

**Dimitra Siatitsa**

# Anyone at home?

**Housing in Greece:**

**The Impact of**

**Austerity**

**and**

**Prospects**

**for the Future**



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We would like to thank Tasos Koronakis for providing the photograph on which the cover was based. It was taken in Kaminia, Piraeus.

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Housing in Greece:  
The Impact of Austerity  
and Prospects  
for the Future**

JUNE 2019



**This study presents the current situation in the housing sector in Greece, following the implementation of eight years of harsh austerity measures. It focuses in particular on the past four years, since 2015, a period of significant change under the Syriza government. This period was marked by, among other things, the implementation and end of the third memorandum, the rise in refugee flows and the recovery of economic sectors such as tourism.**

This effort is a continuation of previous work, conducted with the support of the Rosa Luxemburg Foundation, regarding the housing crisis in Greece from 2008 to 2014. It aims at highlighting, for an international audience, the housing problem in Greece and the impact of the austerity programmes on housing, as it is a matter of great concern to movements and the Left in Germany and internationally.

The following text updates and supplements the original study, focusing on public policies that protect and support access to decent housing for vulnerable groups which have been developed since 2015, as well as alternative directions that housing policy could follow. It seeks to map the field, collecting and recording ideas that have already been expressed and are under discussion, often from different perspectives and by different sociopolitical players, both in Greece and in other EU countries.

### **Three parts**

The introduction presents the current state of affairs as regards housing and the main problems Greece's population faces in relation to access to housing. In order to understand these problems and the Greek housing system, Greece's historically established particularities are touched on briefly.

The second part refers to public policy concerning housing and the lack thereof, focusing on three key areas:

1. the matter of bad loans and the protection of primary residences
2. policies for the homeless and other social housing policies
3. housing policies refugees and Roma.

Although during the crisis the aforementioned areas developed significantly in response to intensifying and urgent needs, they are a sum of policies applied by different state agencies and do not form part of a single social housing policy agenda. Furthermore, this remains an open question for a country that historically never really developed a social housing sector.

The third part identifies the prospects, as well as the difficulties, of developing the field of public housing as an independent policy area. Lastly, alternative directions that such an effort could follow are proposed, based on examples from other countries, taking into account both the current situation and the particularities of the Greek housing system. These proposals seek to contribute to the dialogue on the development of a social housing sector in Greece, advocating the decriminalisation of various forms of housing, the prioritisation of support for the most vulnerable, and the encouragement of nonprofit participatory and cooperative forms of housing.

I would like to warmly thank my friends, teachers and colleagues who helped me with their comments, ideas and information for the text: especially Theano Fotiou, Costis Hadjimichalis, Evi Kaila, Katerina Knitou, Haris Konstantatos and Dina Vaiou in Greece; Javier Burón and Maite Arrondo from Barcelona, Tiago Moita Saraiva and Rita Silva from Portugal, Michalis Goudis from Housing Europe, and many others with whom we have worked on and discussed these issues from different perspectives over the past few years, especially the Cohab team and the members of the Inura network.





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**This section aims to inform the discussion regarding housing in Greece in relation to the state of affairs internationally. It refers to the main problems the population is facing, drawing on available statistical data.**

### 1.1 The international conjuncture

In recent years, the housing issue has been highlighted internationally as a key field of contradiction and conflict, especially following the outbreak of the global financial crisis in 2008, with the collapse of the property market and the housing loan crisis in the US, which had a destabilising domino effect on the international financial system and had catastrophic consequences for the most exposed economies. Since access to owner-occupied residences has become more and more dependent on borrowing in recent decades, local property markets and societies have become especially vulnerable to such upheavals in the global economy.

The crisis of 2008 and the dramatic consequences it had on millions of households, which were literally turned out onto the street, highlighted the dead ends and risks of the financialisation of housing, and of many other basic sectors of everyday life (health, education, consumption). What was also made clear was the need to reinforce public housing policies as part of the welfare state. Nevertheless, the shock did not lead to a radical questioning and rejection of the dominant neoliberal model. Thus, ten years later, it seems that the policies being followed internationally aim at returning to a previously established “normality”. Despite the tightening of the regulatory framework of the banking sector, policies closely related to the economic failures continue, such as the promotion of lending for access to housing, the facilitation of investment in real estate, the nonintervention in the operation of the free market, the privatisation of the public housing sector (in countries where it exists), alongside pressure to further shrink the social state and public expenditure on housing. As a result, access to decent housing and meeting housing costs are

still difficult for an (increasing) percentage of the global population, while household debt is increasing, albeit at a slower rate.

### In Europe

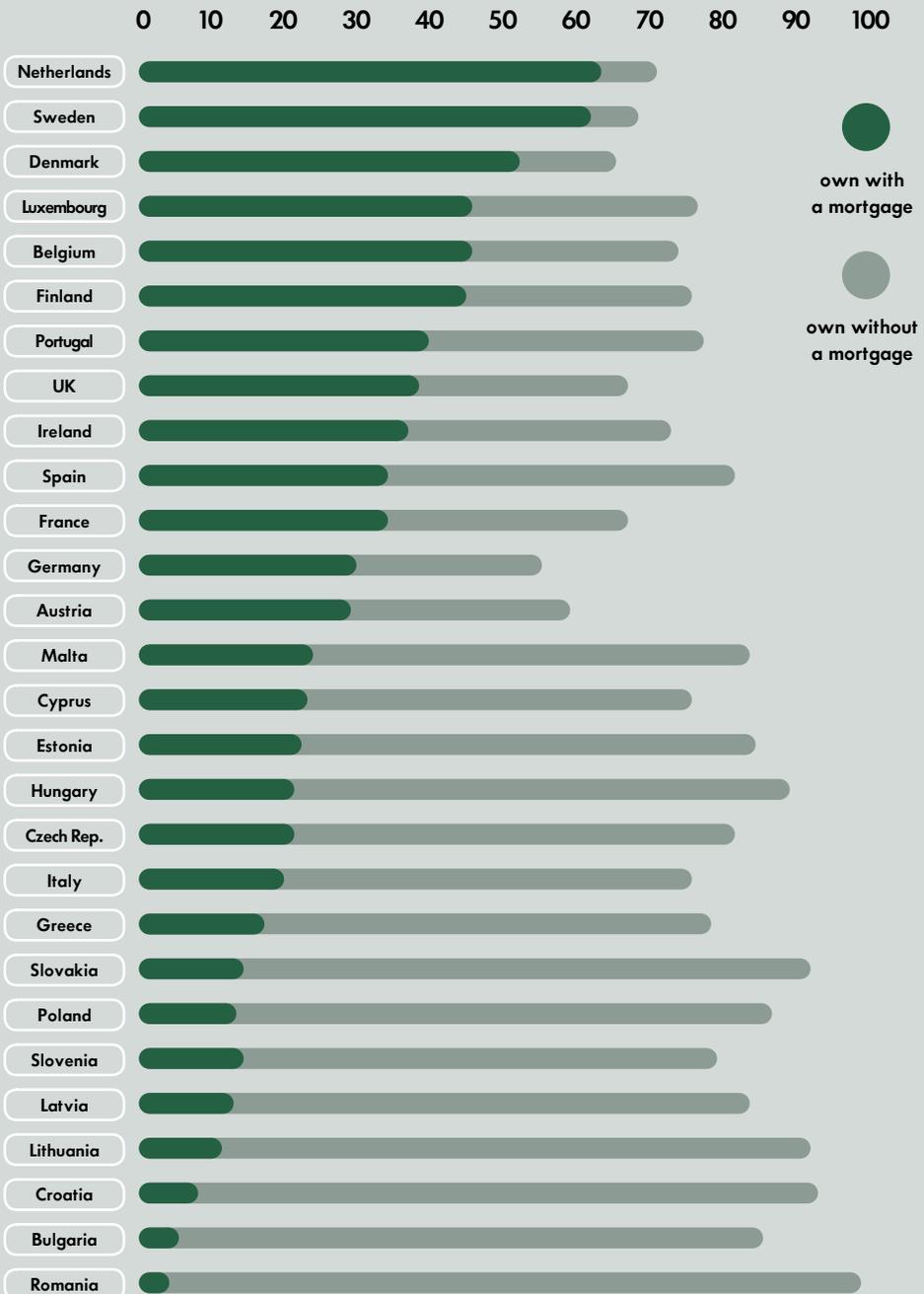
The financial crisis had different consequences for European countries, depending on the ratios of public and private debt to GDP, the degree of financial sector regulation, and the existence or not of a property market bubble in the years leading up to it. The experience of the crisis resulted in the imposition of stricter regulations for housing loans (larger deposits, tighter credit worthiness and repayment control, etc.). While these regulations have streamlined loan access, they also limit the homeownership option for low-income households, without increasing the number of available alternatives. Meanwhile, household debt ratios remain very high (in some countries they have increased significantly recently); thus, any future increase in interest rates will create exceptionally difficult conditions.

Property prices initially dropped (with the exception of states with relatively stable property markets, such as Germany, Austria and Switzerland), especially in countries where there had been a very high increase in prices prior to the crisis (such as Spain and Ireland). However, prices have gradually increased as their economies recover, mainly in large urban centres and areas of tourist interest. In fact, in 2016 significant price increases were noted in a large number of European countries, which resulted in less affordable housing and a higher risk of housing exclusion for people on lower incomes.

Although European institutions recognised, in the midst of the crisis, the critical nature of housing for the EU's social cohesion, the supply of alternative housing options at affordable prices is still a problem for most countries. Thus, although many resources have been made available for the funding of public, cooperative and social housing projects, the simultaneous shrinking of public expenditures and the privatisation programmes of the public/social stock have resulted in a drop in available low-cost/social rental housing, while needs continue to increase (Housing Europe 2017).

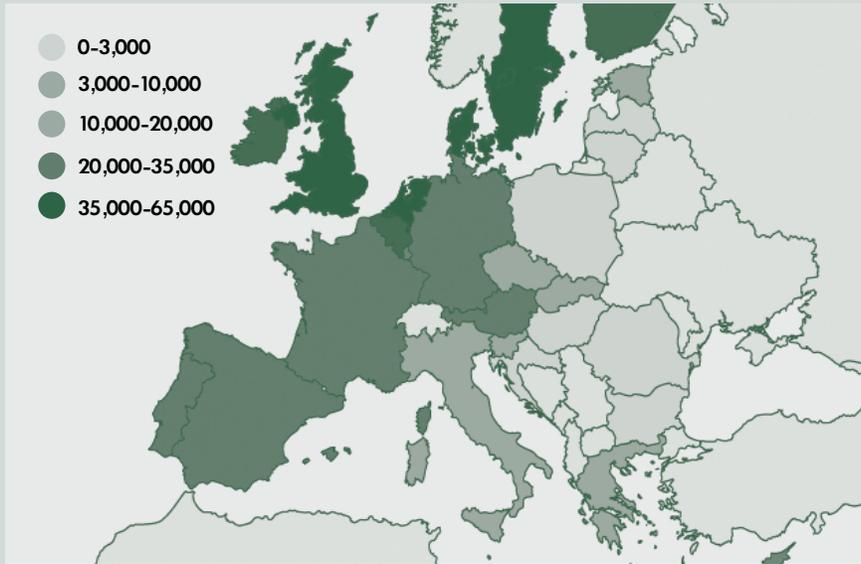
# FIGURE 1. Percentage of homeowners with a breakdown of owners with and without a mortgage, 2016

Source: European Mortgage Federation 2018, based on Eurostat data



## FIGURE 2. Mortgage per capita in the EU

Source: European Mortgage Federation 2017 (in EUR, for the UK in GBP)



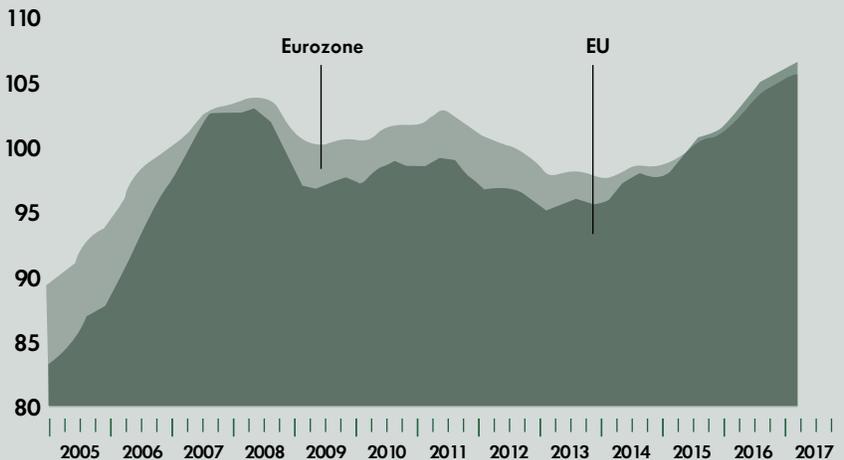
Furthermore, based on the EU's guidelines that characterise the provision of housing as a service of general interest (so that it may be excluded from state aid and free competition regulations), all state intervention must address the most vulnerable groups. As a result, even housing systems that previously provided universal protection are limited, abandoning people on middle incomes (namely, incomes at the limit or just above the income requirements to access housing benefits) to precarity. Thus, in recent years the discussion on housing policies in the EU has mainly focused on developing measures to increase the supply of affordable housing, in an effort to find a commonly acceptable definition that will guide the necessary state interventions.

Nevertheless, the questioning of the dominant model that was caused by the shock of the 2008 crisis seems to have been short lived.

Researchers and experts, as well as social movements in all countries, have sounded the alarm, warning that returning and reinforcing the same model – which is based on the free market and housing loans via commercial banks – will unavoidably lead to even greater problems and exclusions in the housing sector.

## FIGURE 3. House Price Index

Source: European Mortgage Federation 2017, based on Eurostat data



### 1.2 The housing issue in Greece

In Greece, the housing problem emerged mainly as a consequence of the collapse of the economy and the long-term recession the country has been experiencing over the past ten years. The conjuncture of the global financial crisis is a hindrance in dealing with the structural fiscal problems of the Greek economy, while the punitive enforcement of harsh austerity measures and public sector cutbacks by international institutions led Greece into a recession spiral,<sup>1</sup> from which the country seems to be gradually recovering, as some positive results have been recorded in the economy and employment in recent years.

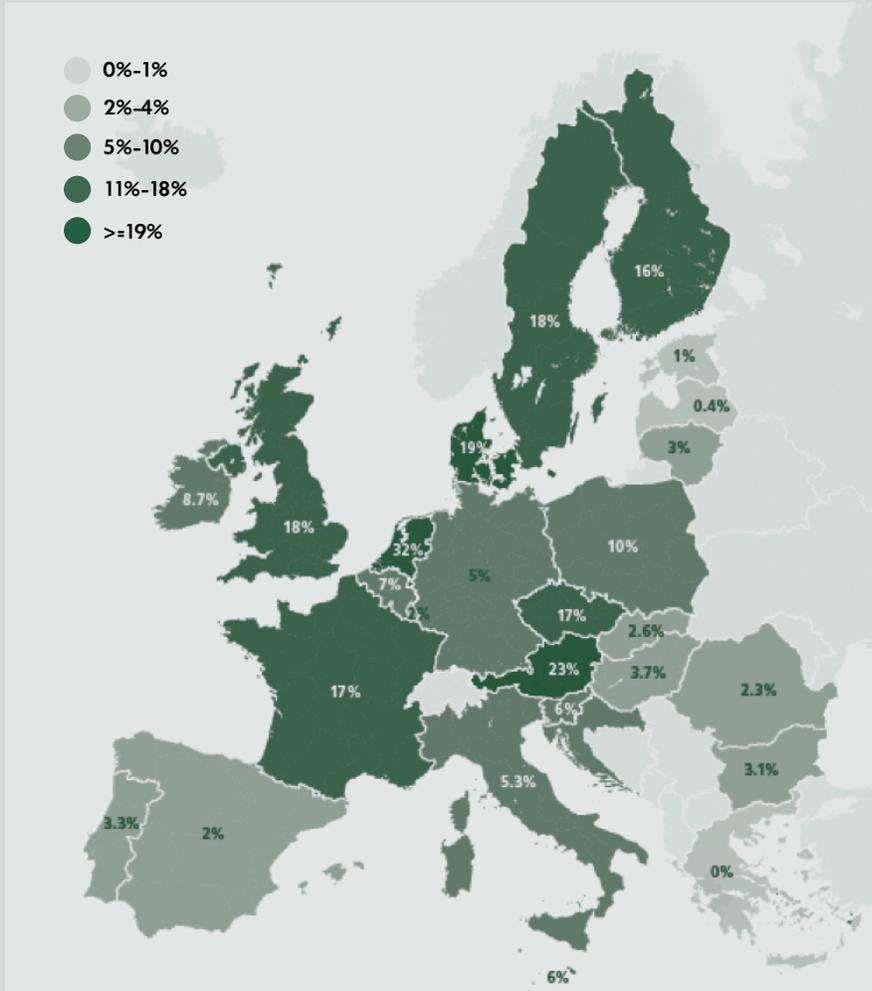
In Greece, the housing problem has become synonymous with the financial difficulties faced by households, unemployment, overtaxation and poverty, which lead to an inability to maintain living standards and

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1. There was a 25% loss in GDP, while unemployment reached 27.6% in 2013 and 27% in 2014, when it started to drop, reaching the current 21%, with youth unemployment for 15- to 29-year-olds reaching 35.7%, far above the EU average of 7.6%. At the same time, average household spending decreased by 34.4% from 2008 to 2016. (Hellenic Statistical Authority (Elstat) 2018a.)

**FIGURE 4. Social rental housing as a percentage of total housing stock in Europe**

Source: CECODHAS Housing Europe 2012



the collapse of historically established mechanisms to access housing. These consequences are evident in the statistical data on living conditions in Greece.

## Material deprivation, housing cost overburden and housing shortages

Since 2009 the number of people who say they cannot afford basic goods and services has increased.<sup>2</sup> In 2017, the percentage was 21.1%, down from 22.4% in the previous year, but up on the 11% recorded in 2009. Greece is one of the countries with the highest material deprivation rate in the EU, where the average is 6.7%.

In Greece, 39.6% of people are overburdened with housing costs,<sup>3</sup> corresponding to 89.7% of poor households and 26.8% of non-poor households (Hellenic Statistical Authority (Elstat) 2018b for 2016).<sup>4</sup> These figures are some of the highest percentages in the EU, where the overall average is 11.1%.

Some 34.4% of the population has difficulty meeting rent or loan repayments for their primary residence, corresponding to 52.9% of poor and 29.6% of non-poor households. The share of the population living in overcrowded housing conditions is 29.1%, corresponding to 25.4% of the non-poor and 43.8% of the poor population, possibly reflecting the fact that many families have moved in together in order to limit expenses.<sup>5</sup>

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2. The index measures the difficulty in meeting basic needs for a decent standard of living, access to basic goods and services, and emergency expenses.

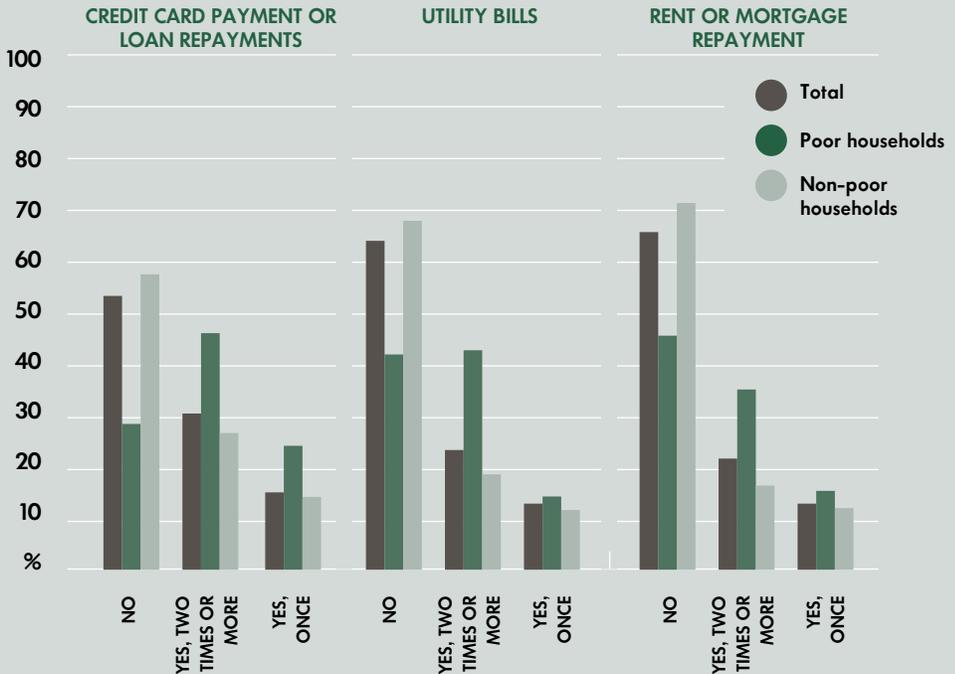
3. The housing cost overburden is considered large when the overall cost of housing amounts to more than 40% of a household's total disposable income.

4. The poor population is defined as those with an income lower or equal to the poverty threshold. In Greece in 2017, the poverty threshold amounted to €4,560 per year per person, and €9,576 for households with two adults and two dependent children under the age of 14, and is set at 60% of the national median equivalised disposable income (net income after deducting taxes and social insurance payments), which was estimated at €7,600, while the average annual disposable income for Greek households was estimated at €15,106. The risk of poverty after social transfers is defined as the percentage of people living in households whose total equivalent disposable income is lower than 60% of the national median equivalised disposable income. It is noted that population groups that are presumed to be poor, such as the homeless, people in institutions, irregular economic migrants, transient Roma, etc., are underrepresented in the Elstat survey.

5. Overcrowding is calculated based on the available independent rooms of the home, depending on the members and composition of the household.

## FIGURE 5. Financial difficulty of households in paying bills (by poverty status)

Source: Hellenic Statistical Authority (Elstat) 2018b



### Overindebtedness and homeowner precariousness

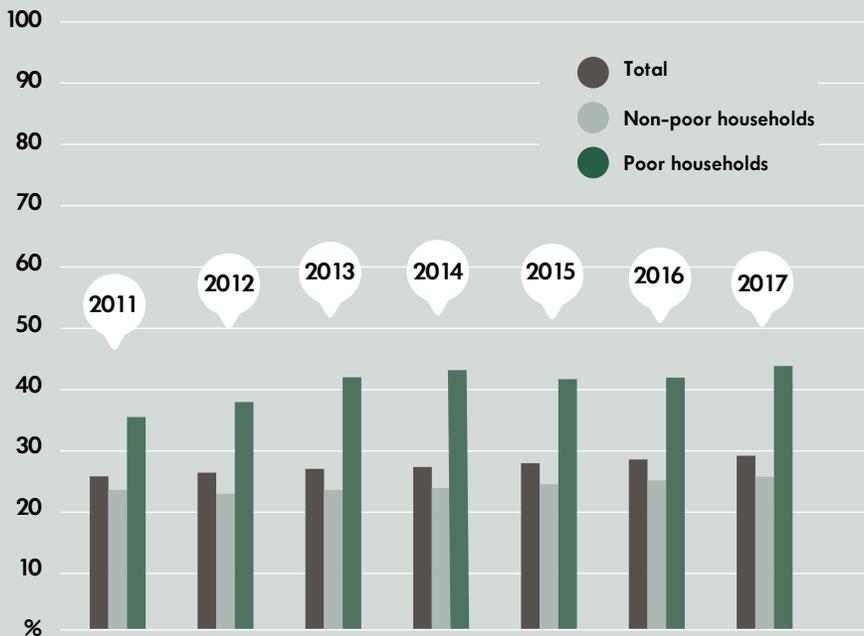
A characteristic of the economic hardship in which households and business find themselves is the sharp increase in so-called “red loans” (bad loans), on which no repayments have been made in over 90 days. Since 2010, Greece has had by far the highest percentage of nonperforming loans in the EU,<sup>6</sup> despite the low share of housing loans compared to the EU average.

This landscape has to do with both the intensity of the recession and the way in which bad loans were handled during the crisis. In Greece, the increase in bad loans occurred in parallel with the increase in unemployment until 2014, as can be seen in Figure 7, a fact that implies that it was

6. The Greek figure is 46.90% compared to an EU average of 4.6%. The next highest rates are 33.4% in Cyprus, 15.5% in Portugal, 12.2% in Italy (Eurostat).

## FIGURE 6. Overcrowding rate (by poverty status)

Source: Hellenic Statistical Authority (Elstat) 2018b

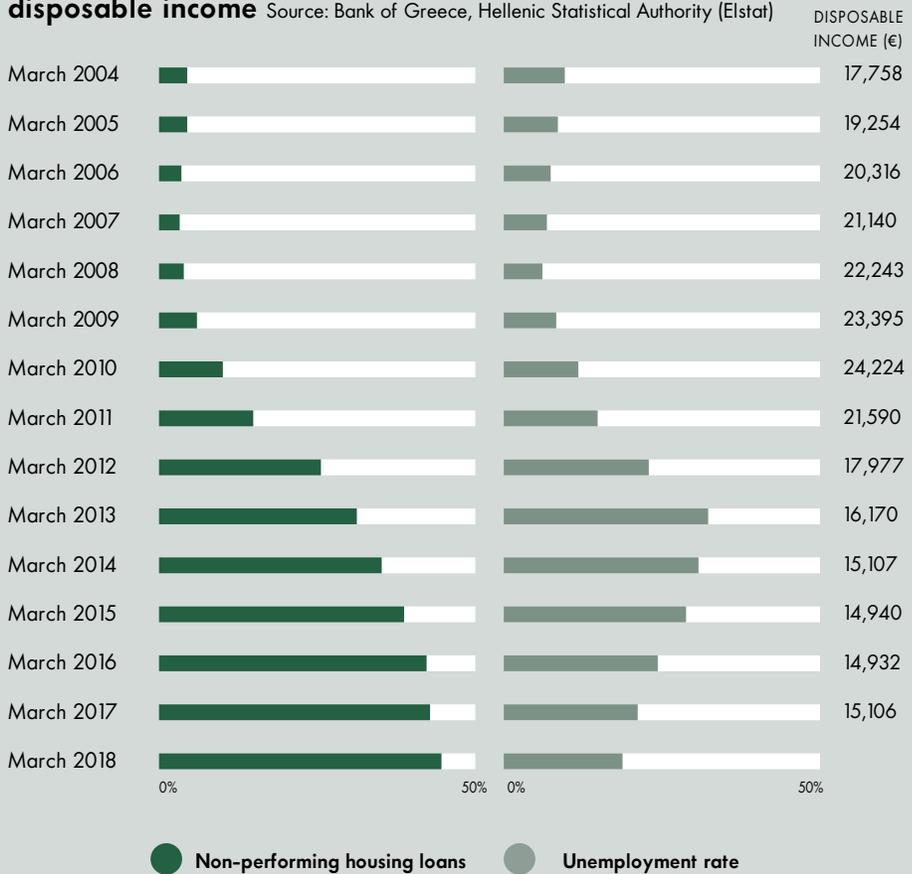


mainly a consequence of the economic hardship in which households found themselves due to the recession and not due to a strategic choice to avoid their responsibilities. The nonreversal of the bad loan increase trend reflects the consequences of the financial asphyxiation that households continue to experience and the difficulties in recovering from the effects of the vicious recessionary circle of previous years.

The institution of the personal insolvency law in 2010, the so-called Katselis law, which protects the primary residence, has provided a way out for thousands of low-income households;<sup>7</sup> on the other hand, the means of restructuring have been transferred to the judicial sector and are examined on a case-by-case basis, as no overall terms have been

7. According to data from the Bank of Greece for the first half of 2018, 14.9% of borrowers with bad loans and 31.5% of those with bad housing loans applied under the terms of the

**FIGURE 7. Non-performing loans, unemployment rate and disposable income** Source: Bank of Greece, Hellenic Statistical Authority (Elstat)



determined, while income and asset limits, and strict qualification conditions, serve to exclude many middle-income households from the process.

In early 2018, the balance of household loans was €89.7 billion, of which €64.1 billion was for housing. Some 43.3% of the total loans, with a value of €27.8 billion, were in arrears as no repayments had been made in 90 days. Bank figures quoted in the press put the number of borrowers in arrears at 360,000, who can be divided into three categories:

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insolvency law (Bank of Greece 2018). According to the governor of the Bank of Greece, more than 200,000 borrowers, or €14 billion of non-performing loans, are under legal protection (<https://bit.ly/2HKIfCW>).

- those in arrears for over a year and in dire financial conditions (100,000 people)
- those who have been unable to meet the terms of their loan (instalments, etc.) for more than three months because their income has been affected (200,000 people)
- those covered by the terms of the Katselis law (60,000 people).

At the same time, the decision to keep the phenomenon within the banking sector through consecutive bank recapitalisations has led to the extended postponement of a viable solution, which has exacerbated the problem and created a situation of constant precarity and asphyxiation for households and businesses. After eight years of memorandums, bad loans are still the main problem in the consolidation of the banking sector, as well as in the recovery of the economy and society, while households and businesses continue to accumulate debt amid conditions of high unemployment and low incomes.

The continued pressure from lenders for the implementation of strict goals to reduce the number of bad loans in bank portfolios,<sup>8</sup> with simultaneous pressure to expediate foreclosures, without, however, having instituted horizontal protection measures for the primary residence and small-scale property, has not removed the danger of further asset loss, even that of the primary residence of many households.

Overall, the overindebtedness and financial asphyxiation of households and businesses, due to loans and the accumulation of debts to the state or third parties, has piled on the pressure on smaller property holders, creating conditions for seizure through debt (Hadjimichalis 2015), which may not be as common in Greece as in Spain (Colau and Alemany 2012) but which is resulting in the gradual transfer of property ownership.

### Rental housing precarity

The rental sector in Greece attracts the most vulnerable social groups (immigrants, youth, low-income households with no owner-occupied residence), who have faced the greatest precarity during the crisis. Tenants

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8. According to memorandum commitments, the amount of bad loans must decrease from €72.8 to 38.6 billion (-47%) from June 2017 to 2019.

are higher on the poverty risk index than homeowners. In fact, during the crisis their position on the index increased sharply, reaching its peak in 2013, after which it started to subside.

Housing costs are greater for renters than other occupancy categories. In fact, in 2016 housing costs for tenants were at 84.6%, the highest in the EU, where the average was 28%.

Nevertheless, there is little data on the hardships in this sector, such as the number of tenants who have accumulated debt, the number of claims and court eviction rulings, or the number of tenants who quietly quit their homes because they were unable to repay their debts or cover expenses.

### Energy poverty

Energy poverty has proved to be one of the most critical socioeconomic and environmental problems in Greece during the crisis. Many households find it hard to meet their energy needs due to the combination of shrinking incomes, energy price increases and poor housing energy efficiency of residences (Chatzikonstantinou and Vavatali 2016). Especially due to the condition of the housing stock (age, bad maintenance, high investment needed to improve their energy efficiency), low-income households spend more money on heating, resulting in a much higher energy cost (the cost for heating and cooling is 127% greater for those on low incomes). Furthermore, a high percentage of apartment blocks in urban centres have abandoned the use of central heating, as many households can no longer cover the cost.

Based on the most recent data from Eurostat (European Union Statistics on Income and Living Conditions [EUSILC] for 2016), the share of households that stated they were unable to adequately heat their homes during winter came to 26%, or 45.3% of poor and 21.5% of non-poor households.

Over half (56.5%) of poor households said they found it difficult to pay utility bills, such as electricity, water and natural gas, on time. Lastly, 13.6% live in residences that have leaky roofs, damp walls, floors or foundations, or rotting window frames or floorboards. This data demonstrates the scale of the energy poverty problem in Greece.

## Homelessness

During the period under examination, especially the early years of the sudden collapse of social structures and living conditions, the phenomenon of homeless people living on the street, in housing support or occasionally staying with relatives and friends intensified. The term “new homeless” appeared in public discourse during the crisis in order to describe those who lost their home due to financial and social difficulties caused by the crisis, and to differentiate them from those whom public opinion usually considers as the homeless, namely, vulnerable groups such as drug addicts, the mentally ill or migrants. Research carried out during that period underlined unemployment, the destabilisation of institutions and difficulties in family environments as the main factors for the rise in homelessness.

Although at times the number of people living on the street increased, especially in 2015 and 2016, with the rise in refugee flows towards urban centres, large numbers of homeless do not seem to have become the norm. Certainly, this is only the “visible” dimension of homelessness, while the many forms of – even extreme – housing deprivation remain “invisible” and are difficult to record.

The quantitative data is fragmentary and inconsistent as the phenomenon in Greece has never been systematically monitored. The data presented below, collected using different methodologies and at different times, indicates the dimensions of the problem.

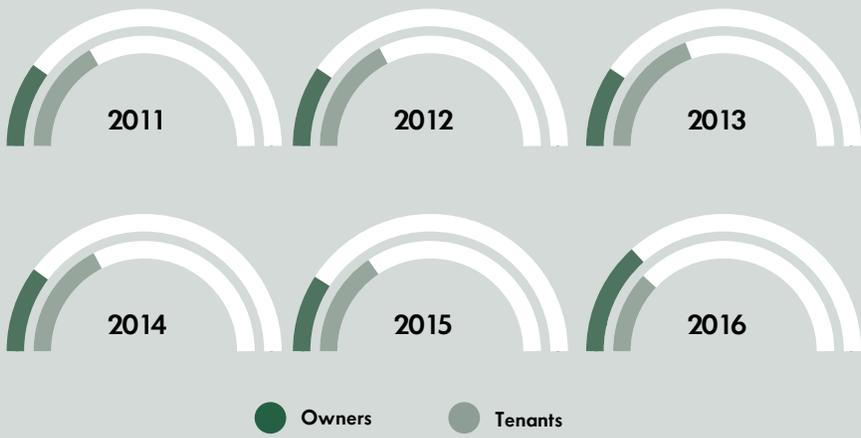
1. According to Elstat’s 2011 population-housing census,<sup>9</sup> 42,942 households were living in irregular residences, 120,199 individuals were in collective accommodation (institutions, prisons, monasteries, etc.), and 3,216 people were homeless (of whom 2,470 were in Attica).
2. According to the nationwide census of homeless people implemented by the National Centre for Social Solidarity (EKKA) via the social services of the prefectures in 2009, the total number of people living on the street was 1,528, and the total number of homeless individuals was 21,216.<sup>10</sup>

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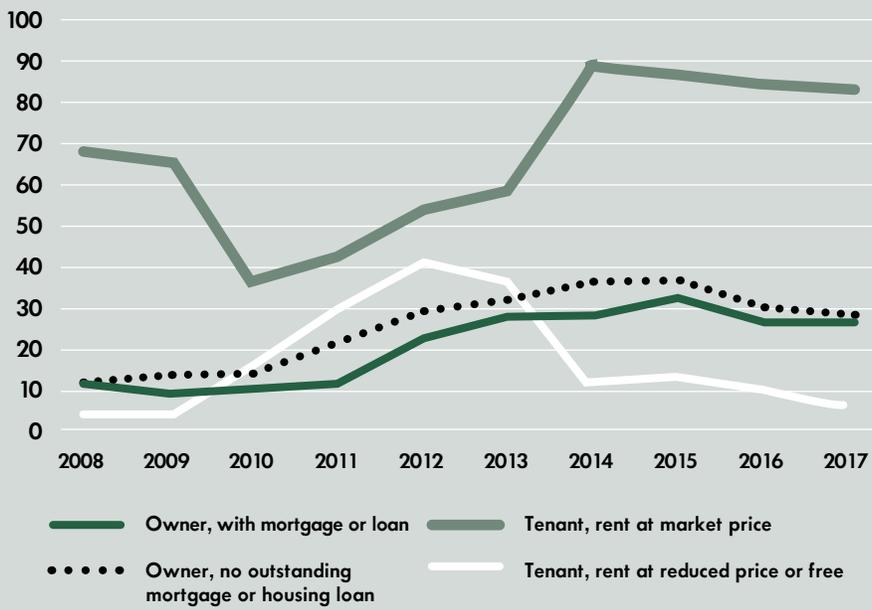
9. Total population: 10,815,197; foreigners: 769,713; total number of households: 4,134,157; total ordinary households: 6,371,901; inhabited: 4,122,088; of those, rented: 894,043.

10. This survey is not considered particularly valid as the data was collected via a questionnaire

**FIGURE 8. At-risk-of-poverty rate after social transfers by accommodation tenure status** Source: Hellenic Statistical Authority (Elstat)



**FIGURE 9. Housing cost overburden rate by tenure status** Source: Eurostat, European Union Statistics on Income and Living Conditions (EU-SILC)



3. Research carried out by the University of Crete for the 2013–2014 period put the number of homeless people in Attica at 1,200–2,360 people living on the street, 6,400 people residing in institutions and facilities for the homeless, 9,000 in structures providing housing, while the number of those living in precarious housing ranged from 93,920 (if calculated using a complex unemployment-overpopulation index) to 514,000 (if Eurostat’s poverty and exclusion thresholds for tenants are followed).
4. Based on data from street intervention units (street work), the Homeless Reception Centre of the Municipality of Athens recorded 480 homeless people within its boundaries from June to August 2013. In 2015 it recorded 333 people on the street, of whom 180 (54%) were living in public spaces, 60 (18%) in abandoned homes or hotels, 52 (15.6%) were being put up somewhere, while 22 were residing in shelters (6.6%).
5. Lastly, in a 2018 pilot census of the homeless living on the street and in shelters, conducted by the Ministry of Labour in seven major municipalities, 1,645 individuals were recorded, of whom 691 were on the street. In Athens there was a total of 793, of whom 352 were on the street; in Thessaloniki 380, of whom 171 were on the street; in Piraeus 265, of whom 96 were on the street; in Irakleio 119, of whom 43 were on the street; in Ioannina 30, with 21 on the street; 35 in Trikala and 23 in Nea Ionia.

In summary: The quantitative and qualitative data provided in this unit is a partial indication of a complex and multifaceted phenomenon that is difficult to record in all of its manifestations. The economic catastrophe and the collapse of social and public structures during the crisis has multiplied the visible and unseen aspects of the housing problems faced by households, while also highlighting the weaknesses of Greece’s housing system, which had reached its limits before the crisis, intensifying existing inequalities and creating new exclusions.

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through the prefectures, which did not follow a single methodology. Therefore, major deviations exist as regards the social groups recorded as homeless per prefecture and municipality.

## 1.3 Historical-geographical context

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This unit presents a summary of the characteristics of the Greek housing system and the historically shaped local particularities. The goal is to explain the local manifestations of the housing issue, as well as the social and cultural perceptions regarding housing, thus shedding light on the difficulties and possibilities for the development of alternatives in either direction.

The characteristics of the Greek housing system are high percentages of homeownership, multi-ownership, the important role of the family and family property in covering the housing needs of the population, and the complete absence of a social housing sector.

### Owner-occupancy and family networks

Based on Elstat data regarding living conditions, in 2016 74.5% of households lived in owner-occupied residences (of whom 63.1% were outright owners while 11.4% had a mortgage), 18.4% occupied a rented residence and 7.1% lived in accommodation provided to them for free (Figure 10). The distribution of tenure types varies significantly between major urban centres, where the number of renters rises, and provincial cities and rural areas, where homeownership often surpasses 90%. Characteristically, the percentage of tenants in the Municipality of Athens based on the 2011 census was 37.8%.

**FIGURE 10. Percentage distribution of households by tenure status**



According to Elstat data for 2017, 16% of households has a second residence, although the corresponding percentage was 18.3% in 2004, a fact that may suggest some households lost property during the crisis or began to use other properties as the main residence.

As regards the distribution of property based on income, in Greece 68.7% of poor households occupy an owner-occupied residence (compared to 50.2% in the EU, 60.5% in Spain, 52.6% in Italy, 51.2% in Cyprus and 62% in Portugal). This percentage was even higher before the economic crisis (74.4% in 2003 and 72.2% in 2008), a fact that may indicate that poorer sections of the population lost or were unable to retain ownership of their homes (Figure 11).

As regards the financing of owner-occupied residences, until the late 1990s it came mainly from savings or through the *antiparochi* system (where a property owner turned over a plot to a contractor, who would build a multistorey apartment block and receive in return an agreed number of apartments in the finished structure), which did not require initial capital. Family inheritance and the percentage of family transfers for the purchase of residences continue to be a very important element as regards housing in Greece.<sup>11</sup> Borrowing increased significantly from 2000 to 2007, contributing to the rise in house prices, but stopped after 2009.

As a result, in Greece the percentage of owner-occupied residences with a loan is below the EU average and corresponding percentages in countries in southern Europe with a similar distribution of tenancy types. Among the 28 EU member states, the average homeownership rate in 2016 was 69.2%, of which 26.6% had a mortgage. In Spain, the corresponding homeownership percentage was 77.8% (of which 30.9% had mortgages); in Portugal 75.2% (36.7%), Cyprus 72.3% (20.4%) and Italy 72.2% (15.9%) (Figure 12).

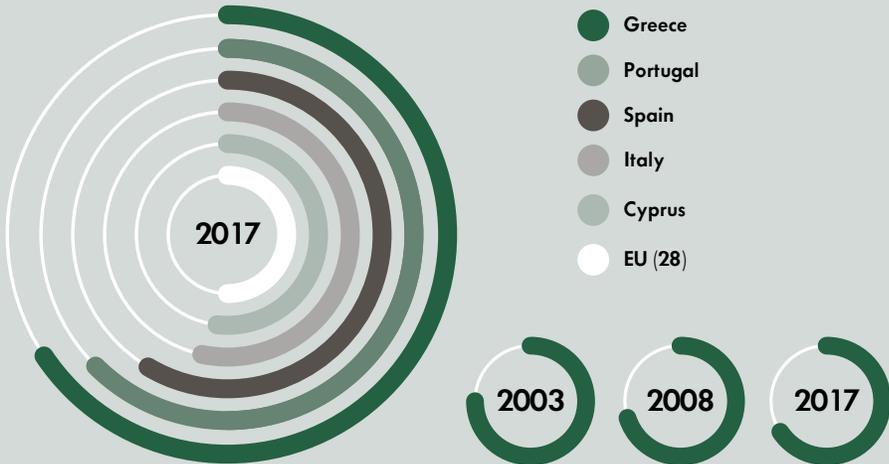
As regards the differences between poor and non-poor households in obtaining an income-based housing loan, although there is a difference

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11. According to a survey carried out by the Bank of Greece, in 2009 39.6% of owners (or 28.4% of the total sample) stated that they obtained their primary residence via donation or inheritance. The percentage is higher than the Eurozone average (20.1% of owners and 12.6% of total households) (see Tzamourani 2013).

## FIGURE 11. Homeownership in poor households

Source: Eurostat, European Union Statistics on Income and Living Conditions (EU-SILC)



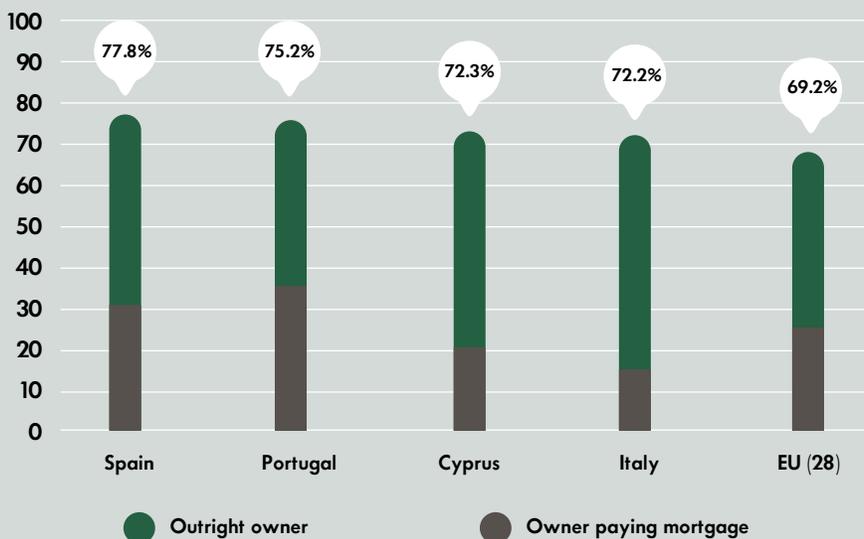
in Greece (12.2% of poor households with owner-occupancy had a mortgage compared to 14.3% of non-poor households), it is not as intense as in other states with similar characteristics, such as Italy (7.4% of poor households compared to 18.2% of non-poor households) or Cyprus (10.8% of poor households compared to 22.3% of non-poor households).

The rental sector in Greece has historically concerned approximately 20% of households. During the crisis, Elstat recorded a shrinking in the sector from 20.5% in 2008 to 17.3% in 2015, which could also be an indication of the measures families have taken to limit expenses.<sup>12</sup> Without there being a quantitative record, it has become common for young people to return to their parental home, for young couples, with or without children, to be hosted by parents (or relatives) and vice versa, or for elderly pensioner parents to use a second or holiday home as a permanent residence while leaving their city flat to their children, or moving to another city or the provinces, where the family may have property, in order to cut down on costs.

12. The increase in the number of households occupying a rented residence in 2016 to 18.4% may reflect the gradual increase in the demand for rental residences and the financial recovery of the sector.

## FIGURE 12. Homeownership rate, 2016

Source: Eurostat, European Union Statistics on Income and Living Conditions, EUSILC



The crisis saw an increase in the share of young people aged 18–34 living with their parents, from 58.4% in 2008 to 66.7% in 2017, while there was a corresponding increase in young people aged 25–29 from 48.2% to 55.7%. High youth unemployment (reaching 60% in 2014), the rise in precarious, temporary or part-time work, and the very low wages for young people in the labour market have made leaving the nest even more difficult, a reality affecting a high number of EU countries, not just states like Greece with a powerful family-oriented tradition. Indeed, this issue is one of the most critical for the future of European societies.

### Public infrastructure and institutional memory in housing policy

Similarly to other periods, during the crisis, homeownership and family networks were the two main support pillars of society, especially with respect to housing. For historical reasons, the result of strategic choices of the political system, owner-occupied housing was promoted in Greece, substituting social housing policy to a great extent.

Social housing policy concerns a group of policies supporting access

to housing for people and households that cannot cover their housing needs via the market. In Greece this policy followed two main paths: By supporting homeownership, indirectly (as evident in land policies, urban planning policies, encouraging construction, tolerance of informal urban development) and directly (tax breaks, subsidised loans), and by applying policies to deal with emergency situations during housing crises (refugees, repatriates, natural disaster victims).

The fragmented application of social housing policies and the limited importance attributed to this sector overall within the framework of the social state are underlined by two very characteristic pieces of data:

1. There is zero social housing stock in Greece. It has the lowest rate in the EU, as social housing – namely, residences belonging to the state or a nonprofit body and rented at a low price to low- and medium-income households – was never developed.
2. The housing policy sector, following the abolition of the Workers' Housing Organisation (OEK) in 2012, is no longer the competence of any state or local government body. Furthermore, until 2019, no horizontal housing policy measure had ever been applied in the country, such as, for example, a rent benefit.

Large-scale programmes for the construction of social housing in Greece, which were materialised for various reasons and at different historical junctures by public bodies, were all orientated towards transferring ownership of the residences to the beneficiaries.

### → Social housing production agencies

**Refugee housing:** The Refugee Relief Fund (TPP) constructed 6,500 residences, in four complexes in Attica, from 1922 to 1925. The Refugee Resettlement Committee (EAP) constructed 125 settlements with 27,456 residences in urban areas and 52,561 residences in rural areas from 1924 to 1930. At the same time, the Ministry of Agriculture has provided completed residences or housing loans to 350,000 refugee families since 1930.

**Popular housing programmes of the Ministry of Welfare:** These mainly included plots of land for self-housing and the construction of apartment blocks with a concession of flats. From 1922 to 1924 it constructed 18,337 temporary residences. Since 1933 it has undertaken the urban resettlement of refugees with the construction of complexes. After the war, it constructed housing for various refugee groups (those from Asia Minor, ethnic Greeks from overseas) as well as for people affected by natural disasters.

**Workers' housing:** The Workers' Housing Organisation (OEK) constructed around 600 settlements (in approximately 55 complexes in Attica) with 50,000 residences from 1954 to 2012. It accounted for 90% to 95% of the state's construction activity and approximately 3% of housing. Apart from housing construction, it also developed subsidised rent programmes and provided loans for the repair, expansion or purchase of completed housing for insured private-sector employees. Lastly, to a limited extent, it implemented, in cooperation with other agencies, programmes for vulnerable social groups, Roma, low-income individuals, and social welfare beneficiaries.

Other agencies that produced housing are:

- Army Officers' Independent Construction Organisation (AOOA): since 1950, it has provided building sites, houses, flats in complexes (in Athens and Thessaloniki), single blocks of flats and mortgages to approximately 8,000 members.
- National Foundation for the Reception and Integration of Greeks Living Abroad (EIYAPOE): from 1991 to 2002, it developed measures to cover the housing needs of repatriated Greeks, which included providing property, plots of land and mortgages. It also created communities and temporary reception centres, built new residences and issued more than 35,000 subsidised loans.
- Ektenepol SA: Created in 1973, it was transferred to Ethnika Akinita SA in 2000 and abolished in 2012. Its goal was to develop active urban planning zones and to utilise property. It developed two housing programmes, which were mainly occupied by repatriates in Thrace (Xanthi, Komotini) on lands provided by the state.
- Depos SA: Founded in 1976, the Public Planning and Housing Enterprise implemented a limited number of housing development programmes (the largest was in Kalamitsa, Kavala) before it was abolished in 2010.
- Service for the Resettlement of the Earthquake-stricken (YAS) of the Ministry of Infrastructure.

Sources: Stavridis et al. 2009, agency websites

Thus, although at different historical junctures tools were created that could have served as the foundation for the development of the social housing sector in Greece, the strategic choice has historically been to provide support – directly and indirectly – to the housing production sector and owner-occupancy as a driver of economic growth and political control. Access to property was the counterweight to the weak and unstable growth of the social state<sup>13</sup>

13. The correlation between state benefits in the housing sector and obtaining

and the labour market as well as being the main means of household investment.<sup>14</sup>

Land policies and urban planning legislation were indirect tools for supplying housing, especially to the lower and middle classes. The urbanisation of periurban rural land, informal construction and subsequent legalisation and incorporation into city plans, as well as urban planning tools, such as reforms in building regulations and mechanisms such as *antiparochi* (land-for-flats), which did not require great capital, allowed for small-scale housing production through self-financing, without the need for bank capital, thus shaping the playing field for thousands of small and medium construction firms, while major construction capital was mainly directed towards public works and major tourism projects.

This policy, or “non-policy” as it has often been characterised, which has historically served political and electoral purposes, facilitated the cross-class access to land and real estate (primary or holiday residences) – which explains the broad dispersal of ownership in Greece – and operated as a mechanism for the integration and social upward mobility of consecutive flows of internal and external migration towards urban centres. It is a mechanism that enjoys broad social consensus and tolerance, as individual property and the rights that come with it prevailed over public interest and common/collective benefit.<sup>15</sup>

Regarding the issue at hand, it is important that the dominance of individual property and the prevalence of the notion that securing access to housing is a private family matter that is implemented through the market, and not a matter of public intervention and social benefits, resulted in the limited development of social movements and claims in that sector. Thus, in contrast to other public policy areas, such as health, education and environmental protection, public discourse and policy proposals

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property is considered direct, as it has been observed that in countries with high benefits, households have comparatively less assets.

14. Household property corresponds to 83.7% of the total assets of Greek households, which is one of the highest percentages in Europe (see Tzamourani 2013).

15. At the same time, however, it contributed to the anarchic and uncontrolled construction in suburban areas, in forests, and on beaches, creating communities with major problems and great vulnerabilities, as was tragically ascertained in the fire in eastern Attica in July 2018.

regarding the right to housing and the role of the state in this regard remain very limited.

This housing model was based on the ability of households to save, the enhanced pension provision system (especially for individual professional sectors), and mechanisms for the relative decommercialisation of the production process (self-construction, small-scale production, *antiparochi*), as well as on access to land at a relatively low cost (off-plan illegal construction) and cheap labour, which provided the opportunity to produce and consume housing without a large amount of principal capital.

At the same time, the cost of owning property, namely, property tax and maintenance costs, remained relatively low, contributing to the high levels of multiple property ownership, the ability to keep empty properties without high costs, and the low commercial utilisation of housing belonging to small owners.

These parameters changed significantly from the late 1990s and mainly during the 2000s. As both housing production and consumption were increasingly funded by bank capital, saving capabilities became limited and the increase in liquidity created a dynamic bubble in the construction and property markets.

### Changes during the crisis

The crisis quickly ended this dynamic. The construction sector collapsed, sales froze and mortgage liquidity dried up.<sup>16</sup> The crisis also caused a terrifying destruction of capital in the property sector with the drop in market value, as demand suddenly plummeted.

Real estate, which is a household's most valuable asset, was targeted by the adjustment programmes. Property tax was a way to increase state income,<sup>17</sup> putting major pressure on property owners, resulting in the

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16. In 2006, the construction sector accounted for 8.3% of GDP but in 2016 only 2.2%. Investment in housing in 2016 reached just 0.7% of GDP, in contrast to 9.9% of GDP in 2007. The sector accounted for 8.1% in overall employment in 2008, a percentage which subsequently fell continuously to reach 4.9% in 2016. Cumulatively, from 2008 to 2015, 189,700 jobs were lost in the sector. Housing prices from 2010 to 2017 recorded a cumulative reduction of 42%, especially in major urban centres (Bank of Greece 2018). The drop in property prices in Greece is the largest in Europe.

17. From 2010 to 2015, property taxes increased six times, from €500 million to €3 billion in

accumulation of debts to the state and the selling off of property at very low prices in order to cover other basic needs. In 2014 the property sales tax increased from 3% to 10%, increasing the cost of intergenerational transfers.<sup>18</sup>

Although, as mentioned earlier, small-scale property ownership operated as a security net during the crisis, at the same time it often became a burden and a cause of overindebtedness. As the means of financing the purchase of a home – either using private capital (savings or family transfers) or through loans – are being limited, and homeownership is becoming more and more connected to increasing burdens and risks, it seems that the preference for renting a home has increased during the crisis in Greece, as recorded in various surveys.<sup>19</sup>

### Recent trends: The advent of short-term rentals

Over the past two years, with the reactivation of the property market, this image has changed once again. The growth of urban tourism and the possibility of renting dispersed flats and residences via online short-term rental platforms<sup>20</sup> have provided a way out of stagnancy for the real estate and rental property market while also highlighting the contradictions and dangers of such a development. At the same time, new players are entering the market.

On the one hand, small-scale property owners may gain supplementary income, while work is created for the building repair sector,

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total, while in 2016 they increased anew to €3.5 billion. It should be noted that while the target income from the annual Single Property Tax (Enfia) is €2.65 billion, the tax actually collected, as a rule, ranges from €3.2 billion to 3.6 billion (see “The dream of ownership is fading away” (in Greek), *Kathimerini*, 17 July 2018, <https://bit.ly/2Ws7D7P>).

18. With no official data, from market agents (notaries and real estate agents) it is estimated that in 2017 there were more than 135,000 cases of declined inheritances either due to the inability of the heirs to pay inheritance tax or because they appreciated that they would not be able to meet the costs of owning the property in the future.

19. See the survey conducted by Kapa Research for the Hellenic Property Federation (Pomida) in 2018 (<https://bit.ly/2JPPI4W>).

20. It is estimated that approximately 42,000 residences in Greece are being rented via Airbnb or similar electronic platforms. Income from this activity is estimated at €840 million, most of which is not taxed. The average daily rent is €50 and the owners can make in excess of €550 a month, which is more than the average rent (data from September 2018).

commerce and the local economy in the neighbourhoods with the highest demand. On the other hand, the negative consequences of such rentals on daily life in cities have become apparent in central Athens and in areas popular with tourists, especially on the islands. The allocation of residences to tourism and short-term rental raises prices and limits the supply of normal contracts, thus excluding major population groups, such as young people, students, low- and middle-income earners, small pensioners, seasonal workers and public-sector employees (doctors, teachers, etc.).

The corresponding experience of other cities from the advent of this form of housing utilisation, such as Barcelona, Berlin and Lisbon, has led to phenomena of extreme gentrification, exclusion and urban segregation, limiting the supply of affordable housing to permanent residents and employees. The price hikes bear no relation to the wages and income of residents but depend mainly on the inflow of money from tourism and foreign investment in property.

Local authorities have focused on developing policies to protect residences and to limit the dominance of the real estate market for tourism or by speculators, aiming at securing an adequate supply of affordable homes, which is necessary for social and spatial cohesion. Moreover, providing cheap housing and professional spaces for employees and small business owners in an area is also a prerequisite for its economic competitiveness.

However, apart from short-term changes, this trend may cause permanent changes in the ownership structure, as a significant number of property transactions are being carried out by companies and investors, leading to the concentration of ownership and the creation of a property business sector in the rental market for the first time in Greece. In addition, the concentration of ownership by the banks (due to foreclosures and auctions) and the entry of investment funds/companies that purchase bad loan portfolios, among them homes, are certainly changing the landscape.

## Unit conclusions

The crisis irrevocably weakened a historically shaped model – which had already undergone significant change – that enabled social inclusion through homeownership and the cross-class reaping of added value through urban development.

And although the property market is currently experiencing a relative upturn, which is mainly confined to specific areas and thus limits the consequences and distortions it is causing (price rises, a reduction in the number of available homes, etc.), developing public policies in order to secure equal and just access to housing for all remains at stake.



This part presents the major sectors of state intervention in housing currently. During the crisis and especially after 2015, a number of measures and programmes has been developed aiming at responding to the urgent housing needs of the population, especially vulnerable groups, without, however, forming a distinct social housing sector, while the issues of bad loans and protecting primary residences continue to dominate the agenda.

### 2.1 Protecting primary residences

Protecting primary residences and property was one of the first responses of the Greek state to the outbreak of the financial crisis in 2008, which began in the US as a result of the property crisis.

As early as in 2009 a ban was imposed on foreclosing real estate worth less than €200,000. The measure, although contrary to the neo-liberal concept of noninterference with the free market, was accepted due to the broad social consensus on the matter of property, which extended across the entire political spectrum, as well as the protection of the Greek banks from a sudden collapse of the real estate market in the case of mass foreclosures.<sup>21</sup>

In 2010 a gap in the Greek legal framework was filled with the institution of the personal insolvency code (or Katselis law).<sup>22</sup> Modelled on corresponding European laws, it gave low-income borrowers the ability to restructure their debts with the banks with a provision for the protection of primary residences. Greece avoided the mass housing losses and violent evictions that occurred in other countries, such as, for example,

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21. In contrast to Spain or the US, where major companies and investment funds have been active in the housing sector, in Greece properties mortgaged via housing loans (and business loans) are, for the most part, scattered and in most cases of lower value than the nominal value of the loans, and with limited commercial utilisation potential, especially during a financial crisis.

22. Law 3869/2010 (*Government Gazette A*, 130, 2 August 2010) on restructuring the debts of overindebted individuals and other provisions.

Spain and the US. On the other hand, households and businesses continued to amass debts and live in permanent fear of loss, in a continual state of insecurity.

The liberalisation of the protection framework was at the focus of the negotiation with the lenders. Although – at least on paper – the social importance of protecting residences was recognised, what was put forward as an argument was that the protective framework did not allow for the effective management of the loans by the banks. Furthermore, the matter of so-called “strategic defaulters” – those who take advantage of the protection framework when they can actually pay – was promoted disproportionately, even though this group of borrowers did not constitute a large percentage according to bank data. Thus, since 2014, some of the horizontal protection measures have been removed by abolishing the ban on foreclosures,<sup>23</sup> the lowering of income and asset inclusion criteria, the facilitation of the speedier completion of auctions,<sup>24</sup> the institution of electronic auction procedures,<sup>25</sup> etc.

At the same time, since 2015 the government has made efforts to improve the protection framework. The Stathakis law extended primary residence protection to all categories of loans mortgaging the primary residence, including other categories of overindebted borrowers (entrepreneurs, self-employed), while debts to the state (tax, insurance funds, utilities, etc.) may be restructured together. Furthermore, tools have been created for the extrajudicial restructuring of debts, along with a corresponding specialised framework, so that utility companies and insurance funds may provide more debt restructuring options.

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23. With its abolition, the horizontal protection of primary residences ceased to have effect, as it only applies to those who come under the personal insolvency law. While it should be noted that a large percentage (40%–50%) of requests was rejected as unacceptable by the district civil courts.

24. Law 4336/2015 amending the Katselis law.

25. Law 4472/2017 on amendments to the provisions for the enforcement of the Code of Civil Procedure regarding electronic auctions. The electronic auction systems are managed by local notary associations and electronic auctions are carried out every Wednesday, Thursday or Friday, from 10:00 to 14:00 or from 14:00 to 18:00. Although this system does not essentially change the procedure, it expedites the rate of auctions, while it hinders the physical presence of those standing in solidarity with vulnerable debtors.

Income criteria were set in line with what were termed reasonable living expenses.<sup>26</sup> According to the existing framework, households with an income of up to €40,800<sup>27</sup> and with assets with an objective value of up to €280,000 may come under the Stathakis law, while for households with an income up to €24,000 and a value of €220,000 there is the possibility of receiving a benefit for the loan repayment for three years on the amount set by the court decision. According to government figures, the protective provisions affected two in every three borrowers. According to Bank of Greece data published in the press in April 2018, there were approximately 157,000 applications under the personal insolvency law, of which 50,000 were adjudicated on, while a significant percentage (30–35%) were rejected in advance because they did not meet the requirements.

Extrajudicial restructuring of bad loans is carried out based on the Bank of Greece's code of conduct.<sup>28</sup> The code of conduct gives banks greater flexibility in the extrajudicial restructuring of debts, despite the fact that, according to the complaints of consumer organisations and groups opposed to foreclosures, in most cases they do not take into account the real financial situation and status of the applicants, which has prevented compromises being found or borrowers being unable to stick to the restructuring terms for long periods of time.

In 2016 the Special Secretariat for Private Debt Management<sup>29</sup> was created, which aimed at specifying the framework for the protection of overindebted households and businesses, and updating and supporting overindebted citizens. To that end, the Borrowers' Advice Bureau Network was instituted (17 offices are already operating out of a target of 120 throughout the country).

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26. This determination was based on Elstat family budget surveys and was set at €8,180 for unmarried individuals, €13,917 for couples (with an additional €3,361 for each child).

27. Unmarried individual: €13,906, couple: €23,659 (and each child: €5,714), and a primary residence objective value between €180,000 and €280,000 (couple: €220,000, with €20,000 for each child).

28. Law 4224/2013, as amended by *Government Gazette B*, 2376, 2 August 2016.

29. Law 4389/2016 (*Government Gazette A*, 94, 27 May 2016). See <http://www.keyd.gov.gr>.

Despite the development of the protection framework and the support structures for overindebted households, due to the complex nature and particularities of each case, and mainly taking into account that unemployment remains high and incomes very low, managing debt continues to be a difficult, precarious and painstaking process for many households.

The movement against foreclosures expressed its intense concern regarding the expediting of online auctions,<sup>30</sup> as it was connected to the pressing targets of reducing the share of bad loans in bank portfolios.

There are many grey areas in the current institutional framework, such as the cases where guarantors do not meet the criteria or when the borrower is a trader without a viable business, while availing of the law is still problematic for those with small debts, as they are in danger of having all their assets, with the exception of their primary residence, liquidated.<sup>31</sup> In most cases the procedure for restructuring debt is psychologically burdening, while a series of compliance and control tools are being applied, such as the concept of the cooperative borrower.<sup>32</sup>

In any case, the debt restructuring law for overindebted households ceased in late 2018, and it seems no new extension will be provided. As this study was being written, the institutional framework for the protection of primary residences that will follow is being discussed and processed.<sup>33</sup>

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30. From 21 February, when the platform started operating, to September 2018, 14,500 auctions were listed, of which 7,500 were completed. Of those, 4,500, namely, six out of ten, were declared fruitful. Most of the properties under e-auction end up in the hands of the banks and very few of them find a buyer. Approximately, 7,000 properties were scheduled for e-auction in the last quarter of 2018. See "Pedal to the metal for e-auctions" (in Greek), CNN, 1 September 2018.

31. See Knitou 2018.

32. Cooperative borrowers must respond to credit institution notifications within 15 days and provide whatever data is asked regarding their property, their employment status or income, within the framework of the search for the best solutions in the restructuring of their debt.

33. The new framework, introduced on 30 April 2019 (Law 4605/2019), provides for an extrajudicial process to be executed directly with the banks, while the personal insolvency law was reformed and no longer explicitly protects the primary residence.

## 2.2 Housing benefit

Rental or housing expense benefits are a basic tool of housing policy. They are applied in very different ways in EU countries, depending on the administrative level (national, regional, municipal) or the requirements according to which they are provided. In Greece, besides the targeted rental benefits for the uninsured elderly, students and victims of natural disasters, no horizontal housing benefit has ever existed. The Workers' Housing Organisation (OEK) rental subsidy programme was an exception, but its beneficiaries were limited to private-sector workers.<sup>34</sup> In any case, the OEK was abolished in 2012, at a time when it was needed most.

The need to plug this gap in the social protection sector and prevent the loss of housing were among the first concerns of the Syriza government. In March 2015, as part of the law to deal with the humanitarian crisis, the rental subsidy was instituted. It was based on income criteria and supported those on the verge of extreme poverty (individuals with an annual income of up to €2,400 received a monthly subsidy of €70 while a four-member family on €4,200 received €160). By late 2016, approximately 25,000 households were in receipt of this payment.

In February 2018 the housing subsidy was instituted as one of the counter-measures to the additional fiscal adjustment measures (pension cutbacks and lowering the tax-free threshold) which were required by the lenders. It concerned subsidising rent or loan payments based on income criteria. In its initial form – as it was established in June 2018 – it applied to individuals earning up to €8,000 and families with an income of up to €24,000, with the monthly subsidy ranging from €70 to €210, while the initial expenditure estimate was €600 million annually for 300,000 households. Implementation began on 1 January 2019 and by the end of April 2019, 230,000 households with almost 610,000 residents had been approved.

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34. It was gradually developed in the 2000s and reached its maximum benefits in 2008 and 2009, with approximately 115,000 beneficiaries and an average subsidy of €150 a month. It was last issued in 2011 to €30,000 beneficiaries, before the abolition of the OEK. The income limits for 2011 ranged from €6,000 to €12,000 of individual income for a subsidy of €100 and €60 a month, and €10,000 to €16,000 for a four-member family for a subsidy of €175 and €135 monthly, respectively.

## — 2.3 Legacy of the former Workers' Housing 44 Organisation (OEK)

— After the abolition of the OEK<sup>35</sup> – the only agency implementing social housing policy in Greece – the competencies and pending matters of its programmes were transferred to the state employment agency OAED. Worker contributions (1% of their earnings), as foreseen by the law establishing the OEK<sup>36</sup> and any income from the utilisation of the property of the OEK and the Workers' Hearth (OEE), was withheld and paid into the Single Account for the Implementation of Social Policies<sup>37</sup> and could be used to settle any pending OEK matters, as well as to cover social purposes, such as providing housing protection to workers. Correspondingly, some former OEK employees were transferred to a special directorate of OAED, which assumed the management of former OEK and OEE matters.

In recent years no new programmes have been developed (for construction, subsidising rent/loans, or lending). However, the focus is on efforts to complete pending programmes. More specifically, they concern:

1. Restructuring the loans of borrowers directly funded by the former OEK and debts from housing purchase programmes (approximately 82,000 borrowers who are being given the opportunity to write off up to 75% of their debt and to restructure the rest on favourable terms), and reaching an understanding with the banks regarding the restructuring of 95,000 loans that were issued with an interest rate subsidy by the OEK;
2. The completion of construction programmes (approximately five housing estates) and the lottery draw for homes in completed communities (256 new residences in three housing estates);
3. The issuance of final property titles to approximately 15,000 beneficiaries and the management of the remaining property of the former OEK and OEE.

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35. Law 4046/2012, Article 1 (6).

36. Legal Decree 2963/1954, "On the creation of the independent Workers Housing Organisation" (*Government Gazette A*, 195, 24 August 1954).

37. Law 4244/2013, Article 34.

Although a follow-up scheme has not been established and any actions implemented are being materialised within the framework of the OAED, an agency with a very different aim and objective, the OEK has left quite a legacy. Despite the significant problems that arose from its abolition, a discussion needs to be held on how its legacy could be utilised, possibly within a broader social housing policy framework.

## 2.4 Policies for the homeless

The intensification and expansion of housing problems during the crisis have changed the discussion on the necessary policies. Direct access services for the poor and homeless were developed in response to acute needs, through the mobilisation of social organisations and the channelling of state funds. The expansion of a previously weak sector under conditions of austerity, with shrinking public provisions and the debilitation of administrative mechanisms, occurred, to a great extent, ad hoc, without an overarching regulatory framework. The resulting improvisation, both on the part of the state mechanism as well as providers, gave rise to significant problems.

Solidarity structures and mutual citizen support of local or supralocal importance contributed significantly to addressing the increasing needs. Social clinics and social kitchens are characteristic examples; especially early on in the crisis, when the symptoms of the economic collapse and erosion of the public social protection system were intense, these structures functioned as a safety net, providing basic services, goods and tangible solidarity to thousands of people.

### Housing structures

As regards housing services, capacity in shelters and transitional facilities increased in Athens and other major urban centres, such as Thessaloniki, Patras and Irakleio. Apart from structures that address the general homeless population, facilities for more specific groups were created, such as shelters for abused women, unaccompanied minors, etc., which covered a significant part of the needs. Especially in the centre of the capital, which attracts the largest number of homeless people, efforts were made to develop specialised structures or to interconnect existing structures, so

as to respond to cases of individuals with multiple issues, such as people with addictions and with mental illness.

### Supported housing

At the same time, a series of more innovative housing support programmes was developed, to subsidise housing costs for rented or assigned flats, along with accompanying services, such as psychosocial support and counselling for integration into the job market.

The most important initiative among them is the Housing and Reintegration programme of the Ministry of Labour, which concerns 1,300 individuals housed in 700 residences, being implemented in 25 municipalities, which, in partnership with organisations, provide housing subsidies, basic living subsidies, and job or business start-up subsidies. The programme was instituted in 2014, started being implemented the following year and was completed in late 2018. The new Housing and Labour programme, which started in 2017, was designed as a continuation of it. Addressed to municipalities with more than 100,000 residents – that is, in areas where the issue is acute – it aimed at supporting the inclusion of the homeless, taking them off the streets and placing them in accommodation.

Following the same logic, municipalities and social organisations offer their own programmes to assign housing and/or housing subsidies for rented or owner-occupied residences burdened by loans, along with support for integration into the labour market.

### Solidarity Social Income

An important step in social welfare during this period was the institution nationally of the Social Solidarity Income, a scheme aiming to provide income support for households facing extreme poverty.<sup>38</sup>

The application of the measure, which concerned more than 600,000 individuals, increased social welfare expenditure by €800 million and instituted a horizontal support tool in Greece for the poor and most vulnerable.

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38. The institution of the measure was part of a reform package promoted by the lenders, especially the IMF, through the support programme, as a minimum safety net against the rapid impoverishment of the population. In its initial form, it was applied as a pilot minimum income scheme in 2014 in 13 municipalities and it was gradually deployed throughout the country. It secures a minimum monthly income of €200 and a maximum family income of €540 per month.

Internationally, the discussion on the method of implementing a guaranteed minimum income varies quite considerably, depending on its content and goals.<sup>39</sup> In Greece, the high unemployment rates and the large number of households with low (even zero) disposable income (10% of the population) are the most important challenges in the application of such a programme, whose philosophy aims at providing a safety net in extreme cases of deprivation until reintegration into the labour market and the economic independence of the beneficiaries can be achieved. Its implementation by the Syriza government, which was critical towards its initial adoption, mainly dealt with the measure as an entry point for the most vulnerable into the social protection system, gradually developing an umbrella of complementary services and provisions in kind, which would increase the effectiveness of the benefit. Much attention was paid to the modernisation and simplification of the system, which is based on a fully computerised process, so that the calculation of the eligibility criteria does not burden citizens or the administration, while the cross-referencing of income concerned the previous six months, so that the provisions would reflect the most current financial situation of the beneficiaries.<sup>40</sup>

As far as the policy for the homeless is concerned, it was very important that individuals declaring themselves homeless could receive the subsidy, following checks by municipal social services. This provided support to individuals and households with no steady residence, including travelling Roma or individuals living in unfit residences.

### Dealing with energy poverty

Policies dealing with energy poverty mainly concern subsidising energy consumption costs, for example, free electricity under the humanitarian crisis law, the Social Home Tariff (KOT)<sup>41</sup> or the heating benefit, the vulnerable household protection framework (payment facilitation, non-disconnection of

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39. See Chollet 2016.

40. Undeclared income and extensive atypical work in Greece have created issues regarding how justly the subsidy is being distributed, making the audited and cross-reference processes difficult.

41. The Social Home Tariff was instituted for the protection of vulnerable consumer groups (people on low incomes, families with three children or more, the long-term unemployed, people

electricity, subsidised reconnection), as well as programmes for the upgrading of building energy efficiency (Home Saving II [Exikonomo kat' lkon II]), with increased benefits for those on lower incomes.

### Administrative reforms

At the same time, tools are being developed to measure and monitor homeless persons, to help state agencies and social-philanthropic organisations network and coordinate with each other, to inform citizens and improve the quality of the services provided. The first pilot homeless count was implemented by the Ministry of Labour with the scientific support of Panteion University in May 2018. It was materialised simultaneously, with a single methodology and specialised IT tools, in seven major municipalities, using the night count method on the street and in homeless services, in line with the experience of other European cities. The goal was to create a permanent mechanism for the quantitative and qualitative measurement of the phenomenon, which would support the planning and assessment of the policies applied and the cooperation of all agencies working in the field. This action is a standing request of organisations and agencies working with the homeless, and if it is systematically adopted it will be a main tool in monitoring homelessness, on which a broader housing monitoring tool may be based.

Furthermore, the Department of Social Housing Policies was created at the Ministry of Labour, which is in charge of policy for the homeless, who until now had been placed in the general category of vulnerable people. This development provides the opportunity to create a distinct administrative unit in the long term, which will monitor, assess, plan and improve the services and measures in dealing with housing deprivation. The directorate is developing tools for the networking and coordination of all agencies providing services to the homeless as well as for informing citizens and helping them participate.

**Therefore, it seems that, gradually, within the framework of the**

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with disabilities, people who require mechanical support, and the elderly) by the Ministry of the Environment and Energy in 2010, and was amended in 2018 with regards to eligibility criteria, consumer categories, and the discount issued for primary residence electricity use. (By 8 March 2018, there were 63,814 first-tier incomes and 216,073 second-tier incomes approved. See idika.gr.)

social state, a more integrated mechanism is being constructed, with intervention tools for the homeless and those who find themselves in extreme poverty. On the other hand, both the social services network and housing programmes, as well as an important part of the monitoring mechanism, are financed mainly through co-funded programmes, emergency state subsidies or donors, and, therefore, their long-term operation is precarious and uncertain. The wager is whether this sector will manage to become consolidated, receive steady state funding and become part of an integrated institutional framework, thus guaranteeing its continuation and development regardless of political and financial conjunctures.

## 2.5 Housing refugees since 2015

In 2015, Europe came face to face with the consequences of the war in the Middle East and in Syria, as millions of displaced refugees searched for a better future. Greece, just like Italy, was one of the first points of entry and was forced to develop, in a very short space of time, reception and housing mechanisms for thousands of refugees crossing its borders. The refugees' goal was to reach the countries of northern Europe (Germany, Sweden and elsewhere). Thus, initially, the flows passed through as borders within the EU were still open, which meant there was no build-up of refugees in Greece. The closing of the borders by the countries providing access to central Europe, and, mainly, the EU-Turkey agreement on controlling refugee flows, created serious problems, with refugees being trapped on the Greek mainland and border islands.<sup>42</sup> The images from Idomeni, where more than 10,000 refugees were trapped, and from makeshift shelters in the port of Piraeus or the old Ellinikon Airport in Athens, are characteristic of that period. Greece had to mobilise to cover the needs of the approximately 60,000 refugees who were in the country and to manage the reduced but continuing movement of people. Creating UN-standard reception and identification facilities with

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42. Official data on refugee flows are available at <http://bit.ly/2YBjHRk> (up to October 2016) and <http://bit.ly/2JNKrdf> (up to August 2018).

prefabricated houses, covering basic needs such as food and medical care, was assigned to the military, while the management of some of these facilities was carried out by social organisations. Specialised shelters for the housing of unaccompanied minors were set up throughout Greece,<sup>43</sup> with the aim to create several more to cover the remaining need. At the same time, the UNHCR's apartment rental programme Estia was implemented, providing housing to refugees in rented flats or shelters throughout Athens.<sup>44</sup> According to Ministry of Migration Policy data, in September 2018 approximately 25,000 refugees were being housed in flats and some 20,000 were being accommodated in reception centres on the mainland, while around 20,000 refugees were on the islands of the eastern Aegean.

### Integration policies

The creation of reception centres was the immediate solution to the need to house a large number of refugees. However, it was not a viable and acceptable model for the long-term inclusion and settling of those who, ultimately, have remained in Greece. Furthermore, the gradual assessment of asylum requests created a category of migrants who, from one moment to the next, found themselves exposed, as they no longer came under the protection framework of first reception and the resettlement programmes (it is estimated that approximately 5,000 recognised asylum seekers remain in flats provided by UNHCR, as they wait for the transitional social inclusion programme).

The housing of migrants in Greece was never the subject of public policy. As concluded by many studies, various migrant waves were also integrated via housing, occupying the worst part of the building stock in

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43. According to data from the National Social Solidarity Centre (EKKA), which is responsible for unaccompanied minors, by the end of December 2018, there were 48 shelters and apartments, offering 1,064 places in long-term support and 895 places in short-term support accommodation structures (<https://bit.ly/2JKwldz>).

44. According to data from the UNHCR, 25,628 places had been created by the end of April 2019 in the accommodation scheme as part of the Estia programme. These were in 4,430 apartments and 16 buildings, in 14 cities and 6 islands across Greece. In total, 57,931 individuals had benefitted from the programme since November 2015 (<https://bit.ly/2WaxvWi>).

urban centres (basement, semi-basement and inner courtyard flats, usually in bad repair). Subsequently, depending on the permanent or temporary housing strategy, they adjusted their course in the housing market, either by improving their living conditions in the rental sector or through a purchase.

However, at present, there is a need for strategic planning for the inclusion of the refugees who remain in Greece. In autumn 2017 the Ministry of Migration Policy announced the expansion of the Estia flat rental programme, aiming at providing 30,000 housing places. At the same time, the Ilios programme concerned support services for learning Greek, recording skills and capabilities, and potential access to the labour market, aiming at the gradual integration of migrants. Its application began as a pilot programme in two towns, Thiva and Livadia, and initially involved 80 families, and will be gradually expanded nationwide.

### **Contribution of society and social movements**

The presentation of developments in the refugee and homeless housing sector could not close without a reference to the mobilisation and participation of social organisations and civil society, through organised, established structures, and – mainly through voluntary informal solidarity movements, which took on a key role during this period. As mentioned earlier, these structures managed to operate as a bulwark against the sudden deprivation and exclusion of thousands of people during the crisis.

It is not the object of this study to present in detail the actions of the social solidarity sector and the way in which it was consolidated. Nonetheless, drawing on the mobilisation to cover the needs of refugees, it is worth noting two aspects that shaped a novel situation in Greece: On the one hand, the enlargement of the care provision services of the third sector, and, on the other, the emergence of self-organised refugee housing initiatives with the multiplication of housing squats.

### **The role of NGOs, charity organisations and donors**

The role of social organisations and charity foundations in covering basic social needs became a topic of conversation very intensely during the crisis, mainly due to the trend of sponsors and benefactors funding

welfare actions for the poor, such as shelters, food distribution, health services, education, etc. Questions were raised regarding the independence of the sector, the substitution of the state, or the transfer of responsibility for social policy, as well as issues concerning the control of public funding, accountability, uniform standards and quality, etc. These matters are, more or less, known from the international discussion on the dilemmas and problems that have developed in the relationship between the state and the third sector, especially in periods during which the public sector is shrinking. Furthermore, the emergency conditions under which third-sector agencies are called on to operate as social service providers within the framework of public policy have created many dysfunctions on both sides, as the methods and mechanisms of cooperation are shaped while the various programmes are up and running.

### Housing squats

At the same time, the refugee crisis also sparked the emergence of a massive solidarity movement which developed immediate action for refugee support. Initially, aid was focused on providing food, essential items and general support in any way possible to the refugees during their journey to Europe. Soon, however, the great need for housing support became apparent. The structures developed by the state and by international organisations could not cover the needs. Furthermore, the existing requirements in official facilities often exclude, obstruct or even prevent people from admission in many cases, leading them to seek refuge in informal solidarity structures. A large number of squats sprung up, mainly in Athens and other, smaller cities, with a capacity to accommodate approximately 2,000 people. During the crisis, they have housed thousands of refugees on their journey to Europe. There are seven squats operating in Athens at present. An emblematic example is the squat of the former City Plaza hotel in a central part of the capital, which opened in May 2016. It houses up to 400 individuals, a large number of whom are children.

**The recent experience in housing refugees leaves behind a legacy as regards developing tools and mechanisms that utilise houses from the rental sector and buildings that belong to state agencies, for the**

operation of shelters, as well as the utilisation of empty buildings through the solidarity practices of the movements. The mobilisation of various levels of administration and especially the municipalities, the participation and self-motivation of parts of society, as well as the overall experience obtained, may contribute to the shaping of a long-term framework for housing migrants and vulnerable social groups in Greece.

## 2.6 Housing Roma

At the end of this unit, it is important to refer briefly to the policies being developed by the Ministry of Labour and by the Special Secretariat for Roma Social Inclusion for housing and improving the living conditions in camps and settlements with a high concentration of Roma. The founding of the special secretariat in 2016 created a fixed reference point as regards administration in this field and provided the requirements for some stability and continuity in policy.

The secretariat's first step was the detailed mapping of camps and spatial concentrations throughout Greece. It identified approximately 370 settlements with a Roma presence while it estimated that approximately 110,000 Roma live in bad conditions throughout the country. This process highlighted the impoverished conditions in which thousands of citizens continue to live, contributing to the vicious circle of abandonment and marginalisation of Roma, which hinders their social inclusion, making it almost impossible. In contrast, it allows for the expansion of criminal networks and practices and prolongs racism and violence.

Housing policies for Roma are being implemented within the framework of integrated local interventions, alongside actions for education, health and employment. In cooperation with interested municipalities, moves are being taken to create organised resettlement spaces for Roma, upgrade current settlements, or improve living conditions in current camps ahead of resettlement. Furthermore, a pilot rental subsidy scheme is being implemented, using EU funds, which aim at gradually instituting a permanent support network for Roma to gain access to decent housing and full social inclusion in the long run. On the other hand, the difficulties that

have arisen during the effort to implement these actions, which are connected to the increase in tension in the relationships between Roma and non-Roma communities locally, highlight the issue of Roma inclusion as one of the toughest and most critical social matters, which requires major shifts, alliances and synergies on a central and local level, as well as persistence and a broadening of efforts, in order to be dealt with.

### Unit conclusions

This unit described the individual fields of public social policy that concern housing protection, provide access for various social groups to housing and deal with different parts of the housing problem. Many of these fields may not fall under the strict definition of housing policy; instead, they may range from social care to economic policy. This, of course, has to do with the complex nature of housing, as well as with housing policy in Greece, which never formed part of a coherent intervention framework; rather, it was shaped through short-term and one-off policies, usually in response to emergency situations. The challenge remains how we can move from the current situation to further develop the sector in a more integrated and structured way.





**This part deals with the right to housing under current parameters and the strategic and operational consolidation of public policy based on current needs. It is supplemented with proposals for specific directions and axes that utilise the resources and characteristics of the housing system in Greece. Both regarding strategy and individual tools, reference is made to ideas, proposals and best practices drawing on international experience.**

### **3.1 The right to housing in a society of homeowners**

As was explained in previous units, housing policy in Greece was never a central part of state public policy. Correspondingly, it was never a central object of the demands and discourse of the Left. The postwar/post-civil war direction for access to housing via acquiring ownership was accepted across the political spectrum. Besides, the social sector was never particularly powerful in Greek politics. The dominant view in Greece, even in progressive, left-wing spheres, was – and to a great extent continues to be – that the housing issue is best dealt within the framework of the free market, with the support of family strategies and with incentives for the development of the construction sector (small-scale, low technology and based on cheap labour).

During the crisis, income overtaxation and the major increase in property taxation, alongside the shrinking of incomes and the collapse of the construction/manufacturing sector, placed intense pressure on owners and changed the parameters of postwar sociopolitical conventions. In the face of excessive and unjust burdens enforced via taxation, and the difficulties in maintaining real estate property, the protection of individual property was identified with the right to housing in public discourse. This was made very clear during the recent crisis, as social claims related to housing

mainly focused on the matter of protecting property through the movement of overindebted households and borrowers against foreclosures.

There is, however, an innate contradiction between the role of housing as a driver of economic growth, in creating jobs, investments and obtaining assets, and the role of housing as a right, as a social good that must be collectively protected. In Greece this contradiction was balanced with the development of a particular popular capitalism in the property sector (namely, with the participation of broad social strata in housing production and benefiting from the surplus value of urbanisation processes, alongside the absence of big capital in the production and exploitation of housing), small-scale financial activity, and the operation of the property market as a counterweight to the underdevelopment of the welfare state. Thus, the conflict surrounding the production and management of housing was limited, as it operated in a framework of broad consent.

However, the previous situation will not return. The potential for household savings and consumption have become severely limited, especially for an expense as large as purchasing or constructing a house, and the financialisation and commercialisation of the sector are shaping a different framework.

**The question arising is the following: If we have ascertained that the crisis destabilised the previous model (its limitations having become evident long before the crisis) and multiplied the housing need, which now affects a very broad range of social groups, does this conjuncture provide an opportunity to develop a public social housing policy, and if so, in what direction? What are those policies that correspond to the particular characteristics of the Greek housing system (relationship between the state, market and society), the structure of the housing stock, and the path dependency of public policies in this sector?**

It is a difficult discussion, especially if we add to the equation parameters concerning time (the need to respond to emergency situations), resources (the difficulty in expanding policies with major demands on public spending during periods of fiscal strangulation), the lack of institutional memory, the inadequacy of the administration, and the preconceived notions of the political and social powers. On the other hand, crises often functioned as

a window of opportunity for the development of progressive public policies and alternative social practices, which created new institutions and structures with long-term effects.

### 3.2 Housing strategies as a public policy field in its own right

The right to housing is enshrined in the 1975 Greek constitution under Article 21 (4): “The acquisition of a house by the homeless or those inadequately sheltered shall constitute an object of special state care.” This places the right to housing within the framework of the social rights and competencies of the welfare state. Certainly, the wording is of a general character and essentially authorises the administration of the matter through specialised regulations and the taking of specific measures, without, however, it being binding. Thus, the degree of the state’s constitutional imperative to provide adequate housing to those who cannot do so by their own means is not specified; it is a programmatic principle. Therefore, the development of a core of institutional principles and administrative systems around which public policies and claims on housing may be developed is still pending in Greece.

Housing could be a distinct field of government policy, for which there could be long-term planning, a stable mechanism and funding. With the utilisation, and deepening of policies that are already being applied, and by drawing inspiration from other comparable sociopolitical contexts, goals may be set for the protection of housing, for securing affordable, decent and stable housing for all, and for the creation of an array of policies which would cover different needs.

#### **Housing policy in Portugal**

The sharp increase in housing prices, the problems in deprived informal neighbourhoods or social housing complexes, evictions, shanty towns and the inadequacy of policies in covering the needs of the weakest are some of the main housing problems Portugal is

faced with. The financial crisis and the austerity programme under the 2011–2014 memorandums (which included removing tenant protection, tax breaks for property investments, etc.) worsened the living conditions for thousands of low- and middle-income households. Housing became a priority of the socialist government supported by the parties of the Left. Thus, in 2016 the Parliamentary Committee for the Environment, Urban Planning, Local Government and Housing was created.

As with Greece, where the right to housing is enshrined in the constitution, Article 65 of the 1976 Portuguese constitution on housing mentions securing the right to adequate housing for all as an obligation of the state. Furthermore, guidance is provided on how to achieve this imperative, such as the need to apply a housing policy in combination with urban planning in order to ensure adequate transportation and social infrastructure, supporting municipalities and communities in resolving housing problems locally, the creation of housing cooperatives, always supporting home ownership with the public interest in mind and applying laws for the regulation of rent according to household incomes. Lastly, municipalities reserve the right to regulate and expropriate urban land, where necessary. In both Greece and Portugal, this constitutional requirement has not been defined in a complete institutional framework to this day.

The object of the committee was, among other things, to draft a basic framework law for housing, which, following deliberations, was submitted to parliament in September 2018. The draft law includes a number of definitions, measures and competencies on a central, regional and local level, related to public, rented, owner-occupied and cooperative housing, as well as measures for the upgrading of housing in deprived neighbourhoods. It makes a distinction between urban and rural housing and defines the priorities of public intervention in order to deal with inequalities and extreme

housing problems in a separate chapter. It also includes measures for the regulation of evictions (they are forbidden on weekends or at night, or for special categories, etc.). Lastly, it defines the goals and contents of a national housing strategy and of local housing programmes.

### **Utilisation of empty buildings and flats**

The draft law introduces the concept of temporary requisitioning, which provides municipalities with the right to repair empty or abandoned buildings, owned by the state or private individuals, in order to use them for social housing. The building returns to its owner following the amortisation of the initial investment for its repair from the rental income. Owners are obliged to refrain from issuing the tenants with notice for five years. In cases of institutional owners (banks and investment companies), the municipalities have the right to purchase the property at its objective value and, in some cases, seize it.

### **Developing housing cooperatives**

The draft law places emphasis on supporting housing cooperatives, especially those that undertake housing construction, repair, maintenance and management. It proposes incentives and public support measures, specifically tax breaks, subsidies and simplifying paperwork. It also mentions the possibility of assigning public buildings and land to third-sector associations and agencies for housing development, through long-term land leases (surface rights).

At the same time, at a governmental level, the General Secretariat for Housing was created in the Ministry of the Environment to supervise and coordinate housing policy and to compose regulations for the sector. (Its first act was to draft regulations for emergency housing following natural disasters and to support access to a first home, etc.).

Lastly, an effort is being made to restore regulations that protect the right to housing and limit speculation, which had been amended within the framework of the memorandum with dramatic consequences. These reforms included abolishing the exemption of real estate companies from paying property tax, forbidding evictions for debts to the state and restoring the law on rent controls.

Housing policy has an cross-sectoral focus that connects social policy with economic policy, urban development and the environment. Thus, it concerns both welfare measures supporting the weakest in society and regulatory measures for the production and consumption of housing, as well as overall measures concerning a country's developmental policy. Strategic directions and axes in an overall framework would be:

- 1. The development of an integrated range of measures** for direct intervention, prevention and protection against housing loss, for the improvement of living conditions, and the development of a low-cost housing sector with the utilisation of available resources;
- 2. The creation of a governance mechanism** to create policy and funding structures at a central and local level, to encourage the systematic production of knowledge for the sector, to involve agencies and citizens, as well as to support the creation of cooperative and collective housing structures.

### **The housing policy of the self-governing Barcelona en Comú movement**

The case of Barcelona is emblematic, in a way, as regards housing policies, as the Barcelona en Comú municipal movement has been governing the city since 2015, under mayor Ada Colau, a leader in the housing movement since the mid-2000s, and especially after 2009, as part of the Platform for People Affected by Mortgages (PAH). The right to housing was central to the programme of Barcelona en Comú and is one of the top priorities of the local government.

## The plan for the right to housing, 2016–2025

Published in September 2016, it includes four strategic axes:

1. *Preventing and dealing with emergency situations* (evictions, homelessness) and *residential exclusion* (through rent subsidies and the creation of a unit against residential exclusion);
2. *Ensuring proper use of housing* (by registering empty homes, using tools to repair/utilise them and establishing a residence observatory);
3. *Increasing social and affordable housing* (through the production of protected housing, with a goal of 4,500 new homes by 2025, cooperative housing, co-housing, the creation of a municipal agency to rent flats for a low return through public-private partnerships, a residence purchase programme, utilisation of empty residences);
4. *Maintaining, restoring and improving current housing stock* (through repair subsidies and energy upgrades).

Special emphasis is placed on *building repair and restoration policies*, as they are sectors that create jobs (it is estimated that every one million euros invested in the sector provides 15 jobs). In fact, the goal is to strengthen mainly small businesses and social reintegration enterprises (especially regarding low-skilled jobs, such as interior fitting work).

In January 2018 the Municipal Institute for Housing and Renovation was established, which unified preexisting agencies and undertook all competencies pertaining to housing, such as producing and managing social housing, funding repairs of private flats, providing information for residence purchases, or tenant rights and obligations, provisions for cases of residence loss, identifying empty homes to be let at low rents, rent subsidies, etc.

### 3.3 Creating a housing pool for social care programmes

Starting with the mechanisms and policies already being applied in Greece, a first step would be to create a pool of supported/protected independent or semi-independent living flats, for the provision of housing to vulnerable and special social groups, in combination with care and support services.

In many countries, this type of low-cost housing is produced and/or provided by social solidarity economy groups, non-profit local development companies, or central or local state agencies. This can be implemented through the use of empty and unused housing stock or by converting empty buildings that belong to the state or private individuals.

In Greece, social programmes that use dispersed residences and/or small-scale residential buildings to house vulnerable groups, are as follows:

<b>Group</b>	<b>Programme</b>	<b>Competent agency</b>
Asylum/refugee applicants	UNHCR resettlement programme and inclusion programmes	Ministry of Migration Policy
People with mental illness	Protected flats, Psychargos programme	Directorate of Mental Health, Ministry of Health
Homeless individuals	Housing and employment, supported flats	Department of Housing Social Policies, Ministry of Labour
Disabled and elderly individuals	Supported Living Homes	Directorate of People with Disability, Ministry of Labour/ Ministry of Health
Roma	Rent subsidies	Special Secretariat for Roma Social Inclusion, Ministry of Labour

These programmes have operated independently so far, each according to its own terms and funding frameworks, mainly by leasing properties on the free residential rental market. In some cases, they are housed in properties assigned by the state, while there are also cases of properties purchased or constructed specifically to that end (mainly concerning programmes with steady funding).

Although every social group targeted by the above programmes has its particularities and individual needs, based on the experience gained so far a unified framework could be created for the distribution of social flats. The current conditions in the housing market and the low prices still in effect in many areas of the city centre provide many opportunities for such interventions, as the cost of renting or purchasing is still affordable. Certainly, the speed and readiness of agencies in this case are significant factors, as they are competing with market dynamics, such as short-term leasing, which are rapidly changing the landscape.

**The unified framework would concern itself with the regulation of common limits and procedures for the letting of private properties, incentives for owners, a transparent framework for the utilisation of public property, rent price indexes based on market averages and procedures for the synergy between different programmes at a local level.**

A steady investment in this sector could solidify relationships of trust with small-scale owners for long-term property letting, thus protecting residences in areas under pressure from tourist-oriented uses, and, at the same time, strategically supporting the effective application of social programme reforms, such as deinstitutionalisation or the immediate rehousing of homeless individuals and evicted families.

### **Nonprofit housing sector**

At the same time, over the last two years a flat-letting investment sector has developed that is oriented towards short-term tourism leasing, resulting in a lack of supply of rentals and a spike in prices in many areas of Athens, as well as in smaller cities, and especially in areas of tourist interest.

A strategic choice in the face of the exclusion of a large portion of the population living and working in these areas would be institutional support for the development of a professionalised nonprofit social housing sector. This sector could be involved in a public effort to secure low-cost and secure housing for different groups, such as university students, seasonal workers and civil servants.

Social housing companies, co-ops and housing associations, as well as municipal housing companies, are some of the tools that could be developed in this regard.

### **Social rental agencies**

Social rental agencies are public or third-sector nonprofit organisations that cater to the housing needs of low-income households and vulnerable groups/individuals. They are companies that manage rented and/or assigned residences, with social characteristics and goals. They were developed as an intermediary institution between the social housing sector and the free market, mainly to cover the needs of low-income households faced with increasing difficulties in accessing the rental market, by providing affordable housing solutions in decent houses.

These services operate as intermediaries between tenants and owners or as intermediary leaseholders of residences which they provide to tenants at a below-the-market rent, in relation to their income.

### **Specifically, a social rental agency:**

- Signs multiyear contracts with property owners (private individuals, agencies, companies, municipalities, the state) as a leaseholder and corresponding contracts with tenants and beneficiaries based on income and other criteria as a landlord.
- Guarantees payment of rent and the good condition of the property to the owner.
- Subsidises and supervises the repair/renovation/maintenance of the residence, should it be required.

- Negotiates lower rents (in relation to the market) with the owner, in exchange for guaranteed rent payment, multiyear contracts, exemption from management costs/burdens, and property repairs.
- Supports the owner and tenant throughout bureaucratic procedures (submitting the lease, collecting rent, insuring the property, etc.).
- Informs tenants of their rights and develops procedures facilitating their participation in making decisions that concern them.
- Supports tenants regarding access to other welfare and care services, based on their needs.

The role of municipalities is key in such enterprises, as they are the level of administration that can monitor the implementation of such a policy locally (namely, in identifying properties, implementing or overseeing repair/maintenance works, inspecting implementation, providing a connection to other policies on a local or neighbourhood level). The increased competencies of municipalities in the social policy sector within the framework of consecutive reforms for the decentralisation of local government (since 2010) may provide tools in this regard.

### 3.4 Using vacant stock

So many people without a home,  
so many homes without residents.

Housing movements have consistently called for vacant, unused or derelict buildings to be used to cope with the housing crisis. The existence of such buildings underlines the contradiction of the urban development model that has been followed in recent decades. The overproduction of housing, mainly for investment and profit purposes, has taken place without matching supply to demand, resulting in an unbalanced distribution of the housing stock and an increase in prices. In Europe, based on the most recent census (2011), it is estimated that there are 11 million empty houses.<sup>45</sup>

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<sup>45</sup> The issue was highlighted by an article in the *Guardian* (see Neate 2014) which used, besides EU census data, national sources when available. Eurostat data on vacant housing

In Greece, out of a total of 6,371,901 regular residences, 2,249,813 (35%) were identified as empty during the census. Of these, 1,351,845 (21%) are holiday or secondary homes, and, therefore, cannot be utilised, but 897,968 (approximately 14%) appear to be unlet/vacant and not used. The corresponding percentage elsewhere in southern Europe is 28% in Spain and 23% in Italy (for the overall number of vacant residences, including holiday and secondary homes, as there was no distinction made there). In Portugal 32% of residences are vacant, of which 13% (namely, 735,128 residences) were unlet/not used.

Some 132,000 vacant residences were recorded in the Municipality of Athens (21.7% of the total number of such residences in Attica) and 27,300 (4.5%) in the Municipality of Piraeus. Focusing on their spatial distribution in particular, one sees that a large percentage is located in central areas, often in deprived neighbourhoods, where there is a great demand for housing from various vulnerable social groups.

The real numbers are definitely smaller than those recorded in the census. However, even if we accept that there is a large margin for error, the empty homes are still an important resource that could be utilised to cover the housing requirements and other social needs in deprived neighbourhoods. Most empty homes and stores belong to small-scale owners or their heirs, who leave them vacant mostly because they are unable to repair them, lack an incentive or distrust tenants. For a high percentage of them, especially when whole buildings or listed residences are concerned, the funding needs for their repair are so great that owners cannot easily undertake the cost.

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distinguishes housing that is found to be empty on the census day for various reasons (to be rented, sold, under construction, unused, derelict) and that used occasionally or seasonally.

## Housing pool programme for social rent of the Municipality of Barcelona

Part of the housing plan of the Municipality of Barcelona is the affordable rental housing pool programme, which involves counting vacant residences, informing the owners and providing them with an incentive, and allocating these residences with special term leases within the framework of social programmes to applicants for housing aid.

- The first step was to record the vacant residences, initially through water consumption measurements, and then by scanning priority neighbourhoods door-to-door. Registration was carried out with funding from the youth employment programme.
- The goal of the registration was to identify flats that have been empty for more than two years, and to inform owners of the rental housing pool.
- Subsequent steps depended on the type of owner:
  - > For empty flats belonging to small owners, incentives and subsidies are provided for their repair, in exchange for making the property available to the pool for a minimum of five years.
  - > For properties belonging to companies and banks, fines are issued or the property is requisitioned and used under the 2016 Catalan law on housing rights.

During the first registration, approximately 3,690 empty residences were identified, approximately one quarter of which belonged to banks, and about a fifth of which required repairs.

Based on corresponding experiences abroad, a local management scheme could be developed in every municipality or neighbourhood, to mediate between supply and demand (between small-scale owners and tenants) and the creation of special contracts (for example, long-term leasing, low rent) and incentives (for example, tax breaks, repair funding) for the utilisation of the properties.

With this in mind, a working group was established in 2016 in the General Secretariat of Planning of the Ministry of the Environment and Energy, which aimed at processing proposals to shape a new institutional framework for the utilisation of empty and abandoned buildings for social benefit. This group started its work on the basis of a draft law that had been submitted in 2014, following a study by the University of Thessaly, which underlined the possibility of mobilising investments to that end, while also introducing contentious tools, such as the securitisation of the property and the possibility of its seizure by the municipality if it remained vacant for a long period of time. The primary goal of the general secretariat in this regard is to connect the utilisation procedures with the social uses, such as housing for vulnerable social groups or providing housing for social services and agencies of the social solidarity economy.

### **Use of vacant state buildings**

The utilisation of vacant buildings that belong to the wider public sector is also an issue that often resurfaces in public discourse as a solution for various housing needs. The state has a large number of vacant properties in its possession. It is an exceptionally differentiated stock as regards the characteristics of the properties, their location and their potential use. While we are primarily concerned with small properties, mainly buildings and flats that could be used for this goal, large office or industrial-use buildings could be converted into residences, as is done in other countries.

The largest percentage of these properties belongs to the Ministry of Finance and the Public Properties (ETAD) company, which is now a subsidiary of the Hellenic Corporation of Assets and Participations, which appears to hold 70,000 properties in different categories. However, other ministries (such as Labour, Health, Agricultural Development and Food, Education) also have significant property portfolios, as do the bodies they supervise and the municipalities.

The discussion regarding the utilisation of state properties was one of the main points of negotiation within the framework of the memorandums, as vacant (and not only) property was seen as a significant source of income for the repayment of the public debt. The pressure to privatise and sell off these properties was enormous, especially regarding properties

for which there were specific investment interests, although the high return targets that had initially been set were never attained.

**The question that arises is whether, independently, or in parallel with, the recovery processes that are promoted during times of economic stringency and austerity, particularly in terms of commercial exploitation for generating revenue (for the country's economic growth and debt repayments), housing policy can become one of the pillars in the use of public property for social benefit and in a financially viable way, and, if so, how?**

The general exploitation of state property has proved very difficult in many cases, as properties are burdened by years of disuse and obsolescence, and have not been registered properly or even entered in the cadastre. In many cases, important repair works are required, and, additionally, the bureaucratic nature of public contracts, on top of the lack of budgets, further complicates the situation.

On the other hand, in many cases over the past few years various properties have been identified, repaired or upgraded, and put to use to cover immediate needs, often in very creative ways, such as the utilisation of former army camps, closed summer camps, or other free areas as refugee shelters, the use of state buildings to house unaccompanied minors or other vulnerable groups, or assigning buildings for social uses.

This is the direction taken by a Ministry of Labour programme for the use of property that belongs to social security funds in the Municipality of Athens.<sup>46</sup> This programme aims at using these buildings to generate an economic and social return, through tourism, commercial, services or housing uses that benefit the city. In two consecutive calls, the Ministry of Labour has invited, initially, state agencies, and, subsequently, private citizens, public benefit or humanitarian bodies, and social solidarity economy organisations to submit proposals on how these buildings can be used.

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46. The Unified Social Security Fund (EFKA) and state employment agency OAED, which are under the Ministry of Labour, have at their disposal a total of 1,126 properties throughout Greece, of which 58% (650) are located in metropolitan Athens and 23% (256) in the city's historical centre. Overall, these properties cover a constructed area of 1.16 million square metres.

Nevertheless, further interventions of this nature await a complete registration and assessment of state properties. The goal would be to gradually create a register of properties, a public real estate and land bank, which, could be used within the housing policy framework for targeted or broader population groups. Indeed, they could operate as student housing, flats for young people, buildings for independent living for the elderly in combination with service provision, as well as within the framework of broader low-cost housing programmes.

This survey of potential real estate also includes unbuilt land, which could be used in special programmes, such as to resettle Roma, provide serviced areas for relocated populations or even for a future social housing construction programme, if necessary. Lastly, the property register could also include suitable properties belonging to the Orthodox Church or the banks.

The use of such properties may be implemented in a way that produces a financial return, as is the case with many similar programmes in other countries, as these residences can be made available at a low rent. Long-term maintenance and administrative costs are often a deterrent, which has also caused the abandonment of social housing in many cases. However, the decentralisation of management and the involvement of local communities and citizens have proved highly effective in more recent ventures.

### **3.5 Prospects for the development of collective/cooperative models**

In the previous unit, we referred to models that operate mainly within the social welfare framework, with the mobilisation and participation of the third sector as a cooperating provider or intermediary administrator, without the ownership relationships of the property market being modified. Moving on, we will discuss models of cooperative or collective ownership, which are being created in response to housing needs collectively, and which seek alternative forms of nonprofit ownership, aiming at decommericalising housing and establishing it as a social good under collective ownership and administration.

In such ventures, housing is treated as a collective resource which must be protected from risks that are caused by property speculation, the

financialisation of housing, debt and labour precarisation as well as by state policies. At the same time, they seek democratisation of the housing production and administration process through practices of self-organisation and participation in decision making. Such projects meet the needs of those who are not covered by the market or the social state, of those who are outside the current system for acquiring a home, usually young people, students, migrants, low-income earners and middle classes in search of other living standards.

### Examples of cooperative housing and collective ownership

**Housing associations** are companies that own residences or other properties which they allocate to cover the housing needs of their members. The shareholder-members of the association own dividends in the company and have the right to use part of the property, based on an individual contract which lays down the common rules. The dividend and monthly rent paid by the residents of the cooperatives is the total amount of the monthly instalment for the repayment of the principal (namely the cost of production without profit), covering the standing operating costs, maintenance costs and the reserve fund. (Source: [www.housinginternational.coop](http://www.housinginternational.coop))

**Community land trusts** are based on the separation of the *ownership of land*, which remains the property of these non-profit agencies, often connected to the community/neighbourhood/municipality in which the land is located, and the *ownership of buildings* on it, which belong to one or more owners. This model was initially applied in the US, mainly to enable low-income earners and marginalised communities to purchase housing. In many cases, however, they provide cheap rental housing or infrastructure for the community, and the buildings belong to the nonprofit organisations or cooperatives that manage them.

One of the recent efforts to transfer the model to Europe is being implemented in Brussels, where Community Land Trust Brussels (CLTB) provides affordable housing to low-income earners, especially immigrants. At the same time, the agency wants to act as

a buffer against gentrification, price rises and the displacement of poor residents from city centre neighbourhoods. It constructs housing in public areas or converts existing municipal or state buildings, which are transferred to the agency. Its management is drawn from three sources, with residents, civil society (15 local citizens associations and other Belgian and international social organisations) and public authorities (Region of Brussels) each holding a third. Residents buy a dividend in the housing association and pay a low monthly rent. An owner can only resell their home at a limited price, but can regain all their investment and part of the surplus. This formula ensures that the home remains affordable for the next owner. The CLTB is based on a special institutional framework and its establishment was financed by the regional authority. (Source: [www.cltb.be/en](http://www.cltb.be/en))

The **Mietshäuser Syndikat (Apartment building syndicate)** is a low-price rental housing model that started in Germany in 1992 and now comprises 111 buildings housing almost 3,000 people at low rents throughout the country. This network follows a social ownership model, purchasing residential buildings with the aim of providing affordable and secure housing, which it effectively removes from the property market so that they can in no way be sold on or exploited commercially. To that end, the network has utilised the institutional framework for limited liability companies and civil associations and has created a circular legal model: Every residence building is a limited liability company, which owns the building. The shareholders of the company are the tenants association of the building and the central limited liability company. Shareholders of the central limited liability are “the syndicate”, the umbrella association whose members are all the tenants’ associations of each residence building, other groups and organisations, and independent individuals. Each building’s tenants’ assembly manages everyday issues and building maintenance, while the general meeting of the central association decides on strategy matters (expansion,

accepting new groups, oversight, etc.). Funding is mainly through loans on favourable terms from ethical banks, direct loans, crowd-funding and sponsorship. Part of the monthly rent goes to a solidarity fund. (Source: [www.syndikat.org/en/](http://www.syndikat.org/en/))

Could such a route provide ways out for the problems that have grown during the crisis, cover real needs for housing access, job creation, the utilisation of vacant and derelict properties and the upgrading of deprived neighbourhoods?

The conjuncture in Greece is positive, as in recent years a new institutional and funding framework is being developed, which includes new support structures and tools (foundation of the Special Secretariat for the Social Solidarity Economy, Law 4430/2016, social solidarity economy support centres, etc.).<sup>47</sup> At the same time, a dynamic for the development of a social solidarity economy is taking shape in a range of productive sectors and service provision sectors.

The development of cooperative business activities in the property maintenance and management sectors, and, mainly, in the housing sector (provision of rental and housing services) is certainly more difficult, as it requires large principal capital and the possibility of amortisation in the long term. Furthermore, even though it is incorporated in the current institutional framework for the social solidarity economy, there may be more specialised regulations required for funding, taxation and the possibility to assign state properties to this end, as we have seen in other countries with a developed cooperative housing sector. Especially in an environment with little experience and know how such as Greece, the creation of such a sector can only come with significant and steady state support within the framework of state-social sector partnerships.

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47. For more information, see <https://kalo.gov.gr/> and <https://foreis-kalo.gr>.

## Neighbourhood associations and energy communities

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Dealing with energy poverty and upgrading the energy efficiency of the housing stock, as well as improving urban areas using environmental criteria, could be the main goals (and entry points) of initiatives, collectives, or cooperatives such as those described above.

The goal of the interventions should be the minimisation of the necessary energy cost in covering households' living needs, the activation of a repair and maintenance construction sector for the upgrading of communities and building stock on a local level and the development of alternative, nonprofit and democratic structures to jointly deal with energy needs on a neighbourhood level.

### Energy upgrade and building stock repair

The intervention margins and needs in the building sector are very large, as most properties (55%, according to the 2011 Greek census) were constructed prior to the building heat insulation regulation (1980), which means they have zero thermal insulation. Especially in low-income neighbourhoods, old central heating systems are not being used due to the rise in oil prices and maintenance requirements, while a large percentage of buildings are in need of repair. During the crisis, energy consumption dropped significantly, especially heating oil consumption, while households searched for alternative energy sources (evident in the increase in the use of natural gas and biomass).

New tools, incentives and management systems are also necessary to reestablish and support processes for joint interventions at a building, city block and neighbourhood level. In addition to the existing tools, notably the energy upgrade subsidy programmes, such as Home Saving (Exikonomo kat' lkon), targeted urban programmes could be developed in the areas with the greatest needs, setting environmental and social goals for the improvement of the living conditions of financially weaker households.

Through collective schemes, energy insulation of residences can be achieved at the level of a building and the broader spatial unit (city block or neighbourhood) and not just at the level of an individual flat, as is the

case today, thus maximising the effectiveness of the intervention.<sup>48</sup> The management issues related to and increased demands for such interventions are well known.<sup>49</sup> There may, however, be multiple benefits, if such programmes set multiple targets to stimulate the local economy and growth, create jobs in the construction and other connected sectors (construction material production) and deal with energy poverty. Overall, there would be long-term benefits from neighbourhood environmental enhancements.

### Energy communities

In addition to the improvement of the housing stock, collective use of renewable energy sources on a city block or broader area level (photovoltaics, hot water production, district heating, etc.) can be supported through neighbourhood associations, with the participation of homeowners and tenants, local professionals, utility entities, and municipal authorities, by utilising the current institutional framework for home electricity production and the new law for energy communities,<sup>50</sup> which provides for the production and sale of surplus electricity from renewable energy sources.<sup>51</sup>

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48. See also Korovesis et al. (2017).

49. Interventions in buildings with multiple owners with differing financial capabilities has proven especially difficult. The high principal capital necessary and the long period of time required for the amortisation of energy efficiency interventions, as well as the difficulty in owner coordination and communication, hinder the implementation of collective interventions.

50. Law 4513/2018 (*Government Gazette A*, 9, 32 January 2018) on energy communities and other provisions. Energy communities are single-purpose civil cooperatives whose goal is to promote the social solidarity economy and the utilisation of renewable energy sources (production, storage, self-consumption, distribution, and provision of energy), dealing with energy poverty, and the promotion of energy sustainability on a local and regional level.

51. The Special Development Programme for Photovoltaic Systems up to 10kWp for building facilities (terraces, façades, awnings) that are used as residences or for housing very small businesses is in effect until late 2019. A Ministerial Decision (YA ΑΠΕΗΛ/Α/Φ1/ΟΙΚ.175067/10 April 2017) provides for the application of virtual energy offsetting for specific consumer cases, with up to 100% coverage of the agreed-upon power for legal persons under public or private law seeking public benefit or other public interest goals of a general or local range. Lastly, Law 4513/2018 provides energy communities with the opportunity to install renewable energy source stations and hybrid stations up to 1MW to cover the energy needs of their members and vulnerable consumers or citizens living below the poverty line, with the application of virtual energy offsetting. All of the above is included in the report on a long-term strategy for investments in renovating our national building stock (*Government Gazette B*, 2258, 15 June



## [4] EPILOGUE

It is a necessity for us to think about and experiment with a good that is determined by an increasingly polarised sector, both in Europe and in Greece. It has become clear that the housing market and the ideal of homeownership are increasingly the preserve of people who already have some capital, while opportunities to buy a new home for those who do not have one have been limited dramatically.

The conditions and mechanisms that allowed people to purchase a home and property through savings from employment vanished long ago, and the alternative of borrowing through the mortgaging of future income has proved to be extremely precarious.

Especially in the Greek context, after a decade of stagnation in the construction sector and despite the large reserves that could be immediately exploited, as discussed above, the need for affordable rental or owner-occupied housing will increase. Therefore, differentiating the available housing options through the development of alternative forms of housing – social, nonprofit, collective, cooperative – is a prerequisite to securing the right to housing for all.

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This study presents the current situation in the housing sector in Greece, following the implementation of eight years of harsh austerity measures. It focuses in particular on 2015–2019, a period of significant change, marked by, among other things, the implementation and end of the third memorandum, the rise in refugee flows and the recovery of economic sectors such as tourism.

Particularly in the Greek environment, after ten years of stagnation in the construction sector and despite the large reserves that can be directly utilised, the demand for affordable rented or privately owned housing will increase. Creating different options by developing alternative forms of housing – social, non-profit, collective, cooperative – is a prerequisite for ensuring the right to housing for all.