

# Roofs and Rights

Understanding and combatting intersectional discrimination in housing for people with a migratory background

## Malta Case Study

Research Report, October 2024



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### About SOS Malta

SOS Malta is a non-governmental organization (NGO) that was founded in 1991. Its mission is to support people affected by poverty and social exclusion by promoting their well-being, independence and integration into society. The organization operates both locally in Malta and internationally and is involved in various humanitarian, educational and social projects. The organization is based on five pillars: overseas development, social solidarity, volunteering, research and education and fund operator. Since 2012, the organization has been appointed as the fund operator for the EEA Norway Grants for Malta-based NGOs.

SOS Malta has focused its long-term development activities on aspects of water-related poverty. In doing so, the organization has built up extensive expertise in the field of rainwater harvesting and has applied this in countries such as India, Sri Lanka and more recently Uganda. In fact, the organization has been involved in projects that address environmental issues and promote sustainable development. These include initiatives related to climate change, waste management and the promotion of renewable energy sources.

The organisation works also to raise awareness of social and humanitarian issues and advocates for policy change and better public understanding by running campaigns, workshops and events to engage the community and policy makers.

Volunteer engagement is another important component of SOS Malta's work. The organization recruits and trains volunteers who donate their time and skills to support various projects and initiatives. Volunteers play an important role in the delivery of services and the implementation of community-based programs.

SOS Malta works with various stakeholders including government agencies, private sector companies and other non-governmental organizations, locally and internationally, to improve the lives of vulnerable populations through its comprehensive and multi-faceted approach. By addressing immediate needs and promoting long-term development and research, SOS Malta aims to continue contributing to the creation of more resilient and inclusive communities.

### About this report

This research is part of the project “Understanding and combatting intersectional discrimination in housing for people with a migratory background” (hereinafter: the Come HoMe project), aiming at promoting equality in cities, with a focus on access to housing. The Come HoMe project is implemented by a consortium of five partner organizations:

Danish Refugee Council Italia (DRC Italy); Fondazione Impact Housing (FIH); Major Development Agency Thessaloniki (MDAT); Solidarity and Overseas Service Malta (SOS Malta); and the Mixed Migration Centre (MMC). The project covers three locations: Turin (Italy), Thessaloniki (Greece) and the island of Malta (Malta). Research in the three locations has been conducted using the same methodology and tools to ensure full standardization between datasets, allowing for potential consolidation and comparability across cities/locations.

The project is funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union. Neither the European Union nor the granting authority can be held responsible for them.



## Contents

Summary and key findings .....	4
1..... Introduction .....	5
2..... Local context .....	6
2.1..... Migrant population residing in Malta .....	6
2.2..... Housing systems in Malta .....	7
3..... Methodology .....	10
3.1..... Desk review .....	10
3.2..... Quantitative data collection .....	10
3.3..... Qualitative data collection .....	14
3.4..... Limitations .....	14
4..... Research findings .....	14
4.1..... Respondents' housing conditions .....	14
4.1.1..... Choice of neighbourhood and access to services .....	14
4.1.2..... Sector and type of housing .....	15
4.1.3..... Housing conditions .....	16
4.2..... House search strategies .....	17
4.2.1..... Channels used to look for housing .....	17
4.2.2..... Reasons for choosing housing search channels .....	18
4.2.3..... Helpfulness of house search channels .....	19
4.2.4..... Awareness about public and social housing .....	20
4.3..... Obstacles to finding housing .....	20
4.3.1..... Housing discrimination .....	21
4.3.2..... Economic obstacles .....	24
4.3.3..... Legal and bureaucratic obstacles .....	25
4.3.4..... Other obstacles .....	25
4.3.5..... Relative importance of discrimination and other obstacles as barriers to finding housing .....	26
4.4..... Housing gatekeepers' perceptions of people with a migratory background .....	26
4.5..... Resilience strategies .....	27
4.5.1..... Measures adopted by respondents with a migratory background to overcome obstacles in finding decent and affordable housing .....	27
4.5.2..... Measures adopted by housing gatekeepers to address perceived risk related to prospective tenants with a migratory background .....	28

<b>4.6. .... Recommendations.....</b>	<b>30</b>
4.6.1..... Solutions suggested by respondents with a migratory background.....	31
4.6.2..... Solutions suggested by housing gatekeepers.....	31
4.6.3..... Solutions suggested by housing experts .....	31
<b>5..... Conclusions.....</b>	<b>31</b>
<b>Annex 1 – List of key informants .....</b>	<b>32</b>
<b>Annex 2 – Excerpt of census results (2021) .....</b>	<b>34</b>

## Summary and key findings

This study focuses on the experiences of people with a migratory background<sup>1</sup> originally from Africa, Asia and Europe regarding access to decent and affordable housing in Malta and Gozo.<sup>2</sup> It examines the channels used to look for housing, the main obstacles faced, and the resilience strategies adopted to overcome such challenges. It also looks at the perspectives of housing gatekeepers<sup>3</sup>, considering the crucial role they play in access to housing. The study is based on desk research, quantitative data from 200 surveys, qualitative data from four focus group discussions (FGDs) and ten key informant interviews (KII). The following key findings aim to inform the adaptation of existing policies and the adoption of other measures that would improve access to housing for people with a migratory background:

- **Economic changes and population increase since the early 2000s have resulted in lack of housing accessibility and affordability.** These challenges affect all residents, but people with a migratory background must often face additional challenges.
- **Both informal and formal channels were used by respondents to look for housing in Malta.** While informal channels were predominantly used, respondents often used a variety of channels at the same time to increase their chances of finding housing. The most frequently reported channel used was social media (60%), followed by word of mouth among migrants (48%), formal housing agencies (43%) and word of mouth among non-migrant contacts (28%). Data showed considerable variations depending on the respondents' region of origin and, to a lesser extent, length of stay in Malta.
- **Economic obstacles, discrimination and scams were the main challenges faced by respondents when looking for housing in Malta:** 58% of respondents faced at least one type of economic barrier; 39% experienced discrimination during their search for a house in the island; and 47% reported having faced other obstacles, such as being cheated or lied to regarding housing prices, the condition of the house, and utility rates. Data also indicates that housing barriers are interconnected, with 51% of respondents facing two or more different obstacles among discrimination, economic obstacles, legal obstacles and others.
- Among those who reported having faced economic barriers, the obstacle reported most frequently was that that **rent prices to access adequate housing were too high in comparison to the respondents' household income** (93% of those who reported economic barriers).
- Among the respondents who reported having faced housing discrimination, **the most frequently reported ground for housing discrimination was their ethnicity** (including mainly nationality, their migratory status, and their skin colour), which was mentioned by 95% of respondents who experienced discrimination. Other discrimination grounds, reported by a minority of respondents, included their household composition (18%), their gender (9%), their religion and age (both at 4%). Women respondents experienced multiple different forms of discrimination more frequently than men.
- **Experiences of discrimination varied depending on the respondents' region of origin:** respondents of European origin reported having faced discrimination considerably less frequently (32%), compared to those of African origin (57%). Interestingly, respondents of Asian origin were the ones who least frequently reported having faced discrimination while looking for housing; however, according to additional qualitative data collected, higher reliance on "work agents" in this group compared to other respondents likely contributed to this because, by delegating house search to the work agents, respondents did not have to directly interact with the housing market themselves.

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1 For the purpose of the study, this term will include: people born in Malta to migrant parents, migrants who have been in the country for decades and have since acquired citizenship, asylum seekers not hosted in reception facilities, recognized refugees and regular migrants with any kind of residence permit. Migrants in irregular status were not included in the sample because they face an additional legal obstacle that goes beyond discrimination. It is however crucial to acknowledge that their exclusion from the sample does not diminish their significance within research or their status as a vulnerable group in need of housing access. Despite their exclusion from this particular study, it is essential to recognize the importance of understanding their experiences and addressing their housing needs as a priority. Research on access to housing for irregular migrants should remain a priority.

2 Note that very limited data was collected regarding access to housing in Gozo and Comino, so the findings from this report mostly relate to the situation in the island of Malta. Therefore, hereinafter, the report will address the research location as "Malta".

3 For the purpose of this study "housing gatekeepers" includes landlords, real estate agencies and other housing intermediaries, such as for-profit and non-profit civil society organizations managing social housing projects or acting as intermediaries between private landlords and prospective tenants with a migratory background.

- Interestingly, a higher share of respondents who have been residing in Malta for a longer period reported having faced discrimination when looking for housing, compared to those who arrived in the country more recently (46% vs 31%).
- Private landlords were consistently reported as perpetrators of discrimination in access to housing by a majority of respondents (67% or more for each type of discrimination reported).
- Around half of the respondents did not employ any resilience strategy to overcome the obstacles they were facing in access to housing (51%). Those who did adopt resilience strategies, most frequently relied on other migrants to overcome housing barriers (37%). Reliance on more official or structured actors to overcome housing obstacles was much more limited: local authorities were only mentioned by 9% of respondents, while NGOs scored even lower at 4%. Once again, results greatly varied depending on the respondents' region of origin.
- Awareness about legal remedies for victims of discrimination was higher than knowledge about economic subsidies (55% and 32% respectively), but actual use was low for both of them.
- Based on the qualitative data collected, landlords often have concerns connected to the likelihood that tenants with a migratory background will maintain their property adequately and meet their financial commitments. These concerns were often connected to previous experiences or prejudice regarding the prospective tenants' nationality.
- Suggestions to help improve access to housing for people with a migratory background included creating and disseminating reliable information regarding access to housing in Malta specifically targeted to people with a migratory background, translated into relevant languages; the adoption of policy measures to regulate rent prices and multiple occupancy houses; intercultural dialogue aimed at dismantling stereotypes and countering discrimination against people with a migratory background in the private housing sector; the creation of an online house search system for people with a migratory background, to better match housing offer and demand. These suggestions were provided by respondents and participants from all profiles, including people with a migratory background, housing and migration experts and housing gatekeepers.

## 1. Introduction

Italy, Malta, and Greece are amongst the main countries of first entry into the EU for migrants reaching Europe from Africa, the Middle East and Asia. Also, there is a long tradition of immigration and well as emigration. Beyond the provision of basic assistance to migrants upon arrival, Southern European countries face many challenges in guaranteeing effective migrants' inclusion and integration in the long-term, including full access to basic rights and services, such as access to decent and affordable housing.

Housing conditions in Southern Europe share critical elements: the existing housing systems encourage home ownership rather than affordable renting and tend to reduce the impact of the public and social sector to the advantage of the private housing market.<sup>4</sup> However, despite these similarities, there are also differences in the existing local housing systems, stemming from each country's political and social peculiarities. For instance, unlike Italy and Greece, Malta counts with a branch of government specifically dedicated to housing – which includes the Ministry for Social and Affordable Accommodation and the Malta Housing Authority (MHA). The MHA is tasked with regulating the private rented sector and advocates for the importance of “provid[ing] and sustain[ing] decent social and affordable housing opportunities, promoting stability and supporting social mobility”.<sup>5</sup>

Malta is the most densely populated country in the EU (see Section 2.1 below). The Census of Population and Housing: Dwelling Characteristics (NSO, 2021) showed stark differences in the housing situation of Maltese

4 See Priemus, H. and Dieleman, F. (2002) [Social Housing Policy in the European Union: Past, Present and Perspectives](#). Urban Studies, Volume 39, Issue 2; Barlow, J.G., Allen, J., Leal, J. and Maloutas, T. (2004) [Housing and Welfare in Southern Europe](#). Blackwell; Siatitsa, D., Maloutas, T. and Balampanidis, D. (2020) [Access to Housing and Social Inclusion in a Post-Crisis Era: Contextualizing Recent Trends in the City of Athens](#). Social Inclusion, Volume 8, Issue 3.

5 Mission statement for the Malta Housing Authority as indicated on the agency's website at <https://housingauthority.gov.mt/>.

citizens versus foreigners residing in the country. These differences included, for instance, the fact that almost 80% of Maltese nationals were homeowners, while 52.8% of non-Maltese residents lived in rented furnished accommodation. Additionally, most Maltese nationals who rented their residences had contracts of three or more years, contrasting with most non-Maltese who held rental contracts of less than two years.

The objective of this study is to understand the barriers to accessing decent and affordable housing experienced by people with a migratory background, including discrimination, the motivations behind them and the stakeholders involved. The ultimate aim is to offer new solutions, incentives and mediation towards inclusive housing in Malta, as part of the broader Come HoMe project.

The study aimed to answer the following research questions:

- What kinds of rights and services related to housing do persons with a migratory background have access to?
- How do they access housing opportunities? What channels do they use (private housing agencies, NGOs, local services) and for what reasons?
- What are the main challenges in access to housing?
- What types of discrimination (racial, gender, employment status, immigration status, age, religion) do they face in accessing housing opportunities?
- Who is perceived to perpetrate such discrimination?
- How do refugees and migrants address discrimination in access to housing?
- How do key stakeholders (landlords, housing agencies, associations) perceive persons with a migratory background in the housing market?
- What would improve stakeholders' perceptions of persons with a migratory background in terms of giving them access to housing opportunities?

Based on the above research questions, this report lays out the experiences of people with a migratory background living in Malta regarding housing, including what obstacles they face, and how they try to overcome them. It also investigates the understanding and perception that experts and gatekeepers have about the challenges related to this topic. Finally, the study proposes recommendations targeted at improving decent and affordable housing for people with a migratory background in Malta, stemming directly from interviews with various stakeholders.

## 2. Local context

### 2.1. Migrant population residing in Malta

Malta, like many other countries in Southern Europe, has traditionally seen higher levels of emigration than immigration. It was not until the early years of the twenty-first century that levels of immigration started to rise. After joining the EU in 2004, Malta became an attractive hub for labour migration from other European countries. In parallel, starting from 2003, Malta received a steady inflow of asylum seekers, peaking in 2008 and rising again in 2013 before dropping markedly after 2014 (Vella, 2020). As a result, the country went from being a very ethnically homogenous society to a multi-ethnic society.

#### Nationalities

In 2020 alone, a total of **14,822 persons migrated to Malta**: more than half of these migrants were non-EU citizens, including British nationals (see Annex 2). Census data from 2021 showed that the population in the country includes 411,384 Maltese citizens, 52,761 EU citizens and 50,419 non-EU citizens or "third country nationals" (TCNs) (NSO, 2021). More than **one in five residents** (115,449 – about 20% of the country's population) are foreign nationals, which is a fivefold increase in the share of foreigners since 2011 (NSO, 2021). Among for-

foreign nationals residing in Malta, 58.1% were Caucasian, 22.2% were Asian, 6.3% were African, 6.0% were Arab and 4.5% were Hispanic or Latino. Italians made up the largest share of non-Maltese citizens, accounting for 12% of the foreign population. A further 9.2% were British. The largest share of non-European citizens was Indian, followed by Filipinos (NSO, 2021).

## Sociodemographic profiles

Migrants in Malta show a variety of profiles:

- Asylum seekers from non-European countries entering Malta regularly or irregularly.
- Unskilled economic migrants from European countries (mainly from Southern Italy and Eastern Europe) seeking employment mostly in the hospitality and construction industry.
- Skilled economic migrants from European countries seeking to work in the gaming, aviation, and financial sector.
- Third country nationals arriving in Malta without financial resources and any employment plans.

## 2.2. Housing systems in Malta

### Private housing market

Housing and development have been directly impacted by economic changes and population increase over the past decade, resulting in decreased housing accessibility and affordability. These socio-economic pressures escalated to an internal migratory pattern which saw the local poor, those at the risk of poverty and low-income groups moving from the Southern to the Northern Regions of Malta and Gozo (PSSA, 2019). Prior to this change in 2016, the private rented sector (PRS) was largely non-existent and unregulated besides the pre-1995 rent controlled residences. Under Maltese law, landlords whose property had been rented out prior to June 1, 1995, have no right to refuse renewal of the lease and have to accept what is known as 'fair rent', with no way of raising rents to reflect market rates.<sup>6</sup> The inflow of migrants opened a new opportunity for the growth and expansion of the PRS which led the government to regulate the market through the Private Residential Leases Act (2020), with the aim to provide a fairer, secure, and stable housing market for both the landlord and the tenant. However, the various social and affordable schemes provided by the MHA treat the "symptoms", meaning the effects of housing unaffordability or inaccessibility, but do not address their root causes. Additionally, rents are not regulated through a National Rental Index based on locality, street, standard, house typology and size, and the quality of the dwelling being rented. Lastly, the Private residential leases act of 2020 did not include Housing in Multiple Occupancies (HMOs) nor specify any limit to the number of tenants. However, in 2024, the law was amended to include an existing planning clause, that of the 'Class Use Order', which limits a maximum of six (6) tenants for all rentals, regardless of house size or number of bedrooms. The MHA will now be tasked with enforcing this provision, which will lead to an increased awareness about this provision among landlords.

The PRS mainly operates through real estate agencies, private letting agents and 'sensara', and more recently through "work agents" within the migrant communities (a rather new role within the PRS, see section on "Work Agents" below). Access to decent and affordable housing through the private housing market implies challenges, primarily related to housing prices. Nowadays, renting in Malta makes up for circa 16.6% of the households (NSO, 2021). This ranks Malta amongst the EU countries with the lowest share of households who are tenants. Historically, this was not always the case in Malta as can be seen in Table 1. However, it is important to note that pre-1995 rents were "controlled rents" without the option of redeeming the property or increase the rent price according to market value. Hence, there was no real rental market, since the rents were controlled through 'Emphyteusis' which was originally  $\square$  and to a certain extent is still today  $\square$  a contract whereby a landowner would lease a tract of land to another, in perpetuity or for a long time, in return to a low rent. The occupier (the emphyteuta) is duty-bound to take care of the land and improve it.<sup>7</sup>

6 Parliamentary Secretary for Social Accommodation (2019) [Renting as a Housing Alternative – White Paper](#).

7 Article 1494 of the Maltese Civil Code (Chapter 16 of the Laws of Malta), defines Emphyteusis as follows: "Emphyteusis is a contract whereby one of the contracting parties grants to the other, in perpetuity or for a time, a tenement for a stated yearly rent or ground-rent which the latter binds himself to pay to the former, either in money or in kind, as an acknowledgment of the tenure."

Further, regulatory changes along the years and the shift towards self-build and homeownership by successive governments, had the result of making leases increasingly unappealing to local households.

Table 1: Adapted from Xerri (2017), with addition of data from EU-SILC (2018 & 2020) in bold.

Year	1948	1957	1967	1985	1995	2005	2011	2018	2020
Owner-occupied	23.1%	26.1%	32%	53.9%	68%	75.2%	76.5%	<b>78.8%</b>	<b>78.6%</b>
Rented	76.9%	73.9%	68%	46.1%	23%	20.6%	19.9%	<b>16.3%</b>	<b>16.6%</b>
No. of occupied dwellings	69,965	70,950	74,069	101,509	119,509	139,178	152,770	<b>187,749</b>	<b>206,868</b>

Additional to the economic restructuring in the 2000s, the expansion of tourism as an economic sector was another factor leading to housing shortages and affordability issues for residents. The short-term rental market led to a market distortion which disrupted the more traditional rental market in Malta. This is what led to the implementation of the PRLA in 2020.

### Public subsidized housing<sup>8</sup>

In Malta, all housing sectors are regulated by the government through the MHA, an independent government entity which has been operating since 1976.

Among the several housing schemes it manages, the MHA also directly provides public housing to eligible applicants who are unable to buy or rent a property in the private housing market and fulfil certain criteria, such as single parents, the elderly, or those individuals with a disability, or ill. The government is currently in the process of building 1,700 new public housing units.

Despite these government efforts, gaps and shortcomings in the system remain. For example, the financial criteria to qualify for public housing has a very low economic threshold, basically limiting eligibility only to people who are living close to or below the poverty line. The financial criteria to qualify is an annual income for maximum €10,000 for single persons and €12,000 for single parents and married couples. For every child under 18 years of age, an extra €700 is allowed. The eligible individuals must also have assets worth less than €28,000. Those that have an annual income slightly above the threshold – such as low-income earners<sup>9</sup> – become ineligible.

### Social housing<sup>10</sup>

While most schemes aimed at directly providing housing to vulnerable individuals are directly managed by the government, a minority are managed by non-governmental organizations (NGOs). In 2019, the MHA implemented the “Sustainable Communities: Housing for Tomorrow” policy.

8 Because there is no universally accepted definition of public housing, and its specificities vary depending on the country and the source, the Come HoMe project adopted a working definition of public housing as “dwellings owned by a government authority and rented out to tenants at rent prices lower than the private market, subsidized by public funds. Tenants are selected based on characteristics that put them in a disadvantaged position regarding access to housing in the private market, including low income, old age, disability, etc. While they are relevant for access to housing in the private market, for the purpose of this project, we will not consider mechanisms such as tax reductions or facilitated loans as public housing schemes.” While, in the Maltese context, this is commonly referred to as “social and affordable housing”, a different terminology was used for the Come HoMe project and in this report to streamline concepts across the three countries included in the research.

9 The minimum wage in Malta stands at €792 monthly (Eurostat, 2022) which equates to €9,504 per annum.

10 Similarly to what mentioned in the previous footnote regarding public housing, the Come HoMe project also adopted a working definition of social housing as “dwellings owned or administered by a non-profit organization or a private actor and rented out to tenants at rent prices lower than the private market”. Just like public housing, social housing can target “vulnerable” profiles, meaning social groups with a weak negotiating position on the housing market such as low-income households, people with disability, ethnic minorities, migrants and asylum seekers. Other social housing projects have a more restricted and specific target group (e.g. the employees of the company who owns the dwellings). Some social housing projects can have social aims that go beyond offering housing at a lower price and include aspects of community living and shared projects.” For the purpose of the Come HoMe project, therefore, the difference between “public housing” and “social housing” is that the former entail the provision of housing units managed by the government, while the latter is managed by civil society or private actors.

This innovative approach to communal housing was developed through the regeneration of existing properties based on **carbon-neutral and socially-aware designs, and their allocation to primarily vulnerable individuals through specialised housing projects** which are managed by NGOs. Examples of the profiles of vulnerable individuals prioritized for housing allocation include mothers suffering from mental health and their children, survivors of domestic violence, homeless people, detainees who take part in the Dar Bla Hitan project,<sup>11</sup> individuals with a disability, and LGBTIQ+ persons. A total of 5 communal homes were developed. However, there has been no attempt in developing community-led housing, co-housing, or sheltered housing for older people (see Formosa and Scicluna, 2019).

Additionally, through a partnership between the government and the Catholic Church, an Affordable Housing Agency was established in 2023 which is in its initial stages of developing financial incentives along with a stock of social housing<sup>12</sup>.

## Housing subsidies and other forms of support

Besides the above, the government developed other forms of support, including subsidies and other benefits that can help individuals to secure housing in the private market, facilitating both rent affordability and access to homeownership (see Table 2 below).

Table 2. Social and Affordable Housing Schemes for the Public and Private Sector Rent Benefit Scheme

<b>Rent Benefit Scheme</b>	This scheme provides financial support to tenants who are unable to afford market rents on privately rented dwellings by providing a housing benefit, with the aim to make rent more affordable. This benefit is calculated on the tenants' income, as well as their rent expenditure. The privately owned dwellings must not be owned or leased by the MHA, and any parastatal body of local authority. Tenants are eligible for €5,000 maximum social benefit per year and €300 benefit per year for specific situations.
<b>'Equity Sharing' Scheme (ESS)</b>	This scheme applies to individuals aged 30+ years who intend to purchase 50% of their residence. The applicant has the possibility to purchase the remaining share after 20 years, by paying the same amount paid by the Housing Authority. The maximum cost of the property must be €200,000.
<b>10% Deposit Payment Scheme</b>	The Deposit Payment Scheme is an agreement between the MHA and local banks to support in the deposit are unable to provide a 10% deposit at the signing of the promise of sale. The MHA finances the interest incurred on this loan during the whole term. While the bank covers both the 10% deposit paid upon the promise of sale. The maximum loan provided by the bank is €175,000, and the applicant is given 25 years to pay back the deposit. <sup>13</sup>
<b>Social Housing Homeownership Scheme</b>	This scheme encourages residents of government-owned properties to purchase their residential dwelling. They are also encouraged to continue using the property as their primary residence. At least 10 years must have passed before property can be transferred. This scheme provides a 50% subsidy on the price of the property to be purchased.

While<sup>13</sup> these financial incentives alleviate the financial burden of a home loan, they do not necessarily regulate house prices and rents. Instead, they may do the opposite. The Rent Benefit Scheme, for instance, seeks to mitigate the high rents by providing a housing benefit to private tenants that cannot afford market rents. However, such a measure may be an opportunity for landlords to increase their rents further by relying on the financial support provided by the government.

11 Within the framework of the Dar Bla Hitan (A Home without Walls) project, prisoners finish the last 6 months of their sentence in a communal home.

12 For more information see: [Foundation for Affordable Housing accessed 14/03/2024](#).

13 This scheme has proved to be successful since the MHA processed more than 500 applications for the 10% deposit scheme over the past three years. [For more information see: More than 500 apply for 10% deposit housing scheme over 3 years - Newsbook, accessed 16/03/2024](#).

# 3. Methodology

## 3.1. Desk review

The initial phase of this study drew on a range of grey literature such as the National Statistic Office Data and Eurostat, local academic literature on migration and human rights, and the rental market including government publications and media reports. Qualitative and quantitative data on migration and housing in Malta is sparse, apart from the recent Housing Studies published by the Malta Housing Authority since 2021. In 2021, the government published the findings of the Census of Housing and Population Report, which provided relevant statistical data that was key to inform this study. Secondary data collected through these sources allowed to gain an initial understanding of the migrant population settled in Malta and their housing situation, as well as the challenges this specific group face in finding decent and affordable housing. Moreover, the study used a mixed methods approach to collecting primary data on access to housing for people with a migratory background residing in Malta, as described in detail below.

## 3.2. Quantitative data collection

### Survey questionnaire

The structured survey questionnaire used for quantitative data collection covered the following themes: respondents' profile, their current housing situation, the strategies they used to look for housing in Turin, the obstacles they faced in accessing housing – with a strong focus on housing discrimination<sup>14</sup> and the resilience mechanisms they relied on to overcome such obstacles. Finally, the questionnaire also included an open-ended question regarding the potential solutions that respondents suggest regarding the problems they face in accessing housing.

### Respondents' profiles

This study relies on quantitative data from 200 surveys collected in Malta between September and December 2023. Respondents were identified through purposive and snowball sampling, based on the following criteria:

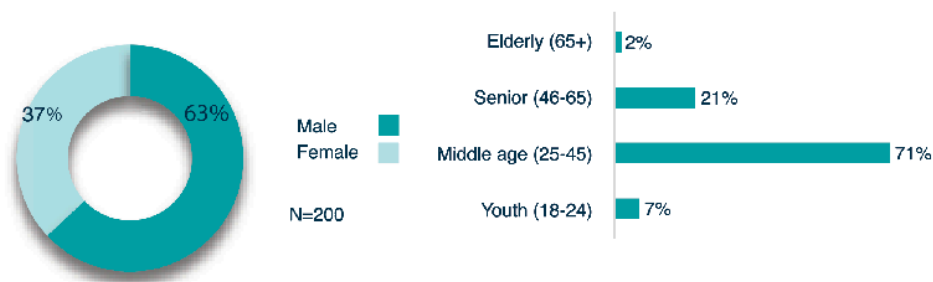
- **Having a migratory background and a regular immigration status in Malta.** This encompassed: migrants holding a variety of residence permits; recognized refugees; asylum seekers; and second-generation migrants, meaning persons who were either born in Malta to migrant parents, or arrived in Malta as children and grew up in this country, often acquiring Maltese citizenship over the years.
- **Coming from a pre-selected list of nationalities from European, African, or Asian countries,** including Serbia, Italy, and Albania (Europe); Somalia, Sudan, and Libya (Africa); and the Philippines, India, and Nepal (Asia). This selection includes several of the biggest migrant communities in Malta.
- **Being 18 years old or older.**
- **Having resided in Malta for at least a minimum period of six months.**

Of the 200 respondents surveyed, **63% were men and 37% were women** (see Figure 1). Balancing the sample across genders was difficult. This may be due to several elements, including the fact that men might be more easily accessible in public spaces, and the fact that more men than women migrated to Malta (see Annex 2 and NSO 2021).

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<sup>14</sup> The quantitative data regarding the experience of housing discrimination included in this study is based on the respondents' own perception, rather than an objective measurement of different outcomes in the same circumstances.

Figure 1: Respondents' gender and age range



In terms of age, most respondents were between 25 and 45 years old (71%). A smaller share of respondents was between 46 and 65 years old (21%). Respondents between 18 and 24 years and above 65 were much more difficult to recruit (7% and 2% respectively).

Table 3: Number and percentage of survey respondents disaggregated by reported region and country of origin.

Region of origin	Country of origin	N of survey respondents	% of survey respondents
<b>Africa</b> 31%	Somalia	26	13%
	Sudan	20	10%
	Libya	15	8%
<b>Asia</b> 35%	Philippines	31	16%
	India	26	13%
	Nepal	13	7%
<b>Europe</b> 35%	Serbia	26	13%
	Italy	20	10%
	Albania	17	9%
	Bulgaria	6	3%

The sample was evenly distributed between the three regions of origin<sup>15</sup>, as follows:

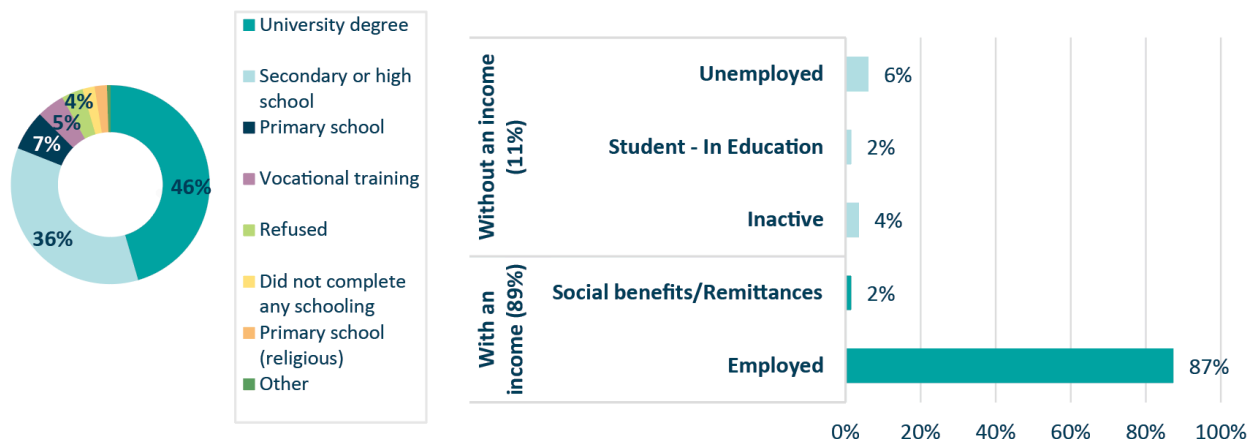
Male respondents (n=126) were mainly from Somalia (17%, n=22/176), India (17%, n=21/126) and Sudan (15%, n=19/126). Female respondents (n=74) were mainly from the Philippines (31%, n=23/74), Serbia (18%, n=13/74) and Libya (15%, n=11/174).

Most respondents (88%) reported having a source of income<sup>16</sup>, with hardly any gender differences (86% among female respondents, 89% among male respondents). The source of income was mostly through employment (98%, n=172/176), while a small minority of respondents relied on social benefits (2%, n=3/176) as a main source of livelihood. Among respondents who reported being employed (n=172), the majority (87%, n=149/172) relied on a regular paid job, followed by a minority who relied on occasional work (7%, n=12/172) and on self-employment (5%, n=8/172). The majority of those surveyed for the study had a medium or high education level: 46% had a university degree and 36% had completed secondary school, while just 7% finished primary school (see Figure below).

15 For ease of reading "region of origin" will be used in the report to refer to both migrants and Maltese citizens, both naturalized or second generations.

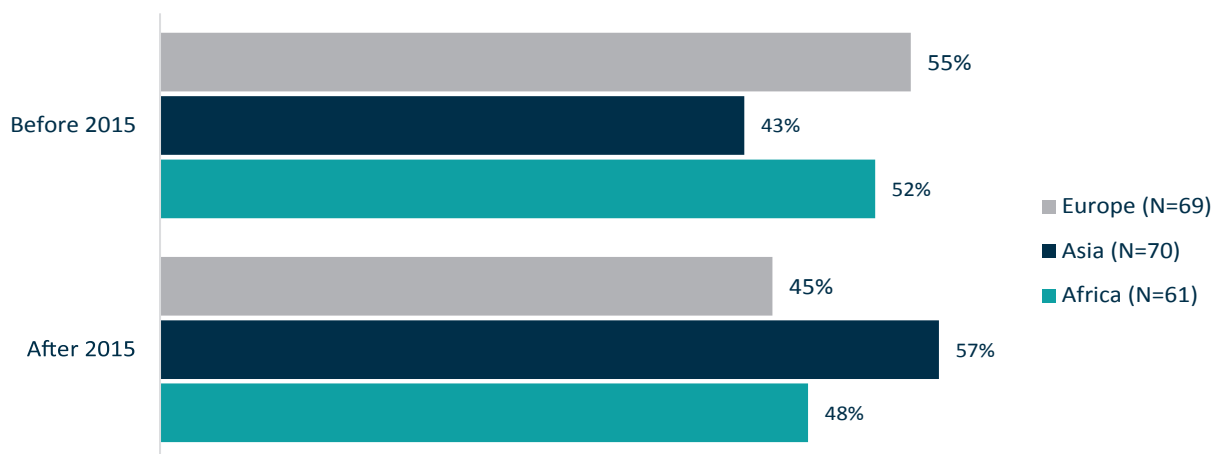
16 The definition of source of income adopted in the present report refers to the availability of an income at the individual level, whether it be from employment, social benefits, remittances, or other sources. The source of income at the individual level differs from the source of income at the household level. While the latter compiles all income gained at the household level, the former refers to respondents' income personal entitlement, thus acting as a proxy of individuals' financial autonomy.

Figure 2: Respondents' education, personal income availability and employment profile



The study interviewed respondents who have been residing in Malta for different periods of time, to investigate whether people with a migratory background who have been living in the country for longer are better integrated and, therefore, may face less challenges in accessing housing compared to those who arrived more recently (see Figure 3). The sample was evenly distributed between those who have been living in Malta since before 2015 (50%) and those who arrived in the country after that year (50%).

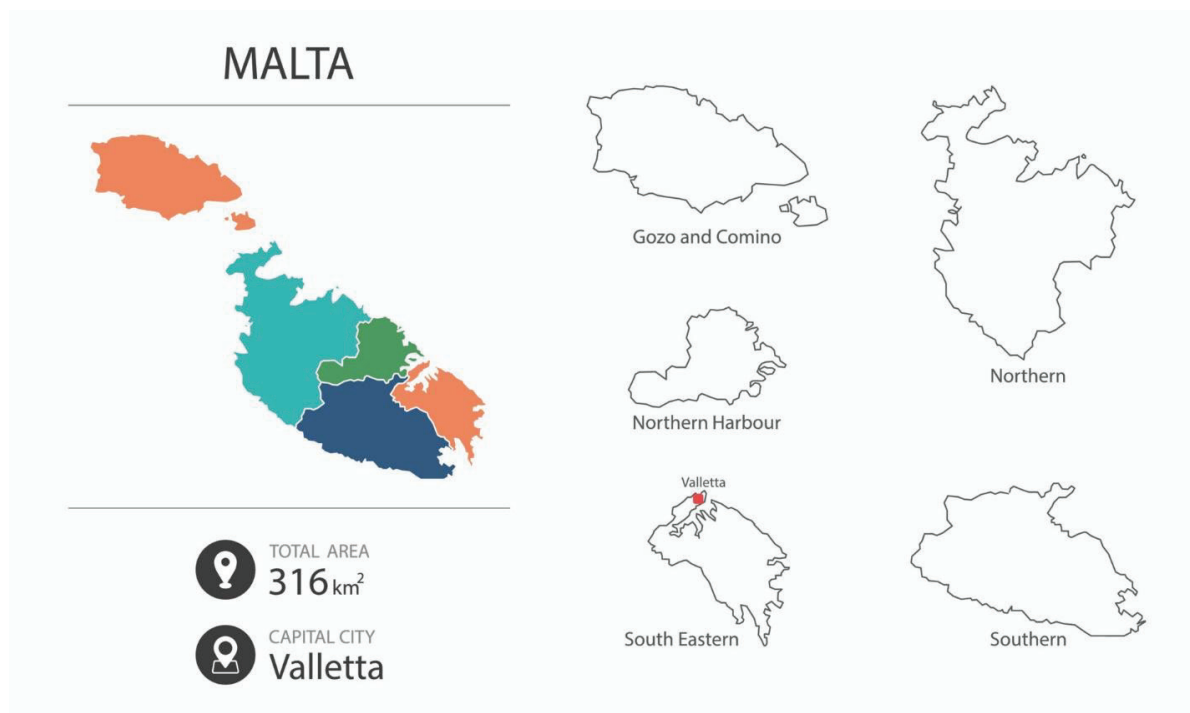
Figure 3: Share of respondents disaggregated by reported date of arrival in Malta



Among respondents who arrived before 2015 (n=100), the majority were Europeans (38%, n=38/100), followed by Africans (32%, n=32/100) and Asians (30%, n=30/100). Respondents who arrived after 2015 (n=100), were mainly from Asia (40%, n=40/100), followed by Europeans (31%, n=31/100) and Africans (29%, n=29/100). As for the respondents' migration status, 41% had a short-term regular migration status, followed by 15% who had subsidiary protection, 13% who had a long-term regular migration status and 9% who had Maltese citizenship.

## Respondents' housing situation

Figure 4: The Regions of Malta showing the Northern region in light blue



Most respondents resided in the Northern Harbour and Northern Regions of Malta. While these figures may be influenced by the purposeful sampling strategy adopted in this study, they are also reflective of the national statistical data of the latest Census Report on Population and Housing (2021), which stated that the Northern Region has the largest number of foreigners. This is especially true for St. Paul's Bay, a multi-ethnic cosmopolitan urban area with around 120,000 residents, which accounts for 24.2% of the total population of Malta.<sup>17</sup>

More specifically:

- Respondents living in The Northern and Northern Harbour Regions (n=111) were equally distributed across San Ġwann (n=18), San Pawl il-Baħar (n=16) and L-Imsida (n=16).
- Respondents residing in The Southern Harbour and Southeastern regions (n=64) mainly lived in Birżebbuġa (n=14), il-Marsa (n=12), and Marsaskala (n=11).
- Respondents residing in the Western Region mainly lived in Ғaż-Żebbuġ (n=10), Ғal Qormi (n=9).
- Only 2 respondents reported living in Gozo and Comino.

Table 4: Distribution of respondents' region of residence

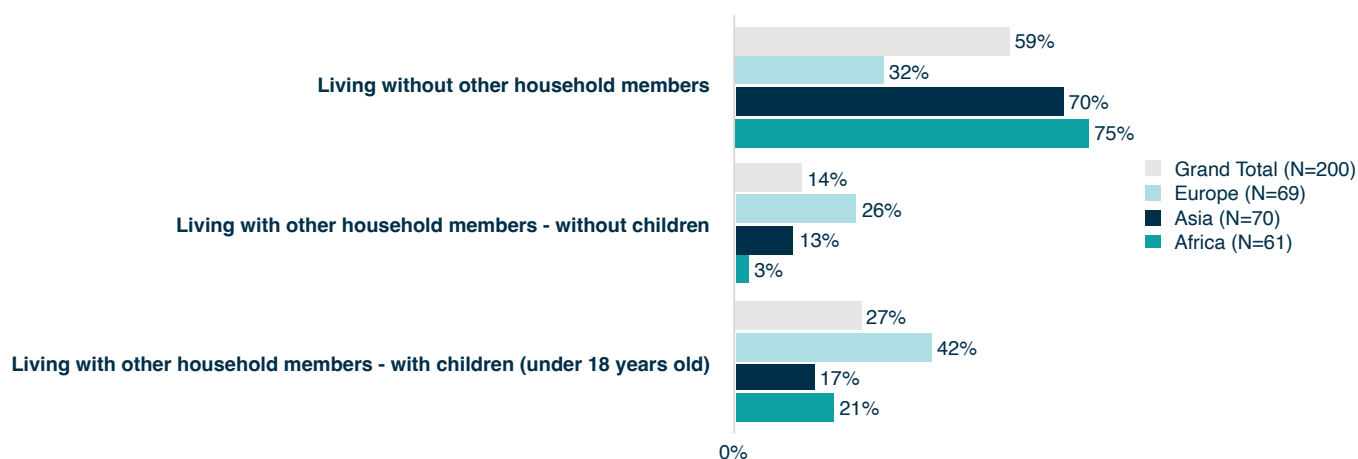
Northern Harbour	Southern Harbour	Northern	Southeastern	Western	Gozo & Comino	Other	Total number
n=86, 43%	n=36, 18%	n=25, 13%	n=28, 14%	n=19, 10%	n=2, 1%	n=4, 2%	200

<sup>17</sup> More than one in five residents (115,449 – about 20% of the country's population) are foreign nationals, which is an increase of more than five times in the share of foreigners since 201. These mainly reside in the Northern Harbour and Northern Regions (NSO, 2021).

The great majority of respondents (98%) found their housing via the private rental market, while just 1% lived in social housing and another 1% were homeless.

Overall, 59% of respondents reported living without any other household member, while 27% lived with other household members including children, and 15% lived with other household members but no children (see Figure 5). Respondents' housing composition varied across the three groups. While most Africans and Asians reported living solo (75%, n=46/61 and 70%, n=49/70 respectively), most Europeans reported either living with other household members but no children (26%, n=18/69) or with household members and children (42%, n=29/69).

Figure 5: Respondents disaggregated by household living situation



### 3.3. Qualitative data collection

To complement the quantitative data collected through the surveys, qualitative data was also collected through focus group discussions (FGDs) and key informant semi-structured interviews (KII).

Participants involved in the FGDs were people with a migratory background with specific profiles:

- Community Leaders & Malta Tenancy Group
- Second-generation migrants
- LGBTIQ+ persons with a migratory background
- Homeless and at-the-risk of homelessness persons with a migratory background

KIIs, on the other hand, targeted people who could provide important insights regarding access to housing for people with a migratory background. This included housing actors and gatekeepers such as landlords, real estate agencies and housing intermediaries, MHA staff, NGOs, and academia (see Annex 1 for more detail). FGDs and KIIs with experts explored, more in-depth, the same thematic areas as the survey questionnaire, meaning the strategies used by people with a migratory background to look for housing in Malta, the obstacles faced and the resilience strategies used to overcome such obstacles, as well as suggestions for measures to improve access to housing for persons with a migratory background in Malta.

## 3.4. Limitations

Some limitations to the data are worth noting. As the project's sampling process was not randomized, findings are only indicative, not statistically representative of the entire population with a migratory background living in Malta. Moreover, irregular migrants were excluded from the sample, so their housing situation and the challenges they face are not covered in the report. Additionally, the project aimed to embrace a variety of profiles in the survey sample, including LGBTQI+ respondents and respondents with disabilities. The enumerators however struggled to reach these respondents, who could only be interviewed in very small numbers, thus making any in-depth analysis of their specific situation impossible. Qualitative data regarding LGBTQI+ people with a migratory background was however collected through an FGD. Second-generation migrants were also hard to reach and only very few were interviewed. This was also because several of them refused to participate in the interview as they felt well integrated in Maltese society and did not see the purpose of participating in an interview focusing on discrimination.

Despite the latter limitations, we are confident that the findings from this study can provide important insights and follow-up studies that explore the strategies employed and the challenges faced by people with a migratory background when looking for housing in Malta.

## 4. Research findings

The following sections outline the main findings that emerged from the quantitative and qualitative data which was mainly collected in the Northern and Northern Harbour Region (see Figure 4 above). The main themes discussed ranged from the neighbourhoods that migrants lived in, housing conditions, housing sector type, safety issues, and access to services.

### 4.1. Respondents' housing conditions

#### 4.1.1. Choice of neighbourhood and access to services

**The choice of neighbourhood depended on many inter-related factors** ranging from proximity to the respondents' place of work (31%), being well connected to other parts of the city (30%), already knowing someone living in the neighbourhood (25%), being the only place where they could find a house (15%), to liking the area (15%). Asians seemed to value more being closer to work (39%, n=27/70), while Europeans majorly reported choosing the neighbourhood due to a good transport connection to other city parts (41%, n=28/69), and Africans because they already knew someone living in the neighbourhood (28%, n=17/61). Being well connected to other parts of the city seemed to be more important for female respondents (35%, n=26/74), in relation to male respondents (27%, n=34/126). Female respondents also more frequently reported having chosen the neighbourhood because of cheaper rents (11%, n=8/74), in comparison to 8% of men (n=10/126). For those respondents arriving before 2015 (37%, n=37/100) being well connected emerged as more important than for those arriving in Malta after 2015 (23%, n=23/100).

Generally, respondents felt safe in their neighbourhood, with minimal differences across all ethnic groups (Africa 95%, Asia 93%, Europe 83%). However, the perception of safety varied across genders: **while 63% (n=79/126) of male respondents stated feeling safe**, only **35% (n=26/74) of the female respondents did so**. New arrivals reported more frequently feeling safe (57%, n=57/100) compared to the long-term residents (48%, n=48/100).

Rate of access to public services varied heavily depending on the type of service: 88% of respondents reported having access to **transport**, 67% to **healthcare services**, and 56% to **educational services**. Access to education seemed to be higher among those who arrived in Malta before 2015, while access to healthcare was reported by the same percentage of respondents regardless of their date of arrival in the country and access to transport was higher among recent arrivals. Women seemed to access all three of these services more than men.

## 4.1.2. Sector and type of housing

### Occupancy

Out of all respondents who reported living in the private sector, 42% (n=82/196) lived in single apartments, 23% (n= 45/196) lived in a room in a shared apartment and 23% (n=45/196) in a shared room. Clear regional differences emerged here too: 67% (n=46/69) of Europeans lived in single apartments, while only 26% (n=16/61) of Africans and 29% (n=20/70) of Asians did. 37% (n=26/70) of Asians and 26% (n=16/61) of Africans lived in a shared room, while only 6% Europeans (n=4/69) did. Additionally, 17% (n=12/69) of Europeans lived in a single house, suggesting that Europeans might be able to access and afford living in better housing conditions. A small share of African respondents (2%) reported living in a makeshift house, or a building not intended for housing.

The share of respondents who lived in a single-occupancy apartment, instead of sharing housing with people other than their household, was higher among those who had arrived in Malta before 2015 (48%, n=48/100) compared to recent arrivals (34%, n=34/100). A slight difference can be seen in those living in rooms in shared apartments, from 25% (n=25/100) among respondents who arrived before 2015 to 21% (n=21/100) among those who arrived after 2015. The share of respondents sharing a room was much lower among those who arrived in Malta before 2015 (8%, n=8/100), compared to those who arrived after 2015 (38%, n=38/100). A key informant from the Malta Housing Authority reported that house sharing increased among people with a migratory background in Malta in recent years, and interpreted it as being caused by decreased affordability:

There is also a gendered aspect in the choice of accommodation type. While opting to live in rooms in a shared apartment was rather balanced between female respondents 22% (n=16/74) and male respondents (24% (n=30/126), room sharing was more gendered, with 31% of male respondents sharing their room against only 9% of female respondents. Finally, 53% (n=39/74) of female respondents reported living in single apartments as opposed to 34% men.

*"We are seeing that foreigners, mostly TCNs, are looking for shared apartments. Maybe for Europeans, e.g. Italians, they would still look for an apartment or maybe a small, shared space, for instance amongst six [...] Rent price is a big issue since they would be paying a EUR200 or Eur250 per bed, sometimes having 6 people per room. **This might also lead to frustrations among the tenants.**"*

### Security of tenure

Most respondents (85%) reported having a formal contract or being homeowners (70% formal contract, 15% homeownership). Only 8% of all respondents had an informal agreement with the landlord. The data showed a stark difference in the share of those who had a formal lease agreement amongst those who arrived after 2015 (86%) compared to those who arrived before that year (53%). This difference can be partially explained by the fact that more respondents who had been residing in Malta for longer were actually homeowners (25% had proof of ownership over their house), but informal agreements with the landlord were also more common among respondents who arrived before 2015 (12%), compared to those who arrived after 2015 (3%). Homeownership was more common among European respondents (32%), compared to Asians (9%) and Africans (3%). Interestingly, more female respondents (19%) reported being homeowners than male respondents (13%).

### 4.1.3. Housing conditions

Overall housing conditions were rated as good by most respondents: 53% of respondents reported that their house was in excellent condition and 43% stated that it was in “an adequate condition but required some maintenance”, while only 4% reported that their home required repair due to safety reasons. More Europeans (57%, n=39/86) reported living in excellent housing conditions, than Asians (54%, n=38/106) and Africans (48%, n=29/61). In contrast, more Africans (46%, n=28) and Asians (44%, n=31) lived in adequate housing which required some repair, compared to Europeans (39%). This data continues to strengthen the argument that Europeans are able to access and live in better housing conditions.

Respondents who arrived in Malta more recently seemed to be more satisfied with their housing conditions, compared to longer-term residents: 58% of respondents who arrived after 2015 reported living in excellent housing conditions, compared to 48% of respondents who arrived before 2015.

Qualitative data from the FGD suggests that some persons with a migratory background might not feel empowered to ask the landlord to improve their housing conditions. They weigh out the pros and cons, opting to stay without causing nuisance, and deciding to accept their current conditions instead of risking having to go back to house search.

#### Overcrowding

Most respondents (57%, n=113/200) stated that the domestic space available to them in their housing was adequate, and they had sufficient privacy and personal space<sup>18</sup>. The percentage of respondents who reported their housing space to be adequate was highest among Europeans (72%, n=50/69), followed by Africans (56%, n=34/61) and Asians (41%, n=29/70). This may be linked to the fact that most Europeans reported living in single apartments, as previously mentioned.

On the other hand, 20% (n=39/200) of overall respondents reported that the domestic space available in their housing solution was enough but lacked privacy and personal space. This result was considerably higher among Asians (31%, n=22/70) and Africans (18%, n=11/61) than among Europeans (9%, n=6/69).

Again, this reinforces the argument that Europeans seem to enjoy better housing conditions, compared to Asian and African respondents. Only 12% of respondents reported the space available being too limited, including the perception of overcrowded conditions. African respondents reported this answer more frequently (20%, n=12/61), compared to Europeans (12%) and Asians (6%).

Women more frequently reported living in an adequate and spacious home (68%) compared to men (50%). Men more frequently reported perceiving their domestic space as overcrowded (14%) or with limited privacy and personal space (21%) compared to women (8% and 18%, respectively). This links with the above data showing a gendered trend whereby more female respondents chose to live in more private housing solutions as opposed to male respondents, who have shown a higher trend in room sharing.

The perception of living in an adequate home with a sense of privacy was higher among respondents who arrived in Malta before 2015 (66%), compared to those who arrived after 2015 (47%), while the perception of overcrowding was slightly higher among more recent arrivals (14%) compared to those who had lived in Malta for longer (10%).

The issue of overcrowding was brought up in the qualitative interviews held with MHA staff. The below quote points to a lack of adequate coordination between government entities and authorities. When this research was conducted, the MHA was not legally equipped to act on illegal overcrowding. Instead, the Planning Authority (PA) was legally responsible of the planning clause on ‘class use’ of a property. However, as outlined above, this changed with the amendment of the law in 2024.

*“Sometimes we get reports that there are 30/40 people all living in the property. We can go check but we check that all have a registered contract and that they are paying rent. Till now that is in our remit, and there is nothing else we can do. The Planning Authority then comes in to check if that property has the capacity to accommodate that many people, cause the PA has different classes of property related to how they can be used, such as dormitories, residential etc. That is within the hands of the PA.”*

<sup>18</sup> Although the perception of overcrowding is 43%, a key expert stated that “Right now we have the phenomenon of overcrowding.”

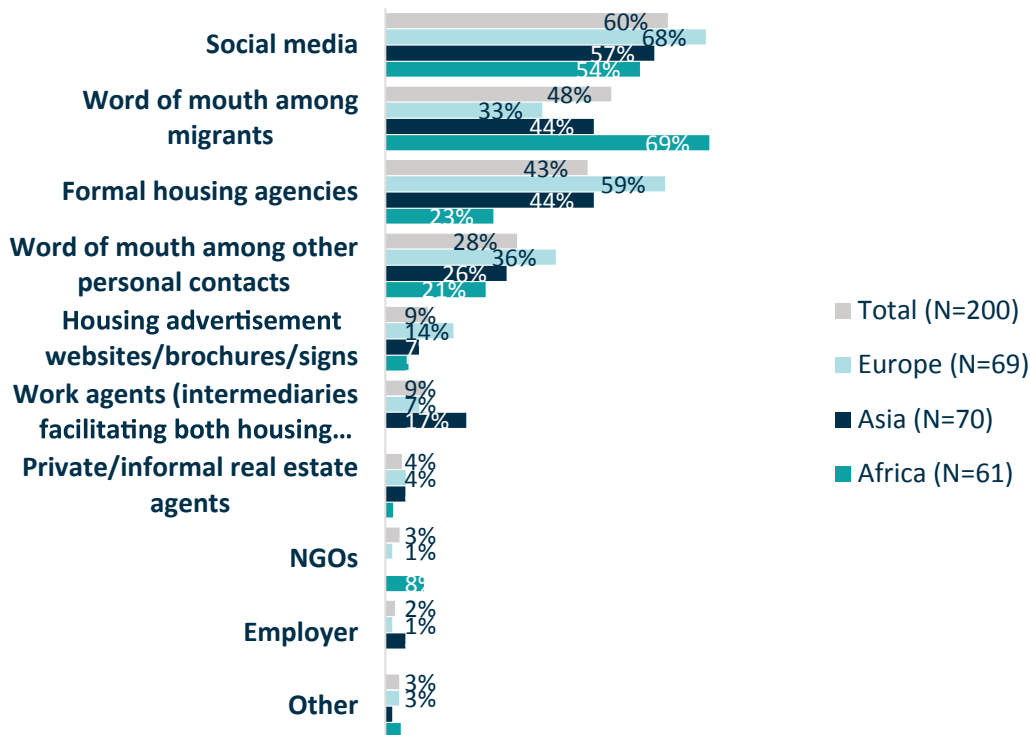
## 4.2. House search strategies

### 4.2.1. Channels used to look for housing

Respondents more frequently relied on informal strategies to look for housing, compared to more structured and formal channels. Social media was the most frequently reported house search strategy (60%). This was followed by word of mouth among migrants (48%) and formal housing agencies (43%). Other channels were used to a lesser extent, including word of mouth among non-migrant personal contacts (28%), housing advertisement websites or brochures (9%) and NGOs (3%) (see Figure 6 below).

Reported house search strategies different depending on the respondents' region of origin. Word of mouth among migrants was much more frequently reported by African respondents (69%) compared to Asians (44%) and Europeans (33%). Formal housing agencies, on the other hand, were more frequently used by Europeans (59%) compared to Asians (44%) and Africans (23%). European respondents also reported using social media and non-migrant contacts more often (68% and 36% respectively) compared to Asians (57% and 26%) and Africans (54% and 21%).

Figure 6: What are the channels that you used most frequently to look for housing since you are in Malta



Asian respondents more frequently reported relying on a “work agent” to find housing (17%), compared to Europeans (7%) and Africans (0%). The role of work agents is explained in more detail below. These differences based on region or county of origin also appeared in the qualitative data:

*“Mostly we, Ukrainians, we use **Marketplace**”. (Ukrainian FGD Participant)*

*“We mostly find through **word of mouth**, mainly among Indians. We have chats and WhatsApp groups to help each other find a place.” (Indian FGD Participant)*

*“Best place to find a house is **at the bar or at the grocer**. There, people will know who is renting out and they will tell you. That is the formula. Usually before coming to Malta, Bulgarian migrants rely on other Bulgarians. They ask on Facebook, like, ‘I am thinking of coming to Malta, what do you suggest?’ (Bulgarian FGD participant)*

*“We mostly speak amongst **our community members**, or through Facebook and WhatsApp” (Sudanese FGD participant)*

One key informant reported that relying on other migrants to look for housing, especially for house-sharing, was mostly connected with the objective of living with people with a similar cultural background, to increase the chances of getting along.

Male respondent more often resorted to social media (63%, n=79) and word of mouth among migrants (51%, n=64), compared to female ones (55% and 43% respectively). Women relied more often on formal housing agencies (51%, N=64), compared to men (38% and 23% respectively). This difference could be related to issues of trust, as women might feel safer going through formal housing channels to seek the protection of the law in case of problems, and especially if they happen to be the primary carers of their children.

### The emergent role of the work agent

The role of the “work agent” seemed to resemble the traditional role of the traditional letting agent which was popular up until the 1990s. They were important members of society in Malta since they were very well connected, had unique knowledge of the housing market, and were seen as trusted members of society. The local name for this role is ‘**sensara**’.

An answer option related to work agents had to be added during the data collection phase to the potential house search strategies foreseen in the questionnaire, as it emerged as a channel that was repeatedly mentioned by respondents in Malta. According to their description, these work agents would take care of sorting out different aspects of their life in Malta, including housing, often before they even arrived in the country. This implied that the respondents who relied on work agents did not have to look for housing themselves, thus avoiding direct interaction with real estate agencies and landlords, as the work agent would take care of housing search and arrangements for them.

As mentioned above, reliance on work agents was highest among Asian survey respondents. This trend also emerged in FGDs and KIs, with one letting division manager stating:

*“I know that these **work agents** exist for TCNs, like the Filipino community would have their referral person for instance.”*

Reliance on work agents to look for housing was also more common among respondents who arrived in Malta from 2015 onward, compared to those who arrived before that year. Only 3% of respondents who arrived before 2015 reported using a work agent to facilitate their access to housing in Malta, against 14% among more recent arrivals.

## 4.2.2. Reasons for choosing housing search channels

Different house search strategies were chosen for different reasons (see Table 5).

Table 5: Reasons for using house search channels

	Formal housing agencies (N=86)	Private/informal real estate agents (N=7)	NGOs (N=6)	Word of mouth among migrants (N=96)	Word of mouth among non-migrant contacts (N=57)	Housing advertisement websites/brochures/signs (N=16)	Social media (N=120)	Work agents (N=17)
I found them on the internet	77%	71%	0%	1%	0%	19%	94%	7%
Recommended by other migrants	8%	43%	17%	43%	4%	0%	3%	21%
I saw them on the street	7%	0%	0%	1%	7%	63%	4%	0%
It was the only option available	3%	0%	0%	1%	0%	6%	0%	29%
Recommended by other personal contacts	2%	0%	17%	7%	39%	0%	0%	7%
I knew them and trusted them	2%	0%	17%	26%	32%	0%	0%	0%
I saw them on the newspaper/magazines/brochures	2%	0%	0%	0%	0%	19%	0%	0%
I felt it was the safest/most reliable option	1%	0%	0%	0%	0%	0%	0%	0%
They were already helping me for other reasons	0%	0%	33%	23%	28%	0%	0%	43%
Recommended by public authority/intermediary	0%	0%	17%	0%	0%	0%	0%	0%

**Social media**, the most frequently reported channel to look for housing, was mostly chosen because it was available on the internet (94%) – a reason that is clearly in line with the nature of the channel itself.

Availability on the internet was also the reason most frequently indicated for relying on **formal and informal real estate agencies** (77% and 71% respectively).

Reliance on **word of mouth among migrants** was mainly related to recommendations from other migrants (43%), a previous relation of acquaintance and trust with the respondent (26%) or the fact that these other migrants were already helping the respondents for something else (23%).

Similarly, reliance on **word of mouth among other non-migrant personal contacts** was mainly related to recommendation by other personal contacts (39%), a previous relation of acquaintance and trust with the respondent (32%) or the fact that these other migrants were already helping the respondents for something else (28%).

**Housing advertisements, websites, and brochures** were mostly used because they were seen on the street (63%).

The main reason cited for relying on a **work agent** to find housing was the fact that they were already helping the respondent for other reasons (43%), in line with the dynamics described above. Work agents were also used because they were considered as the only option available (29%) or because other migrants recommended them (21%).

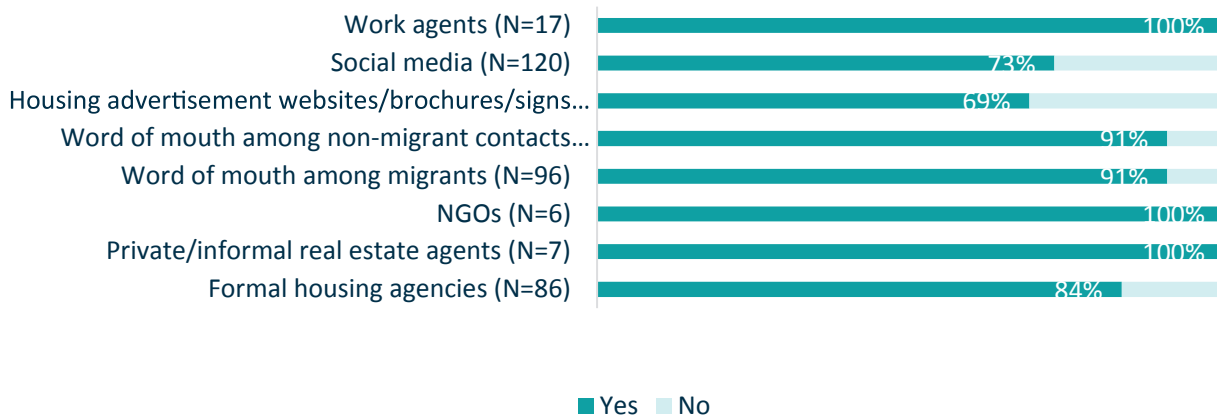
The reasons for choosing work agents to look for housing varied between respondents who arrived before 2015 versus those who arrived from that year onward. Respondents who arrived more recently reported several reasons that were never cited by those who arrived before 2015, including the fact that work agents had an online presence (9%, N=1/11), that they were recommended via word of mouth (27%), and that work agents were the only option available to them (36%).

Finally, **NGOs** were seldomly used as house search channels; when they were, they were mostly chosen because they were already helping the respondents for other reasons (33%).

### 4.2.3. Helpfulness of house search channels

All house search channels were rated as useful by a majority of the respondents who relied on them (see Figure 7).

Figure 7: Was this channel helpful to you to find a home?



Three channels were indicated as helpful by 100% of respondent who used them, including work agents, NGOs and informal housing agencies. However, this data point should be interpreted with caution as the sub-sample of respondents who used all three channels was very small.

91% (n=57) of those who used **word of mouth among other non-migrant personal contacts** reported it was useful, with hardly any differences among the three groups, and **word of mouth among migrants** had very similar results.

**Social media**, on the other hand, were reported as useful by 73% of respondents overall, but responses varied greatly between regions of origin: only 55% of Africans users found them useful, against a 79% of Europeans and 80% of Asians. Similarly, **formal housing agencies** were found helpful by 84% of its users overall: only 64% of Africans users found them helpful, against 87% of Asians and 88% of Europeans.

**Housing advertisements, brochures and signs** were the channel that was least frequently reported as useful by its users, at 69%.

The reported usefulness of some channels also varied depending on the length of stay in Malta of the respondents who used them. Formal housing agencies, for instance, were considered helpful by 92% respondents who arrived in Malta before 2015, while this share dropped to 73% among those who arrived in the country more recently. Similarly, social media were considered as useful by 80% of respondents who arrived in Malta before 2015, compared to 64% among those who arrived in the country since that year onward.

### 4.2.4. Awareness about public and social housing

Only a minority of respondents (35%, n=70/200) reported **being aware of the existence of public subsidized housing**. Out of these, Europeans were the most aware (46%, n=32/69), followed by Africans (39%, n=24/61) and Europeans (20%, n=14/70). Among those respondents who were aware of the existence of public housing, very few knew (13%, n=9/70) the requirements for applying for it. Most of these nine people had also applied for public housing: three had been rejected, two were still waiting for a response and one was living in public housing.

**Awareness regarding social housing** projects was even lower, or rather non-existent: none of the survey respondents knew about it.

## 4.3 Obstacles to finding housing

Finding housing is a major concern for people with a migratory background living in Malta. As one FGD participant narrated,

This study explored three main categories of obstacles to finding housing that people with a migratory background could have faced: discrimination, economic obstacles, and legal or bureaucratic obstacles. This section analyses the experience and perspective of these respondents with a migratory background regarding each of the three categories in depth. While the experiences and perspectives of housing gatekeepers were also explored for this study, they will be presented in a separate section further below in the report.

*“I am really afraid to change the apartment. I love it currently and don’t want to go back to the situation where I need to check for new places. I won’t change, and don’t want to go back.”*

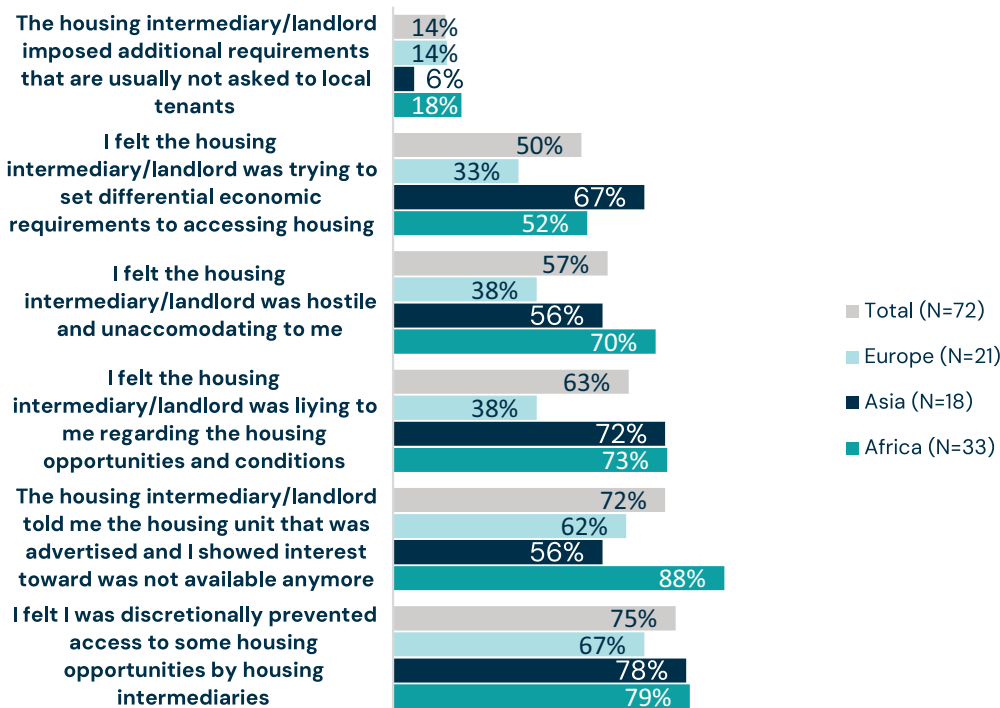
### 4.3.1. Housing discrimination

#### General experience of housing discrimination

A little over one third of all survey respondents (39%, n=77/200) reported having experienced discrimination while looking for housing, while a majority (61%, n=121/200) stated not having done so. There were stark differences in these results depending on the respondents’ region of origin: a majority of African respondents reported having faced discrimination (57%), against 32% of Europeans and 28% of Asians. Interestingly, respondents who arrived in the country before 2015 reported more frequently having experienced housing discrimination (46%) compared to those who arrived in Malta more recently (31%).

Acts perceived as discriminatory varied from not being shown properties advertised, to encountering outright hostility, to facing differential economic requirements and other types of additional requirements which are not usually asked to locals (see Figure 8).

Figure 8: Was there a particular behaviour or fact that made you feel you were discriminated?

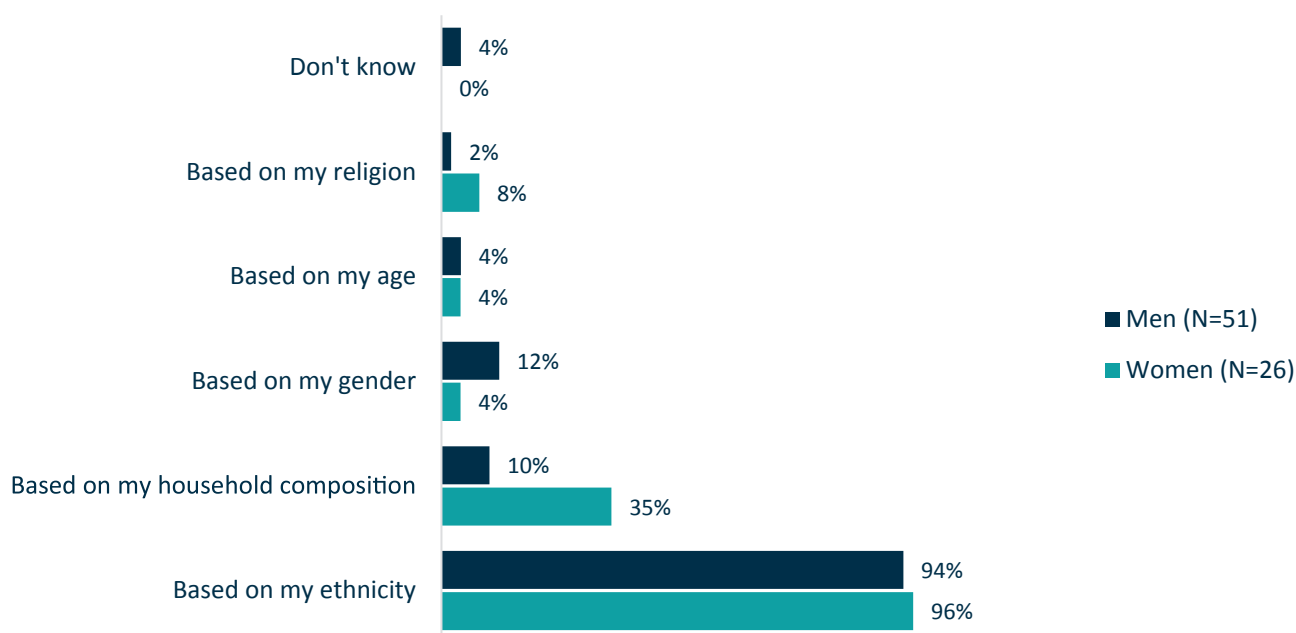


Female respondents more often reported having faced different forms of discrimination, compared to men while house-hunting by intermediaries or landlords.

#### Discrimination grounds

The findings show that **ethnicity** was the main ground for housing discrimination (see Figure 9 below). This finding was consistent across genders, regions of origin and lengths of stay in Malta. Other discrimination grounds were reported much less frequently.

Figure 9. Why have you been discriminated against?



## Ethnicity

Nationality was the factor most frequently reported as triggering discrimination based on ethnicity (93%), across the three regions of origin. Being a migrant/refugee more generally was more frequently indicated as the reason for ethnicity-related discrimination by African (48%) and Asian (40%) respondents, compared to Europeans (15%). African respondents much more frequently mentioned skin colour as reason for ethnicity-related discrimination (61%), compared to Asians (5%) and Europeans (0%).

During one of the FGDs, participants described how having a migrant or refugee status automatically changed their house-hunting experience into a negative one:

*“People think I am European, my social status helps me a lot – because they consider me as someone active in the society. When I say I am a refugee – things change”. (European participant, FGD)*

Only a small minority of respondents who reported ethnicity-based discrimination attributed it to their name or language (8% and 4% respectively).

*“In the case of Africans and Arab people that is a different issue. Also, the skin colour affects. Unfortunately, yes it affects, I am personally against it, because personally I believe that we are all humans, and we can all be good, and we can all be bad – we cannot generalize. But some landlords tell you immediately ‘z’gur li le’ – definitely not, I don’t want black people.” (Maltese letting agent, KII)*

The occurrence of discrimination based on ethnicity also came up in the information collected through key informant interviews. For instance, a key informant from the MHA confirmed that both migrants and Maltese landlords contact them to find out if it is legal or not to refuse renting an apartment to foreigners due to their ethnicity. Despite such conduct being illegal, the key informant explained that such queries do not fall under the MHA's mandate, so they recommend potential victims of discrimination to contact the relevant authority, or the MHA itself reports the case.

## Household composition

The second most frequently reported discrimination ground was **household composition**, mentioned by 18% of all respondents.

Among respondents who reported discrimination based on household composition (n=14), most said it happened because they had **children** (n=12), while a few said it was due to them being **single** (n=3, Africans only). One key informant working at the Migrant Commission stated that:

*"Families find it harder to rent. Sometimes, with single men looking to rent it's easier, because there is the implicit implication that, in their case, single men you can have 4 men in one place, but for some reason when it comes to families 'jiddarsu n-nies [they feel uncomfortable]'. Usually, it's the other way round because a family is more settled."*

A private letting agent echoed the above sentiment:

*"The household composition also affects. You find people who tell you they do not want men alone. Others tell you they do not want women alone, but you find few women alone. Others tell you that they don't want kids. I see this as a big banality."*

## Other discrimination grounds

Only 9% (n=7/77) of respondents who experienced discrimination reported gender as the discrimination ground. Almost all were male respondents (86%, n=6/7).

Religion and age were minimally reported as grounds for the housing discrimination experienced, at 4% (n=3/77) each.

## Discrimination after finding housing

The share of respondents who reported facing discrimination after finding a house in Malta was lower (28%, n=55/200) compared to those who were discriminated while searching for a house (39%, as mentioned above). The share of respondents who felt discriminated after finding housing differed depending on their region of origin: it was highest among African respondents (36%, n=22/61), followed by Asians (27%, n=19/70) and lowest among Europeans (20%, n= 14/69).

A higher share of female respondents reported having been discriminated against after finding housing (34%, n=25/74), compared to male ones (24%, n=30/126). Similarly, discrimination after finding housing was reported more frequently among respondents who arrived before 2015 (30%, n=30/100) compared to recent arrivals (25%, n=25/100).

LGBTIQ+ FGD participants also reported experiences of discrimination after finding housing. For example, a queer African participant experienced homophobia at home and was unable to move out due to their low income, as indicated in the quote below.

*"In terms of discrimination, the landlord is ok overall. But I cannot invite over my LGBTIQ+ friends, not because of the landlord but because of the person I share the home with. He is Nigerian but homophobic and we share the rent, and I can't afford to lose that place or rent alone – my salary is small, and the price have been increased."*

Another participant brought up housing difficulties and gender identity in relation to the expectations they had prior moving to Malta. To them, migrating to a European country was coterminous with freedom, good housing, and a better quality of life. However, they still experienced housing discrimination due to their sexuality and gender upon arrival.

## Impacts of discrimination

Discrimination had a direct impact on the respondents' housing situation, with 61%, (n=59/97) reporting having had to endure **ill treatment**, while 58% found it difficult to find an alternative housing option at times, 19% had accepted worse housing conditions than they would have liked, 19% had to abandon their home, 15% had to pay a higher rent, and 14% had been unable to find an alternative home. These figures relate to all respondents who experienced discrimination, both while looking for a house and after.

## Perpetrators of discrimination

Landlords were indicated as the main perpetrators of discrimination related to housing by the great majority of respondents across the different discrimination types experienced. In the case of the two most frequently reported discrimination grounds – ethnicity and household composition – landlords were indicated as perpetrators by 93% (n=67/73) and 100% of respondents respectively (n=14/14).

Real estate agencies were less frequently indicated as perpetrators, namely by 40% (n=29/73) and 36% (n=5/14) of respondents who felt discriminated based on their ethnicity and household composition respectively.

The prevalence of landlords as perpetrators of discrimination was also iterated by key informants. They also ascribed discrimination by landlords to the cultural expectations and **perception of cleanliness and order**. One sensara explained:

Neighbours were also frequently indicated as perpetrators by respondents who experienced discrimination after finding a house (34%, n=19/55).

*"Most of owners, 97%/98% tell you no Indians, no Nepalis, no Filipinos, no Africans. The reason given is that these nationalities leave the flat a mess and are dirty ["jhallu ħafna ħmieġ"]."*

## 4.3.2. Economic obstacles

Economic issues were reported more frequently as obstacles to finding housing, compared to discrimination. 58% of respondents (n=117/200) reported experiencing economic obstacles while looking for a house in Malta. European respondents presented the highest share of individuals who did not face any economic obstacles (55%, n=38/69), followed by Asian (37%, n=26/70) and African (31%, n=19/61) respondents. Some differences based on the respondents' gender also emerged from the data: 62% (n=46/74) of female respondents reported having faced economic obstacles, against 56% of men (n=55/126).

## Income and housing costs

Economic obstacles were mainly related to the high prices of adequate housing being higher than the household income, reported by 93% (n=109/117) of respondents who faced economic obstacles. The required deposit emerged as the second most frequently mentioned economic obstacle, reported by 31% (n=36/117) of respondents who experienced economic obstacles. Lastly, 12% (n=14/117) of respondents who experienced economic obstacles indicated the requirement of having a stable income to guarantee future payments as an economic barrier to finding housing. Findings did not yield to strong differences between respondents who arrived in Malta before 2015 and those who arrived in the country from that year onward.

A Maltese 'sensara' stated that, in her professional experience, both persons with a migratory background and Maltese tenants are facing such obstacles, particularly unregulated rents. She explained:

*"Right now, it's very difficult even for Maltese to be able to afford to rent "mhux faċli jlaħħqu l-Maltin". When we are speaking about places being rented for €1200, we are speaking about a price which is more than the minimum wage, they cannot not afford it. You need to account that a family, a husband and wife, if they have an income of €800/900, you cannot afford rent cause then you need to factor in electricity, internet, medical expenses, and everyday life. This is too much."*

The key informant continued saying that the most difficult part of being a sensara was "for me to negotiate prices to be lower, but I find it very difficult. Owners tend to say leave it empty if you can't find me with that high price, cause then eventually they will find tenants. And they really do find people to rent it out to."

### The deposit

31% (n=36/117) of those who reported economic obstacles stated that the **deposit** requested was too high. This specific type of economic obstacle was more frequently reported by Africans (43%, n=18/42), followed by Asians (27%, n=12/44) and Europeans (19%, n=6/31).

An FGD participant stated how the deposit amount can be an obstacle to accessing decent housing:

*"One of the main obstacles is that sometimes landlords ask for an advance of two months' rent and deposit. That is a lot of money."*

What also emerged from the qualitative data is the lack of information there is on what the deposit is for. People with a migratory background often do not know that, if something is broken in the house, they will not get part of the deposit back.

Some key informants stated that landlords often find any excuse not to return the deposit, as illustrated in the below quote by a letting agent:

*"'Deposit' is just a name. they will always find an excuse not to give it back. You never hope to get it back. In some cases, they tell you, you broke a plate or there is a scratch on the wall."*

### Income instability

Finally, 12% (n=14/117) of those who reported having faced economic obstacles in finding housing said that a **stable income** was required in order to find housing. The share of those who reported this economic obstacle was highest amongst Africans (26%, n=11/42), followed by Asians (7%, n=3/44). No European respondent reported this specific type of obstacle. Finally, 6% (n=7/117) of those who faced economic barriers identified having an open-ended work contract as the specific obstacle.

### 4.3.3. Legal and bureaucratic obstacles

98% (n=195) of respondents reported **not** having faced any legal obstacles when looking for housing. This response was common for both male (97%, n=122/126) and female respondents (99%, n=73/74), as well as between those who arrived before 2015 (97%, n=97/100) and after 2015 (98%, n=98/100). The remaining 2% stated that the documents required were extremely complex to obtain or the ID documents submitted were considered invalid.

#### 4.3.4. Other obstacles

Other obstacles that fell outside of the three selected categories foreseen by the project were reported relatively frequently, by 47% (n=94/200) of overall respondents.

Among this sub-sample, the specific type of obstacle reported most frequently was being cheated or lied to regarding housing price and/or conditions and/or utility rates, mentioned by 86% of respondents who reported other obstacles. This was also reported by FGD participants, who mentioned scams and being given fake utility bill receipts. A key informant recalled the case of a scammer who was caught because an anomaly appeared in the MHA database system, as a landlord was submitting “loads of applications and contracts on this place [rental apartment].” This raised concerns and, upon investigation, these properties were found to be “either abandoned or it is not even a home.”

Illegal patterns and practices seem to exist among people with a migratory background too, as stated in the quote below from a key informant:

*“They share contracts between themselves, and they falsify the signatures of the landlords. We would know, because one person does the registration / application and there would be some things missing. Sometimes, when I follow up to correct the mistake, the alleged landlords tell us ‘listen that property is not even mine’ and we start realizing. Sometimes, the tenants themselves do this.”*

Lack of knowledge of the local language was the second most frequently reported obstacle in the “other” category, although by a much smaller share of respondents (18%, n=17/94). Respondents reported having difficulties in accessing information about the various housing schemes, including due to the unavailability of information in multiple languages. Landlords and MHA staff also reported sometimes finding it difficult to communicate to people with a migratory background. Landlords and government employees face difficulties in communicating and explaining the requirements to access different housing schemes and have no guarantee whether the persons with a migratory background understood the given information, especially about the rent law.

#### 4.3.5. Relative importance of discrimination and other obstacles as barriers to finding housing

Among respondents who reported experiencing more than one barrier among economic, legal, discrimination and others (n=101), economic barriers and discrimination were ranked by the same percentage of respondents (28%, n=40/101) as the factor which had the most adverse impact on their housing situation.

### 4.4 Housing gatekeepers’ perceptions of people with a migratory background

During the interviews, gatekeepers reported a variety of perceptions, both good and bad, of people with a migratory background. A trend emerged pointing to preference or dislike toward prospective tenants of specific nationalities. Aversion was reported based on several elements, including property upkeep and cleanliness, food smell and late payments of rent and utility bills.

Letting agents and landlords explained how and why certain nationalities are sometimes perceived as problematic, as in the quotes below:

*"This week I spoke to a landlord, and she said, 'no to Asians and Africans due to smell of food'. Others say Europeans ok and other say yes to Europeans but not Italians. Italians are opportunistic like the Maltese [b'hal Maltin, mis-seba jieħdu l'id]"*

*"If you have two Swedish people sharing, the landlord would be ok. You get two Indians willing to share, and they tell you no. We see this difference [in perception]"*.

*"Once I had 2 Libyans who were not paying, so I had a very high bill of electricity and water, and they also had rent arrears and then they left without notice and we did not get paid (both for rent and bills)."*

These nationality-specific perceptions were sometimes based on direct previous experiences by the landlords and, in other occasions, on general stereotypes.

The change in perception over time was recounted by a letting division manager who had over 15 years of experience in the PRS observed that the landlords' perception of prospective tenants from different nationalities has fluctuated over the years:

*"When I started my job, it was Libyans. And now it is 'I don't want Indians, their food smells. They also tell you they are two and they end up being eight'"*.

One landlord, in contrast, expressed a preference for a specific household composition:

Preferences related to household composition can also indirectly lead to discrimination against people with a migratory background, due to the fact that some of them tend to opt for house sharing more often compared to Maltese citizens. As a key informant stated, "Asians opt for sharing. Maltese do not opt for sharing, they prefer to stay with their families."

*"From our experience, I think we would prefer just couples. This does not mean we do not accept other household compositions but from our experience, couples would be our preference. We had singles before, the ones we currently have are very clean and take care of the furniture [...] but couples tend to be more respectful, responsible, they pay on time, they do not complain, they do not do house parties, or invite over friends, drinks, and cigarettes."*

## 4.5. Resilience strategies

### 4.5.1. Measures adopted by respondents with a migratory background to overcome obstacles in finding decent and affordable housing

#### External sources of help

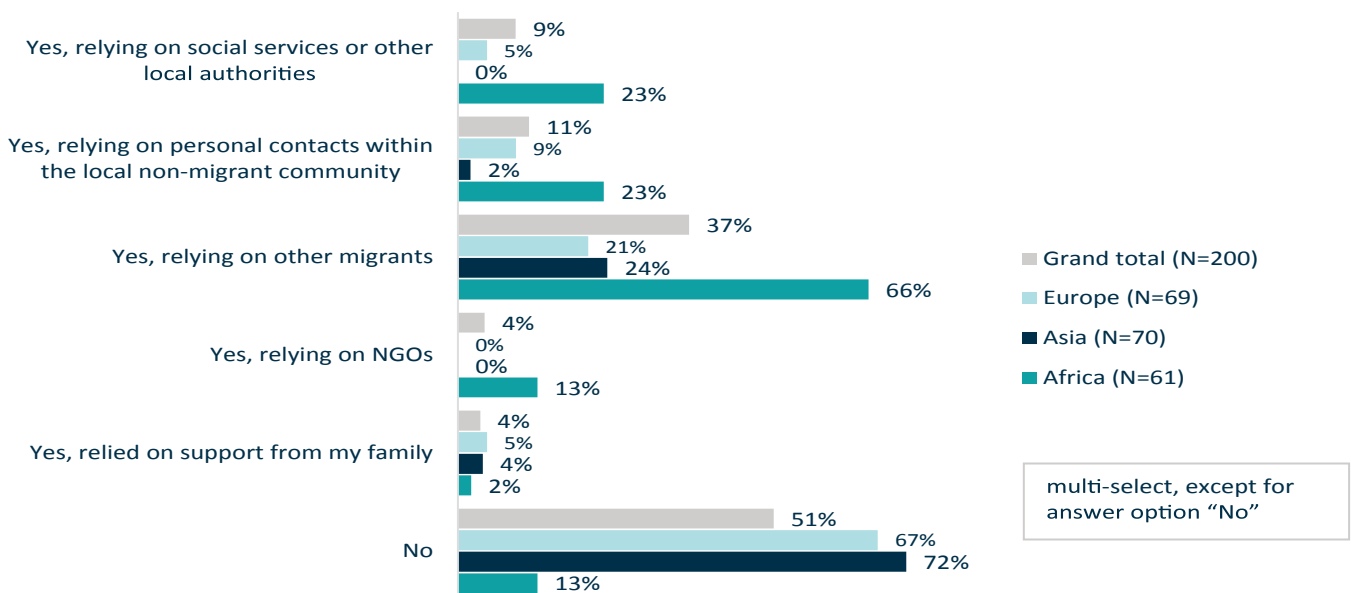
Slightly more than half (51%) of respondents who reported having faced one or more types of obstacles in finding housing, stated not having taken any specific measure to overcome them. This was reported much more frequently by respondents of Asian (72%) and European (67%) origin, compared to Africans (13%).

Those who did, often adopted a wide range of measures to cope with the various challenges and obstacles in finding decent and affordable housing (see Figure 10).

The resilience strategy most frequently reported by respondents who faced obstacles in accessing housing was relying on other migrants (37%). This was reported much more frequently by African respondents (66%) compared to Asians (24%) and Europeans (21%).

Reliance on other external sources, including more formal or official actors, was much lower: non-migrant personal contacts were only mentioned by 11% of those who faced obstacles in accessing housing, followed by local authorities at 9%, and NGOs and family both at 4%. Most of these channels, except for support from family, were also reported much more frequently by African respondents compared to Asians and Europeans, as shown in Figure 10.

Figure 10: Have you done anything that helped you overcome the barriers that you faced in access to housing?



Data did not show relevant differences depending on the respondents' gender, and the same holds true for disaggregation based on length of stay in Malta.

## Legal remedies

A small majority of respondents (55%, n=110/200) reported being aware of the existence of legal remedies for victims of housing discrimination. Such awareness was higher among African respondents (64%) in comparison to Europeans and Asians (52%, n=36/69 and 50%, n=35/70, respectively). Awareness was also higher among female respondents (61%, n=45/74) compared to male respondents (52%, n=65/126), and among respondents who arrived in Malta before 2015 (66%, n=66/100) compared to more recent arrivals (44%, n=44/100). Among respondents who were aware of these remedies, only 12% made use of them.

## Rent subsidies

Most respondents reported not being aware of the existence of rent subsidies (67%, n=133/200). Awareness was slightly higher among female respondents (35%, n=26/74), compared to male ones (29%, n=37/126). Variations also arose depending on the respondents' region of origin: awareness was much higher among Africans (43%, n=26/61) and Europeans (41%, n=28/69), in comparison to Asians (13%, n=9/70). Out of the respondents that reported being aware of these subsidies (32%, n=63/200), 32% (n=20/63) reported having applied for them.

A key informant working within the field of homelessness stated that, according to their organization's data regarding beneficiaries residing in the homeless shelters, people with a migratory background apply for rent subsidies more frequently compared to Maltese beneficiaries.

This expert further pointed out that Syrian migrants "are the ones who mostly apply for the rental subsidy – most probably because of word of mouth and because they have a tight knit community."

## 4.5.2. Measures adopted by housing gatekeepers to address perceived risk related to prospective tenants with a migratory background

### Measures adopted by landlords

Landlords reported adopting a variety of strategies regarding how to assess and evaluate potential tenants. Some of these were based on gut feeling, their good and bad experiences with certain nationalities as outlined above, or generic stereotypes within popular culture. One landlord, for instance, stated:

*"We speak with them before and try to study the person when they come to look for the apartments, the way and what the person asks, and we also have a chance to ask them... but the person can wear a mask."*

These perceptions have changed over time, as demonstrated in the quotes below.

In addition to tenants' selection, landlords also described using several measures to protect their property from being damaged and avoid losing their income if the tenant decides to leave unexpectedly. Landlords expressed this concern regarding all tenants, but especially when it comes to renting to people with a migratory background.

Requiring a deposit is one of such measures. Usually, landlords ask for the amount of a one month's rent as a deposit, but this differs from landlord to landlord, also depending on the standards and quality of the property. One landlord stated that the one month's deposit ensures that rent and utility bills are covered in case a tenant leaves unexpectedly or if they "leave a mess". Another landlord explained that, due to past experiences, he feared that tenants may damage their properties. In short, the deposit acts like a financial shield in case dire circumstances arise unexpectedly as outlined in the below quote:

*"With regards to deposits... we have people who smoke inside and we end up painting all the flat... but although there were cases that we kept the deposits, we mostly give it back... but if you stay looking for the small things, you end up keeping the deposits most of the times because we face things such as dirty dishes placed in the cupboards, disgusting stuff under the beds..."*

Sometimes, perception and visceral evaluations led to positive outcomes, where a landlord may not feel the need to ask for a deposit or for personal guarantees, work permits or employment contract. For instance, the question regarding whether landlords requested prospective tenants with a migratory background to submit personal guarantees and permits had a mixed response. Some stated preferring a referral or recommendation based on **trust** or word of mouth, as narrated by another landlord:

*“For us, what works best is that you either have an agent, friends or the current tenants know them, and they refer them to us. So, this in a way narrows it down.”*

Other landlords stated preferring to adopt a **stricter approach to tenants’ selection**, to avoid the risk of being deceived, including asking for a character reference from previous landlords or managers<sup>19</sup>. This is becoming an increasingly common practice in Malta as the PRS becomes more professionalised and regulated by law. This common practice was outlined by a letting agent:

*“I was recently asked by a landlord that the [prospective] tenants must show their work contract. Recently, I have had landlords that also want to see the work contract and if the tenants used to live in a different accommodation, they would like a letter from the previous landlord. Usually, they do not ask for extra money because tenants are foreigners.”*

Another **financial measure** is related to securing the payment of utility bills by tenants with a migratory background. Many landlords reported asking for an extra €50 per month to cover water and electricity bills. For example:

Finally, regarding **rent collection**, some landlords adopted measures to make sure they will get paid. One landlord, for example, had applied for the Social Landlords Scheme, whereby they received a monthly direct payment from the government. Some landlords collected the rent physically, or via the financial technology app Revolut. Revolut was seen as a solution to make the rent payment when people with a migratory background were unable to withdraw large amounts of cash via the bank.

## Measures adopted by real estate agencies

In response to the landlords’ perception of persons with a migratory background, some letting agents reported often contacting the landlords in advance to inquire about their preferences, in order not to recruit the “wrong” nationality or the wrong number of people as prospective tenants. As one letting agent stated:

*“Every month, they give us €50 extra for the electricity bill and water bill, and if the bill comes less, we give them the money back, or deduct it from the next rent. If the bill is higher, they need to pay the difference. We always show the bill. We opted for this, because we heard experiences where we had tenants who did not pay for electricity and water for the entire year, but they just leave, and we end up not paid for it.”*

*“I work in the following way. When I do an inspection of property, I go to inspect and see how many bedrooms and bathrooms [there are] and I ask the owners what they are expecting in terms of price, but I always need to ask the owners **with whom they do not want to work with**, rather than with whom they want to work with. This is important for us to know beforehand because it is not the first time that we go with a client and then then the owners tell us I don’t want to work with this nationality. I will ask them if they want to register it – because if they don’t want to register it, I do not work with them.”*

<sup>19</sup> Character references are rather common in Euro-American and Anglosaxon societies. Such an example is the Tenants’ Union of New South Wales in Australia see, [Character reference | Tenants’ Union](#). In the UK, referencing (seeking verification of a tenant’s past performance) is an increasingly common practice in the letting process. In this context it is carried out by the landlord, the landlord’s agent, or as is increasingly common, by a credit checking agency. For more information see, the Citizens’ Advice Bureau on [Information landlords ask for when you start renting – Citizens Advice](#)

## Measures adopted by other housing intermediaries

The measures adopted by other housing intermediaries such as work agents, sensara, and NGOs when dealing with prospective tenants with a migratory background are rather similar to those of landlords. For example, some stated requesting an extra €50 as a measure related to house cleaning and upkeep, similarly to what was mentioned by landlords. Such a measure was seen as ideal and “more comfortable” for the landlord and was adopted to counteract and prevent cleanliness disputes. Such disputes are common in Malta between landlords and tenants in general, but especially with tenants with a migratory background, as explained by a sensara:

*“I tell the owner, I prefer to have a dirty apartment to clean, rather than have the involvement of police, fights etc. The truth [is that] I never had an owner getting these problems. So, I tell them, if you have gained €12000 in a year, use €200 and clean the place well. And get Comtec [cleaning company] etc.”*

## 4.6. Recommendations

The below recommendations stem directly from the qualitative data. By directly involving those affected/concerned by housing policies and practices, this approach not only enhances the credibility and relevance of the recommendations provided but also fosters a sense of ownership among the stakeholders.

### 4.6.1. Solutions suggested by respondents with a migratory background

Understanding cultural differences and culturally-specific needs emerged as an important feature, especially in relation to a sense of belonging and inclusion in local neighbourhoods. Overall, respondents with a migratory background suggested the below recommendations:

- Action by the national government to:
  - a. Raise awareness about housing discrimination:
    - i. Disseminate information among migrant communities on legal rights, local housing initiatives, access to social and affordable housing, the deposit, and social services. Such information should be translated in the most relevant languages for the foreign population living in Malta.
    - ii. Develop clear internal directives about different legal statuses and what public services a migrant is entitled to based on each status.
    - iii. Foster dialogue across cultures to counter housing discrimination against people with a migratory background, and to increase their integration, in collaboration with civil society organizations.
  - b. Regulate rents and overcrowding
    - i. Regulate rental prices according to locality, size, and the number of tenants per square metre.
  - c. Allow longer periods of time for migrants to obtain the necessary permits and documents from Identitá and the Malta Housing Authority.
- Action by local and international employers to dutifully give information on accommodation to foreigners who are sent to work abroad in Malta.

## 4.6.2. Solutions suggested by housing gatekeepers

### Private Landlords

Landlords provided an array of recommendations based on their own experiences of renting to persons with a migratory background, including:

- For the national government to:
  - a. Regulate the rental prices to retain tenants with a migratory background for a longer duration which would render a stable rental income.
  - b. Improve the existing tax incentives for landlords who opt for long-term leases.
- For the private rented sector (real estate agencies, letting agents):
  - a. Develop an online house search system for persons with a migratory background who wish to rent in Malta, where prospective tenants can fill out their profile. This would make it easier for landlords to recruit the ideal tenants based on factors such as education, profession, etc.
  - b. To offer support to digitally illiterate landlords.
  - c. To develop independent cleaning service companies to manage the upkeep and cleaning of common areas.

### Real Estate Agencies

Real Estate Agencies suggested the following recommendation:

- To be granted easier access to financial and employment official documents, since this would be beneficial for prospective tenants with a migratory background to prove their status as reliable and trustworthy tenants.

## 4.6.3. Solutions suggested by housing experts

The suggestions made by experts differed from those of letting agents and landlords. They directed their recommendations at the authorities specifically to:

- Adopt an inclusive approach to accessing housing by taking the perspective of persons with a migratory background and to incorporate their diverse experiences in legislation.
- Develop regular awareness-raising campaigns about housing rights in different languages.
- Show political will to improve the housing and planning system.
- Implement a National Rental Index to regulate rent prices.
- Introduce Multiple Housing Occupancies to address overcrowding among persons with a migratory background and to reduce abuse and illegalities.
- Provide data to local councils so that they can offer more information about housing, to be able to direct persons with a migratory background to the right channels

## 5. Conclusions

This report offered a snapshot of housing experiences of persons with a migratory background seeking to access housing in Malta. A majority of the respondents with a migratory background who were surveyed for the study reported not having faced housing discrimination. However, the fact that more than one third of them did – combined with the information shared by housing gatekeepers, pointing to a trend of aversion and rejection towards prospective tenants from specific nationalities – showed that much still needs to be done to combat housing discrimination against people with a migratory background.

Additionally, the study findings showed that persons with a migratory background often faced economic obstacles when seeking to access housing in Malta. While many of these challenges, such as the high rent prices, can affect Maltese citizens and foreigners alike, these challenges can become compounded and amplified for people with a migratory background.

The data collected regarding other obstacles to accessing housing also indicated a pattern whereby people with a migratory background tend to be scammed or lied to regarding rent prices, housing conditions, and utility rates, having an adverse impact on their access to housing and their housing experience.

The respondents' stories showed agency and creativity in the resilience strategies they adopt to secure housing, including support from their own communities and advice offered by friends and work agents. However, the burden of overcoming the shortcomings of the housing system should not be the duty of tenants but that of the housing system itself.

Important issues and obstacles emerged that require the urgent attention of policymakers, other authorities and other housing actors. While the development and implementation of a number of housing schemes by the Malta Housing Authority were certainly important steps, it is essential for the government to continue making progress to improve access to decent and affordable housing in the country, including by considering the realities and the specific needs and experience of people with a migratory background.

## Annex 1 – List of key informants

The below tables provide an overview of the housing gatekeepers and experts that were interviewed during the qualitative research phase.

Table 1: Gatekeeper's Separate Profiles

<b>GATEKEEPER 1</b>	
<b>Language of interview</b>	Maltese
<b>Country, City / location</b>	Malta
<b>Gender</b>	Female
<b>Organisation / institution</b>	Private business
<b>Role</b>	Private Landlord
<b>GATEKEEPER 2</b>	
<b>Language of interview</b>	Maltese / English
<b>Country, City / location</b>	Online
<b>Gender</b>	Female
<b>Organisation / institution</b>	'Sensara' <sup>20</sup>
<b>Role</b>	Sensara (as a self-ascribed term) Private letting agent
<b>GATEKEEPER 3</b>	
<b>Language of interview</b>	Maltese/ English
<b>Country, City / location</b>	Sliema
<b>Gender</b>	Female
<b>Organisation / institution</b>	Real Estate Agency
<b>Role</b>	Real Estate Agent
<b>GATEKEEPER 4</b>	
<b>Language of interview</b>	Maltese
<b>Country, City / location</b>	Malta
<b>Gender</b>	Male
<b>Organisation / institution</b>	Private business
<b>Role</b>	Private landlord
<b>GATEKEEPER 5</b>	
<b>Language of interview</b>	Maltese
<b>Country, City / location</b>	Malta
<b>Gender</b>	Female
<b>Organisation / institution</b>	Estate Agency
<b>Role</b>	Private landlord and letting agent with a private company

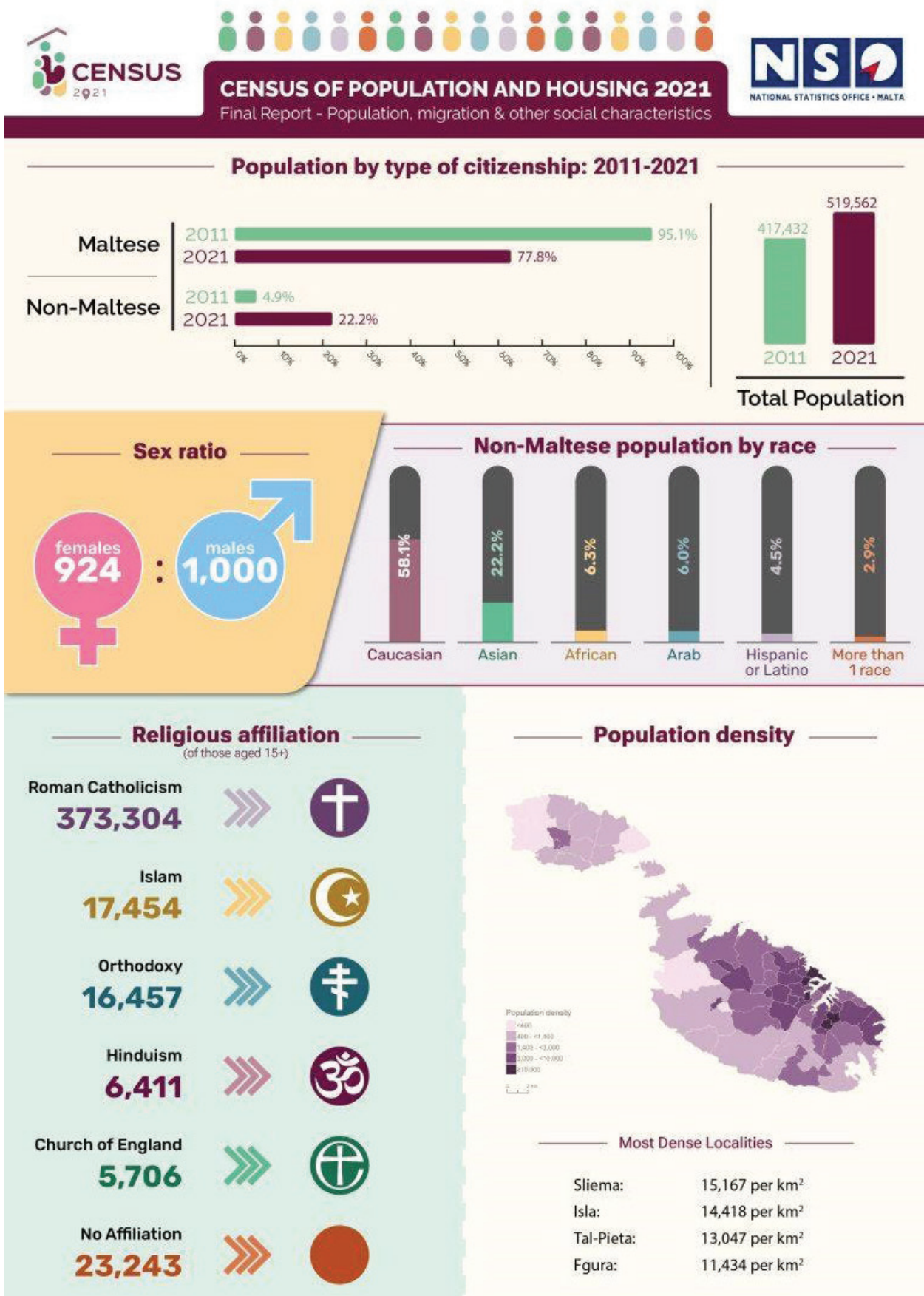
<sup>20</sup> Sensara is the traditional local term for the role of a private letting agent. Nowadays most letting agents work within the real estate market.

Table 2: Experts Separate Profiles

<b>EXPERT 1</b>	
<b>Language of interview</b>	English
<b>Country, City / location</b>	Msida
<b>Gender</b>	Male
<b>Organisation / institution</b>	YMCA
<b>Role</b>	Head of Organisation
<b>EXPERT 2</b>	
<b>Language of interview</b>	Maltese
<b>Country, City / location</b>	Floriana
<b>Gender</b>	Female
<b>Organisation / institution</b>	Housing Authority
<b>Role</b>	Housing Authority Management
<b>EXPERT 3</b>	
<b>Language of interview</b>	Maltese
<b>Country, City / location</b>	Online
<b>Gender</b>	Two females
<b>Organisation / institution</b>	Housing Authority
<b>Role</b>	Housing Authority Schemes Management
<b>EXPERT 4</b>	
<b>Language of interview</b>	Mostly English (some Maltese)
<b>Country, City / location</b>	online
<b>Gender</b>	Female
<b>Organisation / institution</b>	University of Malta
<b>Role</b>	Researcher
<b>EXPERT 5</b>	
<b>Language of interview</b>	Maltese
<b>Country, City / location</b>	Valletta
<b>Gender</b>	Male
<b>Organisation / institution</b>	Migrants' Commission Agency
<b>Role</b>	Service Coordinator

# Annex 2 – Excerpt of census results (2021)

## Infographic 1. Population, Migration & Other Social Characteristics, (NSO 2021)





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DRC  
Italia

Fondazione  
Impact  
Housing  
comunità e città  
trasformative

MAJOR  
DEVELOPMENT  
AGENCY  
THESSALONIKI S.A.

Mixed  
Migration  
Centre

SOC  
SOCIETÀ CIVILE

come home

Understanding and combatting intersectional  
discrimination in housing for people with a  
migratory background