

## Thematic Policy Paper

# A place to belong: Ensuring access to adequate housing for migrants in Europe

RED CROSS EU OFFICE

The Red Cross EU Office represents 27 EU National Red Cross Societies, the Norwegian Red Cross, the Icelandic Red Cross, and the International Federation of Red Cross and Red Crescent Societies.

We are the EU-facing voice of the Red Cross Red Crescent network. We work with EU institutions and stakeholders to ensure that the experiences, needs and voices of people facing vulnerability, exclusion and crisis are reflected in EU policies and action.

Cover: Belgian Red Cross teams accompany people experiencing homelessness. Beyond providing accommodation, they support people in building greater autonomy and moving out of homelessness. © Elodie Timmermans

# Executive summary

Across Europe, more and more people are struggling to find and maintain adequate housing, increasing their risk of experiencing homelessness and housing exclusion. While inadequate housing systems affect many groups, evidence from a survey of National Red Cross Societies in 22 EU Member States, complemented by interviews and field visits, shows that migrants face additional legal, administrative, economic and discriminatory barriers. Addressing these barriers is essential if Europe is to achieve its ambition of ending homelessness by 2030[1] and ensuring access to adequate housing for all.

## Key findings

- **People who have migrated to the EU face a greater risk of homelessness and housing exclusion than the general population.** They are more exposed to high housing costs, discrimination, overcrowding and insecure accommodation, while being less likely to access social housing.
- **Housing support systems are under increasing strain, and solutions depend heavily on the extraordinary efforts of social workers.** Frontline organisations often operate within a fragmented, underfunded patchwork of services while facing a severe shortage of affordable housing. As a result, support frequently centres on navigating scarce accommodation options and relying on informal networks, placing considerable, often invisible, emotional demands on frontline staff.
- **Policy change must address the four interconnected breaking points driving migrants into housing exclusion and homelessness:** precarious or unauthorised status, gaps between asylum seeker reception systems and independent housing, a shortage of affordable housing and discrimination in the rental market.
- **Restrictive migration policies create pathways into homelessness.** Policies that increase legal precarity, prioritise containment over inclusion and limit access to integration and housing support place many migrants at heightened risk of housing exclusion and homelessness, placing an avoidable burden on local authorities and social systems.
- **Housing exclusion has consequences far beyond the loss of a home.** It damages physical and mental health, obstructs access to employment and services, weakens integration and participation, and contributes to segregation and declining social cohesion.

## What the paper argues

Homelessness among migrants cannot be understood solely as a consequence of Europe's wider housing crisis. Structural problems, including the financialisation of housing and decades of underinvestment in social and affordable housing, affect many people, but migrants encounter specific barriers linked to precarious legal status, restrictive reception and migration policies, and discrimination. Ending homelessness therefore requires both broad reforms that make housing systems work for everyone and targeted measures that remove the barriers disproportionately affecting migrants. Migration policy, too, must be designed with its social consequences in mind.

[1] Portuguese Presidency of the Council of the EU, European Commission and European Federation of National Organisations Working with the Homeless (FEANTSA), Lisbon Declaration on the European Platform on Combatting Homelessness, 21 June 2021.

### Policy priorities

- Guarantee access to essential support based on need, regardless of residence status, while reducing legal precarity, protecting humanitarian assistance and establishing effective firewalls[2] between essential services and immigration enforcement.
- Expand social, not-for-profit and affordable housing, remove administrative barriers to access, and create supported pathways from reception centres, shelters and other temporary accommodation into secure, permanent homes.
- Prevent discrimination and counter divisive narratives through stronger enforcement, inclusive housing policies and public discourse that addresses the structural causes of housing exclusion rather than scapegoating migrants.

# Introduction

Housing has risen to the forefront of the European policy agenda in response to growing concerns over affordability, availability and housing exclusion across the EU. Recent initiatives such as the European Affordable Housing Plan,[3] the work of the European Platform on Combatting Homelessness (EPOCH), the EU Anti-Poverty Strategy and the Council Recommendation on fighting housing exclusion[4] reflect a growing recognition that access to adequate, affordable and secure housing is essential to social inclusion, human dignity and the effective exercise of fundamental rights.

A rights-based approach requires identifying and removing the legal, administrative and practical barriers that prevent people from accessing housing on an equal basis with others. While housing exclusion affects a wide range of people, it does not affect everyone equally. Evidence consistently shows that people who have migrated to the EU face a heightened risk of experiencing homelessness and housing exclusion due to a combination of legal, administrative, economic and discriminatory barriers in accessing and maintaining adequate housing.

National Red Cross Societies work daily at the intersection of migration, reception for asylum seekers, housing and homelessness services. In partnership with national, regional and local authorities, they support people experiencing homelessness, housing insecurity and inadequate housing conditions, while accompanying people through the different stages of their migration journey. This unique position provides direct insight into how migration policies, housing systems and social inclusion outcomes interact in practice.

The paper draws on evidence collected through a regional survey of National Red Cross Societies in 22 EU Member States, complemented by interviews and field visits in Brussels, Madrid and Luxembourg. Together, these sources provide insights into both the prevalence of key barriers and the operational experiences of frontline practitioners, staff and volunteers, all of whom report that housing exclusion among migrants is widespread, persistent and often linked to shortcomings in both policy design and implementation. At the same time, colleagues face a patchwork of underfunded and fragmented support

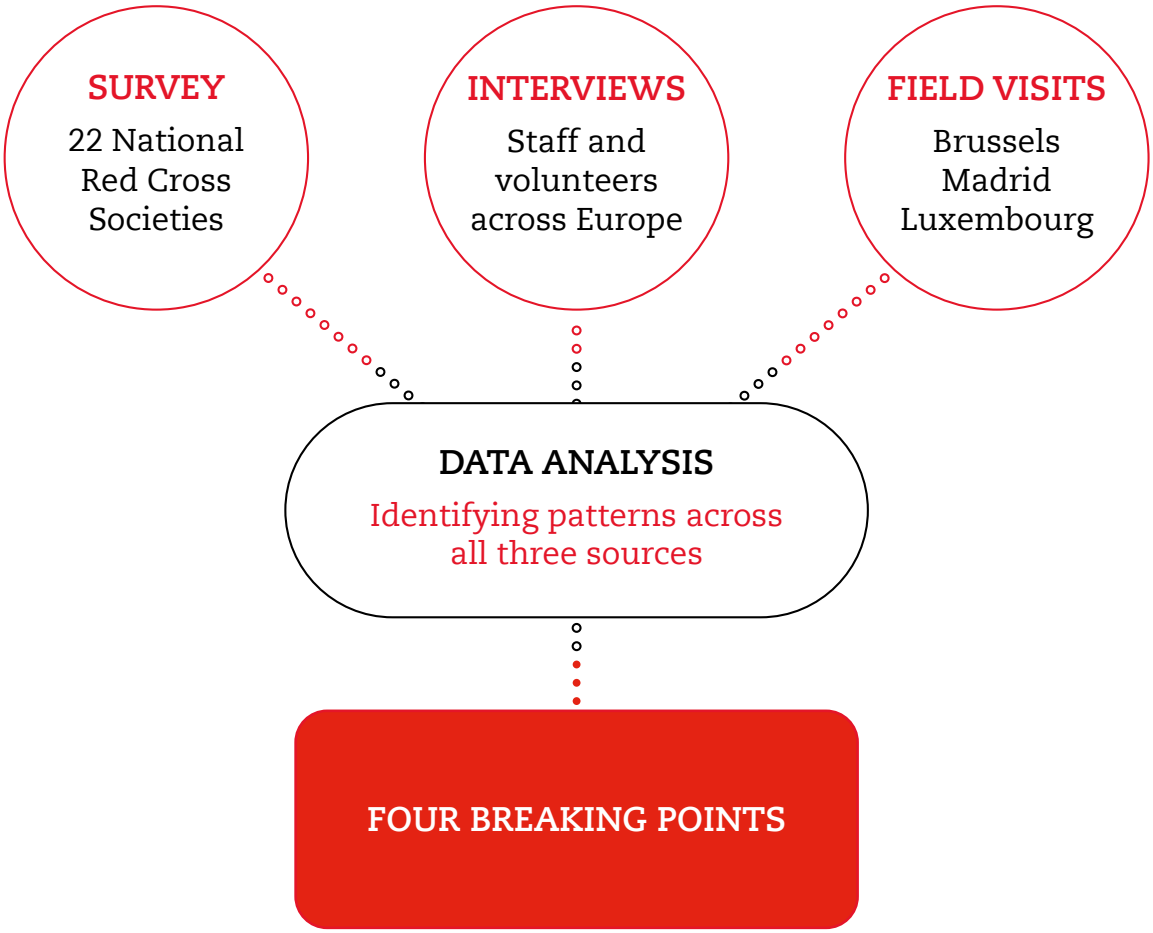
2 A 'firewall' separates immigration enforcement activities from public service provision and systems, such as healthcare, education, social welfare, labour inspection or justice. Firewalls ensure that individuals can access these services and interact with competent authorities without fear of migration-related repercussions, such as arrest, detention or deportation. See Picum, Reporting obligations and 'firewalls'.

3 European Commission, The European Affordable Housing Plan, 2025.

4 The European Platform on Combatting Homelessness (EPOCH) was launched in 2021 following the adoption of the Lisbon Declaration, through which Member States and stakeholders committed to working towards ending homelessness by 2030. The EU Anti-Poverty Strategy, adopted in 2026, sets the objective of ending poverty by 2050. As part of this framework, the Council Recommendation on Fighting Housing Exclusion recognises access to adequate housing as a cornerstone of social inclusion and aims to support Member States in preventing and addressing housing exclusion.

services, further strained by the lack of affordable housing. In practice, social work is often reduced to navigating scarce accommodation options and relying on informal networks to secure the best possible solution for the people they support. The emotional labour involved in this work is tremendous and too often remains invisible.

## How this paper was developed




Drawing on this evidence, this paper explores the factors that place migrants at heightened risk of housing exclusion and homelessness. It identifies four key breaking points: legal precarity, gaps between reception systems and independent housing, lack of affordable housing and discrimination. It concludes by highlighting policy priorities that could help build more inclusive housing systems and strengthen efforts to prevent homelessness.

## Key concepts and scope

### Housing as a foundation for dignity and inclusion

Housing is a fundamental human right and a prerequisite for dignity, social inclusion and participation in society.[5] Adequate housing means more than having a roof: it must be affordable, secure, habitable, accessible, appropriately located, culturally adequate and

[5] See European Commission, President's State of the Union speech addresses the housing crisis, 16 December 2025; and European Commission, The European Affordable Housing Plan, 2025. In her 2025 State of the Union address, President Ursula von der Leyen remarked that Europe is experiencing "more than a housing crisis. It is a social crisis" and announced the first European Affordable Housing Plan, which states that "Housing is not just a commodity, but a fundamental right and a cornerstone of human dignity."

connected to essential services. The International Red Cross and Red Crescent Movement promotes a rights-based approach to housing, recognising that everyone, regardless of their legal status, has the right to adequate housing.[6]

This understanding is reflected in international and European human rights frameworks, notably in the EU Charter of Fundamental Rights.[7] Furthermore, the European Pillar of Social Rights recognises the right to housing under Principle 19, which calls for access to social housing or housing assistance for people in need and adequate shelter for those experiencing homelessness.[8] Building on this principle, the 2021 Lisbon Declaration, signed by EU institutions, Member States and civil society organisations, established a shared political commitment to end homelessness in Europe by 2030.[9]

## Scope of this paper

This paper uses the term 'migrant' broadly, in line with the International Red Cross and Red Crescent Movement definition. It focuses on non-EU migrants residing in EU Member States, including asylum seekers, refugees and people with temporary or irregular status.[10] This approach recognises that all migrants enjoy protection under EU and international human rights law and that some migrants, such as refugees and asylum seekers, are entitled to specific protections and rights, notably under refugee law.[11]

Legal status is a key determinant of access to housing, social protection and support services. In practice, people with more precarious legal statuses often face greater risks of housing exclusion and homelessness. At the same time, migration trajectories are rarely linear. People may move between different legal statuses over time as permits expire, applications are processed or protection claims are reviewed, while structural factors such as racism and discrimination affect individuals regardless of legal classifications. Accordingly, this paper adopts a broad understanding of the term migrant while identifying barriers associated with specific legal statuses where these are relevant to the analysis.

## Understanding housing exclusion

Housing exclusion extends beyond rough sleeping. Many people experience housing insecurity through temporary accommodation, overcrowding, insecure tenancy arrangements or substandard housing conditions. Recognising this broader spectrum is essential to understanding the barriers that place migrants at heightened risk of homelessness.

6 This right has been universally recognised in article 25(1), read in conjunction with article 2, of the Universal Declaration of Human Rights; article 11(1), read together with article 2(2), of the International Covenant on Economic, Social and Cultural Rights; article 5 of the International Convention on the Elimination of All Forms of Racial Discrimination; and article 27, read in conjunction with article 2, of the Convention on the Rights of the Child.

7 See article 34(3) of the EU Charter of Fundamental Rights, as well as, notably, the Racial Equality Directive, and the .

8 European Commission, European Pillar of Social Rights, Principle 19: Housing and assistance for the homeless, 2017.

9 Portuguese Presidency of the Council of the EU et al., Lisbon Declaration on the European Platform on Combatting Homelessness, 2021.

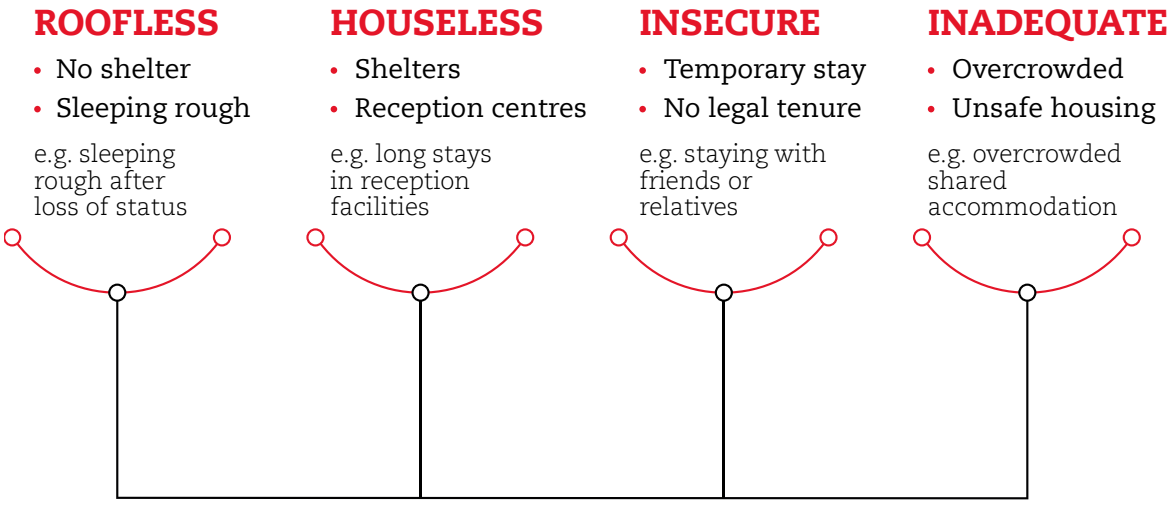
10 Council of Delegates of the International Red Cross and Red Crescent Movement, Migration Strategy for the International Red Cross and Red Crescent Movement 2024–2030, 2025.

11 Ibid.

This paper draws on FEANTSA's framework, the European Typology of Homelessness and Housing Exclusion (ETHOS),[12] which has been endorsed by the European Commission as a common framework for understanding homelessness.[13]

## Housing exclusion is more than rough sleeping

Based on FEANTSA's ETHOS framework




Many migrants experience homeless, insecure or inadequate housing that remains invisible in traditional homelessness statistics

Applying this broader understanding is particularly important in the context of migration. Many migrants experience prolonged stays in reception facilities, overcrowded accommodation, unstable living arrangements or other forms of housing insecurity that remain largely invisible in traditional homelessness statistics. Recognising this full spectrum is essential. Otherwise, efforts to address homelessness risk addressing only its most visible forms, overlooking the legal, administrative, economic and social barriers that drive housing exclusion.

# Structural drivers of housing exclusion

Public debate frequently frames migrants as 'queue-jumpers', suggesting they take scarce housing resources away from citizens. This narrative, while politically potent, is fundamentally misleading,[14] and it diverts attention from the structural drivers of housing exclusion. Housing shortages are primarily the result of long-term factors, including persistent underinvestment in affordable and social housing,[15] constraints on housing

[12] FEANTSA, ETHOS – European Typology of Homelessness and Housing Exclusion, 2005, updated 2017.

[13] Improving the quality, comparability and harmonisation of homelessness data across Member States is one of EPOCH's key workstreams. To support this objective, the European Commission funded the European Homelessness Counts pilot project, which tested a harmonised methodology for point-in-time homelessness counts using ETHOS Light as its conceptual framework. See: European Commission Directorate-General Employment, Social Affairs and Inclusion, European Homelessness Counts: Final Report Year 2, KU Leuven, 2026.

[14] UN, Towards a just approach to the global housing crisis and migrants, UN Special Rapporteur on adequate housing, 2025.

[15] There is no single definition of either affordable or social housing at EU level. The European Commission itself recognises that these concepts cover a broad range of national systems, legal frameworks and delivery models. Throughout this publication, housing affordability refers to the ability to meet housing costs without compromising other essential living expenses, while social housing is understood as housing provided below market conditions to households who are unable to access adequate housing through the private market, whether delivered by public authorities, non-profit providers or other social housing actors.

supply and the increasing financialisation of housing, rather than the arrival of newcomers alone.[16] Many of the same structural factors driving housing exclusion affect the wider population, though people in disadvantaged situations, including migrants, LGBTQI people, single-parent families, low-income households, people with disabilities and older persons, often face additional, overlapping barriers.

Recent EU policy initiatives have placed housing firmly on the political agenda and generated renewed momentum around increasing the supply of affordable housing. While welcome, supply-side measures alone may not be sufficient to resolve the crisis.[17] Researchers, civil society and international institutions also emphasise the need to address long-standing structural drivers of housing exclusion, particularly the decline of social housing and the financialisation of housing markets:[18]

- Housing is increasingly viewed not only as a place to live, but also as a financial asset and investment opportunity. This is referred to as the **financialisation of housing**. As investment in residential real estate has expanded, concerns have grown about its impact on housing costs, affordability and access, particularly for low-income households and other groups facing structural disadvantage. Former UN Special Rapporteur on the right to adequate housing Leilani Farha has argued that this shift has increasingly prioritised market imperatives over housing as a social right, contributing to reduced affordability and access.[19] Research commissioned by the European Parliament has also identified financialisation as a factor influencing housing affordability and access across the EU, highlighting the growing role of housing as an investment asset and the implications this can have for affordability and inclusion.[20]
- Where the private rental market fails to provide secure, affordable homes, the public and social housing sector can play an important protective role, acting not merely as a market corrector but as a core pillar of Europe's social protection architecture. Yet, decades of austerity, privatisation and underinvestment have left Europe with a **limited share of social housing**. According to the OECD, it accounts for only 8% of total housing stock across EU countries on average, with considerable variation across Member States, ranging from around 20–35% in the Netherlands and Austria to just 1–3% in Spain and Germany.[21] In addition, according to FEANTSA,[22] market logics increasingly shape even public social housing provision, raising concerns about their impact on eligibility criteria, equitable access and public control over the long-term purpose and allocation of social housing.

16 See Leijten, I. and De Bel, K., Facing Financialization in the Housing Sector: A Human Right to Adequate Housing for All, 2020; and HOUS Special Committee, Housing speculation in the EU: Corporate landlords, real estate trusts, abusive speculative behaviour and impacts on prices and transactions, 2026.

17 See, for example, FEANTSA, Tenth Overview of Housing Exclusion in Europe, 2025, which cautions that a mere increase in supply will not resolve the crisis and that there will be no automatic 'trickle-down' effect; Ryan-Collins and Gabor's written intervention to the European Parliament's HOUS Committee (2025), arguing that the draft report overemphasised private sector development and financing while neglecting financialisation; and the European Parliament HOUS study (2025), which maps housing needs across affordability, accessibility and quality, and analyses both demand- and supply-side challenges.

18 See, for example, Hyötyläinen, M. et al., Letter to EU Commissioner for Energy and Housing Dan Jørgensen on the European Affordable Housing Plan, 2026, signed by more than 50 European housing researchers (European Network for Housing Research); Housing Rights Watch, New UN Report: Land and the Right to Adequate Housing, 2025; FEANTSA, Tenth Overview of Housing Exclusion in Europe, 2025.

19 UN Human Rights Council, Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context (A/HRC/34/51), 2017.

20 European Parliament, Policies to ensure access to affordable housing, 2020. Study requested by the Committee on Employment and Social Affairs (EMPL), Policy Department for Economic, Scientific and Quality of Life Policies.

21 OECD, OECD Affordable Housing Database – Social Rental Housing Stock, 2024.

22 FEANTSA, Tenth Overview of Housing Exclusion in Europe, 2025.

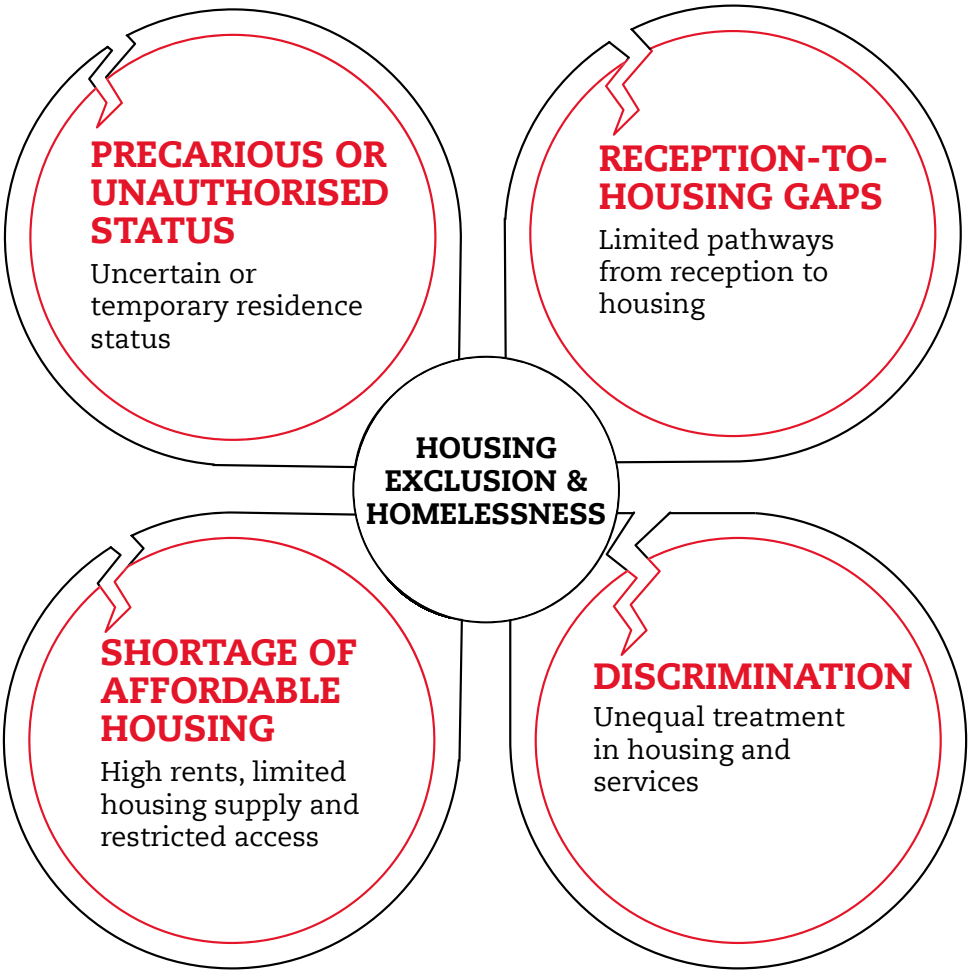
Recognising these dynamics is essential to understanding the structural drivers of the housing crisis. While these pressures affect a wide range of people, the following section highlights the additional barriers faced by migrants, which increase their risk of housing exclusion and homelessness.

## Breaking points in access to adequate housing

Migrants are not excluded from housing because of a single barrier. They encounter a cumulative chain of disadvantages, where legal status, labour market exclusion, inadequate income, language barriers, restricted access to social housing and discrimination reinforce one another. Many of these barriers are shaped by policy and legal frameworks rather than arising by chance, while others stem from the absence of measures that would enable people to secure and sustain adequate housing.

This section synthesises the four key 'breaking points' identified by Red Cross staff and volunteers, illustrating how legal, structural and practical barriers interact to increase the risk of housing exclusion and homelessness.

### Four breaking points leading to housing exclusion and homelessness among migrants



## 1 Not having an authorised status

Breaking point

> *"G's family has been in Sweden for about 10 years and during that time they have had their residence permit renewed, but today they are undocumented. They now move between different addresses, staying with relatives and friends for temporary shelter. The family feels increasingly anxious and stressed. While they are a family with dreams and ambitions, they are also struggling to keep a roof over their heads".*
>
> (Testimony collected and shared by the Swedish Red Cross)

Red Cross workers responding to the regional EU survey identified the loss of authorised status as a major driver of homelessness, with 62% highlighting it as a key factor. In most cases, undocumented migrants were cited as the profile most affected by homelessness and housing exclusion.[23] In contexts where National Societies did not report this as a significant factor, it was often because their activities primarily focus on people with temporary protection status,[24] such as in the cases of the Slovak Red Cross and the Irish Red Cross.

Undocumented status is rarely permanent. People often move between different permits, and each renewal or change carries the risk of refusal and potential periods of irregularity. An authorised status may also be lost following a negative asylum decision, which might later be reversed through appeals or reapplication. At the same time, costly, short-term or employer-tied permits create insecurity and dependence, increasing vulnerability to exploitation and homelessness.[25]

Undocumented people are part of our communities as neighbours, classmates, breadwinners and caretakers.[26] Yet many remain excluded from the legal and social protection systems that underpin everyday life. This dynamic is reflected in a 2025 **Swedish Red Cross survey**[27] of more than 100 local civil society organisations across all 21 Swedish counties working with people experiencing heightened vulnerabilities. Among the 62 organisations working with asylum seekers, undocumented migrants and people displaced from Ukraine, 84% considered recent legislative changes in the country's migration policy[28] to have increased social vulnerability, 82% reported growing reliance on civil society support, and 79% believed the reforms were contributing to the expansion of a 'shadow society'. This term is used to describe people living without residence permits outside the welfare state's safety net, where they face heightened risks of poverty, exploitation and social exclusion.

23 A similar finding was reported by PICUM in Why inclusive, needs-based social policies matter, 2025. Precarious residence status correlates with social and economic instability, making undocumented migrants highly susceptible to homelessness and housing exclusion.

24 Temporary protection was activated on 4 March 2022 to offer immediate assistance and access to rights to people displaced from Ukraine. See European Commission, Migration and Home Affairs, Temporary protection, 2026.

25 PICUM, Why inclusive, needs-based social policies matter, 2025, p. 5.

26 PICUM, Regularisation works, and it's the right thing to do (video), 2025.

27 Swedish Red Cross, Humanitärt bokslut 2025 (Humanitarian Survey 2025), (in Swedish).

28 The survey report refers to the migration policy reforms introduced in Sweden since 2021, including temporary residence permits becoming the norm, stricter rules on permanent residence and family reunification, reduced humanitarian protection grounds, and reforms to the asylum reception system.

Without authorised status, people are generally excluded from mainstream social services.[29] The lack of authorised status also affects their ability to secure a rental contract, register as a resident, obtain formal employment and achieve residential stability. Lacking a valid residence permit or registered address, people must instead rely on emergency, low-threshold[30] support: night shelters, soup kitchens, day centres and the overstretched services run by humanitarian and non-governmental actors as well as municipalities. These interventions can prevent immediate destitution but offer little stability. Access is also uneven, often depending on local policy frameworks and the operational capacity of service providers rather than consistently applied criteria of need or rights.



The **Netherlands' National Provision for Foreign Nationals** (Landelijke Vreemdelingenvoorzieningen, LVV) illustrates a state-led approach to addressing the basic needs of undocumented migrants. Introduced as a national pilot in 2019, it built on earlier municipal 'bed-bath-bread' (bed-bad-brood) schemes and provided temporary shelter, social assistance and legal counselling. Access was generally limited to people with a demonstrable link to the municipality or region where the facility was located, such as having previously lived or stayed there, and to pursuing a sustainable outcome, such as regularisation of status, return to their country of origin or onward migration.

The LVV emerged amid differing approaches between municipalities, which sought to prevent destitution, and the national government, which argued that local shelter schemes risked creating false expectations among people without legal status.[31] It also reflected growing recognition, including through European case law,[32] that states have obligations to ensure the minimum conditions necessary to safeguard human dignity. Although the pilot ended in 2021, four of the five participating municipalities have continued similar schemes, illustrating the ongoing challenge of balancing these obligations with restrictive migration governance objectives.

Access to even the most basic low-threshold support is not always guaranteed. More than half of Red Cross respondents to the EU survey (57%) reported that access to homeless shelters is often restricted to people holding a residence permit. This supports wider evidence that residence status is a key determinant of exclusion from shelter provision.[33]

These dynamics are reinforced by migration policy frameworks that lead to legal precarity. The system design of the EU Pact on Migration and Asylum risks creating more pathways into irregularity. For example, the 'implicit withdrawal'[34] rule means that an application for international protection may be considered withdrawn if an applicant fails to cooperate or does not provide an address. As changes to asylum procedures increase the risk of people falling out of the system, more individuals are likely to find themselves undocumented and consequently exposed to a higher risk of homelessness and social exclusion.

29 PICUM, A snapshot of social protection measures for undocumented migrants by national and local governments, 2022.

30 Low-threshold support refers to social, medical, or emergency services designed to be as accessible as possible by removing common administrative and legal barriers to entry.

31 Utrecht University, The Legal and Policy Infrastructure of Irregularity: The Netherlands, 2024.

32 See European Committee of Social Rights, Conference of European Churches (CEC) v. the Netherlands, Complaint No. 90/2013. See also Court of Justice of the European Union (CJEU), Case C-79/13 Saciri v Federal Agency for the Reception of Asylum Seekers.

33 See FEANTSA and PICUM, Housing and homelessness of undocumented migrants across Europe, 2025.

34 Article 41 of the Asylum Procedures Regulation 2024/1348

Red Cross workers report growing challenges in providing essential support to people without authorised status. Restrictive funding conditions linked to legal status, the risk of criminalisation for providing support to undocumented migrants or working in border areas,[35] and the lack of clear firewalls between service access and immigration enforcement all constrain the provision of essential support. Together with policies aimed at accelerating returns,[36] these factors create an environment in which supporting undocumented persons is increasingly criminalised and risks leaving no spaces where people can seek essential support without fear of detection or immigration enforcement.[37]

Such a restrictive legal environment complicates the ability of Red Cross staff and volunteers to fulfil their humanitarian mandate in line with the principle of impartiality, which compels us to assist anyone in need, without discrimination. Preventing homelessness requires policies that reduce legal precarity, while ensuring that everyone can safely access essential services and humanitarian assistance regardless of their legal status.

## 2 Gaps between the reception system and access to independent housing for people seeking protection

Breaking point

The way Member States organise their asylum reception systems has a lasting impact on people's ability to access housing and build the foundations for social inclusion.[38] More than three-fifths of Red Cross survey respondents (62%) identified insufficient integration and inclusion measures as a key driver of homelessness and housing exclusion. These challenges arise throughout the reception process but are most visible when people have to leave reception facilities and are expected to secure housing independently.

Access to accommodation is the first step in ensuring that reception systems can fulfil their role and support pathways towards inclusion. However, nearly half of respondents (48%) identified delays in accessing reception systems as an important factor exacerbating the risk of homelessness. Such delays were reported in Austria, Belgium, Germany, Greece, Ireland, Luxembourg, the Netherlands, Portugal and Spain. In Belgium, a growing number of asylum seekers have, for several years, been unable to access reception facilities and have to go through periods of homelessness.[39] What initially affected mainly single men is increasingly impacting families, leaving them with no place to go.[40]

In addition to increasing pathways into irregularity (see breaking point 1), the EU Pact on Migration and Asylum has implications for reception systems. Provisions within the Reception Conditions Directive and the Asylum and Migration Management Regulation[41]

35 Anti-smuggling laws, notably the EU's Facilitation Directive, often lack sufficient safeguards to ensure that humanitarian activities such as providing food, shelter or other forms of support are not treated as a crime. See Red Cross EU Office (RCEU), Protecting people, not punishing them: the case for a humanitarian exemption in the EU Facilitation Directive, 2025.

36 The EU Return Regulation expands investigative powers by allowing the police to search a person's residence or other relevant premises. See article 21of the Common system for the return of third-country nationals staying illegally in the Union (Return Regulation).

37 For more details, see FEANTSA and PICUM, Housing and homelessness of undocumented migrants across Europe, 2025.

38 RCEU, Dignified and resilient asylum reception to support inclusive societies, 2025.

39 See Caritas et al., Non-Reception Policy: Dashboard, 2025; Amnesty International, Unhoused and Unheard – How Belgium's persistent failure to provide reception violates asylum seekers' rights, 2025.

40 In August 2025, Samusocial reported having to refuse nearly 100 people in families in a single day – a record that "illustrates the weight of homelessness in Brussels today". Samusocial: 100 people in families without accommodation in a single day: a worrying record (in French), 2025. See also Humanitarian Hub, Policy of non-reception: Dashboard, 2025.

41 Article 17(4) of the Asylum and Migration Management Regulation 2024/1351 and article 21 of the Recast Reception Conditions Directive.

allow for the reduction or withdrawal of the right to reception conditions in cases of people moving from the country of entry to another Member State, or when they fail to comply with certain obligations. In practice, this means denying or cutting off access to accommodation and other material support. While Member States are bound by their obligations to safeguard human dignity and may still provide shelter, people can nevertheless be excluded from a broader range of support services, leaving them in situations of precarity.

In practice, reception systems often prioritise the provision of accommodation over measures that facilitate longer-term inclusion and independent living. The continued reliance on camps and collective centres, rather than private or community-based housing solutions, results in asylum seekers living for extended periods in conditions of 'houselessness' under the ETHOS framework.[42] This is illustrated by the situation in Greece, which has been a key location in the implementation of the EU's migration management approach.[43] Camps constitute the main form of accommodation,[44] and while living conditions vary across facilities, they are generally characterised by their isolated location, restrictive operating arrangements and limited opportunities to prepare residents for independent living and community participation.[45]

> *"In our mind, if you take the FEANTSA terminology, it [camps] is a situation of homelessness. It is not a home situation, a safe environment, not permanent. There is the stress of thinking I'll become homeless sometime soon. You cannot have your privacy. You cannot be a family"*
>
> (Social Worker, Hellenic Red Cross)

While Member States have obligations under EU and international law to ensure dignified reception for people seeking international protection, reception systems across the EU are often designed around minimum standards. In some cases, this has led to a 'race-to-the-bottom' effect, driven by concerns that more generous reception conditions may act as a pull factor.[46] At the same time, in some Member States, changes to the design and funding of reception services have further reduced support beyond basic material assistance. For example, in Italy, recent reforms to the specifications that set out what reception providers must deliver have made services such as psychological support, legal counselling, language courses and professional orientation optional rather than mandatory.[47] As a result, reception may be reduced to the provision of accommodation, even though successful

42 According to the ETHOS definition, people living in reception or temporary accommodation due to their immigration status are considered houseless. See What is ETHOS?

43 European Commission, Migration management in EU Member States, 2026.

44 At the end of June 2025, the Greek reception system included five Closed Controlled Access Centres (CCAC) on the islands, three Reception and Identification Centres (RIC) and 22 Controlled Temporary Reception Centres for asylum seekers (CTRC) on the mainland. See Refugee Support Aegean (RSA), Reception and Refugee camps in Greece, 2025.

45 Asylum Information Database (AIDA) and European Council on Refugees and Exiles (ECRE), Country Report: Conditions in reception facilities – Greece, updated September 2025.

46 RCEU, Dignified and resilient asylum reception to support inclusive societies, 2025.

47 AIDA and ECRE, Country Report: Italy – Update on 2025, July 2026, section 'Forms and levels of material reception conditions', discussing the 27 March 2024 tender specifications (capitolato d'appalto).

transitions to independent living also depend on case management, psychosocial support and housing counselling to help people navigate complex housing systems, access their rights, and secure and sustain stable housing.



In the Turin area, the Italian Red Cross helps run a project at the integration stage of Italy's reception system at the Centro Teobaldo Fenoglio in Settimo Torinese. Sistema di Accoglienza e Integrazione (SAI) combines accommodation with intensive social work support, including Italian language classes, legal and health orientation, job-placement assistance and housing counselling. Although many residents already work and speak Italian, they continue to face barriers to housing due to a strained housing market and discrimination, highlighting the importance of sustained integration support.

Across Europe, access to the key pillars of inclusion, such as housing, healthcare and social protection, is under growing pressure. Within reception systems, insufficient investment in integration and inclusion measures can further hinder people's transitions into long-term housing and community life. While the EU Pact on Migration and Asylum creates opportunities for earlier access to employment, education and skills development, it also introduces differentiated treatment among asylum seekers. People channelled into accelerated procedures may receive little beyond basic accommodation, limiting opportunities for meaningful inclusion.



Plan Einstein, developed by the Municipality of Utrecht and now embedded within Het Nieuwe Buurthuis, a Netherlands Red Cross-supported initiative on dignified and sustainable reception, provides an example of how reception systems can support inclusion from the outset. At the core of the policy design is the idea of embedding asylum seekers in local neighbourhoods as soon as they arrive, creating opportunities for meaningful interaction and reducing the isolation often associated with reception centres. The initiative brings together residents of reception centres and people from the surrounding community through shared spaces, training and activities designed to build skills, confidence and social connections. By investing in inclusion from the start, Plan Einstein challenges the idea that integration begins only after a person receives protection status. Instead, it demonstrates that developing resources, relationships and links with the local community early on is essential for supporting participation and a successful transition out of reception.

## 3 Lack of affordable housing

### Breaking point

Red Cross workers responding to the survey identified financial constraints as the most pressing factor limiting access to adequate housing. The vast majority (87%) observed that many of the migrants they accompany lack the resources to pay rent and cover monthly housing costs. These findings reflect broader challenges reported across multiple Member States, including difficulties securing affordable housing, high entry requirements in the private rental market, limited rent support and a shortage of social housing. While the specific barriers vary across contexts, they point to a common reality: for many people navigating migration and settlement processes, accessing adequate housing remains extremely difficult. Yet affordability should not be understood narrowly as a mismatch between income and housing costs.

Limited access to affordable housing is shaped not only by income, but also by shortages of social housing, administrative barriers linked to housing and social protection, and limited options in the private rental market. Affordability therefore acts as a cross-cutting factor, reinforcing other forms of disadvantage and increasing the risk of housing exclusion.

First of all, there is often a gap between what migrants can earn and the cost of adequate housing. This makes the early phase of settlement an especially precarious period and increases the risk of housing exclusion even among those who are employed and actively integrating.

People who have recently arrived often enter lower-paid and less secure employment, especially during the first few years, despite frequently possessing qualifications and skills that exceed the requirements of the jobs available to them. Labour market barriers, skills mismatches[48] and difficulties obtaining recognition for qualifications can limit earning potential and slow economic integration, making the gap between income and housing costs more acute.[49] In 2024, the housing cost overburden rate[50] among non-EU citizens reached 18.8%, compared with just 7.6% for nationals. At the same time, one in three non-EU citizens (33.0%) lived in overcrowded housing, more than double the rate among nationals.[51]

For those without sufficient income from employment, access to social protection becomes an important determinant of housing affordability. However, access to social benefits for migrants remains highly fragmented across the EU and varies considerably depending on a person's legal status and the national rules of the receiving Member State. This diversity is particularly evident when it comes to undocumented migrants. Some countries or regions have introduced targeted support measures for people without regularised status,

48 Non-EU citizens are almost twice as likely as nationals to be overqualified for their jobs (40% versus 21% in 2023), with rates between 56 and 70% in countries such as Italy, Spain and Greece. At the same time, migrants, particularly non-EU citizens, are overrepresented in part-time and temporary contracts, weakening income stability. Eurostat, Migration and Asylum in Europe – 2024 edition (interactive publication), 'Over-qualification rates', 2023 data.

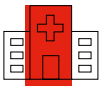
49 See European Parliament, New approaches to labour market integration of migrants and refugees, 2024. This reviews the evidence on barriers to migrants' labour market integration, including the non-recognition of foreign qualifications, skills mismatches, language barriers, employability obstacles and discrimination, and examines how these factors contribute to lower-quality employment and reduced earnings.

50 The housing cost overburden rate measures the share of people who spend more than 40% of their disposable income on housing costs (rent, mortgage interest, utilities and charges). Spending above this threshold is considered financially unsustainable and a key indicator of housing stress.

51 Eurostat, Migrant integration statistics – housing, 2025, Statistics Explained, based on EU Statistics on Income and Living Conditions (EU-SILC).

with measures ranging from emergency shelter and food assistance to minimum income guarantees.[52] But eligibility, coverage and the level of support vary widely across Member States.

In fact, several National Red Cross Societies reported providing rental subsidies or direct financial assistance themselves, highlighting the gap between public support and actual housing costs. In the absence of adequate formal support, many people, particularly those without authorised status, rely on informal networks or are forced to accept exploitative rental arrangements, paying above market rents for inadequate accommodation.



Located in the San Blas-Canillejas district of Madrid, the Centro de Acogida Temporal para Inmigrantes 'San Blas', managed by the local Madrid branch of the **Spanish Red Cross**, has provided temporary accommodation for migrants for more than 20 years.[53]

Residents can stay for up to six months while receiving psychosocial and social work support, giving them time to stabilise their situation, build financial stability and develop a sustainable pathway forward, whether through independent housing, regularisation of status, onward migration or return. Crucially, legal status is not an eligibility criterion, and residents are actively supported to regularise their documentation.

Housing challenges can emerge at different stages of the migration journey. During the asylum procedure, people may depend on limited support schemes that make it difficult to secure independent accommodation. After obtaining a protection status, they are often expected to transition rapidly into the housing market despite limited savings and labour market integration. For undocumented migrants, these affordability challenges are compounded by the barriers discussed in breaking point 1.[54]

Social housing should provide an important safeguard against these affordability pressures. It often offers one of the few viable pathways to secure and affordable accommodation for people with limited financial resources. However, across much of Europe, access remains out of reach for many people.

## Social housing: A pathway to affordable housing yet often out of reach

Respondents across the Red Cross network consistently identified expanding the supply of social housing as a key priority for preventing housing exclusion among migrants.

Yet, despite this broad consensus, access to social housing remains constrained by a combination of structural shortages, restrictive eligibility criteria and administrative barriers.

[52] For a comparative overview of social protection measures available to undocumented migrants across Europe, see PICUM, A snapshot of social protection measures for undocumented migrants by national and local governments, 2022.

[53] Ayuntamiento de Madrid, Centro de acogida temporal para inmigrantes 'San Blas' (antes denominado CAT 'El Parque') (in Spanish), Madrid Convive.

[54] FEANTSA and PICUM, Housing and homelessness of undocumented migrants across Europe, 2025.

*"Municipalities provide social housing to people, but migrants either cannot get it at all, or there are no exceptions made for them. They wait in a common queue with Lithuanians, although their opportunities to rent an apartment are lower than Lithuanians. In an ideal case, the municipality could provide them with temporary social housing."*

(Case Manager, Lithuanian Red Cross)

The first challenge is simply availability. In many Member States, the supply of social housing falls far short of demand, resulting in long waiting lists and delaying the transition from reception to independent living. In the Netherlands, for example, around 10,800 beneficiaries of international protection were still awaiting municipal housing in mid-2024 because of shortages of social rental housing, reflecting a broader European trend whereby many people remain in reception centres beyond the period foreseen following a positive decision because affordable housing is unavailable.[55]

Where housing is available, access is often further restricted by eligibility requirements. In several Member States, applicants must demonstrate a minimum period of residence in a municipality, or fulfil other conditions before becoming eligible for social housing. As a result, people who have recently settled in a municipality, often those with the greatest housing needs, may be excluded from one of the few genuinely affordable housing options.

Even where eligibility criteria are met, administrative procedures can create additional obstacles. The Irish Red Cross, for example, reported that uncertainty among local authorities regarding migrants' entitlement to social housing frequently delays applications. Missing or inaccurate civil documentation, difficulties proving family relationships, and delays in adding family members to housing applications can considerably slow access, even for people who are legally entitled to support.

Beyond eligibility requirements and application procedures, access to social housing is often further constrained by a basic prerequisite in most EU Member States: the requirement to have a registered address (domiciliation in France, Anmeldung in Germany, empadronamiento in Spain, BRP in the Netherlands, etc.). A valid address is often necessary to apply for social housing, receive minimum income benefits, open a bank account[56] and access a range of other public services and entitlements. For beneficiaries of international protection leaving reception centres, this frequently creates a vicious circle. Upon obtaining protection status, people are expected to leave reception accommodation within a relatively short period. Yet without a rental contract or municipal registration, they are often unable to access the income support or housing-related benefits needed to secure accommodation. In practice, the absence of a registered address becomes a structural barrier preventing access to both housing and social protection.

55 See European Parliament, Reception Conditions Across the EU: Study, 2023.

56 Although access to a basic payment account should not depend on having a permanent address, practical barriers remain widespread. Directive 2014/92/EU on payment accounts grants all consumers, including people without a fixed address, asylum seekers and other vulnerable groups, the right to access a payment account with basic features. However, FEANTSA documents that proof-of-address requirements and inconsistent imp lementation across Member States continue to prevent many people experiencing homelessness or housing exclusion from opening a bank account, thereby limiting access to employment, social benefits and other essential services. See Directive 2014/92/EU and FEANTSA, Financial Inclusion in Europe for People Experiencing Homelessness: Basic Bank Account Access, 2024.

This dynamic is clearly illustrated in Bulgaria. For many years, recognised refugees could not obtain identity documents without registering an official address in the national civil database. However, they could not register using the address of a reception centre, while obtaining a private address generally required identity documents or a lease agreement. This administrative catch-22 prevented many from accessing employment, public services and housing. Only in December 2024 was this barrier partially addressed through a legislative amendment allowing newly recognised beneficiaries of protection to register under an official 'service address'.

## The limits of relying on the private rental market

> *"There are high rental and real estate prices, especially in the capital (Ljubljana), where migrants usually want to stay, because of employment, access to support services, presence of their communities etc. Landlords are also many times not inclined to rent out their apartments to migrants or bigger families."*
>
> (Head of Migration and Restoring Family Links Services, Slovenian Red Cross)

For many people, the private rental market becomes the only available housing option. Where social housing is unavailable or inaccessible, people are often left with little choice but to seek accommodation in a highly competitive private market, despite frequently lacking the financial resources, rental history or guarantees expected by landlords.

Non-EU citizens are disproportionately dependent on this segment of the housing market.[57] In 2024, the homeownership rate among nationals (73.6%) was more than three times higher than that of non-EU citizens (22.9%).[58] This disparity illustrates the structural disadvantage faced by migrants, who are considerably less likely to benefit from the stability associated with homeownership and are therefore more exposed to rising rents, housing insecurity and overcrowding.

Where clear pathways to affordable and secure housing are lacking, reliance on the private rental market risks shifting people from the most visible forms of homelessness (rooflessness and houselessness) to less visible forms of housing exclusion. Rather than providing lasting housing stability, many people find themselves in insecure tenancies, overcrowded accommodation or housing that fails to meet adequate standards. As recognised by the ETHOS typology, insecure and inadequate housing are themselves forms of housing exclusion. In this sense, the absence of viable alternatives does not necessarily resolve housing exclusion, but often changes the way it manifests itself.

This pattern was repeatedly reflected in responses from National Red Cross Societies. Respondents described people relying on informal accommodation with friends or acquaintances, entering rental arrangements with limited legal protection, remaining dependent on employers for tied accommodation, or accepting overcrowded and substandard housing because no realistic alternatives existed. Others noted that people without authorised status often have little bargaining power and may be charged inflated rents for inadequate accommodation, while labour migrants risk losing both their employment and their housing where accommodation is linked to work.

[57] FEANTSA, Tenth Overview of Housing Exclusion in Europe, 2025.

[58] Eurostat, Migrant integration statistics – housing, 2025, Statistics Explained, based on EU-SILC.

*"For undocumented migrants, the issue is that there is nothing arranged from the government. Therefore, they rely on networks of friends and often have to move from one place to another. Or they depend on landlords who can ask for a lot of money, or employers, which makes them vulnerable for exploitation."*

((Programme Lead, Netherlands Red Cross)

*"Migrants and refugees find it difficult to maintain a stable home when renting because they cannot pay utility bills... Sometimes they fall prey to landlords that refuse to give them a house contract, a paper that is mandatory in order to claim state benefits."*

(Head of Social Welfare, Hellenic Red Cross)

In the absence of sufficient public or social housing, municipalities across Europe may also resort to renting private housing for refugees and other beneficiaries of protection. In Germany, for instance, local authorities sometimes pay rents directly to private landlords, effectively using public funds to rent private accommodation. This model, initially adopted as a crisis response measure in 2015, has evolved into a semi-permanent system that reflects the marketisation of social provision at the local level. While this ensures short-term housing availability, it may create incentives for speculative practices and poor housing standards, as landlords benefit from guaranteed public rents. Accessing the private rental market, however, is not simply a question of affordability. Even where migrants are able to meet financial or other requirements, many continue to encounter discrimination that prevents them from securing adequate housing.

## 4 Discrimination

### Breaking point

*Tariq (name changed for privacy) and his family were moved three times in 18 months before finally gaining access to stable housing. Reflecting on their first interactions with the landlord, Tariq recalls a striking moment that illustrates the prevailing stereotypes towards migrants: "We settled in relatively quickly, but at the same time we had the feeling that the landlord thought we came from an underdeveloped country where things like microwaves didn't exist. On our first day in the house, the landlord showed us how to use a really old microwave, even though we had a much better one in Syria. That was really strange."*

(Head of Social Welfare, Hellenic Red Cross)

Evidence from the survey of National Societies in the EU confirms that this is not an isolated experience. Red Cross staff identified discrimination in the rental market as a pervasive barrier, with 78% of respondents citing it as a primary obstacle preventing migrants from accessing adequate housing. This exclusion is often rooted in structural forms of racism and sustained prejudice from landlords, which manifests as a refusal to rent to individuals based on their racial or ethnic origin. The scale of the problem is reflected in broader EU data: nearly 6% of individuals who searched for housing reported experiencing discrimination, and this figure is twice as high for individuals at risk of poverty (10%).[59] Furthermore, the percentage of people of African descent reporting housing discrimination when surveyed jumped from 6% in 2016 to 28% in 2022.[60]

This climate of exclusion is highly intersectional. Survey respondents in Belgium highlighted the reluctance to rent to young single men, while colleagues in Ireland reported severe difficulties placing transgender individuals or those with chronic illnesses like HIV or hepatitis.

The seemingly neutral administrative requirements landlords and agencies often use can exclude certain applicants while avoiding explicit discrimination. The survey reveals a pattern of requesting "a lot of papers", such as previous landlord references, bank statements or credit checks, that, for instance, migrants exiting the reception system typically do not possess. This resonates with recent research in Spain by Provivienda, which found that 99% of the 100 real estate agencies contacted in Madrid and Barcelona accepted explicitly racist instructions from property owners, and migrants were also asked for more requirements than nationals.[61]

Our survey also highlights how discrimination is often justified through socio-economic pretexts. Migrants are frequently perceived as 'riskier' tenants due to presumed financial insolvency or unfounded concerns regarding property upkeep. In Ireland, landlords frequently reject tenants using Housing Assistance Payments[62] , citing "additional administration". These assumptions translate into additional barriers, including higher deposits or other financial requirements that are not applied equally to all prospective tenants.[63] Similar dynamics were reported in Spain, where landlords may be reluctant to rent to families with children, based on the perception that legislation protecting vulnerable households, particularly those with children, would prevent or significantly delay eviction in the event of non-payment. Respondents highlighted that safeguards intended to prevent families with children from becoming homeless may therefore have an unintended consequence: landlords perceive these households as more difficult to evict and avoid renting to them in the first place.

The impact of these practices is severe. Racial discrimination in housing increases the risk of overcrowding – with 40% of Muslims in the EU now living in overcrowded conditions compared to 17% of the general population – and contributes to residential segregation that undermines children's development and long-term social mobility.[64] While racial or ethnic discrimination is estimated to cost the EU up to EUR 12.7 billion in lost GDP

59 Eurostat, 5.9% felt discrimination when looking for housing, news article, 28 July 2025.

60 European Commission, Report on the implementation of EU anti-racism action plan 2020–2025 and on national action plans against racism and discrimination, 2024.

61 Provivienda, Racismo y segregación en el alquiler de vivienda (in Spanish), 2025.

62 A state-funded housing support scheme.

63 Danish Refugee Council Italia et al., Come HoMe: Synthesis of Research Findings, 2025.

64 European Commission, Report on the implementation of EU anti-racism action plan 2020–2025 and on national action plans against racism and discrimination, 2024.

annually,[65] its most immediate consequence is that it can push people into housing exclusion. By restricting access to adequate housing, discrimination reinforces insecurity, prolongs reliance on temporary or inadequate accommodation, and increases the risk of homelessness for people already facing multiple disadvantages.

# A vision for housing inclusion through the eyes of Red Cross workers

Across the EU, Red Cross workers and volunteers encounter the effects of migration and social policies on people's access to housing, social protection and other essential services. These challenges are felt daily in shelters, medical clinics, mobile units and reception centres, where local actors increasingly face difficulties in ensuring that people can access the support and rights to which they are entitled. Drawing on responses to our cross-country survey, this section sets out policy priorities that emerge from frontline experience. Together, they point towards a Europe rooted in fundamental rights and built on dignity, inclusion and care. While this vision requires collective and sustained action,[66] the priorities below point to practical ways of reducing housing exclusion and homelessness among migrants.

## Unconditional access to support structures

Migration policies too often rely on rigid categories that determine who can access rights such as healthcare, housing and social protection, leaving people without authorised status among those facing the greatest exclusion and precarity. This growing exclusion from essential services[67] shifts responsibility from states to civil society and humanitarian actors including the Red Cross. These actors are left to fill the gaps without adequate funding, and they increasingly do so in an environment where assistance is restricted or even criminalised.

A recurring message from Red Cross workers and volunteers is that access to support structures should be based on need rather than legal or residence status. Achieving this requires policies that remove documentation requirements that are impossible for many to fulfil, while equipping local authorities and service providers to implement inclusive practices.[68] It also requires that humanitarian assistance is decriminalised and robust firewalls are established between immigration enforcement and the provision of essential services, so that people can seek healthcare, shelter, protection and other support without fear of arrest, detention or immigration consequences.

While recent EU migration policy has placed increasing emphasis on return and deterrence, it is equally important to recognise the complexity of return processes. As one respondent observed, "many people cannot return, even if they try" and in such situations, it is crucial that "housing and social services are not used to enforce return."

Investing in inclusive services and housing not only safeguards dignity and health, but also reduces long-term social costs by preventing homelessness and housing exclusion.

65 OECD, Combatting Discrimination in the European Union, 2025.

66 See concrete ideas in UCL, Affordable housing: policy and practices, 2018 and FEANTSA, 50 Out-of-the-Box Housing Solutions to Homelessness and Housing Exclusion, 2019.

67 This can also take the form of funding restrictions that exclude people with certain legal statuses from accessing civil society organisation support or state-provided services. IFRC, New Walled Order: How barriers to basic services turn migration into a humanitarian crisis, 2018.

68 See good examples of how to do this in PICUM, A snapshot of social protection measures for undocumented migrants by national and local governments, 2022.

## Increased social and affordable housing for all

Red Cross staff across the EU emphasise that fulfilling the right to adequate housing requires deliberate and sustained action from policymakers to create enabling environments.

As one respondent noted: "Housing must be seen as a basic right for everybody independent of status. Housing must no longer be an object of speculation". One of the most widely supported solutions identified by Red Cross staff is increased investment in social, not-for-profit and affordable housing. Such investment is critical to ensure that low-income individuals and families can access affordable and stable homes. Expanding the supply of this type of housing must go hand in hand with measures that ensure the people most at risk of housing exclusion can access it in practice. This transition towards a non-profit-oriented housing market is essential to mitigate the shortcomings of the private rental market.[69]

While there is no EU-wide definition of what this entails, a shared understanding should encompass housing that is affordable, adequate and secure, provided on a non-profit or limited-profit basis to those whose needs are not met by the market. Social housing must be recognised as part of the broader social protection system, aimed at preventing exclusion, supporting social mix and ensuring long-term affordability and community stability.[70]

The **Luxembourg Red Cross** promotes access to and retention of stable housing for people experiencing vulnerability by expanding its own stock of affordable and social housing. This has been enabled by Luxembourg's affordable housing[71] framework, whereby non-profit developers can receive up to 75% of costs for affordable rental housing.[72] This example illustrates how targeted investment can help expand housing options for people experiencing vulnerability.

In the context of migration, housing policies should be guided by people's needs, not their legal status. Ensuring equal access to public housing by lifting administrative barriers can help bypass the key failings of the private rental market, including discriminatory landlord practices and exploitative rents.

At the same time, sufficient social housing should be allocated to ensure that people experiencing rooflessness and houselessness, including those leaving emergency shelters, reception centres and other institutional forms of accommodation, are able to transition into permanent housing.

According to respondents, policymakers should adopt an 'unconditional welcoming concept' that ensures people can access stable, permanent housing without unnecessary preconditions, recognising it as the foundation for integration.[73]

As social housing is largely a local and regional competence, municipalities have a key role to play in designing inclusive allocation systems and integrated housing pathways, and can build on the many good practices already emerging across Europe.[74]

69 UN HABITAT, Proposed recommendations on social housing, 2025.

70 Ibid.

71 Government of Luxembourg, Law of 7 August 2023 on affordable housing (in French).

72 Luxembourg Ministry of Housing, Aid for building affordable housing (in French).

73 Luxembourg Red Cross, Strategy 2030, 2022 (in French).

74 UCL, Affordable housing: policy and practices, 2018 and FEANTSA, 50 Out-of-the-Box Housing Solutions to Homelessness and Housing Exclusion, 2019.

### Positive narratives and policies to counter discrimination, exclusion and alienation

Red Cross staff across Europe highlight how negative public discourse fuels discrimination, exclusion and, in some cases, violence against migrants and volunteers.[75] In some contexts, migrants are portrayed in public discourse as 'threats' or even 'weapons'. These narratives distort public attitudes towards migration and can undermine efforts to support inclusion.

Negative narratives do not remain confined to public debate; they can shape attitudes and behaviours that influence access to housing, employment and essential services.

Migrants are often scapegoated for structural challenges, such as housing shortages and strained social services, which in reality stem from systemic underinvestment in public infrastructure and welfare systems. Conflating migration with these deeper issues distorts the public debate and undermines the conditions for a well-functioning, peaceful society.

Policymakers have a key role to play in fostering informed and inclusive debate. This includes avoiding language that divides people into 'deserving' and 'undeserving' categories, while promoting evidence-based discussions about migration[76] and supporting measures to address racism and discrimination in access to housing. This should be accompanied by concrete policy measures and funding to combat discrimination and promote equal access to housing and other essential services [77]

# Final reflections

Housing exclusion among migrants is not the result of a single barrier, but of the cumulative effect of legal precarity, gaps in reception systems, affordability pressures and discrimination. While wider housing pressures affect many people across Europe, migrants often face additional legal, administrative and social barriers that increase their risk of homelessness and housing exclusion. As this policy paper has shown, these barriers are not isolated but reinforce one another, creating pathways into exclusion that are difficult to escape without sustained support.

The experiences of Red Cross staff and volunteers across Europe demonstrate that these outcomes are not inevitable. Every day, they work alongside public authorities and other partners to help people overcome these barriers, while witnessing first-hand the structural constraints that continue to leave many without access to adequate housing. Their experiences also show that policy choices can reduce barriers, strengthen access to housing and support systems, and help prevent homelessness before it occurs.

Achieving Europe's ambition to combat homelessness will require expanding access to affordable housing while addressing the legal, administrative and social barriers that place some people at greater risk of exclusion. Ensuring access to adequate housing is ultimately about more than housing policy alone: it is about upholding human dignity, promoting inclusion and ensuring that Europe's commitment to leaving no one behind extends to those who face the greatest barriers to finding a place to call home.

[75] As noted by the UN Special Rapporteur on the right to adequate housing, "anti-migrant discourse contributes to resentment towards foreigners, leading to a spiral of discrimination, hate speech and hate-motivated crimes." See: UN Human Rights Council, Towards a Just Approach to the Global Housing Crisis and Migrants: Report of the Special Rapporteur on the Right to Adequate Housing, 8 January 2025, para. 2.

[76] For instance, the European Commission's Joint Research Centre (JRC) recommends policymakers "promote a more nuanced, evidence-based and holistic understanding of migration, without resorting to extreme, inhumane or overly restrictive policies" to avoid "legitimizing right-wing narratives". See JRC, Navigating migration narratives, 2025, p. 107.

[77] This is in line with the Commission's commitment in the EU Anti-racism Action Plan 2020–2025, p. 13.

These are the **seven Fundamental Principles** that guide our work:

| | |
|---|---|
| **Humanity** | drives us to respond to suffering wherever we find it. |
| **Impartiality** | ensures assistance goes to those most in need, regardless of who they are or where they come from. |
| **Neutrality** | allows us to work on all sides, keeping doors open and dialogue possible so assistance and protection can be delivered safely. |
| **Independence** | preserves trust, so people know we act on needs alone, not political agendas. |
| **Voluntary service** | reflects the millions of volunteers around the world that make it possible to provided localized support in some of the most remote communities. |
| **Unity** | ensures one National Society serves all people in a country, bringing communities together. |
| **Universality** | binds the entire Movement together, with National Societies supporting each other across borders so no one is left behind. |

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