

Our Mission

To provide and sustain decent social and affordable housing opportunities, promoting stability and supporting social mobility.

Celebrating
50 Years *of Service*

Research Strategy 2026-2027

Aim

This document presents the Housing Authority's Research Strategy for 2026-2027 by detailing the strategic themes, priorities, and methodology that will drive our work over the next two years.

The findings generated through this programme will serve as a robust evidence base to support decision-making, inform the design and refinement of housing schemes, and identify emerging challenges. It is also intended to ensure that current programmes remain responsive to evolving demographic and socio-economic realities. Ultimately, this research will form the foundation for a broader and longer-term housing policy plan for Malta.

Context

Housing dynamics are inextricably linked to the broader socio-economic fabric of the country; they do not operate in isolation. Over recent decades, Maltese society has undergone profound demographic shifts, some of which reflect longer-term structural changes that are likely to persist in the years ahead. These shifts exert significant pressure on the national housing infrastructure, fundamentally altering demand patterns, tenure preferences, and the specific nature of the interventions required from the state. To maintain a resilient housing system, it is crucial that public policy is informed by a granular understanding of these trends. By analysing the intersection of population growth, household composition, and migration, the Housing Authority can ensure that its strategic framework remains both agile and responsive to the diverse needs of the population.

The following are three of the most significant demographic changes shaping Malta's housing landscape.

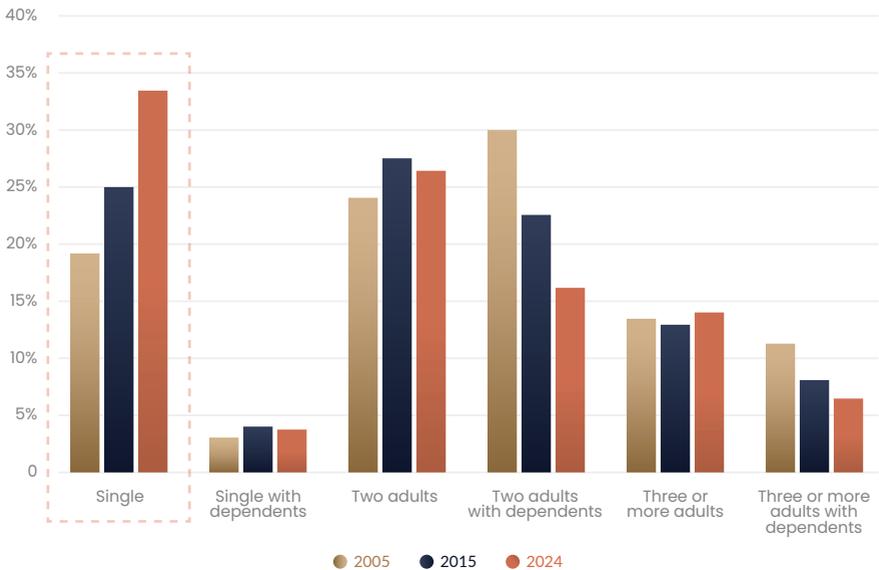
The evolution of household composition

The traditional household structure is undergoing a radical realignment. Historically characterised by multi-generational living and larger nuclear families, the domestic landscape is now defined by a trend toward fragmentation and smaller living units. This shift represents a fundamental change in how the Maltese population consumes housing and interacts with the urban environment.

Data trends over the past two decades illustrate a dramatic inversion of household norms. In 2005, the predominant household typology consisted of two adults with dependent children, accounting for 30% of all households. By 2024, this cohort had contracted to just 16%. In contrast, single-person households increased from 19% to 33% over the same period, making them the largest household type in Malta today (see chart).

Household size is getting smaller

Two adults with dependent children were the most common household type in 2005; single person households were the largest category in 2024



The “rise in singlehood” in Malta is the result of localised socio-cultural factors and broader international shifts, mostly low fertility rates, relationship breakdowns, and changing lifestyle preferences. In Malta, the growth in single-person households is driven primarily by males, especially those under 65 years of age. At the same time, it reflects a wider global trend driven by factors such as greater financial independence for women and evolving social norms.¹

As the average household size diminishes, the aggregate demand for housing units naturally increases, even if the total population remains stable, as more individuals require separate dwellings. This “atomisation” of demand places significant upward pressure on both the sales and rental markets. In high-density urban areas, where land is a finite resource, the mismatch between a legacy stock of larger apartments and the modern requirement for smaller, efficient units can create affordability challenges. Without targeted policy intervention to align supply with these evolving needs, single-person households, who lack the support of dual income, remain particularly vulnerable to affordability pressures and might be unable to access suitable options in the market, forcing them instead to settle for housing that does not meet their needs.

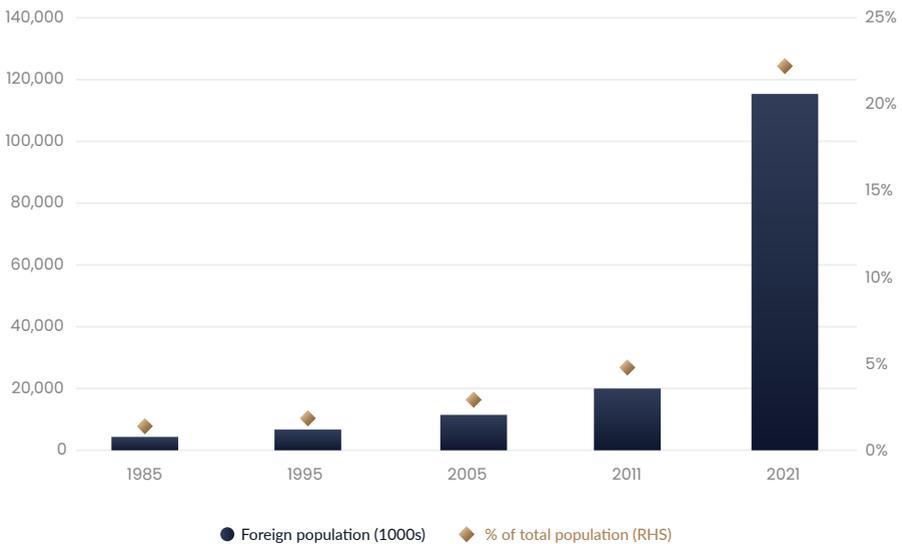
¹ The Economist (2025). The rise of singlehood is reshaping the world. 6 November 2025.

Population growth driven by migrant workers

According to the Census of Population and Housing, Malta's population increased by 25% between 2011 and 2021—significantly higher than the corresponding growth in the EU, which stood at just 1.4% over the same period. This rapid population growth in Malta has been driven primarily by foreign residents, whose share of the total population rose from 5% in 2011 to 22% in 2021 (see chart).

Foreign residents in Malta

Foreigners rose from 2% of total population in 1995 to 22% in 2021





Most foreign workers remain in Malta for a relatively short duration. A recent study by the Central Bank of Malta indicates that nearly one-third of foreign workers leave the country within their first year of employment, while the median length of stay is estimated at three years.²

This substantial inflow of foreign workers has led to increased demand for rental accommodation, as the vast majority rely on the private rental market to meet their housing needs. At the same time, the composition of the foreign workforce has shifted. Whereas in 2016 nearly 70% of foreign workers originated from EU countries, today more than 60% are third-country nationals (TCNs).³ The growing share of TCNs has implications for housing

² Borg, I. (2025). *The length of stay of foreign workers in Malta: an update*. Central Bank of Malta Discussion Paper DP/05/2025.

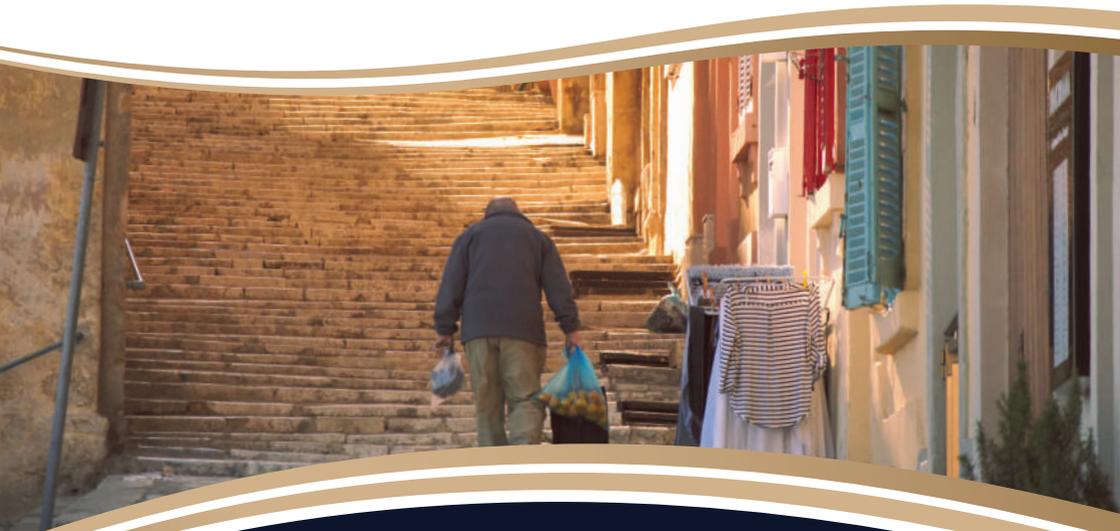
³ Housing Authority (2023). *The private rental market in Malta: A holistic assessment based on registered contracts*. Housing Authority publication.

⁴ Briguglio, M., Micallef, B. and Gauci, T. (2024). *Tenant and landlord experiences of the Maltese residential rental market*. Housing Authority publication, March 2024.

arrangements. While shared accommodation has long been common among foreign workers, survey data indicates that it is more prevalent among TCNs. ⁴

Ageing population

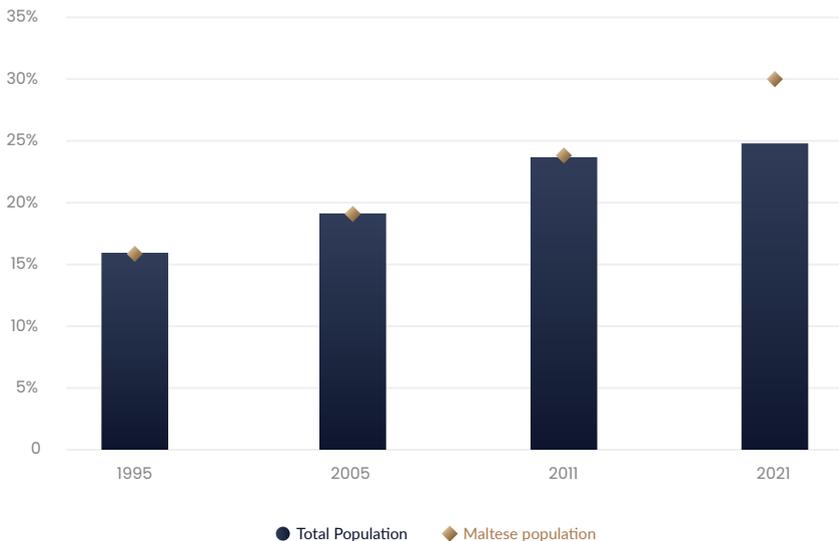
Malta is currently navigating a profound demographic transition characterised by a rapidly ageing population, a trend projected to intensify significantly over the coming decades. This shift is driven by a dual phenomenon: Malta maintains one of the highest life expectancies in the European Union while simultaneously recording the lowest fertility rates. This contraction at the base of the population pyramid and expansion at the top is fundamentally altering the nation's demographic profile.



The evidence of this transition is stark. According to the Census, the proportion of residents in Malta aged over 60 increased from 16% in 1995 to 25% in 2021, and for the Maltese population specifically, it reached 30% (see chart). The gap between the total population and the Maltese population reflects the migrant population, which is predominantly of prime working age. Over the same period, the share of individuals aged over 70 doubled from 8% to 16%. Population projections further underscore the scale and seriousness of this demographic transition through to 2050.

Ageing Population

Share of population in Malta over 60 years has double since 1995



This ageing trend has far-reaching implications for housing, social services, and the healthcare system. In terms of housing, Malta already records one of the highest rates of under-occupied dwellings in the EU, with survey data suggesting that approximately 85% of households live in homes that are larger than their needs. This phenomenon is largely driven by “empty nesters”: older couples or single individuals who continue to inhabit large, multi-story family homes long after their children have established independent households. This leads to an inefficient allocation of the national housing stock, where substantial family-sized units are occupied by only one or two individuals.

This is especially problematic as larger homes may become increasingly ill-suited to their mobility and lifestyle needs, particularly as health conditions and physical limitations become more common with age. Yet, despite the growing need to downsize, many struggle to find affordable and appropriate housing alternatives that would allow them to move into more accessible accommodation while continuing to live independently and remain connected to their communities.

Research based on Four Distinct Demographic Groups

The demographic trends outlined above necessitate a fundamental re-evaluation of Malta's housing requirements. To translate these observations into actionable policy, the Housing Authority has developed a structured research agenda focused on four primary demographic pillars. The research will be segmented into the following key cohorts, accounting for both the broad trends and the distinct subgroups within each.



Young adults

Examining the transition from the parental home to independent living, with a focus on affordability barriers for first-time buyers.



Families with children

Assessing the adequacy of current housing stock for both traditional and non-traditional family structures, particularly in relation to proximity to essential services and the availability of open spaces.



Migrant population

Investigating the housing pathways of foreign workers, the prevalence of shared accommodation, and the socio-economic integration of both EU and TCNs.



Elderly residents

Addressing the challenges of "ageing in place", the barriers to "right-sizing", and the development of accessible housing typologies for a rapidly expanding senior population.

The studies will examine the main trends affecting each demographic group, as well as the distinct subgroups within them, alongside an assessment of the services and housing options currently available. This approach will enable the identification of gaps in provision and support the formulation of targeted, evidence-based recommendations tailored to the nuanced realities of each population group.

The research methodology will adopt a mixed-methods approach by synthesising qualitative insights with quantitative techniques. This will include outreach and stakeholder engagement, focus groups, surveys, and econometric modelling. Such an approach will allow for a comprehensive and multidisciplinary analysis of housing needs in Malta.





General Guidelines and Considerations

The 2026–2027 Research Strategy is underpinned by five core principles that define our approach to policy design and service delivery. These principles ensure that the Housing Authority remains proactive, customer-focused, and internationally aligned.

1. Diversification of housing supply in response to changes in demand

The profound demographic shifts of the last decade necessitate a corresponding diversification of the national housing supply. This also applies to specialised and intergenerational housing, which should form part of the Housing Authority's broader efforts to complement and diversify the supply of social housing.

2. A multidimensional view of housing

While affordability remains a key priority, it must be considered alongside adequacy, accessibility, and quality. These dimensions are essential to ensure that the housing needs of all groups are addressed. For example, affordability may be the primary concern for first-time buyers and low-income tenants, whereas for elder residents who already own their home, adequacy and accessibility may be more critical. This balanced approach is crucial to ensure that no one is left behind.

3. Different challenges require different solutions

Recognising that different demographics face distinct obstacles, our strategy moves away from generic interventions in favour of targeted solutions. For instance, older individuals with mobility challenges may benefit from downsizing options that offer improved accessibility and higher-quality living environments, including appropriate amenities and co-housing solutions that support independent living.

4. Housing challenges have a strong European dimension

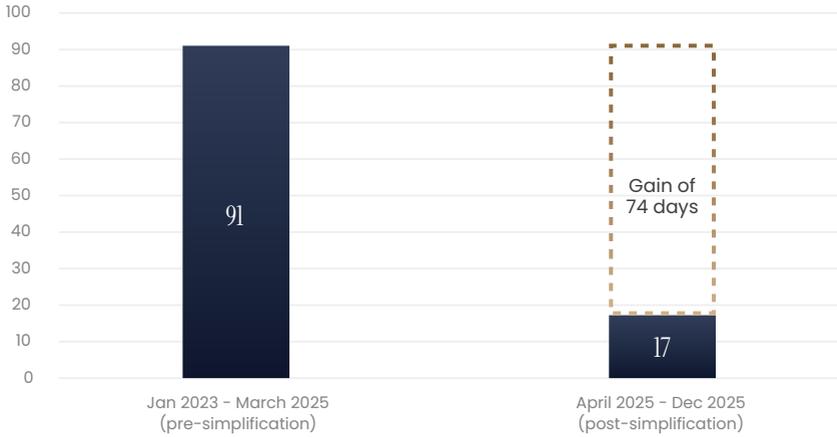
The challenges facing the Maltese housing market are mirrored across the continent. The European Commission has recently published its first-ever Affordable Housing Plan, reflecting the growing importance of this issue across Europe. The Housing Authority is committed to actively participate in international housing fora to ensure Malta's perspectives and local challenges are represented, while also exchanging ideas and learning from best practice models.

5. Digitalisation can be a catalyst for operational excellence

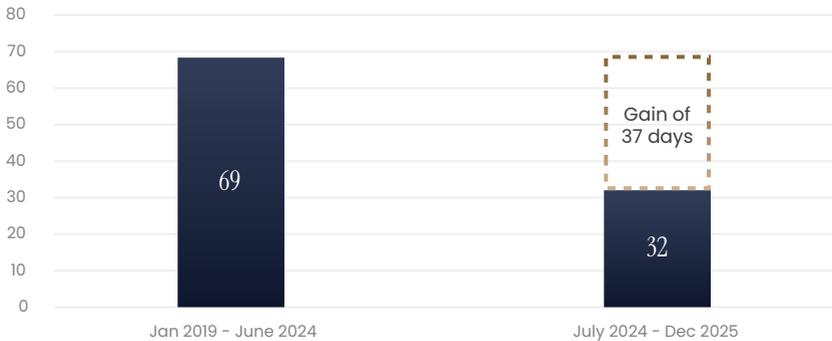
Digital transformation is not merely a technological upgrade but a fundamental enabler of customer-centric service delivery. By streamlining administrative workflows and reducing red tape, we have achieved tangible gains in offering a better service to our customers. For example, following the digitalisation of the Housing Benefit Scheme, beneficiaries are now receiving their rent subsidy more than one month faster than before (see chart). Similarly, ongoing simplification measures aimed at reducing bureaucracy have slashed the approval time for the Disability Scheme (used primarily by older persons for interventions such as stairlifts or walk-in showers) from three months to less than three weeks (see chart). These efficiencies demonstrate that a digital-first approach directly improves the quality of life for our most vulnerable clients, providing them with faster access to the support they require.



Median days to process Disability Scheme (from Application to Approval)



Median days to process Rent Subsidy (HBS) (from Application until First Payment)

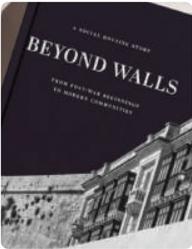


Selected Research Publications



First-Time Buyers Guide

The step-by-step resource targets prospective first-time buyers thinking about starting their property-purchasing journey or those who have already begun but are unsure about the next steps. It walks readers through the entire journey, from the initial stage of inquiring about a home loan to viewing properties, signing the promise of sale and final deed, and ultimately moving into their new home. The guide provides an overview of all schemes and incentives available to first-time buyers, including those offered by other entities, such as the Building and Construction Authority and the Regulator for Energy and Water Services. As the property sector continues to evolve, an online portal, firsthome.mt, was launched to complement the guide, which will be constantly updated to reflect new changes.



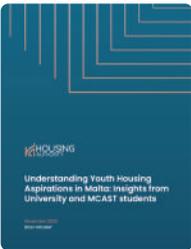
Beyond Walls: A Social Housing Story

In 2025, the Housing Authority published its first book, *Beyond Walls: A Social Housing Story*, which traces the evolution of social housing in Malta from World War II to the present day. The book is divided into two parts: the first presents a historical overview of social housing in Malta, while the second part is a photo series that visually documents the development of social housing estates across various localities in Malta over the years. It also includes several vignettes, such as requisition orders, reports from the War Damage Commission, old photos of social housing construction in the 1960s and 1970s, and documentation from the slum clearance project, which add further depth to this work.



More than Just a Roof

This publication documents Malta's Specialised Housing projects, highlighting the Housing Authority's shift from a one-size-fits-all approach to tailor-made housing solutions for vulnerable groups. It demonstrates how five dilapidated properties were transformed into supportive homes for various target groups through collaboration with NGOs and a design competition led by Kamra tal-Periti. These five residences are Dar Bla Hitan, Dar Tereza, Dar il-Kantuniera, Dar il-Qawsalla, and the Intergenerational Project. A recurrent theme that emerged from discussions with NGOs running these residences is their shared commitment to go beyond simply providing shelter but to equip residents with the skills and support systems needed for a meaningful reintegration into society.



Understanding Youth Housing Aspirations in Malta: Insights from University and MCAST Students

Based on a survey of 1,198 students from the University of Malta and MCAST, this study explores students' housing aspirations and future plans, their knowledge of the property market and buying process, the role of homeownership in their life goals, and whether they have started saving for a property. Focusing primarily on Maltese respondents, the study revealed that most students aspire to purchase property, reflecting Malta's long-standing culture of homeownership. Furthermore, the trend of purchasing property individually is expected to continue, with many expressing plans to buy alone. However, only a minority of respondents feel adequately informed about the property market or home-buying process. While homeownership remains a significant life priority, other goals – such as career advancement and financial freedom – often take precedence.



An Evaluation of the Housing Benefit Scheme

The Housing Authority conducted a targeted evaluation of the Housing Benefit Scheme (HBS) to assess whether this scheme is supporting the intended levels of well-being and housing security across different household circumstances. Based on semi-structured interviews with six beneficiaries, the findings highlighted differing outcomes. While the scheme was seen as providing important support, those facing more adverse structural circumstances continued to report challenges in achieving sustained housing security and well-being, thus requiring further tailoring to ensure optimum outcomes for all beneficiaries.



Tenant and Landlord Experiences of the Maltese Residential Rental Market

Following the introduction of the Residential Leases Act in January 2020, this publication provides an overview of the demographic and socio-economic characteristics of tenants and landlords in Malta, as well as their experiences, satisfaction, and awareness levels. This study is based on a representative survey with 800 participants – 400 tenants and 400 landlords. Awareness of the Residential Leases Act was found to be mixed but, in general, higher among landlords compared to tenants.



Housing Authority's
Publications



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