HOUSING FOR THE YEAR 2000

Everyone has the right to a home, whether it be owned or leased. This article envisages the housing requirements in Malta for the immediate future, by analysing statistics obtained from the latest census.

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FROM the 1985 census, the total stock of completed dwellings is given at 125,574 units of which 98,360 are single private dwellings, 3,149 shared private dwellings and 24,065 vacant dwellings. Of the above, 250 units are in the few remaining common tenement houses. The present standard of accommodation of the average famly is 0.8 persons per room.

The mean Maltese household for a total of 104,742 households is 3.25 persons. 45% of the building stock are terraced houses, 5% detached or semi-detached dwellings, 20.2% flats, 11.4% maisonettes, 16.6% *terran*-type of dwellings together with another 1.9% being farmhouses or a special type. Owner-occupiers totalled 53.9% of the total housing stock.

The only information regarding the standard of habitation of a house may be obtained by noting that 86% of all occupied dwellings had a bathroom with a fixed bath. Those dwellings which had no bathroom were either apartments in common tenement houses mainly in Valetta and Floriana, or private dwellings consisting of a small number of rooms, occupied mostly by old people living on their own.

During the last 10-year period, 77% of households stated that they were still living in the same dwelling, 21.4% changed their residence once, 1.3% changed their residence twice and 0.5% moved more than twice.

FUTURE TRENDS

The projected population estimate at the turn of the century, assuming zero migration, is taken at 371,000, whilst the then average household size is taken at 2.9. The number of households is therefore 127,931. This means an increase over 1985 of 23,189 households.

In 1967, 94% were single households, in 1985 96.9% were single households, while the projected figure for the year 2000 is taken at 98%.

The number of houses required in the year 2000 is therefore 127,931 multiplied by 0.98, or 125,372 houses.

In 1985 a total of 125,574 units existed, with 14% being substandard (no indication given as to its severity).

If 5% are assumed to be uninhabitable, the number of units available presently is 119,295.

The present 24,065 vacant dwellings include tourist accommodation and a second home for Maltese families. If one considers the number of vacant units in Sliema, St. Julian's, Birzebbuga, Marsascala, Mellieha, St. Paul's Bay, Munxar, (Xlendi), Zebbug, (Marsalforn) and 50% of vacant units in Guardamangia/Pietà, Gzira, San Gwann and Marsaxlokk, the total is 16,061 units. These may be assumed to be tourist accommodation or a second home. To allow for mobility, there must always be a substantial reserve of empty dwellings, perhaps as much as 2½% of the total or 3,139 units.

Present stock of vacant buildings which may be utilized for residential purposes is therefore assumed at 24,065-16,061-3,319 = 4,865 units, being much fewer than the apparent 24,065 vacant premises. Of these 4,865 units, 1,500 are assumed to be provided for residential accommodation, over these 15 years.

So present bulding stock which may be utilized in the year 2000 is:

Habitable houses	119,295
present vacant houses to be re-utilized	1,500
	120,795
Deduct vacant premises	24,065
units	96,730

This represents a shortfall for the year 2000 of: 125,372-96,730 = 28,642 units.

So approximately a total of 2,000 new houses per year should be provided as from 1985.

If 50% of households are to change their dwelling in the next 15 years, this involves 125,372/2 = 62,686 purchases or approximately 4,000 per year for the next 15 years.

The table below demonstrates that the Inner Harbour Region has steadily been losing its population. It is mostly being absorbed by the Outer Harbour Region, whilst regions (iii) (iv) and (v) have all increased but at a smaller rate. Gozo and Comino have a declining population.

The Inner Harbour Region consists of Cospicua, Floriana, Pietà/ Guardamangia, Gzira, Hamrun, Kalkara, Marsa, Msida, Paola, Sta. Lucija, Senglea, Sliema, Valetta, Vittoriosa and Ta' Xbiex. The total number of dwellings in 1985 was 36,619 with 4,812 vacant. Owner-occupiers account for 32.8% of the total. The mean household size is 3.04.

The Outer Harbour Region consists of Birkirkara, Fgura, Luqa, Qormi, San Gwann, St. Julian's, St. Venera, Tarxien and Zabbar. Of these Fgura and San Gwann have shown population bursts in the last intercensal period of 201.6% and 285.44% respectively. In the coming years the anticipated percentage change in population increase is expected to be more evenly distributed, with perhaps Tarxien and Luqa having a lower increase.

The total number of dwellings in 1985 was 31,498 with 3,851 vacant. Owner-occupiers account for 58% of the total. The mean household size is 3.40.

The South Eastern Region consists of Birzebbuga, Ghaxaq, Gudja, Kirkop, Marsascala, Marsaxlokk, Mqabba, Qrendi, Safi, Zejtun and Zurrieq. Of these the highest population burst has been Marsascala with 121%. In the coming years Marsascala is expected to have a further increase in its population.

Developers are advised to

PROJECTED DISTRIBUTION OF MALTESE POPULATION IN THE YEAR 2000

From table 1 below, giving the percentage distribution of the Maltese population from past census is extrapolated the percentage distribution for the year 2000.

	REGION	Percentage Distribution of Maltese Population by Region 1931	1948	1957	1967	1985	2000
i	Inner Harbour Region	45.0	39.5	39.5	37.5	29.5	24.0
ii	Outer Harbour Region	17.5	21.0	22.0	24.0	28.5	31.0
iii	South Eastern Region	9.5	11.0	11.5	11.0	12.5	13.5
iv	Western Region	11.0	11.5	11.0	11.5	13.0	14.5
v	Northern Region	7.0	7.5	7.5	7.5	9.0	10.0
vi	Gozo & Comino	10.0	9.0	8.5	8.5	7.5	7.0

provide better housing accommodation standards for families wanting to take up permanent residence here. In the other regions the percentage change in population increase is to be evenly distributed with Mqabba and Qrendi on the low side.

The total number of dwellings in 1985 was 14,895 with 2,705 vacant. Owner-occupiers account for 61.5% of the total. The mean household size is 3.32.

The western region consists of Attard, Balzan, Dingli, Lija, Mdina, Rabat, Siggiewi and Zebbug. Attard has experienced a population burst of 121.05% in the last intercensal period. The remainder have shown an average growth with Rabat on the low side and Mdina showing a decrease of 57%. In the coming years Attard will still demonstrate a higher growth, with the remaining villages having an evenly distributed percentage change growth pattern, except for Rabat and Mdina, due to scarcity of available building land.

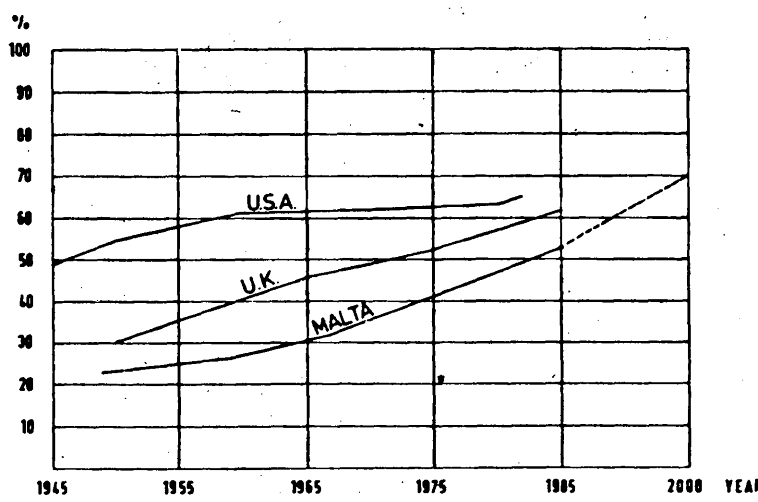
The total number of dwellings in 1985 was 13,666 with 1,296 vacant. Owner-occupiers account for 64% of the total. The mean household size is 3.36.

The Northern Region consists of Gharghur, Mellieha, Mgarr, Mosta, Naxxar and St. Paul's Bay. Except for Mgarr it is expected that the percentage change in population increase will be evenly distributed.

The total number of dwellings in 1985 was 17,107 with 7,682 vacant. Owner occupiers account for 69.75% of the total. The mean household size is 3.31.

Gozo and Comino will experience a further decrease in population. The total number of dwellings in 1985 was 11,538 with 3,709 vacant. Owner-occupiers account for 79% of the total. The mean household size is 3.15.

The building of Government housing blocks or the granting of home ownership plots in a particular area may, of course, offset above predictions, as has been seen in the case of Ghaxaq.



Percentage of Home Owners in Malta, U.K. & U.S.A.

Fig 1.

Gudja and Kirkop. In the last intercensal period these three villages experienced a substantial population increase, when previously it was minimal or negative.

TYPES OF TENURE AND HOME OWNERSHIP

The present stock of dwellings is either rented from private landlords and Government, or owner-occupied. No indication is given of the proportion between private or Government leases. An increase in private lettings for the future may be treated as minimal due to it not being an attractive investment. So the 2,000 new dwellings to be provided annually would either be owner-occupied or else on a Housing lease.

If one assumes a unit to be provided at an expense of Lm10,000, it is evidently important for Home Ownership to continue increasing.

Home ownership now stands at 53.9% of all occupied dwellings. As seen earlier, in the Inner Harbour Region, only one in three occupied premises were home-owners, whilst in the other regions at least one in every two are occupied by their owners. In Gozo it stands at 79%.

In 1980 in the Common Market, 49% of homes were owned by the occupier, the highest being in Ireland at 76% and the lowest in West Germany at 44%. In Australia and New Zealand, for instance, the figure was 70%, whilst in the USA it was 65%. This shows that there is still room for an increase in home-ownership. It is interesting to note the high values relating to Gozo and Ireland. This may be explained by noting that their main industry was agriculture as the higher proportion of rented premises are found in the industrialized centres.

This increase in owner occupation is due to shortage of rented space. It has forced occupiers to buy property when they might otherwise have rented. House purchase on the present scale would not have been possible without the supply of funds provided by lending institutions.

The upward movement in property prices has encouraged flexible loan transactions on the security of the property. However, employment levels must be kept high in order for a lender to meet his commitments. Owner occupation, easy credit facilities and stable economic conditions are all interrelated. The main factor responsible for the high increase in home-ownership is the rise in living standards which is the result of an increase in real income.

In Figure 1 is shown the increase in home-ownership since 1945, for Malta, UK and USA. The increase in the UK has been fairly constant rising to 62% in 1985. In the USA it rose sharply from 1940 to 1960, flattening out from then onwards. The value in 1981 stood at 65.3%. The growth in Malta has been in increasing stages. If we assume a constant growth rate to the year 2000, home ownership in Malta should reach the 70% mark.

In 1985, 54,685 premises were owner-occupied and 46,814 tenanted. In the year 2000, at 70% home ownership, it is assumed that 87,760 premises will be owner-occupied and 37,612 tenanted.

It is imperative that home ownership be encouraged to grow in the future by the granting of incentives and easier credit facilities. The higher the number of home-owners for the 2,000 additional homes required annually, the less will be the need for housing to be financed by Government with an overall saving on the economy.