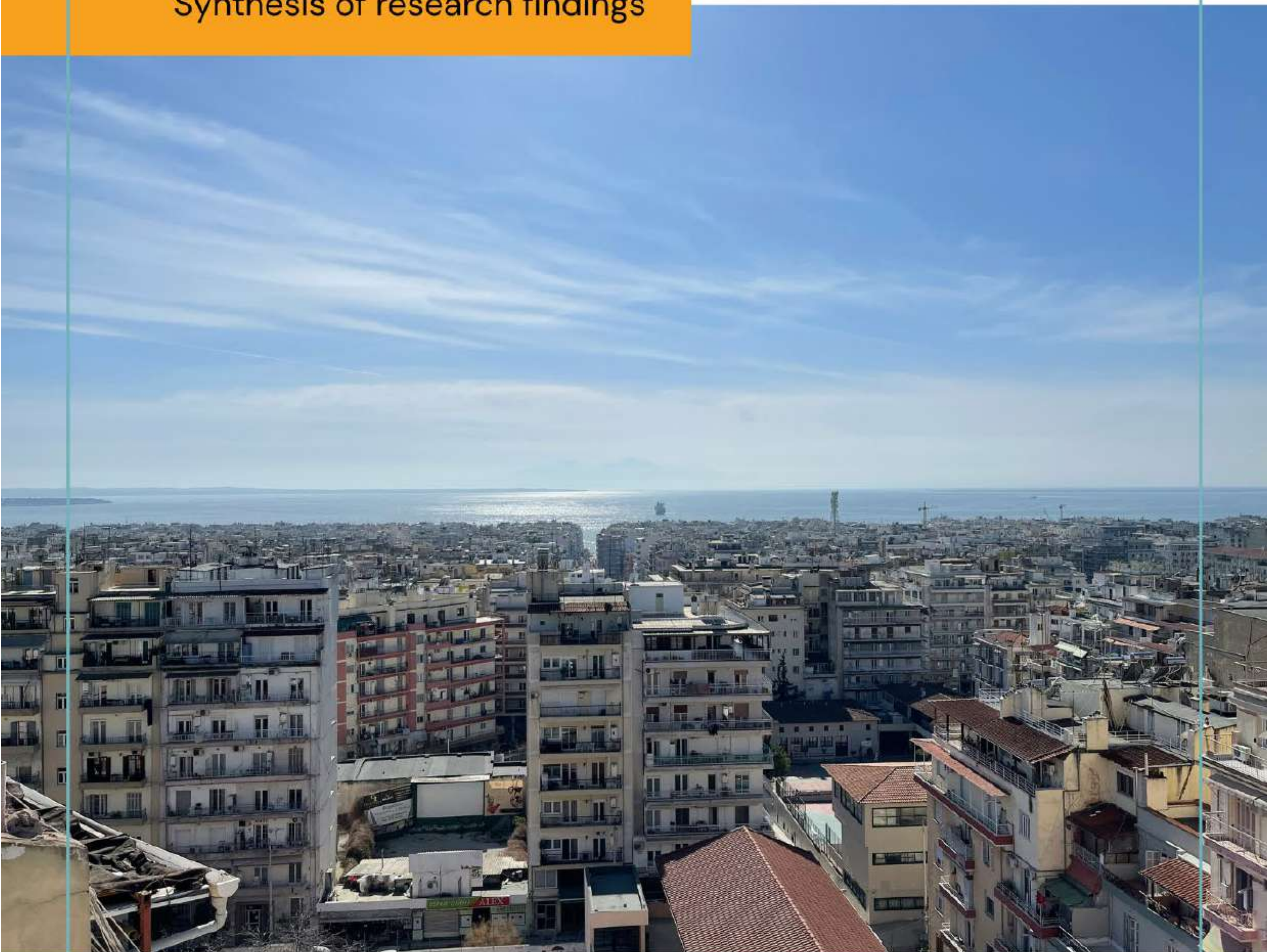
Come HoMe

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

Synthesis of research findings



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About this report and the Come HoMe project

This study is part of a larger project titled "Understanding and combatting intersectional discrimination in housing for people with a migratory background" (hereinafter: the Come HoMe project). The aim of this project is to promote equality for people with a migratory background in cities and urban neighbourhoods, 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 covers three locations: Turin (Italy), Thessaloniki (Greece) and 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 locations. Please find the three case studies here:

- MMC (2024) Breaking barriers; Understanding and combatting intersectional discrimination in housing for people with a migratory background – Turin Case Study. Available at https://mixedmigration.org/.

- MDAT (2024). Opening the Door – Understanding and combatting intersectional discrimination in housing for people with a migratory background – Thessaloniki Case Study. Available at https://mdat.gr/.

- SOS Malta (2024). Roofs and Rights – Understanding and combatting intersectional discrimination in housing for people with a migratory background – Malta Case Study. Available at https://www.sosmalta.org/.

This study is a comparative report combining and comparing insights from across the three case studies.

The research component of the Come HoMe project, of which these reports are the final result, was followed by a prototyping stage. During this phase, the consortium partners are prototyping solutions and tools that will help relevant stakeholders to prevent, address and take action against housing discrimination.

The project is funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union. Neither the European Union nor the granting authority can be held responsible for them.

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Summary and key findings

This study focuses on the experiences of people with a migratory background[1] originally from Africa, Asia and Europe regarding access to decent and affordable housing in Turin, Thessaloniki and Malta. 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 gatekeepers[2], considering the crucial role they play in access to housing. The study is based on desk research, quantitative data from 800 surveys, qualitative data from 12 focus group discussions (FGDs) and 30 key informant interviews (KII)[3]. The following key findings aim to inform the adaptation of existing policies and the adoption of new measures that would improve access to housing for people with a migratory background:

- Although housing dynamics vary between each location, **securing housing is a major concern for people with a migratory background** in Turin, Thessaloniki and Malta.

- Respondents across all locations used **a combination of formal and informal channels to look for housing**. Word of mouth – whether between migrants or non-migrant personal contacts – was popular, while reliance on NGOs to access housing was very low. Most respondents did not know about municipal housing services, or they did not consider them useful. The relevance of other housing search channels varied between locations: for instance, social media as a housing search channel was higher in Malta compared to Turin and Thessaloniki; in contrast, the use of private or informal real estate agents was reported relatively often in Thessaloniki, while it was hardly mentioned in the other two locations.

- **Economic obstacles and discrimination were the main challenges** faced by respondents across locations. Housing discrimination was reported more frequently in Thessaloniki (75%, compared to 54% in Turin and 39% in Malta). Economic obstacles were reported by almost the same exact share of respondents in Thessaloniki and Turin (63% and 62% respectively), and a slightly smaller share of respondents in Malta (59%). Some additional obstacles were also reported frequently: this included **language barriers in Turin (42%) and Thessaloniki (41%) and being cheated or lied to** regarding housing conditions in **Malta (41%)**.

- **Ethnicity was the most frequently reported ground for housing discrimination in all locations** (reported by 97% of respondents who experienced discrimination in Malta, 95% in Thessaloniki and 79% in Turin). This included discrimination based on **migratory status, nationality, language, and skin colour**. Other discrimination grounds, including household composition, religion, age and gender, were only reported by a minority of respondents in all locations.

- **Experiences of discrimination varied depending on the respondents' region of origin**. African respondents more commonly reported experiencing discrimination, compared to other regions of origin. In Thessaloniki, 86% of African respondents reported housing discrimination, against 77% of Asians and 62% of Europeans. In Turin, 62% of African respondents reported housing discrimination, against 60% of Asians and 39% of Europeans. Finally, in Malta, 57% of African respondents reported housing discrimination, against 32% of Europeans and 29% of Asians.

- **Private landlords were consistently reported as perpetrators of discrimination in access to housing** across all locations. The perceived role of real estate agencies in discrimination was more mixed.

1 For the purpose of the study, the term "people with a migratory background" will include: people born in Italy, Malta and Greece 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 additional legal obstacles that go beyond discrimination. It is however crucial to acknowledge that their exclusion from the sample does not diminish their status as a vulnerable group in need of housing access nor the need to conduct future research specifically with this group.

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

3 For a more detailed breakdown of FGDs and interviews per location, please refer to section 3 on methodology.

- **Most people relied on informal sources of support as part of their strategies to overcome obstacles in finding housing**. In all three locations, this included other migrants and non-migrant personal contacts. Reliance on more official or structured actors, such as NGOs or local authorities, to overcome housing obstacles was much more limited. Malta was the location with the highest share of respondents who reported not having relied on anyone to try and overcome the obstacles they faced in accessing housing.

- **Respondents' awareness of legal and financial housing support channels was very mixed**. Awareness about the available legal remedies for victims of housing discrimination was highest in Malta, where slightly over half of respondents (56%) were aware of their existence. The share of those who knew about legal remedies was lower in Turin (33%), and lowest in Thessaloniki (21%). In contrast, awareness on rent subsidies was highest was Turin (59%), followed by Thessaloniki (43%). Malta was the location with the lowest reported awareness about rent subsidies (32%).

- **Relevance of public and mediated housing as resilience strategies was also mixed**. In Turin, FGD participants did not consider public housing as a concrete, short term solution to overcome the obstacles they faced in finding housing. In Thessaloniki, on the other hand, mediated housing programmes had a clear positive impact in improving access to housing for FGD participants.

- **The main concerns among housing gatekeepers related to renting to people with a migratory background varied between locations: they mainly revolved around financial solvency in Turin and Thessaloniki, and housing upkeep in Malta**. These concerns are connected to the discriminatory assumption that people with a migratory background are more likely to be insolvent and/or prone to not maintaining housing properly, in contexts of wider housing affordability crises and lengthy eviction procedures. Prejudice and racial stereotypes play a role in such concerns: some specific nationalities or regions of origin face more bias than others.

1. Introduction

Italy, Malta and Greece are among the main countries of first entry into the EU for migrants reaching Europe from Africa, the Middle East and Asia. These countries 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, encompassing access to decent and affordable housing.

The objective of this report, and the Come HoMe project in general, is to understand the barriers to accessing decent and affordable housing experienced by people with a migratory background in Turin, Thessaloniki and Malta. This includes discrimination, the motivations behind it and the stakeholders involved. The ultimate aim is to offer new solutions, incentives and mediation towards inclusive housing.[4]

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?

4 The research component of the Come HoMe project is currently being followed by a prototyping stage. During this phase, the consortium partners are prototyping solutions and tools to help relevant stakeholders prevent, address, and take action against housing discrimination. In Turin, the prototype focuses on raising awareness and creating a platform for better and more equal access to housing. This platform allows users to signal if they have been affected by discrimination and provides useful information about contracts and housing issues in general. The initiative aims to empower individuals with knowledge and resources, thereby fostering a more inclusive housing market. Similarly, in Malta, a prototype was tested to improve the dissemination of information and help organizations responsible for supporting access to housing. The goal was to ensure that information was easy to understand and uniformly presented. This effort aimed to streamline communication and support for those seeking housing, making the process more transparent and accessible. Finally, in Thessaloniki, different types of contracts for the social rental agency were tested. This prototype aims to assess the acceptance by landlords and the readiness of the agency. The testing focused on determining which contract types were most effective in gaining the trust and participation of landlords while ensuring the agency's preparedness to manage and implement these agreements.

- 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 compares the experiences of people with a migratory background living in Turin, Thessaloniki and Malta regarding housing, including what obstacles they face, and how they try to overcome them. It also investigates the understanding and perception that experts and gate-keepers have about the challenges related to this topic[5].

2. Local contexts

This report examines access to housing for people with a migratory background in three European locations: Thessaloniki, Greece; Turin, Italy; and Malta. Each city offers a unique perspective on the challenges and opportunities presented by contemporary migration patterns.

Thessaloniki, a major city in northern Greece, has witnessed a complex interplay of migration trends. Following a period of economic hardship, the city has seen a recent influx of refugees and asylum seekers, alongside a dynamic pre-existing migrant population. Turin, once a booming industrial centre in Italy, has experienced population decline along with a growing and diversifying foreign-born population. Malta, the smallest EU member state, has seen a dramatic rise in its foreign population in recent years, driven by economic opportunities but also its geographic position in the middle of the Mediterranean Sea.

2.1. Thessaloniki

The three research locations have different characteristics. Thessaloniki is the second largest metropolitan area in Greece; its surrounding Regional Unit had 1,092,919 inhabitants in 2021 and the municipality of Thessaloniki itself accounted for 30% of the population of the regional unit. In Thessaloniki, migration between the Balkans, Eastern Europe, the Caucasus, Turkey and Greece has existed across the 20th century, moving in different directions depending on the historical moment. Migration from Asia and Africa also started in the 1980s and 1990s, but in much smaller numbers compared to Europeans. According to the 2011 census[6], the foreign population living in the Regional Unit of Thessaloniki amounted to around 70,000 people, 6.3% of the total population in the area. Albanians were the largest foreign community in Thessaloniki (39,115 people), making up 56% of the migrant population in the city. Other nationalities were present in much smaller numbers.

Important socio-economic transformations have taken place in the city during the last decade, both in relation to the population characteristics and in the housing market. The local economy was deeply affected by the Greek debt crisis and the austerity policies implemented in the country starting from 2010 and has not fully recovered since. Professional sectors employing migrants, such as the construction sector, were severely impacted by the crisis leading to a massive exodus of migrants from the country.

Since 2015, due to the so-called refugee crisis, the migration landscape in Thessaloniki changed again: the flow of migrants arriving in Greece increased and the ethnic profiles became more diverse, including more people from the Middle East, Asia and Africa. However, from the beginning of the refugee crisis, Greece constituted primarily a country of transit. Even after the EU-Türkiye migration deal and the adoption of more stringent

5 For more detailed information on the local context and location-specific disaggregated data, please refer to the three case studies published by the Come HoMe project.
6 Greek Statistical Authority (ELSTAT) (2011), Population census 2011. 2021 census data are not yet available at municipal level.

immigration control procedures in the Balkans region in 2016, which strongly decreased migration along the Balkan Route, the general trend is that few asylum seekers and recognised refugees remain in Greece permanently, while a large portion choose to move on to other European countries.

In parallel, the reactivation of the real estate market since 2017, driven by the expansion of short-term rentals, higher tourist flows and foreign investments in the residential real-estate sector, has contributed to sharp increases in housing prices in Thessaloniki, in disconnection with local wages.

2.2. Turin

Turin is the fourth most populated city in Italy, with 846,926 inhabitants as of 2023. It had a prosperous industrial sector, including the automobile industry, during the post-war "economic boom" (1950s-1970s). As in many other industrial cities, however, manufacturing has been declining since the 1980s, bringing about strong economic and social changes. While national and local authorities invested greatly in the transformation of the city's economy toward sectors other than manufacturing, Turin's economic decline has led to a strong decrease in the city's population – now down by more than 300,000 inhabitants since its peak in 1971.

Turin's foreign population, in contrast, has grown steadily over the decades and has remained relatively stable in the last ten years. International migration to Turin started in the 1970s. Since then, the city has experienced several migration phases, featuring different main nationalities. Long term migrant communities in Turin include Moroccans, Senegalese, Nigerians, Filipinos, Chinese, Peruvians, Albanians, Rumanians and other Eastern European nationalities[7]. Migration flows continued to expand and diversify since then, especially from the mid-2000s onward. As of December 2023, 135,753 residents of Turin were foreign nationals, amounting to 15.9% of the total population of the city. Data from the years 2017-2022 shows a strong decrease in foreign residents from Europe, while the number of those from all other regions increased[8]. While many migration flows to the city see a majority of men arriving first, family reunifications have balanced the gender ratio over time: as of the end of 2023, female foreign residents in the city slightly outnumbered the male foreign residents[9]. As for the age composition, most migrants living in the city are between 25 and 39 years old, followed by the age group 40-54.[10] The education and employment profiles of the migrants and refugees living in Turin vary greatly: from international university students, to highly skilled professionals, to people with lower levels of education and limited professional qualifications.

Against a background of a depopulating city with many vacant housing units – about 54,000, amounting to 15% of the total housing stock, according to recent estimates – access to decent and affordable housing has however become increasingly difficult, especially for economically and socially disadvantaged segments of the population.

2.3. Malta

Finally, considering its small size, the study analysed access to housing in Malta at the national and regional level, instead of the city level. Like other countries in Southern Europe, Malta has traditionally seen higher levels of emigration than immigration. It was not until the early years of the twenty-first century that levels of immigration started to rise.

After joining the EU in 2004, Malta became an attractive hub for labour migration from other European countries. In parallel, starting from 2003, Malta started receiving a steady inflow of asylum seekers. This inflow peaked in 2008, rose again in 2013 and then dropped markedly after 2014[11]. As a result, the country went from

7 Ponzo, I., and Donatiello, D. (2017) Metropolitan City Migration Profile - Turin - February 2017. International Centre for Migration Policy Development (ICMPD), United Cities and Local Governments (UCLG) and United Nations Human Settlements Programme (UN-HABITAT).
8 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, Dati statistici: stranieri per sesso, età, circoscrizione, quartiere, provenienza.
9 Ibid.
10 Ibid.
11 Vella, S. (2020) Migrants' Access to Social Protection in Malta, in J.-M. Lafleur, D. Vintila (eds.), Migration and Social Protection in Europe and Beyond (Volume 1).

being a very ethnically homogenous society to a multi-ethnic one. Census data from 2021 showed that the population in the country included 411,384 Maltese citizens, 52,761 EU citizens and 50,419 non-EU citizens or "third country nationals" (TCNs). As of 2021 more than one in five residents in the country were foreign nationals, which is a fivefold increase in the share of foreigners since 2011. This is comprised of 58.1% Caucasians, 22.2% Asians, 6.3% Africans, 6.0% Arabs and 4.5% Hispanic. Italians made up the largest share of non-Maltese citizens, accounting for 12% of the foreign population with a further 9.2% British. The largest share of non-European citizens was Indian, followed by Filipinos[12]. Migrants in Malta show a variety of profiles: asylum seekers from non-European countries; migrants from European countries (mainly from Southern Italy and Eastern Europe) in search of economic opportunities in the hospitality and construction industries; skilled migrants from European countries seeking to work in the gaming, aviation, and financial sectors; and TCNs arriving in Malta without financial resources and any employment plans. Malta's migrant population is mostly male (59.4%) and mainly aged 20-39 (55%)[13].

As a result of this international migration, Malta became the most densely populated country in the EU with a population of 519,562 inhabitants living in 316 square km. This unprecedented surge in the foreign population played a large role in the expansion of the private rent sector, resulting in decreased housing accessibility and affordability. Additional to the economic restructuring in the 2000s, the expansion of tourism as an economic sector was another factor leading to housing shortages and affordability issues for residents.

2.4. Housing systems in Italy, Malta and Greece

Private housing market

The private market is the main source of housing in Italy, Malta and Greece. In all three countries, there is a prevalence of (and preference for) homeownership over renting. According to the most recent housing data available, 69% or more of the population in all three countries lives in a house that they own[14]. However, in all three countries, buying a house has grown more difficult in recent years due to high housing prices, low incomes and limited access to credit. Consequently, the demand for rental housing has increased. Urbanization and immigration also led to an increase in rental housing demand.

Due to this increased demand, coupled with stagnating salaries and inflation, renting a house in the private market has become more difficult and less affordable in many locations in Italy, Greece and Malta – especially in cities and areas receiving strong flows of tourists. In addition to increased rental prices, other obstacles contribute to obstructing access to rented housing. The supply of housing units available to residents has been decreasing, as many landlords turned to the short-term rental market – both through platforms such as Airbnb and real estate agencies – for a higher return. Additional to these common challenges, dynamics that are specific to the different locations – such as the tax breaks offered to landlords who rent to university students in Italy – also contribute to decreasing the housing stock available to the general public.

The state of public housing – understood as the provision of housing by national or local authorities at below-market rates to facilitate access for underprivileged residents, including low income earners, who would otherwise struggle to access the private housing market – varies greatly between the three countries included in this study.

12 National Statistics Office (2023) Census of Population and Housing 2021: Final Report: Population, migration and other social characteristics.

13 For more information on these demographic and population shifts, see National Statistics Office (2023) Op. Cit

14 See for instance ISTAT (2022) Gruppo di lavoro sulle politiche per la casa e l'emergenza abitativa; Eurostat (2024) – EUSILC Survey - Distribution of population by tenure status, type of household and income group;

Public subsidised housing[15]

In Italy, a national subsidised public housing system has existed in its basic form since the early 1900s but saw most of its expansion and regulation in the period between the 1950s and the 1980s. During the 1990s, the jurisdiction over public housing was transferred from the national to the regional governments. Despite its long history, Italy's public housing system shows several shortcomings. Firstly, there is a chronic shortage of available housing compared to the existing demand. Secondly, the entities managing subsidised housing receive limited to no financial support from regional governments[16]. 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[17]. 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. 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.

Malta has a branch of government specifically dedicated to housing – the Ministry for Social and Affordable Accommodation – which includes the Malta Housing Authority (MHA), an independent authority which is the sole regulator of housing and is tasked with providing and sustaining decent social and affordable housing opportunities[18]. This includes the direct provision of public housing to people who are living close to or below the poverty line. Besides the existing public housing stock, the MHA is in the process of building an additional 1,700 housing units. Most of its schemes, however, focus on providing various forms of financial support to ease the financial burden of access to housing in the private market (see below).

Lastly, Greece does not have a public housing system. There is no publicly-owned rented housing stock, and the only public body that implemented public housing policies in the country – mainly directed to supporting access to homeownership – was abolished in 2012 as part of the structural adjustment programme.

Civil society and private sector initiatives: Social and mediated housing

Examining how civil society actors collaborate with governments and the private sector to strengthen access to housing highlights the diversity of structures and tools at play. Based on the desk research conducted at the beginning of the project, there seemed to be no universally accepted definition of social housing. In some countries, social housing is conflated with public housing; in others it implies some social / community component (e.g. collective management of common areas); etc. In some contexts, the term "affordable housing" is also sometimes used in lieu of social housing. With the purpose of making a consistent use of terminology across research locations and highlighting the role of the authorities vis-à-vis the role of civil society actors, the conceptual framework for this project included two working definitions of social[19] and mediated[20] housing, separating the two depending on who manages the stock.

15 Although generally understood as housing stock owned by the government and rented to low income or otherwise underprivileged tenants, there is no universally accepted definition of public housing and its specificities vary depending on the country and the source. The Come HoMe project adopted a working definition of public housing as "dwellings owned by a government authority and rented out to tenants at rent prices lower than the private market, subsidized by public funds. Tenants are selected based on characteristics that put them in a disadvantaged position regarding access to housing in the private market, including low income, old age, disability, etc. While they are relevant for access to housing in the private market, for the purpose of this project, we will not consider mechanisms such as tax reductions or facilitated loans as public housing schemes."

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

17 Perobelli, E. and Saporito, R. (2022) Case popolari, un modello che non funziona. LaVoce.info

18 Mission statement for the Malta Housing Authority (MHA) as indicated on the agency's website at https://housingauthority.gov.mt/

19 The Come HoMe project adopted a working definition of social housing as "dwellings owned or administered by a non-profit organization or a private actor and rented out to tenants at rent prices lower than the private market". Just like public housing, social housing can target "vulnerable" profiles, meaning social groups with a weak negotiating position on the housing market such as low-income households, people with disability, ethnic minorities, migrants and asylum seekers. Other social housing projects have a more restricted and specific target group (e.g. the employees of the company who owns the dwellings). Some social housing projects can have social aims that go beyond offering housing at a lower price and include aspects of community living and shared projects."

20 The Come HoMe project adopted a working definition of mediated or supported housing as "dwellings owned by a private individual or corporate entity, rented to tenants with a third party (usually a public or non-profit organization) acting as intermediary between them, providing financial backing or other guarantees to the owner on behalf of the tenant."

In Italy, the concept of social housing was introduced in the national 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.”[21] While the government supports social housing financially, most projects are created and managed by private actors such as NGOs, foundations, for-profit organizations with a social mission, etc. 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[22]. A few social housing projects are specifically conceived to house people with a migratory background. Such projects are, however, the exception, rather than the rule.

Malta has a reasonably high stock of social housing dating back to the 1970s. It offers social housing to eligible applicants who are living below the poverty line, single parents, the elderly, or those individuals with a disability, or ill. Additionally, individuals whose financial means do not permit them to access the housing market in the private sector may request to be accommodated in a property allocated by the Housing Authority. Recently, the MHA has also developed small social housing projects which, for the first-time, adopted a socially-aware design to accommodate the specific needs of tenants through the retrofitting of existing properties. These projects are managed by NGOs through the “Sustainable Communities: Housing for Tomorrow” policy adopted in 2019[23].

As for Greece, just like in the case of public housing, there is no nation-wide regulation of social housing. A supported housing scheme in the private rental sector has been established since 2015, providing a rent subsidy and additional forms of assistance to homeless persons, named “Housing and Work for the Homeless.” In the same line, a few supported or mediated housing programs specifically targeting refugees and migrants as beneficiaries were created following the 2015 refugee crisis. This included the urban accommodation programme ESTIA, that provided temporary housing to vulnerable asylum seekers between 2016 until 2022[24], and the housing mediation programme for recognised refugees (HELIOS), which has been repeatedly suspended due to lack of funding between 2023 and 2024 and, when this report was being drafted, was only confirmed through June 2024[25].

Housing subsidies and other forms of support

Beyond public, social and mediated housing, other – more limited – forms of housing support also exist at the three locations included in this research. While they do not directly assign to people housing units where to live, these forms of support provide them with financial aid such as subsidies and tax breaks to help pay for housing solutions that they independently secure.

In Malta, the MHA provides several forms of financial support for access to housing. These include, among others, the Rent Benefit Scheme, issuing subsidies to tenants who are unable to afford market rents; as well as the “Deposit Payment Scheme”, the “Equity Sharing Scheme” and the “Social Housing Homeownership Scheme”, all providing financial support to prospective homeowners[26]. Additionally, a Foundation for Affordable Housing was established in 2022 through a public deed between the Maltese government and the Catholic Church, with the purpose of providing support to people whose income disqualifies them from public housing, but still find difficulties finding housing in the private market[27]. The Foundation will pursue its mission mainly through the provision of financial incentives aiming at making housing more affordable.

21 Ministero delle Infrastrutture (2008) 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 Comunità europea.
22 See, for instance, Il 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 mq per una casa in affitto.
23 See MHA (2019) Sustainable communities - Housing for Tomorrow; and The Foundation – Foundation for Affordable Housing .
24 See European Commission (2022) Greece: Termination of the ESTIA housing programme.
25 Refugee Support Aegean (2024) Recognised refugees in Greece left without even minimal support after new interruption of HELIOS programme.
26 MHA (n/a) Affordable Housing.
27 See Foundation for Affordable Housing (n/a) Our mission.

In Italy, several forms of financial incentives exist to facilitate homeownership among younger citizens, alongside rent subsidies issued by both the national and local governments.

Lastly, as for Greece, there are limited financial support options for accessing decent and affordable housing. These include the "housing benefit", a nationwide means-tested rent subsidy issued by the state to low-income households; some additional targeted subsidies (for uninsured elderly, students and victims of disaster[28]) and a few ad-hoc housing programmes created in 2023, such as the "My Home" loan-subsidy for youth and energy or repair upgrading grants for homeowners.

3. Methodology

3.1. Desk review

The initial phase of this study drew on a range of grey literature and media reports from national and local authorities, EU data, academic studies, 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 at the three research locations and their housing situations, as well as the challenges this specific group faces in finding decent and affordable housing.

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 the three research locations, as described in detail below.

3.2. Quantitative data collection

Survey questionnaire

A structured survey questionnaire was used for quantitative data collection and covered the following themes: respondents' profile, their current housing situation, the strategies they used to look for housing at the research location, the obstacles they faced in accessing housing – with a strong focus on housing discrimination[29] and the resilience mechanisms they relied on to overcome such obstacles. Finally, the questionnaire also included an open-ended question where respondents could suggest potential solutions to the problems they face in accessing housing.

Respondents' profiles

A total of 800 surveys were collected in Turin, Thessaloniki and Malta between September and December 2023. Respondents were identified through purposive and snowball sampling, based on the following criteria:

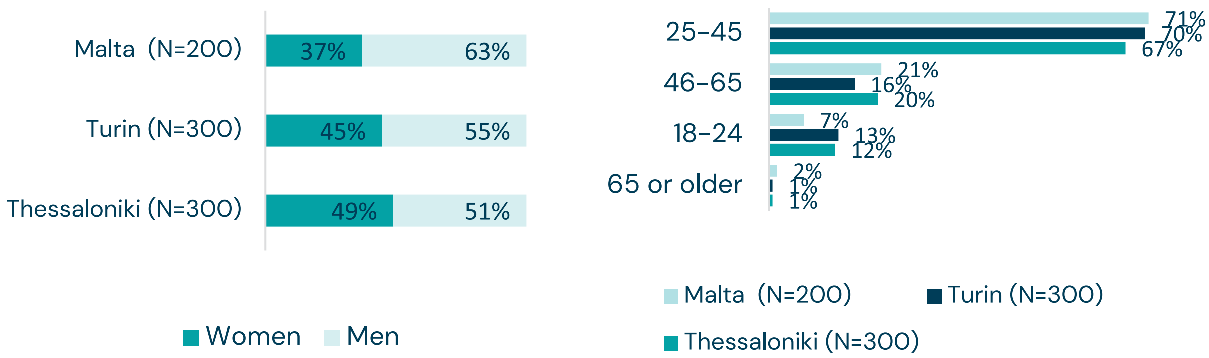
- **Having a migratory background and a regular immigration status in the country of interview.** This encompassed: migrants holding a variety of residence permits; recognized refugees; asylum seekers; and second-generation migrants, meaning people who were either born in the country of interview to migrant parents, or arrived in the country of interview as children and grew up in the country, often acquiring citizenship over time.
- **Coming from a selected list of nationalities from European, African or Asian countries.** The selection of countries varied between research locations. The reasons for prioritizing specific nationalities included the size of the migrant community at the research location, accessibility, etc.
- **Being 18 years old or older.**
- **Having resided at the location of interview since a minimum period of six months.**

28 Ministry of Labour and Social Security (n/a) Social housing policies.
29 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.

The gender ratio among respondents varied between research locations. While the study aimed to achieve a gender balance, recruiting women respondents was more difficult in some locations, depending on factors such as the nationalities selected for the sample and the gender ratio among the migrant population residing in the country. In Thessaloniki, the sample was almost balanced, with a 51% of men and 49% of women; Turin was slightly less balanced, with a 55% of men and 45% of women; lastly, the sample in Malta was the least balanced, with 63% of male respondents and 37% of female respondents.

The age ratio among the sample was relatively similar across locations: in all three places, most respondents were between 25 and 45 years of age, followed by the age group between 46 and 65 years, and a smaller minority of respondents aged 18 to 24 (see Figure 1 below). Recruiting elderly respondents was virtually impossible. This was likely due to the fact that, according to available statistics, elderly people represent a small minority of the migrant population at these locations, but also because elderly people often tend to spend less time in public spaces compared to younger people, thus resulting more difficult to reach.

Figure 1: Respondents' gender and age range.



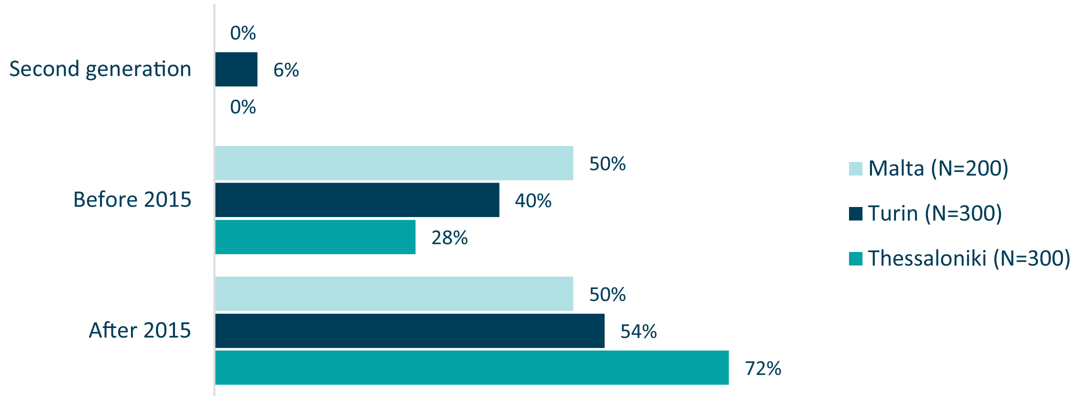
The sample was evenly distributed between the three regions of origin mentioned above, described in Table 1 below.

Table 1: Overview of respondents' nationalities and region of origin, per location of interview

	Malta (200)	Thessaloniki (300)	Turin (300)
Africa	Libya (15)	Cameroon (38)	Cameroon (26)
	Somalia (26)	Democratic Republic of the Congo (31)	Morocco (27)
	Sudan (20)	Nigeria (36)	Nigeria (25)
		Somalia (1)	Senegal (22)
Asia	India (26)	Afghanistan (31)	Bangladesh (41)
	Nepal (13)	Iraq (3)	India (22)
	Philippines (31)	Pakistan (38)	Pakistan (38)
		Palestine (8)	
		Syria (23)	
Europe	Albania (17)	Albania (43)	Albania (12)
	Bulgaria (6)	Georgia (7)	Romania (53)
	Italy (20)	Ukraine (41)	Ukraine (34)
	Serbia (26)		

The study interviewed respondents who have been residing at the interview location 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 2). 2015 was selected as a partition year because it marked a change in migration dynamics toward - and migration response in - Europe, in connection with the so-called refugee crisis, when more than one million refugees and migrants entered EU territory.

Figure 2: Share of respondents disaggregated by reported date of arrival at the interview location



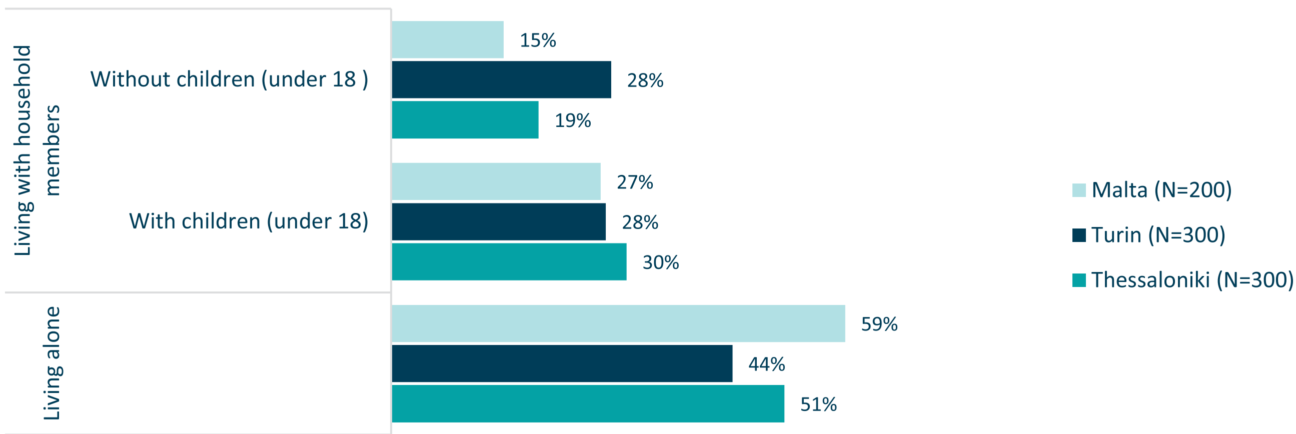
While the team attempted to recruit second-generation migrants as respondents in all three locations, it was only possible to interview a meaningful number of them in Turin. At the other two locations, recruiting second-generation migrants proved extremely difficult for several reasons: as international migration to Greece and Malta increased relatively recently, most second-generation migrants are very young (under 18); adult second-generation migrants are more difficult to find compared to more recent arrivals, as they are better integrated and often do not rely on the same community networks and assistance providers; finally, some second-generation migrants declined to take part in the study because they felt well integrated and thus did not see a relevance in their participation in a study on discrimination. Therefore, in Thessaloniki and Malta, the very few second-generation respondents recruited were absorbed in the category of those who arrived in the country before 2015.

Respondents' housing situation

The great majority of respondents in all three locations found their housing via the private rental market (98% in Malta, 89% in Turin, 84% in Thessaloniki). The housing situation of the remaining small minority differed between locations: in Malta, 1% of the sample lived in social housing while another 1% was homeless; in Turin, 4% lived in social housing, 3% in public housing and 2% in university student accommodation; in Thessaloniki, 10% of respondents lived in mediated or supported housing.

While in Malta and Thessaloniki a small majority of respondents lived alone (59% and 51%, respectively), in Turin 56% of respondents were living with some household members (see Figure 3).

Figure 3: 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, to provide further insights regarding access to housing for certain groups. Such profiles varied between research locations, based on relevance and accessibility:

Table 2: Overview of FGD participant profiles, per location of interview

Malta	Thessaloniki	Turin
LGBTIQ+ persons	Ukrainian women (former HELIOS beneficiaries)	Youth
Homeless and at risk of homelessness	African male refugees	Families
Community Leaders	Community leaders	Long-term residents (15+ years)
Second-generation migrants	Second-generation migrants	Second-generation migrants

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 local authorities, NGOs and refugee associations, UN agencies and the academia. 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 at the research locations, 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 their access to housing.

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.

3.4. Limitations

Some limitations to the research are worth noting. As the project's sampling process was not randomized, findings are not representative of the entire population with a migratory background living in the three research locations. Moreover, as migrants with an irregular status were excluded from the sample, their housing situation and the specific challenges they face, although important, 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.

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, Thessaloniki and Malta.

4. Research findings

4.1. Respondents' housing situation

Before delving deeper into the respondents' past experiences when searching for housing at the research locations, this section analyses their current housing situation, including the reasons why they chose their neighbourhood, availability of public services in the area, the sector and type of housing in which they live and their overall housing conditions.

4.1.1. Choice of neighbourhood and access to services

There was often limited agency when it came to selecting an area to live in among respondents. When respondents were able to decide where they wanted to live, this was due to good connections and personal networks. The main reasons provided by respondents for choosing the area where they lived varied between locations. In fact, a sizeable share of respondents in two of the three locations did not choose their neighbourhood at all: in Turin, 34% of respondents reported living in their neighbourhood because it was the only place where they could find a house; this percentage was even higher in Thessaloniki, where a majority of respondents (57%) reported living in the only place where they could find housing. While this answer option was also reported in Malta, it was mentioned by a much smaller share of respondents (15%).

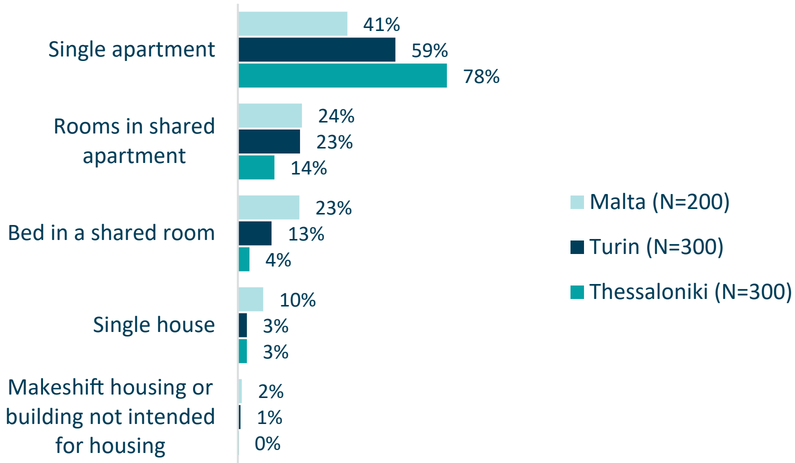
Already knowing someone living in the area before moving in was among the three most frequently mentioned reasons for choosing a neighbourhood in all three locations, mentioned by 29% of respondents in Thessaloniki, 27% in Turin and 25% in Malta. Cheaper prices were mentioned much more frequently as a reason for choosing the neighbourhood in Turin (31%, compared to 10% in Thessaloniki and 9% in Malta), while good connections to other parts of the city were among the three main reasons for choosing where to live in Malta (30%) and Thessaloniki (18%). Finally, proximity to the workplace was the reason most frequently mentioned in Malta (31%), while it was much less frequently reported in Thessaloniki (13%) and Turin (10%).

Access to public services near respondents' houses varied depending on the type of service. Both common trends and differences arose from the findings regarding access to services in the three locations. Public transportation was the service most frequently reported as available near the respondents' house in all three places: by 100% of respondents in Turin, 99% in Thessaloniki and 88% in Malta. This was followed by healthcare, which was reported as available nearby by 81% of respondents in Thessaloniki, 71% in Turin and 67% in Malta. Access to education was reported by a smaller share of respondents: 71% in Thessaloniki, 62% in Turin and 56% in Malta. Finally, care services specifically dedicated to children, elderly people and people with disability were the type of service least frequently reported as available in all three locations, by 45% of respondents Turin, 35% in Thessaloniki and only 11% in Malta. Overall, respondents in Malta reported lower levels of access to all services compared to Thessaloniki and Turin.

4.1.2. Sector and type of housing

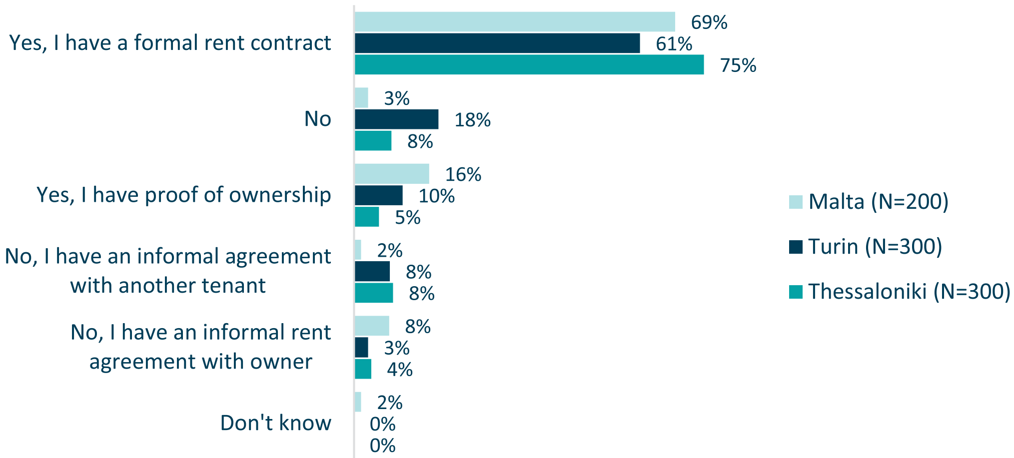
Across all locations, most respondents reported living in single-occupancy apartments, with this housing type most prevalently reported in Thessaloniki compared to the other two locations (see Figure 4 below). In Turin, while almost one quarter of respondents lived in a private room in a shared apartment, having a bed in a shared room was much less common. In Malta, on the contrary, the proportion of respondents who shared their bedroom was very similar to those who had a private room in a shared apartment. At the same time, Malta was also the location with the highest share of respondents living in a single-family unit (10%, compared to 3% in Turin and Thessaloniki).

Figure 4: In which type of housing do you and your household live?



The majority of respondents across locations had proof of tenure, meaning either a formal rent contract or proof of ownership of their house (see Figure 5). There was, however, a minority of respondents whose tenure was more informal and insecure. In Turin, in particular, 18% of respondents had no proof of tenure whatsoever, while another 11% only had an informal agreement with either the landlord or another tenant regarding their tenure.

Figure 5: Do you have documents proving your right to reside in your house and the related conditions?



Renting was the prevailing arrangement across locations: it was reported by 85% of respondents in Thessaloniki, 79% in Turin and 78% in Malta. Only a small minority of respondents in all three locations were homeowners (15% in Malta, 10% in Turin and 5% in Thessaloniki). This finding is in stark contrast with the data reported above regarding the prevalence of homeownership among the local population in Italy, Greece and Malta. This could be linked to the greater difficulties migrants face in accessing homeownership compared to the local population, but also, at least in part, to a lower interest toward homeownership among migrants, especially those who recently arrived in the country of interview and might still intend to continue their migration journey toward another EU country.

4.1.3. Housing conditions

Housing conditions were rated as good by the majority of respondents across locations. In Malta the highest share of respondents rated their housing conditions as excellent (53%), followed by Turin (38%) and Thessaloniki (29%). The majority of respondents both in Turin and Thessaloniki described their housing conditions as adequate, meaning that some repairs would be necessary but nothing affecting safety or security (59% in Turin and 53% in Thessaloniki), while this share was slightly lower in Malta (43%). Only a small minority of respondents reported that their house was in urgent need of repair, currently compromising their safety: 17% in Thessaloniki, 4% in Malta and only 2% in Turin.

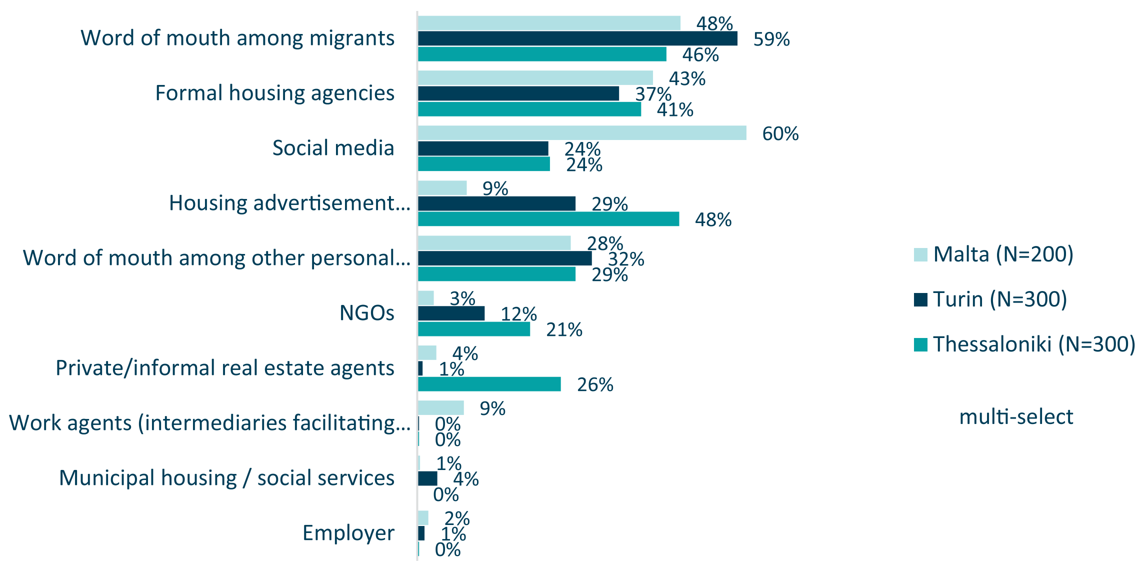
Most respondents were satisfied by their dwelling space, although a sizeable proportion reported there was a lack of privacy and personal space. Most respondents indicated that their dwelling space was adequate, as reported by 57% of respondents in Malta, 50% in Turin and 46% in Thessaloniki. A sizeable proportion of respondents, however, indicated that while their dwelling space was enough, there was a lack of privacy and personal space: as reported by 28% of respondents in Thessaloniki, 24% in Turin and 20% in Malta. Lastly, several respondents stated that the available space in their house was too limited: this was reported by 23% respondents in Thessaloniki, 21% in Turin and 12% in Malta.

4.2. House search strategies

4.2.1. Channels used to look for housing

Respondents used a **combination of formal and informal channels** in all locations, however overall relied more frequently on informal house search channels (word of mouth among migrants as well as non-migrant personal contacts, social media) compared to formal ones (formal housing agencies, housing advertisement websites, NGOs, etc.) (see Figure 6 below).

Figure 6: What are the channels that you used most frequently to look for housing since you are in Turin?



Notable differences were identified in the use of some specific house search channels between locations. For instance, the use of social media to search for housing was reported much more frequently in Malta (60%) compared to Turin and Thessaloniki (both at 24%). At the same time, reliance on housing advertisement websites, brochures and signs was much higher in Thessaloniki (48%) compared to the other two locations (29% in Turin, only 9% in Malta). The use of private or informal real estate agents was also reported relatively often in Thessaloniki (26%), while it was barely ever mentioned in Malta (4%) and Turin (1%). Similarly, "work agents" (understood as intermediaries facilitating both housing and employment services for migrants specifically) were only reported as a channel to look for housing in Malta, but never mentioned in the other two research locations.

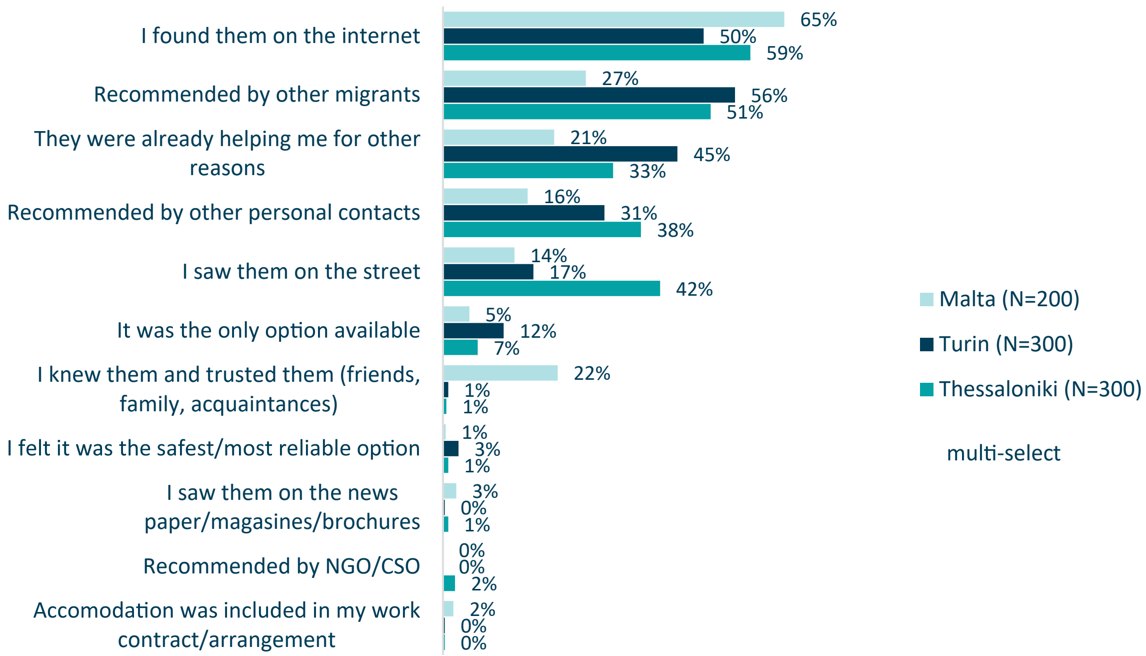
Reliance on NGOs to look for housing was low overall, but was highest in Thessaloniki (21%), followed by Turin (12%) and very low in Malta (3%). The particularly high result in Thessaloniki might be influenced by the fact that many respondents interviewed at this location were receiving housing support from NGOs, for instance through the HELIOS programme, or had done so in the past. Malta's lower result, in contrast, is likely because NGOs in the country generally tend to offer only emergency housing support and mostly to very vulnerable population groups such as people with mental health illnesses, homeless people, and domestic violence survivors.

Most respondents did not know about municipal housing services, or they did not consider them useful. The share of respondents who relied on the local authorities to look for housing was minimal across locations: 4% in Turin, 1% in Malta, 0% in Thessaloniki. This points toward a need for further action to ensure that people with a migratory background are aware of the housing services offered by the authorities, and to increase their trust toward such authorities.

4.2.2. Reasons for choosing housing search channels

Respondents selected specific housing search channels for mixed reasons. Internet searches was a primary avenue for accessing a housing search channel in all three locations (mentioned by 65% of respondents in Malta, 59% in Thessaloniki and 50% in Turin). As access to the internet increases, online accessibility seems to have become very important for house search channels (see Figure 7 below).

Figure 7: Share of respondents disaggregated by reason for using the reported house search channels



The **recommendations received by other migrants** were also commonly reported as a reason to choose a specific house search channel in both Turin (56%) and Thessaloniki (51%), although not so frequently in Malta (27%).

Respondents in Turin more frequently mentioned having relied on a house search channel because **they were already receiving help for other reasons** from the same channel (45%), compared to those living in Thessaloniki (33%) and Malta (21%).

Recommendations by non-migrant personal contacts were mentioned by around one third of respondents in Thessaloniki (38%) and Turin (31%), but much less frequently in Malta (16%).

Presence on the street was reported much more frequently as a reason for using a house search channel in Thessaloniki (42%), compared to Turin (17%) and Malta (14%).

Recommendations by NGOs, presence on newspapers or magazines, and perception of safety were very rarely reported as reasons for choosing a house search channel. The same was true for a previous relationship of acquaintance and trust in Turin and Thessaloniki; this factor was however mentioned by 22% of respondents in Malta.

4.2.3. Helpfulness of house search channels

Among the channels most frequently used by respondents, word of mouth was reported as the most helpful channel to search for housing across all locations (see Table 3 below).

In Malta, both word of mouth among migrants and word of mouth among non-migrant contacts was considered useful by the near totality of the respondents who relied on this channel (91%, respectively n=96 and n=57). In Thessaloniki, word of mouth among migrants was considered slightly more helpful (81%) compared to word of mouth among non-migrant contacts (79%). In Turin, on the contrary, word of mouth among non-migrant contacts was reported as useful by a slightly larger share of respondents (74%) compared to word of mouth among migrants (69%).

Table 3: Top 5 house search channels disaggregated by perceived helpfulness reported by their corresponding users in each data collection location

Was this channel helpful to you to find a home?	YES		
	Thessaloniki	Turin	Malta
Word of mouth among migrants	81% (n=137)	69% (n=175)	91% (n=96)
Word of mouth among other personal contacts	79% (n=87)	74% (n=97)	91% (n=57)
Formal housing agencies	31% (n=123)	46% (n=111)	84% (n=86)
Social media	37% (n=73)	50% (n=72)	73% (n=120)
Housing advertisement websites/brochures/signs	46% (n=144)	49% (n=87)	69% (n=16)

Reports regarding the helpfulness of the other house search channels varied more substantially between locations. Formal housing agencies, for instance, were reported as helpful by a higher share of respondents who used them in Malta (84%), compared to 46% in Turin and 31% in Thessaloniki. Similarly, social media were also reported as useful by a higher share of respondents in Malta (73%) compared to Turin (50%) and Thessaloniki (37%). The same trend also applies to housing advertisement websites, brochures and signs.

Overall, the usefulness rate reported for all house search channels in the top 5 list were higher in Malta, compared to the other two research locations.

4.2.4. Awareness about public, social and mediated housing

Awareness about public and social housing showed strong differences between locations. Starting with public housing, respondents in Italy reported a much higher rate of awareness (69%) compared to respondents in Malta (35%). This question was not asked to respondents in Thessaloniki due to the lack of public housing in Greece.

As for awareness about social housing (or, in the specific case of Thessaloniki, about supported or mediated housing), only a minority of respondents knew about its existence; the size of this minority, however, varied between locations. In Thessaloniki, almost half of respondents (46%) were aware of the existence of mediated housing programmes; this was likely because a sizeable share of respondents was, or had been, beneficiaries or such programmes. Awareness about social housing in Turin was lower, at 29%; finally, in Malta, no respondents were aware of the existence of public or social housing in the country.

4.3. Obstacles to finding housing

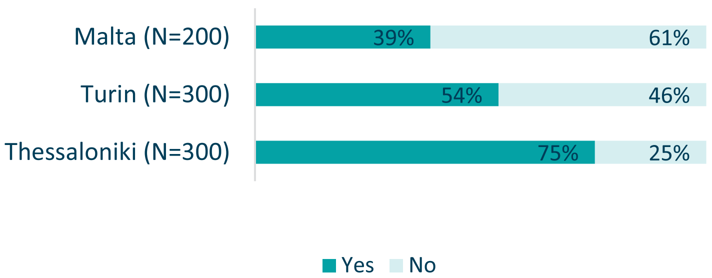
This study explores three main categories of obstacles to finding housing that people with a migratory background face: discrimination, economic obstacles, and legal or bureaucratic obstacles. This section analyses the experience and perspective of respondents with a migratory background regarding each 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

Across all three locations respondents reported facing discrimination while looking for housing, however the proportions varied significantly. Thessaloniki was the location with the highest proportion of respondents who reported housing discrimination (75%); in Turin, slightly over half of respondents (54%) stated having been discriminated while looking for housing; lastly, Malta was the location with the lowest share of respondents reporting housing discrimination while looking for housing (39%) (see Figure 8).

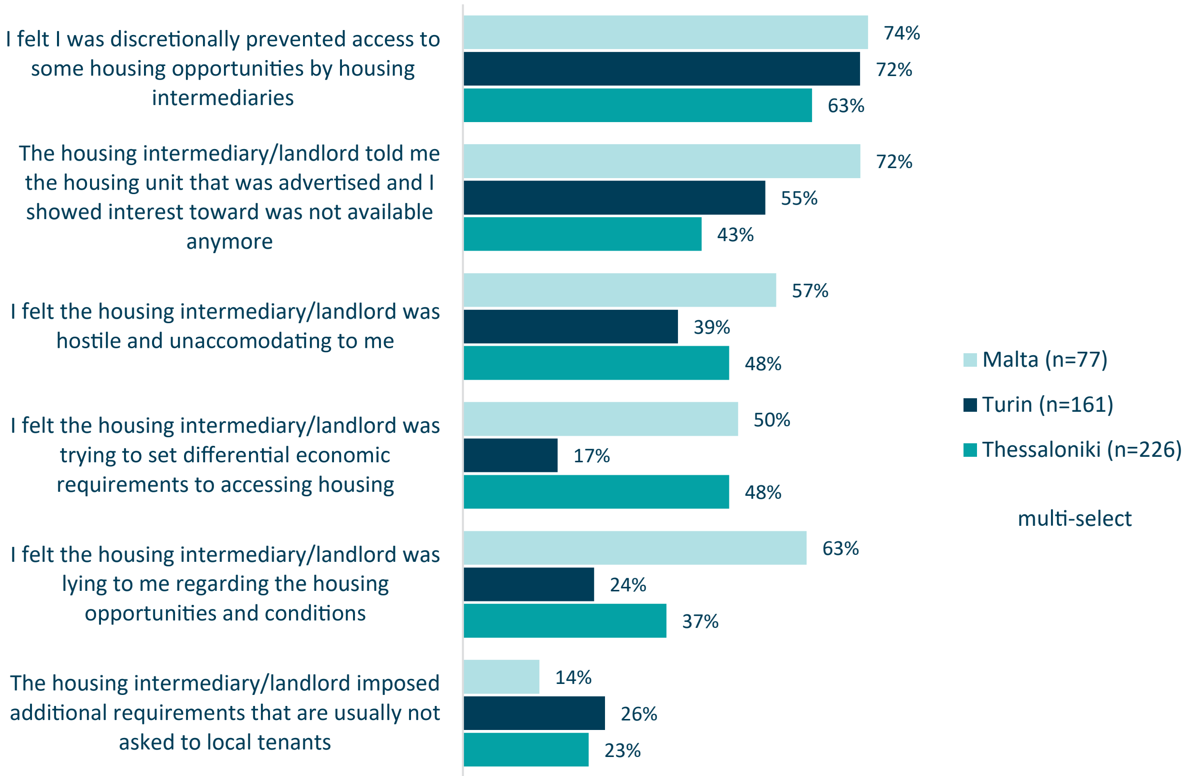
Figure 8. Have you felt discriminated against when looking for housing?



African respondents more commonly reported experiencing discrimination during their housing search, compared to other regions of origin, in all three locations. Housing discrimination was mentioned by 86% of Africans in Thessaloniki (n=106), 62% in Turin (n=100) and 57% in Malta (n=61). Although at a slightly lower rate compared to Africans, a majority of Asian respondents also experienced housing discrimination in Thessaloniki (77%, n=103) and Turin (60%, n=101). In contrast, in Malta, the reported rate for discrimination among Asians was much lower (29%, n=70). Lastly, a majority of European respondents experienced discrimination in Thessaloniki (62%, n=91), while the reported rate of discrimination among respondents from this region was much lower in in Turin (39%, n=99) and in Malta (32%, n=69).

Common discriminatory behaviours experienced by respondents included prevention of access to housing and hostility. The discriminatory behaviour most frequently mentioned by respondents was the prevention and obstruction of access to housing opportunities by intermediaries or landlords, reported by more than 60% of respondents who faced discrimination in all three locations (see Figure 9 below).

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



While the overall share of respondents who reported housing discrimination in Malta was lower compared to the other two research locations, as mentioned above, those who did more frequently mentioned a wider range of discriminatory behaviours compared to Thessaloniki and Turin. For instance, respondents in Malta more frequently stated having been told that the housing unit they were interested in was not available anymore (72%, compared to 55% in Turin and 43% in Thessaloniki), having perceived that the housing intermediary or landlord was hostile or unaccommodating to them (57%, compared to 48% in Thessaloniki and 39% in Turin), and having faced differential economic requirements compared to other prospective tenants (50%, compared to 48% in Thessaloniki and 17% in Turin).

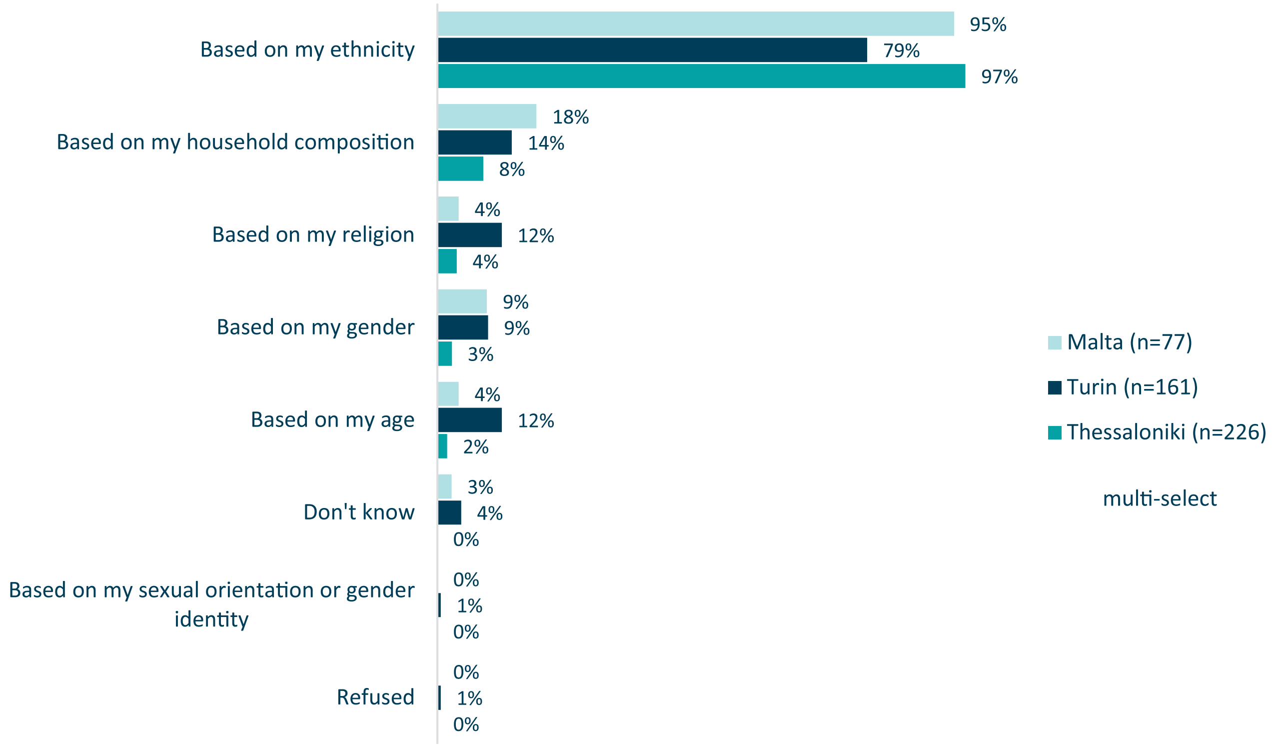
Furthermore, respondents who felt discriminated against in Malta reported having been lied to regarding housing opportunities and conditions (63%) much more frequently, compared to respondents who experienced discrimination in Thessaloniki and Turin (37% and 24% respectively). They did, however, mention less frequently having faced non-financial additional requirements in their housing applications in comparison to other prospective tenants (14%) than the respondents in the other two locations (26% in Turin and 23% in Thessaloniki).

Discrimination grounds

Ethnicity

Most discrimination reported by respondents was based on ethnicity, across all locations. In both Thessaloniki and Malta, nearly all respondents who reported discrimination indicated their ethnicity as a discrimination ground (97% and 95%, respectively); in Turin, the share of those who did so was slightly lower at 79% (see Figure 10).

Figure 10: Why have you been discriminated against?



Household composition

Household composition was the second most frequently reported discrimination ground across all locations, although it was reported by a much smaller share of respondents: 18% in Malta, 14% in Turin and 8% in Thessaloniki.

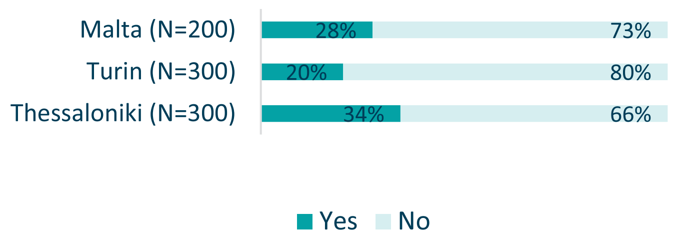
Other discrimination grounds

A very small minority of respondents reported other discrimination grounds – including religion, age, gender, sexual orientation or gender identity, etc. – in all three research locations. The share of those who did was slightly higher in Turin compared to Thessaloniki and Malta.

Discrimination after finding housing

Discrimination was reportedly faced much less frequently after securing housing, although it was still experienced by one fifth to one third of respondents, depending on the location. In Thessaloniki, about one third of respondents (34%) mentioned having felt discriminated in the context of housing after having found housing; this share decreased slightly to 28% in Malta and 20% in Turin (see Figure 11).

Figure 11. Did you ever face discrimination after finding a housing option?



Perpetrators of discrimination

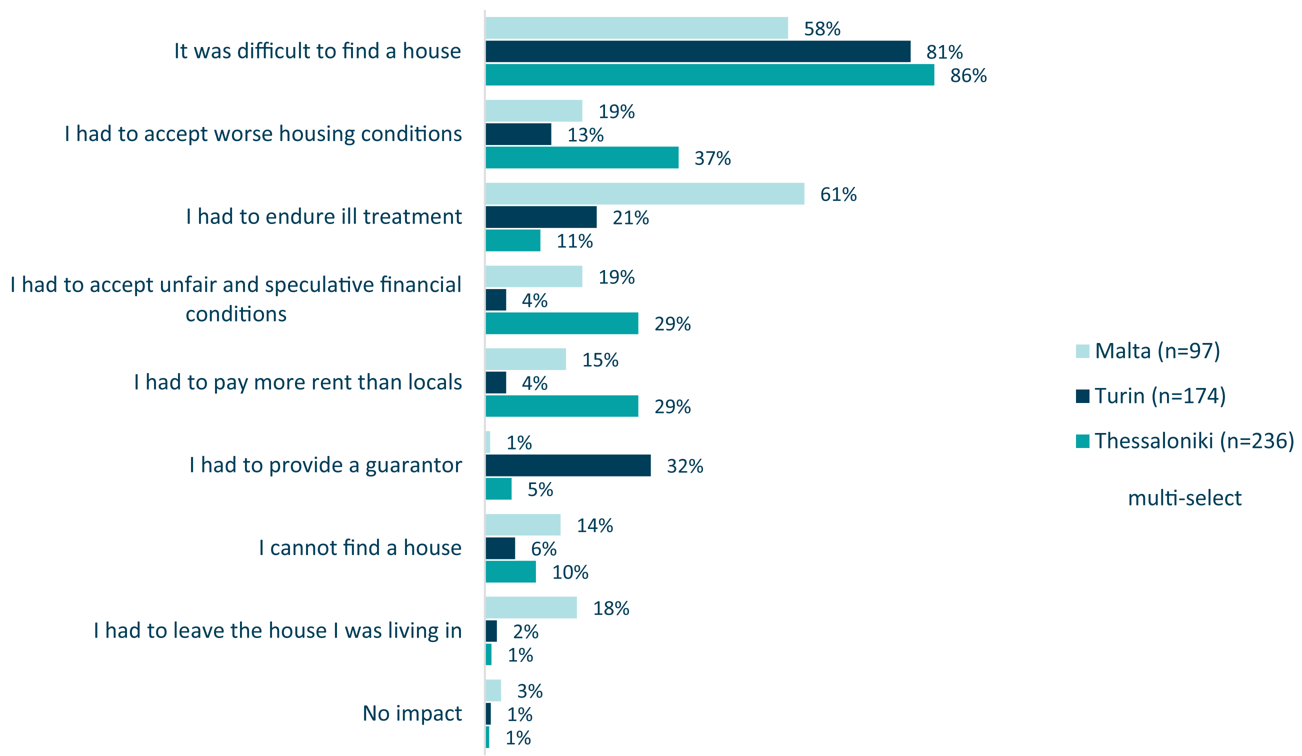
Private landlords were reported as the main perpetrators of discrimination during respondents' housing search in all locations. In contrast, neighbours were most often reported as perpetrators of discrimination after finding housing in Thessaloniki (81%) and Turin (72%), but not in Malta – where private landlords were still mentioned most often.

The role of real estate agencies was described in more mixed terms across the three locations. Some respondents and key informants portrayed them as obstacles, preventing prospective tenants from having any direct contact with landlords and, with it, the personal interaction that often helps to overcome prejudice. Others, on the contrary, saw real estate agencies as potential allies able to create a bridge, reassure the landlords, or otherwise soften the interaction between them and prospective tenants. One FGD participant in Turin, for instance, argued that landlords do place great trust in real estate agents so, if they do their job well, they can be very effective in convincing their clients to rent to tenants with a migratory background. While being able to act as a barrier, real estate agencies can also hold an important power for increasing access to housing for people with a migratory background.

Impacts of discrimination

Discrimination made it difficult to find housing for most respondents. The main impact of housing discrimination in Thessaloniki and Turin was that it was difficult for respondents to find a house (mentioned by 86% and 81% of the respondents who experienced discrimination, respectively). In contrast, respondents in Malta mentioned more frequently (61%) having to endure ill-treatment in the context of housing and house search, such as hostility and derogatory remarks, because of discrimination (see Figure 12 below).

Figure 12. How did discrimination affect your housing situation?



Respondents who faced discrimination in Thessaloniki more frequently reported a wider range of impacts, compared to those living in the other two research locations. For instance, they more often mentioned having had to accept worse housing conditions (37%, compared to 19% in Malta and 13% in Turin), having had to accept unfair financial conditions (29%, against 19% in Malta and 4% in Turin) and having had to pay more rent than locals (29%, compared to 15% in Malta and 4% in Turin).

Conversely, respondents in Turin more frequently reported having had to provide a guarantor (32%), compared to those who experienced discrimination in the other two locations (5% in Thessaloniki and 1% in Malta). Finally, another impact of discrimination stood out in Malta, compared to the other two locations: 18% of respondents in Malta had to leave their house as a consequence of discrimination, while this was only reported by 2% of respondents who faced discrimination in Turin and 1% in Thessaloniki.

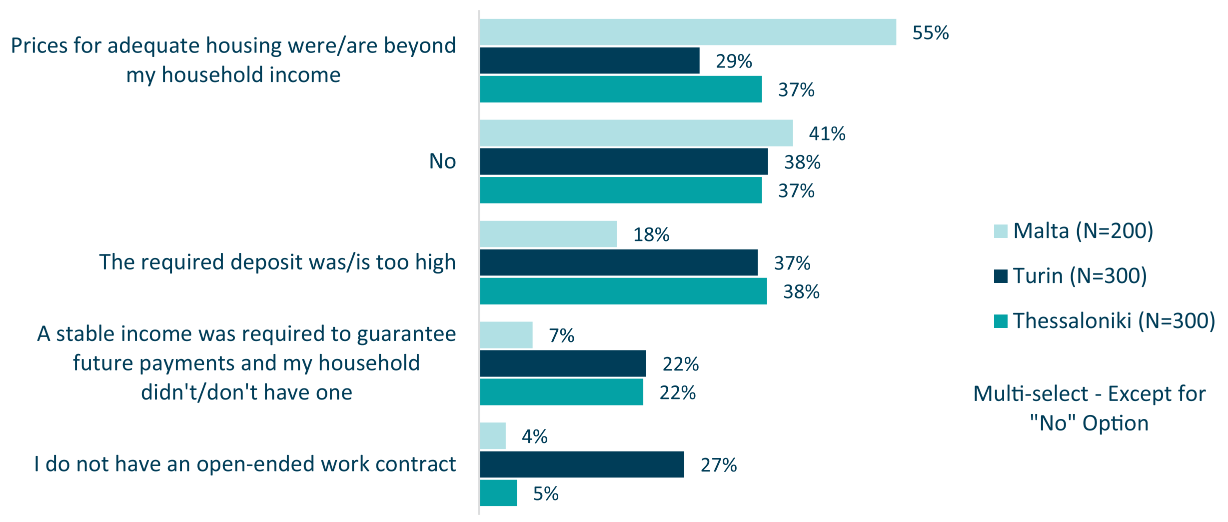
4.3.2. Economic obstacles

Economic obstacles were the most frequently reported challenge to finding housing in Malta and Turin, and the second most frequently reported in Thessaloniki, after discrimination (see above). The share of respondents mentioning having faced economic obstacles varied slightly between locations: 72% in Turin, 63% in Thessaloniki and 59% in Malta.

The two types of economic obstacles reported most frequently across locations were that that prices for adequate housing were beyond the respondents' reach and that the required deposit was too high. The frequency with which these two obstacles were reported however varied between locations: in particular, excessive housing prices were reported much more frequently by respondents in Malta (55%) compared to Thessaloniki (37%) and Turin (29%), while an excessive deposit was reported by a much smaller share of respondents in Malta (18%) compared to Thessaloniki (38%) and Turin (37%) (see Figure 13).

Another type of economic obstacle, namely not having an open-ended work contract, was reported quite frequently in Turin (27%), while it was very rarely reported in Thessaloniki (5%) and Malta (4%).

Figure 13. Have you faced economic obstacles?



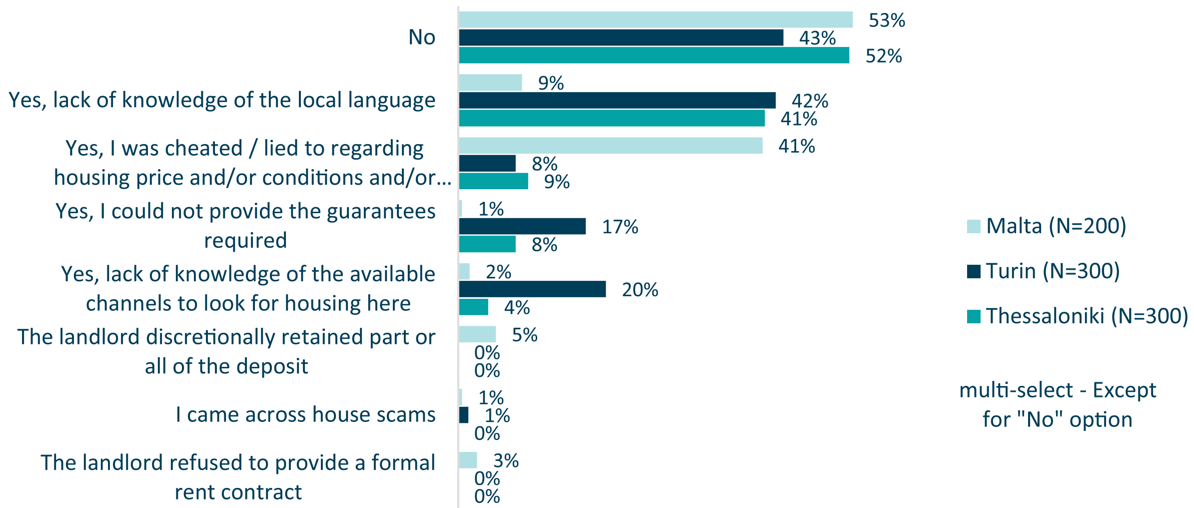
4.3.3. Legal and bureaucratic obstacles

Legal and bureaucratic obstacles were rarely reported. The majority of respondents across the three research locations 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. This was reported by 98% of respondents in Malta, 89% of respondents in Turin, 88% of respondents in Thessaloniki.

4.3.4. Other obstacles

Lack of fluency in the local language and being lied to regarding price and conditions emerged as other common obstacles to finding housing. About half of respondents stated not having faced any other difficulties in accessing housing, beyond discrimination, economic challenges and legal obstacles (53% in Malta, 52% in Thessaloniki and 43% in Turin – see Figure 14).

Figure 14. Have you faced any other obstacles?



Among those who reported additional problems, a lack of knowledge of the local language was the most frequently mentioned obstacle in both Turin (42%) and Thessaloniki (41%) apart from economic obstacles and discrimination. In Malta, however, language barriers were very rarely reported (9%), maybe because English is a national language in the country and a relatively commonly spoken foreign language globally. In contrast, in Malta a much higher share of respondents mentioned having been cheated or lied to regarding housing price and/or conditions (41%) compared to Thessaloniki (9%) and Turin (8%).

A lack of knowledge of the available channels to look for housing and not being able to provide the guarantees required were more often reported as obstacles in Turin (20% and 17% of respondents, respectively) compared to Thessaloniki (4% and 8%) and Malta (2% and 1%).

Most respondents reported having faced not just one but multiple obstacles when searching for housing, including discrimination, financial challenges, legal barriers, and others: this was mentioned by 76% of respondents in Thessaloniki, 69% in Turin and 51% in Malta. Among those who faced more than one obstacle, the challenge that was ranked as having the strongest adverse impact on their search for housing varied between locations: most respondents in Thessaloniki and Malta indicated discrimination while, in Turin, the majority indicated economic obstacles.

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 through KIIs confirmed and complemented what was expressed by people with a migratory background and experts.

4.4.1. Concerns about financial solvency

Financial solvency was the most common concern among landlords in Turin and Thessaloniki. Key informants in these two locations indicated that people with limited financial resources in general face housing discrimination, regardless of their ethnicity, due to both the fact that housing costs have increased disproportionally compared to salaries, and lengthy or costly eviction processes. In Thessaloniki, concerns over prospective tenants' financial solvency have been shaped, and strengthened, by the economic crisis in Greece which led to increased arrears and evictions.

In this general context, the qualitative data collected indicated that people with a migratory background were often perceived by the landlords as financially unstable due to, among other things, their precarious jobs and low wages, but also lack of a family network in the country that could support them in case of need. Essentially, in this regard, discrimination based on class and race seemed to be intertwined.

4.4.2. Concerns over property upkeep

Although rent arrears and unpaid bills were also mentioned in Malta, **Maltese landlords were most concerned about property upkeep** when renting to people with a migratory background. Additionally, preoccupation with cleanliness and house maintenance were also frequently reported, in connection with house sharing – considered as more common among migrants compared to locals – but also food smell.

These concerns were also reported in Thessaloniki. In part, they were also ascribed to house sharing among people with a migratory background, who were perceived as more commonly living in large families or groups of single men compared to Greek tenants. Additionally, key informants also linked these concerns to the behaviours of people with a migratory background in the context of housing, such as using equipment and appliances incorrectly, or inadequate cleaning, leading to the deterioration of housing or tensions with neighbours in the same building.

While some of these concerns are based on culturally specific customs or habits, others can be based on prejudice and stereotypes.

4.4.3. Racial discrimination

Racial discrimination was reported as rarely expressed openly, but still present among housing gatekeepers across all locations. According to the qualitative data collected with all profiles of respondents (people with a migratory background, experts, housing intermediaries), housing gatekeepers rarely say explicitly to prospective tenants that their application will not be accepted because of their migratory background. As one housing intermediary from Turin explained, "landlords know that they cannot say it openly to the prospective tenant". Rather, gatekeepers reportedly provided excuses not to rent to people with a migratory background, or just stopped responding to them. However, real estate agencies and other housing intermediaries did report having been asked to exclude people with a migratory background from the pool of prospective tenants. In all three locations, real estate agencies stated that they mostly comply with their clients' (i.e. the landlords') wishes because "for them, in the end, it is a job".

Bias and prejudice against people with a migratory background was often based on negative rumours or hearsay, rather than direct negative experience. In some cases, negative rumours outweighed the direct positive experiences of housing gatekeepers with people with a migratory background.

Prejudice among housing gatekeepers was also reported by several housing intermediaries that were interviewed in Turin and Thessaloniki, from local authorities and civil society, who saw an adverse impact on their work as guarantors for people with a migratory background. Despite the solid financial and institutional standing of local authorities and civil society, they mentioned facing difficulties in securing housing for their programmes, as landlords were often reluctant to allocate their properties to a project involving people with a migratory background.

Some nationalities are more exposed to discrimination, compared to others. In all three locations, racial bias or prejudice was described as stronger toward specific nationalities or regions of origin. This came up in all locations but was particularly clear in Malta, where landlords were often reportedly ok with some countries or regions of origin but not others. In Malta, these perceptions of preferred ethnicities allegedly fluctuated over time: some nationalities – such as Libyans – used to be rejected in the past but are now more welcome, while other nationalities – Indians, for instance – replaced them as “undesirable”.

4.5. Resilience strategies

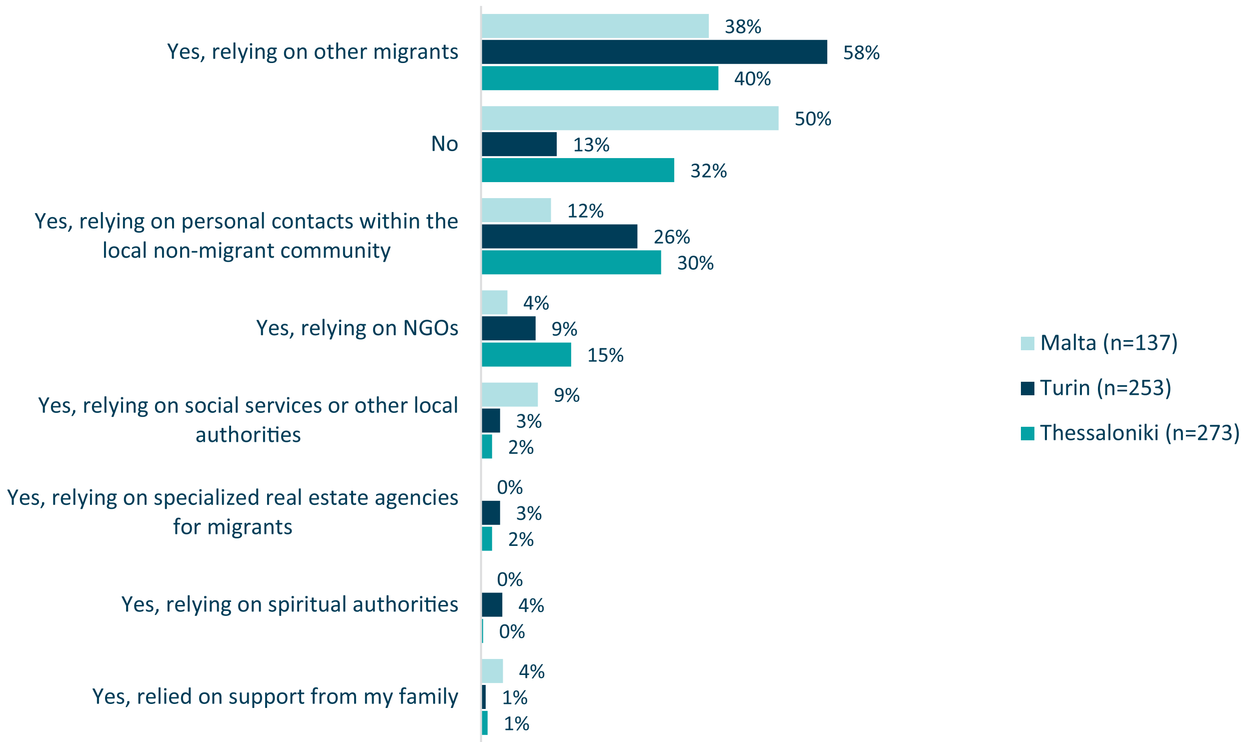
4.5.1. Measures adopted by respondents to overcome obstacles in finding decent and affordable housing

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. Relying on other migrants was the most frequently reported resilience strategy across all three locations. It was most frequently mentioned in Turin (58% of respondents), followed by Thessaloniki (40%) and Malta (38%). This was followed by relying on non-migrant personal contacts, reported by 30% of respondents in Thessaloniki, 26% in Turin and 12% of respondents in Malta (see Figure 15).

Figure 15: Have you done anything that helped you overcome the barriers that you faced in access to housing?



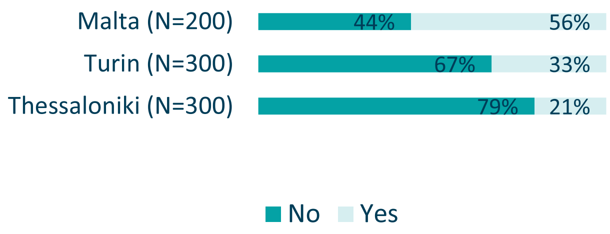
Reliance on more official or structured actors to overcome housing obstacles was much more limited. Very few respondents relied on NGOs for support in the three locations: 15% in Thessaloniki, 9% in Turin and 4% in Malta. The share of those who relied on the local authorities for support was even lower: 9% in Malta, 3% in Turin and 2% in Thessaloniki.

Malta was the location with the highest share of respondents who reported not having relied on anyone to try and overcome the obstacles they faced in accessing housing (50%), followed by Thessaloniki (32%). In Turin, only 13% of respondents reported this.

Legal remedies

Awareness about available legal remedies varied greatly between locations. In Malta, slightly over half of respondents (56%) were aware of the existence of legal remedies for victims of housing discrimination. The share of those who knew about legal remedies was lower in Turin (33%) and the lowest in Thessaloniki (21%) (see Figure 16 below).

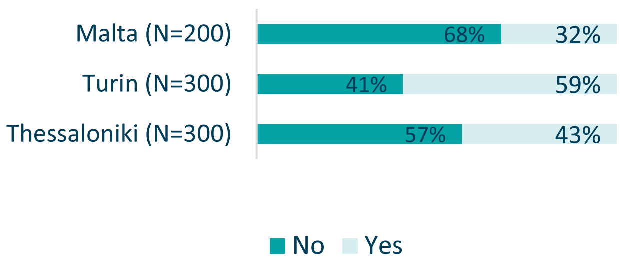
Figure 16. Are you aware of the existence of any legal remedy for victims of housing discrimination?



Rent subsidies

Variations between locations also appeared in the data regarding awareness about rent subsidies. Turin had the highest awareness, with 59% of respondents stated knowing about the existence of rent subsidies, followed by Thessaloniki (43%). Malta was the location with the lowest reported awareness, at 32% of respondents (see Figure 17).

Figure 17. Are you aware of the existence of rent subsidies?



Public and mediated housing

In Turin, public housing was not considered by survey respondents and FGD participants as a concrete, short term solution to overcome the obstacles they faced in finding housing. This was mainly due to the strict requirements and long waiting times that public housing implied.

In Thessaloniki, on the other hand, FGD participants stated that, based on their own experience, the mediated housing programmes made a big positive difference in their access to housing. The economic incentives and the presence of an intermediary who monitored the situation and intervened when necessary alleviated concerns among landlords and neighbours.

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

Housing gatekeepers indicated a range of measures that they specifically adopt when renting to people with a migratory background, to compensate for what they (or their clients) perceive as risks linked to their tenants' profile.

According to key informants and FGD participants, this included requesting a higher deposit compared to other tenants, sometimes reaching several months' worth of rent. Additional to this, gatekeepers in Malta also mentioned requesting an additional monthly sum, on top of rent, to cover bills and/or cleaning fees (both current, and potential future arrears).

Some landlords also indicated running more background checks compared to prospective tenants without a migratory background, for instance asking for additional references, or preferring candidates who came through formal or informal referral mechanisms (recommended by a common contact or vetted by a third party).

Several housing intermediaries also considered it useful to provide prospective tenants with a migratory background with more detailed explanations regarding housing rules or common practices in the local context, including administrative rules to abide by, relationship with neighbours, condominium rules, etc. Some of them also highlighted the benefits coming from cultural mediation and early intervention in case of tensions or disputes.

4.6. Recommendations

The research process included collecting recommendations for solutions to address barriers to accessing housing from participants.

Suggestions that were put forward in several, or all, research locations included:

- Dissemination of housing-related information – including rights, relevant procedures, good practices, public and social housing programmes, etc. – in different languages to make it more accessible to the local migrant population.
- Awareness raising campaigns to combat stereotypes about people with a migratory background broadly, but specifically in the context of housing.
- Introduction or strengthening of incentives and guarantees for landlords who rent to tenants with a migratory background.
- Creation or expansion of intermediation schemes between landlords and prospective tenants with a migratory background.
- Expansion of housing support programmes, including public and social housing, housing subsidies, etc., through the allocation of more financial resources and an increased continuity over time.
- Simplification of procedures and flexibilization of requirements to access such programmes.
- Broader and more structural government action to improve access to housing for all, including by adopting measure to make housing more affordable, for instance by regulating rent prices.

For more detailed and location-specific recommendations, please refer to the three case studies.

5. Conclusions

This study shows how, albeit specific dynamics vary, people with a migratory background experience similar obstacles in accessing housing across different countries and locations in Southern Europe. While some barriers to accessing housing are commonly faced by many marginalised communities, in the case of people with a migratory background, difficulties are compounded by widespread discrimination, particularly discrimination based on ethnicity. Additionally, as this study describes, not all people with a migratory background experience housing discrimination with the same frequency, or in the same way.

In this study, additional to discrimination, housing affordability also emerged a major concern: people with a migratory background faced a range of economic barriers that sometimes felt as even more damaging than discrimination, while landlords worried about the tenants' ability to meet their financial obligations.

Findings from this study highlight how the public sector is not sufficiently involved in supporting access to housing for people with a migratory background, pointing also to the inadequacy of existing public and social housing policies: in Turin, the public housing system has fallen short from making a real difference in access to housing; in Thessaloniki, the mediated housing programmes for asylum seekers and refugees have improved access to housing, but the precariousness of such programmes limits their impact; in Malta, the existence of a government authority specifically dedicated to housing and the available financial incentives have not been sufficient to lead people with a migratory background to consider the authorities as a realistic source of support. To some extent, civil society actors have had to step in to fill the gap, but they often have limited capacity. Consequently, informal strategies to secure housing and overcome the existing obstacles are often better known and more used, compared to more institutional or formal channels.

In contexts where the vast majority of the population must find housing in the private market, further measures need to be taken to ensure access to affordable housing for marginalised communities, including people with a migratory background. This includes measures that combat discrimination and ensure access to decent and adequate housing for all. Civil society actors clearly have a potential for having a complementary role in implementing such measures, alongside national and local authorities. Providing solutions to ensure that people with a migratory background can find a home and, as a result, a better quality of life overall, is essential for them to actively participate in society and thrive.

Annex 1. Lists of key informants

Turin

Sector	Organisation	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

Thessaloniki

Sector	Organisation	Role
NGO	International Humanitarian Organisation	Lawyer
Municipal Agency	Centre of Migrants' Integration (KEM)	KEM legal counselling
Migration studies	Aristotle University of Thessaloniki	Associate professor, Researcher on migration
Community	Albanian community association St. Teresa	Former president of St. Teresa association
Activist	Solidarity group ROOM39	Direct housing support in squats and rented apartments
NGO	International Humanitarian Organisation	Responsible of accommodation programmes (HELIOS)
Public Authority	Municipality of Thessaloniki	Head of Municipal Department of Migrant and Refugee inclusion (ESTIA)
Landlord association	Union of Property Owners of Thessaloniki (ΕΝΙΑΘ)	President/Lawyer
Municipal Agency	MDAT, Housing Support Service	Architect and Lawyers of ESTIA (REACT) and KALYPSI programmes
Intermediaries	Association of Real-Estate agents of Thessaloniki (ΣΜΑΘ)	President

Malta

Sector	Organisation	Role
Religious Organisation	Migrants' Commission Agency	Service Coordinator
Academia	University of Malta	Senior Researcher in Migration Studies
National Government	Housing Authority	Housing Authority Schemes Management
National Government	Housing Authority	Housing Authority Opportunities Management
NGO	YMCA	Head of Organisation
Private Business	N/A	Private Landlord
Private Business	N/A	Private Landlord
Private Business	N/A	Private Letting Agent
Real Estate Agency	N/A	Real Estate Agent
Real Estate Agency	N/A	Private Landlord and Letting agent

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DRC Italia

Fondazione Impact Housing comunità e città trasformative

Major Development Agency Thessaloniki S.A.

Mixed Migration Centre

SOS

Come Home

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