

EAPN 18th European meeting of People Experiencing Poverty (PeP)

- 1) Why have you chosen this priority? Why is this priority important for your country OR region OR community OR group?

We have chosen this **access to housing priority** for the reason that in Malta it is rather challenging to rent or buy an apartment because of high prices compared to inadequate income for low and medium-income earners.

This is an ongoing challenge that constantly needs to be addressed by society as a whole. The Maltese economy has gone through a better shift in recent years as Malta set a target to reduce the number of individuals at risk of poverty or social exclusion. For this to happen a number of financial benefits, as well as measures and reforms have been implemented in the childcare, education and employment sectors. The unemployment rate in Malta fell to 3.5 percent in the first quarter of 2019 from 3.9 percent in the same period of the previous year. This does not mean poverty is not present among the Maltese. Therefore, more initiatives must be taken seriously such as active inclusion, a stronger empowerment towards vulnerable groups to become more dependent and encouraging those who may be disadvantaged to engage and remain in the labour market, or to take up education and training to widen their possibilities for their future.

Although Malta in 2018 witnessed, a 6.6 per cent in its economic growth, more than double the 1.9 per cent average rate of growth recorded by the EU-28, does not mean poverty no longer exists?

Because of this increase in the economic performance, mainly due to the main economic pillars: tourism, gaming and finance, the economic outlook for the coming years is expected to remain

shining. Unfortunately, these are not sectors that everyone is involved in and they can be widening the income distribution.

According to members of our delegation that are experiencing/experienced poverty, they feel that women are more subjective to access to housing. *“If I have invested my time, money and energy into widening my education, today I would have become a lawyer. This is because I wasted all this fighting for my child’s basic rights”*. An innovative approach – something that several NGOs and violence survivors have long been calling for – is that the strategy will not only have measures to ensure victim safety but will also call for action against the perpetrators.

“In my current situation I cannot apply for housing because I am still waiting for my legal separation from court. This is because the perpetrator is still having the advantage over the victim. Due to this situation I have been two years in a shelter. I am also in touch with my legal aid for the process of separation which is usual very difficult as I am unable to set an appointment with him due to bureaucratic situations.” This is putting more pressure on the victim to find a place to live.

- 2) Are there any policies in place to address the problem? How do they work? What is the impact of these policies on PePs lives?

Different policy challenges require different policy responses. This also holds true for the housing sector in Malta. The Housing Authority is sparing no effort to move away from the one-size-fits-all approaches to more comprehensive ones that best fit our country’s needs; ones that are tailor-made to target specific policy challenges and address different cohorts of our society.

The concept is simple: the government shares ownership i.e. co-owns a specific property, with people whose age exceeds forty years thereby offering them a solution to address their housing needs through government assistance. . This represented, until recently, a gap for which there was no alternative in the housing market. It is indeed an opportunity, which when coupled with existing schemes, like the Social Loans initiative supporting low-income individuals and families,

continues to deliver on the Government's promise of providing a stream of affordable housing for all.

Eligible applicants are obliged to cover 10% of the property value on sale and are required to purchase a minimum share representing 50% of the property. As for the rest, the Housing Authority will purchase the remaining part. After 20 years, the beneficiary is obliged to purchase the Housing Authority's share at the price paid by the authority at the time of purchase.

In this regard, the Authority will also be collaborating closely with local bank APS, which will be granting applicants a maximum loan of €160,000 for the purchase of a property in finished and habitable state or in shell form state, which can be rendered to a habitable state at the total expense of €200,000.

"Although these schemes are a stepping stone for improvement, unfortunately I can't apply for them as I need to spend my income fighting for the same rights for care and custody or separation."

"Despite living in a shelter and I can apply for such schemes the legal system does not allow me to do so."

3) What solutions or improvements to existing solutions do PEPs propose regarding the problem?

Despite the aid available that has improved over the years, there are numerous improvements which can be applied. One of the delegation members noted 'I am going through this situation that for now, my basic needs are being met by social benefits. I received a call from Social Services that they are going to terminate my benefits if I don't press charges against the father of my children for maintenance. Apart from the re-traumatization, this will eventually lead to

homelessness as I am unable to pay rent, food and all basic needs for my children and myself.'

The following are some solutions to this situation:

- Introducing a chain process service that keeps accountable both parents for the responsibility of the children as oppose to the single parent only.
- Change in the mentality and the culture through early education and information that is easily available.
- Reinvestments and reintegration of the professionals and how to work with the people experiencing poverty.

Another delegation member said, 'I am aware of many opportunities that are available but I do not qualify for any of them. Having experienced services in shelters, at one point I was unable to access the service as my children were adolescent boys and since in the service there was already another family with adolescent girls, I was rejected, I felt rejected'. Some solution to this are:

- Opening more shelters as usually these are full.
- Increasing the time frame of the services offered as it is often too limited.
- Offering solutions for people with no fixed address as they are unable to access social assistance.
- Reduce the bureaucracy and red tape situations

4) One or several solutions as a Christmas wish – for visibility action

- Investing in front liners working with domestic violence
- Long term solutions for people without housing
- Appropriate housing as a basic need that motivate the individual to invest in education, employment and improving their quality of life.
- We are not looking for certificates, but investing in people experts by experience