Opening the Door

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

Thessaloniki Case Study

Research Report, October 2024

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About MDAT

The Major Development Agency Thessaloniki, S.A., (MDAT S.A.) is a development organisation with 40 employees and at least 20 external staff / freelance consultants. The organization is a private company for public benefit, and it operates with the aim of providing technical support and management support to its local government shareholders for development planning & the preparation, maturation and promotion in financial means of municipal projects and international projects.

MDAT's main objectives are the promotion of sustainable development in the environmental, economic and social sectors through human- centered processes and the management, design, supervision, maintenance, financing and implementation of European and international projects and programs in the fields of social inclusion of vulnerable groups, energy efficiency, access to education, employment, among other areas. MDAT has established within its auspices a Social Rental Agency which aims at socialising the public and private housing stock, managing housing stock on behalf of property owners and provide housing to vulnerable groups.

About this report

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

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

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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Contents

Summary and key findings

Based on desk research, quantitative data from 300 surveys, qualitative data from four focus group discussions (FGDs) and ten key informant interviews (KII), 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 Thessaloniki. It examines the channels they use to look for housing, the main obstacles they face when doing so and the resilience strategies they adopt 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 following key findings aim to inform the adoption of policies and other measures that would improve access to housing for people with a migratory background:

- Accessing and securing decent and affordable housing in the city of Thessaloniki is a **major challenge for people with a migratory background** that depend almost exclusively on the private rental market, as there is no social rented sector. Finding a home has become increasingly difficult for larger parts of the population due to high costs, limited availability of adequate housing, competition among students, migrants and other groups relying on rented housing. Additionally, speculative real-estate investment and touristification of the residential stock exacerbate housing hardships. In this context, people with migratory background face additional barriers due to their precarious status, and discriminatory and racist attitudes.

- According to answers collected through the project survey, **insecurity of tenure** affected almost one in four respondents and was more prevalent among people from Africa and Asia, men and recent migration (arrived after 2015). 42% did not feel stable in their current housing arrangement, one in five did not have a formal contract and one in ten had difficulties to pay their rent on time.

- The **most common channels** used by people with a migratory background to find for a house in the city of Thessaloniki were contacts within the migrant communities, advertisements and real-estate agencies. Housing advertisements had been used by 48%, word of mouth among migrants by 46% and formal housing agencies by 41% of respondents. To a lesser extent, they also resorted to non-migrant personal contacts by 29%, informal –mostly migrant- mediators by 26%, social media by 24% and 20% to NGOs. Data showed considerable variations depending on the respondents' region of origin, as well as length of stay.

- The **main challenges faced** by respondents when looking for a house in Thessaloniki were discrimination (reported by 75%), economic obstacles, such as high deposits, high rents and precarious labour (reported by 63%) and lack of knowledge of the local language (reported by 41%). Additionally, 34% reported having felt discriminated against after finding a house, mostly by neighbours. Legal and bureaucratic obstacles, mostly linked to their ID, were reported by 12% of respondents.

- **Ethnicity was considered the main reason of discriminatory behaviours** for the vast majority (97%, n=219/226), and by all regional groups. Household composition was also mentioned by 8% (n=18/226), mostly by Asians (15%, n=12/79) who also pointed to religion by 10% (N=8/79)

1 For the purpose of this study "people with a migratory background" includes people born in 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 an additional legal obstacle that goes beyond discrimination. It is however crucial to acknowledge that their exclusion from the sample does not diminish their significance within research or their status as a vulnerable group in need of housing access. Despite their exclusion from this study, it is essential to recognize the importance of understanding their experiences and addressing their housing needs as a priority.

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.

- **Landlords were indicated as perpetrators of discriminations** by 95% (n=208/218), followed by real-estate agents (66% n=143/218), although less by Europeans (35% n=18/51) and much more by Asian (81% n=62/77) and Africans (70% n=63/90)

- **People of colour or with visible distinctive characteristics were more at risk** of being discriminated against based on their ethnic or religious identity. The same was stressed for young single men and single mothers.

- The **negative impacts** most frequently mentioned were difficulties in finding a house (86% n=202/236), having to comply with worse housing conditions (37% n=87/236) and having to pay more rent than locals (29% n=69/236).

- Reliance on personal informal networks, within (40%) and outside (32%) the migrant community, appeared as the main **resilience mechanism** that people with a migratory background use to overcome the barriers they face when looking for a home. Only a very small number of respondents reported relying on public authorities and social services (2% in total).

- **Awareness about housing support measures among respondents was limited.** More than half of respondents were not aware of available housing support, such as the rent benefit or supported housing programmes. At the same time, it was highlighted that the currently available social programmes that support access to housing are very few, unstable and inadequate.

- **Landlords' concerns about renting their property to individuals with a migratory background** primarily revolve around their economic solvency, precarious labour conditions, and lack of familiarity with local habitation rules and norms. Many interviewees emphasized that these concerns were very often based on rumours rather than personal experiences and were intertwined with embedded stereotypes and racist perceptions.

- **Suggestions regarding measures that could improve access to housing for people with a migratory background identified by respondents included**: better access to housing-related information; improvement, expansion and consolidation of housing support programmes in the private rental market; mediation to improve landlord and tenant's relations, such as legal counselling, incentives and guarantees for landlords and conflict resolution; improvement of the refugee reception system and migrant integration policies; labour market support and local care services; public intervention to regulate the housing market and a social housing policy agenda for all.

1. Introduction

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

Housing conditions in Southern Europe share critical elements: the existing housing systems encourage home ownership rather than renting and have a limited public and social sector increasing the dependence of vulnerable population, such as people with a migratory background from the private housing market.[3]
The research was grounded on the basic hypotheses and objectives of the Come Home project. On the one hand Southern European housing systems and inadequate public policies reproduce exclusionary housing

3 See Priemus, H. and Dieleman, F. (2002) Social Housing Policy in the European Union: Past, Present and Perspectives. Urban Studies, Volume 39, Issue 2; Barlow, J.G., Allen, J., Leal, J. and Maloutas, T. (2004) Housing and Welfare in Southern Europe. Blackwell; Arbaci, S. (2008). (Re) viewing ethnic residential segregation in Southern European cities: Housing and urban regimes as mechanisms of marginalisation. Housing Studies, 23(4), 589-613.; Maloutas, T., Siatitsa, D., and Balampanidis, D. (2020) Access to Housing and Social Inclusion in a Post-Crisis Era: Contextualizing Recent Trends in the City of Athens. Social Inclusion, Volume 8, Issue 3.

conditions particularly for the most vulnerable. On the other hand, people with a migratory background have to struggle with persisting discriminatory and racist attitudes, reproduced by gatekeepers and mediators of the housing market, that put further barriers to access to decent housing and social inclusion. However, these issues are scarcely researched and taken into account in public debates and policy making.
The objective of this study is to understand the multi-faceted nature of housing discrimination experienced by persons with a migratory background, the motivations behind it and the stakeholders involved. The ultimate aim is to offer new solutions, incentives and mediation towards inclusive housing, as part of the broader Come Home project.

The study aimed to answer the following research questions:

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

Based on the above research questions, this report will lay out what type of experiences people with a migratory background living in Thessaloniki have when looking for a house, what obstacles they face, and how they try to overcome them. It will also investigate the understanding and perception that experts and gatekeepers have on the challenges related to this topic. Finally, it will propose some recommendations regarding access to decent and affordable housing for people with a migratory background stemming directly from the interviews with the various groups, in line with a participatory research approach.

2. Local context

Thessaloniki is the capital of the Region of Central Macedonia in northern Greece and the second largest metropolitan area in the country. The Regional Unit of Thessaloniki is the most urbanised area of the region comprising 14 municipalities. Besides the Municipality of Thessaloniki, which is the largest one, other municipalities of the metropolitan area of Thessaloniki are: Kordelio-Evosmo, Pavlos-Melas, Kalamaria, Neapoli-Sykies, Pylea-Chortiatis, Thermi, Ampelokipi-Menemeni, Delta, Oreokastro, Chalkidona. In 2021, the population of the Regional Unit of Thessaloniki was 1,092,919, recording a decrease by 1,6% since 2011. The municipality of Thessaloniki has the largest population with 319,045 inhabitants (30% of the population of the regional unit), decreased by 6.137 (-1,9%) in the last 10 years (census 2021, ELSTAT)[4].

4 Greek Statistical Authority (ELSTAT), Population census 2021, https://www.statistics.gr/2021-census-res-pop-results

Important socio-economic transformations have taken place during the last decade, both in relation to the population characteristics and in the housing market[5]. The local economy has been deeply affected by the crisis and austerity policies implemented since 2010 and has not fully recovered since. Professional sectors employing migrants, such as the construction sector, were severely impacted leading to a massive fleet of migrants, particularly Albanians who were, and still are, the largest ethnic community in the city. The migration landscape changed again since 2015, with the increase of migrants arriving in Greece and the diversification of ethnic profiles. As professor Panos Hatziprokopiou explained in our interview: "The refugee crisis, starting in 2015-2016, has set Thessaloniki again on the "map" of migration studies, mostly focused on Athens until then. Things regarding arrival and settlement of populations have become more complex, first on the policy level (humanitarian sector, EU funded projects, state policies) and regarding the centrality of Thessaloniki in migration mobility, as it has become a kind of hub for people trying to pass "under the radar" towards Central Europe".

The reactivation of the housing and real-estate markets, 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 of housing and rental prices, in disconnection to local wages and incomes.[6] The cost-of-living crisis, since 2022, exacerbated housing precarity and difficulties in accessing decent and affordable housing, particularly for the most disadvantaged and discriminated populations.

2.1. Migrant population residing in Thessaloniki

In 2021 (ELSTAT), the **migrant population in Greece** was 7,3% of the total (n=10.482.287), comprising of 57.37% (n=439.253) of foreigners from European countries outside EU (85% Albanian), 20,7% (n=158.530) from Asia,15.24% (n=116.669) from the EU and 4.37% (n=33.471) from Africa. In the **Region of Central Macedonia**, the migrant population was 106.701 (5.94% of total, which was approx. 1.8 mil), 66% from non-EU countries (n=70.484, of which 90% Albanian), 18.4% from Asia (the largest ethnic group (41%) from Georgia), 11.86% from the EU (of which 39% Bulgarian), and 2.32% from Africa.

According to the 2011 census[7], the foreign population living in the **Regional Unit of Thessaloniki** was around 70.000 persons without Greek nationality,6,3% of the total population. Over one third lived in the Municipality of Thessaloniki (25.308 or 36%), while higher concentrations were recorded in the Municipalities of Delta, Thermaikos and Ambelokipon-Menemenis. 49,1% were men and 51,9% women. 23% were below 19 years old, 73,5% were between 20-64 and only 3,43% above 65.

This is only an indicative picture of people with migratory background living in the metropolitan area of Thessaloniki, since, besides the fact that the data were collected more than ten years ago, formal data do not include foreign citizens that have acquired Greek nationality either through citizenship, or due to Greek origin ("homogenis") which includes two main categories: repatriates of Greek origin from the former Soviet Union and Greek origin Albanians. Additionally, official data do not include undocumented migrants.

Table 1. Distribution of migrant population in the Regional Unit of Thessaloniki by origin (census 2011)

Europe (besides EU27)	Asia	EU27	Africa	North America	Caribbean	Oceania	N/A	Total foreign
43.169	13.314	10.910	1.323	343	163	96	643	69.961
61,70%	19,03%	15,59%	1,89%	0,49%	0,23%	0,14%	0,92%	100,00%

5 For an account of the geography of migration in Thessaloniki prior to the crisis see: Hatziprokopiou, P. (2006) "Migration and changing urban geographies in the European South: evidence from the case of immigrants in Thessaloniki". Migration and Ethnic Themes 1-2: 113-136; Labrianidis, L., Hatziprokopiou, P., Pratsinakis, M. and Vogiatzis, N. (2008) Thessaloniki. City report for GEITONIES, FP7 research project.

6 Balampanidis, D., Maloutas, T., Papatzani, E., & Pettas, D. (2021). Informal urban regeneration as a way out of the crisis? Airbnb in Athens and its effects on space and society. Urban Research & Practice, 14(3), 223-242; Katsinas, P. (2021). Professionalisation of short-term rentals and emergent tourism gentrification in post-crisis Thessaloniki. Environment and Planning A: Economy and Space, 53(7), 1652-1670.

7 Greek Statistical Authority (ELSTAT), Population census 2011, https://www.statistics.gr/el/statistics/-/publication/SAM05/2011. 2021 census data are not yet available at municipal level

The largest foreign community were Albanians comprising 3,52% of the total population and 56% of the migrant population (39,115 persons). All other origins are more dispersed. Among female migrants, the largest populations (more than 500 persons), were from Georgia (4,719), Bulgaria (2,685), Armenia (1,602), Russia (1,534), Cyprus (1,097), Romania (696), and Ukraine (581), and mixed nationalities (1,860 Greek Albanians, 923 Greek Russians, 851 Greek Germans, 810 Greek Georgians, 804 Greek Americans, 746 Greek Austrians). Among male migrants, the largest populations were from Georgia (3,166), Bulgaria (1,748), Armenia (1,271), Cyprus (1,097) and Russia (523), and mixed nationalities (1,977 Greek Albanians, 711 Greek Americans, 653 Greek Georgians, 649 Greek Austrians, 647 Greek Russians, and 631 Greek Germans).

Migrant communities from Asia and Africa are much smaller. The largest communities with historical presence in the city since the 1980s and 1990s are the Chinese and Nigerian communities (around 0,04% of the population), and the Filipino community to a lesser extent.

An updated picture of the presence of immigrants with foreign nationality is provided by data from the Ministry of Migration and Asylum (MoMA) on valid residence permits. Considering the seasonal fluctuations that characterise these figures (e.g. about residence permits that have expired and not yet been renewed), the number of foreign citizens with a valid residence permit in mid-2020 was 48,810. Of these, around 11% were residence permits for work, while almost 37% were linked to family status or reunification.[8]

The **migration landscape of Thessaloniki changed significantly after 2015**, due to increased refugee flows towards Europe. Being at the eastern edge of Europe, Greece is a transit country for many migrants and refugees aiming to reach countries further west[9]. In 2019, 7,387 out of 112.300 asylum applications nationwide have been submitted at the Regional Asylum Office of Thessaloniki. In total, from 2015 to 2019, almost 35,000 asylum applications were submitted at this office. However, it is estimated that a small percentage of the refugee population remained in the area[10].Overall, Greece from the beginning of the refugee crisis constituted primarily a country of transit. Even after the closure of the Balkan Route in 2016, the general trend is that few asylum seekers and recognised refugees remain in Greece permanently and a large portion choose to transit on to other countries either in the EU or elsewhere.

2.2 Housing systems in Greece

Tenure distribution

The Greek housing system has been historically oriented towards the promotion of homeownership and small-scale property ownership, with families and social networks acquiring a central role in the provision of welfare and housing for their members. Public intervention has developed mainly through indirect means, by providing the ground for small-scale housing production mechanisms and self-production. However, since the economic crisis, access to homeownership has become difficult even for local populations due to high housing prices, low incomes and limited access to credit[11]. According to EU-SILC Eurostat data[12], homeownership has been steadily decreasing during the last decade (from 74% in 2014 to 69,6% in 2023), and demand for rented housing is more pressing (from 20% to 22,7% respectively). An increase has been also recorded to the population living in housing provided for free (mainly by family members), from 6% in 2014 to 7,8% in 2023.

8 Data were retrieved from: Hatziprokopiou P., Karagianni M., Kapsali M. (2021) Economically and Socially Affordable Housing in Thessaloniki - Executive Summary of a Research Project by AUTH and MDAT, April 2021 (in Greek).

9 See: Boskou S. kai M. Lundkvist-Houndoumadi, (2019) Thessaloniki: Profiling of Refugees, Asylum Seekers and Third Country Nationals not registered with the Asylum Service. Potential and Obstacles to Local Integration, coord. Ø. Mæhlumshagen; Dicker, S. (2017) "Solidarity in the city: platforms for refugee self-support in Thessaloniki", in J. Fiori and A. Rigon (eds.) Making Lives: Refugee Self-reliance and Humanitarian Action in Cities. London: Humanitarian Affairs Team, Save the Children, pp. 73-92.

10 Op. cit. Hatziprokopiou et al, 2021.

11 Siatitsa D. (2019) Anyone at home? Housing in Greece: Austerity Effects and Prospects for the Future, online publication, Rosa Luxemburg Stiftung, Office in Greece, ISBN 978-618-82938-9-2.

12 EUSILC Survey (ilc_lvho02), Distribution of population by tenure status, type of household and income group

Disaggregated data at local level are available only by the 2011 census[13]. In the Regional Unit of Thessaloniki the tenure is similar to the national rate (73.55% homeownership vs 20.5% rent), however the rental sector in the municipality of Thessaloniki is relatively larger reaching 28,43%. This distribution is reverted, if we look at the migrant population who mostly live in rented housing, as 78,4% of migrants (from non-developed countries) in the regional Unit of Thessaloniki lived in rental vs 16,4% in homeownership.

Housing assistance programmes

A distinctive particularity of the Greek housing system, among the already residual social housing policies in Southern European countries, is the total lack of any type of social rented housing stock (public, non-profit or cooperative). Moreover, the only public body that implemented social housing policies, mainly directed to supporting access to homeownership, was abolished in 2012 as part of the structural adjustment programme. Today, besides the national **rent benefit** (70-210 euro per month depending on household composition) and few ad-hoc housing programmes made available in 2023 (loan-subsidy for youth, repair and energy upgrading grants for homeowners), there is very little support for accessing decent and affordable housing.

At the moment, in the city of Thessaloniki, there are two active social programmes that provide housing support to vulnerable populations, the one is called "Housing and Work" for the homeless or households at risk of homelessness and the second "Kalipsi" providing rent benefit for three years for youth beneficiaries of the GMI, both of very limited scope (around 40 housing units each in the metropolitan area of Thessaloniki). Additionally, a pilot programme for the creation of 30 social apartments by reactivating vacant properties with RRF funds is in the process of production but not in full operation.

Regarding housing assistance for refugees and migrants, several urban accommodation and supported housing programmes have been developed since 2015, however have been gradually stopped[14]. Today, the urban accommodation programme ESTIA, implemented by the UNHCR and the MoMA between 2016 until 2022, that provided transitory accommodation to vulnerable asylum seekers has been abolished and substituted totally by accommodation in camps. In a similar track, the **housing mediation programme for recognised refugees (HELIOS), implemented by the IOM since** was suspended in November, but finally extended until June, when a similar ESF funded programme is expected to start. The **homeless shelter** was also closed, waiting for the new programming period.

All in all, available social support for access to housing is desperately limited both for migrants and locals. Against this background access to housing through informal and market channels has been a key integration mechanism for newcomers in Greek cities.[15]

Given the broad distribution and fragmentation of housing property and the lack of professionalisation of the rental sector, small-scale private landlords are the main housing providers for people with migratory background. Despite increasing difficulties in accessing affordable housing, the rental market remains weakly regulated and monitored. Remarkably, the existing housing stock in the metropolitan area of Thessaloniki was already abundant in relation to the population in 2011, with 532.130 regular housing units, one in four of which was vacant corresponding to 13,6 empty houses per 100 inhabitants (the index was 18 for the Municipality of (Thessaloniki)[16] making its reactivation and repurposing for social use a major challenge for local authorities.

Yet, stakeholders and experts that participated in the interviews and focus groups discussions, stressed the fact that the temporariness and discontinuity of these programmes had a negative impact on the ability of municipal authorities and social organisations to develop long-term capacity and know-how for housing assistance at the local level.

13 ELSTAT, Census Panorama online platform.
14 For an account of accommodation programmes for asylum seekers and refugees in Greece, see: Papatzani, E., Psallidaki, T., Kandylis, G., & Micha, I. (2022). Multiple geographies of precarity: Accommodation policies for asylum seekers in metropolitan Athens, Greece. European Urban and Regional Studies, 29(2), 189-203.
15 Maloutas, T., Siatitsa, D., & Balampanidis, D. (2020). Access to housing and social inclusion in a post-crisis era: Contextualizing recent trends in the city of Athens. Social Inclusion, 8(3), 5-15.
16 Hatziprokopiou, P. and Kalogeresis, T (2023) Vacant houses and socio-spatial transformations in Thessaloniki, Geographies, 41, 23-39 (in Greek).

3.Methodology

3.1. Desk research

The initial phase of this study drew on several different data sources and available literature on migration and housing in the city of Thessaloniki. More specifically, secondary qualitative data was retrieved from the Greek Statistical Authority (census data), Eurostat EU-SILC survey, the Ministry of Migration and Asylum (statistics on legal migration and reception facilities) and the Municipality of Thessaloniki. Registry data on supported housing programmes and benefits were retrieved from the Baseline study on Social and Affordable Housing.[17]Insights on the history and evolution of migration in the city of Thessaloniki was provided by, rather limited, but important studies on the issue. Early migration studies focused on the settlement and urban geographies of early migration waves from Albania and ex-Soviet Union countries since the 90s[18]. More recent research investigated the reception and integration of asylum seekers and refugees since 2015[19]) or on solidarity initiatives that emerged to respond to urgent needs of these populations[20]. Additionally, some research exists on the housing system and housing policies, and the recent transformation dynamics of commercialisation, financialisation and touristification of the stock.[21] Given the strong centralisation of the housing system in Greece, research that refers at national level usually also applies in the case of Thessaloniki.[22]

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 Thessaloniki, as described in detail below.

3.2. Quantitative data collection

Recruitment strategy and locations

Recruitment of respondents was done by the NGO Solidarity Now (SN), which acted as implementing local partner for data collection in Thessaloniki. Respondents were mainly recruited a) at the services and programmes run by SN, mainly serving recent migration and recognised refugees, b) through the network of collaborating NGOs and agencies in the city, and c) through snow bowling and personal contacts. The recruitment process was supported by MDAT that mobilised previous networks and collaborations and organised a local stakeholder meeting to inform and activate ethnic communities targeted by the research. Surveys were conducted mainly at the Blue Refugee Centre, but also in other locations in the city according to the availability of respondents. Most of them took place face-to-face.

Survey questionnaire

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

17 Op. cit. Hatziprokopiou et al, 2021.
18 Op. cit. Hatziprokopiou 2006; Labrianidis et al.; 2008. Kokkali, I. (2015) Albanian Immigrants in the Greek City: Spatial 'Invisibility' and Identity Management as a Strategy of Adaptation, in Vermeulen H., Baldwin-Edwards M. and van Boeschoten R. Migration in the Southern Balkans, Springer Open.
19 Op. cit. Boskou and Lundkvist 2019.
20 Op. cit. Dicker 2017; Tsavdaroglou, Ch. and Lalenis, K. (2020) "Housing Commons vs. State Spatial Policies of Refugee Camps in Athens and Thessaloniki", Urban Planning, 5 (3): 163–176.
21 Op.cit. Hatziprokopiou et al. 2021, Katsinas 2012
22 Op.cit. Siatitsa 2019, Maloutas et al. 2020, Balabanidis et al. 2022, Papatzani et al. 2022. And Siatitsa D., Gyftopoulou St., Balabanidis D., Papatzani E. (2022) PolicyPaper: For the right to affordable rental housing (a summarised version), Eteron - Institute for Research and Social Change.

Respondents' profiles

The study relies on quantitative data from 300 surveys collected in Thessaloniki between October 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 Greece**. This encompassed: migrants holding a variety of residence permits; recognized refugees; asylum seekers; and second-generation migrants, meaning persons who were either born in Greece to migrant parents, or arrived in Greece as children and grew up in this country, often acquiring Italian citizenship over the years.

- **Coming from a selected list of nationalities from European, African or Asian countries corresponding to the largest ethnic communities in Thessaloniki**: Albania, Ukraine and Georgia (Europe); Cameroon, Nigeria, Congo and Somalia (Africa); Bangladesh, Pakistan, Afghanistan, Syria, Palestine and Iraq (Asia).

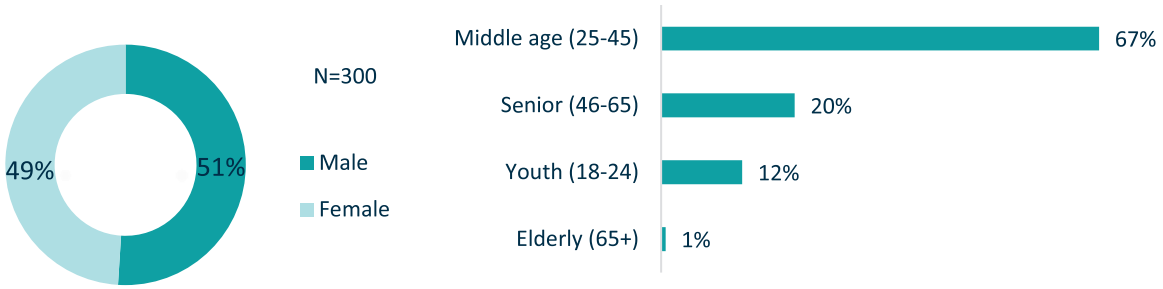
- **Being 18 years old or older**

- **Having resided in Thessaloniki since a minimum period of six months.**

Of the 300 respondents surveyed, 35% were from Africa (n=106), 34% from Asia (n=103) and 30% from Europe (n=91)[23]. 51% were men and 49% were women. In terms of nationalities and gender, respondents from Europe were mostly women from Albania and Ukraine (80%, n=73/91), respondents from Asia were mostly men from Pakistan and Afghanistan (56%, n=58/103), and respondents from Africa were more balanced in terms of gender (59% men, n=63/106, and 41% women, n=43/106). This reflects the characteristics of migration from the different regions, mostly female migration from Eastern Europe, compared to male migration from Asia, and more balanced from Africa.

The majority of respondents (67%) were between 25 and 45 years old, 20% were between 46 and 60 years old. Youth (between 18 and 24) and elderly (above 65) were less represented in the sample, by 12% and 1% respectively.

Figure 1: Respondents' gender and age range.



23 In the rest of the report, disaggregation by region of origin are not reported in n because they are the main sub-groups and they are approximately the same size.

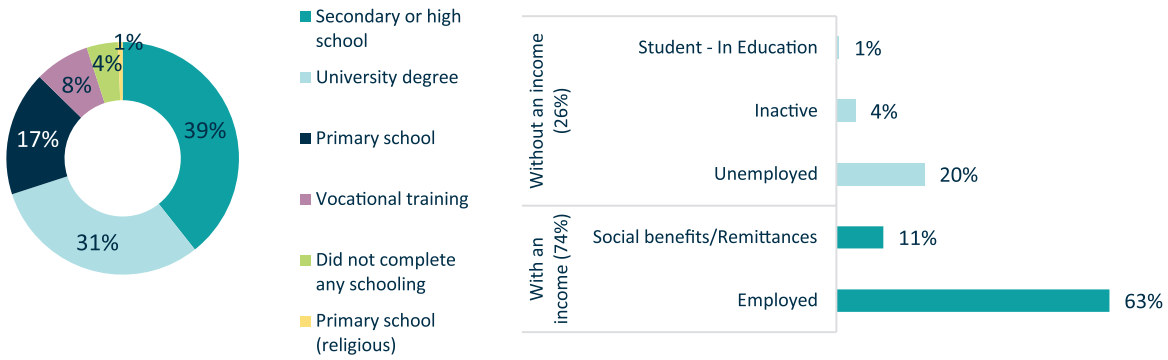
The sample was evenly distributed between the three regions of origin, as follows:

Table 2: Number and percentage of survey respondents disaggregated by reported region and country of origin.

Region of origin	Country of origin	N of survey respondents	% of survey respondents
Africa 35%	Cameroon	38	36%
	Nigeria	36	34%
	Democratic Republic of the Congo	31	29%
	Somalia	1	1%
Asia 34%	Pakistan	38	37%
	Afghanistan	31	30%
	Syria	23	22%
	Palestine	8	8%
	Iraq	3	3%
Europe 30%	Albania	43	47%
	Ukraine	41	45%
	Georgia	7	8%

The majority of respondents had a medium or high level of education. 31% had a university degree and 39% had completed secondary or high school. 17% had finished primary school and 8% had received vocational training. A 4% had not completed any schooling. 73% of respondents reported having a source of income (79% of total men respondents, n=121/153 and 66% of total women respondents, n=97/147)[24]. More specifically, 75% of men (n=115/153) had income from some kind of employment, compared to 48% of women (n=71/147); 18% of women had income from social benefits (n=26/147) compared to 4% of men (n=6/153); a worrying **25% (n=75/300) reported having no income at all**, out of which 80% (n=60/75) **were unemployed** (21% of women, n=31/147 and 19% of men, n=29/153).

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

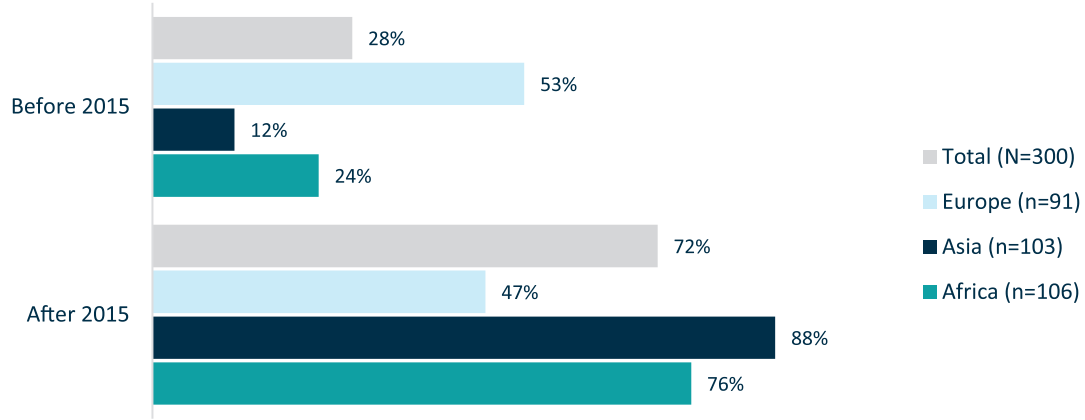


24 The definition of source of income adopted in the present report refers to the availability of an income at the individual level, whether it be from employment, social benefits, remittances, or other sources. The source of income at the individual level differs from the source of income at the household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

The study interviewed respondents who have been residing in Thessaloniki 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. **72% of respondents reported having arrived after 2015 and 28% before 2015**. The representation of different ethnic groups in the sample in relation to the time of arrival reflects the various migration waves in the city. The great majority of respondents who reported arriving before 2015 are Europeans (56%, n=48/85), followed by Africans (29%, n=25/85) and Asians (14%, n=12/85). On the other hand, the majority of respondents who reported arriving after 2015 are Asian (42%, n=91/215) and African (38%, n=81/215), and less are European (20%, n=43/215).

In terms of legal status, 40% of respondents were regular migrants (19% with short term permit, 14% with long term permit and 7% with permanent residency), 39% had a refugee status, 15% were asylum seekers and 5% had Greek citizenship. Accessing second generation migrants willing to participate in the survey has been difficult in Thessaloniki. Only 6 have participated in the survey

Figure 3: Share of respondents disaggregated by reported date of arrival in Thessaloniki



Respondents' housing situation and household composition

Source: Wikipedia Commons

Most respondents lived in the centre and western neighbourhoods of the centre of the Thessaloniki, and other western municipalities of the metropolitan area. More specifically, 43% of respondents lived in the municipality of Thessaloniki, 19% of respondents in the municipality of Kordelio-Evosmos, 15% of respondents in the municipality of Ampelokipi-Menemeni and 13% in the municipality of Neapoli-Sykies. 27% lived in the city centre (36% of Africans, 26% of Asians and 19% of Europeans). Men also had a higher presence in the centre (34%) compared to women (20%). Although the sampling method in this survey does not allow for generalisations, the settlement of participants corresponds in a way to the neighbourhoods with higher concentrations of migrant population and reflects the settlement pattern of different waves of migration (more dispersed settlement of Albanians, concentration in the centre and western neighbourhoods for other nationalities).

The great majority of respondents found their home in the private housing market: 84% of respondents lived in private rental, while 5% owned their house (mostly Albanian). Only 10% of respondents lived in mediated or supported housing (mostly Ukrainian women), while an additional 5% mentioned they were hosted for free and 3% was informally paying rent. Half (51%) of respondents reported living alone, while the other half (49%) reported living with other household members.

3.3. Qualitative data collection

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

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

- Ukrainian women, former beneficiaries of the HELIOS housing support programme
- Migrant men from the African community who had recently arrived in the city (refugee status)
- Community leaders, with a focus on migration before 2015
- Second-generation migrant youth originating from Albania

KIIs, on the other hand, targeted persons who had important insights regarding access to housing for people with a migratory background. This included actors with expert knowledge on the topic such as representatives of landowners and real-estate agents, staff from the municipality, NGOs and refugee associations.

FGDs and KIIs with experts explored, more in-depth, the same thematic areas as the survey questionnaire, meaning the strategies used by people with a migratory background to look for housing in Thessaloniki, the obstacles they face and the resilience strategies they use to overcome such obstacles, as well as suggestions for measures that should be adopted to improve access to housing for people with a migratory background in Thessaloniki.

3.4. Limitations

Some limitations to the data are worth noting. As the project's sampling process was not randomized, findings are only indicative and not representative of the entire population with a migratory background living in Thessaloniki. Moreover, as irregular migrants were excluded from the sample, their housing situation and the specific challenges they face are not covered in this report. The project also aimed to embrace a variety of profiles in the survey sample, including LGBTI respondents and respondents with disabilities, but very few were ultimately interviewed. Similarly, the number of second-generation respondents was very small. The limited size of these sub-samples prevented quantitative analysis of their specific situations. To address this limitation partially, one of the focus groups was devoted to second-generation migrants.

Access to potential respondents varied greatly depending on their ethnic background and their duration of residence in the city. Recent migrants and individuals with recognized refugee status were more readily accessible, given that they constitute the primary target group of the services provided by local research partner. Moreover, these groups typically require assistance and frequently utilize available services, rendering them more inclined to participate in research as they perceive a greater dependency on such services. Conversely, longer-term migrants and second generation are typically well-established, connected within

their communities, and self-sufficient, making them less reachable through service channels. Additionally, they may not perceive any personal benefit in participating in research endeavours, as evidenced by the cases of Albanian and Georgian migrants.

As it has been noted by the local interviewees, two additional factors might have impacted the demographics and responses of participants in the city of Thessaloniki. The survey coincided with the end of the tourist period and the interruption of seasonal jobs. This may have increased the number of unemployed and people with no income in the sample. Second, it coincided also with a period of uncertainty for HELIOS beneficiaries, as the programme had been suspended and then prolonged for a few months. This might have increased perceptions of housing insecurity and lack of knowledge for available supported housing schemes.

4.Research findings

4.1. Respondents' housing situation

4.1.1. Choice of neighbourhood and access to services

For the majority of respondents, the place they live was not chosen but determined by the housing solutions available to them. 57% reported that **this was the only place they could find a house.** The lack of choice was most frequently reported by African (77%, n=82/106) and Asian (65%, n=67/103) respondents, and less by Europeans (24%, n=22/91). It was more common among men (61%, n=94/153) than women (52%, n=77/147), as well as among those that arrived after 2015 (67%, n=144/215) compared to those before (32%, n=27/85).

The second factor directing their choice of a house was already knowing someone in that area, reported by 29% of respondents. Existing community links were more important for Asian (34%, n=35/103) and European (32%, n=29/91)) respondents, less for Africans (22%, n=23/106). Knowing someone was more frequently reported by men (37%, n=56/153) than women (21%, n=31/147).

Being connected to other parts of the city was the third factor mentioned, by 18% of respondents. Connectedness was more important for Europeans (31%, n=28/91), for women (23%, n=34/147, compared to 12%, n=19/153 of men) and for people with migratory background living in the city before 2015 (25%, n=22/85).

Surprisingly, **only 10% of total respondents mentioned housing price as an important factor,** and this was similar by gender. There was a small variation depending on arrival date, as those who settled before 2015 more frequently mentioned housing price as a relevant factor in their choice (14%, n=12/85)), compared to recent arrivals (9%, n=19/215).

Regarding access to services, the majority of respondents seem to have access to transport (by 99%)[25]**, to healthcare (81%) and education (71%), but much less to care services (35%)**. Reponses varied by region of origin, gender and time of arrival. Healthcare and education services were reported as available nearby by nearly 85% (n=72/85) of respondents who arrived in Thessaloniki before 2015, and to a lesser extent for those who migrated more recently (healthcare 80%, n=173/215, education 65% n=140/215).

Overall, there seemed to be a deficit in care services specifically dedicated to children, elderly people, and people with disability, 54% (n=80/147) of women and 75% (n=114/153) of men stressed the lack of care services. Finally, there was an important variation in responses for education and care according to the region of origin, with Africans reporting minimum access to care services (9%, n=10/106) and lower access to education (57%, n=60/106) compared to Asians (42%, n=43/103, and 68%,n=70/103 respectively) and Europeans (58%, n=53/91 and 91% n=83%/91).

25 This is an interesting and quite paradox finding given the fact that Thessaloniki is considered to be very poorly serviced by public transport, maybe revealing different expectations -and available transport options- by migrants and locals.

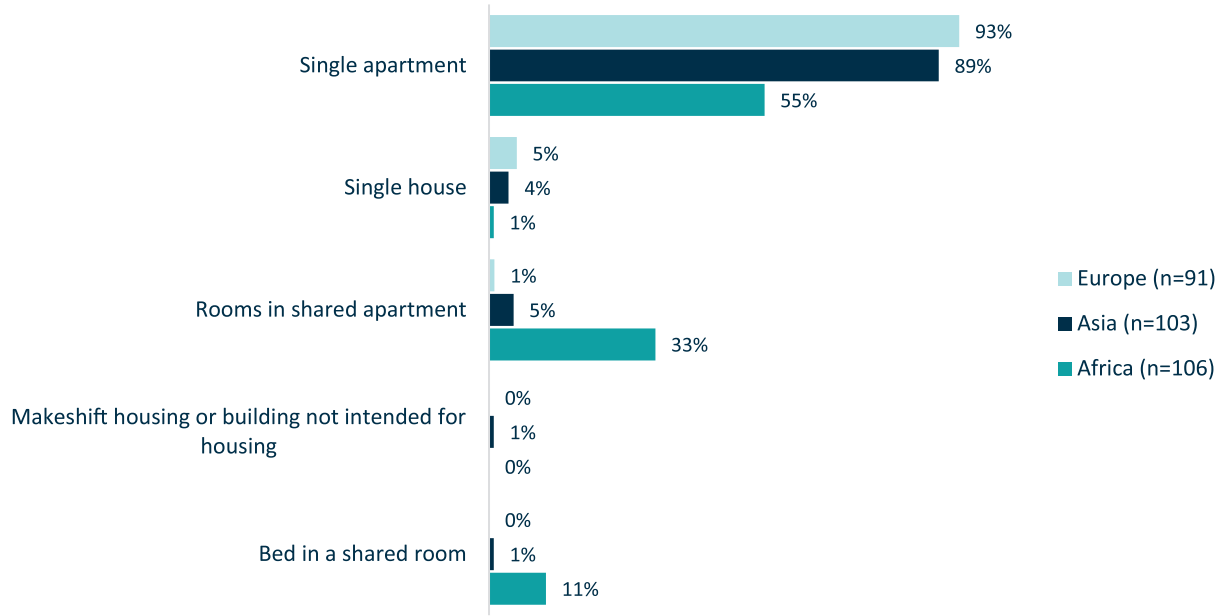
Safety was not reported as a major problem, neither in the survey nor during the interviews and focus groups. 79% of women and 78% of men reported feeling safe or very safe in their neighbourhoods, while both genders reported by 10% (n=15/147 female and n=15/153 male) feeling somewhat unsafe or very unsafe. Main reasons for feeling unsafe were common crime and drug use by women, while having a migratory background together with ethnicity and skin colour was mentioned mostly by men particularly Africans.

4.1.2. Sector and type of housing

The great majority of respondents found their home in the private housing market. 84% of the respondents lived in private rental, while 5% owned their house (mostly Albanian). Only 10% of respondents lived in mediated or supported housing (mostly Ukrainian women), while an additional 5% mentioned they were hosted for free and 3% was informally paying rent.[26]

The majority of respondents lived in single apartments (78%), 14% shared apartments and 4% shared rooms. Sharing was much more common among respondents from Africa, as only half of them lived in single apartments, one third shared apartments (n=35/106) and 11% (n=12/106) shared rooms. Variations were moderate by gender, with women living in higher numbers in single apartments (84%, n=124/147, to 73%, n=111/153 men) and sharing less (11% n=16/147, to 16% n=25/153) in shared apartments, and much less in rooms. Respondents settled before 2015 lived mostly in single apartments (92%, n=78/85), while those that arrived after 2015 shared more (17%, N=37/215 in apartments, 6%, n=12/215 in rooms).

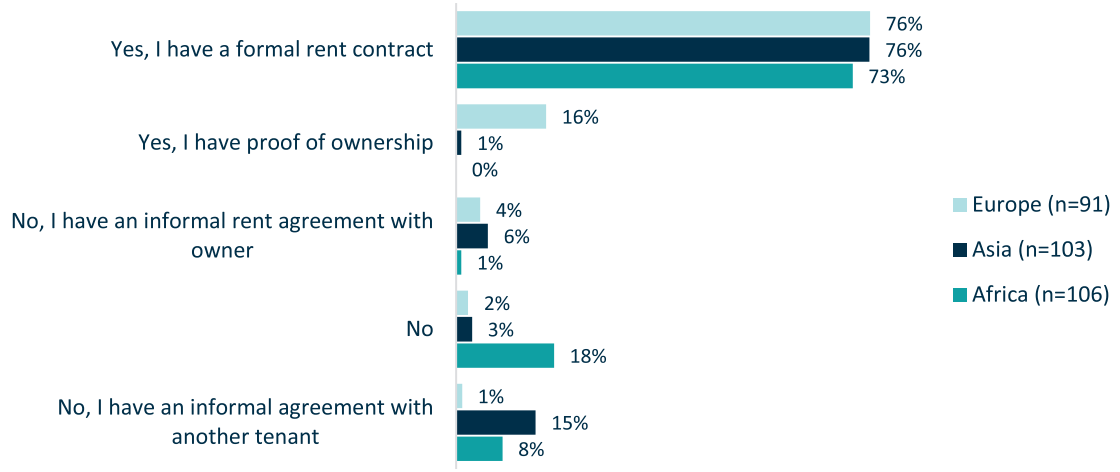
Figure 4: In which type of housing do you and your household live?



In terms of tenure security, 80% of respondents had a formal contract (lease or ownership), while the rest had informal arrangements. Insecurity of tenure, meaning being based on informal agreements with other tenants or owners, or having no contract at all, was more prevalent among newcomers (23% after 2015 (n=49/215), compared to 14% (n=11/85) for those that arrived before 2015), among men (28%, n=44/153) comparted to women (11%, n=16/147) and among Africans (27%, n=29/106) and Asians (23%, n=24/103), compared to Europeans (7%, n=7/91).

26 To be noted that there seems to be confusion between the different types of available tenures, and often responses cannot be matched. Also there are few that fill public and social housing which does not exist in Greece, probably meaning a social support programme like HELIOS.

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



59% (n=156/256) of respondents who rented their home reported always being able to pay housing expenses on time and 30% (n=80/265) most of the time. 10% (n=26) reported only being able to make it sometimes or rarely (19% n=18/93 of Africans, 3%, n=3/89 of Asians and 6% n=5/83 of Europeans)[27].

The survey inquired the likelihood of respondents to have to leave their current housing arrangement within the next six months, as an indicator of housing (in)stability. 57% of respondents perceived as very or rather unlikely to have to leave their current house. Africans, felt to a lesser extent stable (43% n=46/106), they also reported at higher rates uncertainty (don't know by 29% n=31/106) and very likely to move by 18% (n=19/106). 70% (n=64/91) of Europeans on the other hand felt settled. Women were more polarised as they showed higher response rates in both extremes: 61% (n=91/147) very and rather unlikely, and 18% (n=26/147) very likely to move. Perception of housing Stability increased with duration of stay. 76% (n=64/85) of migrants who arrived before 2015 felt stable, compared to 51% (n=)109/215 of those that arrived after 2015. As it might be expected, uncertainty and insecurity of tenure was more common for newcomers.

4.1.3. Housing conditions

46% of respondents felt adequately housed in terms of availability of space. However, 23% reported living in overcrowded conditions (described as limited space, lack of privacy and personal space) and 28% having enough availability of space but limited privacy and personal space.

There was a big difference in availability of space in terms of origin. 45% (n=48/106) of Africans reported overcrowded living conditions (and higher rates of sharing), compared to 13% (n=13/103) of Asians and 9% (n=5/91) of Europeans. Women seemed to be more sensitive in terms of space (41% (n=61/147) reported having adequate space, compared to 50% (n=76/153) of men, although they shared less). They also reported by higher rates having limited privacy (31% (n=46/147) women to 24% (n=37/153 men). Perceived overcrowding was more common for newcomers (that also shared at higher rates), with 27% (n=59/215) of respondents that had arrived after 2015 reporting too limited space, compared to 12% (n=10/85) of those that had arrived before 2015.

Housing conditions were reported as excellent by 29% of respondents, while more than half (53%) described them as adequate. 17% of respondents mentioned their house needed repairs and faced safety risks. Europeans were more satisfied with their housing conditions (43% (n=39/91) reported excellent, 54% (n=49/91) adequate and only 3 requiring repairs), while the level of satisfaction for Asian respondents was lower (28% (n=29/103) reported excellent conditions and16% (16/103) mentioned their house needed repair).

27 Responses might be biased due to fear of revealing what might be considered a malpractice.

Africans seemed to be residing in the worst conditions (18% (n=19/106) reported excellent, 30% (n=32/106) needed repair). Women seemed more satisfied with their houses than men. 34% of women (n=50/147) reported excellent conditions compared to 24% of men (n=37/153), while 14% mentioned their house needed repair (n=20/147) compared to 20% of men (n=31/153). Respondents who had arrived in Thessaloniki before 2015 seemed more satisfied with their housing conditions (35% (n=30/85) excellent, 13% (n=11/85) in need of repair) than recent arrivals (27% (n=57/215) excellent, 19% (n=40/2015 in need of repair). The fact that newcomers often occupy the worse part of the housing stock was also reported by one of our interviewees:

"The housing situation is better today, for Albanians. They have better jobs and can pay for their rent. Some have their own houses. For refugees it is not the same. They live where we lived before, in basements and ground floor apartments, in bad conditions. But today, rents are much higher, so even in these horrible houses, they have to cohabitate with more people in order to be able to pay the rent."
Albanian woman, before 2015

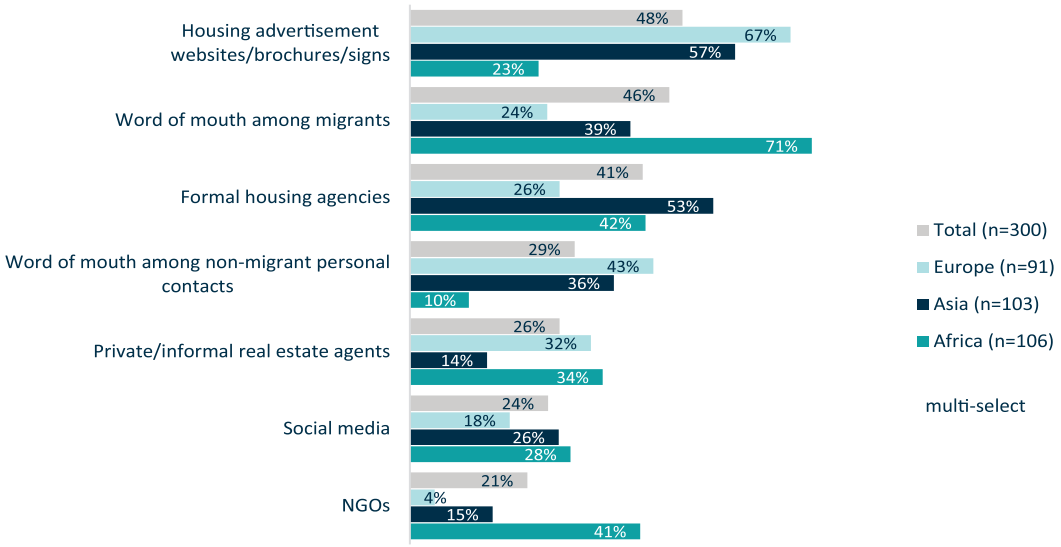
4.2. House search strategies

4.2.1. Channels used to look for housing

Contacts within the migrant communities, advertisements and real-estate agencies (formal housing agencies) were the most common channels used by people with a migratory background to find a house in the city of Thessaloniki. Housing ads had been used by 48%, word of mouth among migrants by 46% and formal housing agencies by 41% of respondents (see Figure 6 below). To a lesser extent, they also resorted to other non-migrant personal contacts by 29%, informal –mostly migrant- mediators (informal real-estate agents) by 26%, social media by 24% and 20% to NGOs.

Important differences were recorded across respondents according to their origin. People originating from Africa seemed much more reliant on their community networks (71%, n=75/106) and NGOs (41%, n=43/106), and less on advertisements (23%, n=24/106) or local contacts (10%, n=11/106). People from Asia reported higherreliance on advertisements (57%, n=59/103) and formal agencies (53%, n=55/106), while relying less on informal mediators (14%, n=14/103) and NGOs (15%, n=15/103). Finally, respondents from Europe tended to primarily look at advertisements (67% n=61/93) and relied a lot on word of mouth among personal non-migrant contacts (43%, n=39/93) and informal mediators (32%, n=29/93). They had less contact with formal housing agencies (26%, n=24/93) or NGOs (4%, n=30/93)[28].

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



28 The distinction among formal and private/informal real-estate agencies was not very clear for the Greek context. The responses, particularly their breakdown by origin, reveal a rather confused understanding. Variations among ethnic groups, besides different housing pathways and strategies, might also reflect different understandings of the terms used and/or the different transmission of information by interviewers during the survey.

Differences were not particularly remarkable between genders, although women appeared to rely more on advertisements (54%, n=79/147), compared to men (42%, n=65/153), and men more reliant on their community networks (55%,n=84/153) compared to women (36%, n=53/147), and formal housing agencies (46%, n=71/157), compared to women (35%, n=52/147). These differences may also be influenced by the ethnic composition of the two genders in the sample: male migration primarily from Africa and female migration from Europe.

Slight variations showed depending on time of arrival. Respondents who had arrived after 2015 seemed to rely more on their community networks (51%, n=109/215) compared to those who arrived before 2015, (33%, n=28/85), and on formal housing agencies (42%, n=91/215) compared to before 2015 (38%, n=32/85). Longer-term migrants seemed to rely more on advertisements (58%, n=49/85) (), as well as word of mouth from personal networks beyond their own community (38%, n=32/85) compared to those who arrived after (44%, n=95/215 and 26% n=55/215 respectively)). Social media and NGOs also appeared more relevant for those more recently arrived (27% n=59/215 and 28% n=61/215 respectively), compared to those who arrived before 2015 (16%, n=14/85 and 1%, n=1/85).

4.2.2. Reasons for choosing housing search channels

The reason for choosing a specific house search channel varied among the different choices mentioned in the survey (see Table 3 below).

Access to information on housing to rent through the internet was one of the main reasons for utilizing diverse channels. Specifically, 73% (n=105/144) of respondents that used housing advertisements, reported as the most frequently used channel, found them through the internet by. The internet also facilitated reaching informal agents for 42% (n=33/79) of respondents and formal agents for 25% (n=31/123). As expected, availability on the internet was, the primary reason for accessing information on housing through the social media for 86% (n=63/73) of respondents.

As noted earlier, the survey underscored the crucial role of informal personal networks for people with a migratory background in accessing information about available housing. Recommendations for potential housing opportunities circulated within migrant communities and between migrant and non-migrant local contacts. Within migrant networks, recommendations from other migrants who could provide information were mentioned by 91% (n=125/137) of those who accessed housing through word of mouth.

> *"I eventually found a house through people I knew. I tried through real-estate brokers, but I encountered many problems. They wanted a lot of money, they asked for double fee, two rents instead of one. Or, when they heard we were from Ukraine, they would just hang up. They told us they could not trust us, they believed we would not be able to pay the rent."*
> ***Women from Ukraine***

These community networks were also instrumental in connecting individuals to NGOs (for 55%, n=34/62) and informal brokers (35%, n=28/79), as well as formal agencies (19%, n=23/123) and local residents (14%, n=12/87) that could provide information on housing. Similarly, recommendation from non-migrant contacts, mediated access to other locals (67%, n=58/87) and provided information on accessing informal brokers (for 23%, n=18/79 of those that used this channel), other migrant persons (22%, n=30/137) or NGOs (18%, n=11/62).

Prior relationships and support on other issues often provided the ground for these informal networks. For instance, 48% (n=30/62) of those who resorted to NGOs were already supported by them. Similarly, 40% (n=35/87) of those who used word of mouth among non-migrant contacts and 27% (n=37/137) of those among migrant contacts were also helping them for other reasons.

Visibility on the street was also important to access information on housing through formal real estate agencies and advertisements. 68% (n=84/123) of those who approached agencies saw them while passing by on the street, as well as 20% (n=29/144) of those who used advertisements

Very few respondents mentioned NGOs or public authorities as being the reason for accessing to the channels they used to find a house. Finally, they did not seem to choose a specific housing channel because they felt it was the most reliable or safest, neither did they report being forced to use one option due to lack of other choices.

Table 3: Share of respondents disaggregated by house search channel used and by corresponding reason for using it

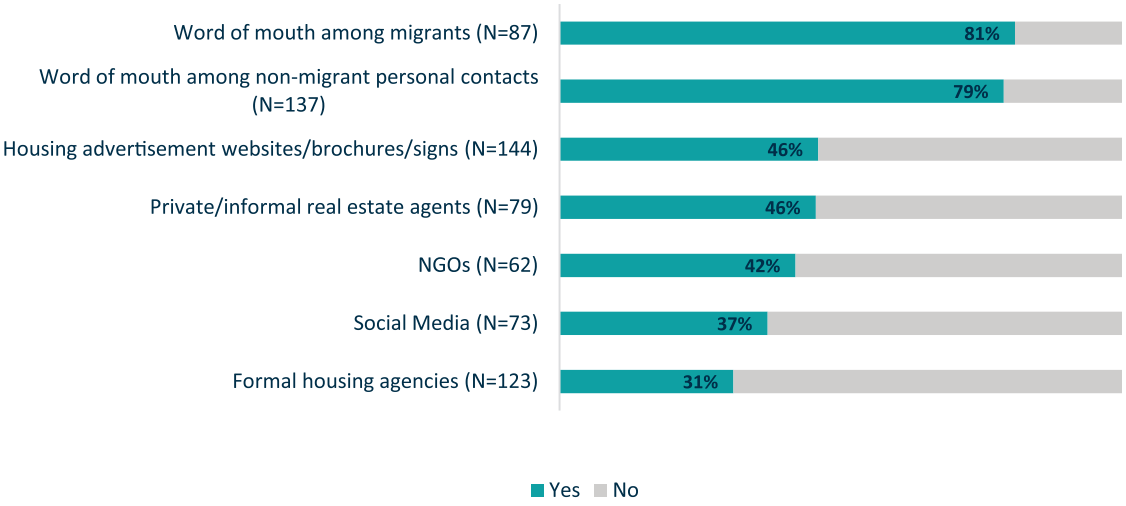
	Formal housing agencies (N=123)	Private / informal real estate agents (N=79)	NGOs (N=62)	Word of mouth among migrants (N=87)	Word of mouth among non-migrant personal contacts (N=137)	Housing advertisement websites/ brochures / signs (N=144)	Social Media (N=73)
I saw them on the street	68%	18%	0%	2%	1%	20%	4%
I found them on the internet	25%	42%	3%	0%	1%	73%	86%
Recommended by other migrants	19%	35%	55%	91%	14%	6%	7%
Recommended by non-migrant personal contacts	10%	23%	18%	22%	67%	8%	3%
I felt it was the safest/most reliable option	1%	3%	0%	0%	2%	0%	0%
It was the only option available	1%	6%	5%	4%	6%	1%	0%
Recommended by NGO/CSO	0%	1%	10%	0%	0%	0%	0%
They were already helping me for other reasons	0%	1%	48%	27%	40%	0%	1%
Recommended by public authority/intermediary	0%	0%	2%	0%	0%	0%	0%

4.2.3. Helpfulness of house search channels

The sub-samples of respondents who relied on the various house search channels varied greatly between channels, thus the comparative analysis below should be interpreted with caution.

Among the channels explored in this study, personal contacts, migrant or non-migrant, were rated by far as most useful to find a house by respondents. 81% (n=111/137) of those who looked for housing by word of mouth among migrants and 79% (n=69/87) of those who asked other personal contacts mentioned they had directly helped them to find a house or pointed towards the channel that later helped to find housing. For the rest, the information they got through these channels did not prove useful.

Figure 7: Was this channel helpful to you to find a home?



Advertisements were found useful by less than half of those who used them (46% n=66/144), being the most commonly reported channel used by respondents in the survey (48%). 40% of those who did not eventually find advertisements useful (n=31/78) mentioned they were refused assistance.

Formal real-estate agencies were reported as the least useful, although they had been used by 41% of the sample. Only 31% of those who resorted to them (n=38/123) mentioned they proved useful to find a house. For the rest 69%, the information they got did not result in finding a house (n=46/85) or they refused to help them (n=34/85).

Informal brokers, used by 26% of the sample, were reported as useful by 46% (n=36/79) of those who resorted to them. Still, 43% (n=34/79) did find a house directly through this channel. Finally, NGOs were considered useful by 42% (n=26/62) of those who used this channel and social media were reported as useful only by 37% (n=27/73).

Housing advertisements, formal housing agencies and informal brokers appeared more useful for women and those who arrived before 2015, while NGOs appeared more useful for men, and were relevant only for those who arrived after 2015. Word of mouth within the community was mentioned as useful by 91% (n=68/75) of the Africans who used it, with no big differences by gender and time of arrival. Other personal non-migrant contacts appeared more useful to those arrived before 2015 (91%, n=29/32) and women (82%, n=40/49).

4.2.4. Awareness about public and social housing

Public and social housing are not available in Greece, so the questionnaire focused on respondents' awareness regarding available forms of mediated and supported housing.[29] It should be mentioned, that during the period that the survey was implemented, the ESTIA programme had been stopped and the HELIOS was suspended. As it came out of the FGDs and interviews the instability and uncertainty created by this situation was prevalent particularly among recently arrived migrants and refugees.
46% of respondents were aware of the exitance of these programmes, with most of them (83% n=116/139) having arrived after 2015 and 57% (n=79/139) being women, half of whom from Ukraine. Therefore, they were probably referring to the programmes intended for asylum seekers and refugees, rather than those for the homeless population. The vast majority (86%, n=120/139) knew about the requirements for applying to such programmes. Additionally, 21% of the entire sample (n=65/300), half of whom were Ukrainian women supported by the HELIOS programme at that time, mentioned awareness of these programmes.

29 he three housing programmes that had been available in the city of Thessaloniki prior to the survey were ESTIA that provided temporary urban accommodation to vulnerable asylum seekers; HELIOS mediating and supporting access to rented housing for recognised refugees; and "Housing and Employment" that supported access to rented housing for homeless and people at precarious housing conditions, including people with migratory background if they comply to criteria.

It is alarming that more than half of the respondents did not seem to be informed about available housing support (the same rate was observed for the rent benefit, see section 8.1). There is a clear need to enhance awareness and accessibility of information on available housing support programmes for people with a migratory background. This underscores the overall scarcity of housing support and the absence of a social housing sector in Greece.

4.3. Obstacles to finding housing

This study explored three main categories of obstacles that people with a migratory background might have encountered in finding housing: discrimination, economic obstacles, and legal or bureaucratic obstacles. This section provides an in-depth analysis of the experiences and perspectives of respondents with a migratory background regarding each of the three categories. The study also explored the viewpoints of housing gatekeepers, which are presented in a separate section later in the report.

4.3.1. Housing discrimination

General experience of housing discrimination

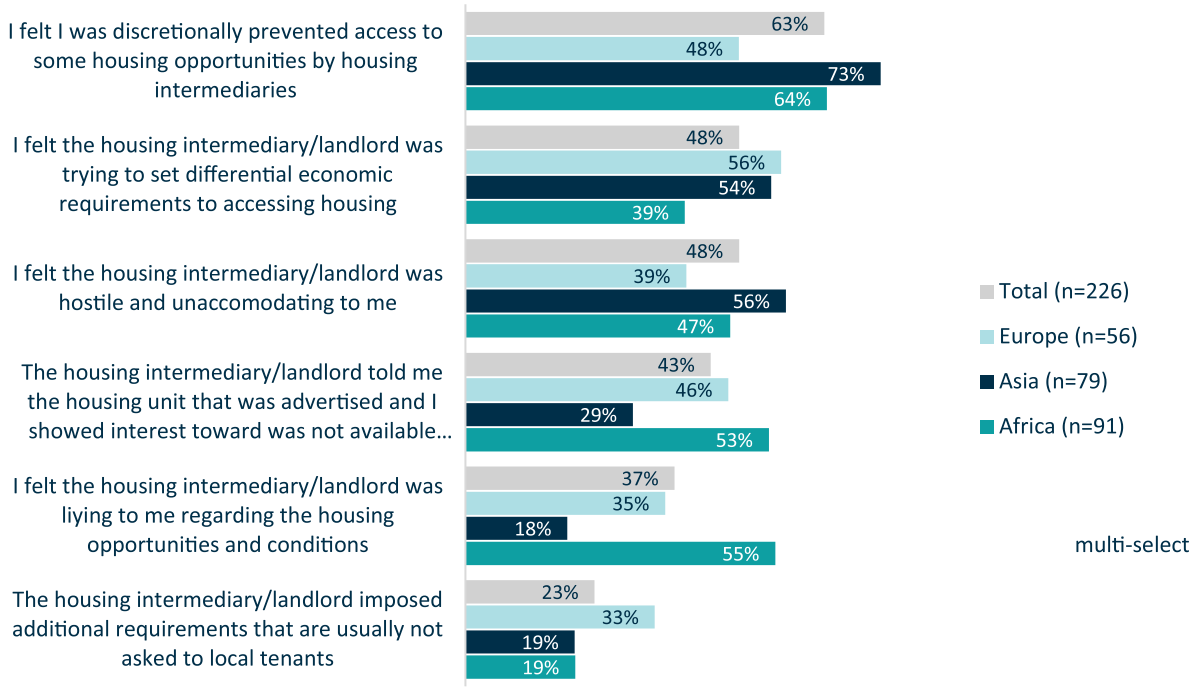
The percentage of respondents having felt discriminated against when looking for a house in Thessaloniki is very high, as it was reported by 75%. The rate was higher for people with African origin (86%, n=91/106), followed by those with Asian origin (77%, n=79/103) and respondents from Europe (62%, n=56/91). The percentage remained rather high also for those who had resided longer in the city (68%, n=58/85 of those who had arrived before 2015).

Regarding the frequency of incidents of discriminatory behaviours, responses were more differentiaed. People from Asia reported more frequently being discriminated every time they looked for a house (42%, n=33/79), compared to 26% (n=57/91) of Africans and only 9% (n=5/56) of Europeans. However, Africans felt discriminated against more often overall (63%, n=57/91) compared to Europeans (38%, n=21/56) and Asians (33%, n=26/79). Europeans reported the least frequent discrimination (54%, n=30/56). The distribution of discriminatory experiences was almost even between genders (74% for women and 76% for men), with 32% of men (n=38/117) reporting having felt discriminated against every time they looked for a house, compared to 22% of women (n=24/109).

"When I got my papers in 2020, that is when I encountered real life in the city of Thessaloniki. I tried to find a house on my own, but it was very difficult. Sometimes I would see an ad for a house, but when I arrived, the landlord would say it was no longer available. Other times, I would reach an agreement over the phone, but when they saw me, they changed their minds. I faced the same issues with agents. They would not help you because of your language or your skin colour."
Young African man arrived after 2015.

There was a broad distribution of answers regarding behaviours that were perceived as discriminatory, both direct, such as hostility and additional requirements and indirect, such as blocked opportunities and misinformation. **The most frequent was the prevention of accessing housing opportunities by the housing intermediaries** mentioned by 63% (n=139/220) of respondents who had reported feeling discriminated against (most relevant for Asians by 73%, n=57/78) (see Figure 8).

Figure 8: Was there a particular behaviour or fact that made you feel you were discriminated?



Other frequently reported discriminatory behaviours were hostility and unaccommodating behaviour by intermediaries and landlords (48%, n=106/220), being asked for differentiated economic requirements to access the house (reported also by 48%, but more frequently by Europeans (56%, n=30/54) and Asians (54%, n=42/78), and being told that the housing was no longer available once their profile was perceived by the intermediary or landlord (reported by 43%, but mostly by Africans (53%, n=47/88) and Europeans 46%, n=25/54). Finally, respondents mentioned being lied at regarding the available housing opportunities and conditions by 37% (n=81/220), but much more by Africans 55% n=48/88), and by 23% (n=50/220) the discretional imposition of additional requirements not usually asked to local tenants, which seemed more relevant for Europeans (33%, n=18/54).
Answers also varied by gender. A higher rate of men mentioned limited housing opportunities (68% compared to 58% of women). More women mentioned additional economic requirements compared to men (53% women versus 43% men) and experiencing withdrawal of availability (51% women versus 36% men). Surprisingly, there were no particular variations depending on the arrival time.

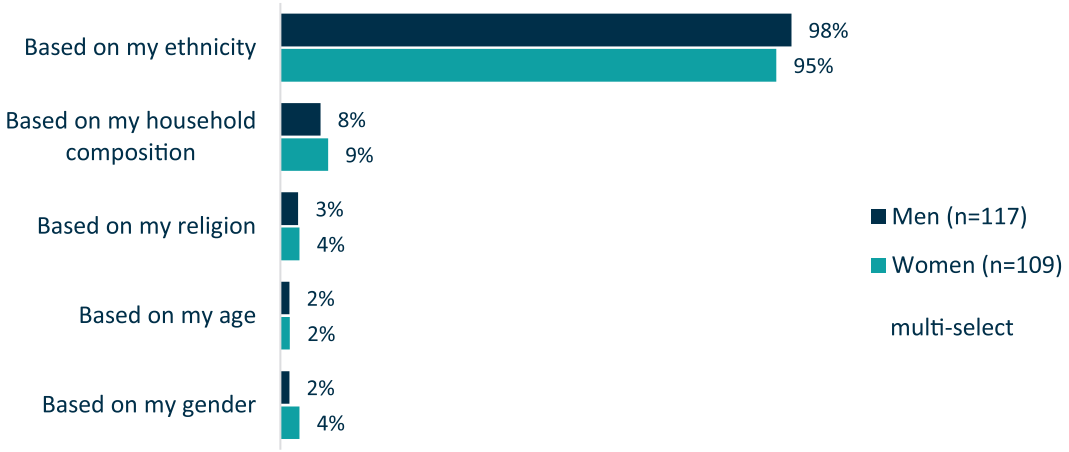
It should also be noted that discriminatory attitudes are not always perceived or reported by people with migratory background. As one interviewee mentioned:

"We do not get many reports of tensions and racist attitudes. I am not sure if they are aware of them. Maybe they consider racism a given condition in their everyday lives. Refugees might not perceive an attitude as discriminatory, but we get feedback from intermediaries working in the field. Landowners will not say to their face "I am not renting it to you because you wear a hijab" Instead, they will offer a price they know refugees cannot pay"
Women, NGO staff

Discrimination grounds

Ethnicity was considered by far the primary reason of discriminatory behaviours for the vast majority (97% n=219/226), with small variations among regional groups (99% of Africans, 97% of Asian and 93% of European). Other types of discrimination were also reported, but with a considerably lower prevalence. These included, discrimination based on household composition (mentioned by 8% (n=19/226), religion (mentioned only by 10% (n=8/79) of Asians that had arrived after 2015), gender by 3% (n=6/226) and age mentioned by the 2% mostly Europeans. There were no important differences among genders regarding the perceived grounds of discrimination.

Figure 9: Why have you been discriminated against?



Ethnicity

Respondents felt they were discriminated against based on specific factors related to their ethnicity, including nationality (77%, n=168/219), migrant/refugee identity (60%, n=131/219) and skin colour (42%, n=93/219), and to a lesser extent language (13%, n=29/219). There were important differences among regional groups. Skin colour was mentioned by almost all Africans (96%) but only 9% of Asians. Nationality and migrant/refugee identity was mentioned by 73% and 74% of Asian respondents, while language was mostly reported by Europeans (27%, n=14/52). In relation to gender, nationality (80% of women n=83/104 and 74% of men n=85/115) and migrant identity (57%, women n=59/104 and 63% men n=72/115) were equally important discrimination grounds for both genders. A more considerable variation was observed regarding skin colour, which was more important to men (51%, n=59/115) compared to women (33%, n=34/104).

Household composition

Household composition was mostly mentioned by Asians (15% n=12/79) and Europeans (11% n=6/56), and only one person from Africa, pointing to the large family size and having children as the main factors for being discriminated against. It was also more relevant for those that arrived after 2015 (10%, n=17/168). The sub-samples of respondents who reported discrimination based on other grounds was very small and thus are not suitable for further analysis.

Religion

Religion as a factor of discrimination was only mentioned by 10% of Asians, all having arrived after 2015. This also came up in the interviews and focus groups discussions, as cultural habits related particularly to the Muslim identity, are stigmatised and reproduced within the housing market.

"In cases of many people living together, there is more noise, movement, damage to the common spaces and resentment of other condominium inhabitants towards the landlord that rented his/her apartment to migrants. Particularly with persons that have a Muslim religion/culture, mainly because of the noise in their everyday life."
Gatekeeper

Perpetrators of discrimination

Landlords were mentioned as main perpetrators of discrimination by people from all origins (99% Africans n=89/90, 94% Asians n=72/77, 92% Europeans n=47/51). Real-estate agencies were also frequently mentioned by 81% of respondents from Asia (n=62/77), 70% of respondents from Africa (n=63/90) and 35% (n=18/51) of respondents from Europe. Both genders pointed to landlords as primary perpetrators of discrimination (95% women and 96% men), with diverging opinions on the role of real-estate agents (53% women and 77% men). Almost none pointed to public authorities as perpetrators of discrimination and very few (3%) mentioned other intermediaries.

"I have written mails to brokers. When they see my name, they might never answer."
Albanian Woman

All interviewees reported differences in the attitudes of gatekeepers, particularly landowners, depending on the ethnic profile, gender and household composition of potential tenants.

People of colour or those with visible distinctive characteristics are more at risk of being discriminated against based on their ethnic or religious identity. One key informant compared this factor with what has been termed in the US "permanent racial visibility" for the Black community. It is a condition that creates a persistent distinction for people of colour, visible in public space, the labour market, and housing. These individuals will probably face the same hesitations and difficulties as those who do not speak the language. This form of racism does not change even when people acquire nationality.

"You see it in their face, we don't need black. Maybe you had your own experience with others, but not everyone's the same"
Young African man, arrived after 2015.

It was also mentioned that **young single men and single mothers might face more discrimination and difficulties when looking for housing**. Young single men are often regarded as less reliable in terms of housing maintenance and good neighbour relations, while single mothers are perceived as unable to consistently pay for housing costs. For single men it might be difficult to work and at the same time look for a house and for single mothers it might be difficult both to work and to find someone to look after the children, thus they might be more likely to rent very bad houses.

Discrimination after finding housing and perpetrators

Discrimination in the context of housing appeared less felt while settled in a home. However, one third of respondents (34%, n=103/300) reported having felt discriminated against after finding a house, particularly African respondents (53%, n=56/106, compared to 23% n=24/103 from Asia, and 24% n=22/91 from Europe). The majority of those who reported experiencing discrimination after finding a house (81%, n=83/102) pointed to neighbours as the main perpetrators (92% Asian, 80% Africans, 73% European). Landlords were also mentioned but to a lesser extent (48% overall: 59% Europeans, 55% Africans, 21% Asians). Men seemed more affected (39% of men compared to 29% of women). Additionally, those who resided longer in the city reported a slightly higher rate of discrimination after finding a house (40% before 2015, compared to 32% after 2015).

Impacts of discrimination

Difficulties in finding a house was the main impact of discriminatory attitudes, reported by 86% (n=202/236) of respondents who experienced discrimination while looking for a house or after finding one (90% Africans, 85 % Europeans, 80% Asians). This difficulty reached the point of being unable to find a home for 10% (n=23/236) of respondents who had experienced discrimination, particularly among those who had arrived after 2015 (13%, n=22/173), Asians (16%, n=13/82) and Africans (10%, n=9/93), and predominantly men (16%, n=19/121).

More than one third reported having to comply with worse housing conditions (37%, n=87/236). This issue was equally reported among regional groups but was more frequently mentioned by those who arrived before 2015 (51%, n=32/63) compared to those that had arrived after (32%, n=55/173) and by women (41%, n=47/115) compared to men (33%, n=40/121). This issue emerged strongly in the interviews and focus group discussions. Tenants, and particularly migrants, are usually in the weaker position when bargaining in the housing market, making them more likely to accept what is offered. They are often directed towards the worse parts of the housing stock, which are of lower quality, smaller, older and poorly maintained.

> "I don't have the impression that landlords ask for more money from migrants. But the cheaper houses are in worse condition"
> ***Woman from Europe***

> "The landlord is good, but he does not repair the house. There is leakage, humidity and I still must pay everything"
> ***Young man from African***

As discussed, one reason for accepting an apartment in a poor condition, poorly maintained or not meeting the household's needs could be the fear of the process of looking for a new house itself. As a woman from Ukraine mentioned "I cannot go through the hell of looking for a house again".
Additional impacts of discrimination mentioned by respondents included having to pay more rent than locals and accepting unfair and speculative conditions, both reported by 29% (n=69/236) of respondents who had experienced discrimination while looking for a house and/or after finding one. Another 11% (n=25/236) mentioned having to endure ill treatment (16% Asians, 10% Africans and 8% Europeans), and 5% (n=12/236) reported having to provide a guarantor. No important differences showed in terms of gender or time of arrival in relation to these impacts.

4.3.2 Economic obstacles

Economic obstacles when trying to access housing **were mentioned by 63% of respondents** (69% Africans, 68% Europeans and 51% Asians). These obstacles mainly related to having to pay a high deposit (38%) and being burdened by high prices in relation to their income (37%). To a lesser extent, not having a stable income, which was required as a guarantee, was also an issue (22%).

Findings regarding the specific types of economic barriers experienced varied depending on the respondents' region of origin, as well as their gender and date of arrival. High deposits were more frequently mentioned by African people (55%, n=58/106), by almost one-third of Asians (32%, n=33/103), and 25% (n=23/91) of Europeans. High prices seemed more burdensome for Europeans (53%, n=48/91) compared to Africans (31%) and Asians (30%). Not having a stable income was more important to Africans (42%, n=44/106) compared to Europeans (13%, n=12/91) and Asians (9%, n=9/103).

Women seemed much more affected by economic difficulties. This was reported by 71%, n=104/147) of women, compared to 55% (n=84/153) of men. High prices were an important hindrance for 48% of women (n=70/147) compared to 27% of men (n=42/153). High deposit was mentioned more by men (41%, n=42/153) compared to 35% of women n=52/147), while having a stable and long-term job was equally important to both genders. No notable difference appeared in relation to arrival date, although high prices seemed more relevant for older migration, while high deposits were more difficult for recent migrations.

Differences among origins, genders and time of arrival, might also relate to discrimination faced in other sectors, such as access to the labour market. It is worth mentioning that economic problems were frequently reported also by respondents who mentioned having an income (60%, n=132/218) and those who were employed (61%, n=114/186).

As it came out of focus group discussions and interviews, **economic obstacles are also important for the second-generation migrants** living in Thessaloniki. The main issues reported were the difficulty in finding affordable housing and the inability to cover the entry costs and guarantees required by landlords, such as high deposits and advance payment.

4.3.3. Legal and bureaucratic obstacles

The great majority of respondents (88%) reported no having faced legal and bureaucratic obstacles, with slight regional variations. Among those who reported such obstacles, two-thirds (n=25/37) had problems with their ID, and about one-third (n=10/37) had issues with other requested documents. 14% of men (n=22/153) reported having faced legal issues, compared to 10% (n=15/147) of women. Arrival time also seemed to have an impact, with18% (n=15/85) of those who arrived before 2015 facing legal obstacles, compared to 10% (n=22/215) of those who arrived after.

4.3.4. Other obstacles

Lack of knowledge of the local language was reported as an obstacle by 41% of respondents. Language seemed to be a more important hindrance for people from Africa (59% n=63/106), compared to 35% (n=32/91) for people from Europe and 27% (n=28/103) for people from Asia. Being cheated/lied to regarding housing price and/or house conditions and/or utility rates was reported by 9% of respondents (15% Europeans, 8% Asians and 6% Africans). Not being able to provide guarantees was mentioned as an obstacle by 8% (12% of Africans, 5% Asians and 5% Europeans), while 4% also mentioned not knowing the ways to look for a house.

Women seemed more affected by all other types of obstacles, such as language (46%, compared to 37% for men), being cheated or lied to (12%, compared to 7% men), or not being able to provide guarantees (10%, compared to 6% men). Those arrived after 2015 seemed much more affected by other types of obstacles, particularly the language barrier, as these were mentioned by 20% (n=17/85) of those that had arrived before 2015, compared to 59% (n=129/215) of those that arrived after.

For refugees with temporary status or in a transitional phase, such as the Ukrainian women that participated in the focus group, obstacles related also to the lack of furnished apartments, the very bad condition or small size of houses in accessible prices, and the refusal of many landlords to rent their property for a short period, such as one year.

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

Discrimination appeared as the factor with the strongest adverse impact on people with a migratory background when looking for housing, mentioned by 59% (n=162/276) of respondents, with variations among origins and dates of arrival. Among those who reported having faced two or more obstacles in accessing housing, 77% (n=162/210) ranked discrimination as the strongest adverse factor. It was more frequently mentioned by Africans (87%% n=78/90) and Asians (83% n=54/65), compared to 55% (n=30/55) of Europeans. Discrimination was equally ranked by men and women and seemed to have a stronger impact to newcomers.

Economic obstacles seemed more important for people from Europe, mentioned by 38% (n=21/55) compared to 12% (n=11/90) of Africans and 11%(n=7/65) of Asians, and 19% (n=39/210) in total. **Economic obstacles were also more frequently reported by women** (22% (n=23/167), compared to men (15%, n=16/103).

4.4. Housing gatekeepers' perceptions of people with a migratory background

Gatekeepers interviewed in the case of Thessaloniki included representatives of landlords and real-estate brokers, municipal and NGO staff working in different positions at housing support programmes, experts and activists. Their experiences and opinions have been shaped by the economic crisis and its impact on landlord-tenant relations due to increased arrears and evictions, and by the so-called "refugee crisis" since 2015, which changed the migration landscape in the city in terms of migrant population profile and state policies.

The following quote in a way summarises the common sentiment towards people with a migratory background in the housing market:

> "The notion of migrants often carries a negative tone within the housing market. Typically, people or landlords lack personal experiences, but rely on hearsay. There are two main common beliefs: either migrants lack enough income to pay rent or fail to provide guarantees, or their housing practices, like cohabitation in large households, raise concerns about mistreatment of the house."
> ***Gatekeeper***

Embedded stereotypes and widespread rumours were linked to concerns about the economic solvency of tenants and inequalities related to poverty, but also to difficulties and barriers related to the integration of migrants into Greek society, including persisting racism and intolerance.

> "It is not clear whether it is class or ethnicity that weighs more. Worrying about getting the rent is an important factor that defines landowners' decisions. However, class and economic conditions are intertwined with the neighbourhood characteristics and the background of inhabitants that live in them."
> ***Migration expert***

4.4.1. Higher risk of arrears and competition in the rental market

Landlords were portrayed as being more reluctant to rent their house to individuals with a migratory background. Their hesitation or negative position were primarily associated with concerns regarding tenants' ability to cover housing costs. Migrants are often unemployed, might not have a stable income or have very low wages, creating insecurity about receiving rent payments or covering utility bills.

Particularly in Thessaloniki, where the rental market is also occupied by a large student population, there is a de facto competition for access to the cheapest (and smallest) part of the housing stock. It was often mentioned in the focus group discussions that landlords prefer to rent to students, who are usually supported by their families and can often pay several months in advance. In contrast migrants typically lack the financial means to pay large sums upfront and nor guarantors or networks of economic support, making them less attractive to landlords.

However, it was also stressed that there is a general negative predisposition of landowners towards tenants since the financial crisis. Economic difficulties in the rental sector remain widespread, particularly as housing prices are disproportionally increasing in relation to local incomes. For people with a migratory background, discrimination often posed an insurmountable barrier, even when they had the money to pay.

"I had arranged everything with the lady, she gave me her IBAN to make the transfer, we had agreed for me to pay five rents, one for the guarantee and four months in advance, but suddenly her husband called me and told me that they gave it to a friend."
Young man from Africa

Discussions revealed a contradictory landscape regarding experiences between landlords and migrant tenants, highlighting differences among ethnic communities and different times of arrival. As it was mentioned by the representative of the landowners' association, in many cases, landlords consider migrants exemplary tenants because, out of fear and insecurity for not losing their house, they would not risk creating problems with their landlords. On the other hand, persons with migratory background were sometimes accused of strategically manipulating landlords, renting while knowing they will not be able to pay, with particular reference to migrants from Africa and the Middle East.

People involved in housing programmes emphasised the enormous difficulties they faced when searching for houses to rent for their programmes or when supporting people with migratory background as mediators due to these negative stereotypes. However, they also stressed that over time, as the programmes became better known and trusted among landowners such barriers would be reduced.

"Every house was rented with pain"
Municipal staff.

"Landowners were often negative; we could say that almost half did not want to rent to refugees. There were racist motives. Most of them feared they would not get the rent. This is something that changed over the years."
NGO staff

4.4.2. Higher risk of housing misuse and neighbour reactions

Mistrust towards migrants, particularly refugees, was also associated to their unfamiliarity with the local context, and the rights and obligations related to the lease relationship, but also to their housing and everyday habits and practices. Migrants often have to co-reside in large numbers to afford the rent and other housing costs, particularly when they are in transit or are at initial stages of their settlement. Large families with children or groups of single men living together were perceived as potential sources of noise and disorder in condominiums. This perception discouraged landlords from renting their properties, fearing also negative reactions from neighbours.

Additionally, workers of the supported housing programmes noted that many problems between refugees and landlords/neighbours that emerged since 2015 with the implementation on a larger scale of housing support programmes, had to do with the everyday use of the houses. Malpractices such as using equipment incorrectly (for example, leaving the oven open for heating), inadequate house cleaning (for example, throwing water with a hose on wooden floor), and issues with neighbours in the condominium created explosive tensions. Our interviewees stressed, that timely intervention and conflict mediation can prevent or de-escalate such incidents, often requiring a lot of effort and a constant presence from their side.

It might be expected that cultural differences are magnified through everyday relations of proximity and cohabitation in apartment blocks and neighbourhoods, however as it came out from our interviews discrimination also reflected the persistence of racism and intolerance towards migrants. Migrants were often disproportionately stigmatised and accused of violating cohabitation rules and habits. As one NGO staff member noted, "There is less tolerance, more stigmatisation in very common attitudes, such as violating the common silence hours. It becomes a big deal".

On the other hand, not all experiences were negative. Good relations with landlords or landladies were also reported in the focus group discussions. While initial caution was common, there were both conflict and compassionate interactions between migrants and locals. As emphasised by an activist from a migrant solidarity group "It's important not to generalise about all landlords. They are not all alike. Knowing each other can bridge differences. Language also plays a crucial role. When you do not speak the same language, it is impossible."

4.4.3. Clients that need more effort, directed to the worse housing stock

Real-estate brokers appeared more willing to assist people with a migratory background. It was often mentioned that for them it is a job, but ultimately, landlords decide whom they wish to rent to.
Focus groups participants often mentioned that agents invoked the landlords' refusal to rent their property to migrants.

> "Two times we called agencies, and they told us that the owner wanted only Greek persons. Another time, they said the owners wanted only students."
> ***Young man from Africa***

Many brokers would deny assisting migrants as they considered them difficult cases. The representative of real estate agents mentioned that "As a broker you will to put need twice the effort". I know brokers that will not undertake cases involving migrants because they require more effort and time."

On the other hand, real estate brokers were sometimes portrayed as "buffers" between people with migratory background and landlords. As a woman from Albania put it, "Most prefer the agencies because they avoid the direct contact with the landlord, the mediation helps." In practice, working with migrants related closely to the area where a real-estate agency was located. Some agents would work more closely with refugees and migrants, mostly due to the characteristics of the available stock in the areas where they worked, such as low-cost housing, basements/ground floors, or properties in poor condition.

Finally, as it came out, agents often contribute to perpetuating discriminatory discourses and perceptions. For instance, when they mention an area does not have migrants to promote a house, or as they direct migrants' choices in the areas where migrants are known to reside, reinforcing informal redlining practices. It was reported that agents themselves often reproduce the entrapment of people with migratory background in the worst part of the housing stock, as the houses they chose to show to them are of worse quality. "They would underestimate us, show us houses in very bad conditions" Woman from Albania. In other cases, they would be blocked from some housing opportunities as migrants and refugees would not even get to see the house or meet in person the landlord as they were filtered earlier on by the broker.

4.5. Resilience strategies

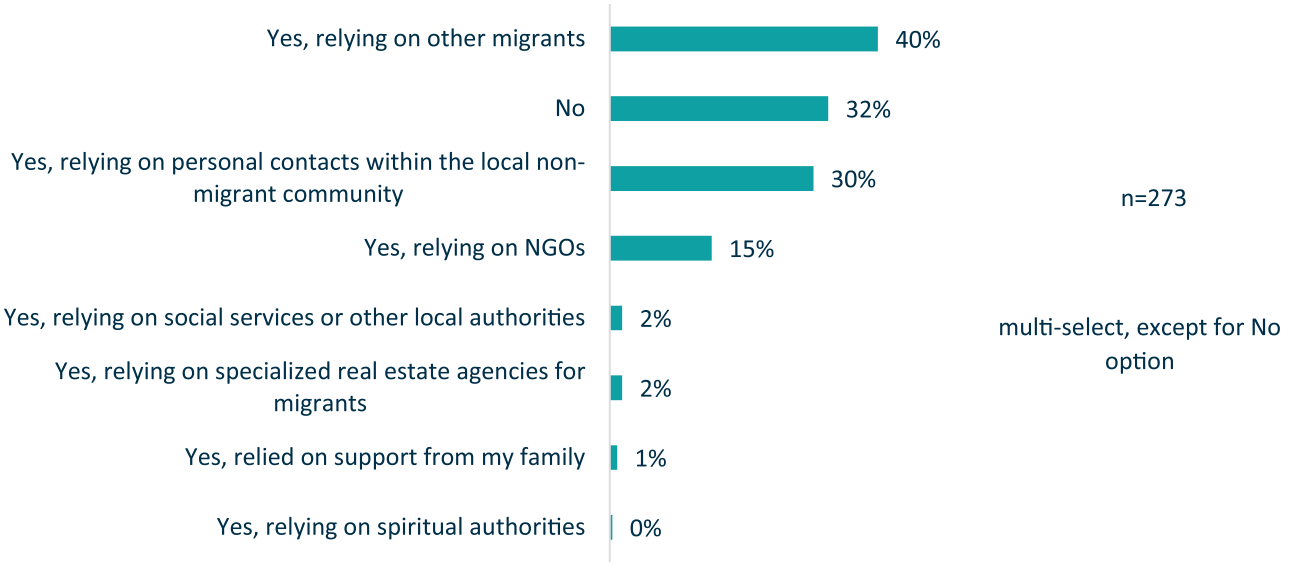
4.5.1. Measures adopted by respondents with a migratory background to overcome obstacles in finding decent and affordable housing

Most respondents (68%) who encountered at least one obstacle in accessing housing had relied on an external source for help. However, it is concerning that nearly one third of respondents (32%), did not take any action to overcome these barriers (see Figure 10 below). This lack of action was notably more prevalent among Africans (62%, n=63/102), less so among Europeans (24%, n=19/79), and even less among Asians (7%, n=6/92). There was no variation based on gender or time of arrival.

Personal informal networks, both within (40%) and outside (32%) the migrant community, appeared as the primary resilience mechanism relied upon by people with a migratory background to overcome the barriers encountered in their search for housing. A much smaller percentage mentioned NGOs (15%), while only 2% mentioned public authorities and specialised real-estate agents.

Relying on other migrants was more frequently mentioned by Asians (61%, n=5692), compared to Europeans (29%, n=23/79) of and Africans (28%, n=29/102). It was also more relevant for men (47%, n=65/139) than women (32%, n=43/134), and for **those who arrived after 2015** (42%, n=83/197) compared to those who arrived before (33%, n=25/76). **Conversely, reliance on other local contacts appeared more relevant for Europeans** (46% n=36/79) and Asians (37%, n=34/92), and much less for people from Africa (12%, n=12/102). Local contacts seemed more important to **women** (38% n=51/134) compared to men (22%, n=31/139), and those who arrived **before 2015** (46% n=35/76).

Figure 10: Have you done anything that helped you overcome the barriers that you faced in access to housing?



Relying on friends and community networks often came up during the discussions with members of the African community. Accessing housing through word of mouth, passing apartments from friend to friend, or temporarily hosting newcomers or community members in transitional or difficult situations, were mentioned as common practices.

> "There is mutual support. We try to host friends and people we know, at least for a while, as much as we can. It is not always easy to cover someone else's housing expenses, because we also have to send money to our families"
> ***Young man from Africa.***

Legal remedies

21% of respondents reported being aware of legal remedies for victims of housing discrimination, with varying rates across regions: 26% among people from Africa, 18% from Asia, and 16% from Europe. Among genders, 25% of men compared to 16% of women reported awareness. Still, only 3% (n=2/62) of respondents had used such remedies. According to informants working with migrants, they mostly referred to what is known as the antiracist law.[30] However, there is lack of comprehensive understanding of the mechanisms

30 This refers to the Law No. 927/1979 on Combating Race Discrimination, amended and complemented since. The 2014 law introduced tougher punishment for racism, discrimination and Holocaust denial. In 2016 a law was introduced against discrimination at work and employment. The primary administrative instruments for reporting cases are the special police units on Combating Hate Crime in large urban centres. The Ombudsman has a mandate to monitor the reported cases and provide recommendations on the

"They [people with migratory background] do not have mechanisms of support in mind. They consider the police a mechanism or the organisations that support them. They do not know about the Ombudsman. For example, if someone harasses them, they do not know that the police have a unit for the prosecution of racist crimes."
NGO staff, legal consultant

Rent subsidies

Regarding awareness of rent subsidies, less than half (43%) mentioned knowing about them. Asians seemed more informed, as 54% (n=56/103) reported knowing about rent subsidies, compared to 46% (n=42/91) of Europeans and 31% (n=31/106) of Africans. In terms of gender, 52% (n=77/147) of women reported awareness, compared to 34% (n=52/153) of men. Additionally, newcomers seemed more informed, with 45% indicating awareness compared to 38% of those who arrived before 2015.

Only half of those who were aware (51% n=66/129) reported having applied (45% European, 29% Asian and 26% Africans, 61% (n=47/77) of women and 37%, (n=19/52) of men). Of those who applied, 74% (n=49/66) obtained the benefit, with variations among regions. 90% of Europeans, mostly Ukrainian women, 68% of Asian and 53% of Africans, mostly men, had obtained a rent benefit. The majority had arrived after 2015, whereas only 5 migrants who arrived before 2015 mentioned having obtained a rent benefit. The most frequently mentioned rejection reasons were not fulfilling the financial or other requirements (11%, n=7/66), not being a citizen (3%), and having an ongoing application process (6%, n=4/66).

This outcome may be influenced by the smaller number of migrants who arrived before 2015 in the sample, but it is also telling of the limited outreach of social services and information regarding available benefits. More recently arrived migrants, were mostly aware of the programmes for refugees, like HELIOS or ESTIA, implemented since 2016, which were not available for migrants that had arrived before. Furthermore, migrants that had arrived before 2015 did not benefit from the more organised support systems developed after the refugee crisis, resulting in less awareness of public support measures, such as the horizontal means-tested rent benefit introduced since 2019 (which in any case requires a minimum of 12 years prior residence in the country).

"Migrants now are better informed and supported by NGOs. They know to whom they can ask for help."
Gatekeeper

Adaptation strategies

The lack of a more organised formal reception system was commented by older migrants, which had to develop informal and indirect coping strategies to adapt and integrate in the Greek society. For example, migrants from Albania avoided the creation of very segregated ethnic clusters or concentrating in specific areas of the city.[31]

"For some it might be helpful, to have a sense of community, mutual help. But in Greece this was not possible. The reception conditions were bad. We were afraid we would be stigmatised, so we avoided staying together."
Woman from Albania.

31 See: Kokkali, I. (2015) Albanian Immigrants in the Greek City: Spatial 'Invisibility' and Identity Management as a Strategy of Adaptation, in Vermeulen H., Baldwin-Edwards M. and van Boeschoten R. Migration in the Southern Balkans, Springer Open.
32 See for Athens: Maloutas, T. and Spyrellis, S. (2015) Vertical social segregation in Athenian apartment buildings, Athens Social Atlas, https://www.athenssocialatlas.gr/en/article/vertical-segregation/

This was also enabled by the housing stock structure which, due to its fragmentation and differentiation in terms of quality and price, lead to vertical patterns of segregations, with newcomers and low incomes ending up settling in the worst part of the stock in broad areas of the city.[32]

Other assimilation and adaptation strategies adopted by earlier migration, mentioned by our interlocutors, were "passing as a Greek" or voluntarily changing religion. Evoking a Greek origin, such as "from north Epirus" (an area in the south of Albania), was expected to generate diversified attitudes from both the local population and Greek policies which followed a strategy of division by actively supporting the settlement of expatriates from ex-Soviet Union countries.

4.5.2. Impact of supported housing programmes

The supported and mediated housing programmes mentioned above, along with the rent benefit, can play a crucial role in helping people with migratory background access housing. Focus group participants mentioned that it made a big difference when the landlords knew they were beneficiaries of HELIOS, noting a change in landlords' attitudes and reduced economic demands. However, interviews and discussions revealed that, besides the limited information reaching migrants, the available support programmes are very few, unstable, and often inadequate. Houses rented through HELIOS were the cheapest available, often in bad condition, because subsidies were low, and the apartments often lacked heating or basic equipment.

The insecurity caused by the suspension of both ESTIA and HELIOS during the period of interviews and focus groups was evident in the discussions, especially among the recently arrived Ukrainian community. Households that had already settled in an area and dependent on the programme subsidies feared that they would have to leave their homes, loosing also their connections to the neighbourhood. This was particularly concerning for families with children who had integrated into local schools.

Findings also pointed to the institutional discrimination reproduced through the programmes, further limiting their role in helping people with migratory background in their housing quest. These were explicitly included in the formal criteria, such as the 12 year prior legal residence to get the rent benefit, or occurred during implementation, for example by creaming applicants that are more "housing ready" or "capable" of getting mediated support for autonomous living, such as those that already had extra income to top-up insufficient subventions, that had better communication skills or that did not need special care. Some discriminatory filters also applied in the referral system.

> "The staff themselves would ask not to have only single men or not only people of colour, because they had to deal with reactions locally."
> ***NGO staff***

On the other hand, many of our interviewees pointed to the positive impact these programmes had in alleviating concerns among landowners' and neighbours'. The presence of intermediaries who provided technical support, looked after the condition of the property, monitored vulnerable populations and intervened whenever there was an issue, played a crucial role in mitigating their fears. Additionally, economic incentives offered by the programmes, such as advance rent payments for 2-3 months, maintenance, and rent guarantee provided by the municipality, was a further factor of confidence. Altogether, these supports constituted an important package of incentives for landowners who rented their properties for the programmes.

> "The ESTIA programme played a catalytic role in changing attitudes and mindsets. People had to live together in the same apartment building with people of different language or religion. The "bogus" of the Muslim was demystified. [...] Also the intermediation of organisations involved, being in contact with the condominium, the school, the neighbourhood, acted soothingly, and for refugees it was educational and inclusive, it helped them in their integration."
> ***Legal consultant***

4.5.3. Measures adopted by housing gatekeepers and civil society

Housing gatekeepers also mentioned adopting specific or additional measures when dealing with prospective tenants with migratory backgrounds.

The most common practice landlords adopted to mitigate their perceived risks when renting to a person with migratory background was asking for advance payment of several months' rent or more rents as a deposit. This is a rather widespread practice today, also for other categories of tenants, like students, who often have to pay a full year's rent upfront to secure an apartment. Not having sufficient savings or family support to cover these substantial upfront costs was an important hindrance for accessing housing, as it was reported by migrants that participated in the focus groups.

The representative of real-estate agents stressed that on their side, they tried to play an intermediary role and provide guidance, resorting to what he called the "voice of reason". He was particularly positive that, at least in his agency, they try to provide guidance to migrants with information about the procedures, the different available choices, practical issues, and basic knowledge needed, such as how to connect with utilities (electricity or water).

Providing incentives and intervening promptly to avoid escalation of conflict between landlords, neighbours and tenants were the two main measures adopted by the municipal agencies and civil society organisations responsible for the implementation of supported housing schemes. Training on everyday life skills was also important.

> "If you anticipated and had the chance to talk to them early enough, you could prevent reactions and avoid crises. They saw that the municipality was there, that they paid attention and responded to issues that came up."
> ***Social worker***

> "We were honest vis-à-vis landlords. We tried to create a culture of trust. How to trust so much vulnerability?"
> ***Municipal staff***

Finally, many activist and antiracist groups were organised in the city of Thessaloniki to support refugees to find housing and cope with available options, by activating solidarity and mutual support networks. They mediated rental agreements, looked for housing, talked to owners, helped with acquiring essential equipment and furniture, and even acted as guarantors in rental contracts. Such support had a significant impact during the first years of the increased refugee arrivals in the city after 2015, and particularly following the border closure. It remained essential in 2022 when the ESTIA programme stopped, resulting in evictions for many refugees. According to our interlocutor, human contact and forging relationships are the main weapon to fight discrimination in the long run.

> "The gap can be bridged only with human contact. That is when stereotypes collapse. We have to come close to each other, to know each other, to intervene together. Our group has now as a priority to build relationships. There is a daily afternoon meeting with food, a common place to meet. We need to try more. To see their [people with migratory background] real needs and aspirations. Simple things, like painting nails, or things you have fun with."
> ***Activist in migrant-solidarity initiatives***

4.6. Recommendations

4.6.1. Solutions suggested by respondents with a migratory background

- **Access to information is key, particularly for newcomers.** Interestingly, people with migratory background interviewed for this survey did not insist so much on welfare measures from the government, such as benefits and social housing, but emphasised the lack of a mediation and counselling support service to help them access the rental market. How to rent, where to look for a house, how to look for a house, how to talk with agents and landlords. Additionally, they asked for provision of legal support, but also to have better knowledge of **their rights and of the legal framework** when looking for a house.

"We need to know what to do, the steps to find a house. We need better information. There should be places where you could go to ask for houses, jobs, your rights."
Young man from Asia

- **Supported housing programmes, like the ones that had been available prior to the study, are necessary and should be improved** in terms of accessibility and effectivity, by providing information on different languages, by having specialised services were migrants live and work (i.e. not only in central areas, but also periphery), by broadening the eligibility criteria, by expanding the duration and stability of support.

- **Overall, a better reception and integration system is needed, including support for accessing the labour market**, such as targeted trainings but also formal recognition/validation of prior knowledges and skills to be able to use them in Greece.

- Participants also stressed the **lack of a broader housing policy for all the population** to increase the availability of affordable and adequate housing. This should include, regulating landlord and tenant relations, introducing better tenant protection measures, providing benefits for rent or purchase on a more stable basis, monitoring and upgrading the housing stock.

"Support programmes should last longer. You need time to adapt, to find a job, to find a house. At least housing should be provided at the beginning"
Woman from Ukraine.

- Finally, an **awareness raising and advocacy campaign against discrimination and racism**, particularly towards people of colour, would be necessary in order to change landlords, real-estate agents and local communities' mindset.

"Integration is not enough. It is not about language or having a job. They don't treat you the same. They judge from first sight. Landlords have also to change. To give us a chance to prove ourselves. When they know you, they can understand."
Young man from Africa

4.6.2. Solutions suggested by experts and gatekeepers

A variety of suggestions for immediate and long-term interventions to improve access to housing for people with a migratory background and fight discrimination came up in the KIIs, touching upon migration and social integration policies, interventions in the rental market and needs for an integrated social housing policy agenda in Greece. Specifically, these included:

Improvement of housing support, refugee reception and integration programmes:

- **A stable and enhanced housing support programme**, like HELIOS, is needed, equipped with a robust support and preparatory system implemented on an inter-municipal scale, and covering a broader target group, including undocumented migrants.

- **Training seminars, language lessons, and everyday skills are necessary even before entering housing**, particularly in the case of newcomers and vulnerable population. Working on beneficiaries' abilities to sustain an autonomous living can lead to better adaptation and avoid conflicts.

- **For this, a more integrated system of complementary support structures would be needed for households that cannot live on their own.** Social workers also suggested that, given the lack of adequate and specialised staff in the housing support programmes, a "staircase structure" is necessary, including temporary shelters with 24-hour support.[33]

- **A parallel labour market integration support** is needed to empower beneficiaries to take responsibilities linked to autonomous living, as in many cases the current programmes created dependence on social services and state benefits.

- **Programme requirements, such as prior residence or commitment to tasks, should be less strict.**

- **Long-term planning for the operational development of such projects.** Today's programmes are understaffed and short-term. They also have very limited funds.

- **Housing must be at the core of an improved reception and integration system.**

"It is as if we did not learn anything from previous programmes. It goes from bad to worse. Such programmes need coherence and continuity among them."
Municipality staff

"Integration has to start from day one. It cannot happen in isolation without interacting with the local community and housing is an important part of this. Particularly for vulnerable populations, such as refugees, it is fundamental to start their integration with a decent house. This relieves them from the stress of homelessness and allows them to focus on other issues."
NGO staff

33 It is worth mentioning that the Municipality of Thessaloniki is piloting a Housing First approach programme, but its upscaling or mainstreaming would require more resources, stability and commitment in the future.

Public intervention to improve tenant/landlord relations in the rental market:

- **Develop a consistent and stable programme of incentives and guarantees for landlords** in exchange to lower rent prices and long-term commitment. These could work in combination with housing support programmes in the private rental sector, such as ESTIA or HELIOS.

- **Introduce a flexible process of intermediation in the form of a free public service**, that would provide certified real-estate agents, specially trained on lease agreements and intercultural mediation, to deal with tenant-landlord conflicts out-of-court.

- Awareness raising campaigns are needed to promote living in diversity and overcome biases that generate tensions and conflict in everyday life.

- All actors involved in the housing market should be trained against discrimination and racist attitudes.

"Information, knowledge and training are key. People must learn about diversity, and real-estate agents must learn how to curb unfounded prejudices and opinions."
Gatekeeper

Access to information and care services:

- There is a broader lack of knowledge about how the rental market operates and how it is regulated in Greece. Access to housing-related information, including basic housing rights and available options, needs to be improved and made available in languages spoken by all ethnicities residing in Thessaloniki.

- A different care system is needed in urban centres, including access to primary health, child support, elderly care and other community services.

A social housing policy agenda for all:

- Migrants' housing problems are part of a broader housing issue that must be solved for everyone in a comprehensive manner. Social Housing policies are needed for all, including more specialised programmes and policy measures to address the needs of vulnerable populations, including people with migratory background.

5. Conclusions

Access to housing has become a major challenge for broader parts of the population in Greek metropolitan centres. The goal of this study has been to produce new knowledge from the ground and contribute to an in-depth understanding of the exclusionary dynamics of the current housing regime for migrants in the city of Thessaloniki. It explored the reasons that sustain and reproduce discriminatory attitudes towards people with migratory background when they are looking for a house.

The research seeks to go beyond explanations pointing to racism and prejudices grounded on origin or race and focuses on intersectional aspects and real-life experiences. These can shed light on the motivations and perceptions of different actors that have a pivotal role in providing access to housing for people with a migratory background in the context of Thessaloniki, such as private landlords, brokers and social services. It is also important to shed light on the real housing conditions of migrants, their trajectories in the housing market, the coping mechanisms and resources they mobilise to overcome barriers, survive and even thrive, in hostile environments, where humanity and human relations have often proved the strongest remedy to exclusion.

There are big differences in the housing experiences and pathways of respondents depending on ethnicity and time of arrival. The economic crisis, since 2010, the refugee crisis, since 2015, and the recent transformations taking place in the housing and rental market that reduce the availability of affordable and decent housing, have defined migrants' experiences and housing pathways, and have shaped predominant perceptions towards people with a migratory background in the housing market.
Throughout the research, it became evident that discrimination is a term and reality that is difficult to explain and even more difficult to measure. Often people experiencing discrimination may not recognise it or realise they are being treated differently. Discriminatory attitudes are often normalised and taken for granted. They might be even internalised and justified as something migrants are responsible for themselves. But they are also blurred by other attitudes and difficulties that relate to migrants' class position, labour condition and income level. Most racist and discriminatory incidents that people with a migratory background face in their everyday lives are not reported due to fear, or as a survival strategy, choosing to bypass and ignore such barriers, in search of solution to urgent needs.

For many there are signs of positive change regarding common beliefs and attitudes towards people with migratory background as proximity has given opportunities to forge interpersonal relations. Nevertheless, racism and intolerance are persisting, nurtured also by the rise of the far-right in the political sphere, particularly towards people with visible distinctive characteristics, such as skin colour or discernible religious symbols.

The upward market trends, particularly after the pandemic, have created difficult housing conditions for everyone, leading to increasing hardships for the most vulnerable. Today renting or buying a home is much more difficult than few years ago both for locals and migrants. The tradition of widespread informality and laissez-faire in the housing state policies of previous decades has resulted in an unregulated rental and housing market with no monitoring or protective mechanisms for all parts involved, both tenants and landlords.

As it came out often in the study the existing housing supported programmes are unstable, very limited and often inadequate. At the same time, despite the problems encountered, they made an important difference for people with a migratory background when trying to access housing. Such programmes, if they are improved and more adequately funded, can have multiplying positive effects for both the migrant communities and local receiving communities, by providing support services, incentives and guarantees for landlords and active mediation of conflicts. However, this cannot be achieved without a broader social housing policy to provide social rented housing and public intervention to regulate the housing market.

Finally, it has been broadly acknowledged that there is a huge knowledge gap in this field. Better understanding and visibility of discriminations in the housing market are needed to inform the public, political and policy debates. The Come Home research can contribute towards this direction by broadly disseminating findings, particularly towards municipal authorities and housing market stakeholders.

Annex 1. List of key informants

Experts

Code	Sector	Organisation	Role	Gender
Interview 2	NGO	International humanitarian organisation	Lawyer	F
Interview 4b	Municipal Agency	Centre of Migrants' Integration (KEM)	KEM legal counselling	F
Interview 9	Migration studies	Associate professor at the Aristotle University of Thessaloniki, Researcher on migration	Professor/Researcher	M
Interview 7	Albanian Community	Former president of the association St. Teresa	Leader/President of St. Teresa association	F
Interview 8	Activist	ROOM39	Direct housing support in squats and rented apartments	M

Gatekeepers

Code	Sector	Organisation	Role	Gender
Interview 1	NGO	International humanitarian organisation	Responsible of accommodation programmes (HELIOS)	M
Interview 4a	Public Authority	Municipality of Thessaloniki	Head of Municipal Department of Migrant and Refugee inclusion (ESTIA)	F
Interview 3	Landlord association	Union of Property Owners of Thessaloniki (ΕΝΙΑΘ)	President/Lawyer	M
Interview 6a, b, c	Municipal Agency	MDAT, housing support service	Architect and Lawyers of ESTIA (React) and KALYPSI programmes	F, F, M
Interview 5	Intermediates	Association of Real-Estate agents of Thessaloniki (ΣΜΑΘ)	President	M

Annex 2. List of focus group participants

Four FGD with target groups and one assessment FG were organised:

Focus	Main perspective	Participants profiles and language
Post Helios tenants (Ukrainian families) *code: FG1*	Housing discrimination, precarity and exclusion faced by Ukrainian women and their children, with and without the in-cash support provided by the programme HELIOS. The programme is expected to end by the end of November, leaving many households without any support to pay for rent and housing expenses. Special focus on female and family dimension, together with a less visible ethnic origin, recent migration history and limited experience of the housing market.	Seven women from Ukraine. Discussion in Greek & Ukrainian (with interpreter, who also shared her experiences)
Recent African migration (refugee status) *code: FG2*	Housing discrimination faced by people with migratory background originating from Africa that arrived recently (after 2019). Racial/colour dimension, family composition and gender aspects. Long term migration with plans to settle in the city, reporting the highest rates of discrimination.	Six men from different African origins. Discussion in English & French (with interpreter, who also shared his experiences)
Community leaders, with a focus on migration before 2015 *code: FG3*	Community leaders (Albanian, Afgani, Congolese and Nigerians). Differences among communities and changes in discrimination patterns and housing hardships along the years.	Two women and four men. Discussion in Greek and English.
Second-Generation from Albania *code: FG4*	Discuss in depth housing discrimination and difficulties faced by second generation youth. Young people will be accessed through universities, communities and social networks.	Three young women and two young men, born in Greece and Thessaloniki (one arrived very little). Discussion in Greek
Interviewees Assessment Discussion *code: FG5*	Discuss about the research, the process, the questionnaire, difficulties and differences with different communities, things that worked and what didn't, usefulness of discrimination research, what is missing, what can be done, how to make the research useful for migrants' conditions	Four enumerators from Solidarity Now

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SOS Malta

Come Home

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