50TH YEAR ANNIVERSARY

ymca malta

HOUSING PATHWAYS 2035



A NATIONAL FRAMEWORK FOR AFFORDABLE HOUSING

From Housing Supply to Housing Success

PREVENT housing instability

CREATE housing pathways

BUILD communities of opportunity and belonging

FUTURE-PROOF Malta's housing system

Ten flagship initiatives for a housing system that creates stability, opportunity and belonging for individuals, families and communities.

A POLICY PAPER PRESENTED BY YMCA MALTA

SEPTEMBER 2026

50 YEARS OF CHANGE.
BUILDING PATHWAYS FOR LIFE.

ROOTED IN MALTA.
INSPIRED BY EUROPE.

A Strategic Framework for Affordable Housing, Housing Stability and Community Wellbeing in Malta

Housing Pathways 2035 presents a whole-of-government and whole-of-society framework that strengthens affordable housing through prevention, housing stability, community participation and independent living. Rather than viewing housing as the end point of public policy, it positions a secure home as the foundation for health, opportunity, resilience and inclusive economic growth.

Drawing upon nearly five decades of frontline experience supporting housing exclusion, homelessness prevention and community integration. Prepared as a strategic contribution to the Ministry for Affordable Housing, the Housing Authority and the Government of Malta in support of future housing policy and Malta's National & Regional Partnership Plan (2028–2034).

Prepared by YMCA Malta VO 0028
Celebrating Fifty Years of Community Development
(1976 - 2026)

Dedicated to the belief that a home is more than a place to live. It is the foundation from which people, families and communities build dignity, opportunity, belonging and hope.

The views expressed in this publication are intended to contribute constructively to public policy dialogue. They do not represent Government policy and are offered in the spirit of collaboration and continuous improvement.

Foreword

Housing as the Foundation of Opportunity

Malta has made significant progress in strengthening access to affordable housing, recognising housing as a cornerstone of social wellbeing and national development. Continued public investment, legislative reform and innovative housing initiatives demonstrate a clear commitment to ensuring that more people can access safe, secure and affordable homes. Building upon these achievements, the next stage of housing policy presents an opportunity to focus not only on housing provision, but also on the long-term outcomes that housing enables.

For almost fifty years, YMCA Malta has worked alongside individuals and families experiencing homelessness, housing insecurity and social exclusion. This experience has consistently demonstrated that access to housing, while essential, is rarely the final step in a person's journey. Sustainable housing outcomes are strengthened when people are also able to maintain their tenancy, participate within their communities, access employment and education, and develop the confidence to live independently. This practical experience forms the foundation of the *Housing Pathways Framework* proposed within this publication.

The proposals presented in this paper are intended to complement, rather than replace, Malta's existing housing strategy. They recognise the significant work already undertaken by the Government of Malta and the Housing Authority, while identifying opportunities to strengthen housing policy through prevention, tenancy sustainment, community participation, innovation and evidence-informed practice. Collectively, these proposals seek to enhance the long-term social value created through existing investment in affordable housing.

The publication is also informed by the changing European policy landscape. The forthcoming National & Regional Partnership Plans (2028 - 2034), together with wider European priorities relating to affordable housing, social inclusion and homelessness prevention, encourage more integrated approaches that connect housing with health, education, employment and community development (European Commission, 2025). These developments present Malta with an opportunity not only to respond to emerging policy directions, but also to contribute its own experience to wider European dialogue.

Housing Pathways 2035 is offered as a constructive contribution to that discussion. Drawing upon frontline practice, emerging European policy and international evidence, it presents a framework through which affordable housing can increasingly become a platform for opportunity, resilience and participation. Its ambition is not to prescribe a single model, but to stimulate collaboration between Government, public authorities, local councils, academia, civil society and communities in shaping the next generation of housing policy.

At its heart lies one simple principle: **A home should provide more than shelter. It should create the opportunity to build a future.**

A New
Vision for Housing in Malta

Affordable housing represents one of the most significant public investments a nation can make. Beyond meeting immediate housing needs, it contributes to economic participation, improves public health, strengthens educational outcomes and promotes social cohesion (OECD, 2023; European Commission, 2024).

Over the past decade, Malta has made substantial progress in expanding access to affordable housing through sustained public investment and innovative policy initiatives. These achievements provide a strong foundation for the next phase of housing policy. At the same time, international evidence increasingly demonstrates that the long-term success of housing systems depends not only on access to homes, but also on the ability of individuals and families to sustain their housing and participate fully in community life (FEANTSA, 2023).

Across Europe, housing policy is evolving from a traditional emphasis on housing provision towards integrated approaches that connect affordable housing with prevention, tenancy sustainment, health, employment, education and community participation (European Commission, 2025). This direction is reflected in the European Pillar of Social Rights, the European Platform on Combatting Homelessness and the emerging National & Regional Partnership Plans (2028 - 2034), which recognise housing as a strategic investment in social infrastructure rather than solely a response to housing demand.

Drawing upon almost five decades of frontline experience, YMCA Malta has observed that stable housing creates the strongest outcomes when it is accompanied by opportunities for people to establish independence, build relationships and participate actively within their communities. Housing Pathways 2035 builds upon this practical experience by presenting a framework that complements Malta's existing housing strategy, placing greater emphasis on the long-term outcomes that housing makes possible rather than on housing provision alone.

The Housing Pathways Approach

The Housing Pathways Framework is founded upon a simple principle: ***Successful housing policy supports people before, during and after they access housing.***

Accordingly, housing should be understood as a continuing journey rather than a single intervention. This approach seeks to:

- prevent housing instability wherever possible;
- strengthen access to appropriate housing solutions;
- support tenancy sustainment and independent living;
- promote community participation and belonging; and
- maximise the long-term social value of public investment.

By strengthening these interconnected pathways, Malta has an opportunity to enhance existing housing initiatives while reducing avoidable homelessness, supporting stronger communities and ensuring that investment in affordable housing continues to deliver lasting public value.

The Strategic Framework

Housing Pathways 2035 is structured around four complementary strategic missions that together strengthen Malta's affordable housing system from prevention through to long-term housing success.

Mission One - Prevent Housing Instability

Supporting individuals and families before housing difficulties escalate through prevention, tenancy sustainment and coordinated housing navigation.

Mission Two - Create Housing Pathways

Strengthening progression through housing by connecting people with appropriate housing options, supporting key life transitions and promoting housing innovation and regeneration.

Mission Three - Build Communities of Opportunity & Belonging

Recognising that successful housing depends not only on secure homes but also on connected communities, social participation, wellbeing and opportunities that enable people to flourish.

Mission Four - Future-Proof Malta's Housing System

Strengthening long-term housing policy through innovation, research, partnership, evidence-informed decision-making and continuous improvement.

The Ten-Flagship Initiatives

The four missions are delivered through ten interconnected flagship initiatives. Each proposal has been developed using a consistent policy framework to support evidence-informed decision-making and practical implementation.

Each initiative includes:

- ***Strategic Opportunity:*** the policy challenge and rationale.
- ***National Context:*** how the proposal complements existing Maltese policy and practice.
- ***The Initiative:*** the proposed strategic response.
- ***Why It Matters:*** the expected public and social value.

- ***YMCA Malta's Strategic Considerations:*** practical recommendations for future policy development.
- ***Partnership Model:*** the roles of Government, public authorities, civil society and other stakeholders.
- ***Short-Term Innovation Pilot:*** a practical initiative that could be tested within existing structures.
- ***Measures of Success:*** proposed indicators for monitoring progress.
- ***European & National Alignment:*** links to relevant legislation, policy and strategic priorities.

A Partnership Approach

Delivering successful housing outcomes requires a whole-of-government and whole-of-society approach. While the Government provides strategic leadership, legislation and public investment, long-term housing stability is strengthened through collaboration between public authorities, local councils, civil society, the private sector, academia and local communities.

Each partner brings distinct but complementary expertise:

- ***Government*** provides national leadership, policy direction, legislation and strategic investment.
- ***Public authorities*** deliver housing services and coordinate cross-sector implementation.
- ***Local councils*** strengthen neighbourhood development, local participation and community resilience.
- ***Civil society organisations*** contribute frontline experience, innovation, specialist expertise and trusted community relationships.
- ***The private sector*** supports investment, employment opportunities and housing innovation.
- ***Universities and research institutions*** strengthen evidence-informed policymaking through research, evaluation and knowledge exchange.
- ***Residents and communities*** play a central role in creating neighbourhoods characterised by participation, belonging and mutual support.

Housing Pathways 2035 is founded upon the principle that no single institution can achieve long-term housing success in isolation. Rather than proposing new structures, this framework encourages stronger collaboration across existing systems, building upon Malta's considerable progress in affordable housing while creating opportunities for greater coordination, innovation and shared public value.

Drawing upon almost five decades of practical experience, YMCA Malta respectfully offers this framework as a constructive contribution to that shared national endeavour and as an invitation to continued partnership in shaping the future of housing in Malta.

A strategic roadmap for housing stability, inclusion and opportunity in Malta

PREVENT
Housing Exclusion

Stop people from falling into homelessness and support them to sustain their homes.

CREATE
Housing Pathways

Support people through every stage of their housing journey towards independent living.

BUILD
Communities of Belonging

Strengthen inclusion, wellbeing and community participation for all.

FUTURE-PROOF
Malta's Housing System

Innovate, use data and build the capacity needed for a sustainable housing future.



WORKING TOGETHER FOR HOMES • | STRONGER COMMUNITIES • | BETTER FUTURES •

Why
Housing Matters?

Housing is more than a basic human need; it is a strategic investment in national wellbeing. A secure home provides the foundation for physical and mental health, educational attainment, employment participation, family stability and community resilience. Increasingly, housing is recognised not only as a social policy issue but also as a form of social infrastructure that contributes to economic development and long-term public value (OECD, 2023; European Commission, 2024).

International evidence demonstrates that the benefits of housing extend well beyond accommodation itself. Stable housing enables people to establish routines, build relationships, participate in education and employment, and engage actively within their communities. Conversely, housing instability is associated with increased demand for healthcare, emergency accommodation, social protection and justice services (WHO, 2024; FEANTSA, 2023). Protecting housing stability therefore protects wider public investment.

This broader understanding is increasingly reflected within European policy. The European Pillar of Social Rights recognises access to housing and assistance for people experiencing homelessness as a fundamental social right. Similarly, the European Platform on Combatting Homelessness encourages Member States to strengthen prevention, integrated services and long-term housing pathways. Looking ahead, the proposed National & Regional Partnership Plans (2028 - 2034) place affordable housing, homelessness prevention and social infrastructure among the strategic priorities for future European investment (European Commission, 2025).

Malta is well positioned to contribute to this evolving policy landscape. Through sustained investment in affordable housing and strong collaboration between Government, public authorities, local councils, civil society and communities, the country has established a solid foundation upon which future housing policy can continue to develop. The next opportunity is to strengthen not only access to housing, but also the conditions that enable individuals and families to sustain their homes, participate within their communities and achieve greater independence. Housing Pathways 2035 is presented as a constructive contribution to that next stage of development.

It is founded upon one central proposition:

The success of housing policy should be measured not only by the number of homes provided, but by the opportunities those homes create for people, families and communities.

PART I

Malta's Opportunity
Building the Next Generation of Housing Policy

Housing policy has entered a period of transformation

The challenge is no longer simply to provide more homes, but to ensure that housing creates lasting social, economic and community value. Building upon Malta's significant achievements in affordable housing, the next generation of policy has an opportunity to strengthen prevention, housing stability, community participation and long-term wellbeing.

Housing Pathways 2035 explores how this evolution can be achieved through partnership, innovation and evidence-informed policymaking.

Every generation inherits the responsibility not only to provide homes, but to create the conditions in which people, families and communities can flourish.

A Strong Foundation for the Next Stage of Housing Policy

Malta has made significant progress in strengthening access to affordable housing through sustained public investment, legislative reform and targeted housing initiatives. These achievements demonstrate a clear national commitment to ensuring that more individuals and families can access safe, secure and affordable homes (Housing Authority, 2025).

As housing policy continues to evolve, an important opportunity now emerges: to maximise the long-term social value created through this investment. International evidence increasingly demonstrates that successful housing systems are measured not only by the number of homes they provide, but by the extent to which those homes enable people to live independently, participate within their communities and contribute to society (OECD, 2023; European Commission, 2024).

Like many European countries, Malta is experiencing demographic, economic and social change. An ageing population, changing household structures, labour mobility and increasing diversity are reshaping housing demand and creating more varied housing journeys. Housing policy must therefore respond to a broader range of circumstances than in previous decades.

These include people:

- entering independent living for the first time;
- rebuilding their lives following homelessness;
- recovering from illness, trauma or domestic abuse;
- leaving institutional or correctional settings;
- experiencing unexpected financial hardship;
- adapting to changing family circumstances;
- requiring accessible or age-friendly housing as they grow older.

While these experiences differ, they share a common characteristic: successful housing outcomes often depend upon more than the provision of accommodation alone. They require coordinated pathways that support stability, independence and community participation.

From Housing Supply to Housing Success

Housing should increasingly be recognised as part of Malta's national social infrastructure. Just as investment in education contributes to economic participation and investment in healthcare improves population wellbeing, investment in housing generates wider social and economic returns (OECD, 2023).

Stable housing contributes to:

- improved physical and mental health;
- higher educational attainment;

- increased labour market participation;
- greater family stability;
- safer communities;
- reduced demand for emergency and crisis services; and
- stronger long-term public value.

From Housing Outputs to Housing Outcomes

Historically, housing policy has been evaluated primarily through measures such as housing supply, affordability and allocation. These indicators remain essential. Increasingly, however, successful housing systems also examine what happens after a household receives a home. The questions therefore become equally important:

- Is the tenancy sustained over time?
- Are people able to access employment and education?
- Do children experience stability and continuity?
- Can households successfully navigate unexpected challenges?
- Does housing reduce long-term reliance on crisis services?

These questions represent an important evolution in housing policy. They shift attention from the delivery of housing towards the outcomes that housing creates for individuals, families and communities. Housing success is therefore measured not only by the number of homes provided, but also by the opportunities those homes create, the stability they sustain and the long-term public value they generate.

Unlocking the Full Value of Housing

Affordable housing represents one of the Government's most significant social investments. Protecting that investment is therefore both a social and economic priority. International evidence consistently demonstrates that preventing housing instability is more effective, and more cost-efficient, than responding once homelessness occurs (OECD, 2023; FEANTSA, 2023).

When housing breaks down, the impact extends well beyond the housing sector. Demand frequently increases across a range of public services, including:

- emergency accommodation;
- healthcare services;
- mental health services;
- social protection;
- justice services;
- child protection services; and
- employment support.

Conversely, stable housing generates benefits across multiple areas of public policy. It improves health outcomes, strengthens educational participation, supports economic activity and reduces long-term demand for crisis services. Investment in housing stability should therefore be viewed not only as housing policy, but also as sound fiscal policy that protects public investment while improving social outcomes.

A Strategic Opportunity for Malta

Malta has established a strong foundation through sustained investment in affordable housing. The next stage of policy development presents an opportunity to maximise the long-term value of that investment by strengthening prevention, tenancy sustainment and integrated support around housing.

This direction reflects the evolving European policy landscape. The proposed National & Regional Partnership Plans (2028–2034) encourage Member States to integrate affordable housing, homelessness prevention and social infrastructure within broader national investment strategies, supported by measurable outcomes and cross-sector collaboration (European Commission, 2025).

For Malta, this represents an opportunity not only to respond to emerging European priorities, but also to build upon existing Housing Authority initiatives by introducing complementary approaches that strengthen housing stability, community participation and long-term independence.

Housing Pathways 2035 is offered as a framework for supporting that next stage of development. It complements existing policy by focusing on what happens after people receive a home, recognising that long-term housing success depends upon coordinated action across Government, public authorities, local councils, civil society, academia, the private sector and communities.

Building on Existing Practice

Malta has already strengthened affordable housing through initiatives including the ***Affordable Housing Scheme, Rent Benefit, Social Housing regeneration, Deposit Guarantee Scheme, and other Housing Authority measures.*** The proposals within Housing Pathways 2035 seek to complement these initiatives by strengthening the long-term outcomes that housing creates.

PART 2

The European Policy Context

Positioning Malta Within Europe's Evolving Housing Agenda

Housing policy across Europe is undergoing a significant transformation. Increasingly, Member States are recognising affordable housing, homelessness prevention and social infrastructure as interconnected priorities that support economic resilience, social inclusion and sustainable development.

For Malta, this evolving policy landscape presents an opportunity to build upon existing achievements while aligning future housing policy with emerging European priorities, funding frameworks and evidence-informed practice.

The chapters that follow explore how the Housing Pathways Framework complements this direction and identifies opportunities for Malta to contribute to the next generation of European housing policy

Strong national housing policy is shaped by local experience and strengthened through international collaboration.

Europe's Evolving Housing Agenda

Housing has become one of the defining public policy priorities across Europe. Rising housing costs, demographic change, changing labour markets, urbanisation and increasing social inequalities have prompted governments to reconsider the role of housing within wider economic and social policy (European Commission, 2025).

Increasingly, housing is recognised not simply as a response to housing need, but as an investment in social infrastructure that supports health, education, employment, climate resilience and regional development. This shift has been accelerated by recent global events, including the COVID-19 pandemic, inflationary pressures and geopolitical uncertainty, all of which have reinforced the importance of stable and affordable housing for resilient communities (OECD, 2023).

This evolving policy landscape presents an important opportunity for Malta. Future European investment frameworks increasingly encourage Member States to integrate housing within broader national strategies for social inclusion, public investment and sustainable development. Housing Pathways 2035 reflects this direction by proposing a framework that complements Malta's existing housing strategy while strengthening long-term housing stability and public value.

The European Pillar of Social Rights

The European Pillar of Social Rights (EPSR) provides one of the principal policy foundations for the Housing Pathways Framework. Principle 19, Housing and Assistance for the Homeless, recognises that access to adequate housing extends beyond the provision of accommodation and should contribute to social inclusion, dignity and equal opportunity (European Commission, 2017).

Principle 19 establishes three key commitments:

- access to social housing or housing assistance for people in need;
- protection against forced eviction for vulnerable individuals; and
- access to appropriate shelter and support services for people experiencing homelessness.

Collectively, these commitments recognise housing as a cornerstone of social inclusion rather than solely an emergency response. Housing Pathways 2035 seeks to build upon these principles by extending the conversation beyond access to housing towards housing stability, tenancy sustainment and community participation.

Policy Reflection: *Malta has already demonstrated significant leadership in expanding access to affordable housing. The opportunity now is to complement these achievements by strengthening the long-term outcomes that housing creates for individuals, families and communities.*

The European Platform on Combatting Homelessness

The European Platform on Combatting Homelessness (EPOCH), established through the Lisbon Declaration (2021), represents a significant shift in European housing policy. Rather than focusing primarily on managing homelessness, EPOCH encourages Member States to adopt prevention-oriented, integrated and housing-led approaches that strengthen long-term housing stability (European Commission, 2021).

The Platform identifies several strategic priorities, including:

- preventing homelessness before it occurs;
- reducing reliance on emergency accommodation;
- strengthening integrated support services;
- improving governance and cross-sector collaboration; and
- promoting coordinated action between national, regional and local stakeholders.

These principles closely align with the Housing Pathways Framework. By strengthening prevention, tenancy sustainment and coordinated support, Malta has an opportunity to complement existing housing initiatives while contributing to the broader European ambition of reducing homelessness through long-term housing solutions rather than emergency responses alone.

Policy Reflection: *The future challenge is not only to respond effectively to homelessness, but to prevent housing instability before homelessness occurs.*

National & Regional Partnership Plans (2028–2034)

The proposed National & Regional Partnership Plans (NRPPs) represent one of the most significant changes to the future delivery of European investment. Under the proposed framework, Member States will increasingly be encouraged to develop integrated national strategies that connect housing, social inclusion, employment, health and regional development within a single investment framework (European Commission, 2025).

For housing policy, this represents an important opportunity. The proposed Regulation identifies affordable housing, homelessness prevention and social infrastructure among the strategic priorities eligible for future investment, recognising that housing contributes to wider economic and social outcomes.

Key priorities include:

- promoting equal opportunities;
- strengthening social inclusion;
- preventing poverty and homelessness;
- investing in social infrastructure; and
- supporting affordable and sustainable housing.

For Malta, this evolving framework creates an opportunity to position housing as a cross-government priority that extends beyond the housing sector alone. By strengthening links between housing, health, education, employment and community development, future investment can generate broader public value while supporting national priorities.

Housing Pathways 2035 is designed to complement this direction by proposing practical mechanisms through which existing housing investment can achieve stronger long-term outcomes, support future European funding opportunities and contribute to Malta's wider social and economic development.

From Funding to Public Value

One of the most significant features of the proposed National & Regional Partnership Plans (2028 - 2034) is the increasing emphasis on performance, measurable outcomes and long-term public value. Future European investment is expected to move beyond measuring expenditure and project delivery towards evaluating the lasting impact of public investment (European Commission, 2025).

Increasingly, investment will be assessed through questions such as:

- Have housing outcomes improved?
- Has housing instability been reduced?
- Are tenancies being sustained?
- Has reliance on emergency services decreased?
- Is public investment generating measurable social and economic value?

This represents an important opportunity for Malta. By strengthening housing stability, prevention and community participation alongside affordable housing provision, future investment can deliver outcomes that extend across health, education, employment and social inclusion.

Rather than viewing housing solely as a sectoral policy, this approach recognises it as a strategic investment that contributes to broader national development.

Housing as Social Infrastructure

This broader understanding reflects a significant evolution in European public policy. Housing is increasingly recognised as social infrastructure. essential infrastructure that enables healthy communities, economic participation and long-term societal resilience (OECD, 2023).

Like schools, hospitals and transport networks, housing supports multiple areas of public policy simultaneously. Stable housing contributes to:

- improved health and wellbeing;
- stronger educational participation;

- increased employment opportunities;
- neighbourhood regeneration;
- social inclusion;
- community resilience; and
- sustainable economic development.

This perspective aligns closely with Malta's long-term ambitions for inclusive growth and resilient communities. It also reinforces the principle that investment in affordable housing generates value far beyond the housing sector itself.

Policy Reflection: *Housing should increasingly be viewed not only as a social policy intervention, but as national infrastructure that strengthens health, education, employment and community wellbeing.*

Housing, Sustainability and the Green Transition

Affordable housing and environmental sustainability are increasingly recognised as complementary public policy objectives. Across Europe, investment in housing is being used not only to improve affordability but also to support climate resilience, energy efficiency and the sustainable regeneration of communities (European Commission, 2025).

Future investment is expected to encourage:

- the adaptive reuse of existing buildings;
- energy-efficient housing;
- climate-resilient neighbourhoods;
- sustainable urban regeneration; and
- reduced environmental impact through better use of existing assets.

For Malta, these priorities create an opportunity to combine affordable housing with sustainable regeneration, particularly through the refurbishment of existing buildings, community-centred neighbourhood renewal and climate-conscious housing design. This approach supports both national housing objectives and Malta's wider environmental commitments.

Policy Reflection: *The green transition is not only about building sustainably, it is also about ensuring that existing communities remain affordable, resilient and inclusive.*

Partnership as a Strategic Principle

One of the defining characteristics of the emerging European investment framework is its emphasis on partnership. Future investment increasingly encourages governments, public authorities, local councils, academia, civil society, the private sector and communities to participate jointly in the design, delivery and evaluation of public policy (European Commission, 2025).

Malta already possesses a strong tradition of collaboration across the housing and social sectors. Building upon this foundation provides an opportunity to strengthen policy development through shared expertise, coordinated implementation and evidence-informed decision-making.

This partnership philosophy underpins the Housing Pathways Framework. It recognises that successful housing outcomes cannot be achieved by Government acting alone, but through coordinated action across institutions and communities, with residents themselves remaining at the centre of policy design and implementation.

Practice Insight: *Throughout its history, YMCA Malta's work has demonstrated that the most sustainable housing outcomes are achieved when Government, public services, civil society and local communities work in partnership around the individual rather than in isolation from one another.*

Malta's Strategic Opportunity

The evolving European policy landscape presents Malta with a significant strategic opportunity. Rather than responding separately to challenges such as housing affordability, homelessness, demographic change, climate resilience and social inclusion, emerging European frameworks increasingly encourage integrated policy responses that deliver multiple public outcomes through coordinated investment (European Commission, 2025).

Malta enters this next phase from a position of strength. Sustained investment in affordable housing, legislative reform and collaborative working between Government, the Housing Authority, local councils and civil society have established a solid foundation upon which future housing policy can continue to develop.

The opportunity now is to build upon these achievements by strengthening the long-term outcomes that housing creates. This requires moving beyond measuring success solely through the delivery of housing towards evaluating how housing contributes to independence, wellbeing, community participation and wider public value.

Housing Pathways 2035 is presented as a complementary strategic framework that supports this evolution. It seeks to strengthen existing housing policy by promoting prevention, housing stability, partnership and evidence-informed decision-making while remaining aligned with Malta's national priorities and emerging European investment frameworks.

The framework contributes towards:

- strengthening housing stability and tenancy sustainment;
- promoting social inclusion and community participation;
- increasing the long-term public value of housing investment;
- supporting resilient, sustainable and inclusive communities; and
- strengthening Malta's readiness for future European investment opportunities.

Chapter Reflection: *The European policy context does not require Malta to change direction. It provides an opportunity to build upon existing achievements and shape the next generation of housing policy through stronger outcomes, deeper partnerships and a long-term vision for housing success.*

PART 3

The Housing Pathways Framework

A Whole-of-Society Approach to Housing Stability

The Housing Pathways Framework provides the strategic foundation for the proposals presented in this publication. Building upon Malta's existing affordable housing strategy, it recognises that long-term housing success is achieved not only through access to housing, but through coordinated support that enables individuals and families to sustain their homes, participate within their communities and build independent, resilient lives.

At the centre of the framework is the resident and household. Surrounding them is a coordinated housing ecosystem in which the Government, the Housing Authority, public authorities, local councils, civil society, employers, educational institutions, health services and communities each contribute distinct expertise towards a shared national objective: strengthening housing stability and maximising the long-term public value of housing investment.

The chapters that follow translate this framework into ten flagship initiatives that complement existing policy while identifying practical opportunities to strengthen prevention, housing pathways, community participation, innovation and evidence-informed housing policy.

Housing policy should not conclude when a home is allocated. It should continue until individuals and families have the stability, confidence and opportunity to participate fully in society.

From Housing to Housing Pathways

Affordable housing remains the foundation of housing policy. Ensuring that people have access to safe, secure and affordable homes is, and will continue to be, an essential public policy objective. Increasingly, however, international evidence demonstrates that housing alone cannot guarantee long-term housing stability. Individuals and families often experience significant life transitions that influence their ability to establish and sustain independent living. These may include homelessness, family breakdown, unemployment, ill-health, domestic abuse, institutional care or other periods of vulnerability. Housing therefore represents the beginning of a journey rather than its conclusion.

The Housing Pathways Framework builds upon Malta's existing affordable housing strategy by recognising that successful housing outcomes depend upon coordinated support before, during and after access to housing. Rather than replacing existing policy, the framework complements it by strengthening the conditions that enable housing investment to deliver lasting social, economic and community outcomes.

The framework is founded upon a single proposition:

A successful housing system supports people before they experience housing instability, while they are accessing housing, and throughout their journey towards independent living and full participation in community life.

Accordingly, housing policy should not be viewed as a series of isolated interventions but as a continuous pathway that responds to people's changing circumstances over time. Within this approach, support is proportionate, person-centred and designed to strengthen independence rather than create dependency.

The Housing Pathways Framework therefore positions housing as both a destination and a platform for future opportunity. It recognises that the long-term success of affordable housing is measured not only by access to a home, but by the ability of individuals and families to sustain their housing, participate within their communities and build fulfilling, independent lives.

The Five Stages of the Housing Pathways Framework

The Housing Pathways Framework is organised around five interconnected stages that together support long-term housing stability. Rather than representing separate services, these stages form a continuous pathway through which support is tailored to individual circumstances and adapts as people's needs change over time. While not every individual will require support at every stage, the framework recognises that successful housing outcomes are strengthened when appropriate interventions are available before, during and after access to housing.

1. Prevention
The most effective response to housing instability is to prevent it from occurring. Prevention focuses on identifying risks at the earliest possible stage and providing timely support before housing difficulties escalate into homelessness. Early intervention may include housing advice, financial capability, tenancy support, mediation, coordinated case management and partnership working across relevant services. Every prevented housing breakdown represents a positive outcome for individuals, communities and public investment.

2. Access
Where housing support is required, individuals should be able to access appropriate housing as quickly, fairly and efficiently as possible. This stage focuses on coordinated assessment, housing navigation and the identification of housing options that best match individual needs and aspirations. The objective is to reduce unnecessary delays, strengthen coordination between services and ensure that access to housing represents the beginning of a sustainable pathway rather than an isolated intervention.

3. Stability
Receiving the keys to a home marks the beginning, not the completion, of the housing journey. The early stages of independent living often require practical support to help individuals and families establish routines, understand tenancy responsibilities and build confidence within their new environment. This may include tenancy sustainment, budgeting support, household management, community orientation and timely access to local services. The objective is to strengthen housing stability during the critical transition to independent living.

4. Belonging
Long-term housing success depends not only on stable accommodation but also on meaningful participation within the community. Belonging is strengthened when people develop positive relationships, access education and employment, engage in community life and feel connected to the neighbourhoods in which they live. Housing therefore becomes a platform for social inclusion, active citizenship and community resilience. Affordable housing should create opportunities for people not simply to reside within a community, but to become part of it.

5. Independence
The final stage reflects the long-term objective of the Housing Pathways Framework: enabling individuals and families to sustain successful housing with confidence, autonomy and resilience. Independence does not imply the absence of support. Rather, it reflects the ability to access assistance when required while maintaining stable housing, participating fully in society and contributing positively to community life. Successful housing systems therefore create independent households, resilient communities and lasting public value.

HOUSING PATHWAYS MODEL

A journey from risk to stability, belonging and independence



1 PREVENT

Prevent exclusion before it happens

Early identification and support to prevent housing exclusion and homelessness.

2 ACCESS

Access the right housing support

Helping people navigate services and access appropriate, affordable and suitable housing.

3 STABILISE

Sustain the tenancy and build resilience

Practical support to help individuals and families maintain their home and strengthen their wellbeing.

4 BELONG

Connect, participate and contribute

Building connections, skills and confidence to participate fully in community life.

5 INDEPENDENCE

Achieve independence and thrive

Supporting people to achieve long-term independence and build a positive future.

SUPPORTED BY PARTNERSHIP • GUIDED BY COMPASSION • FOCUSED ON OPPORTUNITY

Housing Plus

One of the central concepts underpinning the Housing Pathways Framework is Housing Plus. It recognises that access to a safe, secure and affordable home, while essential, does not by itself guarantee long-term housing success. Sustainable housing outcomes are strengthened when housing is complemented by opportunities that enable individuals and families to establish stable, independent and meaningful lives.

Housing Plus therefore encourages greater coordination between housing and the services that support long-term wellbeing. Depending on individual circumstances, these may include employment support, financial capability, education and lifelong learning, digital inclusion, mental health and wellbeing, family support, access to healthcare, volunteering, recreation, culture and community participation.

The objective is not to create additional public services or increase dependency. Rather, it is to strengthen coordination across existing services so that housing becomes the foundation upon which people can participate fully in society and realise their potential.

Measuring Housing Success

Housing Pathways also proposes a broader understanding of how housing success should be measured. While the number of homes delivered remains an important indicator, future housing policy should increasingly evaluate the long-term outcomes that housing creates for individuals, families and communities.

Examples of these outcomes include:

- long-term tenancy sustainment;
- reduced repeat homelessness;
- increased employment participation;
- improved educational engagement;
- reduced reliance on emergency accommodation;
- stronger community participation;
- improved wellbeing; and
- greater residential stability for children and families.

Measuring these outcomes enables the Government to evaluate not only what has been delivered, but the long-term social and economic value generated through public investment in affordable housing.

HOUSING PLUS

A home becomes successful when opportunities grow around it.

RECREATION, CULTURE & LEISURE

Encouraging an active, healthy and fulfilled life through access to sports, arts and culture.

ACCESS TO HEALTHCARE

Ensuring timely and equitable access to physical and mental health services.

DIGITAL INCLUSION

Building the digital skills and access needed to fully participate in society.

FINANCIAL CAPABILITY

Supporting money management, benefit access and financial wellbeing.



FAMILY SUPPORT

Helping families thrive through parenting support, child development and access to essential services.

EMPLOYMENT SUPPORT

Connecting people to jobs, training and opportunities to build economic independence.

EDUCATION & LIFELONG LEARNING

Supporting skills, qualifications and personal development at every stage of life.

HEALTH & WELLBEING

Promoting mental and physical health, resilience and overall quality of life.

COMMUNITY PARTICIPATION

Building connections, reducing isolation and strengthening a sense of belonging.

Housing Plus connects people to the support, opportunities and communities they need to live well, stay strong and build a better future.

Housing as an Ecosystem

The Housing Pathways Framework recognises that no single organisation can independently achieve successful housing outcomes. Stable housing is created through the combined contribution of the Government, the Housing Authority, public authorities, local councils, civil society, employers, educational institutions, health services and local communities.

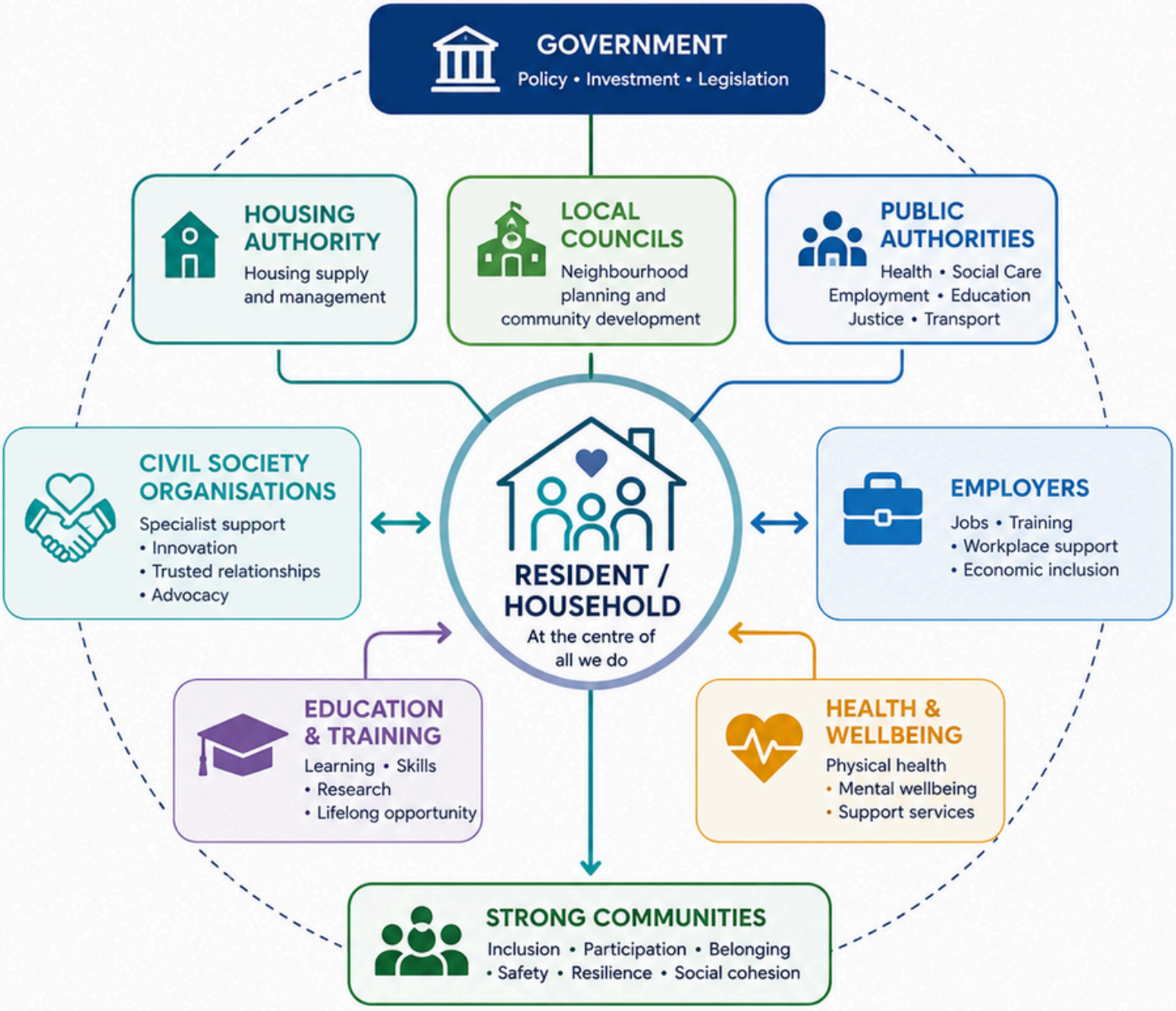
Each partner contributes distinct expertise while working towards a shared objective: enabling individuals and families to establish and sustain safe, secure and meaningful homes. The government provides strategic leadership, legislation and investment. Public authorities deliver specialist services. Local councils strengthen neighbourhood development and community participation. Civil society organisations contribute innovation, trusted relationships and person-centred support. Employers create opportunities for economic participation, while educational and research institutions strengthen knowledge, skills and evidence-informed policy development.

At the centre of this ecosystem is the resident and household. The framework therefore promotes stronger coordination across existing systems rather than the creation of new institutional structures. It reflects the principle that housing policy is most effective when services are organised around people rather than institutions.

Housing Pathways provides the conceptual framework through which these partnerships can be strengthened. It brings together housing provision, prevention, community development and social inclusion within a single strategic approach that supports long-term housing stability. Ultimately, the framework is concerned not simply with the homes that are built, but with the lives that those homes make possible.

THE HOUSING ECOSYSTEM

Working together to build stable homes and strong communities



An integrated ecosystem where every partner plays a role and every connection strengthens housing stability and community wellbeing.

PART 4

Guiding Principles for Housing Pathways

Principles for a Future-Ready Housing System

The Housing Pathways Framework is underpinned by a set of guiding principles that provide a consistent foundation for future housing policy. Together, these principles establish a common direction for decision-making, ensuring that housing policy remains person-centred, evidence-informed and focused on creating long-term public value.

Rather than prescribing individual programmes or services, the principles encourage a shared philosophy through which the Government, public authorities, local councils, civil society, the private sector and communities can collectively strengthen housing stability, social inclusion and sustainable development. The chapters that follow outline the principles that underpin the Housing Pathways Framework and provide the foundation for the ten flagship policy initiatives presented in this publication.

Effective housing policy is defined not only by the homes it delivers, but by the principles that guide the decisions behind them.

A Future-Ready Housing System

Successful housing policy is guided by a clear and consistent set of principles that provide continuity across changing social, economic and political circumstances. While programmes, funding mechanisms and delivery models may evolve over time, enduring principles ensure that housing policy remains focused on long-term public value, evidence-informed decision-making and the wellbeing of individuals and communities.

The Housing Pathways Framework is therefore underpinned by ten guiding principles. Together, they establish a common philosophy that complements Malta's existing housing strategy while supporting future policy development. Rather than prescribing individual programmes or services, these principles provide a framework through which housing policy can evolve in response to changing needs while remaining centred on stability, dignity, opportunity and inclusion.

Principle 1: Housing as a Foundation for Opportunity
Housing should be recognised not merely as accommodation, but as the foundation upon which individuals and families are able to build healthy, independent and fulfilling lives. A secure home enables participation in education, employment, family life and community life, creating opportunities that extend far beyond the dwelling itself. Housing policy should therefore be understood as an investment in human potential, social wellbeing and national prosperity rather than solely as a response to housing need.

Principle 2: Prevention Before Crisis
The most effective housing intervention is the one that prevents housing instability before it occurs. Early identification of risk, timely advice, tenancy sustainment, mediation and coordinated support can reduce housing breakdown, prevent homelessness and minimise reliance on emergency responses. Prevention strengthens outcomes for individuals while protecting public resources, making it a central principle of a sustainable housing system.

Principle 3: Dignity and Person-Centred Practice
Every individual should be treated with dignity, respect and fairness throughout their housing journey. Housing policy should recognise that people experience different circumstances, aspirations and support needs. Services should therefore be designed around individuals and households rather than institutions, promoting choice, independence and personal responsibility while ensuring that support remains proportionate and responsive.

Principle 4: Housing Stability as a Public Outcome
Access to housing is an essential starting point, but long-term housing stability is the outcome that ultimately determines success. Sustainable housing policy should therefore place equal emphasis on helping people

maintain their homes, strengthen their independence and participate fully within their communities. By focusing on stability alongside access, housing investment generates lasting social, economic and community value.

Principle 5: Strong Communities Strengthen Housing Outcomes
Successful housing extends beyond the physical dwelling. Long-term housing stability is strengthened when people feel connected to the communities in which they live. Housing policy should therefore promote opportunities for residents to participate in community life through education, employment, volunteering, culture, recreation and civic engagement. Communities characterised by trust, participation and belonging are more resilient, more inclusive and better equipped to support sustainable housing outcomes.

Principle 6: Partnership Maximises Public Value
Long-term housing success depends upon effective partnership. Government, public authorities, local councils, civil society, educational institutions, employers and communities each contribute distinct expertise and resources. Housing policy should therefore encourage collaborative approaches that combine strategic leadership with practical experience, research and community knowledge. Strong partnerships improve coordination, strengthen implementation and maximise the long-term public value created through investment in affordable housing.

Principle 7: Evidence Should Inform Policy
Effective housing policy is grounded in evidence, evaluation and continuous learning. Reliable data enables policymakers to understand emerging housing needs, evaluate programme effectiveness and allocate public resources responsibly. Future housing policy should therefore be supported by meaningful outcome measurement, applied research and regular evaluation, ensuring that decisions remain transparent, accountable and responsive to changing circumstances.

Principle 8: Sustainability Must Be Holistic
A sustainable housing system extends beyond environmental performance. It also requires financial sustainability, strong institutions, resilient communities and responsible stewardship of public resources. Housing policy should therefore pursue solutions that remain socially, economically and environmentally sustainable over the long term, supporting both national development and Malta's wider climate and sustainability commitments.

Principle 9: Innovation Through Continuous Learning
Housing needs evolve alongside changes in society, the economy and demographics. Housing policy should therefore encourage innovation, research, pilot initiatives and cross-sector collaboration as mechanisms for continuous improvement. Innovation should strengthen existing systems by testing new approaches, evaluating their effectiveness and scaling successful practice where it demonstrably improves housing outcomes.

Principle 10: Success Is Measured by Outcomes
The effectiveness of housing policy should ultimately be judged by the difference it makes in people's lives. While investment, housing supply and programme delivery remain important, equal attention should be given to the long-term outcomes that housing creates.

Future evaluation should increasingly consider questions such as:

- Are people sustaining their housing over time?
- Are children and families experiencing greater stability?
- Are communities becoming more connected and resilient?
- Is homelessness being prevented or reduced?
- Is public investment delivering measurable social and economic value?

Measuring these outcomes strengthens accountability, supports continuous improvement and ensures that public investment delivers lasting benefits for individuals, communities and society.

Bringing the Principles Together

Taken individually, each principle addresses a distinct dimension of housing policy. Collectively, they establish the philosophical foundation of the Housing Pathways Framework and provide a consistent basis for future policy development, regardless of changing programmes, funding mechanisms or institutional arrangements.

Together, these principles reinforce a shared understanding of housing as more than the provision of accommodation. They position housing as a strategic investment in people, communities and national prosperity, recognising that long-term housing success depends upon prevention, partnership, evidence-informed decision-making and coordinated action across sectors.

The ten flagship initiatives presented in the following chapter translate these principles into practical policy proposals. Each initiative is designed to complement Malta's existing housing strategy while identifying innovative opportunities to strengthen housing stability, social inclusion, community resilience and the long-term public value of affordable housing investment.

A Shared Vision for Malta

Housing is one of the most important long-term investments a nation can make. It shapes individual opportunity, strengthens families, supports economic participation and contributes to resilient, inclusive communities. The decisions taken today will influence not only the homes people occupy, but also the society Malta builds for future generations.

The Housing Pathways Framework is founded upon a shared vision for the future of housing in Malta. It recognises that affordable housing should remain centred on people, informed by evidence and strengthened through collaboration across Government, public authorities, local councils, civil society, academia, the private sector and local communities.

The framework is guided by the following commitments:

- Every person should have access to safe, secure and affordable housing.
- Housing should be recognised as the foundation for dignity, opportunity, independence and participation.
- Prevention should be prioritised alongside housing provision.
- Long-term housing stability should be valued as highly as access to housing.
- Strong communities are essential to successful housing outcomes.
- Partnership and shared responsibility strengthen public value.
- Policy should be informed by evidence, evaluation and continuous learning.
- Innovation should complement and strengthen existing systems.
- Housing investment should generate lasting social, economic and community value.
- Malta should continue to position itself as a European leader in integrated, people-centred housing policy.

These commitments are intended to guide the continued evolution of Malta's housing system rather than prescribe individual programmes or institutional structures. They provide a common direction through which future housing policy can respond to changing demographic, economic and social realities while remaining grounded in the principles of dignity, inclusion and opportunity.

The ten flagship initiatives presented in the following chapter translate this shared vision into practical policy proposals. Together, they seek to complement Malta's existing housing strategy by identifying innovative, evidence-informed opportunities that strengthen housing stability, community resilience and the long-term public value of affordable housing investment.

Housing Pathways 2035 is therefore not a blueprint for a single programme or institution. It is a strategic framework for collaboration, providing a shared vision through which every investment in housing contributes not only to the delivery of homes, but also to the creation of stronger people, stronger communities and a stronger Malta.

PART 5

The Ten Flagship Initiatives

Translating Vision into Action

The Housing Pathways Framework establishes a strategic vision for the future of affordable housing in Malta. The ten flagship initiatives presented in this section translate that vision into practical policy proposals that complement existing Government policy while identifying opportunities for innovation, partnership and continuous improvement.

Each initiative has been developed to build upon Malta's existing achievements in affordable housing, recognising the important progress already made by the Government of Malta and the Housing Authority. Rather than proposing alternative systems, these initiatives seek to strengthen long-term housing stability, maximise the public value of housing investment and support the continued evolution of Malta's housing policy.

Together, the proposals present a coherent framework for strengthening prevention, expanding housing pathways, building resilient communities and ensuring that future housing policy remains evidence-informed, collaborative and focused on long-term outcomes.

The future of housing will be defined not only by the homes we build, but by the opportunities, stability and communities those homes create.

Strategic Policy Proposals

The following proposals represent the practical application of the Housing Pathways Framework. They have been developed to complement Malta's existing affordable housing strategy by identifying opportunities to strengthen housing stability, prevention, community participation and long-term public value.

The proposals recognise the significant progress already achieved by the Government of Malta and the Housing Authority in expanding affordable housing and strengthening housing support. Rather than proposing alternative systems, they seek to build upon these achievements by introducing complementary policy innovations informed by international evidence, emerging European priorities and YMCA Malta's practical experience of supporting individuals and families experiencing housing instability over almost five decades.

Collectively, the proposals respond to three complementary sources of evidence:

- **National Practice:** building upon Malta's existing affordable housing policies, services and institutional strengths.
- **European Policy:** aligning with the European Pillar of Social Rights, the European Platform on Combatting Homelessness, the proposed National & Regional Partnership Plans and other emerging European housing priorities.
- **Frontline Experience:** drawing upon YMCA Malta's practical experience supporting people throughout the housing journey, from prevention and homelessness to independent living and community participation.

Each flagship initiative follows a common structure to ensure consistency, transparency and practical application.
Each proposal includes:

1. **Strategic Opportunity:** the policy challenge and the opportunity it presents.
2. **National Context:** how the proposal complements existing policy and practice in Malta.
3. **The Initiative:** a description of the proposed strategic response.
4. **Why It Matters:** the wider public value and expected long-term outcomes.
5. **YMCA Malta's Strategic Considerations:** practical policy considerations for future development.
6. **Partnership Model:** opportunities for collaboration across Government, public authorities, local councils, civil society, academia and the private sector.
7. **Short-Term Innovation Pilot:** an example of how the proposal could be tested within existing structures.
8. **Measures of Success:** suggested indicators for evaluating long-term impact.
9. **European & National Alignment:** links to relevant legislation, policy frameworks and strategic priorities.



Taken together, the ten flagship initiatives present an integrated policy framework rather than a series of standalone recommendations. Individually, each proposal addresses a specific dimension of housing policy. Collectively, they strengthen a shared vision in which affordable housing becomes a platform for opportunity, resilience, participation and sustainable national development.

Mission1

Prevent Housing Instability

INITIATIVE 1: National Housing Sustainment Programme - Supporting Successful Tenancies Through Early Transition and Ongoing Housing Stability

Strategic Opportunity

Malta has made significant progress in expanding access to affordable housing, recognising that secure accommodation is fundamental to individual wellbeing and national prosperity. As investment in affordable housing continues, an opportunity now exists to strengthen the long-term success of these investments by supporting households during the transition into independent living.

International evidence demonstrates that stable housing depends not only on access to a home but also on the ability of individuals and families to sustain their tenancy over time. While many households require little or no additional support, others benefit from practical guidance during periods of transition, reducing the risk of tenancy breakdown and strengthening long-term housing stability.

National Context

Malta has developed a comprehensive range of affordable housing initiatives through the Housing Authority and other public agencies. The proposed National Housing Sustainment Programme is intended to complement these existing measures by focusing on what happens after a household receives a home.
Rather than creating new services, the programme would strengthen coordination across existing public and community resources, ensuring that households can access timely, proportionate and person-centred support whenever required.

The Initiative

The Government may wish to explore the establishment of a National Housing Sustainment Programme that complements affordable and supported housing schemes by strengthening tenancy sustainment during the first stages of independent living.

The programme would adopt a voluntary, proportionate and person-centred approach, recognising that households require different levels of support according to their circumstances. Its purpose would be to build confidence, strengthen independence and reduce avoidable tenancy breakdown while avoiding long-term dependency on services.

Support could include:

- tenancy orientation;
- budgeting and financial capability;
- household management;
- neighbourhood integration;
- mediation where appropriate;
- digital inclusion;
- signposting to existing public and community services;
- wellbeing and resilience; and
- access to employment, education and lifelong learning opportunities.

Why It Matters

Housing stability generates benefits that extend well beyond the housing sector. Successful tenancies contribute to improved health and wellbeing, stronger educational continuity, increased labour market participation, greater financial resilience and stronger neighbourhood cohesion. At the same time, preventing tenancy breakdown reduces demand for emergency accommodation and other crisis services.

By strengthening tenancy sustainment, Malta can maximise the long-term social and economic value of its investment in affordable housing.

YMCA Malta's Strategic Considerations

YMCA Malta respectfully proposes that future policy may consider:

- developing a national tenancy sustainment framework alongside existing housing allocation processes;
- recognising the first twelve months of a tenancy as a priority period for voluntary transition support;
- strengthening coordinated case management where households engage with multiple public services;
- developing practical housing education resources covering tenancy responsibilities, budgeting and neighbourhood participation;
- promoting digital inclusion to improve access to housing-related services;
- encouraging community participation initiatives that strengthen local support networks; and
- introducing outcome-based monitoring focused on long-term housing stability.

Partnership Model

The success of tenancy sustainment depends upon effective partnership. The government would provide strategic leadership and investment, while the Housing Authority would continue to lead housing allocation and tenancy management. Local councils could strengthen neighbourhood engagement, and civil society organisations could complement existing services through community integration, practical coaching and voluntary support. Academia could contribute research and evaluation, while residents themselves remain active partners in shaping their housing journey.

SHORT-TERM INNOVATION

A TWELVE-MONTH HOUSING TRANSITION PILOT COULD BE INTRODUCED FOR HOUSEHOLDS ENTERING SELECTED AFFORDABLE HOUSING DEVELOPMENTS. PARTICIPATING HOUSEHOLDS WOULD BE OFFERED VOLUNTARY TENANCY COACHING, NEIGHBOURHOOD ORIENTATION, DIGITAL SUPPORT AND ACCESS TO EXISTING COMMUNITY SERVICES DURING THEIR FIRST YEAR OF INDEPENDENT LIVING. THE PILOT WOULD GENERATE PRACTICAL EVIDENCE TO INFORM FUTURE NATIONAL POLICY WHILE BUILDING UPON EXISTING HOUSING AUTHORITY STRUCTURES.

Measures of Success

The initiative could be evaluated through indicators such as:

- tenancy sustainment after 12 months;
- tenancy sustainment after 24 months;
- resident confidence in managing independent living;
- resident participation in community life;
- reduction in tenancy breakdown requiring crisis intervention;
- wellbeing and quality-of-life outcomes;
- resident satisfaction; and
- levels of cross-sector collaboration.

European & National Alignment

This initiative complements Malta's existing investment in affordable housing by strengthening the long-term sustainability of housing outcomes.

It aligns with Principle 19 of the European Pillar of Social Rights, supports the objectives of the European Platform on Combatting Homelessness, and reflects the priorities proposed within the National & Regional Partnership Plans (2028–2034) relating to affordable housing, homelessness prevention, social inclusion and social infrastructure.

By 2035, Malta has an opportunity to measure housing success not only by the number of homes delivered, but by the number of households that continue to thrive within those homes. The National Housing Sustainment Programme represents one practical pathway towards achieving that ambition.

INITIATIVE 2: National Housing Navigation & Early Intervention Service - Creating Simpler and Faster Pathways to Housing Support

Strategic Opportunity

Access to housing support should be timely, coordinated and easy to navigate. While Malta benefits from a wide range of housing, social and community services, individuals experiencing housing uncertainty often need to engage with multiple organisations before accessing the support they require. During periods of financial hardship, family change or housing instability, navigating these systems can become a significant barrier to early intervention.

An opportunity therefore exists to strengthen coordination across existing services by making the housing support system simpler, more accessible and more responsive. Early intervention can prevent manageable housing difficulties from escalating into homelessness, while improving the overall experience for individuals and families seeking assistance.

National Context

Malta has developed a comprehensive network of housing, social protection and community services delivered through the Housing Authority, Government ministries, local councils, public authorities and voluntary organisations. The proposed National Housing Navigation & Early Intervention Service is intended to complement these existing structures by improving coordination, accessibility and referral pathways rather than creating new services.

The initiative builds upon Malta's existing strengths by ensuring that people are connected with the right support, from the right organisation, at the right time.

The Initiative

The Government may wish to explore the establishment of a National Housing Navigation & Early Intervention Service that provides a coordinated gateway to existing housing and community support services.

Operating on a ‘no wrong door’ principle, the service would ensure that any participating organisation can act as an effective point of entry into the wider housing ecosystem. Rather than assuming responsibility for service delivery, the navigation service would strengthen information sharing, assessment, referral and coordinated support across existing providers.

Core functions could include:

- housing information and advice;
- housing pathway assessments;
- coordinated referrals;
- early identification of housing risks;
- guidance on available housing options;
- signposting to financial, employment and wellbeing services;
- support with navigating public services; and
- follow-up during key transition periods.

The objective is to empower individuals to make informed decisions while strengthening coordination across Malta's existing housing support system.

Why It Matters

Effective housing navigation benefits both individuals and public institutions. For individuals, it provides clarity, confidence and faster access to appropriate support. For the Government, it strengthens coordination, reduces duplication, improves service accessibility and enables resources to be directed more effectively towards those requiring assistance.

Early intervention also contributes to preventing housing instability before it develops into homelessness, strengthening the efficiency and effectiveness of Malta's wider housing ecosystem.

YMCA Malta's Strategic Considerations

YMCA Malta respectfully proposes that future policy may consider:

- establishing a national housing navigation framework across existing housing pathways;
- introducing common assessment principles that support consistent identification of housing needs;
- strengthening referral protocols between housing providers, public authorities and community organisations;
- expanding digital housing information platforms that improve accessibility and user experience;

- promoting multidisciplinary collaboration where housing intersects with health, employment, education and family wellbeing;
- encouraging local partnership networks that strengthen community-based coordination; and
- developing common training standards for organisations participating in housing navigation.

Partnership Model

The government would provide strategic leadership and establish the national framework, while the Housing Authority would continue to lead housing policy and allocation. Public authorities and relevant ministries would strengthen cross-sector coordination, local councils would support neighbourhood engagement, and community organisations would complement public services through outreach, practical guidance and community integration. Academic institutions could support evaluation and continuous improvement, while residents remain active participants in shaping their own housing pathways.

SHORT-TERM INNOVATION

A HOUSING NAVIGATION HUB PILOT COULD BE INTRODUCED IN PARTNERSHIP WITH THE HOUSING AUTHORITY AND SELECTED COMMUNITY ORGANISATIONS. THE PILOT WOULD ESTABLISH A SINGLE COORDINATED ACCESS POINT, BOTH DIGITAL AND FACE-TO-FACE, THROUGH WHICH INDIVIDUALS COULD RECEIVE HOUSING ADVICE, PATHWAY ASSESSMENTS AND COORDINATED REFERRALS. THE PILOT WOULD EVALUATE WHETHER EARLIER INTERVENTION IMPROVES SERVICE ACCESSIBILITY, REDUCES DUPLICATED ASSESSMENTS AND SHORTENS THE TIME TAKEN FOR PEOPLE TO ACCESS APPROPRIATE HOUSING SUPPORT.

Measures of Success

- The initiative could be evaluated through indicators such as:
- reduced time to access appropriate housing support;
- increased successful referrals between participating organisations;
- earlier intervention before housing crises develop;
- improved user satisfaction with housing information and guidance;
- reduced duplication of assessments;
- strengthened cross-sector collaboration;
- increased public awareness of housing pathways; and
- improved accessibility of housing-related information.

European & National Alignment

This initiative complements Malta's existing housing support system by strengthening accessibility, coordination and the overall citizen experience. It aligns with Principle 19 of the European Pillar of Social Rights, supports the objectives of the European Platform on Combatting Homelessness through prevention and integrated governance, and reflects the partnership principles proposed within the National & Regional Partnership Plans (2028–2034) relating to affordable housing, social inclusion and social infrastructure.

By 2035, Malta has the opportunity to ensure that seeking housing support is straightforward, coordinated and person-centred. A National Housing Navigation & Early Intervention Service would represent a practical step towards that ambition, helping individuals access the right support at the right time while strengthening the effectiveness of Malta's existing housing system.

INITIATIVE 3: National Housing Security & Homelessness Prevention Framework - Strengthening Prevention Through Early Action and Coordinated Support

Strategic Opportunity

Homelessness rarely occurs as a single event. More often, it results from a combination of circumstances that gradually undermine housing stability, including financial hardship, family breakdown, ill health, insecure employment, domestic abuse or the loss of informal support networks. These challenges frequently emerge long before homelessness occurs, creating opportunities for earlier intervention.
Strengthening prevention is therefore one of the most effective ways of reducing homelessness while protecting the wellbeing of individuals, families and communities. A coordinated prevention framework would enable Malta to identify housing risks earlier, respond more effectively and reduce the need for crisis interventions.

National Context

Malta has made significant progress in expanding affordable housing and strengthening housing support services. The proposed National Housing Security & Homelessness Prevention Framework is intended to complement these achievements by embedding prevention as a core principle of housing policy.
Rather than establishing a new standalone programme, the framework would strengthen coordination across existing Government services, the Housing Authority, local councils and community organisations, ensuring that housing insecurity is identified and addressed before it develops into homelessness.

The Initiative

The Government may wish to explore the development of a National Housing Security & Homelessness Prevention Framework that places prevention at the centre of Malta's housing strategy.

The framework would encourage earlier identification of housing risk, coordinated intervention and stronger partnership across existing services. Its purpose would be to ensure that households experiencing housing insecurity receive timely, proportionate and person-centred support that enables them to remain safely housed wherever possible.

Potential components could include:

- early identification of housing insecurity;
- tenancy risk assessments;
- housing advice and mediation;
- financial capability and budgeting support;
- coordinated referrals between agencies;
- crisis planning where appropriate;
- targeted pathways during key life transitions; and
- monitoring emerging housing trends to inform future policy.
-

The emphasis would remain on preventing housing breakdown wherever possible while ensuring that effective support is available when housing loss cannot be avoided.

Why It Matters

Preventing homelessness generates significant social and economic benefits. Early intervention reduces demand for emergency accommodation while strengthening health, educational continuity, employment participation and community resilience.
From a public policy perspective, preventing housing breakdown protects previous investment in affordable housing and reduces the higher financial costs associated with crisis responses. Prevention therefore represents both sound social policy and responsible stewardship of public resources.

Partnership Model

The framework would rely upon coordinated action across Government, the Housing Authority, relevant ministries, local councils, public authorities and community organisations. Housing providers, health services, employment agencies, educational institutions and civil society would each contribute specialist expertise while maintaining their existing responsibilities. By strengthening collaboration across these sectors, Malta can develop a more proactive and integrated approach to homelessness prevention that places individuals and families at the centre of policy and practice.

SHORT-TERM INNOVATION

A HOUSING RISK EARLY WARNING PILOT COULD BE INTRODUCED IN PARTNERSHIP WITH THE HOUSING AUTHORITY AND SELECTED PUBLIC AUTHORITIES. USING EXISTING ADMINISTRATIVE INFORMATION AND REFERRAL MECHANISMS, THE PILOT WOULD IDENTIFY HOUSEHOLDS SHOWING EARLY INDICATORS OF HOUSING INSECURITY, SUCH AS RENT ARREARS, EVICTION NOTICES OR SIGNIFICANT CHANGES IN HOUSEHOLD CIRCUMSTANCES, AND OFFER VOLUNTARY PREVENTATIVE SUPPORT BEFORE A HOUSING CRISIS DEVELOPS. THE PILOT WOULD EVALUATE THE EFFECTIVENESS OF COORDINATED EARLY INTERVENTION WHILE INFORMING THE DEVELOPMENT OF A FUTURE NATIONAL PREVENTION FRAMEWORK.

Measures of Success

The framework could be evaluated through indicators such as:

- reductions in preventable homelessness;
- increased early intervention before housing loss;
- reductions in eviction-related homelessness;
- tenancy sustainment rates;
- improved cross-agency referrals;
- resident wellbeing and housing security;
- reductions in repeat presentations to emergency accommodation; and
- public confidence in housing support services.

Evaluation should focus on long-term housing security rather than crisis responses alone.

European & National Alignment

This initiative complements Malta's existing housing strategy by strengthening the preventative dimension of housing policy and reinforcing long-term housing stability. It aligns with Principle 19 of the European Pillar of Social Rights, supports the objectives of the European Platform on Combatting Homelessness, and reflects the partnership and prevention priorities proposed within the National & Regional Partnership Plans (2028–2034). By 2035, Malta has an opportunity to become a country where homelessness is increasingly prevented rather than managed. A National Housing Security & Homelessness Prevention Framework represents a practical step towards that ambition by strengthening early intervention, coordinated support and long-term housing stability, ensuring that more individuals and families remain safely housed before crisis occurs.

Mission One in Summary

- **Housing Sustainment** ensures that people remain successfully housed.
- **Housing Navigation** ensures that people access the right support at the right time.
- **Housing Security & Homelessness Prevention** ensures that housing risks are identified and addressed before a crisis occurs.

Together, these initiatives reposition prevention as the foundation of Malta's future housing system.

Mission2

Creating Housing Pathways

INITIATIVE 4: Integrated Housing Pathways Programme - Creating Seamless Transitions Towards Independent Living

Strategic Opportunity

People experiencing housing need do not all require the same housing solution. Some may require emergency accommodation during periods of crisis, while others may benefit from transitional housing, supported accommodation or affordable housing before progressing towards independent living. These different forms of housing should not be viewed as separate destinations but as interconnected stages within a wider housing journey.

Malta has developed a diverse range of housing initiatives that respond to different levels of need. The opportunity now exists to strengthen the connections between these initiatives, ensuring that individuals experience coordinated pathways rather than fragmented transitions.

National Context

Malta's housing system has evolved significantly through investment in affordable housing, supported accommodation and homelessness services. The proposed Integrated Housing Pathways Programme is intended to complement these existing initiatives by creating a strategic framework that strengthens progression between them.

Rather than introducing a new housing tenure or replacing existing programmes, the initiative seeks to improve coordination so that people can move between different housing options according to their changing circumstances, aspirations and level of independence.

The Initiative

The Government may wish to explore the establishment of an Integrated Housing Pathways Programme that connects existing housing options into a coordinated continuum of support.

The programme would encourage progression planning from the earliest stages of housing engagement, enabling individuals and families to move confidently towards greater independence while ensuring that transitions remain person-centred and proportionate to need.

Potential components could include:

- coordinated housing progression planning;
- transitional housing pathways;
- move-on planning from the point of entry;
- independent living and life-skills preparation;
- coordinated case reviews during key transition stages;
- stronger links between housing, employment and education; and
- post-tenancy follow-up where appropriate.

The emphasis would remain on enabling progression rather than creating dependency, recognising housing as a pathway towards independence rather than a destination in itself.

Why It Matters

Integrated housing pathways create benefits for residents, communities and Government alike. For individuals and families, they provide greater certainty, smoother transitions and clearer expectations throughout the housing journey. For the Government, they improve coordination across existing investments, encourage more efficient use of housing resources and maximise the long-term value of affordable housing.

By strengthening progression, Malta can reduce repeat homelessness, improve tenancy sustainment and support more people to achieve independent living.

YMCA Malta's Strategic Considerations

Drawing upon its experience supporting individuals through multiple stages of housing transition, YMCA Malta respectfully proposes that future policy may consider:

- developing a national Housing Pathways Framework that recognises housing as a continuum rather than a series of isolated programmes;
- strengthening progression planning between emergency, transitional, supported and independent housing;
- promoting common transition principles across housing providers while respecting the distinct purpose of each programme;
- encouraging move-on planning from the earliest stages of accommodation;
- strengthening links between housing, employment, education and community participation;
- introducing shared outcome measures that evaluate successful progression rather than occupancy alone; and
- supporting innovation pilots that test new models of integrated housing pathways.

Partnership Model

The government would provide strategic leadership while the Housing Authority would continue coordinating housing policy and allocation. Housing providers, public authorities, local councils and community organisations would collaborate to strengthen progression planning and transition support. Educational institutions and employers would contribute opportunities that promote independence, while residents themselves would remain active partners in planning and achieving their housing goals.

SHORT-TERM INNOVATION

AN INTEGRATED HOUSING PATHWAYS PILOT COULD BE INTRODUCED ACROSS SELECTED HOUSING AUTHORITY SCHEMES AND SUPPORTED ACCOMMODATION PROVIDERS. PARTICIPATING ORGANISATIONS WOULD JOINTLY DEVELOP PERSONALISED HOUSING PROGRESSION PLANS FOR RESIDENTS, SUPPORTED BY COORDINATED REVIEWS AND AGREED TRANSITION MILESTONES. THE PILOT WOULD EVALUATE WHETHER STRONGER COORDINATION IMPROVES HOUSING PROGRESSION, TENANCY SUSTAINMENT AND INDEPENDENT LIVING OUTCOMES.

Measures of Success

The initiative could be evaluated through indicators such as:

- successful progression between housing stages;
- increased independent living outcomes;
- reduced repeat homelessness;
- improved tenancy sustainment;
- shorter transition periods where appropriate;
- resident confidence in independent living;
- increased participation in employment, education or training; and
- resident satisfaction with housing pathways.

Evaluation should focus on progression, stability and long-term independence rather than occupancy alone.

European & National Alignment

This initiative complements Malta's existing housing system by strengthening the connections between affordable housing, supported accommodation and homelessness services. It aligns with Principle 19 of the European Pillar of Social Rights, supports the objectives of the European Platform on Combatting Homelessness, and reflects the integrated investment approach proposed within the National & Regional Partnership Plans (2028–2034) by linking housing with employment, education, community development and social inclusion.

By 2035, Malta has an opportunity to develop a housing system in which every individual can progress through appropriate housing pathways towards greater independence. An Integrated Housing Pathways Programme represents a practical step towards that vision by transforming existing housing provision into a coordinated continuum that supports people not only to access housing, but to build stable, independent and fulfilling lives.

INITIATIVE 5: National Life Transitions Housing Strategy - Supporting Housing Stability Through Life's Major Transitions

Strategic Opportunity

Significant life transitions often represent periods of increased housing vulnerability. While many people successfully navigate these changes, others may experience housing insecurity if appropriate support is unavailable. Housing policy has traditionally focused on the provision of accommodation. Increasingly, however, successful housing outcomes depend upon recognising key life transitions as opportunities for early intervention and coordinated support.

By strengthening housing pathways during these pivotal moments, Malta can promote long-term housing stability, independence and social inclusion while reducing the likelihood of future housing crises.

National Context

Malta's housing system supports people from diverse backgrounds and circumstances. Individuals may enter the housing system following family breakdown, institutional care, domestic violence, rehabilitation, migration, ageing or other significant life events. The proposed National Life Transitions Housing Strategy would complement existing housing initiatives by introducing a common strategic framework that strengthens coordinated support across these different transition points. Rather than developing separate programmes for each population group, the strategy would promote a consistent, person-centred approach that recognises housing transitions as part of a wider journey towards independence.

The Initiative

The Government may wish to explore the development of a National Life Transitions Housing Strategy that strengthens housing pathways during significant periods of personal change.

The strategy would encourage coordinated planning before housing transitions occur, ensuring that individuals receive appropriate preparation, practical support and community connections throughout their journey towards independent living.

Potential components could include:

- transition planning before housing moves occur;
- independent living and life-skills preparation;
- coordinated housing progression planning;
- stronger links between housing, education and employment;
- community mentoring and peer support;
- practical assistance during the early stages of independent living; and
- post-transition follow-up where appropriate.

The emphasis would remain on building confidence, resilience and long-term independence rather than creating ongoing dependency.

Why It Matters

Major life transitions often shape long-term housing outcomes. When individuals receive coordinated support during these periods, they are more likely to establish stable housing, participate in education and employment, strengthen social relationships and contribute positively to their communities.

For the Government, investing in successful transitions reduces future demand for crisis interventions while strengthening social inclusion, economic participation and the long-term value of housing investment.
YMCA Malta's Strategic Considerations

Drawing upon its experience supporting individuals through housing transitions, YMCA Malta respectfully proposes that future policy may consider:

- developing a national framework that recognises major life transitions as opportunities for early intervention;
- strengthening transition planning before individuals leave care, institutional settings or supported accommodation;
- promoting independent living programmes that combine housing with life-skills development;
- encouraging mentoring and peer support during significant housing transitions;
- strengthening links between housing, education, employment and community participation;
- supporting young people entering independent living through coordinated planning and practical guidance; and
- introducing outcome measures that evaluate long-term transition success rather than short-term housing placement.

Partnership Model

Government would provide strategic leadership while the Housing Authority would continue coordinating housing pathways. Public authorities, local councils, educational institutions, health services and community organisations would contribute specialist expertise relevant to different life transitions. Civil society organisations could provide mentoring, practical guidance and community integration, while employers and training providers would strengthen opportunities for education and employment. Individuals themselves remain central partners in planning and achieving successful transitions.

SHORT-TERM INNOVATION

A LIFE TRANSITIONS HOUSING PATHWAY PILOT COULD BE INTRODUCED FOR SELECTED GROUPS EXPERIENCING SIGNIFICANT LIFE TRANSITIONS, SUCH AS YOUNG PEOPLE LEAVING CARE, SURVIVORS OF DOMESTIC VIOLENCE OR INDIVIDUALS MOVING FROM SUPPORTED ACCOMMODATION INTO INDEPENDENT LIVING. EACH PARTICIPANT WOULD RECEIVE A PERSONALISED TRANSITION PLAN COMBINING HOUSING, EMPLOYMENT, EDUCATION AND COMMUNITY INTEGRATION SUPPORT. THE PILOT WOULD EVALUATE HOW COORDINATED TRANSITION PLANNING INFLUENCES HOUSING SUSTAINMENT, WELLBEING AND INDEPENDENT LIVING OUTCOMES.

Measures of Success

The initiative could be evaluated through indicators such as:

- successful transition into independent living;
- housing sustainment following transition;
- participation in education, training or employment;
- improved wellbeing and confidence;
- increased community participation;
- reduced repeat homelessness; and
- resident confidence in managing independent living.

Evaluation should focus on long-term transition outcomes rather than housing placement alone.

European & National Alignment

This initiative complements Malta's existing housing strategy by strengthening coordinated support during significant life transitions. It aligns with Principle 19 of the European Pillar of Social Rights, supports European priorities relating to youth inclusion, independent living and social participation, and reflects the integrated investment approach proposed within the National & Regional Partnership Plans (2028–2034) by connecting housing with education, employment, health and community development.

By 2035, Malta has the opportunity to become recognised as a country where significant life transitions are accompanied by coordinated housing pathways that promote confidence, independence and long-term housing stability. A National Life Transitions Housing Strategy represents a practical step towards that vision, recognising that successful housing policy supports people not only in finding a home, but in navigating the life changes that enable them to thrive within it.

INITIATIVE 6: National Housing Innovation & Regeneration Partnership - Unlocking Housing Opportunities Through Regeneration, Innovation and Partnership

Strategic Opportunity

Meeting Malta's future housing needs will require more than new construction alone. Alongside continued investment in affordable housing, there is an opportunity to maximise the potential of existing buildings, underutilised properties and neighbourhood regeneration initiatives to create additional housing opportunities while strengthening communities and environmental sustainability.

Across Europe, increasing emphasis is being placed on the adaptive reuse of buildings, sustainable refurbishment and integrated neighbourhood regeneration as complementary approaches to housing growth. Malta is well positioned to build upon this direction by making better use of its existing built environment while preserving community identity and cultural heritage.

National Context

Malta possesses a diverse built environment that includes historic buildings, underutilised properties, ageing housing stock and neighbourhoods undergoing regeneration. Many of these assets already benefit from established infrastructure, public services and community connections. The proposed National Housing Innovation & Regeneration Partnership seeks to complement Malta's existing affordable housing strategy by encouraging innovative approaches that maximise these existing assets rather than relying exclusively on new development.

The Initiative

The Government may wish to explore the establishment of a National Housing Innovation & Regeneration Partnership that brings together Government, the Housing Authority, local councils, public authorities, private stakeholders, academia and civil society to support innovative housing regeneration across Malta.

Rather than creating a new development programme, the partnership would encourage coordinated investment that combines affordable housing with regeneration, sustainability and community development.

Potential areas of focus could include:

- adaptive reuse of vacant and underutilised buildings;
- neighbourhood regeneration initiatives;
- public-private-community partnerships;
- energy-efficient refurbishment;
- universally accessible housing design;
- mixed-use community developments;
- innovative financing models; and
- pilot projects that test new housing solutions.

The emphasis would remain on creating additional housing opportunities while protecting Malta's architectural heritage, environmental sustainability and community identity.

Why It Matters

Regeneration creates value far beyond housing supply. By making better use of existing assets, Malta can expand housing opportunities while reducing environmental impact, preserving heritage, strengthening local economies and supporting more resilient communities.

This approach also maximises the value of previous public investment by encouraging more efficient use of existing infrastructure and creating vibrant neighbourhoods that support long-term social and economic development.

YMCA Malta's Strategic Considerations

Drawing upon international practice and local experience, YMCA Malta respectfully proposes that future policy may consider:

- developing a National Housing Innovation & Regeneration Strategy aligned with Malta's long-term housing objectives;
- encouraging the adaptive reuse of vacant and underutilised properties through incentives and collaborative partnerships;
- strengthening public-private-community partnerships that combine investment with measurable social outcomes;
- promoting energy-efficient refurbishment and universal accessibility within regeneration projects;
- supporting pilot projects that test innovative models of affordable and supported housing;
- encouraging meaningful community participation throughout regeneration initiatives; and
- establishing outcome measures that evaluate regeneration alongside housing, environmental and community outcomes.

Partnership Model

The government would provide strategic leadership while the Housing Authority would continue to guide housing policy. Local councils would support neighbourhood planning and community engagement, public authorities would contribute technical expertise, and private investors would help mobilise regeneration opportunities. Civil society organisations would strengthen community participation and social outcomes, while universities and research institutions would contribute innovation, evaluation and evidence-informed practice. Together, these partnerships would create a coordinated approach that balances housing growth with sustainability and community wellbeing.

SHORT-TERM INNOVATION

A NEIGHBOURHOOD REGENERATION & HOUSING INNOVATION PILOT COULD BE INTRODUCED WITHIN A SELECTED LOCALITY BY BRINGING TOGETHER THE HOUSING AUTHORITY, LOCAL COUNCIL, COMMUNITY ORGANISATIONS AND PRIVATE PROPERTY OWNERS. THE PILOT COULD IDENTIFY VACANT OR UNDERUTILISED BUILDINGS SUITABLE FOR ADAPTIVE REUSE, TEST COLLABORATIVE REGENERATION APPROACHES AND EVALUATE THEIR CONTRIBUTION TO AFFORDABLE HOUSING, NEIGHBOURHOOD RENEWAL AND ENVIRONMENTAL SUSTAINABILITY. LESSONS LEARNED COULD INFORM FUTURE NATIONAL REGENERATION POLICY.

Measures of Success

The initiative could be evaluated through indicators such as:

- number of vacant properties returned to productive use;
- additional affordable housing created through regeneration;
- regeneration projects incorporating universal accessibility and energy efficiency;
- resident satisfaction with regenerated neighbourhoods;
- levels of private-sector and community participation;
- reductions in environmental impact through adaptive reuse;
- strengthened neighbourhood participation and resilience; and
- measurable social value generated through regeneration investment.

Evaluation should consider social, economic and environmental outcomes alongside physical redevelopment.

European & National Alignment

This initiative complements Malta's existing affordable housing strategy by strengthening the contribution of regeneration to future housing supply. It aligns with the European Green Deal, the New European Bauhaus, and the principles of integrated territorial development promoted through the National & Regional Partnership Plans (2028–2034). It also reflects the growing European emphasis on circular construction, climate resilience, sustainable neighbourhoods and partnership-based investment.

By 2035, Malta has an opportunity to become recognised for delivering housing growth not only through new development but also through the intelligent renewal of its existing built environment. A National Housing Innovation & Regeneration Partnership represents a practical pathway towards that ambition, demonstrating how housing policy can simultaneously advance affordability, sustainability, heritage conservation and stronger communities.

Mission Two in Summary

- **Integrated Housing Pathways** ensures that people move confidently between different forms of housing as their needs and aspirations change.
- **Life Transitions Housing Strategy** ensures that major life changes become opportunities for stability, independence and participation rather than periods of housing vulnerability.
- **Housing Innovation & Regeneration Partnership** ensures that Malta's existing built environment becomes a catalyst for expanding housing opportunities through regeneration, sustainability and collaborative investment.

Together, these initiatives position housing as a lifelong pathway that supports independence, unlocks opportunity and creates stronger, more resilient communities.

Mission3

Build Communities of Opportunity & Belonging

INITIATIVE 7: Housing Plus Communities - Creating Neighbourhoods Where People and Communities Can Thrive

Strategic Opportunity

Affordable housing should provide more than access to accommodation. International evidence increasingly demonstrates that long-term housing success is strengthened when residents also have opportunities to participate in education, employment, community life and activities that promote health and wellbeing. Housing is most effective when it creates the conditions in which people can establish relationships, develop skills and contribute actively to their communities.

Malta now has an opportunity to position affordable housing developments as places that foster opportunity, inclusion and long-term wellbeing by embedding the principles of Housing Plus within future housing policy.

National Context

Malta has made significant progress in expanding affordable housing and strengthening housing support. The proposed Housing Plus Communities initiative is intended to complement these achievements by encouraging community development alongside housing provision.

Many of the opportunities that strengthen housing stability already exist through public services, educational institutions, employers and voluntary organisations. The opportunity lies in improving coordination, accessibility and participation so that housing developments become active, connected and resilient communities.

The Initiative

The Government may wish to explore adopting Housing Plus Communities as a guiding principle for future affordable housing developments and neighbourhood regeneration initiatives.

Rather than viewing housing and community development as separate policy areas, the initiative encourages an integrated approach in which housing is planned alongside opportunities that strengthen individual capability, social connection and community participation.

Potential areas of focus could include:

- shared community spaces;
- lifelong learning opportunities;
- employment and skills partnerships;
- digital inclusion initiatives;
- resident volunteering programmes;
- family wellbeing initiatives;
- cultural and recreational activities;
- health promotion programmes; and
- community leadership development.

The objective is not to increase dependency upon services, but to create neighbourhoods where residents have opportunities to participate, contribute and thrive.

Why It Matters

Communities characterised by participation and opportunity generate long-term public value. Strong neighbourhoods promote better mental wellbeing, increased employment participation, stronger social cohesion and greater civic engagement while reducing loneliness and social isolation.

By embedding Housing Plus within affordable housing developments, Malta can maximise the social value of housing investment and strengthen the long-term resilience of its communities.

YMCA Malta's Strategic Considerations

Drawing upon its experience in community-based housing and social inclusion, YMCA Malta respectfully proposes that future policy may consider:

- adopting Housing Plus as a guiding principle for future affordable housing developments;
- encouraging mixed-use community spaces that support learning, recreation and social interaction;
- strengthening partnerships between housing providers, employers, educational institutions and community organisations;
- supporting resident-led volunteering and neighbourhood leadership initiatives;
- promoting digital inclusion and lifelong learning as components of housing stability;
- integrating wellbeing and prevention initiatives within neighbourhood settings; and
- measuring community participation alongside housing outcomes.

Partnership Model

Government would provide strategic leadership while the Housing Authority would integrate Housing Plus principles within future housing developments where appropriate. Local councils would strengthen neighbourhood engagement, educational institutions and employers would expand opportunities for learning and employment, health services would contribute wellbeing initiatives, and community organisations would facilitate participation, volunteering and local leadership. Residents themselves would remain central partners in shaping vibrant, connected communities.

SHORT-TERM INNOVATION

A HOUSING PLUS COMMUNITY PILOT COULD BE INTRODUCED WITHIN A SELECTED AFFORDABLE HOUSING DEVELOPMENT. WORKING IN PARTNERSHIP WITH THE HOUSING AUTHORITY, THE LOCAL COUNCIL AND COMMUNITY ORGANISATIONS, THE PILOT COULD ESTABLISH A NEIGHBOURHOOD PROGRAMME COMBINING SHARED COMMUNITY ACTIVITIES, DIGITAL INCLUSION, EMPLOYMENT SUPPORT, VOLUNTEERING OPPORTUNITIES AND RESIDENT-LED INITIATIVES. THE PILOT WOULD EVALUATE HOW COMMUNITY PARTICIPATION INFLUENCES HOUSING STABILITY, WELLBEING AND NEIGHBOURHOOD RESILIENCE.

Measures of Success

The initiative could be evaluated through indicators such as:

- resident participation in community activities;
- volunteering and civic engagement;
- employment participation;
- educational engagement;
- digital inclusion;
- resident wellbeing;
- neighbourhood satisfaction; and
- community resilience.

Evaluation should consider community participation alongside housing stability to understand the broader social outcomes created through affordable housing investment.

European & National Alignment

This initiative complements Malta's affordable housing strategy by strengthening the social dimension of housing policy. It aligns with Principle 19 of the European Pillar of Social Rights, reflects the principles of the New European Bauhaus, and supports the integrated investment philosophy proposed within the National & Regional Partnership Plans (2028–2034) by connecting housing with wellbeing, education, employment, community participation and social inclusion.

By 2035, Malta has an opportunity to ensure that affordable housing developments become more than places to live—they become communities where people build relationships, develop opportunities and contribute actively to neighbourhood life. Housing Plus Communities represents a practical step towards that vision by placing community participation and belonging at the heart of future housing policy.

INITIATIVE 8: National Belonging & Community Participation Strategy - Strengthening Social Connection Through Active and Inclusive Communities

Strategic Opportunity

A successful housing system provides more than accommodation. It creates the conditions in which people develop relationships, participate in community life and experience a genuine sense of belonging. Increasing evidence demonstrates that social connection is closely associated with improved wellbeing, stronger housing stability, greater civic participation and more resilient communities. Conversely, loneliness and social isolation can undermine both individual wellbeing and long-term housing outcomes.

Malta has an opportunity to complement its investment in affordable housing by recognising belonging as an essential component of successful and sustainable communities.

National Context

Affordable housing developments increasingly bring together residents from different generations, cultures and life experiences. This diversity is one of Malta's strengths, yet thriving communities require more than physical proximity. They require opportunities for residents to build relationships, participate in neighbourhood life and contribute to the places they call home.

The proposed National Belonging & Community Participation Strategy complements Malta's existing housing policy by strengthening the social fabric of communities alongside continued investment in affordable housing.

The Initiative

The Government may wish to explore the development of a National Belonging & Community Participation Strategy that promotes social connection, active citizenship and neighbourhood resilience across affordable housing communities.

Rather than establishing new standalone services, the strategy would encourage housing developments to become places where participation, inclusion and resident leadership are actively supported.

Potential areas of focus could include:

- resident participation programmes;
- neighbourhood welcome initiatives;
- volunteering opportunities;
- intergenerational and intercultural activities;
- cultural and recreational programmes;
- community leadership development;
- partnerships with local councils, schools, employers and voluntary organisations;
- resident advisory groups; and
- neighbourhood events that strengthen social connection.

The objective is to create communities where every resident has the opportunity to feel welcomed, valued and able to contribute according to their interests, aspirations and abilities.

Why It Matters

Communities characterised by strong social connections are more resilient, more inclusive and better equipped to support long-term housing stability. They promote better mental and physical wellbeing, reduce loneliness, strengthen volunteering and civic participation, and foster greater trust between neighbours.
For the Government, investing in belonging strengthens the long-term sustainability of affordable housing developments while contributing to wider national objectives relating to social inclusion, active citizenship and community wellbeing.

YMCA Malta's Strategic Considerations

Drawing upon its experience in community development and social inclusion, YMCA Malta respectfully proposes that future policy may consider:

- developing a national strategy that recognises belonging as a contributor to successful housing outcomes;
- encouraging resident participation in the design and ongoing development of affordable housing communities;
- supporting neighbourhood volunteering and community leadership initiatives;
- promoting intergenerational and intercultural activities that strengthen social cohesion;
- strengthening partnerships between local councils, schools, employers, housing providers and community organisations;
- encouraging shared community spaces that facilitate social interaction; and
- introducing national indicators that measure belonging, participation and neighbourhood resilience.

Partnership Model

Government would provide strategic leadership while the Housing Authority would continue supporting community-focused housing developments. Local councils would play a central role in neighbourhood engagement, while schools, employers, health services and voluntary organisations would contribute opportunities that strengthen participation and inclusion. Community organisations would facilitate resident engagement and local initiatives, with residents themselves leading the development of welcoming, active and resilient neighbourhoods.

SHORT-TERM INNOVATION

A NEIGHBOURHOOD BELONGING PILOT COULD BE INTRODUCED WITHIN SELECTED AFFORDABLE HOUSING DEVELOPMENTS IN PARTNERSHIP WITH THE HOUSING AUTHORITY AND LOCAL COUNCILS. RESIDENTS WOULD BE INVITED TO CO-DESIGN NEIGHBOURHOOD ACTIVITIES, WELCOME PROGRAMMES FOR NEW HOUSEHOLDS, VOLUNTEERING INITIATIVES AND COMMUNITY EVENTS THAT ENCOURAGE PARTICIPATION AND STRENGTHEN SOCIAL CONNECTION. THE PILOT WOULD EVALUATE HOW INCREASED COMMUNITY ENGAGEMENT INFLUENCES WELLBEING, NEIGHBOURHOOD COHESION AND LONG-TERM HOUSING STABILITY.

Measures of Success

The initiative could be evaluated through indicators such as:

- resident participation in neighbourhood activities;
- volunteering and civic participation;
- levels of perceived belonging;
- neighbourhood trust and social cohesion;
- resident wellbeing;
- participation in local decision-making;
- reductions in loneliness and social isolation; and
- resident satisfaction with community life.

Evaluation should recognise that successful communities are measured not only by the quality of their physical environment, but also by the strength of the relationships and sense of belonging they foster.

European & National Alignment

This initiative complements Malta's affordable housing strategy by strengthening the social dimension of community development. It aligns with Principle 19 of the European Pillar of Social Rights, reflects the inclusive community principles of the New European Bauhaus, and supports the partnership-based investment approach proposed within the National & Regional Partnership Plans (2028–2034) by promoting social inclusion, citizen participation and resilient neighbourhoods.

By 2035, Malta has an opportunity to ensure that affordable housing communities become places where people not only live, but also connect, participate and belong. A National Belonging & Community Participation Strategy represents a practical step towards that vision by recognising that successful housing is ultimately measured not only by the homes that are provided, but by the communities that those homes help create.

Mission Three in Summary

- **Housing Plus Communities** ensures that affordable housing developments become places where residents have opportunities to learn, work, participate and thrive.

- **National Belonging & Community Participation Strategy** ensures that neighbourhoods foster social connection, active citizenship and a genuine sense of belonging for every resident.
-

Together, these initiatives recognise that successful housing is measured not only by the homes we build, but by the communities we create. By strengthening opportunity, participation and belonging, Malta can ensure that affordable housing becomes a catalyst for healthier, more resilient and more inclusive neighbourhoods where people are empowered not simply to live, but to flourish.

Mission 4

Future-Proof Malta's Housing System

INITIATIVE 9: National Housing Innovation Centre - Driving Research, Innovation and Continuous Improvement in Housing Policy

Strategic Opportunity

Housing systems must continually evolve in response to changing demographic trends, economic conditions, technological innovation, environmental challenges and emerging patterns of housing need. As Malta continues to strengthen its affordable housing system, there is an opportunity to establish a permanent mechanism that promotes innovation, evaluates emerging practice and supports evidence-informed policy development.

Rather than relying solely on international models, Malta can increasingly contribute its own experience and innovation to the wider European housing agenda through applied research, pilot projects and collaborative policy development.

National Context

Malta has demonstrated its ability to respond creatively to emerging housing challenges through sustained public investment, partnership working and innovative social policy. The proposed National Housing Innovation Centre would complement existing institutions by providing a dedicated platform for research, experimentation and knowledge exchange that supports the continuous evolution of housing policy.
The Centre would encourage collaboration between Government, academia, civil society, the private sector and international partners while ensuring that innovation remains closely connected to practical housing outcomes.

The Initiative

The Government may wish to explore the establishment of a National Housing Innovation Centre that promotes research, collaboration and continuous policy development across Malta's housing sector.

Rather than replacing existing institutions, the Centre would act as a collaborative platform that connects policy development with research, frontline experience and international best practice.

Potential functions could include:

- supporting applied housing research;
- coordinating housing innovation pilots;
- evaluating emerging housing models;

- facilitating knowledge exchange across sectors;
- strengthening participation in European research initiatives;
- publishing housing policy briefs and evidence reviews;
- supporting professional development within the housing sector; and
- promoting international collaboration and policy exchange.

The objective is to create a culture of continuous improvement in which housing policy evolves through evidence, innovation and partnership.

Why It Matters

Innovation strengthens the long-term resilience of housing systems. A dedicated innovation centre would enable Malta to respond more effectively to emerging housing challenges, improve the effectiveness of public investment and encourage responsible experimentation before policy is implemented at scale.

It would also strengthen Malta's contribution to European housing research while ensuring that future housing policy remains practical, evidence-informed and responsive to changing societal needs.

YMCA Malta's Strategic Considerations

Drawing upon international practice and local experience, YMCA Malta respectfully proposes that future policy may consider:

- establishing a National Housing Innovation Centre through collaboration between Government, academia and civil society;
- supporting pilot initiatives that test innovative housing models before wider implementation;
- promoting applied research that responds to Malta's changing housing needs;
- strengthening collaboration with European housing networks and research institutions;
- publishing annual housing innovation reports that identify emerging trends and policy opportunities;
- encouraging cross-sector knowledge exchange between housing, health, education, planning and community development; and
- supporting continuous professional development for housing practitioners.

Partnership Model

The government would provide strategic leadership while universities, research institutions, the Housing Authority, public authorities, civil society organisations and private-sector partners would contribute specialist expertise and practical experience. International organisations and European research networks would strengthen knowledge exchange, enabling Malta to both benefit from and contribute to emerging European housing policy and innovation.

SHORT-TERM INNOVATION

A HOUSING INNOVATION CHALLENGE PROGRAMME COULD BE ESTABLISHED TO INVITE PUBLIC AUTHORITIES, UNIVERSITIES, LOCAL COUNCILS, PRIVATE ORGANISATIONS AND COMMUNITY PARTNERS TO DEVELOP AND TEST INNOVATIVE SOLUTIONS TO IDENTIFIED HOUSING CHALLENGES. SELECTED PROJECTS COULD RECEIVE SEED FUNDING, TECHNICAL SUPPORT AND INDEPENDENT EVALUATION, CREATING AN EVIDENCE BASE FOR FUTURE POLICY DEVELOPMENT WHILE ENCOURAGING COLLABORATIVE INNOVATION ACROSS SECTORS.

Measures of Success

The initiative could be evaluated through indicators such as:

- research projects completed;
- innovation pilots successfully evaluated;
- policy recommendations adopted;
- international research collaborations established;
- professional development programmes delivered;
- housing policy publications produced;
- innovation partnerships created; and
- measurable improvements arising from pilot initiatives.
- Evaluation should focus on the practical application of innovation and its contribution to improved housing outcomes.

European & National Alignment

This initiative complements Malta's commitment to evidence-informed housing policy by strengthening research, innovation and collaborative learning. It aligns with the objectives of Horizon Europe, reflects the innovation principles of the New European Bauhaus, and supports the partnership and knowledge-sharing approach proposed within the National & Regional Partnership Plans (2028–2034).

By 2035, Malta has an opportunity to become recognised not only as a country that delivers innovative housing policy, but also as a contributor to European thinking on affordable housing, housing stability and community development. A National Housing Innovation Centre represents a practical step towards that ambition by ensuring that future housing policy is shaped by research, collaboration and continuous learning.

INITIATIVE 10: National Housing Observatory - Strengthening Evidence, Accountability and Long-Term Housing Outcomes

Strategic Opportunity

As Malta's housing system continues to evolve, there is an opportunity to complement investment in affordable housing with a stronger national evidence framework. While housing performance has traditionally been measured through indicators such as housing supply, allocations and expenditure, future housing policy increasingly requires evidence about long-term outcomes.
Understanding whether tenancies are sustained, individuals progress towards independent living, communities become more resilient and public investment generates measurable social value is essential to developing housing policy that remains responsive, accountable and effective.

National Context

Malta already collects valuable information across multiple sectors, including housing, planning, health, employment, education, social policy, justice and local government. Collectively, these datasets provide important insights into housing and wellbeing. The proposed National Housing Observatory seeks to complement these existing systems by strengthening coordination, analysis and evidence-informed policymaking rather than creating additional reporting requirements.

The initiative would support a more integrated understanding of housing while maintaining the highest standards of data protection, governance and ethical practice.

The Initiative

The Government may wish to explore the establishment of a National Housing Observatory as a collaborative platform for research, evaluation and strategic policy development.

Rather than acting as a regulatory body, the Observatory would function as an independent knowledge and learning resource that supports continuous improvement through robust evidence, transparent reporting and cross-sector collaboration.

Potential functions could include:

- monitoring national housing outcomes;
- publishing an annual State of Housing Pathways Report;

- identifying emerging housing trends;
- supporting longitudinal housing research;
- evaluating housing pilots and policy reforms;
- promoting shared national outcome indicators;
- strengthening links with European housing research networks; and
- facilitating dialogue between policymakers, researchers and practitioners.

The objective is to ensure that future housing policy is informed by evidence, learning and measurable outcomes rather than activity alone.

Why It Matters

Strong housing policy depends upon strong evidence. A National Housing Observatory would strengthen Malta's ability to evaluate public investment, identify emerging housing challenges, improve policy coordination and support long-term strategic planning.

It would also increase transparency and public confidence by enabling housing policy to be evaluated through measurable outcomes rather than assumptions, creating a culture of continuous learning across the housing sector.

YMCA Malta's Strategic Considerations

Drawing upon international practice and the principles set out within this framework, YMCA Malta respectfully proposes that future policy may consider:

- establishing a National Housing Observatory through collaboration between Government, academia and relevant stakeholders;
- developing a national Housing Outcomes Framework that complements existing housing statistics;
- publishing an annual State of Housing Pathways Report reviewing progress against agreed national indicators;
- strengthening cross-sector data collaboration while maintaining high standards of privacy, ethics and governance;
- supporting longitudinal research into housing stability, wellbeing and community resilience;
- promoting international benchmarking with comparable European housing systems; and
- encouraging open access to housing research that informs future policy development.

Partnership Model

The government would provide strategic leadership while the Housing Authority, National Statistics Office, universities, research institutions, public authorities and community organisations would contribute expertise and data relevant to housing outcomes.

Academic institutions would support independent research and evaluation, while civil society organisations would contribute frontline insights that complement quantitative evidence. Together, these partnerships would strengthen transparency, accountability and continuous learning across Malta's housing system.

SHORT-TERM INNOVATION

A HOUSING OUTCOMES DASHBOARD PILOT COULD BE INTRODUCED USING EXISTING ADMINISTRATIVE DATA FROM THE HOUSING AUTHORITY AND SELECTED PUBLIC AUTHORITIES. THE PILOT WOULD DEVELOP A SMALL SET OF NATIONAL HOUSING OUTCOME INDICATORS, INCLUDING TENANCY SUSTAINMENT, INDEPENDENT LIVING, COMMUNITY PARTICIPATION AND HOUSING STABILITY, TO DEMONSTRATE HOW EVIDENCE CAN INFORM STRATEGIC DECISION-MAKING. FINDINGS WOULD CONTRIBUTE TO THE FIRST STATE OF HOUSING PATHWAYS REPORT AND INFORM THE FUTURE DEVELOPMENT OF THE NATIONAL HOUSING OBSERVATORY.

Measures of Success

The initiative could be evaluated through indicators such as:

- publication of an annual State of Housing Pathways Report;
- adoption of a national Housing Outcomes Framework;
- increased use of evidence in housing policy development;
- cross-sector participation in housing research;
- evaluation of flagship housing initiatives;
- international research collaborations;
- improved public transparency regarding housing outcomes; and
- measurable improvements in long-term housing stability.

Evaluation should focus not only on the quality of evidence collected but also on the extent to which that evidence informs policy decisions, public investment and continuous improvement.

European & National Alignment

This initiative complements Malta's commitment to evidence-informed housing policy by strengthening research, transparency and long-term evaluation. It aligns with the European Union's principles of evidence-based policymaking, supports the European Pillar of Social Rights, and reflects the performance and accountability approach proposed within the National & Regional Partnership Plans (2028 - 2034).

By 2035, Malta has an opportunity to become recognised as a country where housing policy is guided by robust evidence, transparent evaluation and continuous learning. A National Housing Observatory represents a practical step towards that ambition by ensuring that future decisions are informed not only by the number of homes delivered, but by the lasting outcomes those homes create for individuals, families and communities.

Mission Four in Summary

- **National Housing Innovation Centre** ensures that Malta's housing system continuously evolves through research, innovation, collaboration and practical policy development.
- **National Housing Observatory** ensures that future housing policy is guided by robust evidence, transparent evaluation and measurable long-term outcomes.

Together, these initiatives establish a culture of continuous learning, ensuring that Malta's housing system remains adaptive, evidence-informed and responsive to future social, economic and environmental change. By strengthening innovation, research and accountability, Malta can position itself not only as a country that delivers high-quality affordable housing, but as a European leader in shaping the future of housing policy through knowledge, partnership and measurable public value.

PART 6

The Housing Pathways Model

From Practice to Policy: Learning Across the European YMCA Movement

The Housing Pathways Model brings together the ten flagship initiatives presented in this policy paper and connects them to the practical experience from which they have emerged. Drawing upon almost five decades of YMCA Malta's work with people experiencing homelessness and housing insecurity, the framework reflects an evolution from providing accommodation towards building integrated pathways of prevention, support, progression, independence and belonging.

This experience does not exist in isolation. Across the European YMCA Movement, different national and local YMCAs have developed responses to housing exclusion, youth transitions, supported living, community integration and independent living. Their approaches differ according to national circumstances, yet they reveal a shared principle: a home is most powerful when it becomes the foundation from which a person can build a life.

This final part therefore moves from policy to practice. It explores how YMCA Malta's developing housing ecosystem connects with experience across the wider YMCA Movement and considers what these collective lessons can contribute to Malta's next generation of housing policy.

Housing Pathways 2035 begins in Malta, but it is strengthened by a movement that has been building homes, communities and opportunities across Europe for generations.

A Framework Built Through Practice

Housing Pathways 2035 has presented ten flagship initiatives designed to strengthen Malta's affordable housing system through prevention, progression, community development and continuous learning. While each initiative can stand independently, together they form an integrated framework for understanding housing not simply as the provision of accommodation, but as a pathway towards stability, opportunity and belonging.

This framework has not been developed in isolation. It draws upon almost five decades of operational experience accumulated by YMCA Malta through supporting individuals and families experiencing homelessness, housing exclusion and complex social transitions. Throughout this period, the organisation has progressively evolved from providing emergency responses to developing integrated housing pathways that combine accommodation with psychosocial support, psychotherapy, education, employment, community participation and long-term move-on planning.

The Housing Pathways Model therefore represents the consolidation of practical experience into a coherent policy framework. It reflects lessons learned through direct service delivery while recognising that future housing policy must increasingly build upon collaboration between Government, public authorities, local councils, civil society, academia, the private sector and communities themselves.

Most importantly, the model demonstrates that successful housing systems do not end when a key is handed over. They begin there.

The Housing Pathways Model in Practice Across the European YMCA Movement

Housing Pathways 2035 has proposed ten flagship initiatives designed to strengthen Malta's affordable housing system through prevention, coordinated pathways, community participation, innovation and evidence-informed policymaking. While these initiatives have been developed within the Maltese context, they are informed by almost five decades of operational experience accumulated by YMCA Malta and reinforced by practical learning from the wider European YMCA Movement.

Across Europe, YMCA organisations have responded to changing housing needs in different ways, reflecting their national housing systems, legislative frameworks and social priorities. Despite these differences, a number of common principles consistently emerge. Housing is rarely viewed as an isolated intervention. Instead, accommodation is integrated with education, employment, health, wellbeing, community participation and personal development. The emphasis is not simply on providing a home, but on enabling people to establish stable, independent and meaningful lives.

Collectively, these experiences demonstrate that housing systems are most effective when they operate as coordinated pathways rather than isolated programmes. The Housing Pathways Model presented within this publication therefore builds upon practical experience that is already being delivered across Europe while adapting those lessons to Malta's unique social, cultural and institutional context.

YMCA Malta: Building Housing Pathways

For almost fifty years, YMCA Malta has progressively developed an integrated housing ecosystem that responds to homelessness through prevention, emergency accommodation, supported housing, independent living and long-term community participation.

Today, this ecosystem extends beyond accommodation alone. Through the DAR Pathways model, individuals are supported through coordinated case management, psychotherapy, move-on planning, employment support, community participation and aftercare. The Drop-In Centre provides a low-threshold gateway into housing and support services, while Y Visible outreach, the Family Centre and preventative community services strengthen early intervention before housing crises escalate.

Alongside direct service delivery, YMCA Malta has increasingly invested in research and policy development through initiatives such as HomeInclusRation, Homeless Human Evolution and annual housing impact reporting. More recently, the organisation has expanded into social enterprise, recognising that long-term housing stability is strengthened by economic opportunity, community participation and environmental sustainability.

Taken together, these services already demonstrate many of the principles proposed throughout Housing Pathways 2035.

YMCA Spain: Individualised Housing Pathways

YMCA Spain provides one of the closest operational examples of the Housing Pathways philosophy proposed within this publication. Through its national housing programme, the organisation supports children, young people and families experiencing housing exclusion through supervised housing, emancipation housing, emergency family accommodation and transitional residential services. Central to this approach is the concept of itinerarios individualizados, individualised pathways designed to support each person towards autonomy and long-term social inclusion.

Housing is integrated with employment support, education, family services and personal development, recognising that accommodation alone is insufficient to achieve lasting independence. Rather than viewing housing as the final outcome, YMCA Spain positions it as the foundation upon which people rebuild their lives.

This closely reflects the Housing Pathways Model's emphasis on coordinated progression towards independent living.

YMCA England & Wales: Housing at National Scale

YMCA England & Wales demonstrates how supported housing can operate at national scale while maintaining a strong focus on individual development. As the largest charitable provider of supported housing for young people in England and Wales, the movement provides more than 10,000 supported housing beds through emergency accommodation, supported hostels, foyers, move-on housing and family accommodation. Residents receive strengths-based support plans that connect housing with education, employment, volunteering and independent living.

The movement has also launched the Building Futures campaign, committing to the creation of 10,000 additional affordable homes while advocating for planning reform, land availability and long-term investment in affordable housing. This demonstrates how a voluntary organisation can combine frontline service delivery with strategic national policy leadership.

Many of the principles underpinning Housing Pathways 2035, housing sustainment, move-on planning, community participation and policy innovation, are already embedded within this approach.

YMCA Dublin: Housing as a Transition

YMCA Dublin has developed supported accommodation programmes that place equal emphasis on housing and personal development. Young people experiencing homelessness are supported through structured pathways that combine accommodation with independent living skills, education, employment preparation and personalised key-worker support.

The focus is not simply on providing temporary accommodation, but on preparing residents to move confidently towards independent living. This transition-centred philosophy closely mirrors the objectives of the proposed National Life Transitions Housing Strategy and Integrated Housing Pathways Programme.

Learning from the Wider European YMCA Movement

While housing services vary across Europe, many YMCA organisations contribute complementary experience that reinforces the broader principles contained within the Housing Pathways Model.
YMCA Finland has developed strong practice in refugee inclusion, youth participation and community integration, demonstrating how housing stability is strengthened through belonging and active participation within local communities.

CVJM Germany (YMCA Germany) contributes significant experience in migration, community integration, leadership development and social innovation. Through partnerships, research and professional education, it demonstrates how housing policy can benefit from stronger collaboration between public institutions, academia and civil society.

YMCA Netherlands places particular emphasis on youth participation, social inclusion and neighbourhood engagement, illustrating how successful housing extends beyond physical accommodation towards community development.

YMCA Czech Republic has developed community centres, family support programmes and youth transition services that strengthen resilience, personal development and independent living during significant life transitions.

YMCA Portugal (Setúbal) demonstrates an integrated approach to housing and social inclusion through Casa YMCA, combining autonomous accommodation with pathways towards education, employment, wellbeing and community participation. Its work illustrates how housing can function as a platform for greater independence, particularly for young people, while connecting residents with wider social and professional support. The Setúbal experience reinforces the value of small-scale housing models embedded within a broader community support ecosystem.

Although these organisations operate within different national contexts, together they reinforce a shared understanding: successful housing systems are strengthened when accommodation is integrated with education, employment, health, community participation and long-term personal development.

A Shared European Learning Model

The Housing Pathways Model presented in this publication does not seek to replicate any single European programme. Rather, it brings together the strongest elements of practical experience developed across the European YMCA Movement and adapts them to Malta's unique context.

Across these diverse national examples, several common themes consistently emerge:

- Housing is viewed as a pathway rather than a destination.
- Prevention is more effective than crisis intervention.
- Independent living requires coordinated support.
- Strong communities strengthen housing outcomes.
- Innovation and research improve long-term policy.
- Partnerships generate greater public value than isolated interventions.

These principles are reflected throughout the ten flagship initiatives proposed within Housing Pathways 2035.

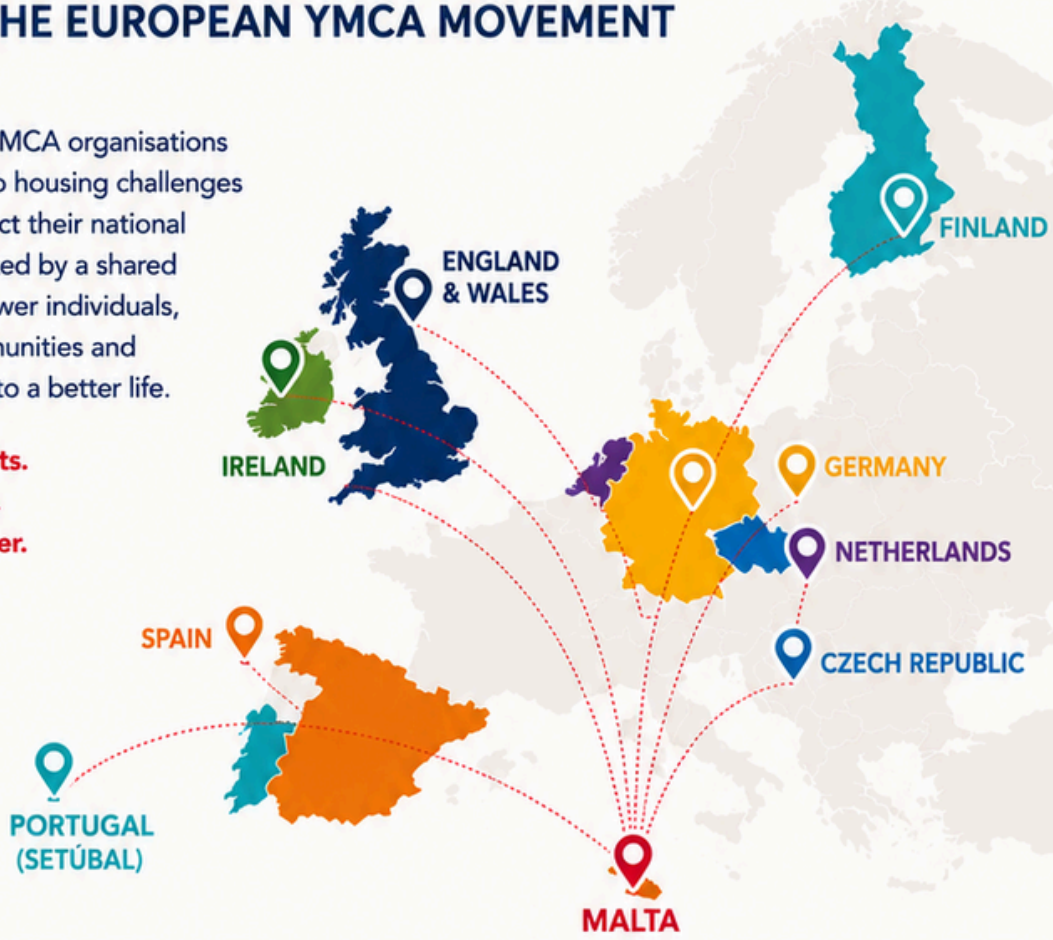
Ultimately, the Housing Pathways Model demonstrates that affordable housing is most successful when it moves beyond the provision of accommodation and becomes a platform for stability, opportunity, belonging and lifelong participation.

EUROPEAN YMCA PRACTICES INFORMING THE HOUSING PATHWAYS MODEL

ACROSS THE EUROPEAN YMCA MOVEMENT

Across Europe, YMCA organisations are responding to housing challenges in ways that reflect their national contexts, yet united by a shared mission to empower individuals, strengthen communities and create pathways to a better life.

Different contexts.
Shared purpose.
Stronger together.



COUNTRY	PRIMARY CONTRIBUTION TO THE MODEL
MALTA	Integrated Housing Pathways & Research
SPAIN	Individualised Housing Pathways
ENGLAND & WALES	Supported Housing & National Housing Policy
IRELAND	Life Transitions & Independent Living
FINLAND	Community Integration & Belonging
GERMANY	Innovation, Leadership & Social Integration
NETHERLANDS	Participation & Community Development
CZECH REPUBLIC	Youth Transitions & Family Support
PORTUGAL (SETÚBAL)	Autonomous Housing, Integration & Youth Pathways

> **A movement that learns together, innovates together and builds together – creates pathways that last.**

Building on Malta's Existing Strengths

From Existing Practice to the Next Generation of Housing Policy

The proposals contained within Housing Pathways 2035 do not begin from an empty policy landscape. Malta has already developed important initiatives across housing, social policy, research, community development and homelessness that demonstrate many of the principles upon which the Housing Pathways Model is built.

Recent developments are particularly significant because they indicate a gradual shift from viewing housing primarily in terms of supply towards recognising its relationship with prevention, poverty, community, research and long-term social outcomes. The opportunity presented by Housing Pathways 2035 is therefore not to replace this work, but to connect and build upon it.

The Verdala Declaration on Homelessness 2025

An important development emerged from *'A Place to Call Home: Reimagining Homelessness'*, convened at Verdala Palace in November 2025 by the University of Malta's PROMISE Research Cluster and the Anti-Poverty Forum. More than 120 participants brought together academia, public authorities, civil society and practitioners, including representatives from the Housing Authority, Appoġġ, YMCA Malta and the Affordable Housing Foundation. The process resulted in the Verdala Declaration on Homelessness 2025, subsequently endorsed by 26 entities.

The Declaration calls for a clearer national framework and definition of homelessness, stronger inter-ministerial coordination, increased and more innovative housing supply, strengthened support services and movement towards Housing First approaches. It also challenges punitive responses to homelessness in favour of service-oriented interventions.
These priorities strongly complement the preventative and pathway-based philosophy proposed in Housing Pathways 2035. Importantly, the Declaration demonstrates that there is already considerable cross-sector consensus in Malta around the need to move from managing homelessness towards preventing it.

PROMISE: Strengthening the Evidence Base

The Poverty Research Observatory for Malta: Investigate, Synthesise, Engage (PROMISE) represents another important development. Established within the University of Malta's Faculty for Social Wellbeing, PROMISE is Malta's first research cluster specifically dedicated to studying poverty across the life course. Its work encompasses children and families, young people, working life and older persons, while examining cross-cutting issues including data, gender, migration and citizenship. Its stakeholder forum brings academia into direct dialogue with Government, the National Statistics Office and civil society.

This provides an important precedent for the evidence infrastructure proposed within the National Housing Observatory and National Housing Innovation Centre. Rather than duplicating PROMISE, the Housing Pathways Model creates an opportunity for housing-specific research to connect with this emerging national research ecosystem.

The Housing Authority: From Provision to Outcomes

The Housing Authority has itself increasingly moved towards a broader understanding of housing. Its current portfolio combines social housing allocation with affordable housing measures, adaptation programmes, regeneration, homeownership support and interventions within the private rental market. More than 550 new social housing allocations were made during 2024 alone.

Particularly relevant to Housing Pathways 2035 is the Authority's Research Strategy 2026 - 2027, which identifies diversification of housing supply, specialised and intergenerational housing and internationally aligned, evidence-informed policy as priorities.

Regeneration programmes also demonstrate an increasingly community-oriented approach. Through Il-Binja Tiegħi, id-Dar Tiegħi, residents form associations and work with Local Councils to improve common areas within social housing blocks. Between 2018 and 2024, grants under the Local Council scheme reached 265 apartment blocks.

Similarly, the Rehabilitation of Vacant Dwellings Scheme now provides grants of up to €50,000 to rehabilitate qualifying vacant properties that are subsequently leased to the Housing Authority for social housing for ten years. This offers an important existing platform upon which the adaptive-reuse and regeneration ambitions proposed within Initiative 6 could be further developed.

Social Policy: Prevention and Life Transitions

Important convergence is also visible beyond the housing portfolio. Malta's National Strategy for Poverty Reduction and Social Inclusion 2025 - 2035 includes the introduction of a definition of homelessness, developed with NGOs and stakeholders, specifically to strengthen data collection, evidence and service provision. The strategy also envisages cooperation with NGOs, cooperatives and the private sector to increase access to decent and affordable housing.

The Social Plan for the Family 2025 - 2030 goes further by providing for a transitional housing programme for young people leaving alternative care and other disadvantaged groups, combining stable housing with support towards independent living. It also envisages making land and vacant structures available to non-profit, limited-profit and social-enterprise actors for affordable housing development.

These measures strongly reinforce the rationale behind the proposed National Life Transitions Housing Strategy and demonstrate that the foundations for more coordinated transition pathways already exist within Government policy.

Housing, Safety and Complex Vulnerability

Housing pathways also intersect with the work of other Ministries. Malta's response to domestic and gender-based violence increasingly combines protection with multidisciplinary support. In January 2026, a third 24-hour domestic violence hub opened in Mtarfa, complementing services in Santa Luċija and Gozo and providing multidisciplinary assistance involving police and trained professionals.

Malta also maintains emergency and second-stage residential services for people escaping domestic violence, including services specifically intended to support progression towards independent living.

This is important for housing policy. Domestic violence, family breakdown, leaving care, ageing, migration and other significant life events frequently intersect with housing insecurity. Housing Pathways 2035 therefore proposes connecting such existing specialist responses more systematically with housing pathways rather than recreating them within the housing sector.

From Good Practice to an Integrated System

Taken together, these developments demonstrate that many of the foundations required for a future-ready housing system already exist in Malta.

The Housing Authority is expanding and regenerating housing stock while strengthening research. The Ministry responsible for social policy is increasingly emphasising poverty prevention and life transitions. Domestic violence services demonstrate multidisciplinary intervention. Local Councils are participating in neighbourhood regeneration. The University of Malta, through PROMISE, is strengthening the national evidence base. Civil society organisations contribute specialist expertise and frontline experience. The Verdala Declaration has demonstrated that considerable consensus already exists around the need for a more coordinated response to homelessness.

The challenge is therefore increasingly one of connection.

Housing Pathways 2035 proposes bringing these strengths together within a coherent national architecture: preventing housing instability before crisis; creating pathways through significant life transitions; connecting housing with opportunity and belonging; regenerating existing assets; and strengthening the evidence required to understand whether public investment is producing sustainable outcomes.
Malta does not need to begin again. It can build upon what already works, connect what currently operates separately and create the conditions in which innovation can be tested, evaluated and scaled.

The next generation of housing policy can be built not by replacing Malta's existing strengths, but by connecting them into pathways that accompany people from housing need towards stability, independence and belonging.

50TH YEAR ANNIVERSARY

ymca malta

BUILDING PATHWAYS. CREATING FUTURES.

Housing is more than shelter. It is the foundation of health, education, employment, dignity and belonging.

The Housing Pathways Model presented in this publication offers a practical framework for Malta's next chapter in housing policy one that prevents crises, creates pathways, builds inclusive communities and future-proofs our system for generations to come.

YMCA Malta stands ready to continue working in partnership with Government, public authorities, the private sector, civil society, academia and communities to turn this vision into lasting change.

Together, we can build a Malta where every person has a place to call home and a pathway to thrive.

Thank you.

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