HOUSING AUTHORITY

SCHEMES & SERVICES

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Our Mission Statement:

To provide and sustain decent **social and affordable** housing opportunities, promote **stability**, and support **social mobility**.

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HOUSING AUTHORITY

FIRST-TIME & PROSPECTIVE HOME BUYERS

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First-Time Buyer Scheme

A €10,000 grant given over a period of 10 years after purchasing your first home.

>18Y	**Age of applicant**
10X	**Grant is paid over a period of ten years**
€10k	**Maximum grant**

Aim of This Scheme:

The First-Time Buyer Scheme is intended for people who acquired their first property after January 1, 2022. Under this scheme, a grant of ten thousand Euro (€10,000) spread over a period of ten (10) years will be distributed in instalments of one thousand Euro (€1,000) per annum.

- The property must have been purchased through a bank home loan.
- Payments under this scheme are made in June of each year.
- The property that qualifies under the scheme must be used and occupied by the applicants exclusively as their ordinary residence.

Through this scheme, the Housing Authority provides a helping hand to people during the first crucial years after making this important investment in their lives and as they take their first steps on the property ladder.

10% Deposit Payment Scheme

Assisting individuals aged 21-39 with the 10% deposit on home loans.

21-39Y	**Age of applicant**
10%	**Deposit granted by bank**
25Y	**Period to pay back the deposit**
€225k	**Maximum home value**

Aim of This Scheme:

The 10% Deposit Payment Scheme assists people who, despite being eligible for a home loan, do not have the necessary liquidity to pay the required 10% down payment on the promise of sale signing, thus becoming homeowners.

This Scheme will apply to persons aged between 21 and 39 who intend to purchase their first residential property. The 10% deposit will be provided through a personal loan granted by the Bank and will be payable over 25 years from the take up of the same loan. This scheme does not exempt anyone from any Bank criteria stipulated by the local banks. On the contrary - this scheme will be awarded subject to the bank's eligibility criteria being satisfied.

- The purchased property must have a maximum value of €225,000.
- The property should be in a finished and habitable state OR in shell form state which can be rendered to a habitable state at the total expense of €225,000.
- The property is to be used solely and exclusively as the applicant's primary residence.
- The interest on the 10% deposit loan will be incurred by the Housing Authority.

Equity Sharing Scheme

Assisting individuals aged 30+ (with the Housing Authority as partners) to take on a home loan due to their age and income.

>30Y	**Age of applicant**
10%	**Deposit to be paid by applicant**
25Y	**Period to buy back the share owned by the Housing Authority**
€250k	**Maximum home value**

Aim of This Scheme:

The Equity Sharing Scheme assists individuals aged 30+ who, due to their age and income, cannot take a home loan or, find that the amount they qualify for is insufficient to purchase their residence without the help of the Housing Authority.

This scheme gives access to a property of up to €250,000 in value. Under this scheme, applicants must purchase at least 50% of the property using their personal funds and a bank loan, while the Housing Authority covers the remaining percentage. The Housing Authority's share shall not exceed €100,000. After 20 years, the applicants must purchase the Housing Authority's share at the same price originally paid by the Authority.

- If the applicant is not in a financial position to purchase the Housing Authority's share after 20 years, the children or the heirs of the applicants will be given the opportunity to do so.
- The property that qualifies under this scheme should be used and occupied as their ordinary residence.

New Hope Scheme

Loan guarantee of up to €250,000 for individuals who face difficulties in taking up a Life Insurance policy due to medical conditions.

2	**Life Insurance providers refused the applicant or;**
12 Months	**Insurance application deferred or;**
250%+	**Average policy premium quoted**

Aim of This Scheme:

This scheme is intended to provide an effective remedy to individuals or couples who are eligible for a home loan and deemed bankable by local commercial banks, yet do not qualify for a life insurance protection policy.

A valid life insurance protection policy is a common requirement by local commercial banks when obtaining a home loan. To address this, the New Hope Scheme offers a loan guarantee of up to €250,000 to support individuals or couples who do not qualify for a life insurance policy because of past-threatening illnesses or medical conditions.

- Beneficiaries of this scheme will be required to pay a yearly contribution fee equivalent to the amount that would have been paid on a life insurance policy.
- Amounts exceeding €250,000 can be issued, at the bank's discretion.
- Applicant has been refused by two (2) local life insurance providers, had a 12-month insurance application deferred, or has been quoted premiums equivalent to or exceeding 250% of the average premium quoted for their age group.

Sir Sid Darek

Opportunity for tenants residing in eligible social housing properties to purchase their residence.

10Y	**Before property can be transferred**
50%	**Subsidy on the price of the property**
<€150k	**Assets of applicants to benefit from the subsidy**
25%	**Penalty over market value for false declaration**

Aim of This Scheme:

The Sir Sid Darek Scheme encourages tenants living in eligible social housing properties to purchase their home and continue using it as their primary residence, thereby becoming homeowners.

- Tenants with assets not exceeding €150,000 are eligible for a 50% subsidy on the sale price.
- Tenants whose assets exceed this limit can still purchase their residence at a commercial price without benefiting from the subsidy.
- Applicants residing in an Old Peoples home can apply to purchase their social housing property only if their children are still residing in the property. In this case, the calculation of subsidy is based on the assets of the recognised tenants.
- An extension to this scheme, Sir Sid Darek 2 Scheme, applies to social housing properties situated in Valletta, Senglea Xatt ir-Risq, Imtarfa, Pembroke, Tignè Sliema, and Marsaskala Qasam tal-Bujar.

Grant on First Residence

A grant for first-time buyers covering a percentage of the fiscal receipts for finishing or construction works.

>24Y	**Age of applicant**
1°	**Property has to be first residence**
2X	**Grant is paid over two payments**
€5.8k	**Maximum grant**

Aim of This Scheme:

The Grant on First Residence Scheme provides financial support to first-time buyers upon completing their first home by covering a percentage of the fiscal receipts submitted for finishing or construction works.

Under this scheme, applicants can receive a grant of up to €5,824. An additional €1,165 is available for works on properties built before 1990.

- Grants will only be made following the presentation of fiscal receipts and invoices issued in the name of the applicants.
- Persons over eighteen (18) years of age with physical, or intellectual disability or who are suffering or suffered from chronic mental illness are eligible for the grant.
- If the applicants need to construct additional rooms or carry out various alterations to their first residence due to an increase in the number of family members, they are entitled to a grant under this scheme.

Social Loan Scheme

Assisting low-income earners with a grant of up to €167 per month towards their home loan.

>18Y	**Age of applicant**
€21.9k	**Maximum annual income**
<€23k	**Assets of applicants**
€140k	**Maximum home value**

Aim of This Scheme:

The Social Loan Scheme assists applicants who, due to their income, cannot purchase their residence or obtain a home loan on their own without the help of the Housing Authority.

This initiative is offered in collaboration with APS Bank, Bank of Valletta, and the Foundation for Social Welfare Services.

The participating banks offer a loan of up to €140,000 to purchase a property in a finished and habitable state. Where applicable, the loan may also cover the deposit required for the property purchase. In addition, the Authority will assist applicants by granting them a monthly subsidy of not more than €167 on loan repayment.

- The annual income threshold is €19,990.04 for single persons, €20,990.04 for single parents and €21,990.04 for couples.
- Notarial fees are covered by the Housing Authority.

Tax Reduction Scheme

Tax incentive for both landlords and tenants on the first €200,000 of the property value when the property is sold or purchased.

€200k	**Maximum home value exempt from tax**
100%	**Tax exemption if the property has been leased for 10 years**
50%	**Tax deduction if the property has been leased for 3 years**

Aim of This Scheme:

The Tax Reduction Scheme offers tax exemption for owners who lease their residence at affordable rents and wish to sell the property to their tenants.

Both owners and tenants are exempt from paying tax on the first €200,000 if the lease has been ongoing for 10 years, while leases of at least 3 years qualify for a 50% tax deduction.

Owners and tenants shall submit a joint application. Once verified, a certificate will be issued and presented to the notary by the applicants, who will confirm its authenticity to prevent any risk of fraud.

This is a strong incentive for the owners and an opportunity for the tenants to strengthen their situation in a way that is fair to owners.

The Housing Authority defines affordable rent as 85% of the median rental market rate, based on the leases registered with the Housing Authority.

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TENANTS

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Housing Benefit Scheme

Assisting tenants in the private sector with their monthly rent to ensure affordable rents.

>18Y	**Age of applicant**
€34.6k	**Maximum annual income**
€6k	**Maximum benefit per year**
€300	**Additional benefit per year for specific situations**

Aim of This Scheme:

This scheme provides a rent subsidy to tenants who reside in a property leased from the private sector, rendering more affordable rents by offering a relief on the monthly rent payments.

The monthly subsidy is calculated on a case-by-case basis, based on:

- Family composition
- Applicant's annual income
- Rent paid

This benefit is available for:

- Recognised tenants of the rented dwelling.
- Property must be used as the ordinary residence of the applicants.
- The Rental Contract of the dwelling must be officially registered with the Housing Authority.
- The property needs to be in a good state of repair and in a habitable condition.

First Rent & Deposit Scheme

Assisting individuals who cannot finance the deposit and the first rent when renting a new property. This assistance is given on a case-by-case basis in extraordinary circumstances.

Assistance available only to those eligible for the Housing Benefit Scheme

Payments are made directly to the landlord

-€50 **From the monthly subsidy until fully repaid**

Aim of This Scheme:

The First Rent & Deposit Scheme provides financial support to individuals who cannot afford the upfront costs of a deposit and the first rent payment required when renting a property in the private sector.

This additional support is only available to applicants eligible for the Housing Benefit Scheme (HBS), with each application assessed on a case-by-case basis.

For those eligible:

- The Housing Authority pays the landlord directly for the first rent and deposit.
- Payments are then repaid by the applicant in €50 instalments, deducted automatically from the monthly subsidy they receive under the Housing Benefit Scheme until fully repaid.

Protected Pre-95 Leases

Support, Legal Aid, and Financial assistance (Rent Subsidy) for tenants facing court cases arising from Pre-1995 Leases.

€10k **Maximum subsidy**

Free legal aid to tenants

Alternative accommodation for evicted tenants

Aim

The Pre-1995 support is a service offered to tenants residing in properties leased before June 1995 as a response to legislative amendments enacted in 2021.

The Housing Authority strives to understand and assist each case and facilitate this change with as little impact as possible.

Legal Aid

Tenants can benefit from free legal aid as their case progresses through the law courts. The same service is also available for court cases in the Civil Hall (Constitutional Jurisdiction), where the owner seeks the nullification of the protection granted by the legislation.

Rent Subsidy

The Pre-1995 Rent Subsidy Scheme provides financial assistance of up to €10,000 to tenants living in properties leased before 1st June 1995.

In certain cases where evictions take place, alternative accommodation is also provided to the tenants.

This service offers peace of mind and protection throughout the process of finding a new home for their family.

Adaptation of Pre-95 Properties

Financial assistance of up to €25,000 for structural repairs and adaptations in buildings leased before June 1995.

€25k	**Maximum grant**
€27.6k	**Maximum annual income to get the minimum refund**
1st June 95	**Property leased before this date**

Aim of This Scheme:

The Adaptation of Pre-95 Properties Scheme offers up to €25,000 in financial assistance for structural repairs to tenants living in residential properties leased before June 1995.

This scheme helps tenants and landlords address dangerous structural issues, ensuring all properties leased before 1995 are safe, habitable, and meet acceptable living standards.

To qualify for the minimum subsidy percentage, applicants must have an annual income not exceeding €27,635.

HOUSING AUTHORITY

PERSONS WITH A DISABILITY & THE ELDERLY

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SensAbility Scheme

Financial Assistance of up to €6,000 to equip a sensory room for persons with sensory issues like autism.

€6k	**Maximum grant**
N/A	**No means test**
€0	**No income limit**

Aim of This Scheme:

The SensAbility Scheme provides financial assistance of up to €6,000 to finance the installation and equipping of sensory rooms for individuals with sensory challenges like autism and/or sensory overload.

The financial assistance is based on an assessment done by an Occupational Therapist who provides tailored recommendations that best meet the individual's needs.

Applications may be submitted by the interested person's relative or legal representative.

A sensory room is a specially equipped room that combines a range of stimuli to help individuals develop and engage their senses. These can include lights, colours, sounds and aromas, all within a safe environment that allows the person using it to explore and interact without risk.

Scheme for Persons with Disability

Assistance for persons with a disability or elderly persons to ensure safety and mobility in their own residence to render the property adequate for independent living.

€28k	**Maximum grant**
10Y	**Beneficiaries need to live in the dwelling after grant**
€0	**No assets limit**
€0	**No income limit**

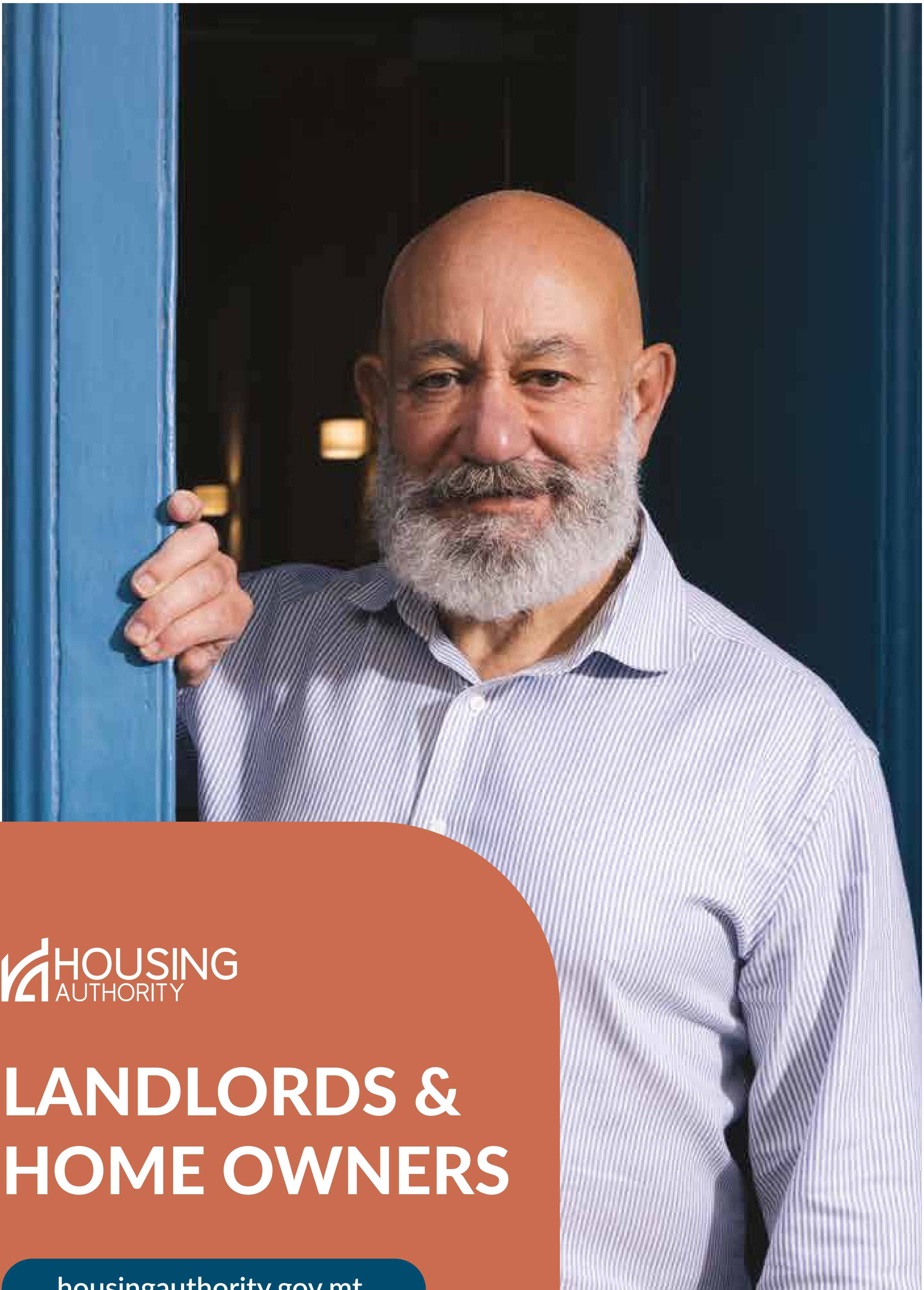
Aim of This Scheme:

The aim of this scheme is to give assistance to persons with a disability, the elderly and/or individuals with mobility issues to render their residence adequate for their needs.

This scheme provides financial support to help applicants adapt their homes, enabling them to live independently or semi-independently while ensuring safety and improved mobility.

Eligible works include but are not limited to:

- Mobility Assistance Aid (e.g., lifting aids, hoists, shower chairs)
- Bathrooms (e.g., installation of walk-in showers, grab rails, and non-slip tiles)
- Lifts (e.g., stair lift, platform lift, and passenger lift)



HOUSING AUTHORITY

LANDLORDS & HOME OWNERS

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Development of HOS Plots

Waiving of the 25% fee usually imposed on the developments of plots allocated through the Home Ownership Scheme, provided that the redeveloped properties will be used by the beneficiaries' children and not transferred to third parties.

>18Y	**Age of applicant**
25%	**Maximum development fee waived**
Owners of HOS plots	

Aim of This Scheme:

Owners of plots allocated under the Home Ownership Scheme are required to pay a fee equivalent to 25% of the land's value if they intend to redevelop their plots into multiple units.

However, if the newly developed residential units will be retained by the owner or their children, there is an opportunity for the development fee to be waived.

For plots that satisfy the set criteria, a Hypothec is issued on the redeveloped properties instead of a cash payment.

Nikru biex Nassistu Scheme

An opportunity for landlords and owners of vacant dwellings who wish to lease their property to the Housing Authority to be used as social housing.

6 Months	**Rent prepaid in advance**
2%	**Annual increase in rent**
€0	**Tax paid by owner on rental Income**
10Y	**Duration of lease**

Aim of This Scheme:

The Nikru Biex Nassistu Scheme is an opportunity for landlords and owners of vacant property to lease residential property with one, two or three bedrooms to the Housing Authority.

The property is leased for 10 years and must be in a good state of repair and furnished with a kitchen, including appliances. The Housing Authority will then sublease the property for social accommodation purposes.

The landlord will receive the rent payment in advance every six months. After the 10-year lease, the property is returned to the landlord in a good condition, accounting for wear and tear.

The Authority will be fully responsible for ensuring that sublessees will fully comply with rent conditions imposed by the Authority.

Rehabilitation of Vacant Dwellings

Financial Assistance for private owners to rehabilitate vacant properties and lease them to the Housing Authority for social housing purposes.

1Y	**The minimum time that the dwelling has been vacant**
€25k	**Maximum grant**
10Y	**Lease to the Authority**
2%	**Rent increase per annum**

Aim of This Scheme:

The Rehabilitation of Vacant Dwellings Scheme provides a financial grant of up to €25,000 to owners of vacant residential properties to rehabilitate their dwellings and lease them to the Housing Authority to be used for social housing purposes.

Once the dwelling meets residential standards and is suitable for occupation, it is leased to the Authority for 10 years, during which it is sublet to individuals or families eligible for social accommodation. During this period, the owner will receive tax-free rent payments in advance every 6 months. After the 10-year period, the Housing Authority returns the property to the owner in the same condition as it was handed over, accounting for normal wear and tear.

- The Authority will be fully responsible for ensuring that sublessees will fully comply with rent conditions imposed by the Authority.
- The owner will receive the pre-agreed lease payment from the Authority on a six-monthly basis.

Subsidy on Adaptation Works

Financial assistance of up to €21,000 for the refurbishment of old dwellings in a substandard condition.

€21k	**Maximum grant**
€27.6k	**Maximum annual income to get the minimum refund**
>15Y	**Age of dwelling**
>10Y	**Before property can be transferred**

Aim of This Scheme:

The Subsidy on Adaptation Works Scheme provides up to €21,000 in financial assistance for the refurbishment of residential properties in a substandard condition, ensuring they meet habitable and acceptable standards.

Both private and government-owned dwellings are eligible, and applicants can be either owners, landlords or tenants.

Property owners can benefit from up to €21,000 for structural and finishing works, while tenants are eligible for up to €15,000 to cover finishing costs.

Owners of leased dwellings can receive up to €6,000 for structural works.

To qualify for the minimum subsidy percentage, applicants must have

- An annual income not exceeding €27,635.

HOUSING AUTHORITY

SOCIAL HOUSING & SERVICES

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Social Housing

Individuals who cannot afford to purchase or lease a dwelling in the private sector may request to be allocated a government dwelling through the Housing Authority.

>18Y	**Age of applicant**
<28k	**Assets of applicants**
€12k	**Maximum annual income**
€700	**Additional income per child**

Aim:

The role of Social Housing is to ensure that low-income individuals and families have access to safe and affordable housing. It helps address the housing needs of vulnerable populations, including low-wage workers, seniors, people with a disability, and others.

Eligibility for this assistance is determined by income and asset thresholds. Individuals earning less than €10,000 annually with assets worth less than €28,000 can apply for this assistance. For couples or single parents, the income limit is €12,000, with an additional €700 per child.

At least one of the applicants must be an EU citizen (including Maltese nationals) or have refugee status and have lived in Malta for at least 12 consecutive months in the last 18 months.

Installation of Lifts

Scheme for tenants in social accommodation to apply for a lift to be installed in government-owned blocks.

€500	**Deposit to be paid**
1+	**Tenant with a mobility issue**
1+	**Tenant recognised by the government**
All	**Residents must be part of a Residents' Association**

Aim of This Scheme:

The Installation of Lifts Scheme offers tenants residing in social accommodation the opportunity to apply for the installation of a lift in government-owned dwellings.

The Housing Authority aims to improve accessibility by installing lifts where possible, enabling tenants to continue living in their current homes.

Properties that qualify under this scheme must either

- Be fully owned by the government or;
- Co-owned with residents who purchased their homes from the Authority or third parties.

At least one of the applicants must have mobility issues and be recognised by the government.

Renovation of Housing Estates

Modernising our existing stock of Housing Estates in line with current standards through a systematic and ongoing programme.

Aim of This Scheme:

Building new social housing units is essential, but it is equally important to maintain the existing ones.

Throughout the years the Housing Authority buildings were neglected with very minimal work and maintenance being done. This view changed drastically in the past years with several projects per year to embellish the current stock of dwellings owned by the Housing Authority.

Embellishment is done for several reasons such as to carry out structural repairs, improve the condition of the common parts and refurbish the facades.

On average, the Authority embellishes over 40 blocks of apartments each year. The blocks are chosen through a systematic, multi-year programme which ensures that no housing block remains run-down.

Regeneration of Facades & Common Parts

An ongoing programme dedicated towards the regeneration of Social Housing Block Facades and Common Parts.

Aim of This Scheme:

Starting in 2018, each year the Authority allocates a budget for the regeneration of facades of social housing blocks.

This programme will ensure that gradually all facades of social housing blocks are restored. The blocks in each year's programme are chosen by the Housing Authority according to the state of deterioration of the facade.

With regard to common parts, tenants of social housing blocks are given a grant of €6,000 to refurbish the common parts through the scheme "Il-Binja Tiegħi, id-Dar Tiegħi" which is run in conjunction with the local councils. Tenants must form a Residents' Association and contact the local council to benefit from this scheme.

Exchange of Social Housing Dwelling

Social Housing tenants may request to exchange their residence if valid and reasonable grounds exist.

>18Y	**Age of applicant**
€0	**Pending utility bills**
3Y	**Living in their current residence**

Aim of This Scheme:

The Exchange of Social Accommodation initiative provides an opportunity for tenants living in social accommodation to submit a request to exchange their residence, provided that valid and reasonable grounds exist.

Tenants are eligible if they have lived in their current home for at least 3 years, have no outstanding rent or ARMS bill payments, and provide a valid reason for the request.

The Housing Authority considers the following reasons to be valid:

- Difficult relationships with neighbours, supported by police reports;
- An increase in family size;
- Mobility issues;
- Request for a smaller residence;
- To live closer to family members, which will assist them with daily needs.

Recognition of Tenants

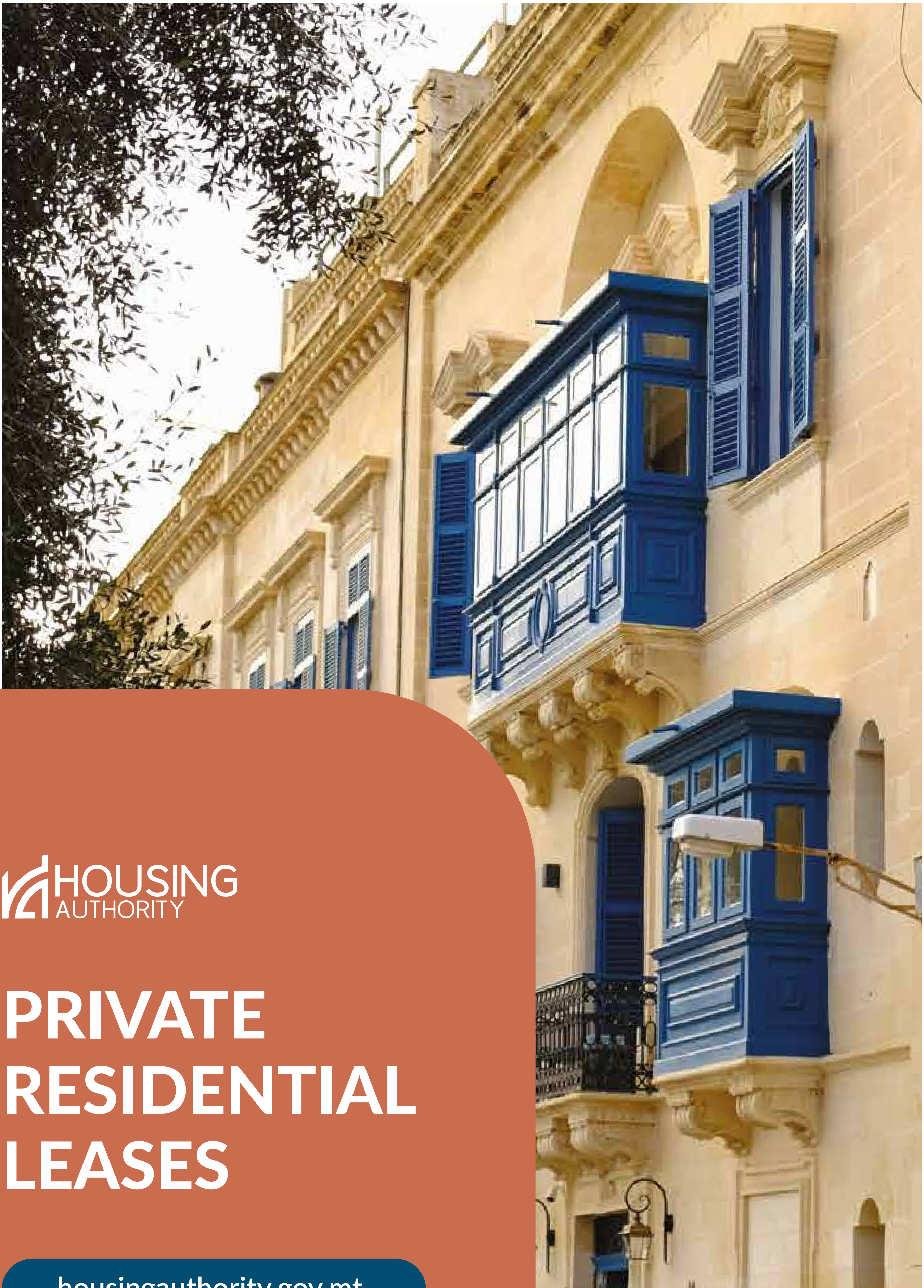
Recognising family members of tenants in government dwellings as tenants upon the recognised tenants' demise.

5Y	**Family members must have lived with the tenant 5 years prior to their death**
Means Tested	**Satisfy means testing criteria set by the Housing Authority**

Aim of This Scheme:

Eligible family members of tenants who previously lived in government-owned dwellings and have passed away, can apply to become the officially recognised tenants of the property.

Family members must have lived with the deceased tenant for at least 5 years prior to their death and must satisfy the means-testing criteria set by the Housing Authority. In the case of married couples or individuals in a civil union who are not legally separated, both parties must submit the application together.



HOUSING AUTHORITY

PRIVATE RESIDENTIAL LEASES

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Rent Registration

As of 1st January 2020, lease contracts for a primary residential purpose must be registered by the owner with the Housing Authority within thirty (30) days from the commencement of the lease.

66,588 Active Registered Contracts at the end of 2024

Aim:

The introduction of rental agreement registrations was an integral part of regulating and professionalising the Rent Market in Malta. These changed the way rent works in Malta and balanced out the rights of both tenants and landowners.

The residential lease should consist of the following:

- The property being leased and its intended use;
- The lease period;
- How and if it can be renewed;
- The rent amount and the method of payment;
- Any security deposits paid;
- An inventory list, including the conditions of the property, furniture, and domestic appliances provided by the lessor;
- A Lessor Self-Declaration confirming property details.

In cases where the landlord fails to register the contract with the Housing Authority, the tenant can register the contract. Lease agreements can be easily registered online.

Contracts can be registered through the online portal **rentregistration.mt** using an e-ID or by creating an account..

Arbitration Panel

Since the introduction of the Residential Leases Act, the Housing Authority has introduced a platform for the legal arbitration of disputes arising between landlords and tenants.

520+ **Cases have been settled by the Arbitration Panel**

The Arbitration Panel aims to offer a middle point for discussion and peace of mind to both the tenant and landlord and to settle any disputes arising between these parties in the long-term lease sector. The parties can submit a claim on minor disputes, such as deposits and maintenance, that do not exceed the value of €5,000. This further strengthens the Housing Authority's standpoint within the market as a regulator that promotes a level playing field for all. Disputes can be easily submitted online.

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RENT CALCULATOR

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Rent Calculator - Research & Insights

The Housing Authority conducts extensive research, particularly on the property market and the rental sector, to better take stock of the existing situation in the market. All its schemes and services are guided by precise and timely data and information.

The Housing Authority's Rent Calculator is an online tool that gives up-to-date information about the Rental Market in Malta. This tool provides indicative statistics on rental prices tailored to locality, region, property type and size to enhance price transparency in the private rental market. It assists individuals who rent out property by being aware of the market situation.

Scan this QR code to access the Rent Calculator:

Notes

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