



**Words with body and soul .
Because Poverty is not fiction.
Delegação Portuguesa 2018
– 18th Meeting of People Experiencing Poverty
Brussels, 18 - 19 November 2019**

1 – Why did the Portuguese delegation chose access to housing as one of the priorities for the European Commission?

The Portuguese delegation chose Housing as a priority because although access to housing is a right established by the Constitution of the Portuguese Republic and is a right recognized in the Charter of Human Rights, currently, having a roof is considered a “luxury”, as more and more having a home is almost a heroic sacrifice.



“It is absurd that more than 70% of houses are as high as nearly double the minimum wage. So if you are a mother with one child or more, how will you survive? Go to work day and night so that you can give your children a roof. What about the time to spend with your children? You don’t have it.. Unfortunately this country has been absurd since there was the increase in tourism; we are all paying for it. We are being forgotten, but we are the taxpayers who pay the taxes in our country to be despised like that. This is outrageous ”- Vanessa, 32 (Évora)

This is a problem that affects all levels of society, from the most vulnerable and living on the streets, a precarious and extremely unstable middle class and even to the upper class, given the investments market-based speculation that may have no return. The problem is obvious, the answer to the question of why this problem is important is simple, in a so-called developed Europe there can be NO people with no place to live.

2 – Contexting the problem: the access to Housing

“Access to housing” is a cross-cutting issue for all members of the delegation, friends, family or general acquaintance. They all know someone who is going through or having a bad time because they can't find a house.

"I currently live in a house where I pay 700 euros for the rent. My husband has a salary of 725 euros and I have a part time work where I earn 250 euros or so, it is only possible to live here because my children who study and work help me with the other expenses such as water, electricity, gas, telecommunications. We don't have holidays, outings with friends, money for health and often we have to cut back on food." - Cidália, 45 (Évora)

In Portugal, a house rent is approximately the same as the minimum wage. More and more families are deprived of a home, or have to choose between income and the rest of their expenses by depriving themselves of other essential goods, which are considered essential supplies such as food. No one should have to choose between a place to sleep and a meal.

"It's shameful that we have to choose between to pay such a high rent so our children have a roof or have food to put on their table, and feed them. I work to pay expenses and "fatten" the greedy who take advantage of the situation." Carmen, 47 (Évora)



We need an affordable social housing system that ensures sufficiently inclusive, energy-efficient and healthy housing across Europe. We want to combat inequalities to ensure that we all can have a home, regardless income, gender, age or nationality.

"João had been living precariously in a room without conditions for a few years, but was forced to leave. The reason for a forced leaving was that the building where he lived had no conditions, until the posters of a local accommodation company appeared on the facade of the building. And now what does a person in his 60s do with a short retirement pension in a city that lives on tourism? Simple, he moves to another place, this time on the outskirts of the city but with the same lack of conditions, from a windowless room to a damp basement. A few months later, despite the lack of conditions, João "learned" to enjoy the basement, but the house was sold and once again the search for a place to sleep begins. This time you can't find anything that João can afford (it was summer). He asks for help in Social Security, which referred him and many other before him to a guests house, which costs at least 2/3 of his pension, for a room where he could have only a single bed and a locker (again without windows).

The stay did not last a month, he was put on the street without any consideration, this time also blaming João, but also Social Security for putting him in a situation that should never have been, worsening his physical and mental health. After two days sleeping in the hospital emergency room and with the help of people who had no responsibility (beyond morale) to help him, he was able to find a new room where he is currently living, nothing special and has to move 1km to have lunch but at least has a window” – João, 60 (Viana do Castelo)

This growing problem leads us to a range of barriers that consequently have an impact on the lives of young people and even in the future jobseekers looking for jobs outside the area where they live because they want to have new experiences or even to take move somewhere else.

“Joaquim is a pensioner (minimum reform) and victim of domestic violence, with huge mobility problems, registered for social housing to which he was never entitled to live alone. He lives far away from his daily life and everything he knows, travelling hundreds of miles a month, not because he likes to live in the countryside, but because it is the only place he can afford.” – Joaquim (Viana do Castelo)

For example, a 900 € rent for a 2 bedroom apartment in Seixal is not justified. Incidentally, no middle-class family can afford this kind of income to pay for a home loan. Ok, ok, families with some help can get 3 months of rent, bond, guarantors etc to rent, but then they won't complain about the default later, because let's be honest, the rental prices are unbalanced with the living standard / household income.



When it comes to mortgages when our grandparents were able to pay a house fifty years ago, today we see people going into debt for 40, 50+ years so they can have a home, and this is based on the assumption that they will be entitled to credit. People are mere slaves to the bank and to this capitalist wheel. Then they wonder when studies are published that show that the percentage of young people affected by depression (in Europe) is rising. This reality is particularly affecting the generation of young people born approximately 1984 and after.

“Even a person who has invested in education and has worked for more than 10 years, as is in my case, is unable to have a decent wage to meet the rental fees that are required by tenants. In Portugal, they think cities are only for tourists.” - Vera M., 41 (Évora)



3 –Analysis of current policies

There are several programs aimed at supporting the rental of residential property, however their impact on the population has not been the expected one.

“Maria is receiving RSI (minimum income), which was the only support she has after a work accidente that left her unable to continue in the labour market. She now lives in an apartment she shared with her daughter. This apartment rent it’s higher than she can actually afford but it is impossible to even think of moving, because it would also be hard to find one cheaper. Now she is “forced” to share the apartment / expenses with another person that she barely knows. It has been registered for a social housing for years, perhaps one of the first registrations of her municipality, but with no answer as she is not a priority just because she is one person household.” - Maria (Viana do Castelo)

- Porta 65 Jovem (Door 65 – Youth)

The youth rental support program is intended to support alone, aggregate or cohabiting youth lease. Young people between 18 and 35 years old can apply (in case of a couple, one member can be up to 37 years old) who have a rent, have no real estate and are not receiving any other housing support. The program assigns accepted applicants a percentage of the rent amount as a monthly grant. This support is granted for a period of 12 months, with a maximum of one individual or household having up to 60 months of application. These supports require a maximum income ceiling in order to benefit from this aid (in many cities). This top limit is easily exceeded leaving these applications invalid. It is a very time consuming process full of bureaucracies and very difficult to achieve.

- Social Rental Market

The Social Rental Market is one of the measures included in the Social Emergency Plan, offered by the State. This program supports leasing and is delivered in partnership with city councils and some banks. The aim is to respond to the high demand of the rental market by providing unoccupied and unused properties. The monthly income values practiced are up to 30% lower than those in the free market. This program is especially aimed at unprotected households whose economic fragile situations do not allow them to have access to the free rental market at the prevailing prices. The biggest problem is that there are no new buildings in these systems and the existing ones are taken so there is only 1 house for 500 or 600 applications.

- Rental Supported

Supported renting is a program of local authorities that make their leasehold property available at amounts that are calculated on the basis of the household income. This program is commonly known as social housing. They can apply for this support nationals and foreign citizens (with residence permit), provided that they do not have habitable real estate in the same county or have other financial support for housing purposes. It is good that these types of measures exist, but they lack for so much bureaucracy in the applications. These houses are then assigned through sweepstakes, classifications, and entry-by-registration, and it takes years to register a house, and priority is given to families with children, people with disabilities, single parents, those over 65, and victims of domestic violence, and good luck is anything but fair.

- Rental allowance

The income allowance was created to help tenants with economic hardships to cope with rent increase. It applies to anyone who has a rented house and who wants to move and has monthly allowance.

This allowance is intended for all individuals whose rental agreements were concluded before November 1990, who are over 65 or whose disability is 60% or more. In order to benefit from this subsidy, the tenant must report economic weakness at the time of the announcement of the rent increase (gross incomes of less than five guaranteed minimum wages). It is good that there are these housing support measures but they don't apply to a large percentage of the population in need.

- The 1st Right

It is a Housing Access Support program which aims to support the promotion of housing solutions for people living in bad housing conditions and who do not have the financial capacity to afford the cost of adequate housing. However once again this is not very effective because this program works as an online platform which is complicated because for those who don't have access to internet or computers and the platform requires a lot of authentication (eg if it is a 5 person aggregate the 5 people have to register and log in to the platform as belonging to an household). Another problem is that the houses that are available are inserted into the platform by the landlords themselves if their homes become available in this type of lease, the result is again few houses for much demand.

We do have some housing policies, but even these have proved insufficient in addressing this issue. Programs such as the "Gateway"; "From Housing to Habitat"; "Affordable Lease" programs in low-rent homes, but there are only 20 or 30 homes for waiting lists in the hundreds if not thousands of people in need. Again, insufficient. It has to be more funding and more intervention, especially from the state. This is but the ABC of the law of supply and demand but precisely because these policies are so straight they are not serving the purpose for which they were designed.

4 –What are the solutions or improvements that the Portuguese delegation suggests?

- Neighborhood renovation programs, the elimination of unoccupied are so many homeless people and so many empty houses.
- At the time of the crisis one of the severerly affected sectors was the construction industry which created a housing deficit.
- Should the state impose maximum rental ceilings it may seem unfair to homeowners, but in a country where the minimum wage is 600 euros will the average price of homes at 650 euros not be unfair?
- Ending real estate speculation. A few years ago those who put a house in the rental market were those who bought a second home or who inherited houses and monetized them this way. With the real estate speculation that changed, with the millionaire promises of real estate that seduced buyers based on the astronomical values that may come to receive if they place their property for rental.



- homes, there are so many homeless people and so many empty houses.
- At the time of the crisis one of the severely affected sectors was the construction industry which created a housing deficit.
- Should the state impose maximum rental ceilings it may seem unfair to homeowners, but in a country where the minimum wage is 600 euros will the average price of homes at 650 euros not be unfair?
- Ending real estate speculation. A few years ago those who put a house in the rental market were those who bought a second home or who inherited houses and monetized them this way. With the real estate speculation that changed, with the millionaire promises of real estate that seduced buyers based on the astronomical values that may come to receive if they place their property for rental.
- An evaluation / restructuring of the Portuguese tourism sector, which has as its fundamental value the Portuguese people and all that goes with it. We are allowing short-term profits and economic development to outweigh the future of our country. Making cities that both us and foreigners love in open-air shopping malls.
- Serious inspection of prices for student rooms / general, which should not pass previously stipulated and fair values.



5- Christmas wishes

- Housing is the foundation in every person's life. It ensures the necessary stability and prevents the risk that may compromise other rights, such as the right to health, education, mobility and employment.
- Having a home can also make a difference between having access to essential human rights such as water and sanitation, energy and communications.
- Having a home can also make a difference between having access to essential human rights such as water and sanitation, energy and communications.

6 – Messages of the Portuguese Delegation 2019



The right to housing is a fundamental right to social justice, as it enables every citizen to achieve and develop, as well as to contribute to a more inclusive society. However, it is



important to note that not everyone in the 21st century has this right guaranteed. Thus, the Portuguese delegation at the 18th European PEP Meeting asks the following question: If housing is a universal right, why are there still about 4000 homeless people in Portugal?

Access to housing is fundamental because poverty is not Fiction!

Honestly, I think this is no longer there, just being reborn from the ashes and it still burns

October 2019

Portuguese Delegation