

## MY WEIRD PROMPTS

Podcast Transcript

### EPISODE #300

# Fixing the Rental Crisis: Lessons from Around the Globe

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## EPISODE SYNOPSIS

In this episode, Herman and Corn Poppleberry tackle the emotional and financial toll of the modern rental market, sparked by a listener's ten-year struggle with housing instability. They move beyond basic habitability laws to examine groundbreaking international shifts, such as the UK's ban on no-fault evictions and the Dutch point-based rent system that pegs prices to property quality. From Vienna's massive social housing success to Denmark's non-profit "tenant democracy," the brothers explore whether housing should be treated as a regulated utility rather than a speculative asset. This deep dive offers a compelling look at how policy can transform the "Wild West" of renting into a stable, community-focused foundation for life.

## DANIEL'S PROMPT

### Daniel

In a previous episode, we touched on interventions to improve the rental market. Based on my experience renting in Israel for ten years, I've found the process to be financially and emotionally draining, marked by landlord issues, legal battles, and the high cost of frequent moves. Despite laws like Israel's Fair Rental Law, renters remain vulnerable. I'd like to explore interventionist policies that bring stability to the market, such as treating housing as a fundamental human need or implementing landlord registries like those in the UK. Besides the examples of Germany and Singapore, what other countries have thoughtfully tackled housing and rental issues? How can we ensure that long-term renters aren't financially crippled by the cycle of instability and moving costs?



# TRANSCRIPT

## Corn

Hey everyone, welcome back to My Weird Prompts. I'm Corn, and I'm sitting here in our living room in Jerusalem with my brother, Herman Poppleberry.

## Herman

Good to be here, Corn. And I have to say, Daniel really hit a nerve with the prompt he sent us this week. He's been reflecting on his ten years of renting here in Israel, and frankly, it sounds like he's been through the ringer.

## Corn

It's been a rough couple of weeks in this house, to be honest. Between the landlord issues and the legal research, it's been a lot. Daniel was telling us about how he's moved so many times, and each move just feels like this massive financial and emotional drain. It got him thinking about why the system feels so broken for long-term renters, and he wanted us to look at how other countries are handling this.

## Herman

Exactly. He specifically mentioned the Fair Rental Law we have here in Israel, which was supposed to fix things back when it passed in twenty seventeen, but in practice, for many people, it feels like it has zero effect. We're going to dive into what's actually happening in places like the United Kingdom, the Netherlands, Denmark, and Finland to see if there's a better way to treat housing as a fundamental need rather than just a speculative asset.

## Corn

I think that's the core of the problem, right? We treat an apartment the same way we treat a pair of sneakers or a car. But you can't just opt out of having a roof over your head. When the market fails for sneakers, you just don't buy them. When it fails for housing, people end up in the situations Daniel described, where they're essentially trapped in a cycle of instability.

### Herman

Right, and that instability is expensive. Every time you move, you're looking at professional movers, cleaning costs, new security deposits, and often a jump in rent. It's a massive hidden tax on anyone who doesn't own their home.

### Corn

So let's start with the local context since that's what triggered this. The Fair Rental Law of twenty seventeen in Israel was a big deal when it was enacted. It defined what a habitable apartment actually is. It said you need a bathroom with a door, working electricity, and sewage. It sounds basic, but before that, even those standards weren't clearly codified.

### Herman

It also capped the security deposit at three months' rent or one-third of the total annual rent, whichever is lower. And it mandated that landlords have to fix reasonable damage within thirty days, or three days if it's an emergency. But here's the kicker, Corn. It didn't do anything about rent control or long-term security of tenure.

### Corn

That's where it falls apart for most people. A landlord can still decide not to renew your lease for no reason at all, or they can hike the rent by twenty percent, effectively forcing you out. It creates this constant low-level anxiety. You never really know if you'll still be in your home next year.

### Herman

And that's exactly what Daniel was talking about with the UK example. They've actually made some massive moves recently. The Renters Rights Act received Royal Assent in April of twenty twenty-four. This is a huge shift for England.

### Corn

Wait, I remember reading about that. One of the biggest changes is the end of Section twenty-one, right?

### Herman

Exactly. Section twenty-one was the infamous no-fault eviction. It allowed landlords to evict tenants with just two months' notice without providing any reason. Under the new Act, which starts rolling out its first phase in May of twenty twenty-six, those are being abolished. Landlords will now need a specific, valid legal reason to end a tenancy, like wanting to sell the property or moving back in themselves.

### Corn

That seems like a massive win for stability. If you're a good tenant who pays on time, you suddenly have the right to stay. But how do they enforce it? Because laws are only as good as their enforcement.

### Herman

That's the other big piece. They're creating a mandatory national Private Rented Sector Database. It's basically a landlord registry, which is something Daniel was asking about. By late twenty twenty-six, every private landlord in England will have to register themselves and their properties. If they aren't on that database, they literally cannot legally market the property or use the court system to regain possession.

### Corn

That's a huge shift in the power dynamic. It's not just a list of names; it's a compliance tool. Tenants will be able to check the database to see if their landlord has a history of banning orders or if the property meets safety standards.

### Herman

It turns the Wild West of private renting into a regulated industry. And if a landlord gives false information, they're looking at fines that can go up to forty thousand pounds. It's designed to weed out the slumlord types that Daniel has had to deal with.

### Corn

I love the idea of transparency, but I wonder if it actually helps with the cost. Stability is great, but if the rent is still skyrocketing, you're still getting priced out eventually.

### Herman

That's where the Netherlands comes in. They just passed the Affordable Rent Act, which went into effect on July first, twenty twenty-four. This one is fascinating because it tackles the middle market, which is usually where people like us get stuck.

### Corn

Usually, rent control only applies to social housing for very low-income families, right?

### Herman

Traditionally, yes. But the Dutch have this point system called the WWS, or the Housing Valuation System. It assigns points based on things like square footage, the energy efficiency label, the kitchen amenities, and even the quality of the outdoor space. Before twenty twenty-four, if your apartment had enough points to be above a certain threshold, it was in the free sector, and the landlord could charge whatever they wanted.

### Corn

And I'm guessing the threshold was low enough that almost everything in a city like Amsterdam was in the free sector?

### Herman

Precisely. But the new law expanded the regulated segment. Now, properties with up to one hundred and eighty-six points are regulated. As of late twenty twenty-four, that meant a maximum rent of about one thousand one hundred and fifty-eight euros. If your apartment's quality only justifies one hundred and fifty points, the landlord literally cannot legally charge you more than the price set for that point score.

### Corn

That's incredible. It's like a price-to-quality ratio that's legally mandated. Does it actually work, or do landlords just find ways around it?

### Herman

Well, the Dutch made it mandatory for landlords to disclose the point score to the tenant. And starting in January of twenty twenty-five, municipalities gained the power to fine landlords who overcharge. They expect this will eventually lower the rent for about three hundred thousand homes by an average of nearly two hundred euros a month.

### Corn

It's a bold move. It treats housing more like a regulated utility. If the quality is X, the price can't exceed Y. It takes the speculative frenzy out of the equation. But I can hear the counter-argument already. Doesn't this stop people from building new houses? If they can't make a massive profit, why would they build?

### Herman

That's the classic debate. But the Dutch countered that by allowing a ten percent rent surcharge for twenty years on new buildings completed after the law went into effect. It's a compromise to keep developers interested while protecting tenants from price gouging.

### Corn

It feels like a much more sophisticated approach than what we're used to. It's not just a blanket rent freeze; it's a quality-based regulation. Now, Daniel also mentioned Vienna. I know we've talked about them before, but they're always the gold standard, aren't they?

### Herman

They really are. In Vienna, about sixty percent of the population lives in some form of subsidized housing. And the key is that it's not just for the poor. The income caps are surprisingly high. For twenty twenty-five, a single person can earn up to fifty-nine thousand three hundred and twenty euros a year and still qualify for a municipal or subsidized flat. For a two-person household, that cap is over eighty-eight thousand euros.

### Corn

That's basically the majority of the middle class. When sixty percent of your city lives in non-market housing, the remaining forty percent in the private market has to compete with those prices.

### Herman

Exactly. It has a massive price-dampening effect on the whole city. And they're making it even easier to navigate. In twenty twenty-six, they're launching a central Vienna Housing Ticket that combines the registration for municipal and cooperative apartments into one system. They've also removed the requirement that you have to live at a single address for two years. Now, as long as you've been in Vienna for two years total, you're eligible.

### Corn

It sounds like they're actively trying to remove barriers for people whose lives are a bit more mobile, like students or people changing jobs. But the real genius of Vienna is the long-term thinking. They've been building this since the interwar period of Red Vienna in the nineteen twenties. It's a century of investment.

### Herman

It's a commitment to the idea that housing is a public task. They spend about five hundred million euros a year on construction and renovation. It's not an afterthought; it's the core of their urban policy.

### Corn

Let's talk about Denmark for a second, because they have a system that feels like a middle ground between the Dutch regulation and the Viennese state model.

### Herman

You're thinking of the almene boliger, the non-profit housing associations. About one million Danes, which is one-sixth of the entire population, live in these. These aren't owned by the state; they're owned by non-profit organizations.

### Corn

And the rents are strictly cost-based, right?

### Herman

Right. No one is allowed to make a profit from the rent. The rent is set at a level that covers the operating costs, the mortgage, and the maintenance. Once the mortgage is paid off, usually after thirty or forty years, two-thirds of those savings go into a National Building Fund. That fund then finances the renovation of old buildings and the construction of new ones.

### Corn

That's a beautiful closed-loop system. It's a revolving door of capital that stays within the housing sector instead of being extracted by shareholders or private landlords.

### Herman

And it's incredibly democratic. Each housing estate is managed by a committee elected by the tenants. They decide on the budget, the renovations, and the house rules. It gives people a sense of ownership even if they're renting. It's what they call tenant democracy.

### Corn

That's a huge psychological shift. If you feel like you have a say in how your building is run, you're much more likely to stay long-term. It becomes a community, not just a place you're passing through.

### Herman

It addresses exactly what Daniel was saying about the emotional drain. In the Danish system, you're a member of a community with rights, not just a customer whose contract can be terminated.

### Corn

I want to touch on Finland too, because their approach to the most extreme end of the housing crisis is legendary. We've all heard about Housing First, but how is it holding up?

### Herman

It's still the global benchmark, though they've had a bit of a reality check recently. For eleven years straight, homelessness in Finland was falling. But in twenty twenty-four, for the first time in over a decade, it actually rose. The latest data from ARA, the Finnish housing center, showed an increase in homelessness in early twenty twenty-five.

### Corn

What happened? Did the model fail?

### Herman

Most experts point to a combination of things. There were significant cuts to social security and housing benefits in twenty twenty-four, and the cost of living just outpaced the support systems. But the fundamental philosophy hasn't changed. They still believe that housing is a basic human right that you provide first, before you try to fix other issues like employment or health.

### Corn

It's a radical reversal of the usual logic where you have to prove you're worthy of a house by getting a job or staying sober. Finland says you can't do any of that without a stable home first.

### Herman

And even with that slight rise, their numbers are incredibly low compared to almost any other developed nation. They've largely eradicated rough sleeping in Helsinki. They only have one fifty-bed night shelter left because almost everyone has a permanent roof over their head.

### Corn

So we've looked at all these big national models, but Daniel asked a very practical question. How do we ensure long-term renters aren't financially crippled by the cycle of instability and moving costs?

### Herman

There are some really interesting smaller-scale interventions for that. Take Portland, Oregon, for example. In twenty sixteen, they passed a Mandatory Renter Relocation Assistance law, which went into effect in twenty seventeen.

### Corn

I remember you mentioning this. If a landlord issues a no-fault eviction or hikes the rent by ten percent or more in a twelve-month period, they have to pay the tenant a relocation fee.

### Herman

Exactly. Depending on the size of the apartment, that fee can be anywhere from two thousand nine hundred to four thousand five hundred dollars. It's designed to make the landlord share the financial burden of the move they're causing.

### Corn

That's a massive deterrent for arbitrary evictions. If it's going to cost you four thousand dollars just to get a tenant out so you can hike the rent, you might think twice. It internalizes the cost of the instability.

### Herman

Exactly. It's about shifting the cost of the market's whims from the most vulnerable person to the one who's actually making the decision.

### Corn

We also need to talk about the length of leases. In Israel and the US, a one-year lease is the standard. It's almost comical. You spend three months moving in and unpacking, and then six months later, you're already worried about whether you'll get a renewal notice.

### Herman

It's absurd. In Germany, which we touched on briefly in the past, indefinite leases are the norm. You sign a contract, and it's yours until you decide to leave, as long as you follow the rules. In the Netherlands, the new law we discussed also restricted the use of temporary leases. Indefinite agreements are becoming the standard again.

### Corn

Imagine the psychological relief of knowing you could stay in your apartment for ten, fifteen, or twenty years. You could actually invest in the place. You could paint the walls, put down a nice rug, and treat it like a home.

### Herman

And you'd be more invested in the neighborhood. You'd know your neighbors, you'd support local businesses, and your kids would stay in the same school. The social capital that's lost when people are forced to move every two years is immeasurable.

### Corn

So if we were to design a better system for a place like Israel or any high-pressure market, what are the key ingredients?

### Herman

First, you need a mandatory landlord registry like the UK. Transparency is the foundation. If we don't know who owns what and what the conditions are, we can't enforce anything.

### Corn

Second, a point system like the Dutch WWS. It anchors the price to the actual quality of the home. It stops people from charging four thousand shekels for a converted storage room with a leaky ceiling.

### Herman

Third, you need a massive expansion of non-profit or cooperative housing. We need to follow the Danish or Viennese models and take a chunk of the housing stock out of the speculative market entirely.

### Corn

And finally, relocation assistance. If a landlord wants to disrupt someone's life, they should help pay for it. It's about fairness.

### Herman

It's also about treating housing as a utility. We don't let the water company suddenly decide to double your rates because they feel like it, or cut off your service because they want to sell the water to someone else. We recognize that water is essential. We need to start recognizing that a stable home is just as essential.

### Corn

I think the most powerful thing Daniel said in his prompt was that renting feels spiritually draining. That's a heavy phrase. But it's true. When you feel like you're just a guest in your own life, always waiting for the other shoe to drop, it wears you down.

### Herman

It really does. And the irony is that many of the people who are suffering in this system are the ones we rely on the most. Teachers, nurses, social workers. If they can't afford to live in the cities where they work, the whole urban fabric starts to unravel.

### Corn

It feels like we're at a tipping point. The models in the UK and the Netherlands are brand new. They're responses to a crisis that has become politically untenable. People are finally saying that the old way isn't working.

### Herman

I'm hopeful, though. Seeing countries like the UK finally abolish no-fault evictions after decades of advocacy is huge. It shows that the policy needle can move if there's enough pressure.

### Corn

And for our listeners who are in the middle of this struggle, I think it's important to remember that it doesn't have to be this way. There are proven models that work. It's not a mystery; it's a choice. We've chosen to prioritize property as an investment, but we could choose to prioritize it as a home.

### Herman

Well said, Corn. And I think that's a good place to wrap this one up. It's a complex topic, and we've barely scratched the surface of some of these international models, but hopefully, it gives some perspective on the possibilities.

### Corn

Definitely. And thanks to Daniel for sending this in. It's been on all of our minds lately, and I'm glad we got to dig into the research.

### Herman

If you're listening and you've had similar experiences or if you live in one of the countries we mentioned and want to tell us how it actually feels on the ground, we'd love to hear from you.

### Corn

You can find us at [myweirdprompts.com](https://myweirdprompts.com). There's a contact form there, and you can also find our full archive and the RSS feed.

### Herman

And hey, if you've been enjoying the show, we'd really appreciate a quick review on your podcast app or on Spotify. It genuinely helps other people find us and keeps the show growing.

**Corn**

Yeah, it makes a big difference. We're on Spotify and all the major platforms. Just search for My Weird Prompts.

**Herman**

All right, I think that's it for episode two hundred and ninety-five.

**Corn**

Thanks for listening, everyone. We'll be back next week with another weird prompt.

**Herman**

Until next time!

**Corn**

Bye!