

A South African's guide to moving to and making it in Malta: The garden of envy

 By Marcus 'The Maltese Falcon' Brewster

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"I hate you", I said to the pregnant pharmacist. The vilification was justified. She had the second best house in the village.



The Lace House garden with nymphaeum framed by overhanging pomegranate tree | Mark Leach

When we first arrived on the magical island of Malta to start our house-hunt, we had no idea how exhilarating and exhaustive our search would turn out to be. By the time we had found the Lace House, we had viewed some 500 properties across both Malta and its smaller sister island Gozo. House-hunting had become an enlightened form of sight-seeing but in reality it was a very useful introduction to the social geography of the archipelago and a necessary induction into the local property market.

Property obsession

Property is a national obsession in Malta, both culturally and economically. Most of the Maltese we know socially are multiple property owners so everyone has a little landlord in him.

The first thing to know about the Maltese property market is that land has a disproportionately high value – by SA standards. Malta, in comparison, is a tiny landmass so every square inch of the island is reckoned. There's a premium to be paid for a house with a garden – as opposed to without. The scarcity of land has encouraged a certain building envelope: here on Malta our homes have a small footprint but we build upwards. Whereas in SA a typical suburban home

is single-storey, here the typical home is double storey of which the townhouse, maisonette and terrace-house building styles are all excellent examples.

This obsession with land has led to an unexpected use of visual collaterals when estate agents market a property online. If a house has a garden – no matter how scrappy it is – you will note a disproportionate number of photos of it. We promised you the house has a garden, well here's a pic of it unloved, here it is unattended, here it is overgrown. And estate agents *never* show the external façade of the house. I'm told that's because a canny Maltese buyer will track down the property, ring the doorbell and do a deal with the owner thus bypassing the agent.

Flat roof culture

The second bizarrerie we encountered was the notion of airspace. Property ads proudly proclaim that a particular house or flat is sold with airspace which refers to the future development potential of your roof. Like most southern Mediterranean countries, Malta has a flat roof culture. Pitched roofs are a design function of colder northern countries where the slanted roofline allows the snow to slip off rather than accumulating on your roof and ultimately crushing your home. (Interestingly, it's not always the case that you own the airspace above your own roof so this is something worth establishing with your agent. Go to ZanziLuxury.com for further detail and examples).

We met the Lace House online whilst in SA, jumped on a flight back to Malta to view it, and fell in love with it at second sight. As a house, it ticked virtually all our boxes and most importantly, it had an enchanting little garden for our three little dogs to frolic in. The offer to purchase happened very quickly but that speed was a function of having viewed 500 houses and knowing exactly what was available on the market.

Which brings me back to the pregnant pharmacist. Six months after we bought the Lace House, she acquired the only other house in the village which we coveted. Although we had asked after it, it was not on the market when we were hunting. The stylish pharmacist has done an excellent job of restoring the elegant façade and presumably renovating the interiors. But she doesn't have a garden – and that's why the question of house-envy is moot.

The business takeout: Interest rates are extremely low in Europe so holding cash in your portfolio doesn't really make sense. The opportunity to get a 5% or even 6% return from a buy-to-let property, let alone the capital gain, makes really a no-brainer.

The social take-home: Later this month, we will hear whether our renovation plans have been approved by the Planning Authority. The process typically takes four months.



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Marcus 'The Maltese Falcon' Brewster 2 Mar 2018



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