



Concept Note for the international online workshop

Towards Sustainable Homes and Neighbourhoods in the

Mediterranean Region: *Reflecting on Malta's potential*

This document presents a concept note prepared by the Maltese [Ministry for Social Accommodation](#) for the international online workshop organized on 17 September 2020 in cooperation with [United Nations Economic Commission for Europe \(UNECE\)](#), [Housing Europe](#), [UN-Habitat](#) and [Union for the Mediterranean](#) within the initiative [“#Housing2030 - Improving Housing Affordability in the UNECE region”](#).

As many other countries in Europe and Northern America, Malta has experienced drastic demographic, political and economic transformations. These transformations resulted from the pressures generated by the diverse global trends, such as economic and health crises, urbanization, migration, aging of the population, environmental degradation and climate change. These societal changes in the Maltese society, social and economic ones, are largely experienced at a household level and therefore directly relate to affordability and accessibility of housing. Hence, the Ministry for Social Accommodation sought to address these changes by developing and implementing its first ever national housing *system*. The Ministry has made clear that it is putting the home at the centre of Maltese society - a vision which is rethinking and re-evaluating contemporary housing from a holistic perspective. This system is taking a people-centred approach to housing as it invests in adequate housing in order to ensure security, belonging, prosperity and wellbeing in Malta.

An underlying question that this housing system proposes is: How should we envision, plan and manage housing? In order to answer this question it is important to understand the cultural context in which such transformations are happening. Over the past decade, Malta has experienced fast social, economic and legislative transformations. The household was at the core of such shifts mainly due to changes in family legislation which included the amendments made to the Civil Code through the introduction of divorce in 2011, the Gender Identity Act in 2015, the Cohabitation Act in 2016, the Marriage Equality Bill in 2017, and the Private Residential Lease Act in 2019. Moreover, Malta as other post-industrial countries is experiencing a reconfiguration of the family and the domestic setting, with an increasing low fertility and increasing life expectancy rates (Formosa, 2018) such that the Maltese population aged 65-plus reached 18.7% of the total population in 2019 (National Statistics Office). Additionally, the domestic setting cannot be thought through the dominant and traditional family as the new norm comprises of female-led single households, inter-generational households, shared professional households, solo living, living apart and blended families, and LGBTQ families.



Simultaneously, the past decade witnessed significant economic shifts brought about by an increase in Gross Domestic Product, though the at-risk-of-poverty rate reached 16.5% in 2016 (Formosa, 2017). As to be expected, such economic and social changes are leaving positive and negative impacts on the housing market. Due to such economic pulls, for the first time Malta experienced a thriving, albeit unregulated, private rented sector which led to the implementation of the Private Residential Lease Act (2019)ⁱ. Additionally, pre-COVID-19 pandemic ethnographic research (2018 - 2019) uncovered an increase in inter-generational and shared households due to increasing rental and property prices which became unaffordable for a widening sector of the Maltese population (PSSA 2019).

An emergent contradiction amidst these social and economic transformations is that of land scarcity when juxtaposed to mass development and a homeownership rhetoric which is supported by a series of (affordable) bank home schemes. In Malta, land scarcity is a reality with at least a quarter (23.7%) of Malta's land being covered by artificial surfaces ([Eurostat 2018](#)). Both the discourse on construction and mass development has some serious moral and economic weight due to the fact that many citizens were swayed by the pull of the construction boom and entered 'high risk' loans such as the 'Buy to Rent' scheme. This period of rapid financial growth, gentrification and mass development, which is supported by the financialisation of the housing market, has led to unprecedented disparity between the average household income level and property prices. This economic disparity has led to further financial uncertainty which was enhanced by the impact the coronavirus pandemic had on the local market.

The above transformations are serious political challenges that directly impact people's lives. However, one could perceive this time as serendipitous as we can carve out a collective mental space where locals can rethink their relationship to their surrounding natural landscape and the built environment. Additionally, through a systems-based approach to housing, we may be able to create links where they did not exist before. Through such lateral networks change may be implemented at a constitutional, legal, policy and infrastructural level. Finally, by taking a culturally-sensitive approach to housing, it may be possible to influence policymakers, planners and architects to take the 'changing household' as a serious unit of analysis and to think of alternative family configurations as being inherent characteristics of contemporary society. The Government of Malta is actively working to overcome challenges of housing and affordability and there are still many questions which need to be answered in order for effective policies for adequate, affordable and healthy housing for all to be formulated and adopted. The following several questions are put to the deliberations of the online workshop:



1. How can Malta rethink its urban policies and urban zoning in relation to population management growth?
2. What method could harmoniously merge population growth and the planning of social mix policies in order to avoid gentrification?
3. How can urban reforms mobilise an inclusive urban renaissance while paying attention to local needs and the economy?
4. Who has access to good housing? And what does good housing really mean?
5. How can the social dimension and wellbeing be included in the fabric of the built environment in order to shift to a good quality of life?
6. What makes an integrated society?
7. How can communities be integrated further in order to create a shared responsibility towards welfare, infrastructure and service provision?
8. How does a society shift from perceiving 'housing as capital' to one which sees 'housing as a human and social right'?

Following the online workshop, a report with findings of the discussions will be prepared which will be an important input for the future work of the Ministry for Social Accommodation to provide Maltese population with adequate, affordable and healthy housing.

ⁱ Since the publication of the White Paper, Renting as a Housing Alternative, the private rented sector is being regulated through the Private Residential Lease Act (2020). A new department which is focussing on private leases was established in the Housing Authority since January 2020 and more than 10, 000 contracts have been registered to date.