

Housing integration policies for migrants in urban settings. The case of the Albanian population in Athens

Policy Paper

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1. Introduction. Insights of Athens' social and spatial fabric in the 2010

Integration within the EU context is perceived as a two-way process: migrants are offered opportunities to integrate while, at the same time, they make an active effort to become integrated as well. Specifically, migrants' access to employment, healthcare, education, and housing are the main components that could facilitate their integration. Moreover, as stated in the 2021-2027 Action Plan of the European Commission on Integration and Inclusion, "poor housing conditions and segregation can exacerbate divisions, which undermine social cohesion" (European Commission, 2020).

In Athens, Greece, access to affordable and decent housing remains problematic for the majority of the migrant population. Among the factors that do create challenges for migrants' access to adequate and long-term housing are increasing housing prices, absence of relevant policies and social housing, shortages of affordable housing, due to new trends of touristification of the city, as well as multi-faceted discrimination in the housing market. Moreover, while migrants' contribution to the social and economic life of the country is uncontested (Baldwin & Edwards 2004; Gemi 2014), social policies concerning their integration have (diachronically) been, and continue to be, poor. As already stated by the vast majority of scholars in Greece, social housing policies are almost non-existent (for both national and migrant population), while the social housing sector is limited (Emmanouil, 2006; Karadimitriou, 2021; Maloutas, Siatitsa, Balampanidis, 2020). While these realities are well documented in the public discourse, recent data published by Eurostat portray the current socio-economic context as one deepening existing discrepancies in the housing sector in Greece, while differences among EU member states are still significant (European Commission, 2020b; 2021; Eurostat, 2023).

Specifically, as part of the H2020 ITHACA project, this Policy paper is about the housing integration patterns of the Albanian population in Athens and the public policies that affect them, discussed in a European context. Moreover, in order to compare the Athenian case with other urban settings, the paper briefly discusses the important role played by different national and local contexts: in most southern European metropolises, the absence of housing policies

leads to urban patterns mainly shaped by personal or family networks; this is apparent in central or northern EU countries/cities, where social policies are denser and migrants' urban settlement takes place in more institutionalized terms (Allen et al. 2004).

Taking the Albanian population living in Athens - the largest migration group in the country and its capital - as the main case study, our research investigates the main housing patterns, from 1990 to date, of the Albanian population in the Municipalities within the broader Athens urban web.

What are the main housing strategies the Albanian population use and how did they manage to enter the housing sector? How are their housing pathways formed and transformed regarding the broader socio-economic context? While the policy paper aims at analyzing public policies, or the lack thereof, in an EU perspective, the Athenian context presents a number of particularities that we consider important:

As results of the 2011 Greek national census analysis show, the housing stock seems to be producing a relatively homogenous setting, especially in central urban areas. The vast majority of the population resides in apartment buildings, built on small plots - often smaller than 500m² - with an average of 15 apartments and 5-7 floors. Furthermore, most of these buildings were erected between 1960 and 1980. The prevalent mechanism of housing promotion throughout that period was the antiparochi system, which is a market-based mechanism of housing production associated with the massive densification and spread of the typical post-war apartment buildings (polykatoikies) following a triangulated form of building process including a landowner, a small contractor - with whom they formed a joint venture to carry out a single operation, at the end of which they split the apartments according to their initial contract terms- and buyers (Mantouvalou et al., 1995; Dimitrakou et al., 2022).

Throughout this otherwise homogeneous, and relatively new, housing stock differences do occur. The latter is expressed via access to homeownership, housing stock quality or amenities, and location. Furthermore, as recent research has shown, the floor level the residence is on seems to play an important role in housing conditions and segregation. Upper floors are more advantageous, offering higher living standards, while lower floors - ground floor and underground apartments - are much smaller, darker, and noisier (Maloutas & Spyrellis 2016; Maloutas et al, 2022).

Athenian society changed profoundly after the political changes that took place in Eastern Europe at the end of the 1980s and the beginning of the 1990s. It was the first time Greece became the host of ethnically and socially diverse populations. Athens was the epicenter of these changes, absorbing the majority of arriving populations, which meant new and more perplexed segregation patterns (Emmanuel, 2004; Vaiou, 2002). Due to the absence of public housing, most migrants found accommodation in the private sector; in other terms, they were obliged to "survive" in the free market. The prevailing -apartment building- housing stock resulted in intense spatial proximity within Athenian, densely built districts. The fact that the above are combined with high percentages of homeownership favored low levels of segregation. At the same time, spatial proximity often masks social distance, marginalization, and social exclusion, associated with poor quality housing and precariousness (Karadimitriou et al. 2021, Arbaci, 2019).

2. Methodology

This policy paper is based on both quantitative and qualitative research conducted within the framework of ITHACA research program:

Quantitative research. This research phase is based on data from the last available national census of 2011 (EKKE-ELSTAT, 2015); the aim is to investigate the housing strategies of foreign nationals with a migration background. Research mainly focuses on citizens from developing economy countries and, especially, Albanian nationals and compare theirs to general trends of the Greek population. Our analysis unravels differentiations in the - otherwise homogeneous - Athenian housing stock with most people residing in apartment buildings (90%) mainly built between 1961 and 1980 (66%).

In order to tackle the issue of poor housing conditions and segregation, we first questioned and mapped foreign population distribution according to occupational status (owners/tenants) depending on their place of residence. This analysis was made at the lowest possible spatial level, i.e., Urban Analysis Units (URANUs)¹.

Secondly, we focused on the in-depth analysis of housing amenities and residence floor level, the aim being to identify any inequalities in the quality of the housing stock foreign nationals had access to. This was based on a series of variables, such as the age of the housing stock, the existence of central heating and sufficient insulation.

Apart from horizontal ethnic inequalities, this paper also looks into the presence of vertical differentiation by investigating unequal distribution of ethnic groups among floor levels in apartment buildings.

Qualitative data. We collected 8 semi-structured interviews with Albanian and Ethnic Greek Albanian women, aged 36-70, living in Athens². They were all members of an Albanian Association called Artemis³, in Athens. Artemis aims at the integration and empowerment of women from Albania, offering emotional and community support to its members, organizing various events, and providing services, such as English and Greek lessons, psychological counselling, women empowerment seminars, organizing singing and dance contests, etc. The gatekeeper, Eleni, through snowball sampling, introduced us to other participants. The 8 women who participated in the interviews were representing their families, while also giving us their personal insights regarding their process of integration through their housing storytelling. A gendered data perspective created added value to the analysis. Specifically, the role of the community and the sense of belonging, invisibility, dispersal and precarity will be discussed below, as the main findings of the interviews, and offer broader understanding

¹ These units are a modified version of the 2011 Census Tracts produced by the Panorama of Greek Census Data 1991-2011 team to bypass confidentiality issues in sparsely populated Census Tracts. The metropolitan area comprises eventually 3,000 URANUs with an average population of 1,250, and the municipality of Athens 494 URANUs with an average population of 1,330.

² The interview guide focused on issues concerning the migration pathway from Albania to Greece, employment in Greece, current and past housing conditions, relation to the neighborhood of establishment, perceptions of social policies.

³ Artemis is a pseudonym.

of social patterns and actions concerning subjects in the social structures they are involved in (Cooper et al, 2021). All participants gave us their consent before we started interviewing.

The combination of qualitative and quantitative data made a substantial contribution towards describing numerical evidence, given the complexity of social worlds: they shed light on participants' feelings and ordinarily inaccessible thoughts, and supplemented quantitative data descriptions regarding context, emotions, and social relationships (LaDonna et al, 2018). Qualitative data provide more detailed, analytical, and in-depth information not only about how and why Albanian participants in this study followed a certain path to rent or buy a house; it also unearthed people's personal trajectories, their day-to-day challenges of precarity (working and/or existential), discrimination along their home-hunting, it helped consider the intersection of gender and class, took into consideration the temporality and the role it played along the housing pathway and migrants' process of integration.

Policy council events. A series of focus groups were held as a stakeholder engagement tool in the ITHACA project in Greece; these groups brought together practitioners, policy makers and researchers working in the field of migration, as well as migrants themselves; the meetings enriched our data adding a political and policy-making perspective.

3. Research findings: a cross-examination of quantitative and qualitative data on migrants' housing integration

3.1 Urban settlement of Albanian migrants in the Municipality of Athens: an “in-between” situation

In 2011, in the municipality of Athens, foreigners represented 23.9% of the population and Albanians represented 42.4% of these (Table 3.1.1). Our analysis reveals to what extent housing patterns and living conditions of Albanian migrants are differentiated from those of Greeks or other foreigners coming from developing countries.

Table 3.1.1 Part (%) of the population of the five most important nationalities in the municipality of Athens.

| Rank | Country of Origin | Population | Part of total population | Part of foreign population |
|------|-------------------|------------|--------------------------|----------------------------|
| 1 | Greece | 499.947 | 76,1 | - |
| 2 | Albania | 66.543 | 10,1 | 42,4 |
| 3 | Bulgaria | 9.223 | 1,4 | 5,9 |
| 4 | Romania | 9.184 | 1,4 | 5,8 |
| 5 | Bangladesh | 6.969 | 1,1 | 4,4 |
| | Total | 656.978 | 100,0 | |

Data source: EKKE-ELSTAT 2015

The rental market remains the principal housing solution for foreigners. Let us underline that, across Europe, third-country national households are 3 times less likely to involve homeowners, especially in more recent destinations, such as Spain, Italy, and Greece, but also in long-standing destinations, such as Belgium (European Commission 2016). In our case study, access to ownership seems to be an important indicator of differentiation between Albanians and those coming from developing countries since with the former presenting double the homeowner figures of the latter.

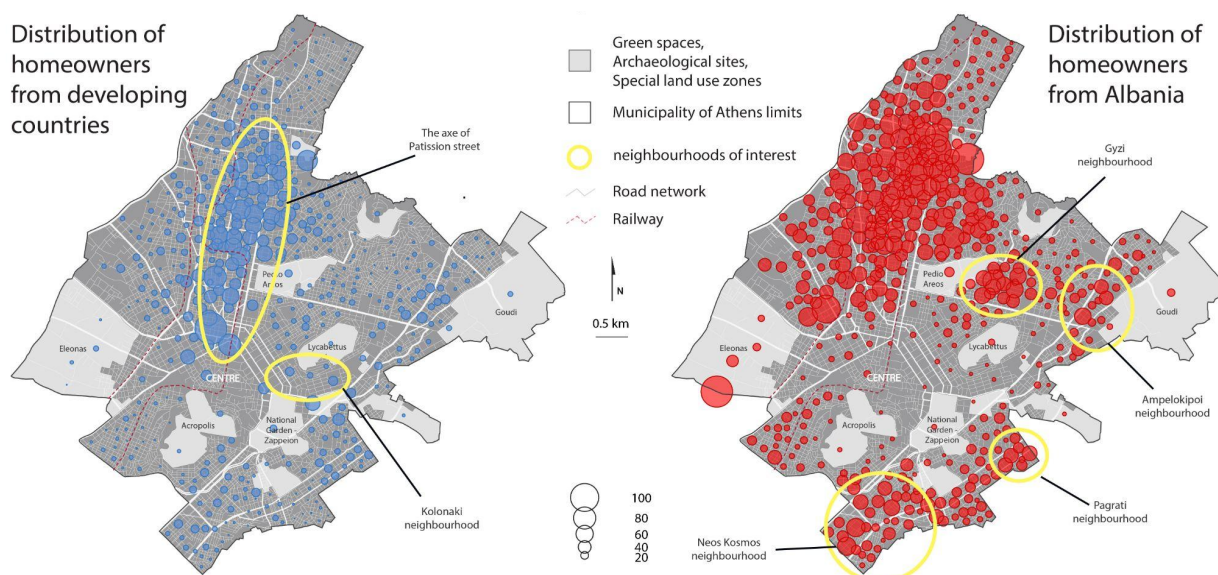
Albanian homeowners appear to be more spatially dispersed, spreading towards more central neighborhoods. As seen in Maps 1 and 2, homeowners from developing countries seem to be concentrated in the central zone of the municipality, around the main vertical axis of Patission Street, an ethnically mixed zone. Apart from the aforementioned area, Albanian migrants are spread throughout the city, with the exception of the city-center (where residential areas are fewer), and the southern slopes of Lycabettus Hill, in Kolonaki district, the traditional middle-class strongholds of the city. Nevertheless, some Albanian clusters are identified in Neos Kosmos, Ampelokipoi, Gizi and in the northern part of Pankrati.

Table 3.1.2 Distribution (%) of the population by occupational status and housing amenities (Municipality of Athens)

| Nationality | Occupational status by household | | Housing amenities by household | |
|----------------------------|----------------------------------|-------------|--------------------------------|------------|
| | Owners | Tenants | No glazing | No heating |
| Albanian | 23,6 | 74,7 | 70,4 | 7,5 |
| Greeks | 67,9 | 25,5 | 48,9 | 2,1 |
| Other developing countries | 12,7 | 81,5 | 75,5 | 8,3 |
| Total | 56,2 | 37,9 | 54,4 | 3,5 |

Data source: EKKE-ELSTAT 2015

Maps 1 & 2: Distribution of homeowners from developing countries and from Albania (Municipality of Athens)



Data source: EKKE-ELSTAT 2015

This observation becomes more indicative if we take into consideration the earlier arrival of Albanian populations compared to migrants of other origins. Being around longer, Albanians probably got to make their choices not only according to availability, but also based on other characteristics of a given area/district, such as social or family networks, ethnic composition, or schooling quality.

Thus, our main finding is that Albanian migrants are to be found “in-between” Greeks and foreigners from developing countries. On the one hand, concerning homeownership, Albanians seem to follow similar strategies to those of the native population - differentiating this migratory group from the rest of foreign populations. On the other hand, concerning the quality of housing, Albanians follow the trends of other foreigners.

The high rates of homeownership among Greeks (67.9%) reveal the importance of owning a residence in Greek society. Albanians also appear to seek access to homeownership: almost one out of four Albanian households are homeowners, embracing, therefore, to a certain extent, this strategy. The element of spatial dispersion corroborates this. Albanian populations are dispersed and, therefore, spatially closer to Greeks.

Analysis showed that access to homeownership does not lead to better housing amenities, such as heating or insulation. Albanians seem to have access to much poorer living standards than Greeks. Therefore, their differentiation from other nationalities seems to be reduced due to the housing quality factor (Table 3.1.2).

The age of the residence is also considered as a housing quality indicator for the purpose of our analysis. As already mentioned, most Athenian housing stock was produced between 1960 and 1980. The distribution of nationalities according to the age of the housing stock appears to be a factor leading to differentiation, even though migrants as a whole reside in the prevailing residential constructions of the 60s-80s. Populations from developing countries show higher percentages in older stock (before 1960), while Greeks dominate the newest part of city dwellings. Albanians seem to be more highly concentrated (77%) in the 1960-1980 stock not having access to “new” but also avoiding the oldest, and poorer, housing stock (Table 3.1.3).

Table 3.1.3 Part (%) of the population by the residence’s construction period (Municipality of Athens)

| Nationality | Before 1960 | 1960-1980 | 1980-2000+ |
|----------------------------|-------------|-------------|-------------|
| Albanian | 13,2 | 77,0 | 9,8 |
| Greeks | 10,8 | 60,4 | 28,8 |
| Other developing countries | 18,6 | 75,4 | 6,0 |
| Total | 12,2 | 64,0 | 23,9 |

Data source: EKKE-ELSTAT 2015

In order to cross-examine the spatial proximity and housing quality parameters between Albanians and other nationals, we took into consideration the feature of vertical differentiation. The latter seems to be pivotal to understanding housing solutions of Albanian populations.

Residing in the same apartment building indicates spatial proximity but residing on a different floor, in vertically segregated urban spaces, reveals social distance.

Foreigners from developing countries are over-represented: they score almost three times the average of those residing in lower floors (Table 3.1.4). This stock is of poorer quality, characterized by negative features, such as less sunlight, more noise, and a limited viewing horizon, thus making the residence less desirable. On the other hand, Greeks dominate higher floors (4th floor and above). What seems to be of great interest is that Albanians are overrepresented in middle floors and, therefore, once again, “avoiding” the apartments of poorer quality.

Table 3.1.4 Part (%) of the population residing in apartment blocks, by floor of residence (Municipality of Athens)

| Nationality | Lower floors (basements and ground floors) | Middle floors (1st to 3rd floor) | Higher floors (4th floor or higher) |
|----------------------------|--|----------------------------------|-------------------------------------|
| Albanian | 22,8 | 63,4 | 13,8 |
| Greeks | 10,5 | 61,6 | 27,9 |
| Other developing countries | 33,3 | 50,0 | 16,7 |
| Total | 12,7 | 60,3 | 26,9 |

Data source: EKKE-ELSTAT 2015

3.2 Housing pathways of Albanian migrants: dispersal, community networks and constraints

This section draws data from the semi-structured interviews collected for ITHACA during March and April 2023 and attempts to present the main findings that highlight patterns of urban settlement and strategies to access the housing sector in Athens.

Invisibility, dispersal and long-term settlement

One of the main findings of the interviews, that confirm the above quantitative analysis, is that Albanian migrants tend to settle, as tenants or buyers, throughout the city. They do not choose specific neighborhoods, thus composing more “invisible” housing pathways. Geographically, they are settling in a rather dispersed way, following the so-called “Albanian assimilation paradox” (King & Mai, 2008; Kokkali, 2015; Gemi, Tryandaffylidou, 2021). An urban pattern that can be found in most of the southern European metropolises, where migrants’ urban settlement isn’t related to specific national or local public policies, but primarily is the outcome of family or personnel strategies of a long-term settlement.

The example of Agni, from Sarandë in Albania, shows how her urban settlement, from 1992 until today, is intimately linked with the choices made by her family. When first arrived in Athens, in 1992, she lived as a domestic housekeeper in Kolonaki, down-town Athens. Four years later and since she got married she says:

We needed to make money, then my son was born and I needed help. We moved in with the parents of my husband in a one-bedroom house in Koropi. The four of us worked a lot, we had few expenses. We indeed made money and moved a few years later [in 2001] to our own apartment in Glyka Nera, but always with my parents-in-law under the same roof..

All three locations Agni mentions in her interview indicate a wider radius of choice of abode in broader Athens⁴ decided by the family with the purpose of long-term settlement, one synonymous with an upward social mobility trajectory.

The next case shows gradual improvement of housing conditions, mostly the years before the economic crisis of 2010. Vasiliki arrived from Fieri to Athens in 1998 with her husband and young daughter. After four months of sharing a home with the family of her husband's brother, a two-bedroom apartment in Plateia Koliatsou, they rented their own apartment in the same area. She says:

We could only afford a basement; we stayed there for three and a half years, and my second daughter was born there. We needed to move, my children often got sick, it was too humid.

They moved to the second floor of the same building as tenants for four years. Then, in 2005, they managed to buy an apartment:

We decided that we were not going to go back [to Albania]. With the money we managed to put aside and by taking out a loan, we bought a two-bedroom apartment in Agios Eleftherios. The area was much nicer [than Plateia Koliatsou], the schools were better. Whatever we did was for our children.

As we will discuss later, the “successful” housing pathway of Vasiliki and several of our correspondents would get compromised, a few years later, by the economic crisis of 2010.

The “invisible” patterns -a term also used by Ifigeneia Kokkali (2015) for the settlement of Albanian migration in Thessaloniki- of urban settlement for both Agni and Vassiliki in broader Athens is typical of a “migration project” aiming at long-term settlement⁵. This spatial dispersion seems to be the outcome of several factors, such as personal or family networks, settlement in proximity (or even cohabitation) with friends and relatives, existing constraints of the housing sector, i.e. availability, rent or real-estate prices, etc.

⁴ While Kolonaki is the main bourgeois area of the city, the two other locations are situated in the outskirts of the city.

⁵ For an analysis of the notion of “migration project”, which highlights migrants’ agency within the context of mobility, see De Gourcy 2013.

Access to housing: a sense of belonging and the role of community networks

For most of our interviewees, the access to housing, from the very first days of their arrival, is ensured through family and broader community ties that Albanian migrants have established in Athens. Access to housing is related to the process of migrants' integration in the sense that a home becomes a space where families hold aspiration, hope for the future, creating a sense of belonging. In this light, a sense of belonging and connectedness are aspects that reinforce integration, with migrants creating a sense of connectedness to the host society in which they settle (Wessendorf, 2019). Narratives took the form of storytelling, a detailed account of experiences from when migrants arrived in Greece and their process towards integration through multiple temporalities. This story-telling highlights the role of ethnic ties, the close relationship with family, as well as how crucial the development of emotional ties with the host community are, making the integration process smoother, creating a sense of safety.

The story of Eleni, an Albanian woman arriving in Greece in 1998, shows how the need for finding a home in different temporalities was achieved, through forging a sense of connectedness with the host community, having also close ties with the ethnic community, creating this sense of "feeling at home". Referring to ethnic ties in their effort to find a home, she characteristically said:

When we arrived in 1998, I was very fortunate because a friend of mine, who was also my cousin, was working with her husband on an island for the summer season. She gave us her home to live in until we found something more permanent. It was so helpful that she gave us her home, because as I was looking for a home, I was also helping my sister, by looking after her child (who had to go to school in this area and that was why we could not change neighborhood). So, staying there was helpful until we could find a more permanent resident.

In other words, ethnic ties and maintaining close relationships with family and friends created a sense of security, a relief from feeling anxious and worried about the next day, feeling confident that a relative or a close friend is supportive.

Apart from having close ties with their community, migrants develop a sense of bonding with the host community within the area in which they settle, creating a sense of belonging (Yuval-Davis, 2006). Migrants' sense of attachment to the host community takes the form of forging connectedness and according to the narratives it could be seen as a strategy for integration. More specifically the narratives of Eleni and Agni exemplify the notion of social connectedness, highlighting both the positive and the negative aspects of this connectedness. Both women were working for a Greek family: one as a carer for the elderly (Eleni's mother) and the other as a domestic worker (Agni, lived-in cook). In the case of Eleni her employers offered her family housing without asking for rent, given that Eleni's mother was offering her services to the owners. This kind of housing condition could be seen as an act of concession,

which is an informal agreement: someone offers housing for free, something that was “good” and “bad” according to Eleni:

We were looking after an older woman with Alzheimer’s, she gave us her home, a good and a bad thing. A good thing because she was a very nice woman, a good family, we felt welcomed [...] and my mother worked only for her, she did not have to have a second job and, at the same time, she avoided the use of public transport, which would have meant to get the bus to go to another job. Yet it was a bad thing, as at the time we wanted to buy a home, but we did not do it due to this agreement.

Eleni presented the intimacy that they felt, living close to the old lady, caring for her. Additionally, they were, unofficially, granted a home for free, adding more emotional ties to the family that hosted them. The act of concession was a good agreement for them, as they had a home without rent, they did not need daily transport and they didn’t need to get a second or a third job, as Eleni said. On the other hand, Eleni and her family were still working under “black economy” conditions. Her narrative reflected the grey side of domestic labor in Greece, where unrecognized emotional and ethnicised labor, based on good faith, highlights the discriminatory aspects of labor. Elenis’ mother did not receive insurance stamps to prove her work, distancing herself from getting a home, as working within the “black economy” does not allow workers to collect all the stamps necessary to get a loan. This forging of connectedness through concession could be seen as a strategy of integration that nevertheless has features such as, emotional labor (Gray, 2010), lack of formal labor contracts, invisible domestic care (Karamessini, 2021). Yet, it is a way for Eleni’s family to feel connected with the host community “they saw us as family and helped us very much”, an opportunity to expand their social capital and to acquire knowledge to help them with their future steps.

The case of Agni differs on one crucial aspect, i.e., that Eleni managed to buy a home. She was also involved in a scheme of social connectedness. She arrived from Sarandë in 1992 when her uncle asked her to come to Greece and work for a family that needed domestic labor and, more specifically, a cook. Agni lived in the home next to the family for four years, and she said with pride

I feel so grateful I lived with them for four years, it was a very good family, I learned so many things. I learned to cook professionally, when I was 23, I learned all formal procedures, like serving 300 hundred people dishes of French cuisine, as theirs was an aristocratic family, and we were hosting political leaders, diplomats and generally high rank officials.

The two different experiences of forging social connectedness indicate how the process of integration in the context of housing has different trajectories depending not only on the complexity of one’s working conditions, and on the agency of the subjects, but also on how each family creates a housing strategy. Through their narratives, both women showed how their working and housing trajectories intersected, highlighting how they forged social connectedness both with their ethnic community and with the host community. Forging social

connectedness helped them navigate themselves, working hard for building a life in Greece. Nevertheless, it is equally important to point out how social connectedness with the host community revolved around domestic labor, which remained invisible work based on cheap ethnicized and gendered bodies.

Multiple constraints, racism and the economic crisis

Within the context of non-existent housing policies, migrants' housing integration does not follow a linear pathway of gradual improvement (Vaiou, 2002). On the contrary, precarious housing pathways are observed, which often change, shifting backwards and forwards, and are impacted by multiple crises. Indeed, the economic crisis of 2010 affected the housing condition of the majority of our interviewees. Monthly rents or banking loans were paid with extreme difficulty due to high unemployment rates, mostly for Albanian men working in the construction sector, which also affected the rest of southern European cities in Italy and Spain (Siatitsa, 2014).

The interview held with Afroditi, from Shkodër - Albania, who migrated to Athens with her husband and two children, without the help of their close family members, is indicative of the very harsh conditions that she -and many others- had to cope with and is still facing in the housing market. As stated by most of our correspondents during the Policy council event (March 2022), the Covid-19 pandemic created a new threat for many migrants' households. In fact, Afroditi was obliged, once again, to leave her apartment and rent a new one during those challenging times. She had arrived in Greece in 1993 with her two children and her grandson. They lived in the district of Kypseli, and rented a basement:

We had nothing, no furnishing, no food, nothing. My son brought a mattress where my daughter and her child slept, while he slept on the floor. The neighbors helped a lot, bringing milk and cookies to our door. We stayed there for eight years. Then we moved to a building in Kypseli. We were much better there, on the second floor. In 2009 we moved again in the same area. But in 2020, [during the pandemic] the owner asked me to leave; he wanted to rent the apartment as an Air-B&B. My husband was sick, and I asked the landlord to give us some extra time. A few months later, we moved [within the same area] to an apartment that was in an extremely bad condition - everything was broken inside. We are still living there.

The interview with Eleni, while also characteristic of dispersion and geographical invisibility (vis-a-vis districts of migrants' presence), highlighted the issue of racism:

In 2005 we were living in Nea Ionia [with her parents], in a very small and inconvenient apartment. I could not invite a friend; I was truly ashamed. So, we found another apartment in the area. It was located on the sixth floor, had a nice balcony, was bright [...]. We paid the owner six-months' rent in advance, we cleaned the whole apartment and started packing. Then, he accused us of giving him counterfeit money and told us he had found a more reliable tenant. I knew all this happened because we were foreigners.

Access to homeownership and the role of the banking sector

Of the eight participants in our study, six of them managed to buy an apartment. While it is crucial to underline that this investment was made during the favorable economic context of the 2000-2010 decade, four of them got access to a banking loan. Two of our interviewees used a successful policy that was most often implemented in the beginning of 2000s by the Greek Social Housing Agency (OEK - abolished in 2012), which provided stable banking rates for people buying an apartment. Migrants with documents proving they declared tax and paid insurance contributions, were also eligible.

Anna, from Berat, bought an apartment in Pankrati:

We bought our apartment in 2006. It was my personal goal to have my own home. Since we got married and, even in Albania, we did not have our own home; I wanted to buy property [...]. We took out a loan from OEK with a banking rate of 0.25%. In 15 years, we returned the money and, since I was paying [the loan instalments] regularly, I also got a refund. The loan was in my husband's name, since he was the one having 'declared' work.

Vasiliki, from Fier, says:

In 2005 we bought an apartment in Agios Eleftherios district. The cash we had saved wasn't enough. So, we took out a loan. We paid €70,000 in cash and the rest was given to us by the bank. Since we decided with my husband that we were not going back [to Albania], we decided to buy. We both worked very hard. In 2010-2012, the interest rate increased, and we really had difficulty paying the loan back. It took us until 2022 to repay all the money.

It is, thus, obvious that policies to reinforce migrants' housing integration are crucial for facilitating access to homeownership, recognized as a core integration indicator at the EU level, since the acquisition of property is seen as a sign of upward social mobility and long-term settlement (European Commission 2016). At the same time, it is crucial to underline that access to homeownership is also beneficial for the host society, since migrants' investment revitalizes the existing building stock in central, and usually degraded, urban districts (Balampanidis, Polyzou 2016).

3.2 Findings from ITHACA's Policy Council Events

As part of a broader Policy council system⁶, the Greek, local and national councils provided us with insightful data regarding how research can inform migration policies and how dialogue between policy makers, stakeholders as well as the migrant community can be achieved. Three main issues emerged.

The very important question raised was how a database that keeps a record of migrants' state of housing could also record information about issues such as health,

⁶ <https://ithacahorizon.eu/policy-councils/>

education, employment opportunities, working conditions, legal matters, interaction with the local community, mental health.

The creation of an observatory, which could monitor, and report to local and national authorities, issues such as discrimination due to gender age, race, and ethnicity, was also one of the main proposals.

Moreover, the municipality of Athens could adopt the role of a “mediator” or of a contact point between policy making and the migrant community, by organizing monthly meetings where needs, issues and bureaucracy problems can be discussed. Representatives of the municipality pointed out the benefit of adopting such a “mediating” role where a more migrant-community-centered approach would be taken. Yet, despite the valuable impact the voices of migrants offer, it was also noted that several complex issues had to be considered. First, not all migrants participate but, rather, their representatives, which may result in many aspects being neglected. Secondly, there is a lack of data regarding migrants’ day-to-day encounters with social services and/or access to health, legal issues, housing education and so on. Thirdly, different migrant communities forge different relationships with the host community and create their own journeys of integration. This is something that underlines the complexity of migrants’ experience.

4. Policy recommendations

A strategic planning on migrants' housing integration

Concluding, available data showed that Albanian migrants follow relatively similar housing strategies to those of Greeks. Such strategies establish better access to homeownership than those used by other foreigners and Albanians are spatially more dispersed and follow long-term housing pathways. Qualitative findings may confirm the results described above, but also provide evidence that the Albanian socio-spatial settlement in Athens remains fragile and is affected by multiple crises and constraints (economic, personal, related to the global pandemic, etc.). The Policy council events conducted for ITHACA purposes, put forward that within the Greek context of very limited housing policies, migrants' access to housing is much more precarious.

While this specific case study presents similarities to those about other south EU cities, it presents significantly different results from studies in central and northern EU, where there is a public housing sector, and relevant social policies are more widespread (Maloutas et al. 2020). Therefore, the recommendations listed below target the main actors that can facilitate migrants' access to the housing market in the Greek context (i.e., the EU, national and local authorities, migrants' communities, international and local NGOs, homeowners, and the banking sector).

- **PROMOTE THE USE OF EU FUNDS FOR LONGER-TERM SOCIAL HOUSING**

While the EU does not have direct competencies in the field of migrants' social integration, it has developed several tools and offers funding opportunities for the long term-inclusion of migrants.

- **FOSTER THE COLLABORATION BETWEEN NATIONAL AND LOCAL AUTHORITIES** regarding migrants' housing integration, since cities have better knowledge of migrants' particular needs and can play a crucial local role in migrant's inclusion.
- Propose solutions for the **LONG-TERM SETTLEMENT OF MIGRANTS**, following the example of successful policies implemented during the refugee 'crisis' of 2015 (i.e., ESTIA program).
- Reorganize and expand the existing system of **RENT SUBSIDIES**, without imposing limitations of geographical settlement, thus **AVOIDING SEGREGATION**.

- Create a **HOUSING OBSERVATORY** to keep updated information regarding housing **TENDENCIES/TRENDS** and **VACANT** private or public property that could potentially be renovated to answer migrants' housing needs.
- Propose funding to **RENOVATE THE EXISTING BUILDING STOCK**, mainly in central urban areas, to **IMPROVE MIGRANTS' HOUSING CONDITIONS**.
- **COMBAT DISCRIMINATION AND EXPLOITATION** in the private rental market and inform tenants about their rights.
- In collaboration with the banking sector, propose **FAVORABLE BANKING LOANS** to foster **HOMEOWNERSHIP**.
- Propose **TAX INCENTIVES** to homeowners for them to rent their empty properties to vulnerable population members. Moreover, limit the expansion of short-term rentals (i.e., Air B&B) so that **RENTS REMAIN AFFORDABLE** for migrants and other vulnerable populations.
- Enhance the role of **MIGRANTS' COMMUNITIES** since they operate as a place of belonging, as a platform of information, as a meeting point between the host country and the migrants' community. Moreover, **FOSTER MIGRANTS' PARTICIPATION** in their communities since such networking plays a crucial role in helping them find a home.
- Through the intermediation of local and international NGO's, organize conferences where stakeholders, policy makers, cultural mediators and migrant communities can **MEET AND SHARE/EXCHANGE INFORMATION**. **CREATE CAMPAIGNS PORTRAYING A MORE POSITIVE IMAGE** about the social and economic benefits of migration.
- **CREATE PUBLIC SPACES**, at both the local and the national levels, where **POLICY MAKERS, PUBLIC AUTHORITIES AND MIGRANTS' REPRESENTATIVES CAN MEET REGULARLY**.
- **SUPPORT THIS DIALOGUE WITH RESEARCH RESULTS**, in order to make housing, as well as integration policies, more effective.

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6. Annex

Table 1: Interviews with Albanian migrant women

| Interview number | Date of birth | Year of arrival | Pseudonyme | Place and date of interview |
|------------------|---------------|-----------------|------------|-----------------------------|
| 1 | 1979 | 1997 | Eleni | Athens, 18.03.2023 |
| 2 | 1972 | 2009 | Agni | Athens, 03.04.2023 |
| 3 | 1965 | 1995 | Mari | Athens, 05.04.2023 |
| 4 | 1980 | 1998 | Irini | Athens, 05.04.2023 |
| 5 | 1970 | 1995 | Liza | Athens, 05.04.2023 |
| 6 | 1978 | 1997 | Zoi | Athens, 10.04.2023 |
| 7 | 1949 | 1993 | Afroditi | Athens, 10.04.2023 |
| 8 | 1971 | 1998 | Vasiliki | Athens, 03.04.2023 |

Table 2: Interviews and informal meetings with representatives of Greek NGOs, Communities, Forums and experts in the field of migration and refugees

| | Role/function | Place of meeting | Date of meeting |
|---|--|------------------|-----------------|
| 1 | Professor, Aleksander Moisiu University | Online (Durrës) | 19/04/22 |
| 1 | Professor, University of Western Attica | Online (Athens) | 10/03/2023 |
| 2 | Postdoctoral Researcher, Aegean University | Athens | 02/06/2022 |
| 3 | Member of the Albanian Community | Online (Athens) | 03/03/2023 |
| 4 | Member of the Greek Forum for Migrants | Online (Athens) | 13/07/2022 |