

HOUSING AUTHORITY

ANNUAL REPORT

(1st Oct. 1980 – 30th Sept 1981)

1980 - 1981

HOUSING AUTHORITY

ADMINISTRATIVE REPORT

FROM

1st October, 1980

TO

30th September, 1981

1981

HOUSING AUTHORITY

Report on the Working of the Housing Authority

1. Period Covered

This is the second Annual Report on the working of the Housing Authority covering the period from 1st October, 1980 to 30th September, 1981.

2. Re-appointment of Board Members

The Members of Housing Authority Board were re-appointed on the 11th October, 1980, as per Government Notice No 592 of the 24th October, 1980, for another period of one year. As in the previous year, these were Mr Leone Fenech - Chairman, Mr Lewis Glanville and Mr Raphael Mamo - Members.

3. Board Meetings

The Members of the Board normally attend for eleven (11) sessions per week of a minimum of three hours duration per session. Sessions are held during mornings and afternoons/evenings.

During the period under review, the Authority held a total of 178 formal meetings. The Authority also held other special meetings with representatives of the Land Department, the Public Works Department, and Lohombus Corporation Ltd. as well as Meetings with the Prime Minister and Ministers. Discussions on various matters were also held with the Finance Department and the Central Bank of Malta whenever it was deemed necessary.

4. Staff Matters

During the period under review two (2) Grade I Clerks, one (1) from the Land Department and the other from the Housing Department, were posted on loan with the Authority. One (1) Grade I Clerk was exchanged for another one of the same grade from the Inland Revenue Department. In February, 1981, the staff was also increased by one (1) watchman. In the same month, two law student workers were detailed for duty with the Authority for their six months working

term. In May they were joined by a pupil worker who also gave invaluable help and assistance to the Authority. During the same period two (2) Grade I Clerks were promoted to Grade II - Executive Officers and two (2) Grade II - E.O.'s were also promoted to Grade III - Administrative Officers. One (1) Messenger I was promoted to Messenger II.

On 30th September, 1981, the staff on loan with the Authority was, therefore, composed as follows:

- 1 Grade III - A.O. Secretary
- 2 Grade III - A.O.
- 2 Grade II - E.O.
- 2 Technical Officers I
- 10 Grade I Clerk
- 1 Messenger II
- 1 Messenger I
- 2 Group 'A'
- 1 Student Worker

It is envisaged that the staff complement will be increased by two (2) Assistant Heads, one (1) Professional Officer or one (1) Technical Officer III, one (1) Technical Officer II, one (1) Grade II - E.O., one (1) Works Technical Officer, one (1) Handy man and two (2) Group 'A'.

The increase in the number of staff is required in view of the increase in the volume of work which is becoming topy heavy.

With the present number of staff it is impossible to cope with the present voluminous work and follow scrupulously and expediently the policies and directives that are given from time to time.

5. Policy

From time to time the Authority revises and updates its policy in terms of which applicants qualify under its various schemes.

In January, 1981, the Authority deemed it necessary to make a radical revision of its policy and published a new brochure dealing with the revised policy entitled "Skemi ta' l-Awtorita' tad-Djar".

The changes effected were mainly those as detailed hereunder:

(i) The Authority established five (5) new income categories for applicants under the Home Ownership Scheme and for applicants who wish to purchase vacant or occupied houses as well as two (2) categories for applicants for the lease of Government flats.

(ii) Fixing of loans, subsidised interest rates and deposits in relation to these income categories.

(iii) The scheme of separate ground floor tenements and first floor "mezzanini" for different applicants was introduced.

(iv) Preparation of typical building plans having the approval of all Government Departments to serve as guides.

(v) Reduction of selling price of vacant/occupied houses and apartments at a percentage rate relative to the income category of the applicant/tenant concerned.

(vi) Guarantee by the Housing Authority that, if a sitting tenant, for any reason, fails to repay a loan to Lohombus Corporation Ltd., he will not be evicted from his residence. This concession will not apply to buyers of vacant premises.

(vii) Selection by lot of successful applicants under each scheme and category, with the exception of applicants under Scheme 'A' for the allocation of Government flats, in which case selection of successful applicants will be determined by means of the points system.

(viii) Displaying on the notice board of lists of successful applicants and reserve lists of applicants by lot for the information of the public.

(ix) Direct allocation of Home Ownership Scheme Plots on humanitarian grounds and also in the case of applicants being evicted from their residence.

6. Allocation of Flats

Newly built Government flats are offered for allocation in terms of the revised policy after they are advertised in the Government Gazette.

During the period covered by this report the Housing Authority published one (1) advertisement of flats for letting (Advertisement No 52 dated 29th May, 1981) which included a total of 270 units in various localities in Malta and Gozo most of them built at the expense of the Authority.

On 7th July, 1981, five additional flats at Zejtun were published in the Government Gazette, thus bringing the total number of flats available for allocation to 275.

Full details regarding the number of flats advertised per locality under the two different income categories are given in Appendix I.

On 4th September, 1981, another four (4) flats, two (2) in each locality at San Gwann and Zejtun were published in the Government Gazette to be considered as having been

included in Advertisement No 52 (Vide also APPENDIX I).

In response to Advertisement No 52 the Authority received a grand total of two thousand three hundred and fifty (2350) applications from married persons only in terms of the conditions under which these flats were advertised. This figure was subsequently broken down as shown hereunder:

Number of valid applications under Category 'A'	600
Number of valid applications under Category 'B'	528
Number of applications with family income over National Minimum Wage	1,210
Disqualified and/or late applications	12
TOTAL	<u>2,350</u>

Further details regarding the number of applications received per locality can be seen in APPENDIX II.

The Authority vetted and investigated all the applications received. Then those applicants who obtained the highest number of points were declared eligible to be allocated a flat. Successful applicants for the remaining number of flats under Categories 'A' and 'B' were determined by lot. The Authority drew up also Reserve Lists of applicants. Full details can be seen in APPENDIX III.

The Authority started carrying out allocations of the flats in question after eighteen (18) days from the publication of the result and after all complaints made by the public were duly checked.

7. Sale of Vacant Houses

(a) On 27th March, 1981, the Authority published its second advertisement of vacant houses and apartments for sale. By this Advertisement - Advertisement No 2 - 63 units in various localities in Malta and Gozo were offered for sale by lot to married persons and engaged couples. Full details regarding the number of dwellings advertised in each locality are given in APPENDIX IV.

After vetting and investigating all the applications received, the Authority chose the successful applicants by lot in terms of the policy. A Reserve List of applicants

for same units was also drawn up by lot. The deeds of sale in respect of units advertised are now being published.

(b) During the period under review the Authority sold 61 vacant houses which houses were partly published in Advertisement No 1 of 15th September, 1978 and partly in Advertisement No 2 mentioned in 'a' above. Fifty one (51) applicants availed themselves of £M182,710 in subsidised loans from Lohombus Corporation Ltd and ten houses were sold by outright purchase.

Twenty-two (22) houses and apartments are still in the process of being sold and it is expected that they will yield £M92,725.

8. Occupied Houses

The number of occupied flats and houses sold during the period covered by this report was not very encouraging. In fact only 21 units were sold. Sixteen tenants availed themselves of £M55,900 in subsidised loans. The other 5 tenants acquired their respective residence by outright purchase.

Following the publication of the revised policy the demand from the recognised tenants to purchase their residences soared high and it is expected that about 60 units at approximately £M4,000 each will be sold in the near futuro. These will yield £M240,000.

9. Home Ownership Scheme Plots

On 26th January, 1981, the Authority published the third advertisement of Home Ownership Plots under Government Notice No 91 of 26th January, 1981.

This advertisement included no less than 1321 plots of land in Malta and Gozo to be allotted under three (3) different

schemes according to the income categories of applicants.

Full details are given in APPENDIX V.

For the first time plots advertised under Scheme I could be offered to two (2) different applicants - one of them to build the ground floor tenement and the other to build the first floor 'mezzanin'. However, due to technical difficulties the Authority had to publish urgent amendments in the Government Gazette, which were in fact published under Government Notices No 118 of 10th February, 1981 and No 129 of 17th February, 1981, whereby several plots had the scheme under which they were originally published changed.

Unfortunately, other similar amendments had to be published later on while the applications were being processed.

In response to this advertisement the Authority received a grand total of one thousand eight hundred and eighty one (1881) applications. (Full details in APPENDIX VI),

Following the usual investigations and vetting of applications, the Authority drew up by lot the lists of successful applicants and the necessary reserve lists. These lists were displayed for the information of the public.

However, due to the unpopularity of the single storey scheme, most successful applicants under Scheme I declined to accept the offers made to them and requested separate plots. Whenever possible, and especially in the case of those areas where several plots were still available, the Authority acceded to these applicants' requests. The Authority also offered the whole plot to one applicant whenever the other applicant refused his part of the plot in question. This method of allotting plots of land under

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this scheme was resorted to with the approval of Government. However, it created much unnecessary clerical and administrative work.

During the period covered by this report, the Authority also published the following deeds of emphyteusis and loan.

(a) Government Notice 575 of 27th September, 1977

Number of deeds with a loan	1
Number of deeds without a loan	4
	—
TOTAL	5
	—

Amount of approved loans: £M3,000

(b) Government Notice 483 of 27th September, 1979

Number of deeds with a loan	216
Number of deeds without a loan	148
	—
TOTAL	364
	—

Amount of approved loans £M1,064,600

The Authority also drew up preliminary agreements (convegno) with beneficiaries in cases of those plots which could not be allotted by way of deed in view of the fact that the land on which they were situated had not yet been transferred to the Authority by means of a President's Order and also in order that beneficiaries could commence construction work prior to drawing up of deed in cases where President's Order had been published.

(a) Government Notice No 483 of 27th September, 1979

Total number of preliminary agreements drawn up 605

(b) Government Notice No 91 of 26th January, 1981

Total number of preliminary agreements drawn up 785

The majority of beneficiaries who entered into a preliminary

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agreement with the Authority also signified their intention to make use of loan facilities prior to the publication of the relative deeds of emphyteusis. The Authority, therefore, issued about 600 guarantee certificates to Lohombus Corporation to cover such loans.

10. £M200 Deposit Scheme

Beneficiaries of Home Ownership Scheme Plots advertised under Government Notice No 483 of 27th September, 1979, were required to make a deposit of £M200 with the Authority as soon as they accepted the plot of land offered to them. These deposits had to be refunded to the applicants concerned as soon as it was verified by an inspection that the foundations of the proposed building were complete.

During the period under review the amount of £M29,800 were paid in as deposits by beneficiaries. Amount refunded totalled £M120,000. Balance still to be refunded stood at £M34,000. *should read 29,600*
should read 112,200
should read £M34,200

11. Housing Inspections

Housing inspections are usually carried out in connection with direct allocation of requisitioned premises, direct allocation of Government premises on humanitarian grounds, allocation of Government owned flats on the points system, sale of vacant houses and allotment of Home Ownership Scheme plots, whenever the need arises.

Inspections in connection with allocation of requisitioned premises are normally held by the Housing Officers of the Housing Department. In all the other cases Housing Inspections are carried out by the housing inspectors of the Housing Authority. During the period under review 400 housing reports were drawn up

by our inspectors and another 200 inspections were carried out by our Technical Officers in connection with requests for the purchase of houses by sitting tenants. Still another 600 site inspections were carried out in connection with the refund of the £M200 deposits to beneficiaries of Home Ownership Scheme Plots.

All allegations and complaints made by the public were verified by an inspection.

12. Loans and Subsidies

Subsidised loans are granted to beneficiaries who purchase houses from the Authority. Loans are raised from Lohombus Corporation Ltd. The subsidised rate of interest on such loans is approved by the Authority.

On 30th September, 1981, the total amount of loans availed of by beneficiaries of houses during the period under review stood at £M238,610. Sitting tenants availed themselves of £M55,900 while £M182,710 were availed of by beneficiaries who purchased vacant houses.

Approved loans to beneficiaries of Home Ownership Scheme Plots granted during the same period amounted to £M1,067,600. The amount of £M3,000 was approved in respect of a beneficiary who was granted a plot which was advertised in Government Notice No 575 of 27th September, 1977. The rest - £M1,064,600 - were approved in respect of beneficiaries who were allotted plots advertised in Government Notice No 483 of 27th September, 1979.

The amount of subsidies paid out by the Authority on subsidised loans during this period was as follows:

	<u>Subsidy</u>
Occupied/vacant houses	£M26,550
Home Ownership Scheme Plots	£M 1,842

13. Beltihazna Road Project

About 17 Government evictees from Marsa affected by Beltihazna Road Project were provided with alternative accommodation in Government or private requisitioned premises.

Two (2) evictees who were owners of their residences opted to accept alternative accommodation in Government houses which were offered to them by way of sale.

14. Okella Agius

All the remaining rehabilitated flatlets in this tenement house (kerrejja) were allocated during the period covered by this report.

15. Building Programmes

(a) First Building Programme:

Finishing works were carried out on the 266 flats to complete this project. These flats were also advertised for letting as described in Section 6 of this report.

(b) Second Building Programme:

Construction works on 157 flats and 11 shops were taken in hand. By the end of September, 1981, the flats in the following localities were in the course of completion:

<u>Locality</u>	<u>No of flats</u>
Zejtun	48
M'Skala	19
Vittoriosa	19
Marsa	19
Qormi	18

Works on the following number of flats will still have to be taken in hand:

<u>Locality</u>	<u>No of flats</u>
Marsa	8
Safi	4
Ta' Giorni	24

(c) Third Building Programme

It is envisaged that on the Building Programme for the next financial year work will commence on the erection of 200 units in various localities out of which approximately 50 are expected to be completed.

16. Transfer of Property to the Authority

During the period covered by this report four President's Orders transferring Government Property to the Housing Authority were published. These were published under Legal Notice No 92 of 1980 and Legal Notices No 10, 55 and 68 of 1981.

17. Loans from the Resettlement Fund

The Housing Authority has established a revolving fund to finance its projects. In this context the amount of £M395,000 has been expended from Housing Authority's funds.

The Authority is also availing itself of two offers of loans from the Council of Europe Resettlement Fund, namely, one for DM3,000,000 received on 1st July, 1977 and repayable in six equal annual instalments commencing four years after the loan was granted and carried interest at an effective composite rate of interest of 5.24%. The other, a mixed loan of SF750,000 received on 10th July, 1980, repayable after ten years and carries a composite rate of interest of 4.5%. During the period covering this report no further loans were availed of.

18. Financial Position

The expenditure covering the current financial year from 1st October, 1980, up to 30th September, 1981, was £M111,603 to meet administrative expenses. This amount includes £M28,392 relative to subsidised interest paid to Lohombus Corporation Ltd.

The Authority received for this period £M22,795 from the Commissioner of Land. This amount represents: amount of ground rent on first and second issue plots in respect of which deeds have been drawn up - £M10,959; remaining balance received as compensation in respect of preliminary agreements signed with regard to second and third issue plots - £M11,836. The sale of vacant and occupied houses yielded an amount of £M366,385.

The financial year covering from 1st January to 31st December, 1980, Government approved the amount of £M1,200,000 under Capital Vote XVII - Item 1 for the construction of dwelling units. The period falling under this report refers to October to December, 1980, when the amount of £M362,787 was expended.

For the financial year 1st January, 1981, to 31st December, 1981, Government approved the amount of £M400,000 under Capital Vote XVII - Item 1. Up to the end of September, 1981, the amount of £M398,987 was expended.

For this financial year (September, 1980, to October, 1981) the Housing Authority earmarked the total amount of £M836,000 to be expended from its own funds on the second building programme. Should the Authority not be in a position to meet recurrent administrative expenditure, the Ministry of Finance will take the necessary measures to finance the Authority with further funds.

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APPENDIX I

ADVERTISEMENT NO 52 OF 29TH MAY, 1981, NUMBER OF FLATS ADVERTISED UNDER CAT. 'A' & 'B'

<u>Locality</u>	<u>No of Flats Advertised</u>	<u>Cat. 'A'</u>	<u>Cat. 'B'</u>
Fgura	42	28	14
Hamrun	8	4	4
Kirkop	24	16	8
Mellieha	3	2	1
Mgarr	1	1	Nil
Mosta	12	8	4
Qormi	30	20	10
Rabat (Old Slaughter House)	3	2	1
Rabat (Buzugrilla)	2	1	1
San Gwann	35	18	17
Santa Venera	36	24	12
Senglea	8	4	4
Zebbug	36	24	12
Zejtun	21 + 5*	17	9
Zurrieq	1	1	Nil
Tac-Cawla Victoria (Gozo)	8	6	2
TOTAL	275	176	99

*Published as additional flats on 7th July, 1981.

ADDITIONAL FLATS PUBLISHED ON 4TH SEPTEMBER, 1981

<u>Locality</u>	<u>No of Flats Advertised</u>	<u>Cat. 'A'</u>	<u>Cat. 'B'</u>
San Gwann	2	2	Nil
Zejtun	2	1	1
TOTAL	4	3	1

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APPENDIX II

ADVERTISEMENT NO 52 OF 29TH MAY, 1981

APPLICATIONS RECEIVED PER LOCALITY (UNDER FIRST PREFERENCE ONLY)

<u>Locality</u>	<u>Cat. 'A'</u>	<u>Cat. 'B'</u>	<u>Over National</u> <u>Minimum Wage</u>	<u>Total</u>
Fgura	112	105	316	533
Hamrun	73	41	116	230
Kirkop	20	13	35	68
Mellieha	4	3	4	11
Mgarr	Nil	Nil	Nil	Nil
Mosta	37	51	73	161
Qormi	46	56	82	184
Rabat (Old Slaughter House)	7	6	10	23
Rabat (Buzugrilla)	15	12	28	55
San Gwann	99	85	195	379
Santa Venera	93	83	178	354
Senglea	16	8	21	45
Zebbug	25	37	58	120
Zejtun	41	20	80	141
Zurrieq	2	3	8	13
Victoria Gozo Tac-Cawla	10	5	6	21
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TOTAL	600	528	1,210	2,338

No. of Invalid Applications: 12

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APPENDIX III

ADVERTISEMENT NO 52 OF 29TH MAY, 1981

NUMBER OF FLATS ALLOCATED ON THE POINTS SYSTEM

NUMBER OF FLATS UNDER CATEGORIES 'A' AND 'B' ALLOCATED BY LOT

RESERVE LIST OF APPLICANTS ESTABLISHED BY LOT

Locality	No of flats allocated under Cat. 'A' to Applicants with highest no of points	No of flats under Cat 'A' allocated by lot	No of flats under Cat 'B' allocated by lot	Reserve List of applicant drawn up by lot
Fgura	11	17	14	20
Hamrun	4	Nil	4	6
Kirkop	16	Nil	8	12
Mellieha	1	1	1	4
Mgarr	1*	Nil	Nil	Nil
Mosta	8	Nil	4	8
Qormi	6	14	10	20
Rabat (Old Slaughter House)	2	Nil	1	4
Rabat (Buzugrilla)	1	Nil	1	5
San Gwann	11	7	17	20
Santa Venera	17	7	12	20
Anglea	4	Nil	4	6
Zebbug	19	5	12	20
Zejtun	7	10	9	20
Zurrieq	1	Nil	Nil	5
Victoria Gozo tac-Cawla	1	5	2	7

NOTE* This flat was allocated on the points system to one of the only two (2) applicants who gave their second preference for this locality.

APPENDIX IV

ADVERTISEMENT NO 2 OF 27TH MARCH, 1981

HOUSES AND APARTMENTS FOR SALE

NUMBER OF UNITS ADVERTISED PER LOCALITY AND NUMBER OF APPLICATIONS RECEIVED

Locality	No of Units Advertised	*No of Applications Received		
		Married	Engaged	Total
Luqa	36	61	96	157
M'Xlokk	1	21	17	38
Mosta	3	163	160	323
Htarfa	10	51	64	115
Santa Lucia	1	105	69	174
Senglea	1	2	1	3
Siggiewi	2	39	27	66
San Gwann	2	261	194	455
Zabbar	4	238	130	368
Victoria, Gozo	3	29	12	41
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TOTAL	63	970	770	1,740
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*Under First Preference

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APPENDIX V

GOVERNMENT NOTICE NO 91 OF 26TH JANUARY, 1981
HOME OWNERSHIP SCHEME PLOTS (3rd ISSUE)

Locality	No of Plots	Scheme I	Scheme II	Scheme III
<u>MALTA</u>				
Attard (Misrah Kola)	41	19	15	7
B'Bugia	98	49	49	-
Bugibba	78	33	34	11
Cospicua (St Helen Bastion)	16	8	8	-
Cospicua (Zejtun Gate)	18	8	10	-
Fleur de Lys	2	1	1	-
L-Iklin	45	21	18	6
Kalkara(Rinella)	47	25	22	-
Kirkop	2	1	1	-
Luqa	43	21	18	4
Marsa	12	4	6	2
Marsascala	17	7	8	2
Marsascala (Taz-Zonqor)	81	34	34	13
Mellieha (Ta' Penellu)	76	34	36	6
Mgarr	30	18	12	-
Mosta	8	5	3	-
Naxxar	31	14	12	5
Qormi (Ta' Farzina)	74	37	36	1
Qormi (Ta' l-Istabar)	23	15	8	-
Yafi	35	20	15	-
Sta Lucia	2	-	2	-
Ta' Giorni	23	9	8	6
Tarxien	27	9	18	-
Xghajra (Zabbar)	51	20	31	-
Zebbug	51	26	22	3
Zejtun II	135	56	51	28
Zurrieq	39	19	20	-
M'Xlok	29	16	13	-
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TOTAL MALTA	1,134	529	511	94

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Locality	No of Plots	Scheme I	Scheme II	Scheme III
MALTA TOTAL	1,134	529	511	94
<u>GOZO</u>				
Ghajnsielem	16	9	7	-
Ghasri	16	9	7	-
Kercem	20	12	8	-
Nadur	18	10	8	-
San Lawrenz	20	12	8	-
Sannat	44	28	16	-
Victoria	51	26	22	3
Xaghra	2	2	-	-
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TOTAL GOZO	187	108	76	3
TOTAL MALTA & GOZO	1,321	637	587	97

GOVERNMENT NOTICE NO 91 OF 26TH JANUARY, 1981

HOME OWNERSHIP SCHEME PLOTS - APPLICATIONS RECEIVED

Locality	Scheme I		Scheme II		Scheme III		Total
	M	E	M	E	M	E	
Attard							
Misrah Kola	39	31	25	67	3	3	168
B'Bugia	35	18	10	17	-	-	80
Bugibba	19	11	7	14	1	1	53
Cospicua							
St Helen Bst.	3	3	2	-	1	-	9
Cospicua							
Zejtun Gate	3	2	1	-	-	-	6
Fleur de Lys	34	27	2	12	-	-	75
Kirkop	-	4	-	1	-	-	5
Kalkara							
Rinella	13	2	4	10	-	-	29
L-Iklin	51	38	8	66	1	1	165
Luqa	29	19	7	15	1	2	73
Marsa	25	15	7	8	-	-	55
Marsascala	1	7	2	5	-	-	15
Marsascala (Taz-Zonqor)	12	7	3	13	-	1	36
Mellicha (Ta' Penellu)	24	12	13	25	-	1	75
Ngarr	6	1	-	-	-	-	7
Mosta	18	14	4	11	-	-	47
Naxxar (Tas-Sghajtar)	12	23	5	25	-	1	66
Qormi Ta' L-Istabar)	62	41	14	4	1	1	123
Qormi Ta' Farzina	33	20	7	16	-	-	76
Safi	4	-	-	5	-	-	9
Sta Lucia	7	6	7	4	-	-	24
Ta' Giorni	57	37	26	37	2	-	159
Tarxien	51	28	21	47	-	-	147
Xghajra (Zabbar)	9	11	2	7	-	1	30
Zebbug	23	23	4	20	-	-	70
Zejtun II	33	15	7	25	2	-	82
Zurrieq	13	13	4	19	-	-	49
M'Xloldk	4	8	1	4	-	-	17
TOTAL MALTA	620	436	193	477	12	12	1,750

Locality	Scheme I		Scheme II		Scheme III		Total
	M	E	M	E	M	E	
Ghajnsielem	2	-	-	1	-	-	3
Ghasri	-	-	-	-	-	-	-
Kercom	-	-	-	-	1	2	3
Nadur	5	7	2	2	-	1	17
San Lawrenz	1	4	-	-	-	-	5
Sannat	7	7	3	5	-	-	22
Victoria	22	18	7	25	1	1	74
Xaghra	3	3	-	1	-	-	7
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TOTAL GOZO	40	39	12	34	2	4	131
TOTAL MALTA	620	436	193	477	12	12	1,750
TOTAL MALTA & GOZO	660	475	205	511	14	16	1,881

TOTAL NUMBER OF APPLICATIONS RECEIVED IN RESPECT OF EACH SCHEME

SCHEME I	1,135
SCHEME II	716
SCHEME III	30