation without the consent of the tenant, except for emergency repairs.

Most leases require the tenant to take out fire insurance. In all cases, it is a precaution highly recommended.

In case of serious insalubrious problem, the tenant may contact the Security Service of Public Health of its Commune or the Walloon Region.

Discrimination in housing is prohibited and punishable by law. Nevertheless, this is not enough to eradicate the stereotypes and prejudices that characterize certain mentalities. It is therefore prudent to be prepared to confront such situations.

When discrimination is proven, it may be denounced. The Centre for Equal Opportunities and Fight against Racism is an independent public service which has a statutory role to promote equality and fight against discrimination. It may act on behalf of a discriminated person. In case of problems, I can take advice from its services: Green Line free on 0800/12800 or [www.diversite.be](http://www.diversite.be)





The Walloon Housing Corporation manages 68 housing companies of public service, to which I can make an application under certain conditions (not to be an owner and have low incomes).

I apply in one (and only one) housing company. A single form allows me to extend my request to other Communes. The register of applications is centralized and its treatment is strictly regulated by the Walloon Housing Code which defines a set of criteria and priorities.



To sign up, I fill out the form and I complete it by the required documents: warning -extract of role of taxes, household composition with a history of the last three years, proof of the amount of current taxable income, certificates of receiving child benefits.

Despite a fleet of more than 100,000 homes, social housing is struggling to meet very many applications. Waiting lists are often very long, so we must be patient.



It is an association that promotes access to housing by providing services and guarantees for owners as much as for tenants. It also serves as an intermediary between owners who want to be reassured and tenants with low incomes. It offers a personalized support to each prospective tenant.

There are 28 of them in Wallonia.

**To register, it's necessary to fill out income requirements and produce the requested documents:** proof of income, copy of identity card, household composition, certificate of good conduct

Site of the Walloon Housing Corporation:

 [www.swl.be](http://www.swl.be)

For information on purchasing, leasing, bonuses ... in Walloon Region

 [www.wallonie.be/fr/citoyens/se-loger](http://www.wallonie.be/fr/citoyens/se-loger)

