

Housing Rental Market Research

Q1, 2026

An analysis of the evolution of the housing rental market in the Netherlands from January 2026 onwards, focusing on price trends, contributing factors, and forecasts for the upcoming year.



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Executive summary

In early 2026, the Dutch housing market remains structurally undersupplied, with shortages continuing to drive both rental and purchase prices. House prices are expected to rise by approximately 3–5% annually through 2026 and 2027, a moderation from previous years driven by stabilising mortgage rates around 3.0–3.5% and slower wage growth, rather than weakening demand.

The private rental market has stabilised following the Affordable Rent Act, but supply remains well below pre-2024 levels. Average free-sector rents have risen to approximately €1,838 per month, with income requirements increasingly excluding middle-income households from central locations. While expanded rent regulation and stronger tenant protections have improved predictability for existing renters, they have also reduced private rental supply and intensified competition for new listings.

Policy support for homeownership has expanded through higher first-time buyer tax exemptions, increased National Mortgage Guarantee limits, and incentives for energy-efficient purchases. As a result, the financial gap between renting and buying has narrowed in many regions, shifting demand toward more affordable cities outside the most expensive urban cores.

Overall, 2026 is a transitional year. Housing outcomes will depend less on short-term price movements and more on regulatory awareness, geographic flexibility, and early planning in a market where structural scarcity continues to limit choice.



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Rental prices and availability

Rental prices and availability

1.1 General Market Overview

By the end of 2025, the Dutch private rental market had largely adjusted to a new equilibrium following the sharp contraction in available listings after the Affordable Rent Act came into force. The number of unregulated rental homes increased modestly from roughly 12,200 in Q4 2024 to about 14,700 in Q4 2025. This remains significantly below the approximately 20,000 homes available at the start of 2024. As a result, overall supply can be described as stable but structurally tighter than before the reforms.

Over the same period, advertised rents in the unregulated segment continued to rise at a brisk pace. Average asking rent increased by around 8.3% year-on-year to reach approximately €1,838 per month by late 2025. Given that many landlords apply an income norm of at least three times the monthly rent, prospective tenants are now typically expected to demonstrate gross monthly income of roughly €5,600, well above the national gross average income of approximately €4,000. This income-to-rent disparity has led to exclusion from the free sector for middle-income households.

Affordability pressures are compounded by a clear shift in the price distribution of available homes. In 2024, more than half of unregulated listings were advertised below €1,500 per month; by early 2026, this share has fallen to around one quarter. In practice, this marks a structural exclusion of middle-income households from much of the free-sector rental market.

Conversely, the proportion of homes offered above €2,000 per month has approximately doubled to roughly 40%, even though these high-end listings attract only about one in five rental applications. The market is thus increasingly segmented, with a growing share of stock targeting upper-income tenants. In practical terms, many households with middle incomes are effectively priced out of centrally located or larger accommodations and are pushed towards smaller units, peripheral locations with longer commutes, or shared housing arrangements. For new entrants, particularly those with stable dual incomes, the gap between high free-sector rents and mortgage costs increasingly makes purchasing, where feasible, financially more attractive than long-term renting.

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Metric	Q4 2023	Q4 2024	Q4 2025
Share of listings < €1500	~52%	~32%	~25%
Share of listings > €2000	~18%	~36.5%	~40%
Average National Rent	€1260 (€18.01/m ²)	€1730 (€19.06/m ²)	€1838 (€20.36/m ²)
Total Available Listings	20 589	12 274	14 698

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