



# THE RIGHT TO HOUSING IS NOT FOR ALL.

The housing crisis in Italy as experienced by newly-of-age youth leaving the reception system.

Everyone has the right to a house: it is a basic asset for leading a dignified life. However, having one is becoming a privilege in Italy.

Our country is experiencing a prolonged housing crisis that is the result of an ongoing marked trend: housing policies are increasingly favoring financial and real estate income, while welfare policies that protect the right to housing are becoming weaker and public real estate assets are dismantled. This has detrimental effects in terms of the availability of residential stock for a regrettably growing number of people who live in vulnerable conditions due to the current economic crisis.

In this report, we focus on the housing issue from the specific perspective of young people who have lived in reception facilities for various reasons during their minority and are now trying to build an independent life. This transition is heavily hindered by the difficulty of accessing housing, as houses are becoming increasingly scarce and inaccessible. Furthermore, “foreigners” must face pervasive racism, discrimination, and exclusion.

Taking action to regulate a market that no longer meets the basic needs of large population groups is a necessity that can no longer be postponed if social cohesion in our country is to be maintained. Rethinking and relaunching housing policies is fundamental. In this report we urge policymakers to urgently take effective action. Various proposals have been put forward; now political will is needed to pursue them so that everyone can live a dignified life and shared social well-being can be promoted.

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Cover photo: courtesy of the artist Clet

# INTRODUCTION

*"Happiness is not a place to reach but a home to return to." (Arabic proverb)*

Home is the place where we live, but it is not just a physical space; it is not just an address of temporary or permanent residence; it is a place for refuge and regeneration where we can express our identity, care for our loved ones, enjoy hospitality, and socialize. Over and above the many meanings suggested by personal experience, **a house is an essential asset that everyone is entitled to in order to lead a dignified life.** This right is stipulated both in Article 25 of the Universal Declaration of Human Rights and Article 11 of the International Covenant on Economic, Social and Cultural Rights which recognize the right to housing as part of the right to an adequate standard of living. Today, this right and asset is heavily endangered in Italy.

## The never-ending housing crisis in Italy

The housing crisis in Italy has been affecting the most vulnerable population groups for years, posing a real threat to young people's pursuit of independence and perpetuating economic and social inequalities. This crisis stems from the public sector's progressive disinterest and disinvestment in housing policies, which are now subject to autonomous market regulation with the social consequences we are witnessing today. Due to the 2008 economic crisis and the lack of housing policies, access to housing has become increasingly difficult. In recent years, the crisis has reached emergency levels for certain population groups who are finding it increasingly difficult to obtain decent housing at affordable rents and with regular contracts and proper quality standards.

Over the last forty years, investment in public housing (in Italian: ERP, public residential housing) has steadily declined and part of the public residential assets has been dismissed; long waiting lists are the most visible sign of a growing need that is not being adequately met. A

possible solution, also promoted in the NRRP, is social housing. This term indicates housing and housing services for the so-called "grey section" of the population, i.e. all those people who are not rich enough to afford their own home, but not poor enough to qualify for public housing. Financing these building plans, which envisage a rental fee, requires public resources as well as private capital, the latter having every interest in recovering its initial investment. However, this response to the housing demand that we will discuss later in this report still falls short of the country's real needs and does not compensate for the lack of public housing, where no investment has been made in recent decades so that the demand remains largely unmet.

The widespread housing poverty affecting a large segment of the Italian and foreign population requires a revitalization of housing policies. In this report, we will further explore the implications of this issue, focusing on a particular segment of the population: foreign and Italian young people leaving the reception system or foster care and pursuing independence without a family network to rely on, who first and foremost need a place to settle down. This issue poses similar challenges to most of the young segments of the population: off-site students, temporary workers, and young couples. As we will see in the following chapters, foreigners also experience stereotypes and prejudices that make their pursuit of independence even more difficult, and in some cases, they are openly discriminated against.

Before exploring the issue in detail, we shall outline the actual housing situation in Italy. According to the latest data from the Italian National Statistics Institute (ISTAT), nearly a third of houses are empty in the country. Vacant houses are largely concentrated in Southern Italy and

on the main islands, except for the Northern region of Valle d'Aosta which has the highest percentage<sup>1</sup>.

The issue of vacant properties may seem to contradict the housing emergency, but in fact, it reflects a split in the country mainly due to the depopulation of inland areas, the demographic crisis, the fact that maintaining and renovating buildings is often difficult since meeting the current housing and energy efficiency standards requires very expensive work, and the mutual distrust between owners and tenants resulting from legislation that fails to protect either party from the other's harmful behavior.

The social and economic impact of this situation requires careful consideration of how to reactivate the vacant properties for three main purposes: reducing the alarming depopulation rate in inland areas; preventing further uncontrolled urbanization (the use of land for new construction); and capitalizing a huge amount of currently unused building assets.

Differently from the rest of Europe, the Italian housing culture is strongly rooted in the principle of residential ownership. According to the latest available ISTAT data concerning 2021, 70.8% of families own the building they live in, while only 20.5% live in rented houses and 8.7% have usufruct rights or live rent-free<sup>2</sup>. These percentages are similar to those relating to individuals.

Renting is more widespread among less well-off families (31.8% in the first quintile as compared to 11.3% of better-off families in the last quintile) and among young people, newly formed families, singles, single-parent families with children under 18, and large families with at least three minor children. Renting is also prevalent among households whose main income

earner is unemployed, and among foreign households where the renting percentage is as high as 73.8%. There is a strong correlation between people living in rented houses and the incidence of absolute poverty: in 2021, rented households accounted for 45.3% of all poor households, with an incidence of absolute poverty of 18.5% compared to 4.3% for those living in property houses<sup>3</sup>.

For households in the first quintile, the income share spent on housing is about five times higher than that of households in the last quintile. For households living in rented houses, housing costs account for almost one third of their income. In recent years, this cost has become increasingly onerous<sup>4</sup>, also due to inflation and is exacerbated by the wage stagnation affecting Italy. This means that the housing problem must be analyzed beyond the housing market alone since not only is affordable housing needed, but also adequate wages to enable everyone to access it<sup>5</sup>.

As shown by a recent study of the research institute Nomisma, despite increased and more quality-focused demand for housing, over the years it has not been possible to promptly plan an adequate supply, especially in the low-cost rental segment. On the contrary, the greater risk perceived, and market-based considerations have gradually made owners less prone to traditional rentals: only 11% of multi-property owners plan to rent out their houses on a medium-term basis.

On top of that come the two phenomena of gentrification and touristification, whereby urban space, because of investments and upgrading, is gradually allocated to increasingly wealthy users or specific categories, such as tourists. This results in the transformation of the structure and social life of entire neighborhoods and

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<sup>1</sup> ISTAT, 2024, [https://www.istat.it/wp-content/uploads/2024/08/Today-Abitazioni\\_01\\_08-2024.pdf](https://www.istat.it/wp-content/uploads/2024/08/Today-Abitazioni_01_08-2024.pdf). In the ISTAT survey, vacant houses include both empty houses and those used only by non-residents.

<sup>2</sup> ISTAT, 2022, *Gruppo di Lavoro sulle politiche per la casa e l'emergenza abitativa*, [https://www.istat.it/it/files/2022/09/Istat-Audizione-Politiche-per-la-Casa\\_06\\_09\\_22.pdf](https://www.istat.it/it/files/2022/09/Istat-Audizione-Politiche-per-la-Casa_06_09_22.pdf)

<sup>3</sup> Ibidem

<sup>4</sup> There is no standard definition of "affordable" housing. The president of the International Union of Tenants has proposed that a house should be defined "affordable" when its cost is less than 20% of a person's income.

<sup>5</sup> Maurizio Franzini e Elisabetta Magnani, *Il problema della casa oltre il mercato della casa*, Etica ed Economia, 2024, <https://eticaeconomia.it/il-problema-della-casa-oltre-il-mercato-della-casa/>

the displacement of the original inhabitants. Such phenomena are transforming cities from living spaces into assets to be promoted and sold, where a few people make profits while the costs are borne by residents who can no longer afford to live in their neighborhoods, particularly the less well-off for whom the cost of living has become unsustainable. The consequences of gentrification and touristification include the significant impact on the housing market: rental prices are rising, as is the offer of temporary rentals (the so-called "short rentals") to the detriment of medium- and long-term ones.

Due to these trends, Italian housing policies are increasingly favoring financial and real estate income, while welfare policies that protect the right to housing are becoming weaker. At the same time, the dismantling of public assets has detrimental effects in terms of the availability of residential stock for a regrettably growing number of people who live in vulnerable conditions due to the current economic crisis.



# 1. For young people pursuing an independent life, looking for a house is a tough job

*"Our society is rejecting. At 18, becoming independent is extremely difficult." (Social Housing Agency operator)*

In this report, we focus on the housing issue from the perspective of newly-of-age foreign youth (the former unaccompanied foreign minors) and Italian youth exiting the reception system and setting out on their way to an independent life. This chapter provides a clearer picture of their profile, while the following chapters deal more specifically with the problems they encounter when looking for a house to live in.

## 1.1 A profile of unaccompanied foreign minors in Italy

The presence of unaccompanied foreign minors (UFMs) is a significant, albeit fluctuating phenomenon which in recent years has reached considerable numbers and can no longer be disregarded. As of June 30, 2025,<sup>6</sup> there were 16,497 unaccompanied foreign minors in Italy. By analyzing the time series of UFMs presence from 2019 to the present day, we see that their number was always under 10,000 until 2021 but it grew steadily from 2022 on, with a slight trend inversion starting in 2024.

Unaccompanied foreign minors in Italy are mainly boys (87.5%). Nearly 76% are aged 16 or older, and of these, about 55% are aged 17 and 22% are aged 16. They come from 70 different countries, mainly from the African continent (65%). The prevailing nationalities are Egyptians, Ukrainians, Gambians, Tunisians, Guineans, Bangladeshis, Ivorians, and Albanians. The sum

of these eight nationalities accounts for over 80% of UFMs in Italy.

UFMs are not distributed evenly across the country: 46% of them are in the Southern regions and on the Islands (Sicily is the region with the higher number of UFMs), 40% in Northern Italy, and 14% in the central regions.

Of over 16,000 unaccompanied foreign minors as of June 30, 2025, about 80% live in reception centers and 20% with private citizens. The latter are mainly Ukrainian minors who live either with relatives residing in Italy, or in households with no family ties. The reception of UFMs in Italy is organized in several forms, varying in type and funding: Extraordinary Reception Centers (CAS) for minors, managed by Prefectures; first reception facilities authorized by municipalities or regions; second-level facilities authorized at regional or municipal level, financed by the National Fund for the Reception of Unaccompanied Foreign Minors; facilities belonging to the Reception and Integration System (SAI), financed by the National Fund for Asylum Policies and Services; socio-educational and/or family communities; and independent apartments. Minors living in first reception facilities are 16% of the total, while about 63% live in second-level facilities.

<sup>6</sup> Data on the presence and flows of MSNA are provided by the Directorate-General for Immigration and Integration Policies of the

Ministry of Labor and Social Policies: rapporto-di-approfondimento-semestrale-sulla-presenza-dei-msna-31dic-2024

## 1.2 The UFM's' delicate transition to adulthood

Data provided by the Ministry of Labor and Social Policies draw a precise picture of UFM's, whereas data on young former UFM's who have now become adults are very scarce.

In 2024, the SIM system (Minors Information System) registered 20,859 unaccompanied foreign minors leaving the reception system, and 9,289<sup>7</sup> followed in the first half of 2025. In most cases, the reason for leaving was that they had come of age. In fact, most unaccompanied foreign minors arrived in Italy when they were close to the age of 18, and unless they are granted administrative continuity (which is not guaranteed) until the age of 21,<sup>8</sup> they must leave their reception center after an extremely short stay. This does not give them enough time to acquire the knowledge, skills, and relationships that are necessary to transition to an independent life. In its 2020 Integration and Inclusion Plan, the European Commission highlights that this moment in the life of minors who live in the reception country without any family and social network and support, is crucial for their integration process.

In literature, coming of age has been interpreted as a triple transition<sup>9</sup>: the transition from adolescence to adulthood, which is common to all human beings; the transition related to migration, which for UFM's entails a separation from their original social and cultural environment and the necessity to build a new life in a

different cultural and social context; and the transition related to overcoming trauma they experienced before, during or after the journey that they have undertaken to achieve a new state of well-being<sup>10</sup>. The combined effect of this triple transition clearly determines the delicacy and problems associated with this changeover, which requires particular attention and support due to its complexity.

## 1.3 The "housing issue" for former UFM's

Since the transition to adulthood is an extremely important biographical milestone for young unaccompanied migrants, this is exactly the moment when they are most exposed to risks and problems. They usually have higher unemployment rates and lower wages compared to their peers who live with their families, as well as higher poverty levels<sup>11</sup>. The housing issue is an additional burden which brings a series of objective and subjective problems. On the one hand, the real estate market is scarcely "open" to young migrants living alone, as we will illustrate later in this report. On the other hand, these young people often have precarious jobs and limited skills in terms of everyday management of a house. Their readiness for independence also largely depends on the luck (or unluck) they have had with the people they have met in the reception system and the extent to which operators have been able to help them acquire the awareness and skills that are necessary to become independent<sup>12</sup>. Furthermore, the current system fails to empower beneficiaries, during the reception period, to gradually become

<sup>7</sup> Ministry of Labor and Social Policies, <https://www.lavoro.gov.it/documenti/report-approfondimento-sementrale-msna-31-dicembre-2024-bis>; <https://www.lavoro.gov.it/documenti/report-approfondimento-sementrale-msna-30-giugno-2025-bis>

<sup>8</sup> Law 47/2017 deals residually with newly-of-age migrants. Article 13, paragraph 2 envisages the institution of administrative continuity for unaccompanied foreign minors, a measure already in place for Italian minors entrusted to social services. Article 13 stipulates that "When an unaccompanied foreign minor who has reached the age of majority and is in a social integration process, needs prolonged support aimed at the successful outcome of his/her pursuit of autonomy, the juvenile court may order, also on request of the social services and by motivated decree, that he/she be placed in the care of social services, in any case not beyond the age of 21."

<sup>9</sup> Ismu, Unicef, Unhcr, Oim, *A un bivio. La transizione all'età adulta dei minori stranieri non accompagnati in Italia, 2019*, [https://www.unhcr.org/it/wp-content/uploads/sites/97/2020/09/Report-UNHCR\\_UNICEF\\_OIM-A-un-bivio.pdf](https://www.unhcr.org/it/wp-content/uploads/sites/97/2020/09/Report-UNHCR_UNICEF_OIM-A-un-bivio.pdf)

<sup>10</sup> Pavesi, *Ragazzi sospesi. I neomaggiorenni stranieri verso l'autonomia*, in De Filippo, Iermano e Tizzi (edited by), FrancoAngeli, Milan, 2023, pp. 26-27

<sup>11</sup> Courtney e Dworsky, *Midwest evaluation of the adult of former foster youth from Illinois: Outcomes at age 19*. 2006a, 2006b. Hook & Courtney, *Employment outcomes of former foster youth as young adults: The importance of human, personal, and social capital*, 2011,

<https://www.chapinhall.org/research/midwest-evaluation-of-the-adult-functioning-of-former-foster-youth/>

<sup>12</sup> Pavesi, Valtolina, *Buone pratiche di accoglienza dei minori stranieri non accompagnati in Italia. Sistemi di inclusione e fattori di resilienza*, FrancoAngeli, Milan, 2020.

independent. For example, mechanisms for sharing the costs of rent and utilities during the period of their stay in the project could be useful; in some cases, these mechanisms could be an opportunity to gradually empower them in terms of managing accommodation of their own even before they move into an apartment.

These issues are well known to local authorities in the SAI (Reception and Integration System) network<sup>13</sup> which regard the “housing issue” as a priority to be addressed urgently. The limitations encountered in implementing housing policies in favor of the most vulnerable population groups, combined with the precarious employment situation of young adult migrants, make housing integration processes hardly sustainable once they leave the SAI system. Aware of the limitations and critical issues outlined above, the report drafted by the National Association of Italian Municipalities (ANCI) and the Ministry of the Interior<sup>14</sup> shows that SAI projects implement a varied range of measures, relying mainly on searching for housing by means of real estate ads (59%) and providing beneficiaries with tools (56%) so that they are able to autonomously navigate the rights and obligations of the housing system. Social housing and self-building cases are still limited (9% and 3% respectively). The prevalent solutions are cohabiting with compatriots or other migrants (31%), with Italians (18%) and with other former SAI beneficiaries (18%), these forms being mostly accessible thanks to SAI contributions<sup>15</sup> (41%).

Various experiments have been carried out in Italy to facilitate this delicate transition, involving civil society, families and citizens; some of these experiments will be discussed in this report. In the transition phase, the

implementation of light support and assistance measures for former UFM is of outmost importance, with operators/educators who follow the initial stages of their journey towards independence.

Nevertheless, in the absence of adequate public intervention, the issue of access to housing for people with a migrant background can be an insurmountable obstacle in some cases. Being a foreigner is far from being a neutral condition: the public discourse on foreigners nurtures a culture and practice where the foreign status is restricted and penalized as such and is a cause for concern. This is the “double penalty of migrants” described by sociologist Sayad, referring on the one hand to the excessive exposure of foreigners in the legal and police systems, and on the other hand to their social invisibility.

The integration process of UFM treads a fine line between inclusion (until they come of age or are admitted to an administrative continuity program) and exclusion (from the age of 18 and one day). Without adequate responses to prevent this phase of exclusion and disorientation, all the investment made in the integration process of minors may be undermined. Another problem we have encountered is that, in case of administrative continuity, young adults with a good level of socio-economic independence continue to stay in SAI facilities simply because they cannot find alternative accommodation. This implies a longer stay in the reception systems and therefore a barrier to turnover in the SAI, with a negative impact on people who need to enter reception facilities but cannot do so due to a shortage of available places..

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<sup>13</sup> Please note that only a share of UFM is accepted into the SAI system. For example, in 2023, the SAI network accepted around 11,550 UFM (data from the 2023 SAI Annual Report) which is less than 50% of total 23,226 UFM staying in Italy as of December 31, 2023.

<sup>14</sup> *Il Sistema di accoglienza e integrazione e i minori stranieri non accompagnati, Anci – Ministry of the Interior, 2022*, <https://www.retesai.it/wp-content/uploads/2023/05/prot-Rapporto-MSNA-7-%E2%80%93-2023-Il-Sistema-di-Accoglienza-e-Integrazione-e-i-minori-stranieri-non-accompagnati.pdf>

<sup>15</sup> In SAI projects, the macro-item concerning the cost of socio-economic integration activities includes exit contributions. These are cash contributions for housing, the purchase of furniture, and everything that is necessary to try to guarantee the beneficiaries' actual independence after they leave the system. More specifically, the housing contribution is intended for the total or partial payment of up to six-months' rent relating to a rent contract signed by the beneficiary.



## The troubles experienced by Italian care leavers when they leave the communities and families that cared for them as minors

*Care leavers* are young people who grew up in child protection programmes, such as children's communities or foster care, as a consequence of abandonment, abuse, or family problems. According to 2023 data from the Ministry of Labour and Social Policies, at the end of 2020 there were 12,815 minors in foster care and 13,408 in residential educational services, not including unaccompanied foreign minors. The activated programmes are strongly characterised (approximately 30%) by instability, with changes in the type of assistance and accommodation. In the last decade, an yearly average of 2,500 boys and girls have left care facilities due to reaching the age limit. In the transition to adulthood, these youths face multiple challenges in starting an independent life without the support of a family. In a real estate and rental market which is constantly deteriorating, one of the main challenges for care leavers is the housing issue, mainly because they find it difficult to pay a monthly rent due to the fact that they have just come of age, they are still in school, or have precarious employment contracts. Furthermore, during their childhood and adolescence and later during administrative continuity, they were not taught how to save money and now they do not have a family network, so they are unable to pay a deposit or provide a guarantor. A further problem is that landlords are more distrustful of this type of tenant because of their young age. On top of all these considerable obstacles, problems of discrimination are increasingly being reported in the property rental market, because the term "community" is automatically associated with crime or drug addiction.

The need to create spaces and projects to promote the semi-autonomy of Italian boys and girls leaving care programmes is the result of reflections and awareness gained over the last couple of decades and leading to the creation of "low-requirements"<sup>16</sup> reception services in residential contexts such as shared flats, independence-promoting homes, transitional flats, etc. Sometimes, especially in situations of administrative continuity, young people choose to remain in the care community which they perceive as a protected environment. However, this solution often postpones the problem of autonomy without resolving it.

The general shortage of affordable accommodation often brings about the interruption of positive progress made in the care system, where young people had managed to achieve satisfactory results supported by the investment of resources and energy. Left without stable housing after leaving the care system, and the achieved results being undermined, young adults are forced to resort to sometimes irregular and dangerous solutions. Having no alternative, some care leavers see themselves forced to return to the families they had been removed from, with the risk of re-experiencing situations of serious distress.

In the past, care leavers were not specifically included in the categories in the waiting list for social housing. They fell under the category of "non-emergency housing situations", i.e. the "grey area" that defines an intermediate situation not classified as urgent but deserving attention. Only recently, as a result of the National Care Leavers Experiment and the direct action of organisations fighting for juvenile rights, have there been some interventions to support the housing integration of care leavers. Unfortunately, these initiatives are still largely insufficient to cover the needs.<sup>17</sup>

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<sup>16</sup> In the **Interregional Nomenclature of Social Interventions and Services**, low-requirements services are described as "initial listening, information, and guidance activities aimed at homeless people, prostitutes, foreigners with integration problems, and individuals in social distress". The term indicates that these services are subject to **very few access requirements: they do not require any documents, bureaucratic formalities, or participation in mandatory rehabilitation programs**. Their aim is to offer **immediate help without barriers**.

<sup>17</sup> Coabitazioni solidali, 2023, *"Politiche, programmi e progetti"*, Carocci editore, 2023

## 2. In the public residential market, supply does not meet demand

*"In Italy and in Europe, there is a housing issue. It stems from lack of housing policies, the phenomenon of short-term rental, and the systemic racism pervading Italy which makes it much more difficult for migrants to access housing". (Operator of a migrant support organization)*

The availability of a decent house is a fundamental condition for promoting social equity. It implies guaranteeing dignified housing for everyone and hence the possibility of exercising the right to housing, which falls under the category of social rights enshrined in Article 3, second paragraph of the Italian Constitution. Equality is guaranteed not only on a formal level but also on a substantive level, so that social and economic barriers shall be eliminated to ensure that individuals can enjoy the fundamental rights associated with the development of their personality. The violation of the right to housing, inherent in the housing crisis that has been affecting our country for too many years, exacerbates inequalities and social gaps to the detriment of the most vulnerable people, including migrants.

### 2.1 The shortage of public policies to support the right to housing in Italy

Over the last few decades, Italian politics has moved in the opposite direction with respect to the recognition of the right to housing, gradually abandoning the strategy of public investments on housing that were the pillars of economic and social policies between the Second World War and the 1990s. Resources allocated to implementing the right to housing accounted for 26% of total public investments in the 1950s but plunged to less than 1% in the 2000s.<sup>18</sup> According to 2020 data, which might have worsened by now, Italy allocated as little as 0.06% of its

welfare spending to housing policies, as opposed to 1.19% in the UK, 2.05% in Germany and 2.62% in France.<sup>19</sup> One of the most remarkable consequences of this low-investment trend regards the increasing shortcomings of housing policies since the 1990s, which over time have led to structural weaknesses in both quantitative and qualitative terms.

To give a very short historical overview, we need to go back to the 1990s when the Gescal fund (Workers' Housing Management Fund) was closed, so that there were no more stable funding sources to rely on for serious housing policy programs. Another disruptive event was the liberalization of the rental market under Law 431/98, which eliminated the "equo canone" (fair rent) system and with it, the possibility of greater public control over the rental market. Two funds were established, one for rent support and one for inculpable rent arrears, but they have never been appropriately and regularly funded<sup>20</sup> and could only partially meet the potential beneficiaries' needs, also due to restrictive access rules. Some examples of the main obstacles to accessing funds, which have revealed discrimination against immigrants in various geographical areas, are requirements such as the certification of non-ownership in the country of origin and the number of years of residence in the municipality. These in fact exclude

<sup>18</sup> Caritas, *Casa, bene comune*, 2020, [https://archivio.caritas.it/materiali/europa/ddt60\\_europa2020.pdf](https://archivio.caritas.it/materiali/europa/ddt60_europa2020.pdf)

<sup>19</sup> Ibidem

<sup>20</sup> These funds were not financed in the 2023 and 2024 budget laws, so the minimal resources available to support housing for the poorest population groups were completely cancelled. In the last financial year 2025, the fund for inculpable rent arrears was refinanced for a total of 30 million euros over the two-year period 2025-26, while the rental support fund is left to zero.

foreign nationals and non-naturalized citizens from participating in the call for applications.

In 2001, the reform of Title V transferred many more powers and responsibilities to the Regions and from them to the Municipalities; however, financing methods are not constant but are defined on a case-by-case basis in budget laws and, more recently, in the National Recovery and Resilience Plan (PNRR).

The National Residential Building Plan, known as "Housing Plan", was introduced by Article 11 of Decree Law 112/2008 with the aim of "meeting minimum essential housing needs at national level for the full development of the human person". In this first phase, a series of measures were implemented to increase the housing stock, both through new construction and the renovation of existing buildings, with the involvement of public and private capital targeted at various disadvantaged social groups.<sup>21</sup> Within the framework of the NRRP, disadvantaged categories for the first time included low-income legal immigrants and off-site students (the latter having previously enjoyed tax benefits on rental costs) but did not specifically include, for example, care leavers and former UFMs.

Later on, the government launched the so-called "Piano Casa 2" (Housing Plan 2) containing several measures to revive the construction sector. First, the Regions undertook to approve laws to regulate improvements in the architectural and/or energy-related quality of buildings;

though at different times, all Regions issued regional laws implementing Housing Plan 2. This was followed by the so-called "Piano per la città" (Plan for the City), dealing with urban requalification and including incentives and the simplification of some procedures. This series of legislative measures marked a gradual withdrawal of public commitment from the housing sector, leading to the main responsibilities being transferred from the State to the Regions. It was the beginning of what could be described as a complete collapse of the system.

To date, no response has been provided to the request made by almost all actors operating in the field, as well as by the Regions, for a structural, stable and constant funding channel that would allow a serious planning of the necessary interventions. The only significant measure (€93 million) that has been introduced is funding related to the National Complementary Plan to the NRRP, exclusively aimed at energy and structural improvements of existing buildings. At the same time, the National Fund for Rent Support (Law 431/98) has been eliminated, with serious consequences affecting Municipalities. As for the aforementioned rent fund and the fund for inculpable arrears, it would be appropriate to reflect on the need to channel these resources into a system that addresses the structural issues of housing emergency instead of contributing to perpetuating the current dysfunctions of the market by means of subventions (which are insufficient due to the scarce resources available to meet demand).<sup>22</sup>

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<sup>21</sup> The National Residential Building Plan is structured along six action lines: a) establishment of a national-local integrated system of real estate funds for the construction of residential buildings; b) increase of the public residential housing stock; c) financial promotion, including on private initiative (project financing); d) subsidies to building cooperatives established by recipients of the interventions; e) integrated programs to promote residential construction and social housing; f) measures falling under the competence of the former Public Housing Institute IACP (recipient of the resources established in the previous legislative term by a Ministerial Decree on infrastructure dated December 28, 2007). These accommodations were to be assigned as a priority to the following social groups which are disadvantaged in accessing the free rental market: a) low-income households, including single-parent or single-income households; b) low-income young couples; c) elderly people in disadvantaged social or economic conditions; d)

off-site students; e) people undergoing enforcement procedures for eviction; f) other people meeting the requirements provided for in Article 1 of Law No. 9/2007 (total gross annual family income below €27,000; being or having in one's household persons over 65 years of age, terminally ill persons or persons with disabilities exceeding 66 per cent, provided that no other suitable home for the family is possessed in the region of residence; having fiscally dependent children in one's household); g) low-income legal immigrants who have been resident in Italy for at least ten years or in the same region for at least five years.

<sup>22</sup> In its deliberation no. 9/2020/G of August 3, 2020, the Court of Auditors reported on the limited effectiveness of the funds and expressed the expectation that they would be *"used in a more targeted and coordinated manner, also in view of the substantial convergence of the objectives pursued, consisting in combating the creeping*

According to the provisions of the latest budget law, the Guidelines of the new Italian Housing Plan for public and social residential housing were expected to be issued in June 2025. The 2025 Budget Law on funding the initiatives of the Italian Housing Plan provides for €560 million, of which €150 million for 2028, €180 million for 2029, and €230 million for 2030. It is desirable that the Plan can take effect immediately, rather than starting with the resources authorized from 2028 onwards;

however, any assessment of the program that will be put in place in connection with the Housing Plan depends on the content of the Plan itself, which is yet unknown. What is already known are the proposals put forward by some trade associations<sup>23</sup> and it is regrettable that some organizations have been consulted while others, such as tenants' unions, seem to have been excluded from the panel set up by the Ministry of Infrastructure and Transport.<sup>24</sup>

### The housing issue in EU countries and the start of a European Commission response plan

High rental costs and the housing crisis are confirmed to be one of the most urgent social emergencies in Europe. Between 2015 and 2023, the average increase of house prices was 48%, with exceptional peaks such as +173% in Hungary, while rent levels rose by 18% over the same period. Due to the worsening phenomenon of housing poverty in Europe, with approximately 9% of citizens spending more than 40% of their income in costs associated with housing, the issue of social housing has gained new relevance in the most recent political debate in Europe. In the new legislative term that began in 2024, the President of the EU Commission, Ursula Von Der Leyen, for the first time appointed a specific housing Commissioner and outlined a series of actions to be pursued.<sup>25</sup>

Against this background, the European Commission's internal task force led by Energy and Housing Commissioner Dan Jorgensen officially started its activity on February 1st, 2025. Its main objective is to outline a *European Plan for Affordable Housing*, including a strategy to increase housing construction and a pan-European financing platform in collaboration with the European Investment Bank (EIB).

At the beginning of March, a dedicated portal (More home, better home) was launched to provide advice and financing to the construction sector in partnership with banking institutions such as Italy's Cassa Depositi e Prestiti. The portal provides "financial solutions to housing providers, Municipalities, and businesses in the housing sector, regardless of size". The EIB has announced an investment of approx. €10 billion over the next two years.

The European Housing Plan against high rents and expensive housing, announced by President Ursula von der Leyen, is intended to provide a concrete response to the growing housing crisis affecting European families, especially in urban areas.

In particular, the European Commission will discuss the main strategies to be included in the plan:

- Offering a higher number of affordable houses and addressing the shortage of sustainable housing by means of direct funding to Member States for social and subsidised housing; simplifying the rules governing State aid and enabling local authorities to invest more in the construction of low-cost housing; providing incentives to promote public-private partnerships in the real estate sector.

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*phenomenon of housing deprivation which could turn into a real housing emergency."*

<sup>23</sup> Ministry of Infrastructure and Transport, 2024, <https://www.mit.gov.it/documentazione/piano-casa>

<sup>24</sup> Declaration by Sunia's General Secretary, December 2023, <https://www.sunia.it/notizie/salvini-esclude-dal-tavolo->

[sul-piano-casa-le-rappresentanze-sindacali-degli-inquilini-dei-lavoratori-e-parte-di-quelle-delle-proprietari-edilizia/](#)

<sup>25</sup> Euroobserver, 2024, <https://euobserver.com/eu-political/ar119af51c>

- Modernizing Europe's current housing stock, which is often outdated and inefficient, with funds for energy upgrading of buildings, lowering management costs paid by residents and promoting innovative and sustainable solutions such as prefabricated houses and cohousing.
- Establishing a set of rules concerning short-term and tourist rentals such as the ones offered on platforms like Airbnb, that have contributed to increasing prices and reducing housing options available to residents. Proposals include EU-wide uniform regulation of short-term rental platforms, an obligation to data transparency concerning real estate assets rented to tourists, and restrictions in areas with high residential demand.
- Helping the population groups that are most affected by high housing costs, particularly families and young people, by means of direct aid, subsidized mortgages, state guarantees and support programs for those living in emergency situations.
- Reducing rental and housing costs and curbing the rise in housing prices by means of legislation to address property speculation, especially in large cities; investing to boost the availability of construction land; and supporting states in lowering construction costs through tax benefits.

Besides the Commission's activity, the European Parliament recently set up a "Special Committee on the EU Housing Crisis" (Decision 2024/3000 RSO). In the space of 12 months, the Committee shall produce a careful analysis of the housing situation in all EU Member States and come up with practical proposals for a response that can really meet people's needs and tackle the housing crisis.

Considering the initiatives being taken at European level, the Italian Tenants' Union has appropriately requested that the formulation of a National Housing Plan be suspended in order to coordinate its definition with the proposals of the European Parliament's Special Committee and the guidelines and funding to be established by the European Commission.<sup>26</sup>

However, we must also report the concern expressed by the European Action Coalition for the Right to Housing and to the City about the fact that, in its preparatory documents, the Plan primarily focuses on public-private investments and seems to completely overlook the objective of social housing, i.e. the publicly owned property stock as an alternative to the financialization of housing, to which it makes no reference.<sup>27</sup>

## 2.2 The shortcomings and long waiting lists of Public Residential Housing

*Public residential housing* (ERP) consists of public housing for the most vulnerable population groups, assigned by Municipalities based on a ranking list. Eligible groups are: Italian citizens, EU citizens, and non-EU citizens with an EU long-term residence permit or a residence permit for at least two years. The latter must also prove that they have a regular job, either subordinate or self-employed. Those who want to apply must be registered as residents or have their primary working activity in the municipality

where they are submitting their application; they must not have any other home that is adequate to meet their family needs; and they must not have previously received any public housing benefits. In addition, their household's total annual revenues must not exceed the value established by the current legislation on access to public housing.

Public residential housing is the policy the country has used for a long time to deal with the issue of housing deprivation, but over the years it has shown many shortcomings. The main one is that resources are not enough to meet demand, meaning that only a few people can fulfil

<sup>26</sup> Unione degli Inquilini, 2025, <https://www.unioneinquilini.it/2025/01/31/ministro-salvini-attenda-i-lavori-della-commissione-europea-per-stesura-del-piano-casa/>

<sup>27</sup> European Action Coalition for the Right to Housing and to the City, 2025, <https://housingnotprofit.org/statement-the-european-unions-affordable-housing-plan/>

their needs compared to the total number of people who need a home. According to Nomisma's analysis of data provided by Federcasa's National Observatory on ERP (an association of 84 member companies managing 84% of ERP assets), there are currently around 900,000 social houses<sup>28</sup> in Italy and 2.2 million people living in them.<sup>29</sup> The ERP supply only accounts for 2.6% of the total housing stock in Italy. This is significantly low compared to other European countries, such as those in Northern Europe: for example, Sweden, where public housing accounts for 24% of the total housing stock, or the Netherlands with 29%, France with 17% and Austria with 24%.<sup>30</sup>

The insufficiency of public housing supply is clearly reflected in the long waiting lists of more than 300,000 unfulfilled applications<sup>31</sup>; the waiting period is especially long in the southern regions of Italy, where the institutional response to housing needs has been most inadequate. In addition, families in difficult housing conditions amount to approximately 1.5 million households or 5,8% of Italian families.<sup>32</sup> Housing discomfort occurs in various ways: from the basic struggles that families, young couples, students, seniors, and young adults living alone experience when trying to buy or rent a home, to difficulties in covering housing costs to the point that energy poverty is a growing problem. But housing discomfort is also associated with the lack of essential services in certain areas, such as the suburbs of large cities or inland areas. To address the problem, people have tried to adapt to undersized houses below their needs, accepting to live in buildings that are

poorly maintained or energy-inefficient or situated in remote peripheral areas; or they have resorted to excessive debt.

It should also be noted that approximately 8% of total ERP housing is vacant and therefore unused because it requires extraordinary maintenance that has never been done due to a lack of allocated resources. This percentage is an estimate and recent statements by the Minister of Infrastructure and Transport suggest that it may be even higher. It is a clear sign of the system's inefficiency, which the Tenants' Union comments on as follows: "*It is criminal to allow public assets to deteriorate while there is such a dramatic housing crisis.*"<sup>33</sup>

Furthermore, in Italy, plans to alienate public housing are still in progress which began in 1993 as part of policies to dismiss public assets. Given the continuing housing emergency, these plans are no longer justified.

Considering Italian public housing (ERP) which is among the lowest in Europe, the still very limited supply of social housing, the shortage of private homes for rent and, more generally, the lack of affordable housing with sustainable costs, it is not surprising that so many citizens are currently experiencing housing difficulties due to the lack of appropriate public policies.

### 2.3 Social Residential Housing (ERS): a still limited response to be reinforced

ERS, more commonly known as *social housing*, has been available for many years, but there is no clear legislation defining its rules and objectives.<sup>34</sup> In Italy, the notion of social housing was

<sup>28</sup> Federcasa-Nomisma, 2025, National ERP Observatory 2023 - Il sistema dell'ERP generatore di valore pubblica, <https://www.federcasa.it/dms/file/open/?fb89cfb4-7c1f-4d4c-9257-cd74ca42d0aa>

<sup>29</sup> Sky TG 24, 2023, <https://tg24.sky.it/cronaca/2023/05/24/case-popolari-domande#03>

<sup>30</sup> Federcasa-Nomisma, 2025, op. cit

<sup>31</sup> Unimpresa Research Center, 2024, "According to Unimpresa Research Center report, based on data provided by the Court of Auditors, the analysis of data concerning the unmet demand of public housing in Italy shows significant territorial and administrative differences. A total of 319,329 pending applications have been recorded, corresponding to 12.6 applications every 1,000 resident households".

<https://www.unimpresa.it/oltre-300mila-famiglie-italiane-senza-case-popolari/63290>

According to the Tenants' Union, the number of families in public waiting lists for an ERP house is 650,000. <https://www.unioneinquilini.it/2024/07/06/unione-in-quilini-far-deperire-il-patrimonio-pubblico-e-lasciare-le-case-popolari-sfite-sono-crimini-sociali/>

<sup>32</sup> Federcasa-Nomisma, 2025, op. cit.

<sup>33</sup> Tenants' Union, 2024, <https://www.unioneinquilini.it/2024/07/06/unione-inquilini-far-deperire-il-patrimonio-pubblico-e-lasciare-le-case-popolari-sfite-sono-crimini-sociali/>

<sup>34</sup> There is no commonly agreed definition of social housing, and Member States adopt different approaches. However, two elements are common to all: affordability and the



introduced by Ministerial Decree of 22 April 2008, which specifically refers to social housing but provides an extremely vague definition.<sup>35</sup> Another piece of legislation on social housing is the Decree Law dated 25 June 2008, in particular Article 11 also known as “housing plan”, which envisages the use of real estate funds and the identification of disadvantaged social categories to whom social housing can be offered. The target group are people whose Equivalent Economic Situation Indicator (ISEE) is higher than €15,000 so that they do not meet the requirements to qualify for public housing, but not high enough for them to afford market-rate rent; hence they are supported with social housing at controlled rent prices. In social housing, other aspects also play a significant role such as housing sustainability, energy efficiency, and shared spaces to promote social inclusion.

ERS projects can be financed by means of non-repayable public grants, private investment or mixed public/private capital, including real estate funds. The definition of social housing can be applied to all projects involving collaboration between local authorities, the third sector and private individuals: this approach emphasizes the distinction between ERS and the public housing sector. The difference also lies in the fact that social housing interventions are not limited to providing accommodation, but are accompanied and complemented by support, housing mediation, and empowerment actions. From this perspective, social housing could also include centers and facilities for people in disadvantaged economic situations, including those intended for specific groups (such as SAI facilities for asylum seekers and refugees) or for independent living projects.<sup>36</sup> Although the

number of SAIs that have signed direct agreements with real estate agencies has increased in recent years, social housing initiatives involving SAIs remain limited, albeit on the rise.

In Italy, the social housing sector mainly refers to the Housing Investment Fund (FIA) established in 2009 as part of the National Housing Plan for the purpose of increasing the supply of residential units for rent at a controlled price and the sale of subsidized housing. The initiative wants to address the country's housing emergency as well as support and integrate sectorial policies established by the State and local authorities.<sup>37</sup>

As for the shared role of the public and private sectors, it shall be emphasized that the Regions are responsible for defining the requirements for accessing and staying in social housing, as well as for determining the rent. All these elements are based on the economic capacities of prospective tenants, the composition of their household, and the characteristics of the house.

In many countries, social housing has an expiration date: it is bound to its function for a specific period, which in Italy is eight years. After this time, houses can be sold and enter the market, thereby losing their original purpose.<sup>38</sup>

## 2.4 Newly-of-age youth looking for a home are de facto excluded from the public market

Against this complicated background, finding a house is extremely difficult for newly-of-age foreign and Italian youth exiting the reception system. For many of them, the problem is likely to become unsolvable.

We live in “permanent housing emergency” whereby the availability of public and social

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existence of publicly defined rules for the allocation of housing. In Italy, private student accommodation is also considered social housing, but it is contributing to the housing crisis with prices higher than market rates. See Chapter 3 for a specific focus on this issue.

<sup>35</sup> “A real estate unit used for permanent residential rental that serves the general interest of safeguarding social cohesion by reducing the housing deprivation of disadvantaged individuals and families who are unable to access rental accommodation on the free market. Social housing is an essential element of the social housing system,

*which consists of a range of housing services aimed at meeting basic needs.”*

<sup>36</sup> C. Gasparo, From the “White Paper” of the Tuscany Region to Replicable Best Practices in the Reception of Persons in Need of International Protection, 2024, <https://library.oapen.org/bitstream/handle/20.500.12657/98864/9788835169741.pdf?sequence=1&isAllowed=y>

<sup>37</sup> This topic, and the crucial participation of the private sector in social housing projects, will be discussed in Chapter 3, Section 3.5.

<sup>38</sup> <https://ilmanifesto.it/un-piano-casa-per-lue>

residential units is significantly lower than the housing needs. The stringent requirements of the real estate market de facto deny young people who are leaving the reception system any access to housing. The main criterion governing the assignment of public and social housing is that it is primarily reserved for families, especially with minor children or with disabilities, or for multi-problematic households. These conditions are understandable, however, they prevent newly-of-age youth leaving the communities where they stayed as minors from obtaining a house, just because they are the last on waiting lists that are much longer than the actual capacity to meet housing needs.

Although access to housing is of undeniable crucial importance in integration and inclusion processes as recognized by the EU Plan for Integration and Inclusion, current housing policies not only fail to meet the needs of migrants and low- or middle-income groups in general but are in fact excluding practices.<sup>39</sup>

Social housing and public residential housing are unlikely to meet the needs of young migrants leaving reception centers in search of an independent life, first because of limited offer, and secondly because priority criteria do not match their profile. They are young single people who earn an income in some cases, but their income is usually not enough to access the private housing market since it comes from poor and precarious work. These limitations add up to more specific barriers that prioritize local people as opposed to newcomers, i.e. prerequisites concerning a minimum number of years of residence or priority given to longer residents<sup>40</sup>. In this regard, a verdict by the Italian Constitutional Court (no. 44 of 2020) shall be mentioned concerning the constitutional legitimacy of a law issued by the Lombardy Region. The law established that beneficiaries of housing services must prove at least a five-year residence or working activity in Lombardy prior to their

application date. This provision was judged as being non-compliant with Article 3 of the Italian Constitution both because of the unjustified prerequisite of a five-year residence period (or working activity of the same length of time) and because it violates the principle of substantial equality by contradicting the social function of public residential housing. The Constitutional Court preliminarily pointed out the inviolability of the right to housing which is “one of the essential requirements that characterize the social dynamics of the democratic State envisaged by the Constitution”, and that the State has a duty to grant such right, thus contributing to “ensuring that the life of each individual reflects the universal image of human dignity, every day and in every aspect.”<sup>41</sup>

Despite this important verdict issued by the Constitutional Court in 2020, an analysis of all regional laws governing ERP in Italy shows significant local differences that create inequality in the access to housing to the detriment of migrants. Many Regions still require a minimum number of years of residence: five years in the Marche, in Piedmont and in Sardinia; two years in Umbria, Liguria, the Abruzzi and the Aosta Valley (here, the limit used to be eight years). Where the prerequisite of residence has been cancelled, regional or municipal and supra-municipal regulations apply a different form of discrimination based on priority (expressed in points) assigned to applicants according to their residence period. In a situation where housing turnover is very low and public residential units are scarce, a point system based on previous years of residence prevents both foreign and Italian newly-of-age people from obtaining a home. The housing issue thus exacerbates inequalities and social gaps, especially among migrants. Inadequate housing supply sparks a war among the poor, both Italian and non-Italian, that has no reason to exist since they all share the same housing emergency and are all seeking answers to their right to decent housing.

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<sup>39</sup> Marzia Bona, Johanna Mitterhofer, *Abitare Migrante e Povertà Abitativa*, 2024, <https://www.welforum.it/abitare-migrante-e-poverta-abitativa/>

<sup>40</sup> Centro Astalli, 2024, *Contro Muro – Il diritto all’abitare dei rifugiati*, [https://www.centroastalli.it/wp-content/uploads/2024/11/Astalli\\_contromuro-lettura.pdf](https://www.centroastalli.it/wp-content/uploads/2024/11/Astalli_contromuro-lettura.pdf)

<sup>41</sup> Francesca Biondi Dal Monte, *Radicamento territoriale e accesso all’abitazione*, 2020, <https://www.welforum.it/radicamento-territoriale-e-accesso-allabitazione/>

# FOCUS ON TWO SIGNIFICANT EXPERIENCES

## CASAE - Social Housing Agency

Social housing agencies are non-profit private entities operating in various areas of Italy to provide services and support to vulnerable population groups that find it difficult to autonomously navigate the rental market. The peculiarity of social housing agencies lies in the fact that they act as intermediaries between the private real estate market and the public residential market, working in close collaboration with Municipalities or other entities managing the public residential system. Agencies perform various activities, from finding houses on the free market to providing housing opportunities not belonging to the public residential stock, from guaranteeing in case of tenants being in arrears to providing information and guidance on housing services. They also offer temporary economic support to allow households or individuals to access and maintain houses, and provide social, cultural and linguistic mediation.

In Tuscany, social housing agencies are governed by Regional Law 13/2015. Six of them are presently accredited with the regional administration to deliver their services (three in central Tuscany and three in north-western Tuscany). One of them is CASAE, an agency based in the province of Empoli whose founder and vice-president is Gabriele Danesi. The following reflections are some significant parts of our interview with him, dealing specifically with the focus of this report: the problems experienced by young people exiting reception centers.

*"Our society is rejecting. At 18, it's extremely difficult to become independent. The first thing to do in our quality of social housing agency, if we want to provide immediate help to these young people, is to mediate between them and the real estate market and try to dismantle the mechanisms that exclude them. Most important, we guarantee economic reliability that a young person who has just entered the job market cannot offer. We adopt a model called "transition houses" or training houses, where young people are made responsible for repaying the monthly rent to the organization that acts as guarantor. They are supported by means of a training course on how to manage and maintain a house, on paying bills, and the relations with neighbors... After two or three years they will be able to continue in full autonomy. Unfortunately, the current reception model, especially in the exit phase, does not promote progressive autonomy. To ensure responsible and informed project continuity by the operators who support these young people, a housing alternative should already be prepared during their stay in the reception communities. A fraction of the resources allocated to each person should be invested in a fund that can be used when they leave the reception system, like a sort of emergency fund that should allow each newly aged to cover rent costs and reassure landlords of the tenant's financial stability. In the initial phase after they leave the centers, this kind of fund for independent living should also include a small amount to cover the costs of support by an educator who can assess the progress made by these youth. It should be a sort of "soft mentoring" to monitor the situation, especially when bills are due for payment (for example, house management and maintenance, regular payment of bills, compliance with the non-subletting rule, etc.). Service contracts signed by public bodies with reception service providers should therefore include a clause requiring a small percentage of resources to be allocated to a Fund for Active Housing Inclusion. This fund should not only cover housing costs but also the estimated value of support measures for these youth to progressively reach housing independence, otherwise these young people risk leaving reception centers only to end up in cheap hotels.*

*All of this is happening in the current context of housing shortages, hence it is essential to work towards the promotion of policies to strengthen public housing. Public residential housing currently provides only marginal solutions, meeting just 2-3% of the demand. In Italy, Municipalities must become the leading contractors, not through soil consumption but through urban regeneration.*

*It is essential that the public get to know all the opportunities that can be activated on the territory. And I don't mean money, because in my opinion, money is not the real problem. If we go on thinking of social processes only in terms of the availability of financial resources, we will continue to distort the market. If a house is worth 5 and you charge me 9 for it, and I take that house because someone else would pay that amount, we continue to manipulate the market and to encourage speculation and profit. What we need instead is a different role played by public entities. First, the public sector must stop behaving as a subordinate to the private sector. If someone buys a property in Florence to convert it into luxury residences and the Municipality is to issue the permit, instead of subjecting the permit for this change of use to urbanization charges, the Municipality could require the equivalent of the urbanization charges to be paid on a certain number of public housing units. The monetization of speculative initiatives which are detrimental to the city must be negotiated. The same goes for residences like Student-Hotel, which are accessible if you have € 800-900 a month: There are 1,200 beds, but the Municipality can request that part of them be allocated to real and meritorious students identified by the DSU\*. This is the role that a public institution should play with pride and authority to protect the community it represents, and not to support private interests.*

*One more crucial aspect is that the public sector should adequately promote its tools. The Tuscan Region was one of the few regions to legislate on social housing agencies. Well, have you ever seen a public advertisement for a social housing agency? This shows that public bodies very often lack a vision of opportunities. Every agency must have a guarantee fund, CASAE has a €30,000 fund which is a miserable sum by market standards. Over the years, agencies have lacked adequate funding, and in addition, the problem is that nobody knows this tool. If people knew about the agency and how it works, more private individuals might embrace this model; however, resources to consolidate this tool and promote this experience have always been scarce. And yet, some property owners have been so satisfied with the agency's services that they have turned into promoters. There is also a need to establish permanent co-planning and co-design panels on housing, based on the rationale that we inhabit the city, not only a house. A regional committee would be needed to adapt regulatory aspects to contemporary need. For example, the legislation does not envisage co-owned blocks which have existed for a decade, nor does it provide for co-habitation which has proven to be an extremely effective experiment, including for reducing the risk of late rent payments. Furthermore, local co-design panels would be needed to make joint investments with local stakeholders, with a view to social profitability".*

*\*DSU is the ministerial support to the Right to University Studies*

## Dar=Casa – a residents' cooperative in Milan

**Dar=Casa** is a residents cooperative founded in Milan in 1991 to offer affordable quality housing solutions and to promote collaboration between residents as well as a model of living based on solidarity and participation.

Since its creation, the cooperative wanted to address the housing needs of the migrant population which was beginning to represent a significant demand (particularly in the city of Milan) but was unable to compete on the private market mainly due to a lack of resources and guarantees, to landlords being reluctant to rent to persons of foreign origin, and to the absence of public policies aimed at providing stable housing.

The cooperative was founded by a group of people from the political, trade union, architectural, urban planning and cooperative fields. It took the legal form of a residents' cooperative and developed to build a business entity that embodied the values of hospitality, mutuality, solidarity and participation that are typical of the cooperative world. Dar=Casa obtained most of the assets to be managed and allocated to its members through the recovery of unused public assets for the purpose of avoiding new construction and land consumption. Agreements were signed with the Municipality of Milan and ALER (the Lombardy public housing agency), then the cooperative renovated the publicly owned properties with its own resources and assigned them to its members. The list of cooperative members quickly grew to include also local natives, because, as the current Dar=Casa President Sara Travaglini puts it, *"The need for housing has no nationality. The number of Italian members has significantly increased in recent years compared to the beginning, but people of foreign origin still make up most of our membership base."*

Over time, the restoration of public heritage has been accompanied by new construction, although within the framework of urban regeneration programmes. Some properties have been donated by members who recognise the social value of the cooperative's activity.

The housing units managed by the cooperative are gradually allocated to members according to the order of registration on the list. The cooperative requires no guarantee to register; those who meet the criteria<sup>42</sup> shall only pay a small fee (25,82 €) to be included in the waiting list. Thanks to the very low registration fee, the cooperative can attract population groups that are particularly vulnerable from an economic and social point of view. A typical rent is €62 per square meter, about one third less than the average cost on the Milan market. The weak point is the very long waiting time, so that the cooperative has now hundreds of people on the waiting list and cannot accept any new application. This is also due to the fact that housing allocation is not subject to any time limit and assignees are entitled to stay in the house as long as their situation meets the cooperative's criteria, so that turnover is slow. Unfortunately, the local context has no capacity to increase the housing supply.

The cooperative's strength lies in doing more than just managing and assigning accommodation. *"In addition to merely technical real estate management, we particularly focus on providing social management services. This means individual support to members in finding the appropriate services, putting them in touch with all the local organisations that can address the various needs a person or family may have. In fact, the housing issue intercepts almost all other issues, from obtaining documents to children's schooling, from healthcare to employment. Another key aspect is managing the relationship with neighbours, sharing common spaces and activating projects in partnership with other local organisations to facilitate social life and to provide small-scale solutions to emerging common needs. We adopt a specific approach that we call "integrated management", and this has made us attractive also as managers of other social housing initiatives.*

In fact, the cooperative has been involved in managing social housing units belonging to the ethical real estate fund system (e.g. Cenni di Cambiamento, Cascina Merlato, etc.), particularly in the specific role of

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<sup>42</sup> The prerequisites are that the applicant does not own a property and has a household income below the maximum income allowed to obtain assisted housing in the Lombardy Region, which is currently about 50,000 €.

community manager. It has also been called in by the Municipality of Milan to manage properties intended for people in housing emergencies, whose beneficiaries are identified by the Municipality of Milan and are basically people who need a temporary solution after they have been evicted or had their property confiscated. Another area of activity is youth housing: the cooperative offers various projects for temporary housing solutions (up to four years) at affordable costs to young people between 18 and 35 years of age and involves them directly in experimental forms of a broader concept of housing, from cohabitation to neighbourhood solidarity.

We asked Sara Travaglini what she regarded as priority needs, from her privileged observation point, for relaunching public housing policies. *"The increase in the supply of public residential housing is still insufficient to meet a demand that is constantly growing as a result of increasing fragility. The increase should be viewed not only in terms of the necessary production and new supply, but also in terms of new management models for public assets. There is also a necessity to implement different solutions for different necessities. The population groups experiencing difficulties in accessing housing are increasing, but this is not always due to mere economic reasons. For example, young adults of foreign origin leaving reception centres often do not have a catastrophic income situation if they have a job, yet mistrust and racism prevent them from satisfying their housing needs. Public responses need to be developed to address this issue by providing accessible and non-discriminatory offers. A second important element that the public sector could provide is support in terms of guarantees for accessing the rental market. This is often an obstacle for people who may have an income to pay their rent but lack the initial resources to provide a guarantee."*



# 3. Discrimination and sky-high prices in the private real estate market

*"I don't know what kind of life we have here in Italy, and how we survive. What is life if you never feel at peace? I have a job, I pay taxes, I am contributing to this country's life, but I cannot find a place to live. What's the point of working if I don't have a place to sleep?"* Khalid, young migrant in search of a house in Florence.

Today, accessing housing via the private market is an almost impossible achievement, and even if it is successful, it comes at an unacceptable cost for a growing share of the population. Young people from lower socioeconomic backgrounds especially feel the burden of increasingly unaffordable rents which undermines their path to independence. Migrant and Italian youths leaving reception centers when they come of age, off-site students, young couples and families, and precarious workers are all subject to the consequences of a rental market where supply fails to meet demand.

From being a necessity, housing has become a luxury to be enjoyed only by those who can afford it. Many of the reasons why young people in Italy are taking longer to become independent are due to the sharp rise in house prices and rents, combined with stagnant disposable income over the last decade and precarious working conditions.

## 3.1 High rents are increasingly unsustainable in Italy

According to the latest surveys dated July 2025, the rental market has registered a further increase whereby the average monthly value is over 14.9 euros per square meter, up about 5.5% compared to the same period last year and the

highest ever registered since 2012.<sup>43</sup> For many people, renting a home is a luxury. While demand is growing by nearly 40% compared to pre-pandemic levels of 2019, supply has more than halved, sparking fierce competition among potential tenants and pushing up rents which are now unaffordable for many. In Italy, the present situation is a real housing emergency. Due to inflation, the high cost of living, and the continuing wage stagnation, between 2018 and 2023 the average share of employed work revenues spent on rent increased from 31.6% to 35.2% in provincial capital cities and it went over 40% in larger cities such as Florence (46.5%), Rome (41.5%), and Bologna (40.2%).<sup>44</sup>

It should also be noted that, in addition to financial unaffordability, many low-income tenants also face quality gaps in the housing they manage to obtain. Chances are high that the accommodation is small and therefore overcrowded, in old buildings that haven't been renovated recently and are therefore less energy-efficient, in unhealthy conditions, and in areas with fewer available services, with all the social and economic consequences that this entails.

As we will see later in this chapter, a migrant background makes the search even more difficult because additional discrimination factors

<sup>43</sup> Idealista, Research Office, <https://www.idealista.it/news/immobiliare/residenziale/2025/02/28/213108-canoni-di-locazione-su-dello-0-9-a-febbraio-8-8-in-un-anno-i-prezzi-nella-tua>

<sup>44</sup> Il Sole24Ore, 2024, <https://www.ilsole24ore.com/art/affitti-piu-cari-sale-peso-redditi-dipendenti-fino-46percento-capoluoghi-AGFBoAY> Estimated value based on data from free-lease rental agreements registered with the Tax Authority.

come into play. These are still deeply rooted in our society and fueled by a distorted narrative of migration which is dominated by false fears and the portrayal of an emergency and invasion that does not actually exist, as data demonstrate. This context not only undermines young migrants' struggle for independence but also causes the broader process of integration into the community to fail.

### 3.2 The origin of the surge in rental prices

The current situation of the real estate market, with less accessible mortgages and constantly rising purchase prices, combined with a growing need for flexibility by younger population groups who cannot and/or are unable to undertake to purchase a home, has led to a steadily increasing interest in the rental market. However, faced with growing housing needs and the associated economic hardships that characterize a considerable proportion of people seeking rental accommodation, over the years it proved impossible to promptly plan for an adequate housing supply, especially in the segment of affordable rental. In addition to the lack of public policies aimed at providing solutions for people most at risk of falling into housing emergency, significant developments have occurred in the private rental market in recent decades. The increased risk associated with rentals (and consequently the fear of having to deal with arrears, payment orders, evictions, etc.), and market dynamics that in recent years have determined a significant increase in short-term rentals have gradually distanced owners from traditional rentals. The Nomisma survey reveals that only 11% of multi-property owner families plan to rent out their homes on a medium-term basis.<sup>45</sup>

In addition to this findings, which already explain the reasons for the limited supply of medium- and long-term rentals, another

significant fact is that, according to data on the real estate stock, approximately 11% of homes in the country (almost 6.5 million) are not used and are not rented out, thus depriving the market of a significant share of potentially available private accommodations.<sup>46</sup> The rental market is therefore not saturated, but rather blocked.

The demand for houses to rent is increasing, but many remain unused: this is the paradox of empty properties. According to the latest ISTAT surveys, approximately 1 in 3 homes is unused (empty houses or occupied only by non-residents). The highest percentage of empty houses is on the Islands with 34.9%, followed by Southern Italy with 32%. The percentages are lower but still significant in the north-east (23.1%) and north-west (26%) of the country.<sup>47</sup> For example, recent research concerning the municipality of Bologna estimates that, as of 31 December 2022, the stock of unused housing in the city was between 13,500 and 15,300 units.<sup>48</sup>

These are houses and flats that were not employed for any use, whether residential, touristic, as second homes, or for short-term or temporary rentals, had no utilities and were unoccupied.

The disuse of houses on the private market can be ascribed to several factors, such as emigration and depopulation of inland areas, the presence of second homes in tourist locations, or investment strategies including those aimed at transferring real estate wealth from one generation to the next. The enhancement of unused properties is therefore crucial if we want to address the growing housing crisis affecting large segments of the population, but the methods of intervention must take into account the location of these assets, whether they are in urban or rural areas. Unused houses are usually concentrated in rural areas that are unattractive from an economic and productive point of view

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<sup>45</sup> Nomisma, 2024, <https://www.nomisma.it/press-area/affitti-mercato-bloccato-con-11-delle-abitazioni-inutilizzate/>; Housing Report 2024, <https://www.nomisma.it/press-area/rapporto-sullabitare-2024/>

<sup>46</sup> Finance Department and Tax Authority [https://www1.finanze.gov.it/finanze/immobili/public/contenuti/immobili\\_2023.pdf](https://www1.finanze.gov.it/finanze/immobili/public/contenuti/immobili_2023.pdf)

<sup>47</sup> ISTAT, 2024, [https://www.istat.it/wp-content/uploads/2024/08/Today-Abitazioni\\_01\\_08-2024.pdf](https://www.istat.it/wp-content/uploads/2024/08/Today-Abitazioni_01_08-2024.pdf)

<sup>48</sup> Research carried out by the Municipality of Bologna in collaboration with Istituto Politecnico di Milano and Avanzi SPA, as part of the Metropolitan Observatory on the Housing System. Data published in January 2025, <https://www.comune.bologna.it/notizie/fondazione-abitare-bologna>

and offer few job opportunities, therefore residential demand is low in these areas. Reusing these buildings for social purposes will not be enough: a diversified range of services and opportunities will need to be developed to make these assets fit for living, once they have been restored. In urban areas with high residential density, the presence of unused houses may depend on the choices made by owners or, in the case of the public sector, on inefficient management. Both these reasons must be addressed from a social justice perspective in order to tackle the shortage of supply, which exacerbates the housing deprivation of those who are unable to access housing in the current market conditions.

An important phenomenon that has altered the functioning of the market in recent years, leading to exclusion and limiting the right to enjoy the city especially for the lower-middle classes, is that of short-term rentals. This phenomenon is closely linked to the "touristification" that is affecting many large and medium-sized cities, especially those with the greatest tourist appeal. The short-term rental market is rapidly expanding also due to digital platforms, and it is often changing the face of entire neighborhoods, especially in historic centers which are now increasingly tailored to the needs of tourists and have an ever-decreasing number of residents. The latter are in fact being forced to move to other areas of the city to find a lifestyle that is more suited to their daily needs.

In many cities, the reduction in housing supply, combined with the option of short-term rentals which are more profitable than long-term ones, has caused an increase in rental prices. According to a recent study<sup>49</sup>, a 1% increase in Airbnb listings in a specific area of Italy leads to an average increase of 6.7% in house prices and 5.7% in rents.

Touristification is a phenomenon requiring regulation, which is currently lacking in our country. At the national level, the *CIN (National*

*Identification Code)* has been introduced, which is a register of owners of short-term rental properties: a formal recognition without any regulation to curb market distortions and negative impacts on cities such as those that we are witnessing today. One exception worth mentioning is the regulation introduced by the Region of Tuscany (RT 61/2024 of 31 December 2024 - Consolidated Law on Tourism, and No. 7 of 17 January 2025 "Corrective provisions concerning hiking lodges, guesthouses and bed and breakfasts - Amendments to Regional Law 61/2024"). The new rules try to regulate the phenomenon of overtourism by giving municipal administrations, in agreement with the Region, the possibility to identify areas subject to criteria and limits for the short-term rental of properties for touristic purposes. The larger municipalities with a higher tourist concentration may therefore adopt their own Regulation, and in the areas concerned, the practice of short-term is subject to obtaining a five-year authorization for each real estate unit that is intended to be rented. In addition, a maximum limit may also be established regarding the number of authorizations that may be granted in certain areas. This legislation is strongly inspired by the text of the bill called "Alta Tensione Abitativa" (High Housing Tension)<sup>50</sup> which originated from a campaign bearing the same name that involved various local stakeholders such as lawyers, architects, urban planners, administrators, and residents. The Tuscan legislation is the first of its scale in Italy and has been appealed by the Council of Ministers, which will bring it before the Constitutional Court, considering it to conflict with state legislation on entrepreneurial freedom. This dispute is emblematic of the different political sensibilities and interests at stake, which the Court will now have to resolve.

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<sup>49</sup> Tortuga, 2023, Policy Brief - *AirBnb e il mercato immobiliare italiano* [https://www.tortuga-econ.it/2023/07/11/airbnb\\_mercato\\_immobiliare\\_italiano/](https://www.tortuga-econ.it/2023/07/11/airbnb_mercato_immobiliare_italiano/)

<sup>50</sup> The text of the bill drawn up by the High Housing Tension Campaign is available at: <https://altatensioneabitativa.blogspot.com/2024/03/testo-aggiornato-della-proposta.html>

## **The owners' point of view explained by real estate agents**

Excerpts from an interview with an executive of a Federation of Estate Agents

*"The cause of all this is essentially a regulatory gap, or rather a regulation that has become obsolete and goes against today's needs: the fair rent control system. When it was introduced, it provided maximum guarantees for tenants who had none at that time, so it shifted the needle of control from landlords to tenants. At the time, it was necessary and essential to introduce these provisions, but today they have become obsolete. Nowadays, we have contracts that disregard the needs of owners and severely limit the possibility of renting out their homes in terms of time and price.*

*When landlords hand over the keys of their flat, they do not know when they will get them back. Under normal contracts, there are three options: a free rent contract (4+4 years); a shorter contract (3+2 years) with a rent agreed on according to local agreements signed by associations; and a shorter temporary contract for business, holiday, etc. Today, if I hand over my flat to a tenant, the safeguards introduced by the fair rent law mean that, when the contract expires, I cannot get my house back and must therefore take legal action. Renting a home today means that you don't own it anymore.*

*At the same time, the demand for rentals has skyrocketed in recent years. Many people prefer to rent an apartment rather than stay in a hotel room when travelling for work or on holiday. So, the two trends have converged. If I own a house and want to always have it available, I will rent it out for short periods, not only because it is more cost-effective (higher rents) but also because I know that the house will always remain available to me.*

*It is essentially this aspect, i.e. having your own home available at any time, that has shifted the rental market towards short-term solutions, a segment that has become extremely attractive and profitable.*

*The dynamics of our lives have changed since Law 392 of 1978 was passed, at a time when people would look for stable contracts. It all depends on this fact."*

The interview with a real estate agent clearly highlights that inevitably, without public intervention to regulate the market, the business of real estate agencies goes in the opposite direction from protecting the most disadvantaged population groups and their need/right to find accommodation, always and in any case complying with landlords demands. In a highly competitive market, and to secure its market share, an agency must satisfy the demands of property owners who could otherwise easily turn to other intermediaries. *"This is the direct outcome of a highly unbalanced market where demand exceeds supply, and landlords always hold the upper hand."*

### 3.3 Discrimination and double standards: the aggravating factor of being a foreigner

The many testimonies collected clearly show that finding a home on the real estate market is a challenge for people with a migrant background. In a more or less veiled way, the fact of being a foreigner denies access to the market. In a survey conducted in 2022<sup>51</sup> on discrimination against people of foreign origin, the issue of housing emerges as highly discriminatory: accommodation is denied because the owner is unwilling to rent to a foreigner. Just as common is the case where additional guarantees are requested, or payment in advance of a higher number of months, or even a higher rent. Estate agents also use discriminatory criteria, for example by offering fewer opportunities to visit houses or by saying that a flat has already been leased even when the advertisement has just been published.

*"This year I was looking for accommodation, so I had to do some research and call agencies. Since I speak Italian well, when I asked for information over the phone, everything went fine until I had to give my name and family name. At that point, everything changed. They told me they would let me know, or some said right from the start that they did not rent to foreigners. I had a really hard time finding an agency that would at least let me explain my needs. Later I started going in person, so they could see me right away, get an idea of who I was and spare me all the 'we'll let you know'..."* Ana, a young woman of foreign origin living in Arezzo.

Newly-of-age migrants exiting reception centers are confronted with a housing market that does not meet their needs and poses insurmountable obstacles to their quest for independent living. It is relatively easy for them to find work, although the conditions can vary greatly and sometimes involve complicated precarious situations. However, housing seems to be the biggest problem that greatly affects the well-being of these people, who have already

experienced difficult lives and are now burdened by further challenges that undermine their prospects for integration into society.

*"Even if you have a long-term work agreement, they won't give you a house. They ask for two- or three-months' rent in advance – OK, that's acceptable. But when I call, as soon as they hear I'm a foreigner, they immediately say that the house is no longer available. I've argued with estate agents several times because if you apply in writing, everything is ok and the house is available; but as soon as you call them and they hear that you are a foreigner, they immediately tell you that the house is no longer available. And yet, if you go back a few days later, the house is still there, available for rent..."* Omar, a young migrant who used to live in a reception center in Emilia Romagna.

*"I have been in Italy for nine years. I used to live with a friend, but now I live with my wife and our two-year-old son. The house I live in is too old, there is mold everywhere, and now that my son is growing up, we cannot stay here because he keeps touching everywhere. It is too dangerous, and it is not healthy for me and my wife either. Since the birth of my son, I have been looking for another accommodation, but I still haven't found one. I have called everywhere, but they tell me that there are no houses available. I would prefer to remain here or in a nearby town, simply because I work in a winery and start at 6 a.m. or often even at 5 a.m. when wine deliveries arrive. If I stay here or in a nearby town, I can go to work by bike or by regional train. I had found a four-bedroom house and proposed a colleague of mine to move in together with our families and share the rent, but the owner immediately said that he would no longer rent out. My colleagues who do not have a family can find a house more easily and live together, while I cannot afford to do so because I have my family. I work on a limited-term contract that is renewed every year, and I have a long-stay permit. I have never stopped working, but since the contract must*

<sup>51</sup> Survey carried out by *Centro Studi Medias* as part of the project LAW – Leverage the Access to Welfare – by the Association for Legal Studies on Migration and *Centro Studi Medi*,

Genoa, <https://www.asgi.it/antidiscriminazione/gli-ambiti-percepiti-maggiormente-discriminatori-in-italia-indagine-di-cs-medi/>

*be renewed, I don't have enough guarantees. I would be happy to find another home, so that my child can live more comfortably.*” Dritan, migrant worker in the Arno Valley.

The reports we have heard reveal a parallel market of private intermediaries who speculate on the situation, with veritable scams targeting people of foreign origin who are desperately looking for a place to stay. They offer to find accommodation against payment, but in fact, they only provide contacts of private owners who rent out their property, and then it is up to the young people themselves to contact the owners, often receiving yet another refusal. Migrants in various parts of Italy have told us about these scams. They reported their own personal experience or that of their fellow nationals who paid even several times for searches that proved totally hopeless. If, and when proposals were made, they concerned houses in intolerable conditions.

Forms of discrimination also surface once a home is eventually secured, and they are of various kinds: deposits that are immensely higher than those required of Italian citizens, fear of the possible reaction of neighbors when foreigners move into the building, and an unjustified apprehension about granting the right of residence.

*“To rent out a house, a landlord required an unbelievable guarantee even though the applicant had a stable, unlimited work contract. Yet the risk of insolvency is democratic, that is, Italians are just as much at risk as foreigners. The mistrust we encounter is enormous. Of course, it is reasonable to say that ten people cannot live in one house, but most of the time the attitude is categorical: “I don't want to rent to foreigners.”* Mario, operator in a reception center in Tuscany.

*“Our landlord was helpful, however, he made a point of giving us recommendations about smells and how to manage the house. They even make this kind of distinction. You hear such nonsense...”* Ndulu, a young migrant who left a reception center in Emilia-Romagna.

*“Another critical issue is that of residence. There are landlords who are willing to rent to foreigners, but they are not willing to allow them to take up residence, which is a fundamental right that is needed for many other purposes. When they leave the community, they must transfer their residence: if this permission is not granted, where can they take up residence? And what residence do you indicate when you have to convert your permit to stay in Italy? If you don't convert your permit, you can't work. What residence do you indicate to your employer? If you can't work, how do you pay your rent? It's a vicious circle. And then, the residence issue is a false problem: if a tenant leaves and doesn't transfer their residence, the owner can cancel the residence. A problem then arises for the person who hasn't transferred their residence, but the owner doesn't have any problems. So, here again, it's a matter of misinformation.”* Paola, volunteer guardian in Ferrara.

The social and economic environment should lead to serious reflection on how to match the real estate market with foreign clients. This is a market that will surely experience an expansion of this client base in the future due to the undeniable demographic decline in our country, a country that will increasingly need immigrant populations. However, up to now, agencies only respond to market logic and do not seem to be concerned with this issue. They are not concerned because they are not compelled to be so by a market that works perfectly well for their business as it is. These considerations, and the resulting response to the increasingly serious problem of housing supply not matching demand, should be embraced by our policymakers in order to influence the market to the extent that it also works for the most vulnerable sections of the population, including foreign nationals.

*“Unfortunately, for several years to come, foreigners in search of a home will continue to struggle with a market where supply is too unbalanced in relation to demand. As long as there are so few housing units on the market, landlords will select the best tenants in terms of*



*income, number of people living in the home, etc. We can try to exert some kind of moral suasion on landlords who refuse to rent to foreigners; but if the market offers them many requests with better conditions than those offered by someone from another country, it is hard to make them understand that those needs must also be respected. Landlords will pursue their own interests and convenience”.* Manager of a federation of estate agents.

The experience of a real estate agency in Bologna that has tried to meet the needs of young foreign workers shows that housing supply actually does not exist for them. The only successful solution has been to advise single workers to find fellow workers in the same situation and rent a house together. It is a compromise solution in terms of the needs and aspirations of the individual, but it is the only one with any chance of success. Workers with families, on the other hand, are by far the most difficult to accommodate.

*“For a foreign family, finding a house to rent on a regular contract at an affordable price is like playing roulette. The chances of success are quite similar.”* Alberto, real estate agency in Bologna.

Only certain kinds of houses (not renovated and therefore of lower value, and/or located in the outskirts) have the qualities enabling estate agents to suggest owners to rent out to foreigners, without losing them as clients. This is an issue that we have already mentioned above: the quality of housing offered to foreigners is an additional inequality factor that has consequences in terms of health, wellbeing, and sociability opportunities. This is compounded by the not neglectable financial aspect due to the higher costs of bills, which are determined by the failure to improve energy efficiency, and by the safety aspect, because in many cases, the properties do not comply with current safety regulations on installations.

As a rule, they cannot be rented out, but they are proposed to foreigners. The lack of adequate housing policies to regulate a market that is skewed and inaccessible to large parts of the population with lower incomes is a fundamental issue, but just as crucial is the cultural switch to be promoted to overcome prejudices and stereotypes that are still deeply rooted in our society.

*“For citizens, migrants remain migrants. This is also visible in the labor market: if you belong to the Pakistani culture, it is unlikely that you will be hired in a company’s front office; if you are a woman wearing a veil, you will likely be washing dishes in a restaurant. These labels are here to stay, and I am not sure that the situation would change if there was less demand in the property market. I believe that it would change a lot if owners felt protected from a legislative point of view and if citizens were made aware of the reception universe. The role of foreigners should be enhanced; we should get them more involved. We need to show that also people of foreign origins live a normal daily life,”* Giulia, operator in reception projects in Ravenna.

Some form of this change has occurred in small communities. For example, in Pachino, a small Sicilian town, very few of the young people hosted in the SAI center for minors have left the town. The relationship of knowledge and trust that had been established in the small community of Pachino has allowed for easier integration of the youth by readily overcoming the barriers they normally face when leaving the centers. This experience is proof that an open local community who truly welcomes these youth will normalize the relationship with them, whereby a real and successful integration process begins which is always bi-directional.

## The crucial role of UFM guardians

In 2017, the so-called Zampa Law (Law 47/2017) established the voluntary guardianship system. Over the years, this system has shown how important the role of voluntary guardians is in the transition of unaccompanied foreign minors towards independence. Guardians have often played a key role also in identifying housing solutions for young adults leaving reception centers and in mediating between their loneliness, when they must face adult life without any family support, and the society into which they are entering. This mediation role builds on the network of contacts that guardians can activate.

*"We activate our whole network of contacts; we are available to accompany these young people to real estate agencies and to provide references; we mediate between them and society; we increase their integration opportunities. On many occasions, I have heard that housing solutions are found thanks to the guardians' networks of contacts. But it can't go on like this, our resources are not endless."* Paola Scafidi, President of *Tutori in Rete*, the national network of voluntary guardians' associations and informal groups.

Other parties who can play a similar role are teachers and employers who come into direct contact with young adults and can also be involved in facilitating their search for housing solutions. Further interviews with operators at reception centers clearly show that property owners consider a sort of "trust guarantee" based on personal acquaintance to be crucial. This is sometimes the only factor that can overcome cultural prejudice. To this purpose, third parties such as guardians or people who interact with young people for work or study reasons can play a crucial role - much more than reception center operators who are not generally regarded as "trusted" persons in these situations. Community matching experiments, which aim to encourage the active involvement of citizens in the inclusion of migrants, are particularly important in this perspective. However, these are individual initiatives based on personal goodwill and the ability to leverage relationships and acquaintances, without addressing the underlying problem: access to housing is hampered by inadequate public policies and by prejudices that are still deeply rooted among private owners.

Yet guardians who have facilitated mediation on the private market often receive further requests from the same owners for potential new tenants, as Paola Scafidi points out. This means that once the initial prejudice has been overcome, in most cases the experience is regarded as extremely positive: *"When a foreign youth finds a flat to rent, they do everything possible to avoid losing it. We have seen young people who prefer not to go to the grocery store and not to eat in order to guarantee the payment of rent so as not to lose their home. A single positive experience can dismantle the initial mistrust and have a positive effect on others, and the effect is positive because someone helped to open this door. But that person knows that he/she has a huge responsibility because that positive or negative experience will also influence those who will come after them."*

### 3.4 Off-site students and precarious workers share the same problems

Off-site students deserve our attention because they represent a specific population group that is severely suffering from the consequences of the housing crisis affecting the major Italian cities. This is symbolized by the protest of students camping out in tents, who in recent years have been strongly denouncing the fact that, due to the lack of affordable housing, the right to education is becoming a luxury for the few. While the 2024 average increase of room prices at national level was 7%<sup>52</sup>, the market seems to be showing signs of consolidation in 2025, although costs remain considerably high: the average rent for a room in Milan is €732 per month,<sup>53</sup> and students from families with lower expenditure capacity are obviously the first to have to give up their aspirations.

A study by *Cassa Depositi e Prestiti*, one of the main Italian financial institutions, estimates that there are over 830,000 off-site students in Italy, and that accommodations in public or affiliated student residences only cover 8% of their needs – a percentage which is by far lower than in other European countries (23% in France, 14% in Germany, 11% in Spain).<sup>54</sup>

The shortage of student residences adds up to the significant change occurred in private market dynamics in recent years, as analyzed in previous chapters. Owners prefer short-term rents, an option that covers the high demand brought about by overtourism and is much more profitable than student rents. A survey carried out by *Scenari Immobiliare* and commissioned by the Italian financial newspaper *Il Sole24 ore* shows that a three-room flat used for tourist

rent generates gross revenues of more than 4% as opposed to 3–3,5% of student rents.<sup>55</sup> Moreover, tourist rents are not only more profitable, but they also imply less lateness risks.

The NRRP resources have provided an allocation of €1.2 billion to create 60,000 new places by 2026, thus helping to promote renewed attention and growing involvement of private capital to complement public resources in addressing this issue. But in addition to this, an acceleration of investments and implementations is required as well as better public supervision.<sup>56</sup> As pointed out by the Union of University Students (the main Italian students' union) in its analysis of the first allocations of the above-mentioned funds, the number of new dorm beds actually created to date is lower than the number officially declared by the Ministry, as the figure also included existing beds that had not previously been counted. Another problem highlighted by the Union of University Students is the involvement of private entities without any rules to ensure that the market actually works to protect the less wealthy students<sup>57</sup>. There are no restrictions imposed on private entities investing in this sector which is considered very attractive in terms of economic returns,<sup>58</sup> and there is no upper limit on rent. The only restriction imposed is for the first 12 years, when an initial discount of 15% or 25% depending on the case, and the reservation of 30% of beds for students are required. The risk is that after the first 12 years have expired, these accommodations may become private luxury student residences.<sup>59</sup>

Precarious workers are another category severely affected by housing problems. It largely overlaps that of migrants but also includes

<sup>52</sup> Immobiliare, 2024, <https://www.immobiliare.it/info/ufficio-stampa/2024/stanze-prezzi-ancora-in-crescita-spinti-da-una-domanda-sempre-piu-sostenuta-27-in-un-anno-2591/>

<sup>53</sup> Immobiliare 2025, <https://www.immobiliare.it/info/ufficio-stampa/2025/stanze-prezzi-in-crescita-domanda-stabile-milano-supera-i-730-euro-mese-per-una-singola-2718/>

<sup>54</sup> Cassa Depositi e Prestiti, 2022, Brief - *Student housing: quale futuro tra pubblico e privato?* [https://www.cdp.it/resources/cms/documents/CDP\\_Brief\\_Student\\_housing\\_quale\\_futuro\\_tra\\_pubblico\\_e\\_privato.pdf](https://www.cdp.it/resources/cms/documents/CDP_Brief_Student_housing_quale_futuro_tra_pubblico_e_privato.pdf)

<sup>55</sup> Il Sole 24 Ore, 2022, <https://www.ilsole24ore.com/art/l-affitto-turista-rende-piu-locazione-studenti-AE4CviwB>

<sup>56</sup> Cassa Depositi e Prestiti, 2022, op.cit.

<sup>57</sup> UDU – Union of University Students, 2023, *Diritto al Profitto, come sperperare i fondi del PNRR* <https://unioneuniversitari.it/wp-content/uploads/2023/10/UDU-diritto-al-profitto.pdf>

<sup>58</sup> Idealista, 2024, <https://www.idealista.it/news/immobiliare/residenziale/2024/12/13/190683-alloggi-per-studenti-mercato-italiano-ed-europeo-sotto-i-riflettori>

<sup>59</sup> Today Economia, 2025, <https://www.today.it/economia/alloggi-universitari-prezzi-pnrr.html>

native Italians. According to the latest *Nomisma* report on housing, the share of families for which renting is the only possible solution because they do not have the resources for buying, has increased from 56% in 2023 to nearly 60% in 2024.<sup>60</sup> This data goes parallel with the issue of wage reduction: according to OECD data, wages in Italy decreased by 6.9% in real terms between the end of 2019 and 2024, marking one of the worst results in the ranking of OECD countries.<sup>61</sup>

At the same time, as repeatedly highlighted by President Orsini of *Confindustria* (the General Confederation of the Italian Industry), even outside the specific context of precarious work there is concern about businesses' need for workforce related to workers' mobility, which is

often hampered by the problem of finding housing at affordable prices when working away from home. This issue has led *Confindustria* to draw up a Plan for Sustainable Housing for workers, proposing the government a series of actions to address "imbalances in the real estate market that contribute to hindering both internal mobility and the immigration of foreign workers. More specifically, a significant discrepancy must be noted in many areas of the country between rental or purchase costs and the level of labor productivity and therefore the level of average wages. This discrepancy restricts mobility across the country, which is a fundamental process for facilitating the matching of labor supply and demand."<sup>62</sup>

### **A popular initiative proposing that the right to housing be integrated in the Italian Constitution**

The purpose of this initiative promoted by a group of young activists of the association *"Ma quale casa?"*<sup>63</sup> is to specifically integrate the right to housing in the Italian Constitution.

The right to housing has been recognized by interpretation by the Constitutional Court in judgments 49/1987, 217/1988, 404/1988 and 119/1999, but it is neither stipulated nor fully recognized in the Italian Constitution. This is the reason behind this popular initiative proposing to modify the Constitution to explicitly recognize the right to housing, drawing on what is already stipulated in the Universal Declaration of Human Rights (Article 25), the International Covenant on Economic, Social, and Cultural Rights (Article 11) and the European Social Chart (Article 31). These three international treaties explicitly state that decent housing is an integral part of fundamental human rights.

*"Ensuring a safe, dignified, and accessible home is the first step towards ensuring a person's total well-being. We cannot imagine life without a home."* This is what motivated the promoters to work on this proposal, which originates from their varied and direct personal experiences of housing problems. Some of them were among the supporters of the "tent protest" organized by off-site students against high rents, others have been fighting for a long time for housing justice in associations, trade unions, or local administrations. A group of constitutional experts assisted them in drafting the proposal, which aims to modify three articles of the Constitution:

- a) Article 44, by imposing on the Republic the duty to guarantee access to housing as a primary good and a necessary means of ensuring that individuals can effectively exercise their rights and enjoy a free and dignified life.
- b) Article 47, by extending the protection of savers to access not only to "ownership" but also to "enjoyment" of housing, hereby including also other forms such as rental and public management of housing,

<sup>60</sup> Nomisma, 2024, Rapporto sull'Abitare, <https://www.nomisma.it/press-area/rapporto-sullabitare-2024/>

<sup>61</sup> Sbilanciamoci, 2024, <https://sbilanciamoci.info/locse-salari-giu-del-69-in-italia-calo-tra-i-piu-forti/>

<sup>62</sup> Confindustria, *Soluzioni Abitative Sostenibili per i lavoratori*, 2025,

[https://www.confindustria.it/wcm/connect/10c7af8c-a381-4b9b-a0c4-5756b5a3292f/Piano+Abitare+Sostenibile+-+Gennaio+2025.pdf?MOD=AJPERES&CONVERT\\_TO=url&CACHEID=ROOTWORKSPACE-10c7af8c-a381-4b9b-a0c4-5756b5a3292f-phMleQg](https://www.confindustria.it/wcm/connect/10c7af8c-a381-4b9b-a0c4-5756b5a3292f/Piano+Abitare+Sostenibile+-+Gennaio+2025.pdf?MOD=AJPERES&CONVERT_TO=url&CACHEID=ROOTWORKSPACE-10c7af8c-a381-4b9b-a0c4-5756b5a3292f-phMleQg)

<sup>63</sup> More details at <https://www.maqualecasa.it/>

c) Article 177, by reinforcing the power of the State and adding to the matters falling within its sole competence the establishment of “general rules on housing policy” and, to those falling within the joint competence of the State and the Regions, the establishment of “public housing programs”.

### 3.5 A synergy of the private and public sectors to promote *social housing*

Social housing implies significant joint participation of the private sector. One of the most important examples in Italy involves *Cassa Depositi e Prestiti Immobiliare SGR* (CDPI SGR), which has promoted and supported the development of social housing for over ten years by managing the Housing Investment Fund (FIA). This fund has sustained the establishment and development of 29 real estate funds managed by nine leading savings management companies (SGR) making up the so-called Integrated Fund System (SIF), conceived as part of the 2009 Housing Plan, with a program of interventions distributed across the whole country. According to a social impact assessment carried out by *Avanzi*, the Integrated Fund System has mobilized substantial private financial resources by leveraging public money and has created an innovative partnership guided by the Public Administration and involving private investors who are socially engaged in the governance and management of the entire value chain. The financial restraints imposed by the need to keep the final price as low as possible have stimulated creative solutions at both the technical and managerial levels.

In the end, experience has shown that it is possible to offer good quality housing at a reasonable price by pursuing innovation and exploiting all possible synergies along the supply chain. The weakness of this experience is the scale it has reached: according to 2022 data, about 10,000 flats have been put on the market, a quantity which fails to meet a large and growing demand.<sup>64</sup>

The experience acquired as far, including with the significant resources supplied in recent years by bank foundations such as *Fondazione Cariplo*<sup>65</sup> and *Intesa San Paolo*<sup>66</sup>, confirms the potential of social housing as one of the structural solutions to the housing crisis in Italy. However, this is only possible if social housing is supported with larger investments to reach a scale that can meet actual needs, and if it is part of a public policy intervention program where the housing issue is addressed in close connection with other major problems such as employment, youth, and migration. It is important to note that social housing does not address the most fragile demand, hence strengthening this housing solution requires enhancing offer in the public residential housing market, or the housing needs of the most vulnerable groups will not be met.

<sup>64</sup> Avanzi, 2022, Report on Social Housing in Italy, <https://avanzi.org/wp-content/uploads/2022/11/Report-Social-Housing-in-Italia-Avanzi.pdf>

<sup>65</sup> Fondazione Cariplo, 2024, <https://www.fondazionecariplo.it/it/news/servizi/20-anni-di-housing-sociale.html>

<sup>66</sup> Intesa San Paolo, 2024, <https://group.intesasanpaolo.com/it/sezione-editoriale/eventi-progetti/tutti-i-progetti/sostenibilita/2024/social-housing-come-funziona>

## The social housing experience of Homes4All

Homes4All is a benefit company whose purpose is to promote urban regeneration and to address the housing crisis. Homes4All offers a practical and innovative social housing solution to people in situations of temporary distress who can end up facing extreme poverty if they are not promptly supported, firstly by finding a house. The Homes4All team intervenes in these critical situations by gathering resources from individuals interested in investing in social real estate; they acquire vacant or occupied properties at low prices for themselves or third parties, either on the free market or from judicial auctions, and then refurbish and renovate them; they support tenants for a period of 18 months to pay off their debts and go through empowerment programs, with the purpose of protecting their right to housing, consolidating their housing autonomy, and enhancing their social skills for better reintegration in collaboration with social services and the third sector. It is a holistic approach to housing which includes financial, architectural, and social aspects.

Homes4All started its business activity in Turin but is expanding to other geographical areas and aims to become nationwide. Its key actions are: enabling better access to housing in financial terms thanks to discounted rents and reduced waiting times compared to other housing solutions offered by the public sector; promoting stability by allowing tenants to remain in the same home for at least three consecutive years; improving the well-being and empowerment of people living in houses managed by the company by providing social support programs with personalised projects and the subscription of responsibility agreements; and allowing the public administration to achieve overall savings compared to other forms of housing support, such as hotel stays or accommodation in temporary facilities.

In its first years of operation, the great majority of Homes4All beneficiaries were people with a migrant background, especially families. Thanks to constant guidance on tenants' duties as regards the ordinary home maintenance (beneficiaries are supplied with a "Housing Manual") and the financial guarantee provided by the company in the event of insolvency, Homes4All has succeeded in reducing owners' reluctance to rent out to foreign tenants.

Most part of this start-up's growth was made possible by the involvement of large property owners who believed in the social housing project and made entire buildings available. According to Homes4All's experience, the diffused social housing model with individual owners is successful, however, it is less efficient in terms of the commitment-to-results ratio because it requires large investments in campaigns, promotion, and one-to-one dialogue. Working with large property owners, on the contrary, brings results in a shorter time. It is important to highlight that Homes4All is pioneering an impact finance model that addresses the issue of housing insecurity by moving away from the welfare logic which is typical of the public sector. However, it remains strongly committed to collaborating with public entities and exploring innovative partnerships, such as an economic relationship with the public sector based on a pay-by-result principle, the handover of public assets for social purposes, etc.<sup>67</sup>

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<sup>67</sup> More details are available at <https://homes4all.it/>



## 4. POLICY RECOMMENDATIONS

Addressing the housing issue implies the necessity to consider a wide range of interconnected elements. Oxfam and Agevolando are part of *Social Forum dell'Abitare (Housing Social Forum)*, created in April 2024, and support its awareness-raising and policy influence actions on the housing crisis with the purpose of re-launching housing policies in Italy. This shall provide a structural response to a problem that is affecting the lives of a growing number of people.

In this report, we have analysed the problem from the point of view of a specific population group: foreign and Italian youth who have just come of age and are leaving the reception centres they lived in, wishing to build an independent life and with no family network to rely on. They share their housing problems with a wider young population including precarious workers and off-site students with a fragile economic background. Taking action to regulate a market that no longer meets the primary needs of large sections of the population is an absolute necessity that can no longer be postponed if we want to maintain social cohesion in our country.

We wish to draw our policy makers' attention to some policy recommendations, also in view of the formulation of the Italian Housing Plan (whose guidelines are expected to be issued by the Government in the 2025 Budget Law) and the legislative proposals currently under discussion in Parliament.<sup>68</sup> We have selected our recommendations according to the relevance their implementation would have on the specific

population target making the object of this report. All the issues mentioned here are crucial in terms of the housing crisis in Italy, but they are not exhaustive. For a more in-depth dissertation on the multi-faceted range of policies in this sector, reference shall be made to the detailed analysis issued by *Social Forum dell'Abitare*.<sup>69</sup>

The key points we wish to emphasize in this section are:

1. ***Relaunching multi-year investments to support public and social residential housing at affordable costs that also people with a migratory background can access without discrimination.***
2. ***Putting an end to policies that promote the dismissal of public properties and supporting the recovery, energy up-grading, and conversion of public real estate assets to be used for public and residential housing. This shall include the allocation to, and management by municipalities of unused properties, areas, and buildings belonging to state or semi-public entities for them to be converted into social housing or public student residences.***
3. ***Re-financing the public housing maintenance fund, which is essential for supporting a new start of investments in public and social residential housing and for recovering public real estate assets.***

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<sup>68</sup> The following proposals are under discussion in Parliament: No. 1169 "Provisions concerning the development of public residential housing and other measures to reduce housing hardship for disadvantaged households"; No. 1562 "Provisions concerning the planning of public residential housing, tax breaks for interventions to recover public and social housing stock, and support for access to rental housing and payment of rents"; No. 2181 "Provisions on public and social residential housing and the recovery of unused public real estate assets, taxes on real estate, and flat-rate tax on leases, as well as the regulation of residential real estate rental."

Under pressure from the *Social Forum dell'Abitare*, the promoters of the three legislative proposals (belonging to the opposition parties PD, M5S and AVS respectively) are starting a series of discussions to agree upon a common proposal.

<sup>69</sup> Social Forum dell'Abitare, *19 misure per il diritto all'abitare*, 2024, - [https://drive.google.com/file/d/1PqhMQKsvNyV308uU6\\_UdlfgHWUYM2blw/view](https://drive.google.com/file/d/1PqhMQKsvNyV308uU6_UdlfgHWUYM2blw/view); <https://www.facebook.com/people/Social-Forum-Abitare/61552720913839/>

4. **Stimulating the recovery and conversion of unused or under-used private assets**, including abandoned properties of religious institutions. For example, dissuasive measures to be imposed on the owners of neglected buildings and rewards for owners who rent out their properties on long-term contracts.
5. When recovering housing spaces in inland or peripheral areas, **also providing for the upgrading of related services** that enable residents to commute to centres which are crucial for economic and productive activities.
6. **Supporting and promoting Social Housing Agencies** that play an important role in providing housing to the weakest population groups. This is made possible by managing housing contributions, providing the necessary residential units, and establishing a specific Guarantee Fund in connection with the role of tenants' guarantors.
7. **Promoting public-private partnerships for social housing initiatives**, under public entities' control to protect beneficiaries and ensure that the final purposes of such initiatives are met.
8. **Regulating short-term rentals** to curb the perverse effect they have on cities. Short-term rentals presently lead residents to abandon entire neighbourhoods that get transformed according to the needs of tourists only, causing a rise in rental costs with consequences that affect the entire rental market and make housing inaccessible.
9. **Refinancing rental support funds and funds to cover inculpable rent arrears** by means of structural resources that cover the estimated need and address the root causes of the problem within the framework of more comprehensive housing policies.
10. **Granting private owners a higher level of protection**, enabling them to regain full availability of their properties if tenants fail to fulfil their duties. In this case, tenants should in turn be protected by public policies to address their temporary situation of inculpable rent arrear. This set of measures would encourage owners who presently prefer not to rent out their properties to avoid problems with tenants, thus reducing offer in the rental market.
11. **Promoting local awareness-raising campaigns to reduce private owners' reluctance** to rent their properties to people with a migratory background, often due to misinformation and bias.
12. **Promoting integration policies for local communities to be more welcoming of foreign residents** This would be made possible by getting to know each other and enhancing trust and social cohesion which are essential prerequisites of better integration of migrants, including in the housing sector. At the same time, equally appropriate action should be taken to inform the foreign population of the rules governing the rental system (including their rights and duties, how to manage a house, and so on