

Breaking barriers

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

Turin Case Study

MMC Research Report, September 2024



Acknowledgements

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About this report

This research is part of the project "Understanding and combatting intersectional discrimination in housing for people with a migratory background" (hereinafter: the Come HoMe project), aiming at promoting equality in cities, with a focus on access to housing. The Come HoMe project is implemented by a consortium of five partner organizations: Danish Refugee Council Italia (DRC Italy); Fondazione Impact Housing (FIH); Major Development Agency Thessaloniki (MDAT); Solidarity and Overseas Service Malta (SOS Malta); and the Mixed Migration Centre (MMC). The project is funded by the European Union. It covers three locations: Turin (Italy), Thessaloniki (Greece) and the island of Malta (Malta).

Research in the three locations has been conducted using the same methodology and tools to ensure full standardization between datasets, allowing for potential consolidation and comparability across cities/locations. Please find the report for Thessaloniki here and the Malta report here.

About MMC

MMC is a global network engaged in data collection, research, analysis, and policy and programmatic development on mixed migration, with regional hubs in Africa, Asia and the Pacific, Europe and Latin America, and a global team based across Copenhagen, Geneva and Brussels.

MMC is a leading source for independent and high-quality data, research, analysis and expertise. MMC aims to increase understanding of mixed migration, to positively impact global and regional migration policies, to inform evidence-based mixed migration responses for people on the move and to stimulate forward thinking in public and policy debates on mixed migration. MMC's overarching focus is on human rights and protection for all people on the move.

MMC is part of the Danish Refugee Council (DRC). While its institutional link to DRC ensures MMC's work is grounded in operational reality, it acts as an independent source of data, research, analysis and policy development on mixed migration for policy makers, practitioners, journalists, and the broader humanitarian sector.

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Summary and key findings

This study focuses on the experiences of people with a migratory background¹ originally from Africa, Asia and Europe regarding access to decent and affordable housing in Turin. It examines the channels used to look for housing, the main obstacles faced, and the resilience strategies adopted to overcome such challenges. It also looks at the perspectives of housing gatekeepers², considering the crucial role they play in access to housing. The study is based on desk research, quantitative data from 300 surveys, qualitative data from four focus group discussions (FGDs) and ten key informant interviews (KII). The following key findings aim to inform the adoption of policies and other measures that would improve access to housing for people with a migratory background:

- Securing housing is a major concern for people with a migratory background living in Turin. Finding housing has also become increasingly difficult in recent years according to one key informant "migrants' main preoccupation used to be finding a job here, now it shifted to finding a home".
- Both informal and formal channels were used by respondents to look for housing in Turin. While informal channels were predominantly used, respondents often used a variety of channels at the same time to increase their chances of finding housing. The most frequently reported channel used was word of mouth among migrants (59%), followed by formal housing agencies (37%), word of mouth among non-migrant contacts (32%) and housing websites (29%). Data showed considerable variations depending on the respondents' region of origin, as well as length of stay in Turin.
- Economic obstacles and discrimination were the main challenges faced by respondents when looking for housing in Turin, with 62% of respondents facing at least one type of economic barrier and 58% having experienced discrimination during their search for a house in the city. Data also indicates that housing barriers are intersectional and interconnected, with 69% of respondents facing two or more different obstacles among discrimination, economic obstacles, legal obstacles and others.
- The most frequently reported ground for housing discrimination against the respondents was their ethnicity (including their migratory status, their nationality, their language, and their skin colour), reported by 79% of respondents. Other discrimination grounds, reported by a minority of respondents, included their household composition (14%), their religion (12%), their age (12%) and their gender (9%). Women respondents experienced multiple different forms of discrimination more frequently than men.
- Experiences of discrimination varied depending on the respondents' region of origin: respondents of European origin reported having faced discrimination considerably less frequently (39%), compared to respondents of Asian and African origin (60% and 62% respectively).
- Longer periods of residency do not lead to decreased instances of discrimination. The study interviewed respondents who have been living in Turin for different periods of time: both qualitative and quantitative data indicates that a longer period of residence (presumably accompanied by a better local integration or, at least, a better understanding of the local context) does not lead to a decrease in discrimination.
- Private landlords were consistently reported as perpetrators of discrimination in access to housing by an overwhelming majority of respondents (90% or more for each type of discrimination reported).
- Most people relied on informal sources as part of their strategies to overcome obstacles in finding housing. Most commonly this included other migrants (60% of people who employed strategies to overcome obstacles), and non-migrants (30%). Reliance on more official or structured actors to overcome housing obstacles was much more

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

² For the purpose of this study "housing gatekeepers" includes landlords, real estate agencies and other housing intermediaries, such as forprofit and non-profit civil society organizations managing social housing projects or acting as intermediaries between private landlords and prospective tenants with a migratory background.

limited: NGOs were only mentioned by 10% of respondents who reported having adopted resilience strategies, while local authorities scored even lower at 4%.

- Respondents' awareness of, and reliance upon, legal and financial housing support channels was very low. Two thirds (67%) of all respondents were unaware of the existence of any legal remedy for victims of housing discrimination, while 41% was unaware of the existence of rent subsidies. Even among respondents who were aware of rent subsidies, only 37% reported having applied for them.
- All housing intermediaries, including real estate agencies and civil society organizations, indicated that financial
 solvency was the main concern of landlords in renting their properties to people with a migratory background.
 These concerns are connected to prejudice leading to the assumption that people with a migratory background
 are more likely to be insolvent and/or prone to not maintaining housing properly, against the background of very
 lengthy and complicated eviction proceedings in Italy.
- According to the same interviewees, however, the concern that tenants with a migratory background are more
 likely to stop paying rent is an unfounded one, for two main reasons: first, migrants often save a bigger share of
 their income compared to Italians; second, and most importantly, not losing their current housing is a major priority
 for people with a migratory background, also considering how difficult it has been for many of them to secure it.
- Suggestions to help improve access to housing for people with a migratory background included creating and disseminating reliable information regarding access to housing in Turin specifically targeted to people with a migratory background; awareness raising campaigns to deconstruct stereotypes amongst landlords; the adoption of several public policy measures at the national and local level to increase the offer of affordable housing; and the provision of better guarantees to landlords to overcome their concerns linked to solvability of tenants, regardless of their migratory background. These suggestions were provided by respondents and participants from all profiles, including people with a migratory background, housing and migration experts and housing gatekeepers.

1. Introduction

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

Housing conditions in Southern Europe share critical elements: the existing housing systems encourage home ownership rather than renting and tend to privilege the private housing market over the public and social housing sectors.³

In Turin, the number of housing units (around 500,000) should be enough to house all residents. Yet, according to the 2011 CENSUS, one out of four apartments is empty.⁴ For people with a migratory background, decent and affordable housing is an increasing challenge. In 1995 foreigners accounted for 17% of the applications for public housing, compared to 49% in in 2018.5

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

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

⁴ ISTAT (2011) Censimento Popolazione Abitazioni.

^{5 &}lt;u>Città di Torino (2022) Osservatorio Condizione Abitativa – XIX Rapporto – anno 2022.</u>

The study aims to answer the following research questions:

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

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

2. Local context

2.1 Migrant population residing in Turin

During the post-war "economic boom" (1950s-1970s) Turin was the destination of large internal migration movements from southern Italy due to its prosperous industrial sector.⁶ However, from the 1980s and 1990s, internal migration to Turin decreased while international migration movements to the city started to grow.⁷ According to publicly available data⁸ produced by the municipality of Turin, 135,753 "foreign nationals" were residing in Turin as of 31st December 2023,¹⁰ amounting to 15.9% of the total population of the city.

During the last 10 years, the overall number of residents in Turin has been decreasing (from 905,014 in 2013^{11} to 858,404 in 2022^{12}) while the share of foreigners living in the city compared to the general population has remained relatively stable: the total share of foreign residents fluctuated between 14.9% and 15.6%, while the share of non-EU foreign residents specifically fluctuated between 8.5% and 9.7%.

Nationalities¹⁴

Nationals of European countries (including both EU and non-EU countries) represent 46% of foreigners residing in the city. The most represented nationality among all foreigners residing in Turin are Romanians (45,194 people). After

⁶ Museo Torino (n/a) <u>L'immigrazione a Torino dal dopoguerra agli anni Settanta</u>; Città di Torino (2011) <u>Lnumeri dell'immigrazione italiana a Torino</u>; Michelangela Di Giacomo (2009) <u>Migrazioni, industrializzazione e trasformazioni sociali nella Torino del "miracolo". Uno stato degli studi</u>. Storia e Futuro.

⁷ Michelangela Di Giacomo (2009) Op. Cit. See also Comune di Torino (2003) <u>L'immigrazione straniera a Torino nel 2003</u>.

⁸ The statistics mentioned in this section of the report only include foreign nationals regularly registered with the municipality's civil registry; this implies that migrants and refugees with an irregular status are not included in these statistics. Second-generation migrants with an Italian citizenship are not necessarily included in the statistics.

⁹ The term "foreigner" or "foreign nationals" is used in Italy by the authorities and other actors in legal norms, other written documents as well as oral communication, to refer to any foreign national regardless of their legal status, thus including migrants, asylum seekers, refugees, etc. While MMC does not usually employ this term, it will use it in this section to reflect the terminology used in the sources.

¹⁰ Città di Torino (2024) Popolazione straniera registrata in anagrafe per cittadinanza e circoscrizione - Dati al 31/12/2023. The spreadsheet can be retrieved at Città di Torino, <u>Dati statistici: stranieri per sesso, età, circoscrizione, quartiere, provenienza</u>. It is unclear whether these statistics continue to include foreign citizens who have been residing in the city for a long time and have since obtained Italian citizenship (in addition to the citizenship(s) they previously held).

¹¹ Osservatorio Interistituzionale sugli Stranieri in Provincia di Torino (2022) Rapporto 2021.

¹² Città di Torino (2024) Popolazione straniera registrata in anagrafe per cittadinanza e circoscrizione - Dati al 31/12/2023, mentioned above.

¹³ Calculations elaborated using data published in Osservatorio Interistituzionale sugli Stranieri in Provincia di Torino (2022) Op. Cit.

¹⁴ The statistical data included in this section comes from Città di Torino (2024) Popolazione straniera registrata in anagrafe per cittadinanza e circoscrizione - Dati al 31/12/2023, mentioned above.

Romanians, Albanians are the second most prevalent European nationality with 5,196 residents, while Moldova comes in third at 2,469.

The second most represented nationality among foreigners residing in Turin in absolute terms is Morocco, with 15,123 nationals. After Moroccans, the second most represented African nationality is Nigeria with 6,460 nationals, followed by Egypt (6,175), and Senegal (2,146). Combined African nationalities represent 28% of all foreigners residing in Turin.

The fourth most represented nationality in absolute terms is China, with 7,576 nationals living in Turin. Nationals of the Philippines and Bangladesh also represent sizeable communities, with 3,526 and 2,901 people respectively. This is followed by Iranians (2,521) and Pakistanis (2,125). All Asian nationalities collectively represent 16% of foreigners residing in Turin.

The third most represented nationality among foreigners residing in Turin in absolute terms is Peru, with 7,602 nationals. Although, if combined, all American nationalities only amount to 10% of all foreigners with nationalities other than Peruvians much smaller in numbers (for example Brazilians account for 1,851 nationals only).

Trends in the arrival and departure of foreign residents in the last few years show some stark differences between nationals of European countries compared to non-European nationalities. Data from the years 2017-2022 show a strong decrease in foreign residents from Europe, while the number of those from all other regions increased.¹⁵

Socioeconomic profiles

As of December 2022, 51% of foreign nationals residing in Turin was male while 49% was female. As for the foreign residents' age, the most represented age group was 35-39 with 11% of all foreign nationals residing in Turin, followed by the age group 40-44 with 11%; the age group 30-34 followed closely with 10%. Children amounted to almost 21% of foreign residents in the city, while those under 10 years old or younger alone amounted to 12%.

Unfortunately, the statistical data on foreign residents published by the municipality of Turin does not cover their education level nor their employment situation, therefore it was not possible to retrieve information on these topics.

2.2 Housing systems in Italy

Private housing market

The private market is the main source of housing in Italy. Italians have historically preferred buying a house instead of renting. However, buying a house has grown more difficult in recent years, as access to credit and mortgages has become more restrictive. Consequently, the demand for rental housing has increased. A 2016 study on "housing hardship" in Italy and the role of public housing reported that, in 2014, 71.5% of families owned the house they lived in, while only 18.5% rented their house (and 10% had a different type of housing arrangement, such as usufruct). In 2022, another report indicated that the percentage of families owning their house had slightly decreased to 70.8% compared to six years before, while the share of those renting their house had increased to 20.5%.

In parallel, many Italian residents have been moving from rural to urban areas, mostly to obtain better access to jobs, services and university-level education. The share of people renting rather than owning their house is higher in big cities compared to small towns: according to the aforementioned 2016 report, 75% of families owned their house in towns with less than 50,000 inhabitants, while the percentage was down to 64.5% in metropolitan cities; in parallel, only 14.3% of families lived in rental housing in small towns, compared to 28% in large cities.¹⁹

As a consequence, renting a house in the private market has become less affordable in Italian cities such as Turin in recent years. Urbanization has increased the demand for housing in cities, which in turn led to an increase in property and rent prices. After the Covid-19 pandemic, this trend was compounded by high inflation, which led rent prices to grow: the real estate website Idealista.it reported a 10,1% increase in rent prices between April 2022 and April 2023.²⁰ Although Turin has witnessed lower increases compared to other big cities²¹, such rise in costs can still be challenging

¹⁵ Città di Torino (2024) Popolazione straniera registrata in anagrafe per cittadinanza e circoscrizione - Dati al 31/12/2023, mentioned above.

¹⁶ FENEALUIL (2022) Quanti sono i proprietari di casa in Italia?

¹⁷ Nomisma (2016) Dimensioni e caratteristiche del disagio abitativo in Italia.

¹⁸ ISTAT (2022) Gruppo di lavoro sulle politiche per la casa e l'emergenza abitativa.

¹⁹ Nomisma (2016) Op. Cit.

²⁰ Evelina Marchesini (2023) Continua la corsa degli affitti in Italia. Il Sole 24 Ore.

²¹ Namely, an increase of 39 euros per month in January 2023 compared to the previous year, according a different analysis produced by the same website. Source: Flavio Di Stefano (2023) Il peso dell'inflazione sui rinnovi annuali del contratto d'affitto: la situazione per città. Idealista.it

as salaries in the country remain stagnant.

In addition to increased prices, other obstacles contribute to obstructing access to rental housing. The supply of housing units available to the general public has been decreasing, as many landlords turned to the short-term rental market through platforms such as Airbnb for a higher return.²² Moreover, starting from 2022, landlords who rent to students receive tax breaks on the income they receive from renting.²³ While this measure was introduced by the Italian government to help off-site students to find housing, it had the unwarranted effect of diverting part of the housing supply from other prospective tenants.

Lastly, landlords often impose stringent requirements that are difficult to satisfy, to minimize the risk of losing income or sustaining economic damage from insolvent tenants. For instance, many only rent their properties to prospective tenants who have an indefinite labour contract, as they believe this will ensure that the tenant will have the income necessary to pay the rent in the long term.²⁴ In an increasingly diversified and precarious labour market, this requirement has become impossible to fulfil for many.

People with a migratory background living in Turin must navigate these housing systems and their shortcomings, while also facing specific additional challenges, highlighted in this study.

Lo.C.A.Re. - Agenzia Sociale Comunale per la locazione (Municipal Social Agency for Rental)

The municipality of Turin has set up a service centre called Lo.C.A.Re. to facilitate the matching between demand and supply on the private rental segment of the market, completely free of charge and providing incentives in the form of one-off, non-repayable grants. Upon signature of the rent contract, the City of Turin:

- grants the owner an economic incentive, differentiated according to the duration of the rent contract, amounting to: euro 1,500.00 (3 + 2 years); euro 2,000.00 (4 + 2 years); euro 2,500.00 (5 + 2 years); euro 3,000.00 (6 + 2 years);
- grants the tenant a contribution based on the monthly rent of the contract being stipulated equal to no. 8 monthly payments (in case of income indicator ISEE < 6,400.00 euros) or no. 6 monthly payments (in case of income indicator ISEE < 10,600.00 euros) or no. 4 monthly payments (in case of income indicator ISEE < 26,000.00 euros). This contribution will be deducted monthly from the rent for the entire duration of the first contractual term.

The City also recognises a special Guarantee Fund that protects the owner in the event of the tenant's delay and in the event of an executive eviction sentence. The Guarantee Fund compensates the owner for the tenant's default and consequent legal expenses incurred in carrying out the eviction procedure, up to the limit of covering 12 months' rent stipulated in the relevant contract.

See http://www.comune.torino.it/locare/

Public subsidised housing²⁵

Italy has a subsidised public housing system ("Edilizia Residenziale Pubblica") aimed at facilitating access to housing to underprivileged residents who would otherwise struggle to access the private housing market. In the late 1990s, the jurisdiction over developing and maintaining public housing projects was transferred from the national to the regional governments, along with the provision of funding for it. Thus, the assignment of public housing units to families and individuals through ranking systems is a responsibility of municipalities.26 Allocation is based on elements such as whether the family includes a person with disability; how severe the disability is; whether the family is homeless or under threat of imminent eviction; the state of their current housing situation; among others.

²² Evelina Marchesini (2023) Op. Cit. See also La Stampa (2023) Affitti sempre più cari: un mercato drogato dagli affitti brevi e dal caro mutui.

²³ Idealista.it (2022) Tasse sul contratto di affitto per studenti: quali sono le agevolazioni.

²⁴ Antonio Tedesco (2022) Affitti a Torino: il punto di vista dei padroni di casa. Digi.To.lt.

While two other sub-categories of public housing (facilitated housing and concessionary housing) also exist in the country, this study only focuses on subsidised housing as the category most clearly aimed at ensuring access to housing for those with the lowest financial resources and thus most in need of support in accessing housing solutions.

²⁶ Urbani, P. (2010) L'edilizia residenziale pubblica tra Stato e autonomie locali.

However, Italy's public housing system shows several shortcomings. Firstly, there is a chronic shortage of available housing compared to the existing demand. Already in 2019, Federcasa - the national federation of actors managing public and social housing - argued that there was a shortage of at least 300,000 public housing units in the country.²⁷

Secondly, the entities managing subsidised housing at the regional level are regional public entities but receive limited to no financial support from regional governments.²⁸ This means that they need to sustain themselves and their projects purely with the revenues generated by rents and sales; as a result, they constantly struggle with a lack of financial resources.²⁹ This, in turn, means that the agencies managing subsidised housing do not have the resources to adequately maintain the buildings and housing units under their responsibility, let alone make investments in purchasing new housing. In fact, public housing projects are often degraded and abandoned by the authorities; some are self-managed by those living there, while others are reportedly controlled by criminal actors and used for illicit activities.³⁰

Thirdly, the requirements for accessing subsidised housing are not homogeneous at the national level but rather established by each regional public housing agency, meaning that they vary between regions. According to some reports, the Piemonte region - where Turin is located - is one of the regions with the strictest requirements, allegedly aimed at limiting the allocation of subsidised housing units to foreigners and, in particular, non-EU citizens. Justly, public housing projects in Italy do not usually include a social or community dimension, unlike other European countries. They are just housing units made available at a lower price compared to market.

Piemonte's regional requirements for non-EU citizens' access to subsidised housing

The current regional law on public housing establishes that, to apply for subsidized housing in Piemonte, one needs to have been registered as a resident or have worked for at least five years in the region; and, of these five years, at least three must have been in the municipality issuing the subsidized housing.³³ The previous regional law, which was in force until 2012, did include an additional requirement that was solely valid for non-EU nationals, which required they had a regular job for the three years prior to the application for subsidised housing. This requirement was however eliminated, which led to an increase in the assignment of subsidised housing units to nationals of non-EU countries.³⁴ The Piemonte region had also introduced another additional requirement for non-EU nationals in 2019, establishing that they had to prove not to own any real estate in their country of nationality; this requirement was however struck down in court in 2021 as discriminatory.³⁵

Social housing

The concept of social housing ("alloggio sociale" in Italian, also commonly referred to "housing sociale") was introduced in the Italian legal framework in 2008 and is defined as "housing units [...] performing a general interest function, for the preservation of social cohesion and the reduction of "housing hardship" for [those] who are not able to access rental housing [...] but whose income is too high to access public housing." ³⁶

With the 2008 Ministerial Decree, Italy went back to recognizing a role for private actors in alleviating housing deprivation, as religious institutions did at the beginning of the 1900s, because State-led public housing was incapable of keeping up with demand. While the government supports social housing financially, for instance through the "Integrated Funds System" and tax breaks, most projects are created and managed by private actors such as NGOs, foundations, for-profit organizations with a social mission, etc.

Despite the rationale behind its introduction, social housing and public housing are two separate systems that do

²⁷ Ingenio (2019) Case popolari: servono 300mila nuovi alloggi e un piano per la casa.

²⁸ Orizzonti Politici (2022) Le case popolari in Italia tra opportunità e problemi.

²⁹ Perobelli, E. and Saporito, R. (2022) <u>Case popolari, un modello che non funziona</u>. LaVoce.info

³⁰ Romito, S. (2019) In Italia la casa non è più un diritto, il paradosso delle case popolari è un problema da risolvere. The Vision.

³¹ D'Amicis, C. (2022) Chi riesce davvero oggi ad ottenere una casa popolare.

³² Romito, S. (2019) Op. Cit.

³³ Consiglio Regionale del Piemonte (2010) <u>Legge regionale n. 3 del 17 febbraio 2010</u>.

³⁴ Città di Torino (2022) Osservatorio Condizione Abitativa - XVIII Rapporto - anno 2021. More information regarding current access to public housing for foreigners in Turin is included below in section 3.

³⁵ Ibid.

³⁶ Ministero delle Infrastrutture (2008) <u>DECRETO 22 aprile 2008 - Definizione di alloggio sociale ai fini dell'esenzione dall'obbligo di notifica degli aiuti di Stato, ai sensi degli articoli 87 e 88 del Trattato istitutivo della Comunita' europea.</u>

³⁷ Il Sole 24 Ore (2019) Edilizia pubblica: a che punto siamo, cosa possiamo fare.

not coordinate or interact with each other. Therefore, social housing projects do not directly contribute to addressing the unsatisfied demand for public housing, as their beneficiaries are not selected from the same list of applicants. In fact, the social housing sector is still very poorly regulated in Italy, and each social housing project can introduce its own requirements for beneficiaries. Many initiatives, for instance, are specifically and solely targeted to out-of-town university students and/or posted (temporary) workers, while others only accept dependent elderly people or young couples. A few social housing projects are specifically conceived to house people with a migratory background: this is the case, for instance, of "Nyumba Housing" – a social housing project managed by the local NGO Progetto Tenda that was created to provide housing to refugees who are exiting the temporary reception system. Such projects are, however, the exception, rather than the rule, in the social housing landscape in Turin.

3. Methodology

3.1 Desk review

The initial phase of this study drew on a range of grey literature and media reports from the Italian National Statistics Institute, the Municipality of Turin, national and local civil society organizations working on migration and housing, as well as national and local media. Secondary data collected through these sources provided an initial understanding of the migrant population settled in Turin and their housing situations, as well as the challenges this specific group face in finding decent and affordable housing in other parts of Italy.

In addition to secondary sources, the study used a mixed methods approach to collecting primary data on access to housing for people with a migratory background residing in Turin, as described in detail below.

3.2 Quantitative data collection

Survey questionnaire

The structured survey questionnaire used for quantitative data collection covered the following themes: respondents' profile, their current housing situation, the strategies they used to look for housing in Turin, the obstacles they faced in accessing housing – with a strong focus on housing discrimination⁴⁰ and the resilience mechanisms they relied on to overcome such obstacles. Finally, the questionnaire also included an open-ended question regarding the potential solutions that respondents suggest regarding the problems they face in accessing housing.

Respondents' profiles

A total of 300 surveys were collected in Turin between September and December 2023. Respondents were identified through purposive and snowball sampling, based on the following criteria:

- Having a migratory background and a regular immigration status in Italy. This encompassed: migrants holding a variety of residence permits; recognized refugees; asylum seekers; and second-generation migrants, meaning persons who were either born in Italy to migrant parents, or arrived in Italy as children and grew up in this country, often acquiring Italian citizenship over the years.
- Coming from a selected list of nationalities from European, African or Asian countries, including Romania, Ukraine and Albania (Europe); Morocco, Nigeria, Cameroon and Senegal (Africa); Bangladesh, Pakistan and India (Asia). This selection includes several of the biggest migrant communities in Turin. Migrants from the Americas were not included among the sample for this study.

³⁸ See for instance II Sole 24 Ore (2021) L'accesso all'housing sociale: così requisiti e costi da Nord a Sud; Homers (n/a) Social housing; Immobiliare.it (2022) Social housing: cosa è? anche 3 euro al ma per una casa in affitto.

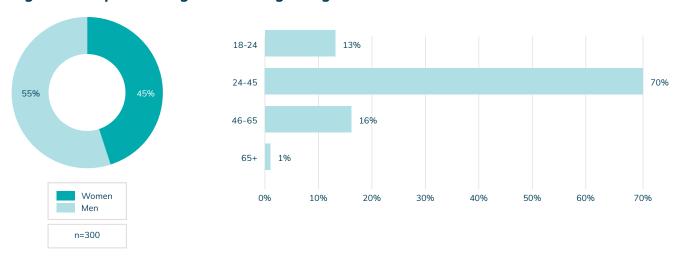
³⁹ Progetto Tenda (n/a) Housing con Progetto Tenda.

⁴⁰ The quantitative data regarding the experience of housing discrimination included in this study is based on the respondents' own perception, rather than an objective measurement of different outcomes in the same circumstances.

- Being 18 years old or older.
- Having resided in Turin since a minimum period of six months.

Of the 300 respondents surveyed, 55% were men and 45% were women. 13% of respondents were between 18 and 24 years old, while more than two thirds (70%) were between 25 and 45 years old, and 16% were 46 or older (see Figure 1 below).

Figure 1. Respondents' gender and age range



The sample was evenly distributed between the three regions of origin⁴¹, as follows:

Table 1. Number and percentage of survey respondents disaggregated by reported region and country of origin

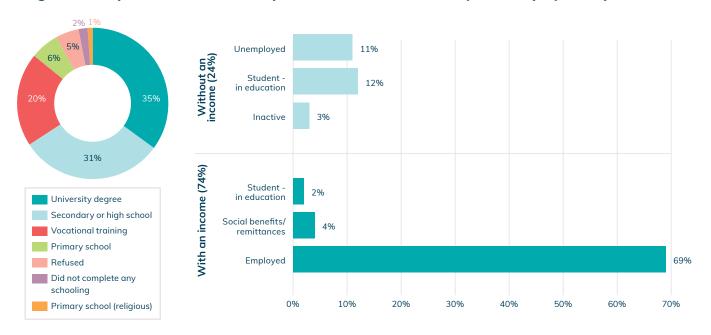
Region of origin	Country of origin	N of survey respondents	% of survey respondents
Africa	Cameroon	26	9%
33%	Morocco	27	9%
	Nigeria	25	8%
	Senegal	22	7%
Asia	Bangladesh	41	14%
34%	India	22	7%
	Pakistan	38	13%
Europe	Albania	12	4%
33%	Romania	53	18%
	Ukraine	34	11%

The majority of those surveyed for the study had a medium or high education level: 35% had a university degree and 31% had completed secondary school, while just 6% only finished primary school (see Figure 2). Most respondents (74%) had a source of income⁴²; including from a regular paid job (67%, n=221), followed by casual or occasional work (13%) and self-employment (10%, while a minority of respondents who had an income relied on social benefits (3%) and) and/or on remittances (2%) as a main source of livelihood.

⁴¹ For ease of reading "region of origin" will be used in the report to refer to both migrants and Italian citizens, both naturalized or second generations.

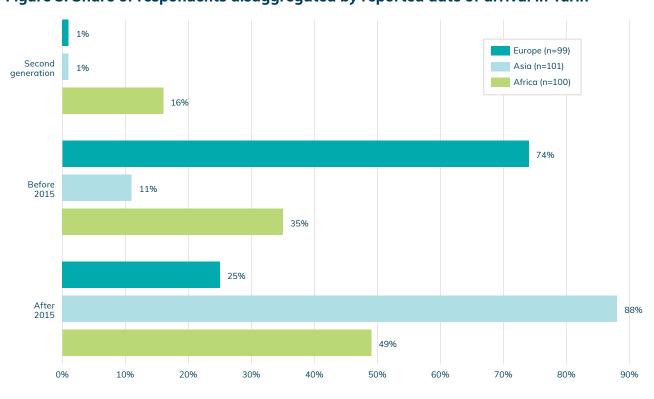
⁴² The definition of source of income adopted in the present report refers to the availability of an income at the individual level, whether it be from employment, social benefits, remittances, or other sources. The source of income at the individual level differs from the source of income at the household level. While the latter compiles all income gained at the household level, the former refers to respondents' income personal entitlement, thus acting as a proxy of individuals' financial autonomy.

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



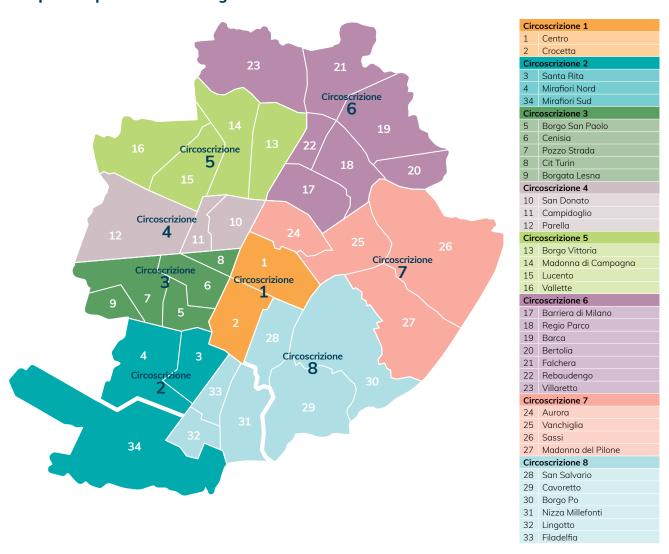
The study interviewed respondents who have been residing in Turin for different periods of time, to investigate whether people with a migratory background who have been living in the city for longer are better integrated and, therefore, face less challenges in accessing housing compared to those who arrived more recently (see Figure 3 below). Asian respondents⁴³ presented the highest share of individuals who arrived after 2015 (88%), of youths aged between 18 and 24 (24%) and of students (23%). On the other hand, European respondents presented the highest share of individuals who arrived before 2015 (74%), of respondents aged over 45 (32%) and of individuals formally employed (80%). Finally, African respondents presented the highest share of second-generation migrants (16%), of individuals aged between 25 and 45 years old (77%), and of individuals without an income (36%) and unemployed (17%).

Figure 3. Share of respondents disaggregated by reported date of arrival in Turin



⁴³ For ease of reading, "Asian respondents" will be used in the report to refer to both migrants originally from Asia and Italian citizens, both naturalized and second-generation, of Asian origin/descent. The same applies for the other two regions of origin.

Map 1. Respondents' housing situation⁴⁴



Most respondents lived in different neighbourhoods in the Northern and peripheral areas of the city, with over a third of respondents (35%) residing in one neighbourhood only, namely Barriera di Milano. The share of respondents living in this neighbourhood was similar across the three regions of origin considered for the study. While these figures may be influenced by the purposeful sampling strategy adopted in this study, they are reflective of the broader migrant population in Turin and in line with publicly available data, 45 identifying Barriera di Milano as the neighbourhood with the highest concentration of inhabitants with a migratory background.

The great majority of respondents (89%) found their housing via the private rental market, while just a small minority lived in social housing (4%) or public housing (3%). Most respondents living in public or social housing were of African origin (respectively n=10 and n=12).

56% of respondents were living with some household members (evenly split between a 28% who were living with household members including children, and another 28% who were living with adult household members only), while the remaining 44% was not living with any household member (see Figure 4 below). The type of occupancy for the respondents' housing did not necessarily overlap with their household living situation: some respondents lived with no relatives in shared housing, others lived with relatives in single apartments, others lived with relatives in shared housing, etc.

⁴⁴ Bold numbers and color codes correspond to the districts of the city of Turin. The districts are the 8 administrative macro-zones into which the city of Turin has been divided since 2016. Città di Torino, Servizio Telematico Pubblico, Annuario Statistico della Città di Torino.

⁴⁵ Città di Torino (2024) Popolazione straniera registrata in anagrafe per sesso e per quartiere - Dati al 31/12/2023. The spreadsheet can be retrieved at Città di Torino, <u>Dati statistici: stranieri per sesso, età, circoscrizione, quartiere, provenienza</u>.

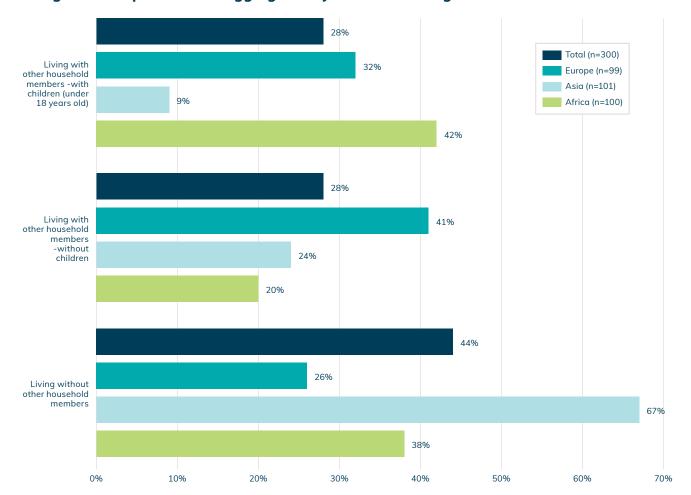


Figure 4. Respondents disaggregated by household living situation

3.3 Qualitative data collection

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

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

- People with a migratory background living in Turin with their family
- Second-generation migrants
- People with a migratory background who have been residing in Turin for at least 15 years
- Youth

KIIs, on the other hand, targeted people who could provide important insights regarding access to housing for people with a migratory background. This included stakeholders with expert knowledge on the topic such as staff from the municipality, UN agencies, NGOs and refugee associations. FGDs and KIIs with experts explored, more in-depth, the same thematic areas as the survey questionnaire, meaning the strategies used by people with a migratory background to look for housing in Turin, the obstacles they face and the resilience strategies they use to overcome such obstacles, as well as suggestions for measures that should be adopted to improve access to housing for people with a migratory background in Turin.

Additional to this, the project also interviewed individuals with control over who accesses housing resources or, as they are called for the purpose of this research, "housing gatekeepers". Gatekeepers control access to housing, screen and assess potential tenants, or function as intermediaries between the housing demand and supply. The project interviewed landlords, real estate agencies and other housing intermediaries - to better understand the perspective of the actors who are on the "other side" of the housing system. Securing interviews with landlords and real estate agencies was however particularly difficult, and the information collected regarding their perspective on the topic is thus limited.

3.4 Limitations

Some limitations to the data are worth noting. As the project's sampling process was not randomized, findings are only indicative and not representative of the entire population with a migratory background living in Turin. Moreover, as irregular migrants were excluded from the sample, their housing situation and the specific challenges they face are not covered in this report. Additionally, the project aimed to embrace a variety of profiles in the survey sample, including LGBTQI+ respondents and respondents with disabilities. The enumerators however struggled to reach these respondents, who could only be interviewed in very small numbers, thus making any in-depth analysis of their specific situation impossible. The sub-sample of respondents who are second generation migrants was also small, although bigger compared to the two previously mentioned groups, thus only allowing for limited analysis.

Despite the above-mentioned limitations, findings from this study provide important insights into the strategies employed and the challenges faced by people with a migratory background when looking for housing in Turin.

4. Research findings

4.1 Respondents' housing situation

4.1.1 Choice of neighbourhood and access to services

The area of residency was not always chosen freely. When it was, economic conditions and personal network were relevant factors. About one third of respondents (34%) did not live in their area of residence by choice, but rather because it was the only place where they could find a house. Among those who did choose their neighbourhood, the most frequently mentioned factors behind the choice of neighbourhood revolved around economic convenience and opportunity: 31% of respondents reported having chosen their area of residence because housing was cheaper there, while 27% did so because they already knew someone living there.

According to a key informant, the concentration of people with a migratory background in certain areas – especially people from sub-Saharan Africa – is linked to the fact that, in those neighbourhoods, there are many empty houses in less-than-ideal conditions. These neighbourhoods are considered areas with higher rates of drug dealing, sex work, and criminality, and are less attractive to live in compared to other areas, which is why house prices are lower and it is easier for people with a migratory background to secure accommodation.

Rate of access to public services varied heavily depending on the type of service and respondents' region of origin. While 100% of respondents reported public transportation was at a walking distance from their home, only 71% of respondents mentioned having access to health care services nearby, and the percentage dropped to 62% for education services, and 45% for care services specifically dedicated to children, elderly people, and people with disability. These figures varied depending on the neighbourhood of residence, but also according to the respondents' region of origin. Among respondents who were residents of Barriera di Milano (35%), the availability of healthcare services and of care services specifically dedicated to children, elderly people and people with disability reported by European respondents (respectively by 45% and 10%) was considerably different, and lower, than the availability reported by Asian (respectively 94% and 35%) and African respondents (83% and 43%).

4.1.2 Sector and type of housing

Most respondents lived in single-occupancy housing, with variations depending on region of origin. Almost two thirds of respondents (60%) reported living in private apartments, while the remaining 36% reported living in a shared housing solution, such as rooms in a shared apartment (23%) or a bed in a shared room (13%) (see Figure 5). Data showed slight variations between regions of origin: most European (73%) and African (66%) respondents reported living in private apartments, while Asian respondents were divided across the three housing types. This could be linked to the sampling strategy and the variations in the prevailing socio-economic profiles of respondents depending on the region of origin. For instance, 23% of Asian respondents were students, reportedly with no income and most likely living in short to medium term housing solutions, while 18% of African respondents were second-generation migrants – probably much better integrated more likely living in single-occupancy housing.

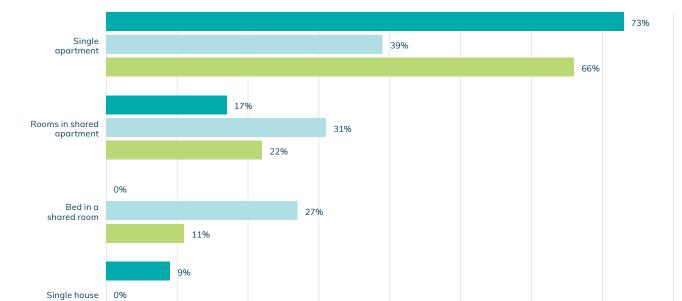


Figure 5. In which type of housing do you and your household live?

0%

0%

0%

0%

1%

1%

10%

20%

0%

0%

Bed in

dormitory

Room in

Makeshift housing or building not intended for housing

Insecure tenure for a third of respondents. In terms of tenure security, almost a third (29%) of all respondents reported not having any kind of formal documentation proving their right to reside in their house and securing the related conditions (see Figure 6). This rate was highest among Asian respondents, with 39% of them reporting having no formal housing contract. Again, this may be explained by the high prevalence of students among Asian respondents, their potentially shorter length of stay in Turin and thus the reliance on less structured housing arrangements: a shorter residence in the city could imply a more limited familiarity with the local housing system(s), but also less concerns regarding informal tenure, as this will only last for a short period of time.

40%

50%

30%

19

Europe (n=99)

Asia (n=101)

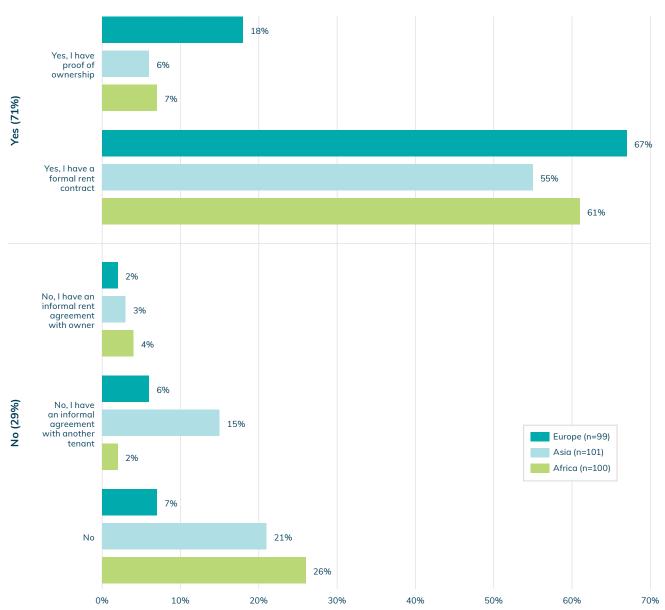
Africa (n=100)

70%

80%

60%





According to several key informants, subleasing is a common practice among people with a migratory background and is often managed within the migrant communities themselves: those who have been living in Italy for longer and are better integrated rent an apartment, and then sublet it to several others, mostly people who arrived in Italy more recently. Some of the respondents who reported not having a formal rent contract might be living under this kind of arrangements.

Renting was the prevailing arrangement, but house ownership was more common among European respondents and respondents living with their household. Most respondents reported paying for their housing solution through a monthly rent, both across the whole sample (79%) as well as across the three regions of origin (Africa 83%, Asia 83%, Europe 71%). While 10% of all respondents reported private ownership of their property, rates varied between regions of origin with Europeans standing out with an 18% ownership rate, compared to 7% and 6% respectively among African and Asian respondents. This could be explained by the fact that most European respondents reported being employed (90%) and having arrived in Turin before 2015 (74%). In addition, housing ownership rates were substantially higher among respondents living with their household compared to respondents living alone: the ownership rate among the former group was 14% against 5% among the latter. European respondents were the group who most frequently reported living with family members (74%), while that share was lower among African and Asian respondents (62% and 33% respectively).

4.1.3 Housing conditions

Overall housing conditions rated as good by the majority of respondents. Almost all (97%) respondents rated their housing conditions either as excellent (38%), or as adequate with only some repairs needed but nothing affecting safety or security (59%). While electricity and drinking water were reported to be safely, securely and reliably available by almost all respondents (respectively 99% and 98%), cooking appliances (89%) as well as heating and cooling appliances were slightly less frequently available in the respondents' housing units (89%).

Most respondents were satisfied by their dwelling space, while overcrowding was mainly reported by those in shared housing. About half (53%) of all respondents reported that their housing was adequate in terms of dwelling space, with sufficient privacy and personal space available and no perception of overcrowding. A quarter of respondents (25%) reported their space to be adequate, although they reported a lack of personal space and privacy within their accommodation. About a fifth of respondents (22%) rated the space available as too limited, perceiving a lack of privacy, a lack of personal space and overcrowding. 72% of respondents who reported overcrowding (n= 45/62) were found to live either in a shared room or in a shared flat.

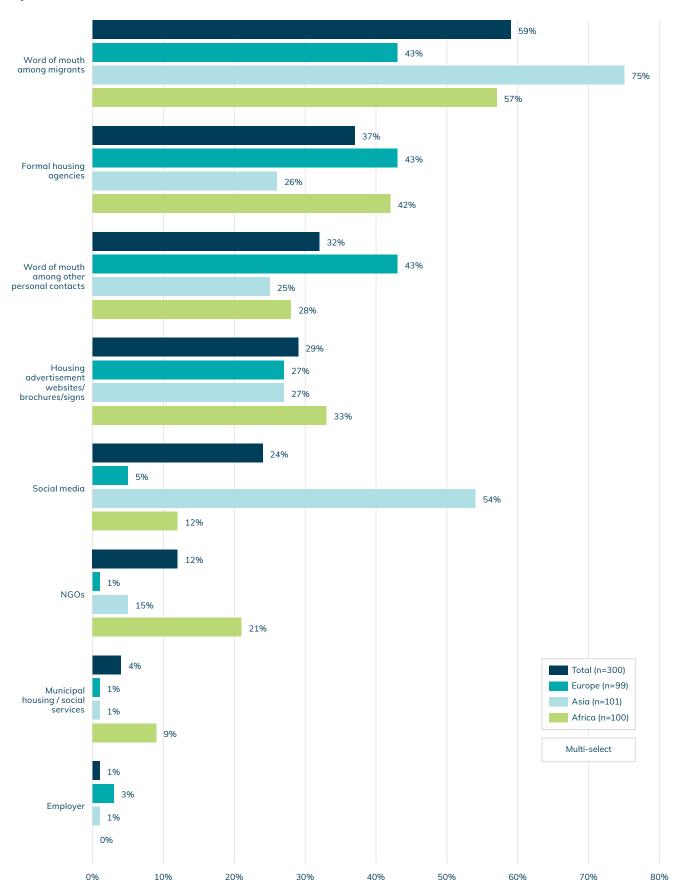
The sample design did not intend to control income, resulting in 73% of respondents reporting having a personal income, and 25% reporting or not having a personal income. For such difference in the size of n, comparative analysis based on income is to be interpreted with caution. Yet, it is worth mentioning that overcrowding was reported more frequently by respondents without a personal income (45%) than among those with a personal income (13%).

4.2 House search strategies

4.2.1 Channels used to look for housing

While using a combination of formal and informal channels, overall respondents more frequently relied on informal house search channels (word of mouth among migrants as well as non-migrant personal contacts) compared to formal ones (formal housing agencies, housing advertisement websites, NGOs, etc. - see Figure 7 below).

Figure 7. What are the channels that you used most frequently to look for housing since you are in Turin?



Notable differences were identified across the different regions of origin regarding house search channels. These differences are likely linked to differences in the date of arrival in Turin, as well as socio-economic profiles across the different groups in this study. For example, European respondents' house search strategies were homogeneously concentrated mostly around three channels: word of mouth among migrants (43%), word of mouth among non-migrant personal contacts (43%), and formal housing agencies (43%). Since the great majority of European respondents reported having arrived in Turin before 2015 and being formally employed, they likely had stronger community connections, familiarity with the housing systems and a higher economic stability granting them access to formal house search channels such as formal housing agencies. On the other hand, Asian and African respondents' house search strategies were considerably more varied, spread over multiple channels. Asian respondents reported a high rate of reliance on informal channels to access housing, such as word of mouth among migrants (75%) and social media (54%), which may be explained by the high concentration of occasional workers/informally employed respondents (24%) and students (22%) as well as those who arrived after 2015 (88%) in this regional group. Similarly, African respondents relied primarily on word of mouth from other migrants, followed by formal housing agencies (42%) and housing advertisement websites, brochures or signs (33%). Relatively high reliance on formal housing agencies could be at least partially due to the presence of long-term residents and second-generation migrants in this group. African respondents also showed a higher reliance on NGOs compared to respondents from Europe and Asia. This may be linked to the highest concentration of unemployed (17%) and inactive (7%) respondents in this group. More detailed information regarding the use of the most frequently mentioned house search channels is provided in the following paragraphs.

Most respondents did not know about municipal housing or services, or they did not consider them useful. Reported only by 4% of the sample, it was also confirmed through the data from the FGDs and KIIs. On the one hand, many FGD participants did not know about the existence of the Lo.C.A.Re. service - an agency of the Turin Municipality that is supposed to facilitate access to the private housing market for disadvantaged segments of the population - and one key informant insisted on the need to make available housing support tools better known; on the other hand, among those FGD participants who were aware of the existence of Lo.C.A.Re., many did not consider it at all useful, and the same was true for social services.

"The municipal rental agency was useless. If you have needs, they don't take them into consideration at all. If you submit your dossier, you must resubmit it every year. They make you some proposals but, in my opinion, there is an underground word of mouth to allocate houses. My application went badly with them, but I know others who did well."

Woman from North Africa

Word of mouth among migrants

Word of mouth among migrants was the most popular channel employed to look for a house. This was the case both across the entire sample (59%), as well as across the three regions of origin considered for the study. Yet, reliance on migrants' word of mouth was considerably higher among Asian respondents (75%), compared to African (57%) and European (43%) respondents.

"The main channel I used to look for housing when I first arrived was word of mouth, because you don't speak the language well, you don't know any other channels. Then, over the years, you understand more about how it works, although you always need someone to help you with the whole process, because you can get ripped off. It's only by word of mouth that we've been able to find housing, it's also better because you don't have the extra expenses that you give to agencies."

Woman from Europe

The high reliance on this house search channel was confirmed by the findings that emerged from the FGDs. Most participants across the different FGDs confirmed having relied on local networks of migrants originating from their same region, or sometimes from their same country, to find housing opportunities and bypass some of the obstacles linked to other house search channels. The regional or national migrant networks FGDs participants relied upon were not just limited to informal word of mouth, but also included more formal networks such as social media pages for nationals from a specific country, national associations or student associations.

"If a migrant leaves their house, they pass it on directly to acquaintances, you never really get rid of the flat. Once you have it, you keep it."

Woman from North Africa

Formal housing agencies

Respondents who were more settled relied more on housing agencies. Formal housing agencies were used more frequently by European and African respondents compared to Asian respondents (43%, 42% and 25% respectively). This difference could be linked to the different length of stay of most respondents in the different regional groups, their socio-economic profile, as well as their intended length of stay in Turin. For instance, 22% of Asian respondents were students without an income. The temporary nature of their stay in Turin could explain the less frequent use of formal housing agencies, and the higher reliance on less structured channels; at the same time, their lack of income might have directed them away from the most financially demanding strategy, as real estate agencies in Turin require tenants a fee equivalent to two months of rent if they find a house through their services. FGD participants also frequently referred to the expensiveness of real estate agencies as a reason not to use their services, unless they found no other alternative.

Respondents who arrived in Turin before 2015 (n=119) also reported relying on real estate agencies more often (55%) compared to those who arrived after 2015 (24%, n=163). This might be connected to a better knowledge of the local context – including both the legal framework and relevant actors, a more stable immigration status and stronger fluency in the local language.

Word of mouth among non-migrant personal contacts

Word of mouth among local personal contacts was also relatively popular, especially among European respondents. It was the third most frequently reported channel in the whole sample (32%), but the percentage rose to 43% among European respondents specifically. Interestingly, reliance on non-migrant personal contacts to find a house did not seem to be particularly linked to the respondents' date of arrival in Turin. In fact, 36% of respondents who arrived before 2015 (n=119), mentioned this channel against 29% of respondents who arrived after 2015 (n=163). FDG participants highlighted colleagues, fellow students and fellow worshippers as examples of personal contacts who could help with their housing searches.

During FGDs, access to, and reliance on, non-migrant personal contacts to search for housing was indicated as a strong advantage allowing to smoothen many of the obstacles existing in the housing market, including speculative rental conditions, the request for an Italian guarantor, as well as the lack of landlords' trust and the reluctance to rent their property to foreigners.

"I found all my houses though my professional network, mostly composed of Italian colleagues." **Woman from Asia**

Housing advertisement websites/brochures

Housing websites were used by almost a third (29%) of all respondents. Housing websites most frequently mentioned by participants during the FGDs included Idealista, Subito.it, Dove Abito, Housing anywhere and Happy rent.

While no sizeable variation was found across regions of origin, second-generation migrants relied on this channel more often compared to other profiles. This finding could be potentially explained by a higher knowledge of the city and its housing market, and likely stronger Italian language skills, factors which may otherwise reduce migrants' ability to use this channel. The sample of this group is however very small (n=18) and thus comparative inferences should be interpreted very cautiously and only at indicative level.

Social Media

Social media were used more often by recent arrivals and students. A quarter of the total sample (24%) reported having relied on social media to look for housing in Turin. The great majority of them (74%, n=72) had arrived in Turin after 2015. Reliance on this channel was much higher among Asian respondents (54%) compared to other regions of origin (12% among Africans, 5% among Europeans). During the youth FGD, where all participants were students of Asian origin, participants explained that social media is a huge source of information about housing opportunities, including those with less structured and more flexible contractual conditions. This mode of accessing housing also comes with the added advantage of allowing migrants to start searching for a house before moving to Italy. Youth FGD participants reportedly relied on social media before having arrived in Italy, exploring the housing market and trying to minimize the burden of the house search once arriving to Turin.

NGOs

Respondents who arrived more recently were more likely to use NGOs to search for housing. Only a minority of the total sample (12%) reported having relied on NGOs to look for housing in Turin. Almost no European respondent (1%) reported having relied on NGOs to find a house in the city, compared to Africans who most frequently reported relying on NGOs (21%), followed by Asians (15%). These differences are also likely closely linked to the respondents' date of arrival in Turin, since the majority (89%) of those relying on NGOs (n=37) reported having arrived after 2015. Respondents who arrived in Turin more recently probably have a more limited knowledge of the local context as well as a more precarious network of contacts in the city, leading them to rely on NGOs aiding migrants. This trend is even more likely in the case of asylum seekers and refugees, as most of them are in direct contact with NGOs within the framework of their asylum process.

Further differences emerged within the two regions of origin of respondents who commonly relied on NGOs to look for housing. Most African respondents who relied on NGOs to search for housing (n=21) were from either from Cameroon (8/21) or from Nigeria (7/21). Most Asian respondent who relied on NGOs to search for housing were from Bangladesh (12/16).

4.2.2 Reasons for choosing housing search channels

The reasons for choosing a specific housing search strategies varied from channel to channel (see Table 2 below).

The main reasons given for relying on word of mouth included the fact that it was recommended by other migrants, and the fact that other migrants were already helping them for other reasons, with similar pattern between word of mouth within the migrant community, or outside the migrant network. Two of the experts interviewed as key informants, both working for NGOs, reported often insisting with the people with a migratory background that they assist on the importance and usefulness of requesting support from their Italian network within the framework of their search for housing, as it is more likely to contribute to securing good quality and stable housing compared to relying on fellow migrants.

In the case of real estate agencies, the most frequently reported reasons for choosing this channel included their accessibility on the internet, followed by recommendations from personal non-migrant contacts, the accessibility of real estate agencies on the street, and recommendations from other migrants. Participants in the surveys and the FGDs often perceived formal housing agencies as a reliable but financially demanding option, as mentioned above.

The main reason for relying on housing advertisement websites and brochures, as well as social media, on the other hand, was their availability on the internet, but also some people report that they saw them on the street, or were recommended by personal contacts.

Finally, the most frequently reported reason for relying on NGO is that these organizations were already helping the respondent for other reasons suggesting that, for most respondents, lack of access to housing may be one of many multisectoral and interdependent needs.

Interestingly, considering one channel to be the safest or most reliable option did not seem to be a popular factor in the choice of a specific house search strategy over another.

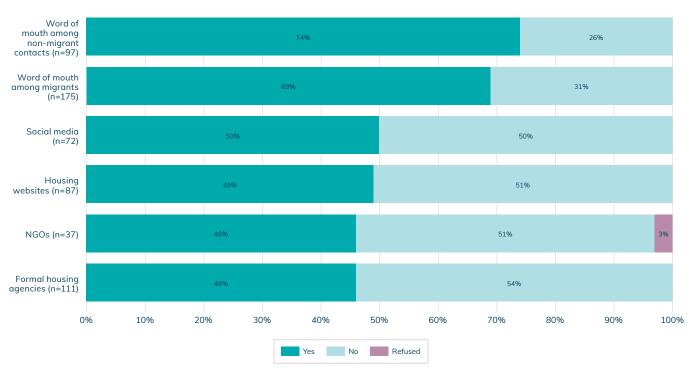
Table 2. Share of respondents disaggregated by house search channel used and by corresponding reason for using it

	Formal housing agencies (n=111)	NGOs (n=37)	Word of mouth among migrants (n=175)	Word of mouth among non-migrant contacts (n=97)	Housing advertisement websites/ brochures (n=87)	Social media (n=72)
I felt it was the safest/ most reliable option	8%	0%	0%	0%	0%	0%
I found them on the internet	43%	3%	2%	1%	90%	94%
I saw them on the street	27%	0%	1%	0%	26%	0%
It was the only option available	8%	5%	9%	6%	1%	6%
Recommended by other migrants	21%	38%	66%	30%	7%	7%
Recommended by other personal contacts	33%	8%	5%	40%	14%	8%
They were already helping me for other reasons	0%	65%	46%	41%	0%	1%
Other reasons	3%	3%	0%	0%	0%	1%

4.2.3 Helpfulness of house search channels⁴⁶

Word of mouth was reported as the most helpful channel to search for housing. Non-migrant personal contacts were the most useful housing search channel reported by respondents. Almost three quarters (74%) of respondents who used non-migrant personal contacts in their housing search (n=97) reported this method was useful (see Figure 8 below).

Figure 8. Was this channel helpful to you to find a home?



⁴⁶ The samples of respondents who relied on the various house search channels varied greatly between channels, thus the comparative analysis in this section should be interpreted with caution.

More specifically, half (52%) of respondents relying on this channel (n=97) reported directly finding a house, while another quarter (23%) reported obtaining information through non-migrant personal contacts which later helped them finding a house.

Word of mouth among migrants was the second channel reported as most helpful, with 69% (n=175) of respondents who relied on it reporting it was helpful. Further, 43% of respondents who used word of mouth among migrants as a channel (n=175), directly found a house through it.

Reports regarding the helpfulness of the other house search channels were mixed. Respondents mostly considered housing websites as a source of information, regardless of whether they were decisive for the house search. In fact, out of all respondents who relied on housing websites (n=87), almost half (46%) reported having obtained information on housing opportunities, even though it did not lead them to finding a house. During the FGD held with young people with a migratory background, some participants highlighted that most of the existing housing platforms – except for Immobiliare.it – are not intermediated, and directly put the landlord in contact with the potential tenant. This lack of intermediation was described as potentially problematic, as it could reinforce some of the difficulties faced by people with a migratory background in the housing market. According to participants to this FGD, without intermediaries such as housing agencies or personal local contacts guaranteeing for the tenants' reliability, the landlord's trust was reported to become more volatile on housing websites, and more prone to potential discriminatory prejudices.

While formal housing agencies were commonly used by respondents (they were the second most reported channel used by the entire sample), reports of usefulness were mixed. A small majority (54%) of respondents who relied on formal housing agencies (n=111) reported they were not useful and 46% reported they were useful. Among respondents who reported that formal housing agencies were not useful (n=60), 77% still reported that they were a source of information about housing, even though they did not lead respondents to finding a house.

4.2.4 Awareness about public and social housing

Awareness about public housing was quite widespread, but superficial. Data from the survey indicates stark differences between the level of awareness among respondents about public subsidised housing versus awareness about social housing schemes in Turin. While 69% of all respondents reported being aware of the existence of public housing, only 29% knew about the existence of social housing.

However, only approximately half (55%) of those who knew about the existence of public housing (n=206) reported knowing what the requirements for applying were. Of these (n=114), slightly over half (56%) reported having applied at least once for public subsidised housing since they arrived in Turin, with a reported rejection rate of 30%. In other words, almost 1 in 3 respondents who reported applying for public subsidized housing in Turin were rejected. Among the remaining respondents who reported having applied (n=64), the majority were either on the waiting list (34%) or still in the process (22%); only a small minority reported already living in public subsidized housing at the time of the interview (14%).

Interestingly, reported knowledge of public subsidised housing was considerably higher among respondents of African origin (92%), compared to European (54%) and Asian (60%) respondents. However, our study did not uncover the underlying reasons for this discrepancy.

Findings from the FGDs confirmed the superficial level of knowledge about public housing among people with a migratory background: while most of the participants who had been living in Turin for a long time did knew about the existence of public housing, many had no idea what the requirements for applying or obtaining an apartment in public housing were. Among participants who knew about public housing and the related requirements, such knowledge sometimes drove them away from considering this system as a potential solution for their housing needs, as they are aware that it is extremely difficult to be assigned an apartment, or because they knew that the waiting time is very long.

On the contrary, awareness about social housing was very limited. As for social housing, not only did respondents report a very low level of awareness about its existence, but the share of those who went as far as applying for it was also much lower compared to public housing, with only 12% (n=87) of respondents reportedly aware of its existence having applied for it.

According to several key informants, awareness about social housing among people with a migratory background is limited also because most projects are aimed at a completely different target population, meaning mostly students and temporarily relocated workers.

4.3 Obstacles to finding housing

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

4.3.1 Housing discrimination

General experience of housing discrimination. Slightly over half (54%) of all survey respondents reported having felt discriminated against while looking for a house in Turin. Data on experience of discrimination, however, showed stark regional differences: only 39% of European respondents felt they had been discriminated against, compared to 61% among Asian respondents and 62% among Africans.

African and Asian respondents more commonly reported experiencing frequent discrimination during their housing search. Of all respondents who reported having felt discriminated against during their housing search (n=162), around half (52%) reported that this discrimination only occurred sometimes. European respondents who reported discrimination (n=39) were more likely to have experienced it only sometimes (67%), compared to Africans (50%, n=62) and Asians (46%, n=61). Further, Asian respondents more frequently reported having been discriminated against often and Africans more frequently reported having been discriminated every time they looked for housing, compared to the other groups.

Longer periods of residency do not lead to decreased instances of discrimination. There was no significant difference in experiences of discrimination between respondents depending on their length of stay: while the share of those reporting discrimination every time they looked for housing was slightly higher among more recent arrivals (17%, of n=90, among those arrived after 2015 compared to 8%, n=60 among those arrived before 2015),⁴⁷ the data indicates that a longer period of residence (presumably accompanied by a better local integration or, at least, a better understanding of the local context) does not lead to a decrease in discrimination. This is in line with findings arising from qualitative data collection: FGD participants who were either born in Italy or resided in the country for a very long period reported that, in their experience, discrimination did not decrease over time. Some second-generation migrants reported having faced the same treatment as any other migrant, despite being Italian citizens, as soon as the landlord found out about their migratory background.

⁴⁷ Note that this might also be linked to the prevailing regions of origin for more recent arrivals (Asia and Africa) and their higher experience of discrimination compared to Europeans, as explained in the two previous paragraphs.

"When they realise I have a migrant background because they either notice the veil or they see/hear my name, they change their minds and lie to me, and tell me the house is no longer available. Even though I am an Italian citizen, if they see my name - because they can't discover my origin from the accent - and I inform them about my origin, I get discriminated against."

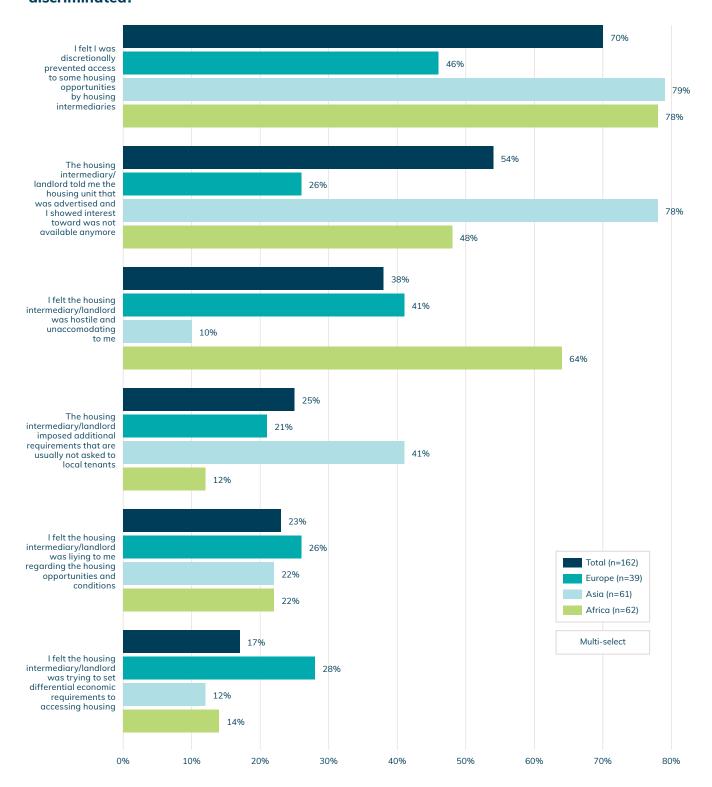
Woman, second-generation migrant from North Africa

"Yes, I felt discriminated. So many times, it happened that I was chatting on WhatsApp with the landlord regarding an housing advertisement, everything was agreed, but then after asking me where I am from, they immediately stop answering to my messages. They literally ghost you. When this happens, I have now started, as a practice, to call them to ask them to explicitly tell me they don't want me instead of ignoring me."

Young man from Asia

Common discriminatory behaviours experienced by respondents included prevention of access to housing and hostility. The most frequently mentioned discriminatory behaviour reported by respondents was the prevention and obstruction of access to housing opportunities by intermediaries or landlords, reported by almost three quarters of respondents who faced discrimination (67%) (see Figure 9 below). Other reported discriminatory behaviours included being suddenly and suspiciously notified by housing intermediaries and landlords that the advertised property was no longer available as soon as they realised the respondent had a migratory background (51%), the openly hostile and unaccommodating attitude of housing intermediaries or landlords (36%), the discretional imposition of additional requirements and eligibility criteria (24%), and the perception that the housing intermediaries or landlords misled or lied to the respondent about the housing conditions, including both financial and physical conditions (22%).

Figure 9. Was there a particular behaviour or fact that made you feel you were discriminated?



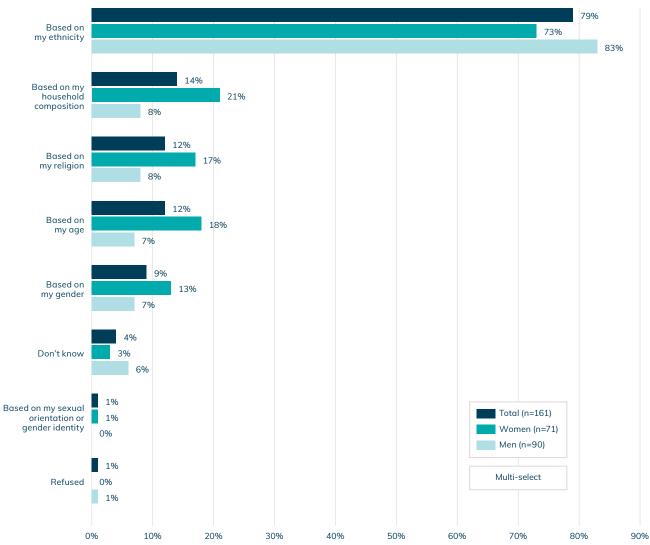
The occurrence of these types of behaviours were extensively reported and described in detail during the FGDs by most participants. One of the most frequently described discriminatory experience was the sudden interruption of all communications by the prospective landlord after discovering the respondents' nationality, religion, skin colour, or even just their name; these episodes were labelled by respondents themselves as "ghosting". Some episodes of explicit denial of rental opportunities from the landlord on the grounds of the respondents' nationality were also reported.

Discrimination grounds

Most discrimination reported by respondents was based on ethnicity. The main type of discrimination reportedly experienced by respondents was discrimination based on ethnicity, mentioned by over three quarters (79%) of respondents who felt having been discriminated while looking for a house in Turin (see Figure 10 below). Other types of discrimination were also reported, but with a considerably lower prevalence, including discrimination based on household composition (14%), age (12%), religion (12%), and gender (9%).

Men and women reported experiencing discrimination at comparable rates, although women reported a wider variety of discrimination types than men. Just over half (54%) of both men and women reported experiencing discrimination during their housing search. However, considerably more women respondents reported experiencing multiple different types of discrimination than men. Beyond discrimination based on ethnicity, which was dominant across both men and women, women respondents also reported more commonly having experienced discrimination based on household composition, age, religion, and gender than men. This indicates that women with a migratory background may bear a higher burden of intersectional discrimination than men with a migratory background when looking for accommodation in Turin.

Figure 10. Why have you been discriminated against?



Ethnicity

African and Asian respondents experienced varied discrimination factors linked to their ethnicity. Most African respondents who mentioned having been discriminated against based on their ethnicity (78%, n=59) indicated their skin colour as the specific ethnicity-related factor that triggered discrimination, compared to only a minority (12%, n=52) of Asian respondents. Conversely, the great majority of Asian respondents reported having felt discriminated against based on their nationality (92%), their language (87%) and/or their migratory background in general (81%), factors which were reported by a much lower share of African respondents (respectively 58%, 36% and 22%).

"People of African descent have more difficulties than others, regardless of their employment situation. Sometimes we have people with an important job, a stable job, but the African physical appearance doesn't fit in. Even if they meet all the requirements for renting, they are still rejected."

Representative of refugee-led NGO

"It happened to me that the real estate agency explicitly told me that the owner did not want to rent to Moroccans."

Woman from North Africa

Racial discrimination - alongside discrimination based on religion, explored more in detail below – was also frequently reported by FGD participants. One FGD participant from Sub-Saharan Africa reported having been explicitly told that "black people ruin other people's houses" and having faced this as an excuse to request higher rent or deposit "to cover for potential future repairs". Another FGD participant, originally from South Asia, mentioned having been told by landlords that "they do not rent to Pakistanis". Nation- or region-specific stereotypes – meaning discrimination not applying to all people with a migratory background but rather to some specific profiles only – were mentioned several times, including by an FGD participant who felt that "people from North Africa face many more discriminations because they have a bad reputation in Turin". One FGD participant speaking to another stated "you are lucky because you are from Europe. For me, being Moroccan, discrimination is much higher".

Household composition

Household composition as a basis for discrimination was far less commonly reported, compared to discrimination based on ethnicity, as mentioned above. Among those who reported discrimination based on household composition, European respondents most commonly reported having felt discriminated against because they were single (n=8/9), while the majority of respondents from Asia and Africa reported feeling discriminated because they had a big family and/or children (respectively n=5/5 and n=6/8). However, the sub-samples for these groups are very small and these findings should therefore be interpreted with caution.

African FGD participants who lived with their family consistently confirmed having faced discriminatory attitudes by landlords due to them having children, because households with children are considered more vulnerable under Italian legislation and, consequently, they enjoy higher legal protection against evictions. Some landlords thus prefer not to rent to families with children, fearing that they would later be unable to evict them if they stopped paying the rent.

"They don't want to rent to people with children. They say children make noise, but it's all an excuse. I think it's because then they can't vacate the house easily if there are children involved. And it's not a veil issue, because I don't wear a veil. When I say I have two children, then they tell me they want to rent to students. They prefer to rent to students than to families."

Woman from North Africa

Religion

Discrimination based on religion was only reported by Asian and African respondents. It included being discriminated against due to religious symbols exhibited (n=17/19) and also, in a few instances, being explicitly asked for the religious orientation by private landlords (n=2/19).

FGD participants complemented these findings. One FGD participant, a second-generation migrant who grew up in Turin, reported having started to send her husband to house visit appointments after having booked them over the phone because she felt that her wearing a veil was a major obstacle in their house search.

Age and gender

Due to the limited size of the sample, age and gender-related discrimination should be interpreted with extreme caution. Discrimination based on gender was reported by 15 respondents, including 9 women and 6 men. Similarly to gender-based discrimination, differential treatment based on age was also reported by a very small portion of respondents (n=19). This type of discrimination was almost exclusively based on young age, with almost the totality of respondents reporting age-based discrimination.

Discrimination after finding housing

Discrimination was faced much less frequently after moving into a house, compared to when looking for one. Over half of all respondents reported experiencing discrimination during their housing search, as reported above. However, after securing and moving into their housing, only one fifth of respondents reported experiencing discrimination. Once again, this percentage was higher among Asian (28%, n=101) and African (23%, n=100) respondents than among Europeans (9%, n=99).

"My neighbours complain all the time for the smell in my house. They put clothes next to their windows and doors not to smell the smell from the food. They complain about my food even when I cook Italian food."

Young woman from Asia

Decreased instances of discrimination after securing housing were also reported through the FDGs and KIIs. While some FGD participants mentioned experiences with neighbours complaining about the smell of their food or noise from their children, most did not report any major problems with their neighbours or landlords after moving into a house. Similarly, housing intermediaries reported only having received rare, minor complaints from neighbours about the noise shortly after their beneficiaries with a migratory background moved in next to them, but never having faced any major dispute.

Perpetrators of discrimination

"You may have no problem paying, but the landlords, from what they hear around and from negative experiences they may have had, find excuses not to give you the house."

Woman from North Africa

Private landlords reported as main perpetrators of discrimination during house search. The share of respondents who indicated private landlords as the main perpetrators of the discrimination faced while looking for housing was 90% or higher across all the different discrimination grounds. These findings were also confirmed during FGDs. One participant, for instance, reported that real estate agencies sometimes arranged house visit appointments for her but, upon her arrival, the landlords would tell her that they did not want to rent to a foreign girl living alone.

⁴⁸ Respondents to the survey were asked a separate question regarding perpetrators of discrimination for each discrimination ground reported.

"Real estate agencies are dependent on the landlords, so if they discriminate, it is because the landlords set their conditions."

Man from Sub-Saharan Africa

On the other hand, neighbours were indicated as the main perpetrators of the discrimination experienced after finding a house, with almost three quarters of this sub-sample (72%, n=60) reporting having faced discrimination perpetrated by neighbours.

Impacts of discrimination

Discrimination made it difficult to find housing for most respondents. The main impact of discrimination was that it was difficult for respondents to find a house, as reported by 81% of respondents who experienced at least one type of discrimination (n=174). This was followed by having been requested to provide a guarantor (32%) and having to accept worse housing conditions (13%).

"I found a smaller house than I wanted. And in a bad area, it's not safe, in the Dora area, there they do rent to foreigners."

Woman from North Africa

As already mentioned above, Asian and African respondents also reported having had to endure intentional ill-treatment perpetrated by private landlords, housing intermediaries or neighbours (respectively 38%, n=66 and 18%, n=68), while this overt hostility was never reported by European respondents. Similarly, some Asian and African respondents also reported having been unable to find a house at the time of interview (respectively 6%, n=66, and 7%, n=68) due to discrimination, while such an extreme impact was never reported by European respondents.

"I saw many houses, but was often blocked by the owners, who ghosted me. I looked for a house for two months, while commuting between my sister's place in Milan and Turin, where I had already started classes at the university."

Young woman, second-generation migrant from North Africa

"I ended up losing the scholarship because to have it you need to submit many documents, including the contract for a house. If you don't manage to provide the housing documentation within the given delay, you lose the quota that is meant to cover the rent. The contract must be for at least a year. It is so stressful and totalizing that it affected also my performance in my exams."

Young man from Asia

4.3.2. Economic obstacles

"Rents have risen, there are fewer and fewer properties available, and the price is very high. I have also heard that some landlords no longer ask for a deposit, but for insurance. You pay rent to the landlord, and pay a share to the insurance company, and so the landlord can turn to the insurance company in case you stop paying. It costs a little more than one month's rent per year. But that is money lost for me. In this trio, it is the insurance company that chooses the tenant after a risk assessment. And it is always the tenant who loses out. By the way, now the deposits are getting higher and higher, they no longer ask for just 2 months, but 6 to 12 months. Or they ask to open a surety account. It doesn't only happen to foreigners, my neighbour does it all the time. After a bad experience with tenants, he asks for a 6-month deposit by default."

Woman, second-generation migrant from North Africa

Economic obstacles were the most frequently reported challenge to finding housing, across all regions of origin Discrimination was not the only challenge experienced by survey respondents when looking for housing in Turin: most respondents in the total sample (62%) reported having faced economic obstacles in accessing housing opportunities. Asian and African respondents more frequently reported having experienced such obstacles (65% and 69% respectively) compared to respondents of European origin (51%).

The share of those who experienced economic obstacles was higher (77%,) among respondents without an income (n=75), but such obstacles were also faced by most respondents who had an income (56%, n=221). However, income availability was not a controlled variable in this study, and thus groups of respondents who reported having or not having an income are considerably different - 73% of overall respondents reported having an income - so comparative analysis should be interpreted with caution.

Findings regarding the specific type of economic barriers experienced varied depending on the respondents' region of origin: while Asian respondents more frequently reported that the deposit required to rent an apartment was too high for them (77%, n=70), African respondents more frequently stated that the prices for adequate housing were beyond their household income (64%, n=64). The type of economic barrier most frequently reported by respondents of European origin, on the other hand, was not having an open-ended employment contract (53%, n=51). The economic barriers respondents face from Africa and Asia may also be linked to ethnic discrimination in areas beyond housing, possibly leading to unequal job opportunities.

4.3.3 Legal and bureaucratic obstacles

Legal and bureaucratic obstacles were rarely reported. The majority of respondents (89%) across the entire sample reported **not** having faced any legal barriers to finding housing, including having no issues obtaining the legally required documentation to renting or buying a home in Turin. Responses were evenly distributed across region of origin. Among the minority of respondents who reported facing some type of legal obstacle (n=34), the barrier most frequently mentioned consisted in the lack of ID documents requested for the administrative process to rent or buy a house (68%), followed by difficulties in obtaining other requested documents (35%).

4.3.4 Other obstacles

Lack of fluency in Italian as another common obstacle to finding housing. Slightly more than half (57%) of all respondents mentioned having faced at least one type of obstacle outside of economic, legal and discrimination obstacles. This was much more frequently reported by respondents with Asian origin (78%), compared to Europeans (52%) and Africans (39%).

Most commonly a lack of knowledge of the local language (75%, n=170) was reported as another obstacle. However, a larger proportion of Asian respondents who reported facing additional obstacles cited language as a barrier to their housing search (89%, n=79), compared to African (74%, n=39) and European respondents (54%, n=52).

"Many problems are pure matter of lack of information. You get tangled into the administrative system where there is an unbalanced information access."

Young man from Asia

Other obstacles reported included a lack of knowledge of the available channels to look for housing in Turin (35%, n=170), and difficulties in providing the guarantees required (30%).

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

Most respondents reported facing multiple obstacles when searching for housing. 69% of all respondents reported having faced two or more different types of obstacles when looking for housing. Out of these (n=206), the majority (54%) indicated economic obstacles as those which had the strongest adverse impact on their search for a house in Turin, while 38% reported discrimination as the main barrier and 6% cited legal obstacles as the most detrimental obstacles. This finding was consistent across regions of origin, as well as across genders and date of arrival in Turin.

"The economic hurdles become higher and higher. The cost of housing goes up and the salary stays the same." **Woman from North Africa**

Qualitative data from the FGDs provided additional information with several participants stating that, while discrimination was the main obstacle faced in the past, increasing rents over the last few years had overtaken discrimination as a hindrance. Increasing costs also included condominium fees, the insurance requested by some landlords, as well as increasingly frequent requests to pay several months of rent in advance as deposit. One FGD participant stated that, while rent costs have been increasing, salaries have remained the same.

"We are now experiencing the same problem. The rents are very high, and in fact we are now only looking through personal contacts. Because if you know the owner of the house, there is more trust, and so you meet halfway, they are willing to lower the price. Now, economic obstacles are the main obstacle that one faces when looking for housing."

Woman, second-generation migrant from North Africa

4.4 Housing gatekeepers' perceptions of people with a migratory background

The information provided by housing gatekeepers, including landlords, rental agencies and other housing intermediaries, confirmed and complemented what was expressed by people with a migratory background and experts.

4.3.1 Concerns about financial solvency

Financial solvency as the most common concern among landlords. Both real estate agencies and civil society organizations involved in housing intermediation projects interviewed agreed that landlords are mainly worried about the financial stability of tenants from a migratory background, particular as under Italian law eviction processes can be lengthy. One of them, from civil society, went as far as to say that people with limited financial resources most commonly face discrimination in the housing sector, and that racial discrimination being just an additional layer in some cases.

According to some civil society actors acting as housing intermediaries in connection to social housing projects, the concern that tenants with a migratory background are more likely to stop paying rent is an unfounded one, for two main reasons: first, in their experience, migrants often save a bigger share of their income compared to Italians; second, and most importantly, not losing their current housing is a major priority for people with a migratory background, considering how difficult it has been for many of them to secure it.

Providing various forms of guarantees is, in fact, a good part of what the two civil society intermediaries interviewed for this study do. This includes measures such as temporary financial support to tenants to pay for rent and/or putting rental contracts in the intermediary's name, to boost the landlords' confidence that they will not suffer financial losses as a result of renting to a person with a migratory background.

Financial reliability was also indicated by the landlord interviewed for the study as the main priority when selecting a tenant, including when faced with candidates with a migratory background. She stated that she would not, for instance, feel comfortable renting out her properties to migrants who just arrived in Turin and have no job yet. She also expressed that assessing the level of integration of a prospective tenant with a migratory background – for instance, whether they have a local network they can rely on – is an important step for her. For instance, when she rented one of her properties to a migrant worker from India, having the prospective tenant's employer – a renowned local business – provide a support letter on his behalf certainly contributed to make her feel comfortable regarding the likelihood he would pay rent regularly.

4.3.2 Racial discrimination

"Few landlords are openly racist: they usually just say no, but they are careful not to tell you it's because you're a person with a migratory background."

Housing intermediary from civil society

Racial discrimination reported as rarely expressed openly, but still widespread. Additional to the financial concerns, most housing gatekeepers also confirmed that racial stereotypes and discrimination are widespread. Only one out of four housing intermediaries interviewed, a civil society organization, reported never having been confronted with a landlord who asked them to exclude people with a migratory background from the pool of potential tenants. The other three (two real estate agencies and another civil society organization) confirmed having witnessed such situations: sometimes expressed in a more explicit way – overt racism – but, much more often, finding more indirect ways to avoid renting to tenants with a migratory background through excuses of different sorts.

Some nationalities are more exposed to discrimination compared to others. Sometimes, racial bias or prejudice do not apply equally to all people with a migratory background, but only to some nationalities or regions in particular. The landlord interviewed for the study, for instance, admitted having a bias toward potential tenants from one region of origin in particular – North Africa. She said that Moroccan nationals have a bad reputation in Turin and she felt that they are more likely to sub-rent a property or misuse it. She blamed this bias on rumors, although she also mentioned an indirect personal experience related to an apartment in the building where she lives: the apartment had been rented out to some Moroccan men; it became overcrowded, there were hygiene problems and a lot of people coming and going, and it turned out they were drug pushers. Interestingly, at the same time, she did admit that generalizing is bad, especially because she had hired a Moroccan nanny for her daughters in the past and they had grown very close, to the point that she had actively supported the nanny to finding housing for herself and her family. However, for her, generalised rumors and negative myths about a specific nationality seemed to hold more weight than any positive individual experiences she encountered.

One of the real estate agents interviewed, who had a migratory background himself, expressed frustration at this situation but also underlined how, unfortunately, real estate agents in practice work for the landlords, not the tenants: it is the landlords who entrust them with their properties and, in the end, they have to respect their wishes even though they do not like or disagree with them, or they would lose clients over their ethical standards.

4.5 Resilience strategies

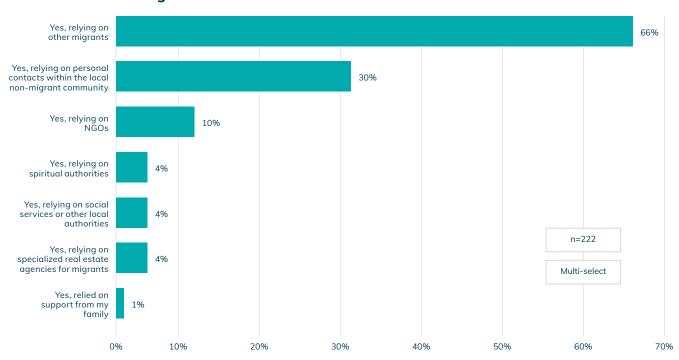
4.5.1 Measures adopted by respondents with a migratory background to overcome obstacles in finding decent and affordable housing

Analysis of quantitative and qualitative data shows that respondents adopted a wide range of measures to cope with the various challenges and obstacles in finding decent and affordable housing.

External sources of help

Personal contacts were the main source of support. Most survey respondents who faced at least one type of obstacle when searching for housing relied on an external source for help (87%, n=254). Most of the actors that respondents relied upon to overcome housing barriers were personal contacts, rather than structured services. Relying on other migrants was the most frequently reported resilience strategy (66%, n=222) followed by relying on non-migrant personal contacts (30% – see Figure 11). This finding was consistent across the three regions of origin considered for the study, as well as across genders and dates of arrival.

Figure 11. Have you done anything that helped you overcome the barriers that you faced in access to housing?



"We rely on our interpersonal network. It's just that, with this channel, we generally deal with long-term plans. It is always a negotiation that takes time, availability is never immediate, the market is saturated. It is a very slow channel."

Woman, second-generation migrant from North Africa

"We managed to rent thanks to a friend, a teacher, who acted as a go-between and vouched for us, because the landlords were afraid of us."

Woman from North Africa

"My connections and my Italian friends have helped me a lot."

Man from Sub-Saharan Africa

Reliance on more official or structured actors to overcome housing obstacles was much more limited. Local authorities and NGOs were only mentioned by 4% and 10% of respondents respectively.

One key informant who works for an organization providing services to migrants and refugees argued that the limited reliance on NGOs is problematic, because direct interaction with landlords and real estate agencies is often impossible for people with a migratory background, and legal advice and intermediation can be essential for them to be able to find a house.

As previously mentioned, qualitative data arising from the FGDs indicated that the participants did not consider the municipality's social services as an actor that can help them solve problems related to housing. To the contrary, participants who have children showed quite a negative perception of social services, stating that they are very quick to intervene against people with a migratory background if anyone reports concerns related to childcare but, when it comes to helping them with other needs, they do nothing. This seemed to indicate that there is little trust in authorities among people with a migratory background, hence why personal networks (migrants and non-migrants) were the most common resilience strategy. Additionally, most FGD participants were unaware of the existence of Lo.C.A.Re, and the few who did know about it described it as not very effective.

According to a municipality representative, the local government is taking measures to improve access to housing for people with a migratory background, including strengthening Lo.C.A.Re. but also removing local residency requirements for accessing public housing, strengthening forms of intermediation to address landlords' mistrust, supporting civil society organizations who run programmes aimed at helping asylum-seekers and refugees to find housing after leaving the temporary reception system, adopting a plan of action against racism and, most recently, creating observatory participated by trade unions and civil society with the aim of identifying timely responses to at least partially solve the problem. However, the people with a migratory background interviewed for this study seemed to have no knowledge of these measures or their impact. The municipality representative argued that a comprehensive and coherent housing policy at the national level would be necessary to adequately address the problem from a policy perspective.

Real estate agencies working specifically with people with a migratory background were also rarely reported as a resilience strategy, with only 4% of respondents stated having used their services. One key informant from civil society reported that, in the past, a private company called Afroservice, owned by an Italian national and their Ivorian partner, used to provide house-search services specifically targeted at people with a migratory background, but had stopped doing so for unknown reasons.

Legal remedies

The use of legal remedies was also very low among respondents. Two thirds (67%) of all respondents reported being unaware of the existence of any legal remedy for victims of housing discrimination, and only 2% (n=56) of those who were aware of their existence and reported having experienced housing discrimination actually using them (see Figure 12 below). Most participants in the youth-focused FGD actually reported that, in the face of discrimination related to housing, they had been explicitly discouraged by local contacts from resorting to legal remedies as they were described as expensive, lengthy and not effective.

"Nobody goes by legal means because, if you denounce, years go by before something happens... and nothing gets resolved anyway!"

Man from Sub-Saharan Africa

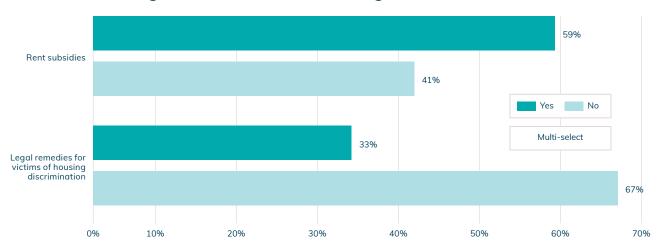
"At the university, we were told by our Italian teachers to avoid getting involved into legal procedures regarding the house, and to not get into problems. Essentially, we are advised not to fight back. We are suggested not to seek help from legal entities because it would be expensive and time taking."

Young man from Asia

Rent subsidies

Among all respondents, awareness of rental subsidies was high (59%). Amongst respondents who knew about rental subsidies (n=178), 37% decided to apply and the majority (57%, n=65) managed to obtain a rent subsidy. This seems to show that rental subsidies do represent a viable resilience strategy but are not necessarily known and used by people with a migratory background.

Figure 12. Respondents' awareness of the existence of formal means to overcome obstacles in finding decent and affordable housing



Public housing

Public housing was rarely considered as a potential solution, due to strict requirements and long waiting times.

Some FGDs participants saw the public housing system as a potential resilience strategy to improve their access to housing, but quite a remote one because the number of public housing units available is much lower than the demand, and only people and households in extremely difficult situations actually manage to obtain one. This dynamic is linked to the shortage of public housing units not only in Turin, but in Italy more generally, mentioned above: as the supply is insufficient, applicants are ranked based on a number of criteria connected to their vulnerability and risk of becoming homeless. For this reason, most participants did not even consider public housing as an option.

A representative of the Turin municipality reported that there are 18,000 public housing units in Turin, but at least twice as many would be necessary to meet housing needs. Additionally financial support from the national government would be necessary to complement municipality investments and make public housing sustainable.

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

Housing gatekeepers also expressed adopting some specific or additional measures when dealing with prospective tenants with a migratory background.

The landlord interviewed stated not applying additional requirements when dealing with prospective tenants with a migratory background, compared to Italian tenants, with one exception: people from North Africa. In their case, she admitted she would likely run more background checks, for instance trying to contact previous landlords for references.

As for real estate agents, one of them reported that she sometimes tries to clarify to landlords that renting to people with a migratory background does not imply additional risks compared to other prospective tenants but, in some cases, having had to go to the extent of refusing to continue assisting clients, when they insisted on excluding people with a migratory background from the pool of prospective tenants altogether.

One of the housing intermediaries from civil society reported not adopting any additional measure when mediating for people with a migratory background, compared to Italian nationals. The other intermediary, a for-profit civil society organization that manages a few social housing projects and also acts as mediator between landlords and prospective tenants from disadvantaged segments of the population, including people with a migratory background, mentioned a few measures that they considered useful. This included counting with cultural mediation services and carefully explaining to people with a migratory background what access to housing implies in Italy, including administrative rules to abide by, relationship with neighbours, condominium rules, etc.

4.6 Recommendations

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

4.6.1 Solutions suggested by respondents with a migratory background

- Action by national and/or local authorities to:
 - Increase the overall housing availability in the city.
 - Simplify bureaucratic procedures to access housing, especially public subsidised housing.
 - Act as guarantor for people with a migratory background toward landlords.
 - Increase the safeguards for landlords, in case tenants do not pay the rent or cause damage to the property.
 - Make housing more financially affordable.
 - Improve the attitude and willingness of municipality staff to help out people with a migratory background, instead of bouncing them from one office to another.
- · Awareness raising campaigns:
 - Advocacy campaigns targeting the wider Italian population to combat stereotypes regarding people with a migratory background, improve their reputation among landlords and increase trust toward people with a migratory background in the local community.
 - Measures aimed at increasing access to housing-related information for people with a migratory background, so that they do not have to struggle to obtain it and/or rely on word of mouth and potentially incorrect information.
- Creating a wider offer of affordable housing specifically for students, including those with a migratory background, and for universities to provide housing-related information to foreign students.

4.6.2 Solutions suggested by housing gatekeepers

- Creating or identifying an actor, agency or platform that could act as a guarantor for people with a migratory background.
- Increasing safeguards for landlords in case of rent arrears or damages to property.
- Promoting awareness of existing tools to support access to housing for disadvantaged segments of the population.
 This includes, for instance: the "contratto di locazione convenzionato", detto anche "a canone concordato"- a form of lease that provides for a lower rent than the market rate and tax benefits for the landlord to compensate them for any lower income; the Social Benefits Portal ("Portale delle Agevolazioni Sociali" P.A.S.), a web platform containing video tutorials illustrating the process of managing information on certain social benefits provided by agencies; and Lo.C.A.Re.
- Avoiding fostering a dependency culture through excessive assistance policies, and rather adopting support measures that are geared toward self-empowerment, and are temporary and regressive.
- Adopting measures to limit the power of real estate corporations, as their sole focus is on financial profit regardless of its social implications, as well as the prevalence of short-term rentals.

4.6.3 Solutions suggested by housing experts

- For the national government to:
 - Adopt a comprehensive national housing policy, which currently does not exist in Italy.
 - Restore previous programmes aimed at providing financial support for housing stability for vulnerable people.
 - Increase available resources for public housing to include thousands of additional housing units.
 - Increase taxation on unoccupied properties and short-term rentals.
 - Regulate rent prices.
 - Introduce incentives for landlords who rent to disadvantaged groups, including people with a migratory background.
 - Create specific sanctions for housing discrimination.
- For the municipality of Turin to create a municipal social housing agency.
- For Lo.C.A.Re to adopt more flexible access criteria, prioritise expanding the pool of available housing and matching offer with demand, while also restructuring the agency's webpage for a more user-friendly experience.
- Creating new mechanisms for third parties to act as guarantors for people with a migratory background, and strengthening those who already exist, to increase confidence among landlords.
- Running awareness raising campaigns combatting housing discrimination, including by highlighting positive experiences of renting to people with a migratory background.
- Reaching out to migrant community leaders and associations to make sure they relay relevant and reliable housingrelated information to their fellow nationals.

5. Conclusions

The struggle to find decent and affordable housing, especially in cities, has become increasingly urgent across EU countries in recent years. This study analyses the experience of people with a migratory background when looking for housing in Turin, Italy, emphasising the obstacles they face. While many of these challenges affect all vulnerable populations searching for housing, regardless of legal status or background, the research underscores the pervasive impact of negative stereotypes and discrimination, particularly for people with a migratory background, compounding the difficulties in securing housing. This discrimination has a very clear racial component, as it seems to disproportionately affect some people depending on their skin colour or nationality.

To address these issues, clear ethical guidelines are crucial for real estate agencies and other housing intermediaries. While they are constrained by their roles and, for estate agencies, by the wishes of their clients, they should be prepared to take decisive action when confronted with overt racism and discrimination, even if it means risking the loss of a client. Additionally, while people from a migratory background should strive to understand and respect local cultural norms, the "effort" of integration cannot solely rest of them. Landlords and intermediaries must also be equipped with the knowledge and understanding needed to combat racism and discrimination, made responsible, and, when necessary, be subject to penalties.

In parallel, this research also highlights a general mistrust toward formal institutions as a way to address their legitimate concerns, both from tenants and landlords. Currently, this leads them to rely on informal resilience strategies to overcome the very concrete and pressing obstacles they face to securing and maintaining affordable housing. However, neither of the two groups sees informal mechanisms as an ideal solution: they both agreed that authorities should adopt a more proactive stance, and create policies addressing the shortcomings of the current housing systems, particularly the private market.

At the same time, civil society also has an important role to play in complementing the measures adopted by institutions: a more comprehensive and coordinated approach is needed to ensure that people with a migratory background living in Turin can find a home that helps them feel a sense of belonging, comfort, security, and stability in the city. Their integration, including through access to decent and affordable housing, is actually to the benefit of all.

Annex 1. List of key informants

Sector	Orgenisation	Role
UN agency	United Nations High Commissioner for Refugees (UNHCR)	Integration associate
NGO	Diaconia Valdese	Project coordinator – Community Centres
NGO	Associazione Arteria	President and focal point for housing
Refugee-led NGO	Mosaico Azioni per i Rifugiati	Executive director
Local authority	Municipality of Turin	Councillor for Social policies, equal opportunities and housing policies
NGO	Progetto Tenda	Project coordinator
For-profit social housing company	Homes4All	Vice-president and managing director; property manager (2 people)
Real estate agency	N/A	Owner
Real estate agency	N/A	Real estate agent
Private Business	N/A	Private landlord



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