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Parliament Greenlights Landmark Housing Initiative to Bridge Malta’s Affordability Gap

In a landmark move, the Parliament of Malta has officially approved the transfer of public land to the Foundation for Affordable Housing (FAH) for the development of new, lower-cost housing projects aimed at supporting lower-middle income earners who earn too much to qualify for social housing, yet struggle to afford market-priced homes.

The developments will be built in four key locations across Malta—Ta’ Ġiorni in St Julian’s, Ħal Kirkop, Fgura, and Marsascala—and are expected to be sold below current market prices. These new sites mark a major step forward in FAH’s mission to bridge the housing gap.

“The rise in property prices has created what we call the ‘stretched class’, which are hardworking people earning a decent wage who still can’t secure a home,” said Dr. Jake Azzopardi, CEO of the Foundation for Affordable Housing. “Average income earners cannot secure home loans strong enough to cover market prices, and people are left stuck, either living with their parents or paying rent that takes up a substantial amount of their income. Thanks to Parliament’s backing, we’re now on the right path to giving these individuals access to homes they can truly own.”

''This milestone reflects not just a structural commitment, but a moral one,” said Amb. Roberto Buontempo, Chairperson of the Foundation for Affordable Housing. “As Chairperson appointed by the Archdiocese of Malta, I see this initiative as a tangible expression of our social mission - to serve those who are often overlooked. The Church, together with the state, is helping to create a new model of shared responsibility and solidarity in housing. We believe that secure, dignified homes are a cornerstone of healthy communities.”

The Minister for Social and Affordable Accommodation, Roderick Galdes, has expressed his satisfaction at the approval granted by the Public Accounts Permanent Committee of the National Audit Office concerning the transfer of land from the Housing Authority to the Foundation for Affordable Housing.

“I look forward to seeing the Foundation embark on these projects, which will make a real difference in the lives of many Maltese and Gozitan families in need of support to become homeowners through access to affordable accommodation at prices below those of the current private residential market,” said Minister Galdes.

“The Authority will remain committed to supporting anyone wishing to enter the affordable housing sector, so that more young families can achieve home ownership,” said Matthew Zerafa, Chief Executive Officer of the Housing Authority.

The Maltese Government and the Archdiocese of Malta established the Foundation for Affordable Housing in 2022, a joint social enterprise focused on providing practical, sustainable solutions for lower-middle income individuals and couples who do not qualify for social housing, but still struggle to afford a home.

This initiative represents another significant milestone towards the Foundation’s long-term vision of expanding affordable housing supply through ongoing collaboration with the private sector, NGOs, and financial institutions, ensuring that Malta’s housing system remains balanced, inclusive, and future-ready.

“This isn’t a subsidy or charity model. It’s a sustainable and realistic approach to homeownership,” Dr. Azzopardi added. “A lot of hard work has already gone into getting us to this point, from government, the Church, our partners, and our team. This moment marks a major step forward as we work to turn the dream of affordable housing into something real and lasting, with the potential to make a meaningful difference in people’s lives for generations to come.”

FOUNDATION FOR AFFORDABLE HOUSING

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Il-Parlament Japprova Inizzjattiva Storika Favur Akkomodazzjoni Iktar Affordabbli

F'pass storiku, il-Parlament Malti uffiċjalment approva t-trasferiment ta' art pubblika lill-Fondazzjoni għall-Akkomodazzjoni Affordabbli (FAH) għall-iżvilupp ta' proġetti ġodda ta' akkomodazzjoni bi prezzijiet iktar baxxi, immirati lejn dawk li jaqilgħu paga medja-baxxa—persuni li jaqilgħu biżżejjed biex ma jkunux eliġibbli għall-akkomodazzjoni soċjali, iżda xorta waħda jsibuha bi tqila biex jaffordjaw dar bil-prezzijiet tas-suq.

L-iżviluppi se jsiru f'erba' lokalitajiet ewlenin f'Malta—Ta' Ġiorni f'San Ġiljan, Ħal Kirkop, il-Fgura, u Marsaskala—u mistennija jinbiegħu bi prezzijiet inqas minn tas-suq. Dawn is-siti ġodda jirrappreżentaw pass kbir 'il quddiem fil-missjoni tal-FAH biex tnaqqas id-distakk fil-qasam tal-akkomodazzjoni.

"Iż-żieda fil-prezzijiet tal-proprjetà ħolqot dak li qed insejħu 'l-klassi mġebbda,' magħmula minn ħaddiema ħabrieka li jaqilgħu paga diċenti iżda xorta ma jistgħux jaffordjaw dar," stqarr Dr Jake Azzopardi, il-Kap Eżekuttiv tal-FAH. "Dawk li jaqilgħu paga medja ma jistgħux jisselfu biżżejjed biex jakkwistaw dar bi prezz tas-suq, u ħafna jispiċċaw jgħixu mal-ġenituri tagħhom jew iħallsu kera li toħdilhom parti kbira mill-introjtu tagħhom. Bl-appoġġ tal-Parlament, issa qbadna t-triq biex nagħmluha eħfef għal dawn il-persuni biex ikollhom dar tassew tagħhom."

"Dan il-pass ma jirrappreżentax biss impenn strutturali, iżda wkoll wieħed morali," qal l-Ambaxxatur Roberto Buontempo, iċ-Chairperson tal-Fondazzjoni għall-Akkomodazzjoni Affordabbli. "Bħala Chairperson maħtur mill-Arċidjoċesi ta' Malta, nara din l-inizjattiva bħala espressjoni konkreta tal-missjoni soċjali tagħna - li naqdu lil dawk li ħafna drabi jintnesew. Il-Knisja flimkien mal-Istat qed joħolqu mudell

ġdid ta' responsabbiltà u solidarjetà kondiviża fil-qasam tal-akkomodazzjoni. Aħna nemmnu li dar sigura u b'dinjità hija pedament għal komunitajiet b'saħħithom."

Il-Ministru għall-Akkomodazzjoni Soċjali u Affordabbli, Roderick Galdes, jilqa' b'sodisfazzjon l-approvazzjoni tal-Kumitat Permanenti dwar il-Kontijiet tal-Uffiċċju Nazzjonali tal-Verifika dwar trasferiment tal-artijiet mill-Awtorità tad-Djar lill-Fondazzjoni għall-Akkomodazzjoni Affordabbli.

"Inħares 'il quddiem sabiex il-Fondazzjoni timbarka fuq dawn il-proġetti li se jkunu qegħdin jagħmlu differenza fil-ħajja ta' bosta familji Maltin u Għawdxin li jeħtieġu l-għajnuna sabiex isiru sidien ta' akkomodazzjoni affordabbli permezz ta' prezz inqas minn dak preżenti tas-suq residenzjali privat", sostna l-Ministru Galdes.

"L-Awtorita' ser tibqa' tkun ta' sostenn għal kull min jixtieq jidħol fis-settur tal-akkomodazzjoni affordabbli sabiex aktar familji żgħażagħ ikunu jistgħu jsiru sidien ta' djarhom," qal Matthew Zerafa, il- Kap Ezekuttiv tal-Awtoritá tad-Djar.

Il-Gvern Malti u l-Arċidjoċesi ta' Malta waqqfu l-FAH fl-2022, intrapriża soċjali konġunta li tiffoka fuq soluzzjonijiet prattiċi u sostenibbli għal individwi u koppji b'introjtu medju-baxx li mhumiex eliġibbli għall-akkomodazzjoni soċjali, iżda xorta jsibuha diffiċli biex jaffordjaw dar.

Din l-inizjattiva hija pass sinifikanti ieħor lejn il-viżjoni sħiħa tal-Fondazzjoni li żżid fil-provvista ta' djar affordabbli permezz ta' kollaborazzjoni kontinwa mal-privat, ma' organizzazzjonijiet nongovernattivi, u ma' istituzzjonijiet finanzjarji, biex is-sistema tibqa' bilanċjata, inklussiva u mgħammra għall-futur.

"Dan mhux mudell ta' sussidju jew karità. Huwa approċċ realistiku u sostenibbli għax-xiri ta' dar," żied jgħid Dr Azzopardi. "Saret ħafna ħidma biex wasalna f'din il-fażi—minn naħa tal-Gvern, tal-Knisja, tal-imsieħba tagħna, u tat-tim tagħna. Dan huwa pass fundamentali biex nagħmlu differenza f'ħajjet diversi nies u ngħinuhom iwettqu l-ħolma li jkollhom dar."