

PROS AND CONS OF BUYING VS RENTING IN MALTA & GOZO

RENTING

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| <ul style="list-style-type: none"> ✓ Flexibility and freedom to relocate easily ✓ No maintenance costs (usually covered by the landlord) ✓ Low initial costs (more affordable option) ✓ Fast process ✓ Easier to budget (fixed monthly rent and no unexpected homeownership expenses) | <ul style="list-style-type: none"> ✗ No ownership or equity ✗ Potential changes in rent prices ✗ Restrictions imposed by the landlord ✗ Limited ability to personalise the space ✗ Lack of stability ✗ Risk of lease termination |
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BUYING

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| <ul style="list-style-type: none"> ✓ Long-term investments (building equity) ✓ Stability and security ✓ Freedom to personalise space ✓ Potential passive income (e.g., renting out) ✓ Fixed mortgage payments ✓ Potential capital appreciation | <ul style="list-style-type: none"> ✗ High upfront costs ✗ Long-term financial commitment ✗ Less flexibility in relocating ✗ Maintenance responsibilities ✗ Market risks (property value fluctuations) |
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