



From Maintenance to Modernisation: Property and Infrastructure Management at the Housing Authority

March 2026

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FROM MAINTENANCE TO MODERNISATION: PROPERTY AND INFRASTRUCTURE MANAGEMENT AT THE HOUSING AUTHORITY

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Executive Summary

The Housing Authority manages around 8,000 dwellings used for social housing purposes. As the largest landlord in Malta, the maintenance, renovation and modernisation of the existing social housing stock by the Housing Authority is central to ensuring its quality and safety, which are key to its tenants' well-being.

Annual expenditure on property management works by the Housing Authority more than doubled between 2019 and 2025. These cover repairs and maintenance in social housing, embellishment and regeneration programmes, the installation and administration of lifts, structural works on voids, landscaping projects and other initiatives, including the administration of common areas, EPC certification and pilot projects to enhance energy efficiency in social housing. Total expenditure over the period reached €75.3 million, with annual spending rising from €5.4 million in 2019 to over €13.1 million in 2025. Through these initiatives, more than 17,300 families have benefitted between 2019 and 2025, which amounts to around 2,500 families per annum.

This paper documents in detail these programmes and initiatives. Among the key findings: (a) more than 1,200 repair interventions each year that cover both structural and non-structural cases; (b) on average, one lift is installed every fortnight; (c) around 60 blocks are upgraded annually, with 3,600 families benefitting since 2018.

Over half of the requests for structural and non-structural repairs between 2021 and 2025 were initiated by the Housing Authority following inspections conducted by its representatives. This reflects the Authority's proactive approach in not only assessing tenant-submitted repair requests but also carrying out regular inspections to ensure safety, improve living conditions, and maintain social housing buildings to a high standard.

Table of Contents

1.	Introduction	1
2.	An overview of expenditure and beneficiaries	1
3.	Repairs and maintenance	6
	Structural Repairs.....	9
	Non-Structural Repairs	10
4.	Regeneration and embellishment projects	12
5.	Renovation of common areas with the Resident Participation (LC Scheme II)	15
6.	Repairs of returned void properties	17
7.	Installation and administration of lifts.....	19
8.	Energy Performance Certificates (EPC).....	25
9.	Pilot Project Near Zero Energy Building	26
10.	Landscaping projects	27
11.	Major repairs, restoration and other projects	27

1. Introduction

The Housing Authority manages around 8,000 dwellings used for social housing purposes.² As the largest landlord in Malta, the maintenance, renovation and modernisation of the existing social housing stock by the Housing Authority is central to ensuring its quality and safety, which are key to its tenants' well-being.

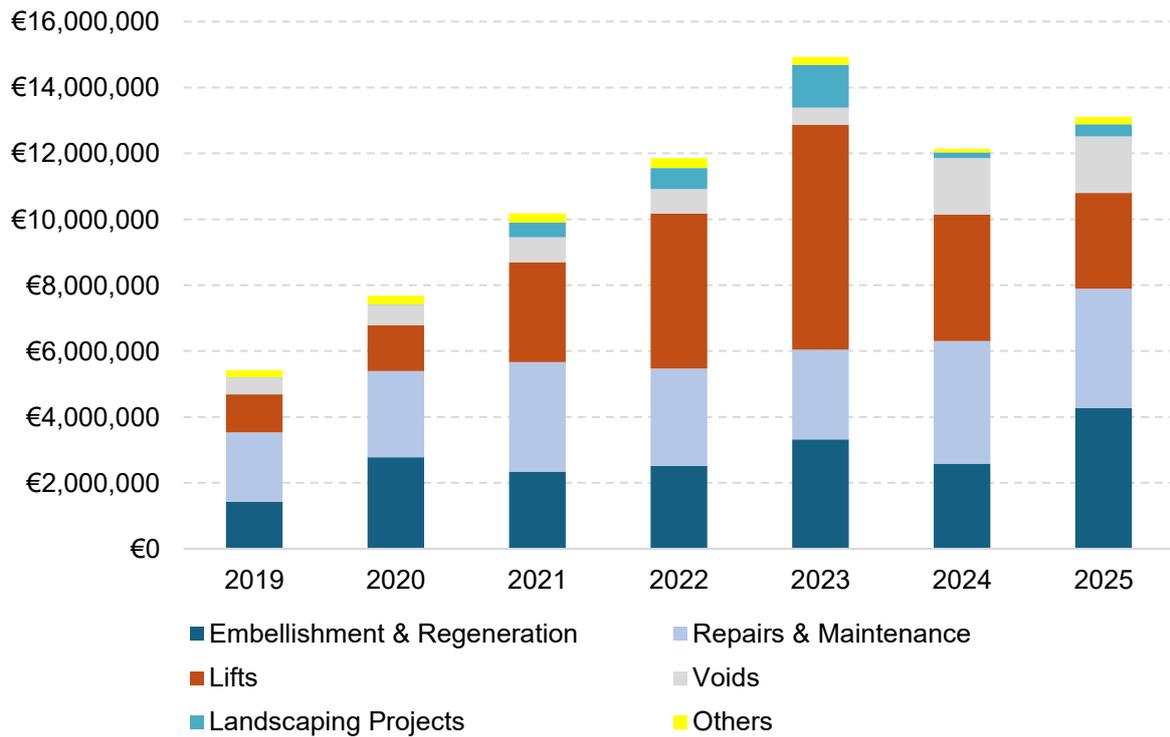
This paper outlines the property and infrastructure management of the Housing Authority, which involves both routine and strategic interventions. The paper is organized in the following sub-sections: (a) Repairs and maintenance; (b) Regeneration and embellishment programme; (c) Renovation of common areas with the resident participation (LC Scheme II); (d) Repairs of returned void properties and common areas; (e) Installation and administration of lifts; (f) Implementation of Energy Performance Certificates (EPCs); (g) Pilot project near-zero energy building in Żabbar; (h) Landscaping projects; and (i) Major repairs, restoration, and other projects.

2. An overview of expenditure and beneficiaries

Annual expenditure on property management works by the Housing Authority more than doubled between 2019 and 2025 (see fig. 1). These cover repairs and maintenance in social housing, embellishment and regeneration programmes, the installation of lifts, structural works on voids, landscaping projects and other initiatives like the administration of common areas, EPC certification and pilot projects to enhance energy efficiency in social housing. Total expenditure over the period reached €75.3 million, with annual spending rising from €5.4 million in 2019 to over €13.1 million in 2025. The year 2023 recorded the highest level of expenditure over these seven years, reaching almost €15 million, as a result of outlays on lifts from the finalisation of the ERDF project. Through initiatives undertaken to renovate and modernise its existing social housing stock, the Housing Authority invested an average of €10.8 million per annum between 2019 and 2025.

² Housing Authority (2025). *Beyond Walls: A social housing story from post-war beginning to modern communities*. Horizon Publications. Further details are found in Box 1.

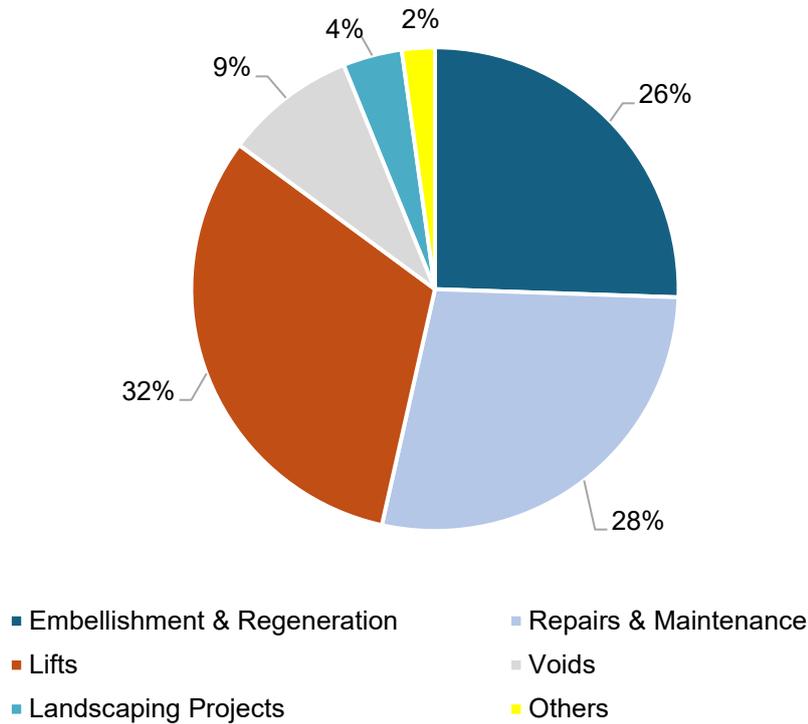
Figure 1: Expenditure on property and infrastructure management by category



Three categories – the installation and maintenance of lifts³, repairs, and the programme for embellishment and regeneration – accounted for the largest share of expenditure between 2019 and 2025, collectively representing over 85% of total spending (see fig. 2). Together, these three categories amounted to more than €64 million in investment during this period. Expenditure on voids represented approximately 9% of the total, while landscaping projects accounted for a further 4%. The remaining expenditure was dedicated to other initiatives such as the administration of common areas (LC Scheme II), EPC certification, and the Near Zero Energy Building Project.

³ Lifts expenditure includes costs related to maintenance (including maintenance agreements), inspections, and repairs.

Figure 2: Share of total expenditure by category (2019–2025)



More than 17,300⁴ families benefitted from works carried out by the Property and Infrastructure Management of the Housing Authority between 2019 and 2025 (see fig. 3). This amounts to around 2,500 families each year, or 7 families per day. While the actual number of beneficiaries fluctuates each year, they remained rather stable over the past five years. Repairs and maintenance⁵ account for the largest share at over 56% of all beneficiaries, followed by the regeneration and embellishment programme at approximately 19%. Lift installations and the administration of common areas (LC Scheme II) both account for around 9% (see fig. 4).

⁴ This figure does not include beneficiaries of the pilot project near-zero energy building in Żabbar, grants issued for returned void properties, or major repairs, restorations, and other projects.

⁵ Repairs include works carried out both within individual residences and in common areas. Due to data limitations, works undertaken in common areas were recorded as one beneficiary (the person submitting the request) per repair completed. In reality, such works benefit multiple households within the same block, typically between 6 and 8 apartments, meaning the actual number of beneficiaries significantly exceeds the reported figure.

Figure 3: Number of families benefitting from property and infrastructure management works by category

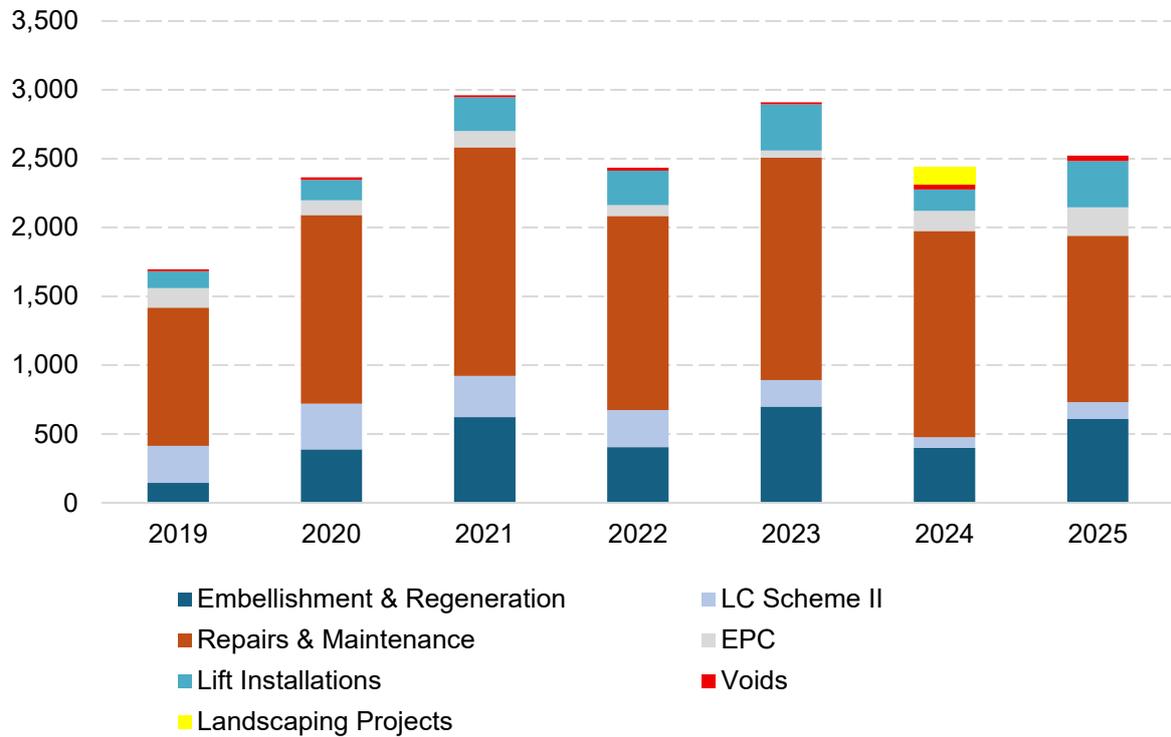
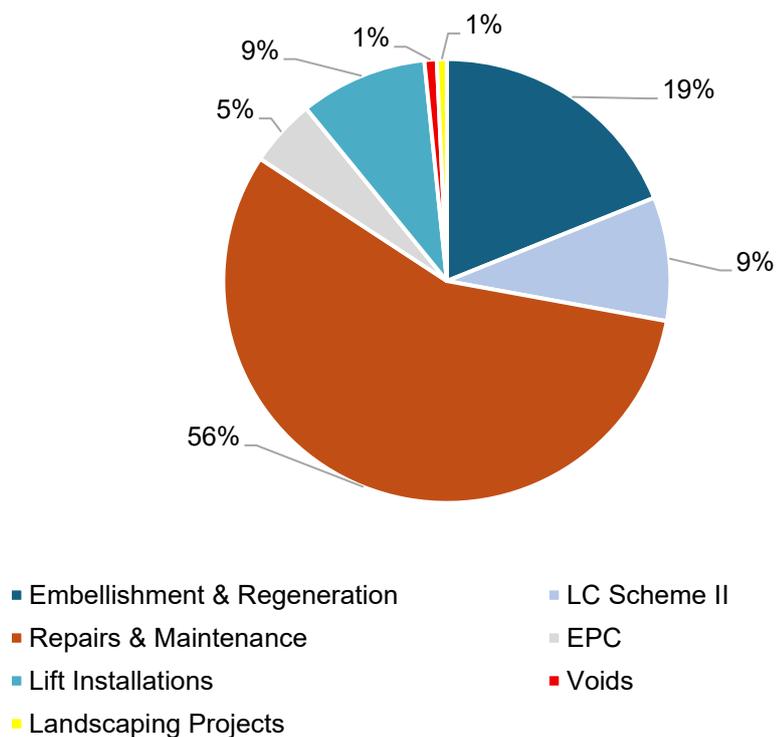


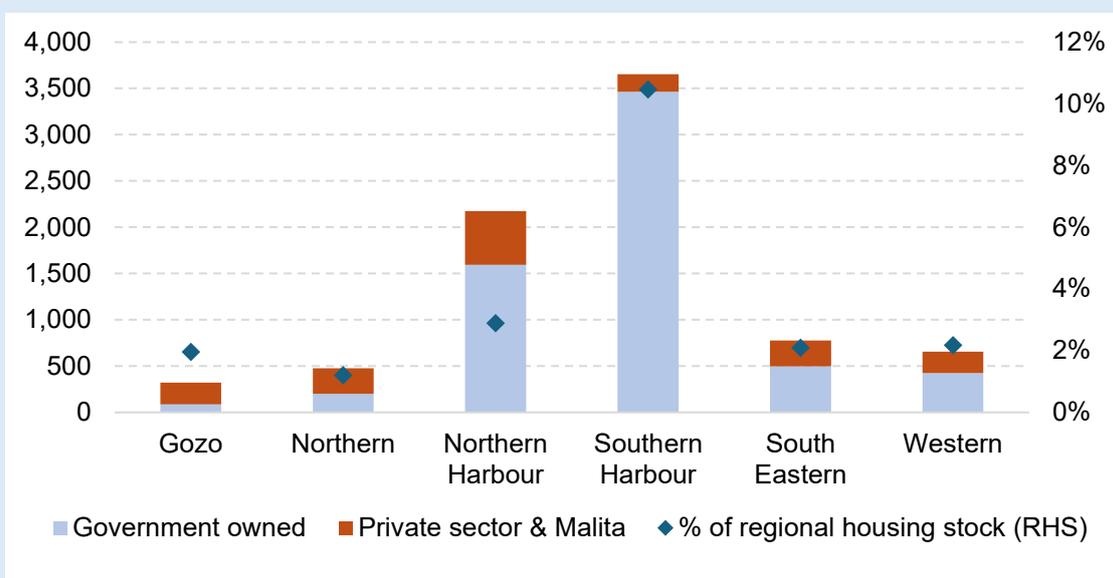
Figure 4: Share of total beneficiaries by category (2019–2025)



Box 1: Stock of Social Housing in Malta

Information on the social housing stock is obtained from the Housing Authority's database. According to this database, there are around 6,250 social housing properties in Malta and Gozo. This captures dwellings owned by the Housing Authority as well as those owned by the Lands Authority and the Joint Office for social housing purposes. In addition to this stock, there are around 1,400 private properties leased to the Housing Authority for a period of 10 years, which in turn are sub-leased for social accommodation purposes, predominantly through the *Nikru Biex Nassistu* (NIK) scheme, and around 390 properties leased from Malita Investments plc. Taken together, the stock of social accommodation in Malta is estimated at around 8,000 dwellings.

Chart 1: Stock of social housing in Malta by region



The stock of social housing differs significantly by region. To estimate the shares by region, we rely on data from the latest Census of Population and Housing, which indicates that there were around 215,691 occupied residential dwellings in Malta at the end of 2021. The largest concentration of social housing is found in the Southern Harbour region, which constitutes around 10% of the total housing stock, followed by the Northern Harbour area. In the remaining regions, the stock of social housing averages around 2% of the total housing stock. At the locality level, the largest concentrations of social housing are found in Valletta, Cospicua, San Ġwann, Santa Luċija and Birkirkara. The Northern area and Gozo are the only two regions in which private properties used for social housing purposes exceed the government-owned stock.

Box 2: Construction of New Social Housing in Malta

In recent years, the government launched a major social housing construction programme, the largest of its kind in decades. This initiative involves the development of new social housing units across 14 different localities, aiming to significantly expand the national stock and meet growing demand. The construction is being carried out by two key entities: Malita Investments plc and the Housing Authority, in collaboration with Housing Project Solutions. The latter are funded through the National Development and Social Fund (NDSF).

Between 2022 and 2025, a total of 455 new social housing units were completed across ten different localities – Attard, Birkirkara, Kirkop, Luqa, Mellieħa, Msida, Qrendi, Siġġiewi, Żebbuġ and Żurrieq. These new dwellings play a crucial role in supporting low-income households by providing access to stable, secure, and dignified accommodation. Many more are in the pipeline and projected to be finalised in the period 2026-2028.

In addition to ongoing social housing construction, four sites located in Fgura, Kirkop, Marsaskala, and Ta' Ġiorni were officially transferred from the Housing Authority to the Foundation for Affordable Housing in 2025. This marks a significant step forward in the development of new affordable dwellings aimed at middle-income families. The transfer was carried out under a perpetual emphyteusis agreement in favour of the Foundation, ensuring that the land is used exclusively for affordable housing purposes. A total of 260 affordable housing units are projected to be completed across these sites by 2027–2028, contributing to broader efforts to improve housing affordability and accessibility for a wider segment of the population. The latter will be priced around 30% below market prices.

3. Repairs and maintenance

As the social housing stock comprises residential accommodation built many years ago, the Housing Authority devotes extensive effort to repairs in these dwellings and the maintenance of common areas in these blocks. These works ensure that buildings are maintained to a high standard in terms of both upkeep and appearance, thereby improving residents' quality of life and well-being.

While tenants submit repair requests for both their properties and/or the common areas, Authority representatives also file reports when repair or maintenance needs are identified during routine inspections or after receiving complaints.

Once a report is received, technical officers or architects, depending on the case, conduct inspections to assess the required works and initiate the repair process. Where structural damage is identified, the Authority provides immediate intervention to eliminate potential hazards and stabilise the structure until all necessary repairs are completed. Structural repairs are complemented by additional works, including tile replacement, waterproofing, plastering, and painting, ensuring comprehensive restoration and protection against future damage.

All repairs are carried out by private contractors engaged through two Framework Agreements: one for emergency interventions and another for general repairs. The Authority also prioritises the replacement of drainage and rainwater pipe systems, as well as the removal of existing asbestos pipes and water tanks from shafts and roofs.

Between 2015 and 2025, the Authority received a total of 23,664 repair requests, averaging 2,151 requests per year. The total number of requests received includes duplicate entries, as multiple tenants within the same block may report the same issue.⁶ Slightly more than half of these requests, around 54%, related to structural issues, while the remaining requests concerned non-structural repairs.

After inspecting each request and preparing the necessary estimates, the Authority completed 13,521 repair works during this period (2015-2025), representing an investment of €26.3 million (see figs. 5 & 6). This amounts to an average of over 1,200 repair interventions each year. This translates to approximately three repairs completed each day to help ensure these buildings remain in good condition. Structural repairs were the most common type of intervention, accounting for around 55% of all works and €17.7 million of the total expenditure.

The following subsections outline the different types of structural and non-structural repairs carried out, the most frequent interventions within each category, and a detailed breakdown of related expenditure.

Box 3: Proactive Maintenance Approach

Over half of the requests for structural and non-structural repairs between 2021 and 2025—approximately 54%—were initiated by the Housing Authority following inspections conducted by its representatives. This reflects the Authority's proactive approach in not only assessing tenant-submitted repair requests but also carrying out regular inspections to ensure safety, improve living conditions, and maintain social housing buildings to a high standard.

⁶ For example, if three tenants in the same block report the same issue, each report is recorded separately and counted three times in the total figure.

Figure 5: Average completed repairs and maintenance

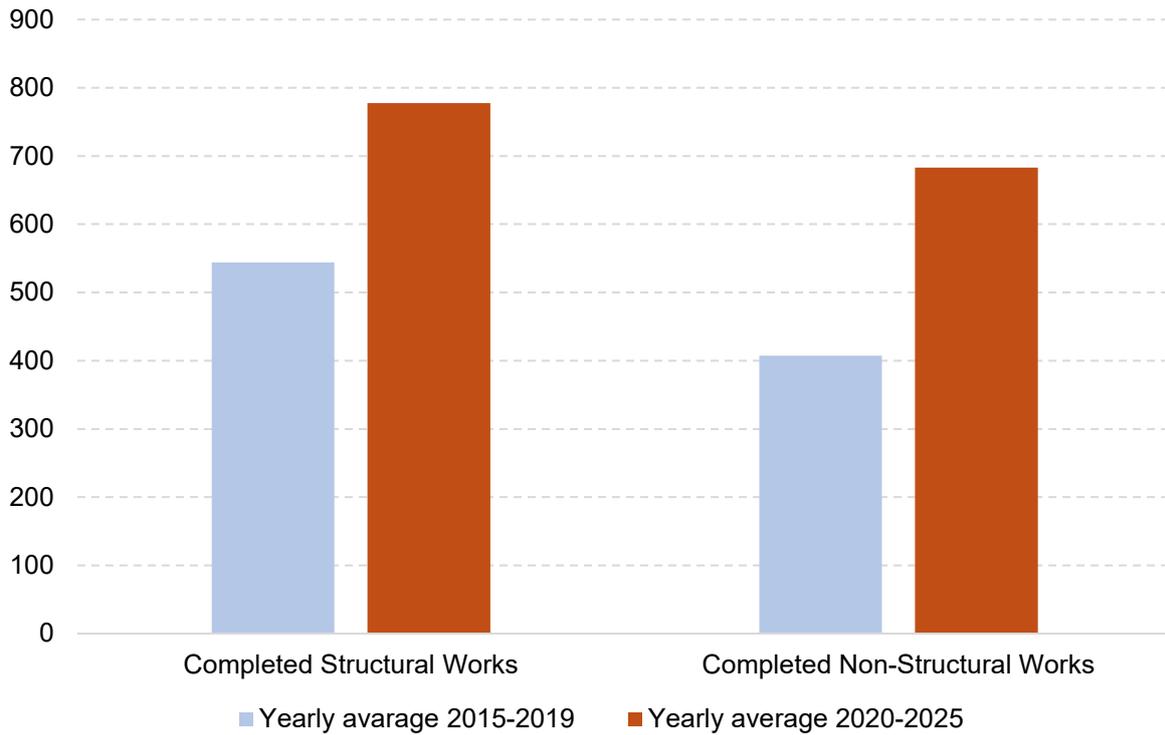
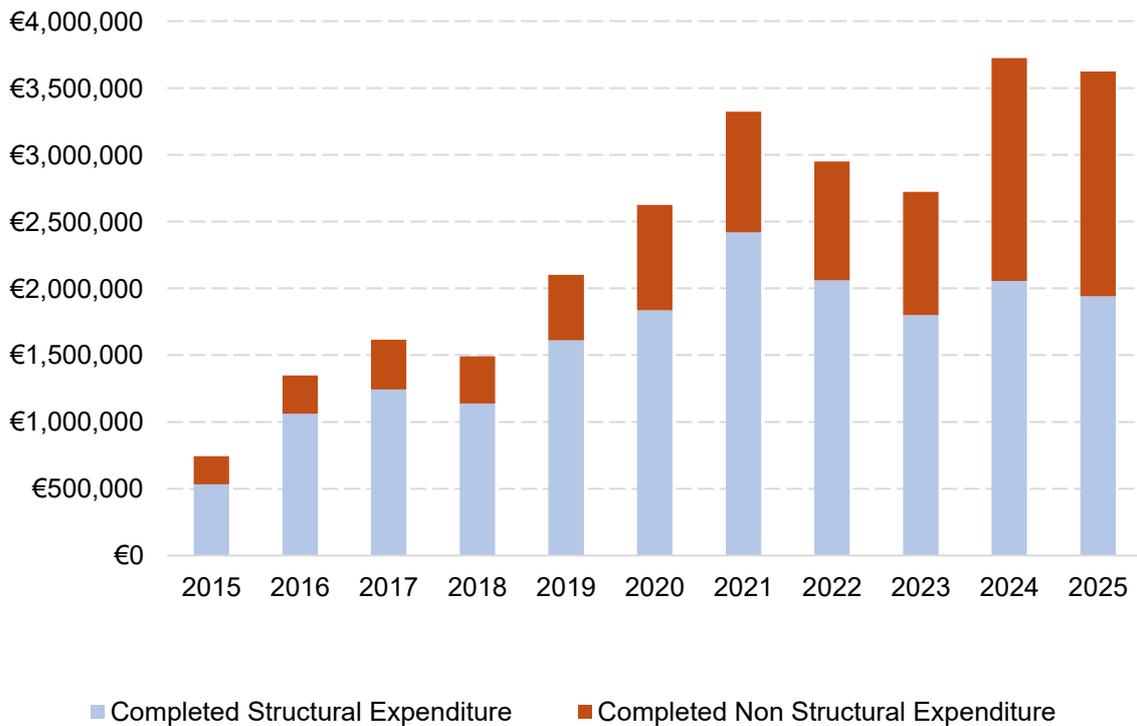


Figure 6: Expenditure on completed repairs and maintenance



Structural Repairs

Structural repairs fall into four main categories:

- Removal of danger and provision of structural support.
- Structural repairs to balconies and façades within the residence.
- Internal structural repairs within the residence.
- Structural repairs in common parts.

Out of the 7,386 structural works completed between 2015 and 2025, repairs to balconies and façades were the most common, accounting for 33% (see fig. 7). These were followed by internal structural repairs at 25%, and the removal of danger and provision of structural support at around 17%.

Expenditure on structural repairs rose almost fourfold from €534,149 in 2015 to €1,940,456 in 2025 (see fig. 8). Although repairs to balconies and façades were the most common type of structural intervention, internal structural repairs required a significantly higher investment, at around €6.2 million, which accounted for 35% of all expenditure between 2015 and 2025.

Figure 7: Completed structural repairs by category (2015–2025)

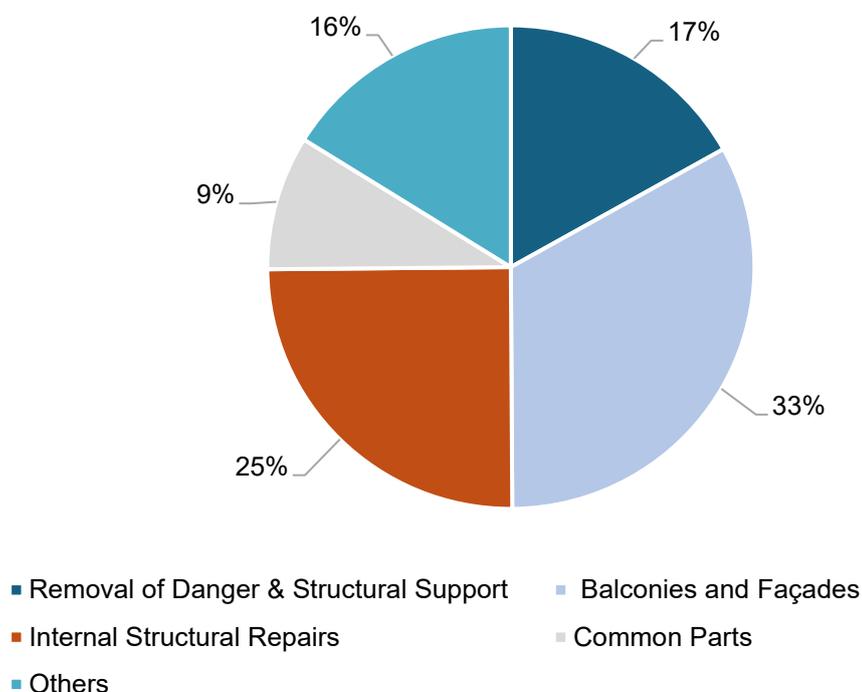
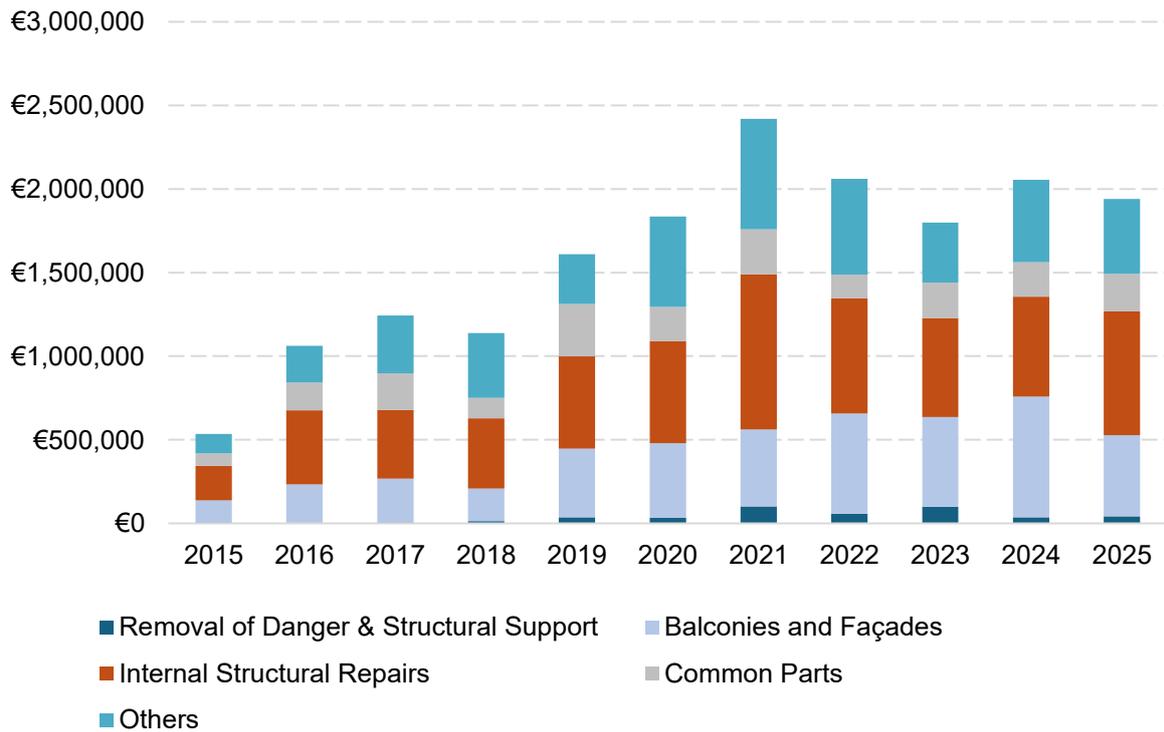


Figure 8: Expenditure on structural repairs by category



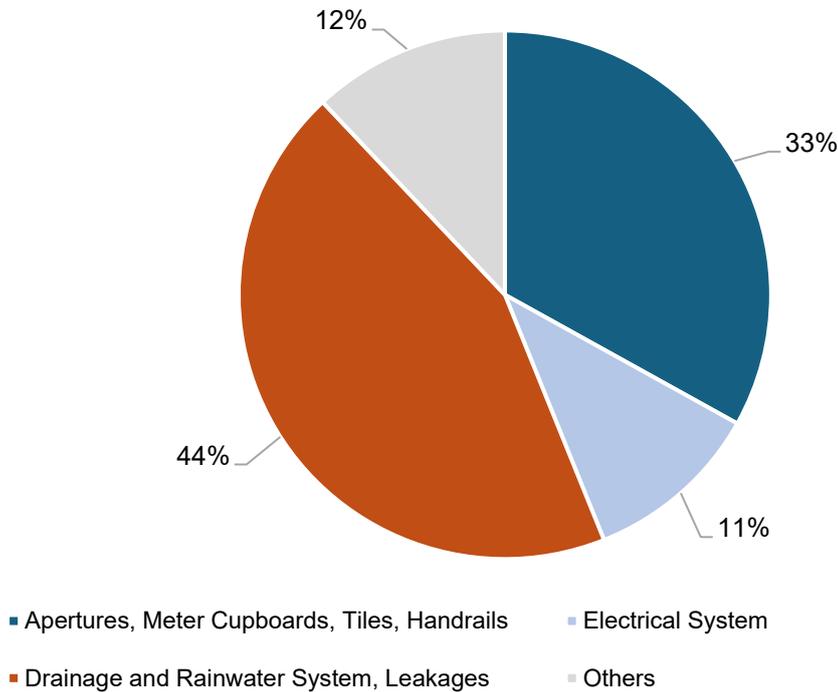
Non-Structural Repairs

Non-structural repairs primarily cover works related to the common parts of residential blocks, including:

- Repairs to apertures, meter cupboards, tiles, and handrails.
- Repairs to the electrical system.
- Repairs to the drainage and rainwater system, as well as leakages.

Repairs related to drainage, rainwater systems, and leakage were the most common non-structural interventions during this period, accounting for almost half of all works (see fig. 9). The next most common interventions involved repairs to apertures, meter cupboards, tiles, and handrails, which together accounted for a further 33% of non-structural works. Overall, non-structural repairs increased steadily, from 287 completed interventions in 2015 to 620 in 2025.

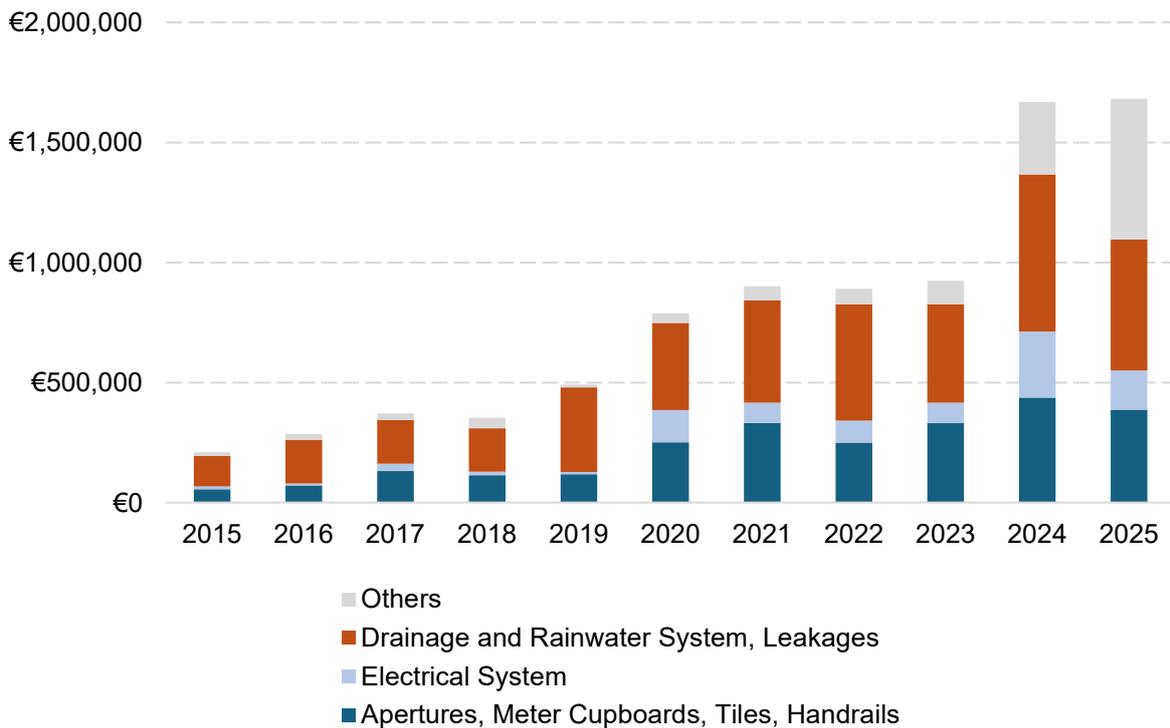
Figure 9: Completed non-structural repairs by category (2015–2025)



Non-structural expenditure rose from €210,085 in 2015 to approximately €1.7 million in 2025, with expenditure almost doubling between 2023 and 2024 alone⁷ (see fig. 10). In line with the most frequent non-structural repairs completed—drainage, rainwater systems, and leakages—this category also accounted for the highest expenditure over the period, amounting to approximately €3.9 million, or nearly 50% of total non-structural spending between 2015 and 2025.

⁷ The significant increase in expenditure between 2023 and 2024 was due to the new rates established under the updated framework, which became effective in 2024, further supplemented by an approximate 16% increase in non-structural works completed.

Figure 10: Expenditure on non-structural repairs by category



4. Regeneration and embellishment projects

In 2013, the Housing Authority launched the Regeneration and Embellishment Programme, which focuses on the maintenance and renovation of social housing buildings constructed during the 1960s and 1970s. The programme initially began with small refurbishment projects, but its scope has expanded over the years to primarily include façade restoration, rooftop waterproofing, and the renovation of common areas. At the end of each year, the Authority prepares a plan outlining the housing blocks scheduled for restoration in the following year.

Between 2018 and 2025, the Authority invested around €20 million in the restoration of 482 blocks (see figs. 11 & 12).⁸ This translates to an average of 60 blocks upgraded annually, at an expenditure of €41,000 per block.

These interventions improved the quality of life for 3,600 families since 2018 (see fig. 13). On average, the programme delivered €5,500 worth of renovations per family, contributing to a cleaner and more visually appealing surrounding, enhanced protection from elements, and increased comfort within residential areas.

⁸ Data for the period 2013-2017 was collected using a different methodology and was thus not included in the main text. During this period, the Housing Authority undertook embellishment and regeneration works on 49 residential blocks across 9 localities. These works represented a total investment of €3,055,832, benefitting 505 families.

Figure 11: Expenditure on regeneration and embellishment projects

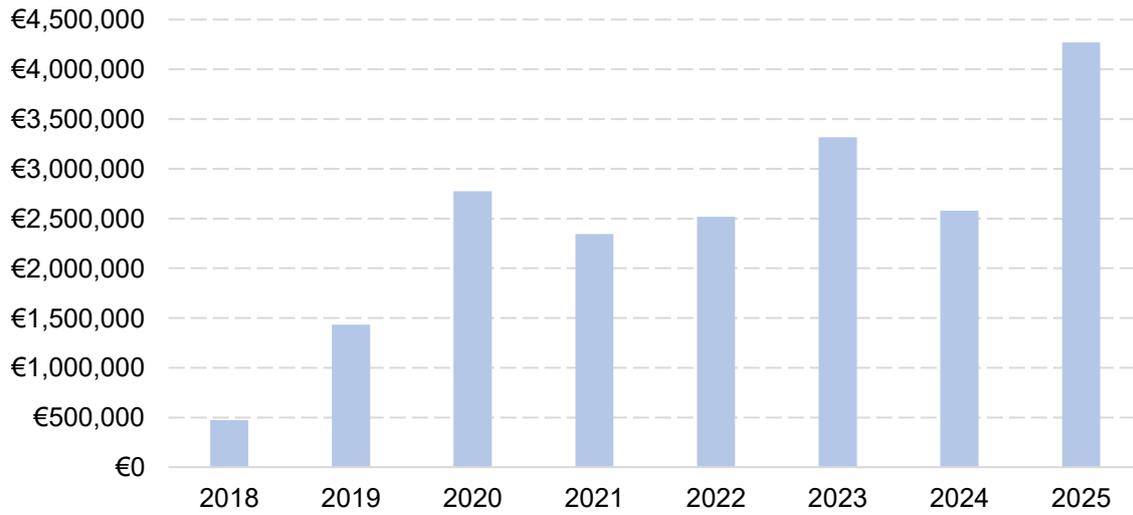


Figure 12: Number of restored residential blocks

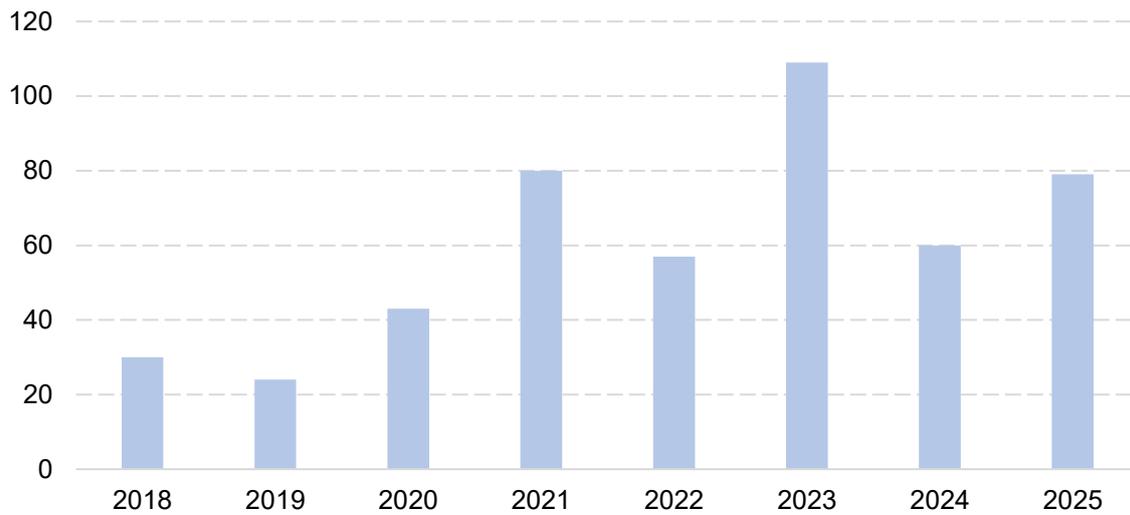
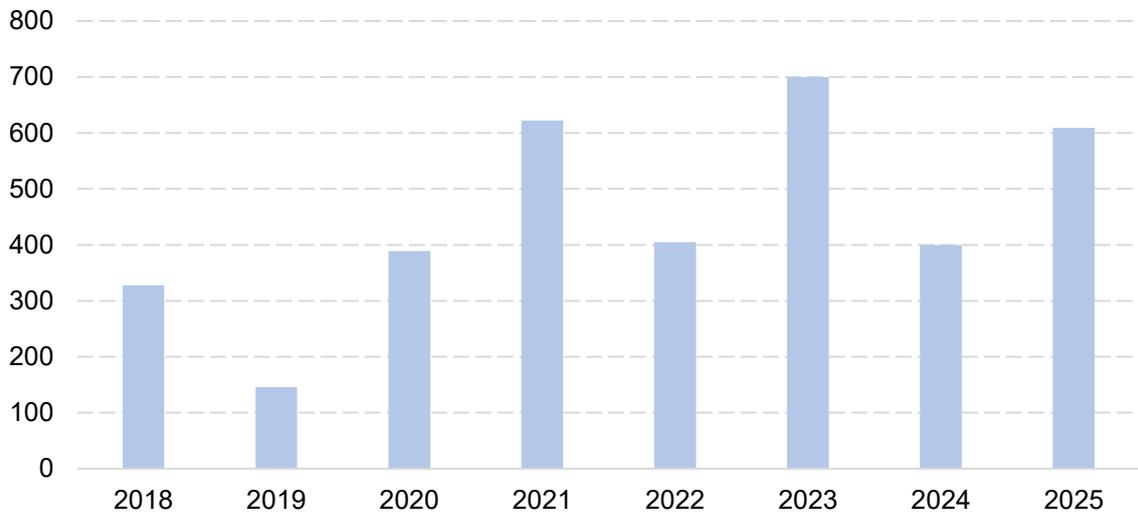
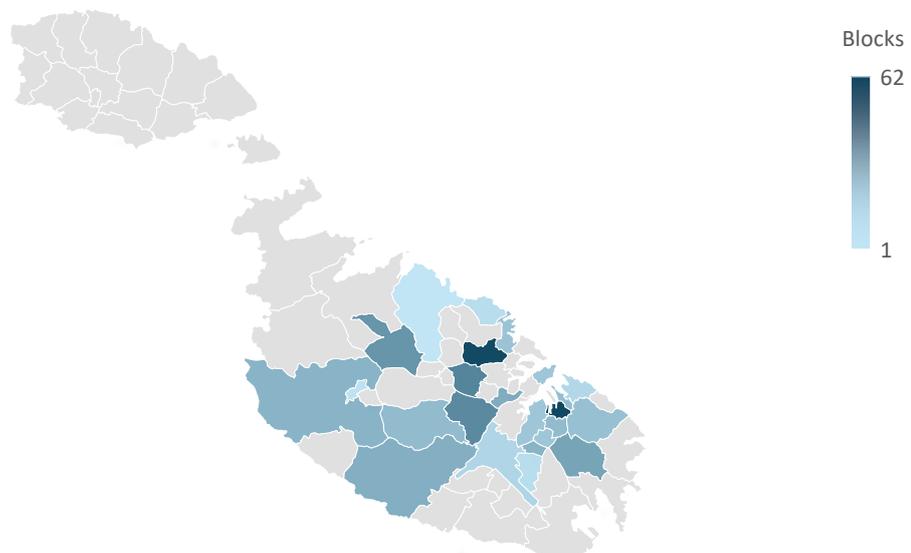


Figure 13: Number of families benefitting from regeneration and embellishment projects



Works were carried out across 24 localities throughout the Maltese Islands, reflecting the widespread distribution of social housing stock (see fig. 14). Cospicua accounted for the largest share of interventions, comprising nearly 13% of all restored blocks, followed by San Ġwann. The concentration of works in these localities, as well as in others such as Birkirkara and Qormi, reflects both the density and the age profile of the social housing stock in these areas. Conversely, the absence of projects in Gozo during the 2018-2025 period highlights the geographic concentration of social housing in Malta, where only a limited proportion of such stock is in Gozo.

Figure 14: Main localities in regeneration and embellishment projects (2018–2025)



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5. Renovation of common areas with the Resident Participation (LC Scheme II)

The Renovation of Common Areas with Resident Participation initiative, administered under the so-called LC Scheme II, focuses on maintaining and improving the common parts of social housing blocks. Implemented in collaboration with local councils, the scheme requires the latter to identify eligible blocks for renovation and appoint an administrator for each selected block. The administrator is responsible for two key functions:

- 1) Hiring contractors to conduct the necessary works using grants provided by the Authority.
- 2) Overseeing the ongoing maintenance of the common areas once the renovation is completed.

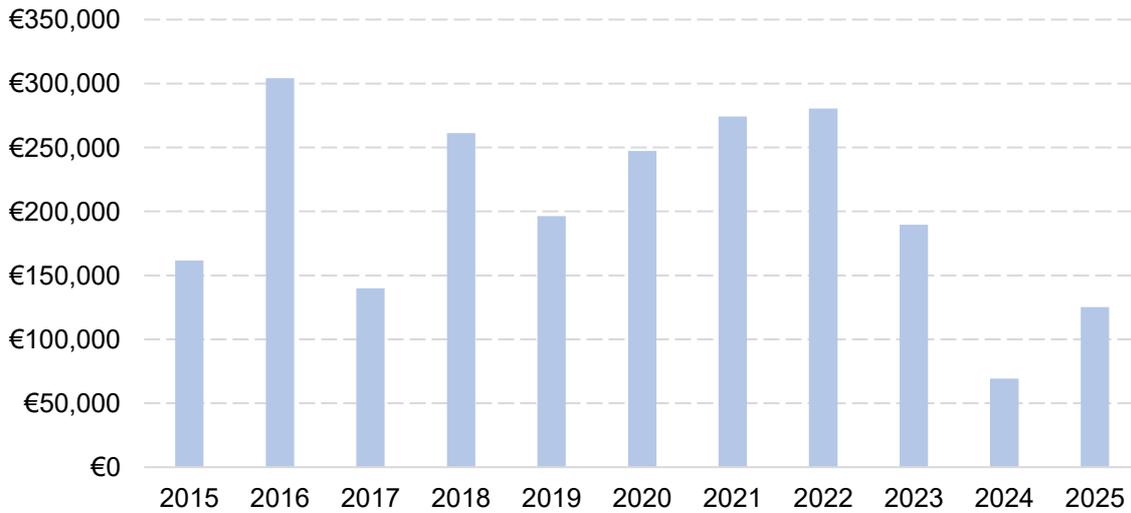
The Housing Authority provides financial grants of up to €6,000, depending on the size of the block. Each block may comprise between 2 and 16 apartments, with funds allocated proportionally according to the number of apartments and the size of common areas. This grant is a one-time payment valid for ten years, after which the block may qualify for the assistance again.

Beyond financial assistance, the Housing Authority also offers technical assistance. A dedicated technical team conducts on-site inspections to identify urgent renovation needs, while residents receive guidance in selecting contractors and planning their renovation works. This support is further complemented by additional works, including the restoration of parapet walls and stairwell repairs, which are directly managed and funded by the Authority.

With an investment of €2.25 million between 2015 and 2025, the Housing Authority enhanced the common areas of social housing accommodation for approximately 2,700 families⁹ (see fig. 15). Over this period, 428 cases were closed, with works completed and final payments issued. Each case represents a housing block, with an average investment of approximately €5,255 per block and €834 per family.

⁹ These figures may differ from the annual report due to variations in data collection and analysis.

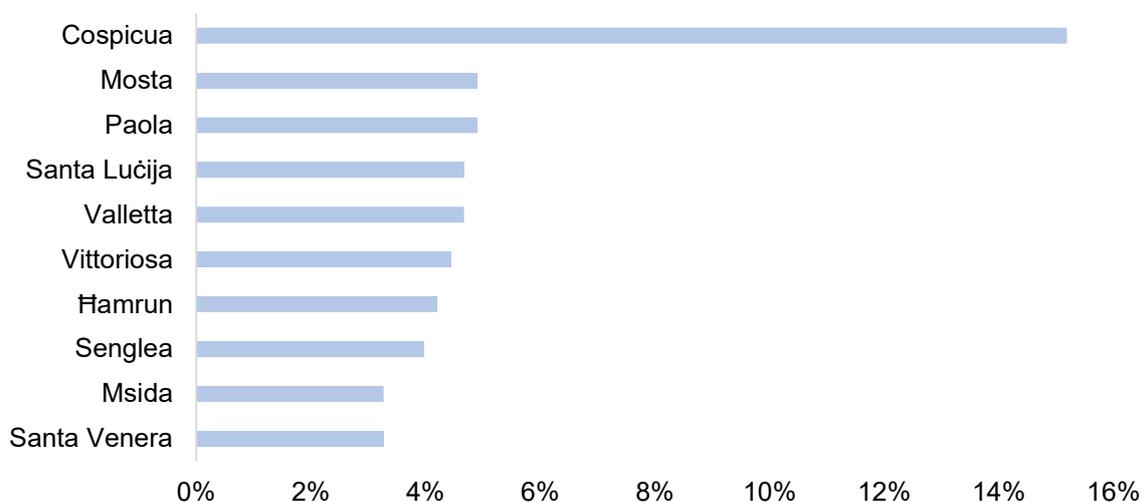
Figure 15: Expenditure on LC Scheme II



Grants provided under the LC Scheme II typically range from €5,000 to €6,000, accounting for approximately 74% all grants issued. Around 20% of grants were below €5,000, with the remainder exceeding €6,000.

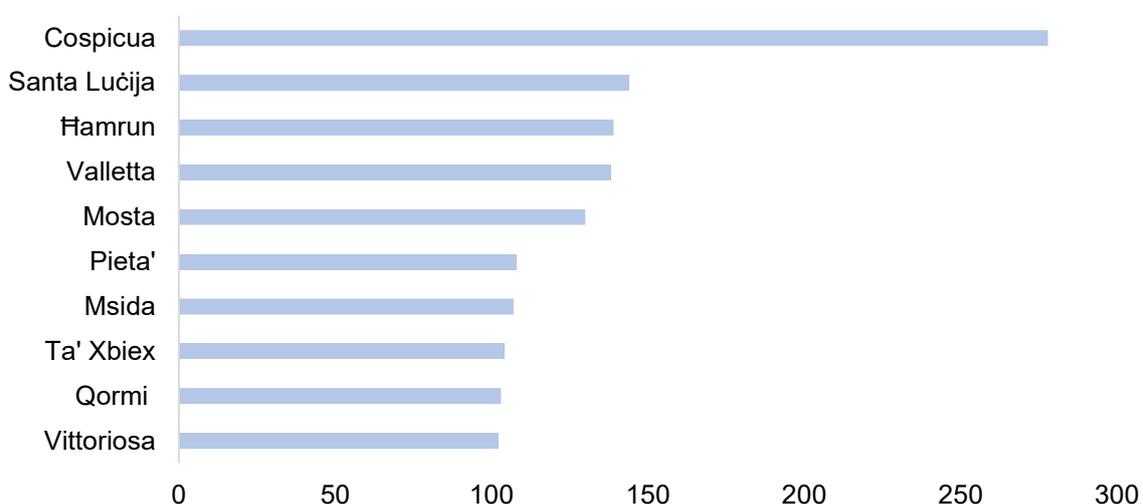
Works completed under the LC Scheme II were for social housing blocks across 39 localities, with Cospicua being the most common, accounting for around 15% of all cases (see fig. 16). The works completed in Cospicua alone benefitted 278 families, representing 10% of all beneficiaries. This was followed by Mosta and Paola, each accounting for 5% of cases.

Figure 16: Main localities in LC Scheme II by completed blocks (2015–2025)



A higher number of cases in a locality does not necessarily translate to a larger number of families benefitting from the works (see fig. 17). This is due to the different sizes of residential blocks. Comparing the top 10 localities by cases with the top 10 by number of beneficiaries reveals notable differences. For example, Santa Luċija ranked fourth in the number of blocks completed but second in terms of beneficiaries. Another clear example is Pieta, which does not appear in the top 10 localities for blocks completed but ranks in the top 10 for beneficiaries, highlighting the diversity in social housing sizes. Cospicua, however, still had the highest number of beneficiaries, consistent with having the most cases.

Figure 17: Main localities in LC Scheme II by household beneficiaries (2015–2025)



6. Repairs of returned void properties

Throughout the year, the Housing Authority receives several social housing properties intended for future reallocation. These are typically returned either by vacating tenants or by relatives of deceased tenants. When receiving such properties, the Housing Authority conducts inspections before they are reallocated to identify the works required to make these units suitable for rehabilitation, ensuring adequate accommodation for tenants in need of social housing.

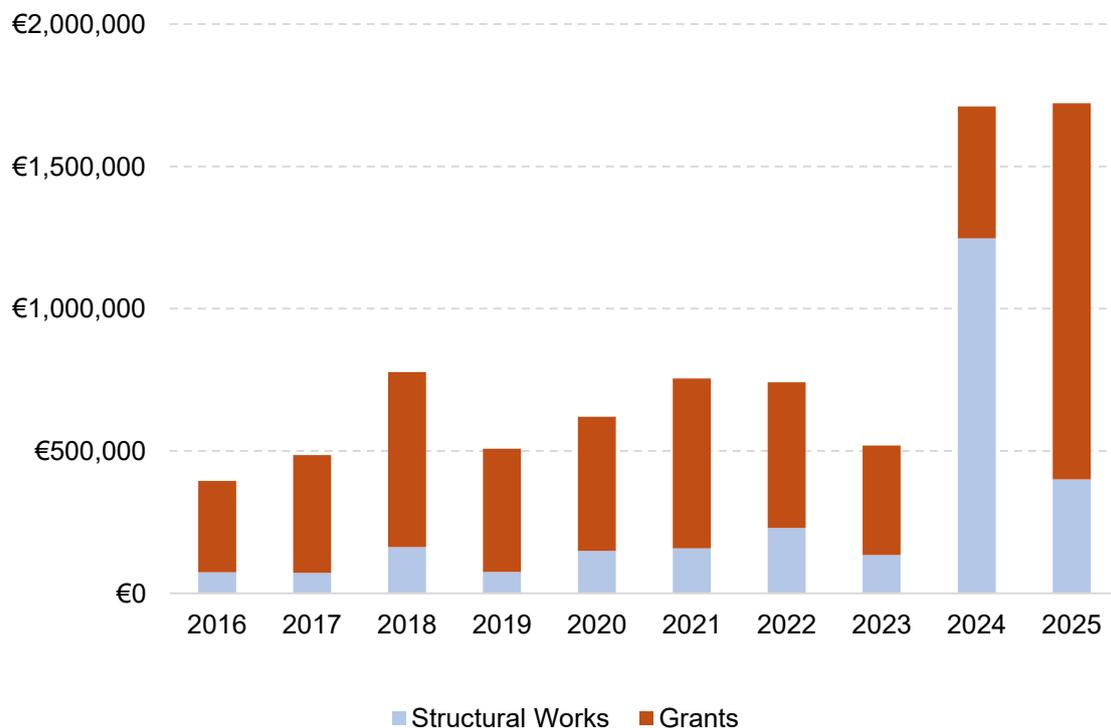
For properties deemed unfit for habitation due to structural damage, the Housing Authority undertakes the necessary repair and structural intervention works. These works are carried out by appointed contractors under the Authority's supervision. During this process, the architect is responsible for obtaining the required permits and ensuring compliance with legal, safety, and technical standards.

Additionally, the Authority compiles a report estimating further works required, such as tile replacements, bathroom refurbishments, apertures, electrical, plumbing, and other related upgrades. Once new tenants sign the lease contract and receive the keys, they are provided with a report outlining the additional works required.

Tenants are free to complete these additional works at their own pace, in accordance with their preferences, and using a contractor of their choice. Upon completion, the Housing Authority conducts another inspection to verify the works. Once confirmed, a grant is issued to reimburse tenants for the eligible expenses.

Between 2016 and 2025, the Authority invested an average of €823,524 per year through this initiative, with total expenditure amounting to €8,235,242 (see fig. 18). A significant portion of this investment—approximately 67%—was dedicated to grants allocated to tenants for additional works, with the remaining expenditure covering structural interventions. On average, the Authority disbursed €553,258 in grant payments each year.

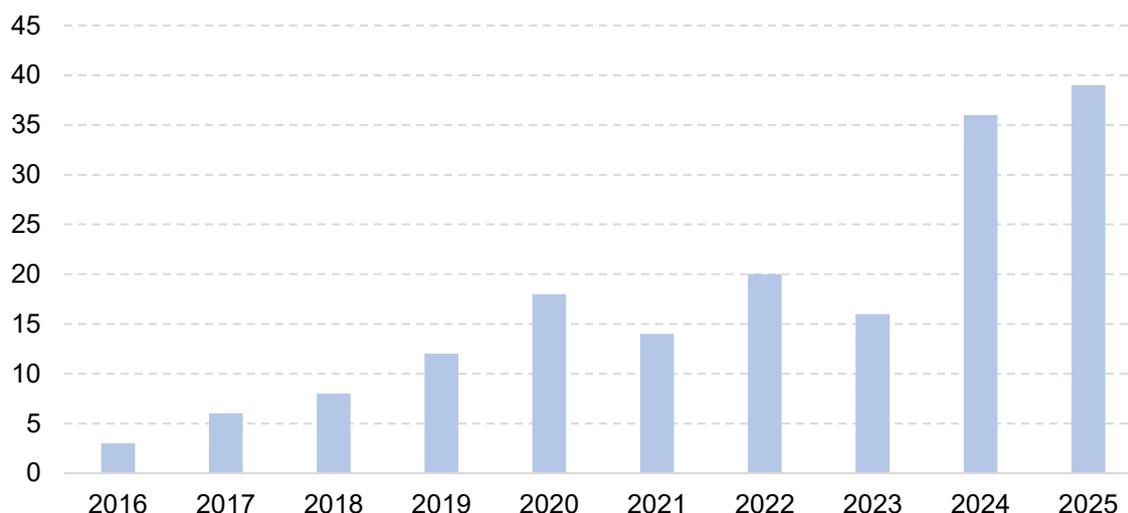
Figure 18: Expenditure on returned void properties



Following 1,094 structural inspections performed on returned void properties between 2016 and 2025, a total of 172 families benefitted from structural repairs (see fig. 19), with an average investment of €15,713 per family. These interventions eliminate dangerous structures and provide the families that are reallocated to these dwellings with improved living conditions.

The increase recorded since 2024 reflects the priority by the Housing Authority, including through its Compliance function, to make better use of its housing stock. Between 2024 and 2025, 75 families have benefitted from such programmes.

Figure 19: Number of families benefitting from structural repairs to returned void properties



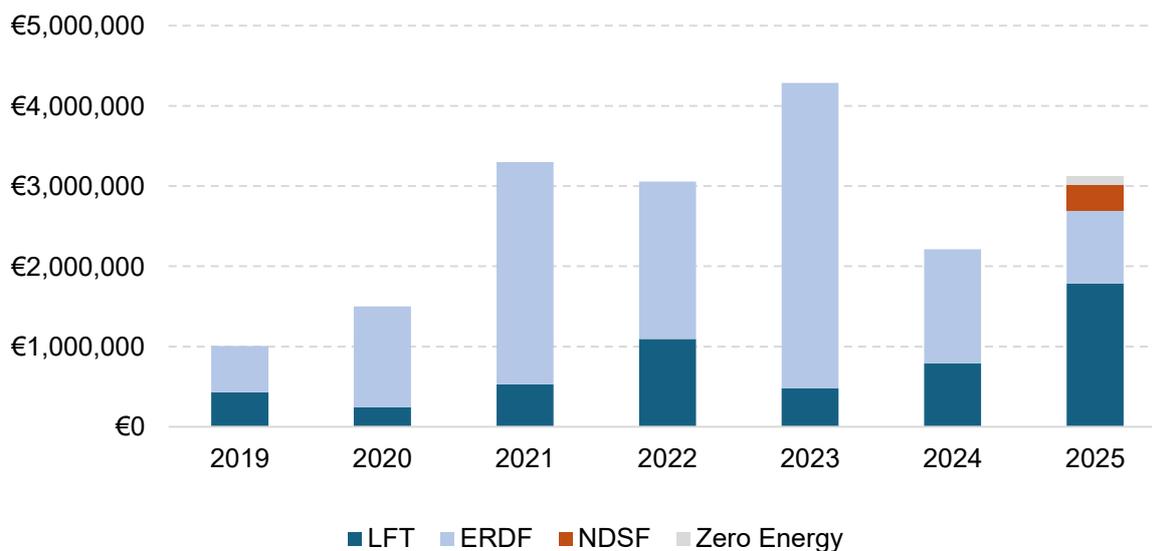
7. Installation and administration of lifts

The installation of lifts has been a major initiative in which the Housing Authority has heavily invested in recent years and will continue to prioritise in the coming years. This initiative not only positions the Housing Authority as a leading contracting body for lift installations but also as an administrator responsible for their ongoing operation and maintenance. In addition to the installation of new lifts, the Authority has a dedicated programme targeting the replacement of old lifts to bring them in line with current standards, while also undertaking the necessary repairs and modifications to restore non-operational lifts, often those that have remained inactive due to financial constraints faced by tenants or other similar reasons.

All lift installations carried out by the Housing Authority fall under two main initiatives: the LFT Scheme and the ERDF project. Additionally, in line with its objective to increase the installation of lifts, the Housing Authority began to install lifts in 2025 through the National Development and Social Fund (NDSF), as well as lifts falling under the Near Zero Energy Building pilot project. Additional details on these initiatives are provided in box 4.

Between 2019 and 2025, lift installation works with a total value of approximately €18.5 million (exc. VAT) were carried out (see fig. 20). This represents an average investment of €2.64 million per year.¹⁰ During this period, lift installations funded through the ERDF initiative accounted for 69% of this total investment, with the LFT scheme contributing to a further 29%.

Figure 20: Value of works on lift installations by category



Through this investment, the Housing Authority has installed 193 lifts¹¹ between 2019 and 2025, improving accessibility for 1,600 families (see figs. 21 & 22). This corresponds to one lift installed every 13 days. On average, each installation served more than eight families, with around 230 families benefitting annually from new lift installations.

¹⁰ Since lift payments typically span multiple years, the figures reported in this section differ from those in the expenditure section, as they reflect the total value of works attributed to the year of installation, regardless of when payments were made. This approach provides a clearer picture of the scale of the investment delivered in a given year.

¹¹ The number of lifts installed under the LFT scheme in 2025 differs by one from the figure reported in the annual report, as that lift was installed for office use and falls outside the scope of this paper, which focuses on residential purposes.

Box 4: Different Programmes and Initiatives for Lift Installations

European Regional Development Fund (ERDF)

In 2016, the Housing Authority applied for funding under the European Regional Development Fund (ERDF) to enhance accessibility across several social housing blocks in Malta, with a particular focus on individuals with mobility challenges. In line with the Authority's broader commitment to sustainable urban development and the continuous improvement of living standards within social housing communities, a preliminary agreement was signed for the ERDF.08.043 project, titled '*Riġenerazzjoni tal-Oqsma Soċjali*'. A key focus of this project was the installation of lifts to improve accessibility in residential blocks, alongside the upgrading of common areas and landscaping projects. This initiative represented a total investment of €15,230,912 (inc. VAT), of which €9,866,920 (inc. VAT) was co-financed through the ERDF.

Installation of Lifts Scheme (LFT)

The LFT scheme allows tenants residing in social accommodation to apply for the installation of a lift, thereby enhancing accessibility and allowing them to continue living independently in their homes. Properties that qualify for this scheme must be either fully owned by the government or co-owned with residents who purchased their residence from the Housing Authority or third parties. Applications are eligible if at least one tenant has mobility issues and is recognised by the government. Additionally, all tenants in the block must form part of a Residents Association, which is responsible for the maintenance and repair of the lift, handling payments for the consumption of electricity and telephone services of the lift, and other expenses related to the maintenance of the common parts.

This scheme not only supports the installation of new lifts but also the replacement of existing small lifts older than 25 years with modern six-passenger lifts built to meet current safety and accessibility standards.

NDSF

One of the recent initiatives by the Housing Authority is the development of social housing units in collaboration with NDSF across various localities (see Box 2). The primary aim of these projects is to combat social exclusion while increasing the stock of social and affordable housing. To complement these developments, lifts are being installed to ensure safe and convenient access to all floors for residents.

Zero Energy

As part of the ongoing Near Zero Energy Building pilot project, the Authority proactively identified the need to replace the existing lifts with new ones to bring them up to current standards and improve accessibility for residents of these buildings.

Figure 21: Number of lifts installed by category

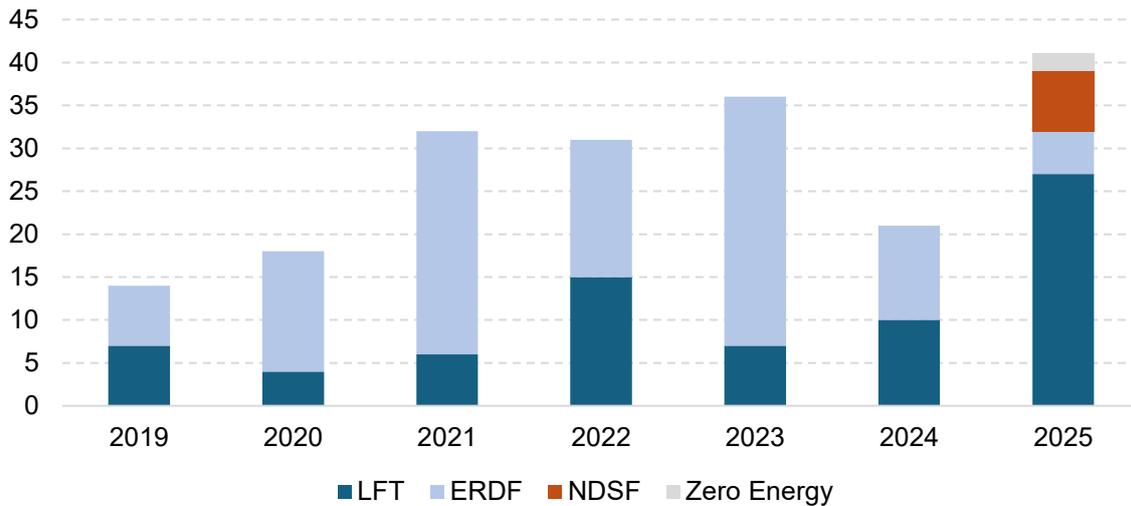
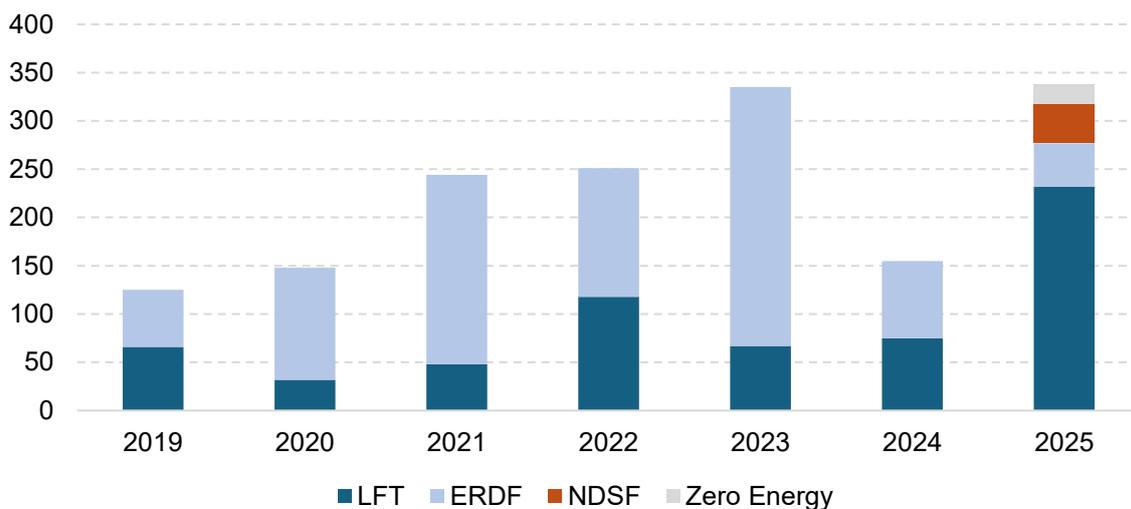


Figure 22: Families benefitting from lift installations by category



In addition to the installation of lifts, another key function of the Housing Authority is the administration of lifts, which typically includes:

- a. Lifts installed under the ERDF initiative: These are administered by the Housing Authority for the first five years following installation. After this period, the residents assume responsibility for the upkeep and maintenance of the lifts.
- b. Lifts in private residential blocks leased under the NIK scheme: These blocks are subleased by the Housing Authority for social accommodation purposes, with the Authority overseeing the maintenance and repairs of lifts for the duration of the lease.

- c. Lifts in social housing blocks: These are permanently administered by the Housing Authority.
- d. Lifts in collaboration with the Grand Harbour Regeneration Corporation (GHRC): Upon completion of GHRC works on government blocks, including renovations to common areas and lifts, the Housing Authority assumes responsibility for the administration of these lifts.

This administration function covers all necessary repairs and maintenance, including both scheduled works outlined in the maintenance agreements and non-scheduled works that may arise during the year.

The number of lifts administered by the Housing Authority increased from 36 in 2013 to 164 by the end of 2025 (see fig. 23), with a total of 2,618 payments processed amounting to €692,025 in combined expenditure during this period. The rise in lift installations, alongside other initiatives, expanded the Authority’s administrative responsibilities, particularly in recent years due to significant ERDF investment. This expansion resulted in an average of 201 payments issued annually to cover repair and maintenance costs, with annual expenditure rising from €278 in 2013 to approximately €130,752 in 2025 (see fig. 24).

Figure 23: Number of lifts administered by the Housing Authority

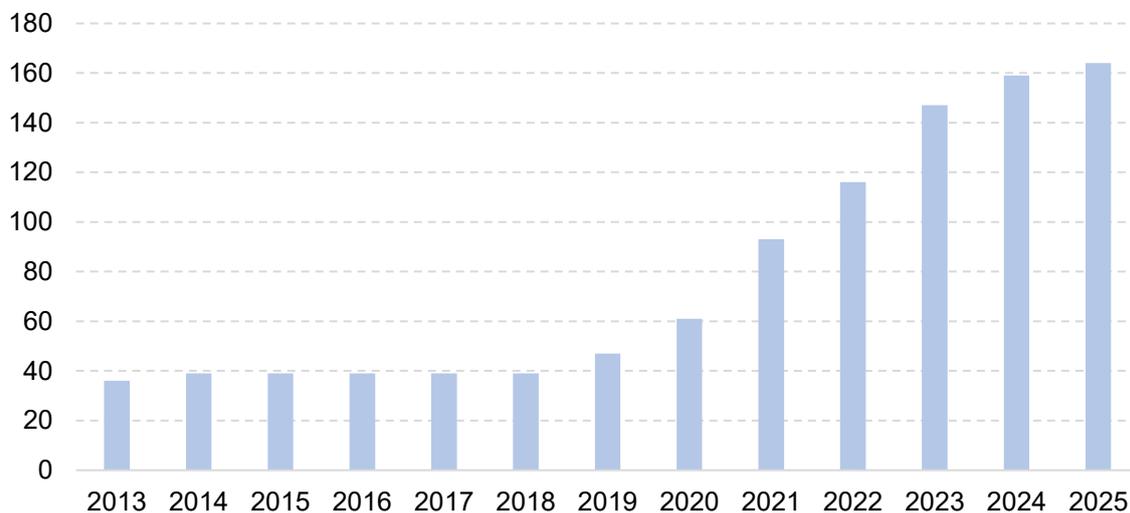
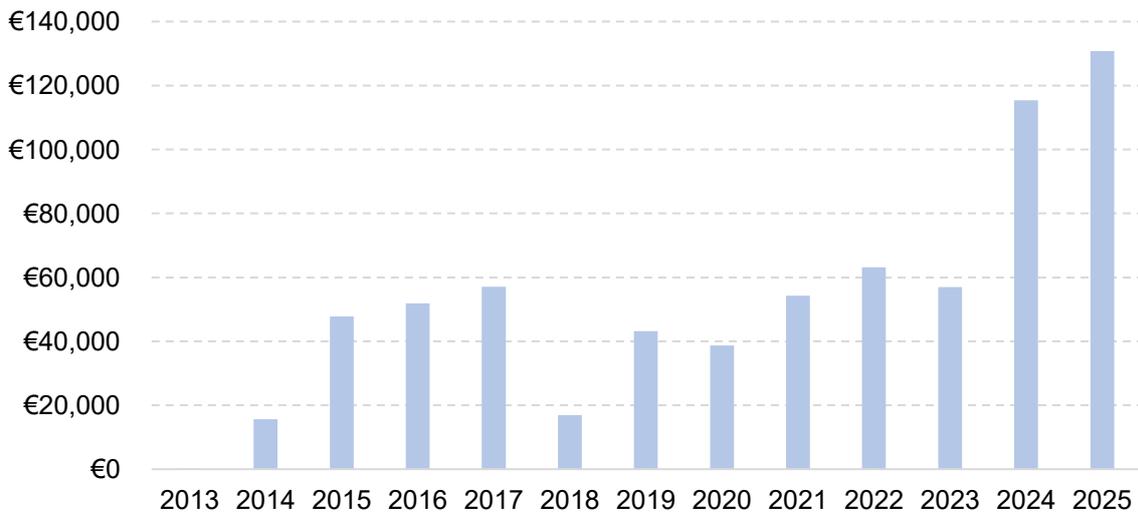


Figure 24: Expenditure on the administration of lifts



For lifts installed under the LFT Scheme, the Housing Authority appoints one of the residents in that block to act as an administrator, who remains responsible until someone else is appointed. Furthermore, eligible residents must establish and register a Residents' Association to participate in this scheme, ensuring that the lifts remain in good condition and are properly maintained, with all the necessary repairs carried out. During the first two years after the installation, the Housing Authority covers the costs associated with maintenance, repairs, and preventive inspections, with residents responsible for electricity costs and any vandalism-related repairs.¹² Under the conditions of the newly established Framework Agreement, this initial two-year coverage period has been extended to five years. After the end of this period, the Housing Authority will no longer be responsible for administering payments, but it will continue to request the engineer's annual Preventive Report and the new Maintenance Agreement for record-keeping purposes.

¹² Since maintenance and preventive inspections are scheduled costs associated with every lift installation, these are included in the figures reported under the Lift Installations section of the LFT Scheme.

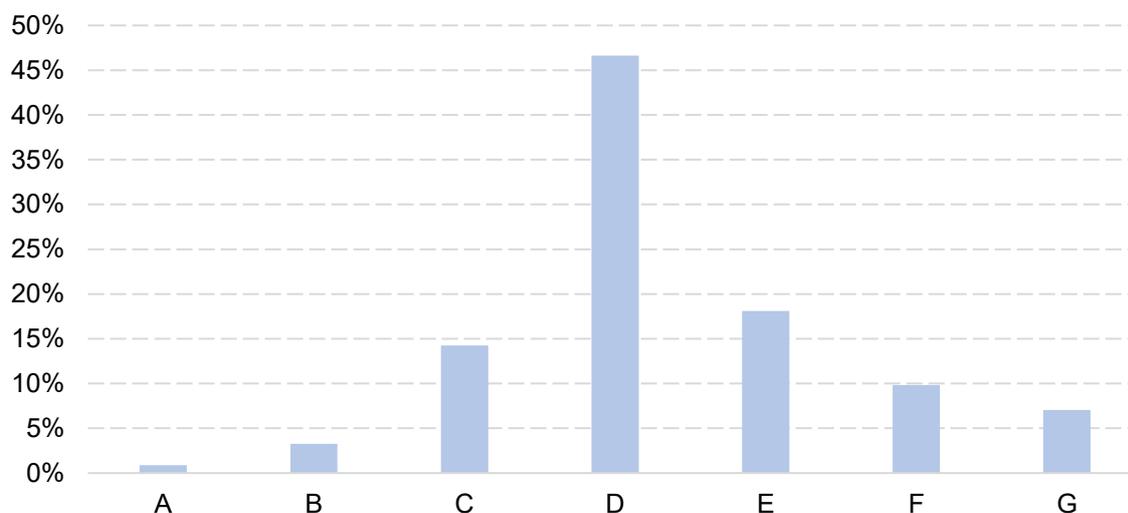
8. Energy Performance Certificates (EPC)

In accordance with the 2009 legislation requiring property owners or their agents to obtain an Energy Performance Certificate (EPC) from a licensed assessor before placing a property on the market, the Housing Authority began issuing EPCs for its properties in 2016, including those sold since 2009. The primary aim behind the EPC is to provide information on both the building's energy performance and its carbon emissions.

Between 2016 and 2025, the Housing Authority issued a total of 1,242 EPCs, amounting to over €162,000 in expenditure.¹³ This corresponds to an annual average of approximately 124 EPCs, at an average cost of around €130 each.

Of the issued EPCs, the distribution is concentrated in the mid-range ratings, with slightly more than 46% classified as D¹⁴ (see fig. 25). An additional 32% of properties fall within ratings E and C, while less than 1% attained a rating of A. This distribution underscores the importance of the Housing Authority's recent investments in improving the energy efficiency of its housing stock.

Figure 25: Distribution of EPC ratings



¹³ The reported expenditure includes the assessor's fee and the registration fee for each EPC with the Building and Construction Authority.

¹⁴ For the purposes of this article, the EPC ratings are classified as follows: A (0-35), B (36-60), C (61-100), D (101-170), E (171-210), F (211-240), and G (241-300).

Sold properties, typically from the *Sir Sid Darek* (SSD) scheme, accounted for more than 80% of issued certificates, followed by Housing Authority-owned properties at 17%. The predominance of sold properties reflects mandatory EPC requirements for all property transactions.

While EPCs were issued for properties across 45 localities around Malta and Gozo, the majority pertained to properties in Malta, with only one locality in Gozo represented. Among the top localities, San Ġwann accounted for nearly 10% of all certificates, followed by Cospicua and Santa Luċija at 8% and 7%, respectively. These broadly reflect the distribution of social housing in Malta. Apartments were the most common property type for which EPCs were issued, representing nearly 80% of the total. Houses and maisonettes accounted for similar proportions, at around 11% and 9%, respectively.

9. Pilot Project Near Zero Energy Building

In line with the Energy Performance of Buildings Directive EU/2018/844 and further consolidated under Directive EU/2024/1275, which prioritises the renovation of public buildings, the Housing Authority has partnered with the University of Malta's Institute for Sustainable Energy to enhance the sustainability and energy performance of its social housing stock.

As part of this initiative, the Authority has launched a pilot project on a social housing block in Żabbar. While equipping new social housing blocks with energy efficiency measures has been part of the Housing Authority's work in previous years, this project represents a step change, focusing not only on constructing new energy-efficient housing but also on retrofitting existing blocks.

Through deep energy renovations, it aims to achieve near-zero energy performance (NZEB), setting a benchmark for future interventions across the Authority's housing stock. Drawing on extensive research into cost-effective energy efficiency measures, including state-of-the-art building information modelling and building model calibration using real measurements of indoor temperatures across different storeys, the project includes:

- External insulation for exposed façades and courtyard walls
- Roof insulation
- Replacement of doors and windows with energy-efficient ones
- Installation of domestic hot water heat pumps to replace electric boilers
- Reversible split-unit heat pumps for air conditioning
- Energy-efficient appliances

- Roof-mounted photovoltaic panels
- Building-Integrated Photovoltaics (BIPVs)

With an investment of approximately €2.6 million, this project will directly improve the energy efficiency of 40 households by significantly reducing energy consumption and lowering utility costs through sustainable measures.

10. Landscaping projects

One of the key areas funded under the ERDF.08.043 project, titled '*Riġenerazzjoni tal-Oqsma Soċjali*', focused on landscaping projects. In collaboration with architects and technical experts in building services, these projects aimed to enhance the aesthetic appeal, safety, and accessibility of the environment surrounding social housing blocks in Malta through targeted urban improvements. Works included pavement upgrades, tree planting, and the installation of benches, lighting fixtures, and other urban amenities. While these projects were one-off initiatives funded through the ERDF project, the Authority signed maintenance agreements with the respective local councils to ensure their upkeep in the years to come.

Through an investment of over €3 million, the Housing Authority completed and inaugurated three landscaping projects by the end of 2025 in three different localities: Marsa, Mosta and Santa Luċija. While these projects are accessible to the general public, they directly enhanced the aesthetic appeal and accessibility of 16 surrounding social housing blocks, benefitting 125 families.

11. Major repairs, restoration and other projects

Some social housing accommodations require specialised and dedicated interventions due to their architectural and historical importance. As such, the Housing Authority has invested significantly in large-scale repair and restoration projects to perform structural repairs while preserving the integrity of these buildings and maintaining their original character.

This work includes stone restoration and cleaning, repointing and repairing deteriorated masonry joints, replacing damaged or missing architectural features, and applying protective coatings. The Housing Authority outsources this work to architectural firms selected through an Expression of Interest (EOI). The appointed firms are responsible for the entire process, from planning and permit applications to the execution of the works, until completion.

Through these efforts, the Authority is not only enhancing the visual appeal of these buildings but also ensuring their long-term durability in line with the national heritage preservation objectives. Furthermore, to ensure that traditional methods and materials are used throughout the process, all works are carried out in collaboration with heritage conservation experts.

By the end of 2025, the Authority completed 5 projects across Valletta, Pembroke, Floriana, and Birkirkara, with a total expenditure of €222,331. A further 16 projects are underway, several of which have reached an advanced stage, with all scheduled to continue into 2026.



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