



Improving Affordable Housing in the Mediterranean Region: the social value of our homes

*A conference held on 15th September 2023 in
Valletta, Malta*

Conference Report



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Norway **citizens fund**

The conference “Improving Affordable Housing in the Mediterranean Region: the social value of our homes” benefited from a grant under the Active Citizens Fund from Iceland, Liechtenstein and Norway, through the EEA Grants.

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Acknowledgements

The following people are acknowledged for their contributions:

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Jorge Malheiros, *Director at the Institute of Geography and Spatial Planning, University of Lisbon*

Ioanna Pertsinidou, *Project Manager at Médecins Sans Frontières (MSF)*

Rita Silva, *Researcher and activist for the right to housing, Associação Habita*

Anthony Camilleri, *CEO of YMCA Malta*

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About the Conference

SOS Malta, in collaboration with co-hosts Fundação Calouste Gulbenkian, Portugal and Bodossaki Foundation in consortium with SolidarityNow, Greece, organised a half-day international conference titled, **Improving Affordable Housing in the Mediterranean Region: The Social Value of Our Homes**. This conference was organised under the ACF Regional Civil Society Initiatives outcome of the Active Citizens Fund (ACF) Programme for Malta funded by the EEA Financial Mechanism 2014-2021 of which SOS Malta is the fund operator.

The role of SOS Malta was to raise awareness on the challenges and priorities related to housing affordability through a critical perspective of housing policies; the exchange of lived experiences; and evidence-based policies and lessons learned when addressing such challenges in the Mediterranean.

The social value of our homes featured as an important pillar when questioning the dominant market-led understanding of the commodification of our homes while addressing the importance of home-as-house and affordability which are often sidelined in economic analyses and political debate on how to improve housing policies and measures.

The critical perspective shared by all the speakers provided the opportunity to discuss new housing trends and challenges that promote innovative financial incentives and climate adaptation strategies that strive toward the improvement of affordable housing in the Mediterranean Region. The international and local speakers came from the fields of policymaking, housing studies, spatial planning, geography, political science, urban anthropology, and homelessness.

The agenda of the conference combined keynotes and panel debates by experts, practitioners, and leaders within the sector with a thematic focus on social value, affordability, quality of life, and accessible infrastructure for all.

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Venue: Aula Magna Conference Hall, Valletta Campus, Malta.

Concept

The 21st Century has brought to the fore an unprecedented crisis causing a range of largely urban precarity from financial market instability and extreme financialisation of real estate markets, increasing concentration of income, globalisation of migration, demographic shifts, natural disasters, global warming and wars, aggravating housing unaffordability and jeopardising public health. According to the United Nation's Report, *Housing is key to COVID-19 response and recovery*, our homes stood at the centre of all these social, political, and environmental shifts, including the safety of our lives during the pandemic (UN, 2020).

Such global precarity resulted in escalating housing and utility costs that imposed a financial burden on many households, affecting not only those with a low and middle income but, often young households, vulnerable elderly and people who are reliant on a single or precarious income, including labour migrants and their families and people in need of international protection.

The home is a complex site of mathematical calculation within a housing market, but it is also a site of personal, familial, and animal relationships and care — it's a site of homemaking. (Rogers and McAuliffe, 2022)

Home is also a crucial element of placemaking, enhancing or restricting segregation processes, that cannot be isolated from key issues such as public space, transport, communication networks and the socio-environmental quality, becoming part of the wider notion of our dwelling (Herzberger, 2018). Looking at home in this way helps to explain why there remains an urgent need for housing policy to embrace and attend to the diverse mix of happenings that impact our homes and daily lives.

Yet, market valuations of housing often stand in for a more detailed ethical debate about what housing is for and for whom it is built. The question of what property developers can sell and what people can afford in a housing market is subject to policy because the housing market is often thought of as a rational and objective economic process. When we think about our housing system in this way, the social claims about the value of housing are sidelined as a private matter for individuals to think about in the privacy of their homes. This raises a social contradiction where, on the one hand, we have a right to housing while, on the other, housing is portrayed solely as a capital asset. Public actors and their housing policies play a fundamental role in achieving a balance between the market and the quality of life for all citizens. However, the current situation is anything but harmonious and just.



At a time when the housing crisis is in full swing in Europe, ACF Malta, ACF Greece & ACF Portugal organised an international conference at the Valletta Campus in Malta on 15 September 2023 to discuss how to design and develop adequate and fair affordable housing that includes social value, quality of life, carbon-neutral planning, and a safe surrounding environment, including issues related to inadequate housing, and homelessness.

Key Message

By taking a critical perspective of the current housing market, we aimed at broadening the meaning and remit of what affordable housing is, who it is built for, what it stands for, what it can achieve, and how it can narrow the injustice, exclusion, and discrimination inbuilt within housing systems. The development of affordable housing through sensitive and evidence-based recommendations may contribute to reshaping the housing market through an infrastructure that ‘cares.’

Through *dialogue, collaborative methodologies* and an *outward-looking* post-pandemic housing toolkit, modern housing developments can improve their designs and service provision. Such housing policies require a deep understanding of changing demographics and modern households to develop planning policies based on equity, affordability, access, and a secure and safe surrounding environment. The combination of service provision, compassionate governance, engagement strategies and social research are key to strike a balance between capital, quality of life and the natural environment. It is also quintessential to find alternative ways to allocate funds across sectors, including community-led initiatives within the third sector.

A Cross-Cultural Dialogue on Housing

During this conference we brought together countries from the Mediterranean Region - Portugal, Greece, and Malta - to discuss how our current housing policies can be improved. [Housing Europe](#), the [Malta Housing Authority](#), and various stakeholders active in the field of housing and the fight against homelessness were brought together to learn lessons from each other to collaborate and support each other now and in the future. Five common underlying themes emerged across the three countries:

1. The difficulties encountered by low-income earners and the financially stretched middle class to access affordable housing to have a good quality of life,
2. The changing face of the ‘at-the-risk’ of poverty person, mainly among young people,
3. The need to count the social value of our homes alongside their economic value,
4. The need for financial investment in alternative and affordable housing.
5. Carbon-neutral housing.

[SOS Malta](#), as the lead organiser of this conference, opened the discussion by stating that affordable housing and governance must inform each other to accommodate the varied needs of our diverse communities. A housing system should not be limited to its legal, economic, and political framework only. It must also acknowledge the large part that the social value of our homes has on our sense of: self and identity; control over our life; health; and belonging and attachment to our neighbourhood. These interrelated social factors carry a significant weight in sustaining the economy, especially when one considers that a lot of informal domestic care work is excluded from tax. **Rachael M Scicluna**, an urban anthropologist and the Housing Consultant for SOS Malta clearly and loudly stated that:

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Without the full picture and cultural context in which a housing system is embedded, and how such a system impacts on our happiness and wellbeing, we will only be telling a partial story of what our homes tell about society's needs at large. Our homes are a microcosm of our culture.



Rachael Marie Scicluna during her opening speech on home as an infrastructure of care.

Scicluna stated that, a housing system can only be functional and successful if it puts our homes at the centre and abides by the principles set out below:

1. Homes as generators of human flourishing.
2. Homes as connectors to open and green spaces.
3. Homes as a foundation of political, environmental, and economic resilience.
4. Home as a right.

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Maria Montes Miguel, the President of [Asociación Española de Gestores Públicos de Vivienda y Suelo](#) (AVS) and the first of the keynote speakers stressed that the key elements for developing social and affordable housing systems in the Mediterranean Region are:

- *Governance* which requires political commitment and the participation of private and public stakeholders, including a good regulatory framework with clear objectives.
- *Finance* which ought to include hard investments for retrofitting and renovation of dwellings and soft investments for a robust service provision in terms of social support for tenants.
- *Land policy* to provide land to build new buildings and create social dwellings that incorporate social inclusion in their planning.
- *Carbon neutral* housing that aims to address energy poverty through building efficiency.
- *Accessibility* which is not included in the Housing 2030 plan, but which is very important especially since Europe already has an ageing population.

Collaboration and **cooperation** were seen as key for the improvement of social and affordable housing in the Mediterranean region. In fact,

A positive outcome of this conference is that Greece was invited for the first time to a Housing Europe meeting in Spain to discuss energy poverty.



María Montes Miguel stressed that collaboration and cooperation are key to the improvement of social and affordable housing in the Mediterranean region.

Clara Mafé Cortés, the Innovation Projects Coordinator at [Housing Europe](#) emphasised that the main goal is to provide decent and affordable housing for all. Cortés discussed the importance in adapting social housing to climate change requirements in the Mediterranean. Climate adaptation and climate mitigation need to be embedded in our future measures to minimise the impact on housing and on the planet.

The Mediterranean shares key features of climate hazards and vulnerabilities. *Collaborative methodologies* based on the identification of the vulnerabilities and agreement on adaptation measures to be implemented are key for Mediterranean countries to become resilient. Here, Cortés stressed the need for climate justice that can only be achieved by first, measuring the problem, second, by identifying short-term solutions and, third, by rethinking how our cities can be developed through collaboration and solidarity.

The discussion then shifted to cross-cultural illustrations of housing measures and policies through the first panel titled, **Affordable Housing Policies in Action** which brought together policymakers, leaders, and academics to discuss respective housing policies. Institutional and ideological oversights were debated with the aim of understanding the larger context of each country and to exchange good practices.



Clara Mafé Cortés discussing the adaptation of social housing to climate change.

Matthew Zerafa, the CEO of the [Malta Housing Authority](#) opened the discussion by stating that housing is “a reflection of our values” and that it is important to safeguard our social fabric by ensuring that no one is left behind. Zerafa stated that, despite increasing concerns about the housing sector becoming unaffordable, Malta has [around 80% homeownership](#). Population growth, land scarcity, market shortfalls, and new migration patterns were identified as factors that require the attention of policy makers to ensure that vulnerable people are safeguarded through affordable housing. Zerafa commented that, with rent or the home mortgage taking up 25% of a person’s total income, people are financially struggling to live a good quality of life. Quoting the [Minimum Essential Budget for a Decent Living](#) (2023) report published by Caritas Malta, Zerafa stated that vulnerable profiles today range from single, divorced and separated individuals and single parents with dependents to families with more than two children.

Affordable measures and financial incentives developed by the Housing Authority range from social loans, equity sharing schemes, rental subsidy schemes, regeneration of old social housing apartment blocks, a rent reform, and private-public partnerships to lease from the private sector to low-income homes for long lets.



Matthew Zerafa outlined the importance of having varied social and affordable housing schemes to address different needs.

Meriç Ozgunes, the Programme Manager at [Major Development Agency of Thessaloniki](#), outlined how the property regime in Greece has undergone significant changes since the 1990s, with pressures on a traditionally homeowner society increasing especially following the 2008 financial crisis. Ozgunes reported how the increased indebtedness of households and sharp increase in Non-Performing Loans (NPLs) have led to precarity. Housing distress has left 79% of tenants with a housing cost overburden of more than [40% of their total disposable income](#). The housing cost overburden in poorer households and low-income tenants in Greece can also go up to 90%. Such financial precarity has also been exacerbated through a new phenomenon which sees corporate landlords investing in the city centre, leading to higher rentals, an increase in building cost rates, and ‘touristification’.

Currently, Greece has no integrated housing policy with zero social housing stock and, until recently, no dedicated government entity to develop a resilient, social, and affordable housing market. The Ministry of the Family has recently appointed a new General Secretariat that was mandated to tackle issues related to housing and demography. To address housing exclusion, the government issued a programme called “My House”. Although this introduction is important in the Greek legal system, the concept of social housing remains programme-based and limited to housing provision through the private sector and loans. Additionally, 1.6 million euros have been earmarked from the RRF to pilot a new social housing programme in Greece run in partnership with the Mun, of Thessaloniki and MDAT. MDAT will focus on empty publicly owned stock in Thessaloniki which makes up one fourth of the residential stock, focusing inter alia on improving their energy performance and efficiency.



Meriç Özgünes addressing the discordance between lived experience and housing policies over the years.

Jorge Malheiros, Unit Research Coordinator at the Centre of Geographical Studies of the [Institute of Geography and Spatial Planning, University of Lisbon](#) stressed that housing is key in establishing human, economic and political connections. Similar to other Mediterranean policy contexts, past policy guidelines have stressed homeownership as being the only solution to the housing problem, thus, devaluing other relevant alternatives such as the rental market, the public sector and the social and cooperative sectors. Malheiros argued that:

Housing is the habitat which connects the spatial through belonging, attachment, and identity formation.

The existing tension between property rights and social rights of housing requires our urgent policy attention to address the disparity arising out of the commodification of housing through private financialisation and speculation. The current housing conditions in Portugal are appalling, with several people living in homes with leaking roofs or inadequate heating. Urban zones, where high employment rates are concentrated, are progressively creating housing unaffordability for the middle-class and young middle- to high-income earners can only afford small apartments in the city, making it difficult for them to settle and have a family. Over the past decade, programmes that stimulate the attraction of international capital, targeting real estate, specific funds for the real estate bloomed alongside reforms that aim to facilitate the updating of rents and address short-term stay rentals have contributed to people migrating out of city centres and urban neighbourhoods in search for a more affordable rent. The 2023 Report issued by the International Union of Tenants World Conference states that:

In Lisbon's inner city, approximately 50% of homes are rented. Out of this, 70% of all rented homes are on the short-term market, and 50% across greater Lisbon. These short-term rentals are primarily due to the tourism market, which has driven out locals and left extremely few affordable and long-term rental homes.

*** ** *

The second panel titled the **Social Value of Our Homes and Wellbeing** comprised representatives of non-governmental organisations, practitioners, and social activists who voiced the concerns and issues of the people. The comparative aspect between the panels brought out institutional oversights through the stark realities of housing experiences across Malta, Portugal and Greece.



Jorge Malheiros stressed that housing is key in establishing human, economic and political connections.

Ioanna Pertsinidou, Project Manager at [Médécins Sans Frontières](#) (MSF) in Greece outlined the environmental crises brought about by wildfires and flooding which is negatively impacting the animal population and agricultural economies. The assistance provided by the government and other financial and social support is not sufficient to cover the huge financial losses being incurred by the people and the country. The current housing policies offer support and provision through mental health institutions, substance-use programmes, and adequate accommodation to migrants. However, more effort is required. Pertsinidou emphasised,

the importance of collaboration across the private sector, the state, and civil society to co-develop a housing strategy that speaks to all.



Ionna Pertsinidou emphasised the importance of collaboration across the private sector, the state, and civil society to co-develop a housing strategy that speaks to all.

Rita Silva, researcher and social activist for the right to housing in Portugal also stressed the fact that *housing as a financial asset is leading to new financial liquidity measures which are being channelled into real estate and the private housing market*. Currently, Portugal is experiencing such a financial shift, creating a cut-throat market along the way. The lack of affordable housing and an exponential rise in home mortgages has led to social unrest and citizen-led demonstrations. There are approximately 70,000 families paying more than 50% of their income to cover housing costs. A third of tenants pay more than 40% of their income. Silva argued:

Even if we change housing policies in order to try to promote affordable housing for all, through several types of programmes, things won't change much if we don't reverse the policies that have allowed housing to become an asset class for global capital and if we don't stop the policies of incentives for the so-called "foreign investment" that actually go into real estate and inflate the cost of houses and rents.

Due to this negative housing scenario,

95% of youth aged between 15 and 24 still live in their parental home, while more than half of 30-year-olds have no choice but to continue living in their parental home with some even returning in later life.

In Portugal, there are approximately [1 million households](#) living in overcrowded homes with around 60, 000 to 80, 000 families in need of rehoming. This housing scenario is leading to social transformation, impacting diverse cohorts and groups. For example, students are unable to further their tertiary education since student accommodation has [increased by up to 10%](#). White collar professionals, such as doctors, teachers, and engineers, are unable to find housing in cities due to their financially-stretched situation.



Rita Silva stressed the fact that housing as a financial asset is leading to new financial liquidity measures which are being channelled into real estate and the private housing market.

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Anthony Camilleri, CEO of YMCA Malta stated that in 2021, YMCA Malta adopted a strategy to tackle homelessness not only through providing residential facilities but also through *prevention, outreach, community work, aftercare, and research*. Since there is no legal definition of homelessness in Malta, YMCA remodelled their definition to include:

rooflessness, hidden homelessness (sofa surfing, squatting, living in cars, garages, & hostels), transitional or institutional homelessness (children's homes, detention centres, migration facilities, and rehab centres).

Research conducted by YMCA found that [homelessness in Malta is on the rise](#) with shelter cases standing at 178 and 193 beds over the past year. The gendered aspect of homelessness has also changed, with new figures showing that 55.6% of the homeless population now being male and 44.4% female. Additionally, the quantitative and retrospective analysis of homelessness in Malta over the past 10 years [study](#) titled Homeless Human Evolution found that:

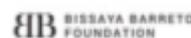
In addition to the 178 individuals, 58 children were living in shelters during such a period, with the average age of 5.4 years.

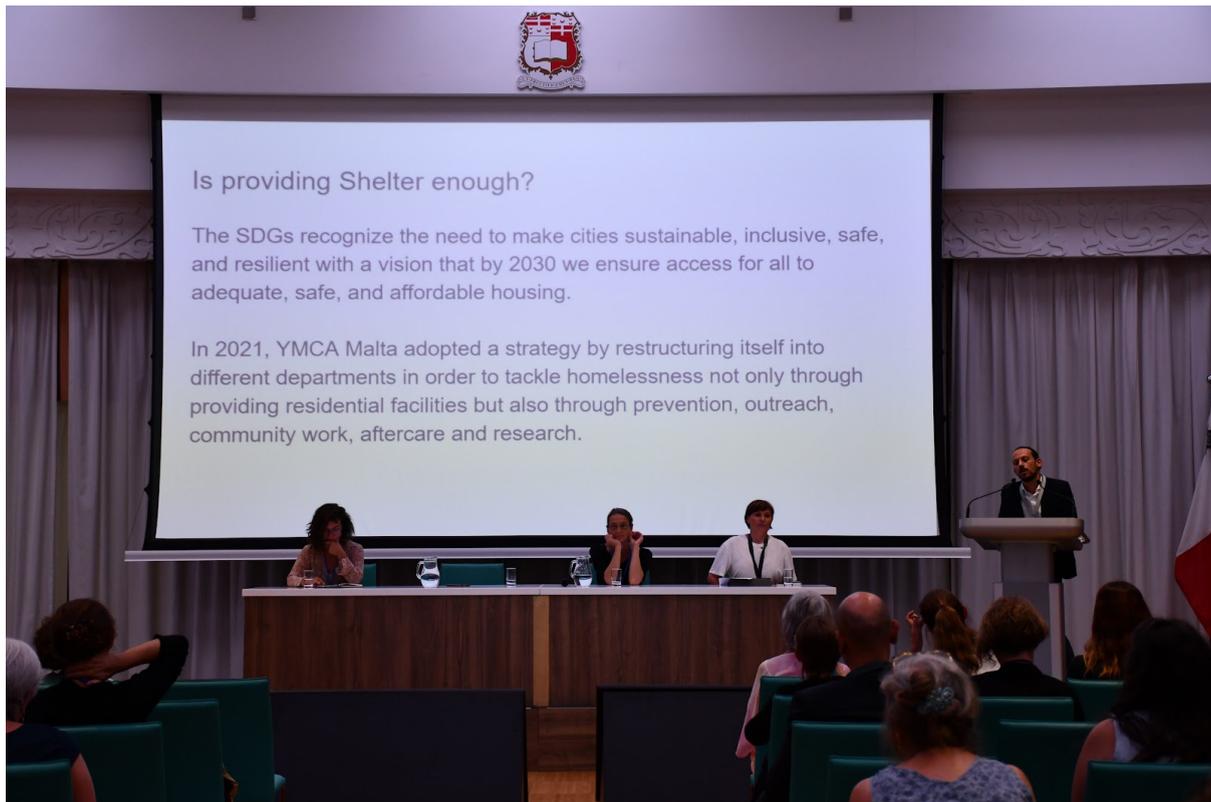
Out of the total homeless population in Malta, the largest group is Maltese individuals (52.2%). The reasons that led to their homeless status are multiple, ranging from financial problems (36.5%) and mental health (24.7%) to domestic violence (23.6%). As in other Mediterranean countries, young people aged between 18-34 years are at risk of poverty and homelessness in Malta.

Homelessness and addiction might be intertwined as well – Homelessness is an intricate and multifaceted phenomenon. However, even people in the working world are facing homelessness right now. Currently the €620 minimum wage in Malta would not allow people in such low-end jobs to live independently alone. (YMCA Malta)

The [HomeIncluRation](#) project was set up to address the precarious situation of the homeless, including migrants, by strengthening the platform members and empowering them to work on collective issues, particularly the challenges faced by migrants as they struggle to successfully integrate into their communities.

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Anthony Camilleri explained YMCA's strategy which is based on *prevention, outreach, community work, aftercare, and research.*

Overall Recommendations

It is clear that the housing crisis across the Mediterranean Regions is affecting the lives of many citizens, requiring the restructuring of housing and planning policies, legal systems, and service provision to develop and implement a resilient housing system that puts people at the centre. The above housing scenarios and policies chime with the outcomes of the Housing Europe Report [Housing for all: cities, metropolises and organisations call for renewed European ambition](#) which states that the housing crisis is having a negative impact across three European policy priorities:

- Employment
- Social inclusion
- Democracy

It has become apparent that our housing policies require restructuring to meet the new demands and realities of contemporary dwellers. It is only through a cross-sectoral dialogue that such needs can be incorporated in our new ways of 'doing' housing differently. This ideological shift also requires a new way of researching housing which can be achieved through collaborative methodologies, codesign techniques, and engagement strategies with people. By doing so, it will be possible to embed 'care' and 'equity' into a housing system by identifying the needs of diverse groups of people.

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We might be investing our taxes to transfer the money to rich investors – so we must be careful that our policies will not be in vain. (Comment by Dr Charles Pace, Social Policy Lecturer, University of Malta).

The following recommendations are the outcomes from the conference:

1. Develop a culturally-sensitive and integrated housing system through good governance based on social research and evidence-based longitudinal data.
2. Embark upon collaborative methodologies and engagement strategies to develop socially-aware housing developments, service provision, and policies.
3. Regulating the intervention of private investors in housing and the avoidance of speculation.
4. Improve social and territorial planning and evaluation assessments to ensure a better habitat quality and to prevent residential instability within neighbourhoods. This can be achieved through:
 - a. The *promotion of increased supply of affordable and social housing* to ensure sustainable, inclusive, and resilient housing development according to land availability and urban densification.
 - b. *Promote alternative housing typologies* to address new family configurations to counteract loneliness, isolation, energy poverty through cooperation and the 'sharing' of resources.
 - c. *Community-led housing* to co-develop and co-design robust housing that meets the needs, wants, and desires of dwellers regardless of their life circumstances and life stage.
 - d. The *prevention of housing exclusion and homelessness* by addressing the cost of living and through improved service provision to achieve a good quality of life.
5. Implement alternative financial investments to support affordable social and affordable housing providers and to provide support services to people, leaving no one behind.
6. Disseminate information in different languages to address 'misinformation' among the migrant population in how the system functions, especially on how to fight processes of housing discrimination and to get support from local professionals.
7. Improve maintenance as a prevention to decaying infrastructure.
8. Promote climate adaptable and carbon-neutral housing:
 - a. *Adapt existing social housing and properties* to climate change requirements in the Mediterranean Region.
 - b. *Ensure climate justice* by first, measuring the problem, second, identifying short-term solutions and, third, rethinking how our cities can be developed through collaboration and solidarity.
9. Develop an alternative housing narrative to the dominant market-led ideology as being the only solution to the housing crisis.

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Useful Resources

[Census of Population and Housing 2021: Final Report: Population, migration and other social characteristics \(Volume 1\) \(gov.mt\)](#). Accessed 18th November 2023.

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YMCA Malta. Homelessness, Migration & Inclusion – HomeInclusRation. [HOME INCLUSRATION - YMCA MALTA'S REPORT - YMCA Europe](#).

Links to Conference Recording and Presentations

Click on [this link](#) to access the recording of the conference:

Follow [this link](#) to access the presentations held at the conference.

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