



Greece - National Report

Housing Solutions for People who are homeless

FEANTSA Annual Theme 2008

Housing and Homelessness



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INTRODUCTION

The Greek national report is mainly based on the responses to the Feantsa questionnaire of the following organizations:

- Arsis, Association for the Social Support of Youth, Thessaloniki & Athens
- Klimaka, Support Centre for Homeless People
- Municipality of Athens, Support Centre for Homeless People
- Greek Red Cross, Social Shelter
- Society of Social Psychiatry and Mental Health

The Feantsa questionnaire (as it was prepared by Feantsa and a shorter version of it) was translated into Greek and was distributed to most members of the “Greek Network for the Right to Housing”. Out of 22 members of the Network, five members answered the questionnaire.

The report was prepared by Vasso Agathidou, Arsis Thessaloniki.

1. Basic questions about housing market

% social housing of total housing stock (and give brief definition of social housing)

The main public organisation responsible for social housing in Greece is the Workers' Housing Organisation (O.E.K.), (Ministry of Employment and Social Solidarity), which provides its beneficiaries with housing support, in the form of subsidised loans, rent subsidies or ready made houses. The contribution of O.E.K. in the construction and provision of social houses to vulnerable groups is very small comparing to the real number in need. In addition, the construction programme of O.E.K. currently is in decline, comparatively to its other programmes: while in 2004 house construction covered 51% of its activities, in 2007 this percentage fell to 24%.

Apart from the O.E.K.'s programmes, there is no other formal public policy for the sector of social housing, which, as aforementioned, remains exceptionally small. Despite the existence of a housing stock, i.e.: newly constructed houses, vacant public buildings and houses, which, after all, if there was a political will, could be utilised in a framework of a social policy to prevent and address homelessness, there is not such a commitment either by the present Government or deriving from certain legislative provisions.

<http://www.oek.gr>

% of sub-standard housing (and give brief definition of sub-standard housing)

The General Secretariat of the National Statistical Service of Greece in its annual researches regarding social statistics which are referred to income and living conditions, for recording the living conditions of households (physical and social environment) follows the indicators below: (a) Living in dark rooms, (b) Noise from the neighborhood or the streets (traffic, industry etc), (c) Environmental problems from the industry or car trafficking (d) Vandalism and criminality in the area.

According to the most recent research (conducted in 2005) on "Income and Living Conditions of Households" the following data are given (in %):

Housing conditions	Total Population	Poor Population	Not poor population
Living in dark rooms	6.9	8.8	6.4
Noise from the neighborhood or the streets (traffic, industry etc)	29.8	15.1	22.3
Environmental problems from the industry or car trafficking	18.5	12.4	20.1
Vandalism and Criminality in the area	8.6	5.7	9.4



More data on the living conditions of households are given in the same research:

Housing conditions	Total Population	Poor Population	Not poor population
Dampness in ceiling, in walls, rotten frames / joiners	21.4	30.2	19.1
Economic inability for adequate heating	17.7	33.4	13.5

Housing conditions	Total Population	Poor Population	Not poor population
Lack of bath	2.1	6.2	1.0
Lack on internal W.C.	4.1	11.3	2.3

http://www.statistics.gr/gr_tables/S805_SFA_2_TB_AN_05_2_Y.pdf

% of overcrowded housing (and give brief definition of overcrowding)

According to Sapounakis (Statistics Update 2006: Greece), *“there is evidence to suggest that overcrowding is a phenomenon that is not uncommon in Greece. Data suggest that the phenomenon grew in the 90’s when the influx of incoming migration reached its peak. According to 2001 National housing statistics, almost 5,600 households with 6 or more members have been forced to cohabitate to the level of more than 3 persons per room. It must be noted that the lowest national norm for area per person in a regular dwelling is 28 sq.m.”*

Other information that might be indicative of the housing situation in your country.

The housing market in Greece is largely based on home-ownership. According to the General Secretariat of the National Statistical Service of Greece (2001 Census), the percentage of home-ownership in Greece overcomes to 77% of the country’s population.

Home-ownership is the formal dominant public housing policy in Greece. This could be explained on a combination of factors such as: the existence of many small properties in post-war Greece, the lack of formal housing public policy (social housing is very limited), the weak welfare state and the functioning of informal networks such as family to support the housing needs of its members but also for economic and development reasons. The Construction industry is a vital sector of the Greek Economy (represents about 10%) and a subsequent reduction would affect many other sectors. Thus, the promotion of home-ownership and the construction of new buildings and houses are a matter of survival for the economy and also lead to the reduction of unemployment.

Finally, it is worth mentioning that at present there is a crisis in the housing market and as a result many newly constructed houses remain unsold. According to the Confederation of



Building Constructors in Greece about 200.000 new houses remain unsold (*source: Metropolis, 11/7/08*). This could be explained by looking at various aspects of the Greek and international economy: general economic crisis that has hit many households in Greece, continuous increase of interest rates (since profits made by private banks to float housing loans are particularly high, -interest rates in Greece are one of the highest in European Union), stricter terms imposed by the banks for approving housing loans since there is a noticeable increase in repayment difficulties of borrowers, escalation of property prices are all factors that contributed to the stagnation of the newly constructed housing sector.

2. Public housing policies

What are the aims/objectives of public housing policy in relation to homelessness (if any)?

As it will be developed later in this report, homelessness as a social problem in Greece is only recently being acknowledged by the State without really designating a substantial public housing policy to prevent and address homelessness. The public/social housing stock is very small and rarely reaches homeless people, the provision of house allowances in the form of rent subsidies is inadequate (small amount of subsidy compared to the rent costs, bureaucratic procedures obtaining it etc) and public supportive services (emergency accommodation shelters, other social services) are rather limited to confront the real size of the problem while at the same time there is a serious lack of official data collection and statistics on homelessness.

Which decision-making level leads on the issue of housing (local, regional, national...)?

Public housing policy on the issue of housing is developed at a national level within the Ministry of Employment and Social Protection (via the Workers' Housing Organisation – O.E.K.) and the Ministry of Environment and Public Works (as aforementioned, very limited).

At local level, in urban areas (Athens, Thessaloniki), local authorities, -municipalities and to a lesser extent prefectures- provide a variety, of services to confront the issue of housing and homelessness (emergency shelters, supportive services etc), although limited in number to face the real size of homelessness.

At local level, the contribution of voluntary sector organisations (NGO's, the Church etc) is very important in providing independent services associated with homelessness prevention and confrontation.

What is the % of the public housing budget spent on homelessness (if you include prevention of homelessness, please specify)?



No figures available

3. Access to housing as a trigger/cause of homelessness

Does housing play an important role in the pathways in and out of homelessness? Please explain?

It is broadly claimed by all organizations that answered the questionnaire that housing plays a key role in the pathways in and out of homelessness. Since social housing provision is minimal in Greece, comparing to other European countries and accessible mainly to low-income groups in employment and private rented housing is mainly insecure and unaffordable, more and more people are led to homelessness because of housing problems. In addition to that, there is a serious shortage of emergency accommodation to cover the immediate housing needs of vulnerable groups so as to avoid rough sleeping.

In this context, the provision of a sufficient number of emergency accommodation places, of social housing as well as of adequate, affordable and quality standard rented housing is the starting point for homeless people to access a decent life and get out of homelessness. Once the housing issue is sorted, other issues related to homelessness such as unemployment, lack of work, communication, literacy and numeracy skills, isolation and social stigma etc should be confronted with the assistance of a wide network of social support services.

Do you know of any evidence that bad/inadequate housing causes homelessness? Please explain.

Bad quality housing is more often accessed by socially vulnerable groups (unfit rented housing: run down flats, without physical light, in basement and ground floors of apartment blocks, without heating or water supply etc). However, since there is a serious shortage of decent and reasonably affordable dwellings in the private housing market, low income people prefer to continue living even in this indecent housing since there is no other alternative than rough sleeping.

Do you have evidence that homelessness increases when the housing market is stressed (or the other way around)? Please explain.

Homelessness increases when the housing market is stressed and as a result leads to an increase in housing prices. During these periods, people who under different social and economic conditions could live in better accommodation rent the cheapest housing. Thus, people who could hardly manage to keep their housing are confronted now with a stronger possibility to live in the streets. An indicative example of a stressed market situation,



according to Arsis of Thessaloniki, is that access to housing is becoming more difficult each time the number of students is increased in the city's Universities.

Related to the quality? Please, explain

Socially vulnerable groups because of unaffordable rented accommodation and lack of serious housing allowances usually occupy low quality housing that cannot cover the basic needs of the tenants. Arsis of Thessaloniki is reporting that nearly a third of its clients live in appalling conditions (renting small basement and damp flats or rooms with no bath facilities and hot water). Furthermore, for a category of homeless people who own their house (through inheritance), many times either could not afford or do not have the mental capacity to maintain their property and as a result live in completely neglected houses which are unbearable for them as well as for the neighbourhood. It is observed that at an initial phase the neighbours would variably assist these people but in the long run would be them who would attempt their eviction as the situation becomes unbearable and the property area is undermined.

Related to insecurity (e.g. anti-social behaviour, tenancy law)? Please. Explain.

The private rented sector is often insecure especially for socially vulnerable groups (homeless people, immigrants). According to Arsis Thessaoniki, there are reported cases where landlords would not have a contract with the tenants and thus exploit their vulnerable situation (i.e., illegal rent increase, forced cohabitation or eviction etc),

The private rented sector is also expensive and unaffordable. The fact that there is often a requirement to pay a deposit prior to obtaining a private rented tenancy (usually two rents ahead) makes it even more difficult for homeless people to access housing.

4. Role of hostel accommodation

Please explain what is the role (if any) of hostels in the transition process to permanent/independent housing for people who are homeless?

Hostel accommodation has a key role to play in the transition process to permanent/independent housing and social integration for people who are homeless. This signifies that hostel accommodation is only for confronting housing and other multiple needs of a person "in crisis" (immediate intervention at the time of crisis) and by no means should be considered as a permanent or a long-term solution to homelessness or to housing needs.

By saying hostel accommodation we mean not only the provision of an emergency bed but of complete support services that could respond to the needs of homeless people. Although this precondition might seem obvious for the majority of the European countries, for the case of Greece it is not. Indicatively, we mention that in the city of Thessaloniki hostels, run by



local authorities, do not provide full support services to homeless people while even the access to an emergency bed (in a dormitory) is a particular strenuous procedure (a series of medical check ups are essential and take time) and it is not addressed to all homeless people (i.e., only to the city citizens, excluding undocumented immigrants etc).

Furthermore, there is a serious shortage of hostel accommodation in Greece to meet the emergency housing needs of the homeless population (especially in the urban areas of Athens and Thessaloniki).

Do you believe that hostels are a necessary step towards more independent forms of accommodation for homeless people? Please, explain.

Implementing an individualised approach in assessing the needs of homeless people, we would claim that there are cases of homeless people that they simply need access to affordable and descent housing, without prior living in hostel accommodation, since specialised supportive services are not necessary.

However, for the majority of cases, hostel accommodation is a necessary step towards more independent housing since a supportive framework provided in the “protected accommodation” is essential for the social reintegration of homeless people (social and psychological support, development of skills, support towards finding and keeping employment, allowances etc).

It is often argued that many homeless people (who are on the streets or in hostels) are not capable of independent living. Please explain what hostels (can) do to make homeless people housing ready?

According to the Society of Social Psychiatry and Mental Health: *“in order to offer long-term support for the homeless, the residential units available (for their clients) should offer psychological support by a team of specialists, in a systematic manner. This will assist homeless people in overcoming the psychological strains associated with homelessness (depression, anxiety, lack of communication skills etc) and enable these people to overcome their social isolation and be morally supported to regain their right to be employed, to be treated equally and to subsequently live an autonomous and quality life.*

More specifically, the homeless people should be offered support by a team of Social Workers and Psychologists.

The Social Workers dealing with homeless people:

- *Have to study the social conditions that lead to homelessness (e.g. homeless refugees, abused women, drug addicts, people with mental health problems);*
- *Need to report the statistics on homelessness to relevant bodies that can study and manage the findings in order to improve social policy;*
- *Need to refer homeless people, depending on their social condition to relevant services (e.g. rehabilitation clinics, special schools, employment services);*



- *Have to assist and lead homeless people in dealing with administrative, legal or financial issues that they may be facing.*

The Psychologists dealing with homeless people:

- *Should assess the persons' psychological condition and evaluate the presence of any mental health problems;*
- *Should offer psychological support services and consultation to homeless people depending on their needs, in order to boost their self respect;*
- *Should offer in-house training for learning basic skills (e.g. communication, job searching)*

Finally, in order to make homeless people 'housing ready', a comprehensive programme that will prepare them for independent living should be implemented that will include:

- *Collaboration with other organisations offering vocational training and other programmes that target sensitive social groups such as the homeless. For example, in Greece the local authorities run programmes such as the "Assisting and Supporting Services" or "Assistance at Home". The homeless people living at the hostels should be encouraged and assisted in order to participate in such programmes;*
- *Creation of a Network of Local Services and participation of the hostels in this network so that they can refer a homeless person with special needs (e.g. a drug addict, abused woman) to the relevant service. In fact, the importance of an improvement in the co-operation between the organisations dealing with homeless people cannot be stressed enough. This should include finding and approaching groups of homeless people that may currently not be using the health and social services available to them (e.g. foreigners, drug addicts), through the aid of research and methods such as "street work" (in collaboration with the local authorities)".*

What are the most important obstacles for people to move on from hostel accommodation to more independent housing?

- The lack of a complete support framework provided by an inadequate number of social services.
- The expensive private housing market and the lack of social housing
- Prejudice in the community to accept homeless people (social stigma)

Can (certain types of) hostel accommodation be a permanent solution for certain people who are homeless? Please, explain.

As mentioned above, temporary accommodation (hostels strictly designed for accommodating people for a short period: 2 to 3 months) should by no means be considered as permanent/long term accommodation for homeless people. However, for certain cases of homeless people (i.e. with serious mental health problems or with disabilities), where long-term specialised support is required, then, more structured living environment should be



provided (i.e. semi autonomous residential units etc). Even for these cases though, the option to more mainstream accommodation should be always given.

Do you believe that a housing first approach (i.e. provide immediately permanent/independent housing, offer (social) support in this housing and adapt it to the changing needs of the tenant, rather than keep homeless people in temporary accommodation, try to solve their problems through support, and provide independent housing when the person is deemed to be housing ready) can work in your country? Why / why not? Please, explain.

Housing first approach should be adopted by official public policy and would work if support services exist and the right supportive framework, tailored to individual needs is available.

5. Home-ownership

Is repossession due to mortgage default an issue in relation to homelessness in your country?

No statistical information available on homelessness.

Has homelessness increased recently because of increasing cost of home-ownership and repossession rates?

No statistical information available on homelessness.

However, it is observed that there are increasing difficulties with the rising cost of home-ownership (increase in house prices as well as increase in the cost of getting a mortgage due to the rise of interest rates) while the cases of repossession have also been increased. On average, about 60.000 court decisions are issued every year for house repossessions due to unpaid bank loans. In addition, every month 3.000 people are entering the list of unreliable borrowers. ("Tiresias") due to their difficulties to pay back their housing or consumption loans (source:Metropolis). Many times repossessions are made even for small amount of debts while serious social problems are created when the house repossession refers to the main house where a relatively "poor" household lives.

According to the most recent research (2005) of the General Secretariat of the National Statistical Service of Greece on "Income and Living Conditions of Households" 7.1% of households face serious difficulties in paying off housing or other loans.

http://www.statistics.gr/gr_tables/S805_SFA_2_TB_AN_05_2_Y.pdf

Can home-ownership be a sustainable solution for homeless people?



Home - ownership is an unrealistic solution for homeless people since the majority of homeless live in urban areas (Athens, Thessaloniki), where home prices are high, considering their low income and the continuous rise of interest rates.

Furthermore, even if some manage to purchase a home, they would be confronted with additional difficulties since they would need extra money for possible repairs and maintenance costs (only old houses could be afforded by low income people which often need repairing before entering)

Do you know of housing situations amongst homeowners that would amount to the experiences of homelessness (e.g. ownership of sheds, extreme overcrowding)? Please, explain

According to Arsis Thessaloniki, (through their contact with homeless as well as other low income groups) there is a serious number of homeowners who due to social and economic changes in the country, are unable to respond to the maintenance expenses even for a home that belongs to them (which is at the first place acquired through inheritance). In this context, they are forced to sell their property and buy one with less maintenance expenses, which is however more insecure, thus coming closer to homelessness (mortgage repayment).

Arsis also claims that it is quite common amongst overcrowded households to share the maintenance expenses in order to keep housing as well as the phenomenon of two and three families to live together.

What State intervention is possible/necessary to improve the situation of homeowners experiencing extreme poverty?

- Special state provisions for socially vulnerable groups (on low income, unemployed, with health problems etc) to cope with home maintenance expenses, such as: reductions in water, electricity, heating bills, special arrangements in paying the above bills etc
- More affordable housing
- More supportive and protective legislation for the potential home-owners to get housing loans
- Support and legal advice on house management.

It is sometimes argued that slums reappear - especially in large urban areas. Would this be true for your country?

The reemergence of slums in large urban areas is a reality in Greece, especially in those parts of the urban areas, which are already undermined, such as industrial areas, "neighborhoods" of ethnic and cultural communities (Roma, refugees, economic immigrants) etc.

Why do you think most governments make access to home-ownership a priority of their housing policy and how does that affect the role of public housing policy in



relation to homelessness? If this is not the case in your country, how do you explain this?

Home-ownership, as already mentioned, is a priority of Greece's housing policy. This means socially vulnerable groups are faced with serious difficulties in finding secure and affordable housing, since home-ownership is not really a realistic option for them. In some way, in Greece, housing policy is perceived as home-ownership and not really investing in social/public housing and other forms of housing assistance.

6. Role of private rental housing market

Do you think that the private rental housing sector can be a genuine actor in the provision of decent and affordable housing for homeless people?

In a market based economy, the private rental housing sector is highly deregulated and it is functioning on the basis of profit and not on providing decent, accessible, secure and affordable housing to low-income groups. At times that affordable housing is provided it is usually of low quality.

Only if certain public policy changes in the private rental-housing sector take place towards market regulation, then this sector could be proven to be a genuine actor in the provision of decent and affordable housing for homeless people.

Do you know of policies aimed at socialising the private rental sector for homelessness people? Please, explain how (and why) they work/do not work?

No.

What are the most common obstacles to convince private landlords to rent out dwellings to homeless people? How can these obstacles be overcome?

Arsis Thessaloniki, Klimaka and the Centre for the Support of Homeless People of the Municipality of Athens mention the following reasons that private landlords are sceptical to rent out dwellings to homeless people:

- The existence of prejudice and negative stereotypes for homeless people (offending and antisocial behaviour, mental health problems, etc)
- Distrust of landlords about the capacity of homeless people to pay their rents on time.

Special sensitization campaigns targeted to landlords to break prejudice towards homeless people could help to overcome the first obstacle. However, it is more difficult to do so with the second obstacle since homeless people are on low income and precarious employment.



Towards this direction substantial house allowances would help as well as support on financial and housing management.

Do you think rent regulation works to ease housing market pressures and make private rental housing more affordable for very vulnerable groups such as homeless people? Explain why/why not and how it works.

It would but it does not exist.

Do you know of successful policies that aim at reducing vacancy rates and making vacant housing available for homeless people?

No.

Do you know of policies aimed at specific landlords with substantial amounts of vacant housing such as shops, the church...?

There are not any formal public policies aimed at landlords with substantial amounts of vacant housing, nor there is a relative legislative framework that will support such a procedure, by giving special incentives for utilising vacant property. When vacant housing is recorded to be provided for social use, then this occurs through the sensitization initiatives of NGO's, volunteer associations, the Church etc, without the existence of a formal public policy.

Vacant housing could be utilised for the needs of socially vulnerable groups (priority to families) by giving special incentives to owners, such as: rent subsidy for a specific amount of time (i.e.: one year)

Do you know of effective policy measures to stop speculation in housing?

No. In a market economy, the incentive behind selling and renting a house is predominantly making profit and not giving descent and affordable housing to people and especially to socially vulnerable groups. After all, investing in housing seems to be a lucrative business.

Do you now of housing situations (both related to physical standards, bad housing management practice, and housing insecurity) in the private rental market that amount to the experience of homelessness? Please, explain.

Due to poverty that many homeless people experience, they are led to rent cheap but low quality housing. Since there is an increased demand for this affordable housing, landlords who only aim at increasing profit, continue keeping the low standards of these houses without really investing in improving the housing conditions. According to Arsis Thessaloniki, this type of housing is unsuitable for living and after a period of time tenants are led to emergency accommodation, thus amounting to the experience of homelessness.



What public intervention/regulation exists to stop very inadequate housing by slum landlords?

At a state level, there are commitments for the determination of the lowest acceptable standards for human habitation. However, NGO's that provide services to homeless people have many cases to report of landlords renting dwellings of unacceptable standards.

Are homeless people put into cheap hotel accommodation because of lack of other alternatives?

Why?

What is the cost (annual cost per country or indication thereof)?

When all other housing alternatives are considered to be inapplicable, (absence of a family/friends environment, lack of available places in emergency accommodation or requirements are not met to benefit from emergency accommodation, refusal, fear or inability to find an abandoned house or a protective space), homeless people are forced to be put into cheap hotel accommodation. Expenses are covered either by beggary or to a lesser extent by acquiring possible benefits.

According to Klimaka, the cost of a cheap hotel in Athens varies, from 8 Euro for a triple room, which is the cheapest choice that has been reported, to 20 Euro for a single room with shower, in an undermined area of Athens.

Is squatting considered to be an issue related to homelessness? Please, explain.

Squatting abandoned buildings of low quality without basic provisions by homeless people is a reality in urban places where there are vacant buildings that belong to many landowners (i.e.: dispute over the regime of ownership). For some homeless people squatting abandoned buildings/houses seems a better housing alternative than rough sleeping.

Furthermore, it is worth mentioning the squatting of abandoned, mainly public, buildings by antiauthoritative groups, which are being transformed to open autonomous, self-managed social centres, addressing, amongst others, the housing issue in urban cities (i.e.: Yphanet, Terra Incognita, Mayri Gata, Delta etc in Thessaloniki, Villa Amalia, Lela Karagianni etc in Athens).

<http://www.galera.gr/magazine/modules/articles/article.php?id=1175>

7. Role of social/public housing (Make difference between both if necessary)

How is social housing defined in your country and what are the statutory aims?



The Workers' Housing Organisation (OEK) is the main public organization of social housing in Greece which through its programme provides ready made houses (with draw). The beneficiaries of OEK's programmes are people who pay through employment their contribution to the organization, pensioners, people in disability and other socially vulnerable groups (roma communities, repatriates, single mothers etc) and people being hurt by physical disasters (fires, earthquakes etc). The beneficiaries have to pay off the construction cost (see: <http://www.oek.gr/index.ph>)

In Greece, as aforementioned, social housing stock is minimal and rarely reaches homeless people.

8. Prevention of homelessness

What are the main interventions in the housing area aimed at preventing homelessness? Please, explain. (summarise if necessary)

- Provision of adequate number of social housing to meet housing needs
- Provision of housing allowances
- Legislation for regulating the private rented housing market (price ceiling, quality housing, contracts in force)
- Counselling/advice services to homeless people on housing management (legal advice on tenancy law -rights and obligations-, house sustainability, rent arrears etc)

Is eviction an important issue in relation to homelessness? Why/why not – please, explain

According to Arsis, eviction from private rented housing is one of the main reasons that homeless people lose their housing, which is normally linked to unemployment and subsequent loss / reduction of income.

% of people evicted who become homeless?

No figures available

What are the main reasons for people being evicted?

As mentioned above the main reason for people being evicted is unpaid rents (rent arrears). This occurs to a great extent because of precarious work (in and out of employment) and subsequent loss of income and to a lesser extent due to bad financial management and due to a break of a relationship.



For homeowners there are worrying signs that via mortgage repossessions people are led to being evicted from their houses. According to a research conducted by Alpha Bank in Greece, the percentage of housing being repossessed, during the first three months of 2008, reached to 2,47%, reaching the highest percentage in the last 29 years. According to the Bank, one in 100 houses are in the process of being repossessed due to mortgage arrears (source: *Ethnos*).

What public intervention exists to prevent eviction?

The provision of rent subsidies, provided by the Workers' Housing Organisation (O.E.K.), could assist financially homeless people to avoid being evicted but in Greece it is weakly implemented. Thus, the amount of rent subsidy is relatively low comparing to the rent cost and most of the times not accessible to people who are really in need (homeless).

For the estimation of the amount of rent subsidy, indicatively, we mention that a beneficiary should have a maximum annual income of 12.000 Euro in order to get 115 Euro monthly for the housing cost, a beneficiary with one child should have a maximum annual income of 14.000 Euro in order to get 140 Euro monthly while a beneficiary with two children should have a maximum annual income of 16.000 Euro in order to get 165 Euro.

It is worth mentioning that as the rent subsidy is not paid out on a monthly basis but it is given as an entire annual amount for the previous year rent payments, low income people have difficulties in paying the cost of their immediate housing needs.

For more details, for the rent subsidy scheme, see O.E.K.:

http://www.oek.gr/index.php?option=com_content&task=view&id=416&Itemid=100

Please, explain the importance of housing allowances as a tool for prevention of homelessness? Is it cost-effective? Does it reach homeless people?

The provision of housing allowances is an effective financial assistance to homeless people in order to keep their dwellings even when are struggling to stay in employment.

More specifically, the Workers' Housing Organisation (OEK), as aforementioned, is the main public organization of social housing in Greece that with its various programmes contributes to the prevention of homelessness, without however being able to meet the housing needs of the homeless population. The beneficiaries of OEK's programmes are people who pay through employment their contribution to the organization, pensioners, people in disability and other socially vulnerable groups (roma communities, repatriates, single mothers etc). Through its programmes, the Organisation provides its beneficiaries with housing support, either by subsidized loans, rent subsidies or ready made houses. Since 2006, OEK extended its rent subsidy to people who are struggling to stay employed as it subsidized up to 50% on rent benefit for long-term unemployed beneficiaries (being unemployed for more than 12 months). Furthermore, special programmes are in force for people being hurt by physical disasters (fires, earthquakes etc)



<http://www.oek.gr/index.ph>

The National Centre of Social Solidarity, which belongs to the Ministry of Health and Social Solidarity, also provides a rent subsidy to elderly people (above 65).

Last, some universities provide free interest loans to students in financial strain.

On the whole, in Greece housing allowances (in the form of rent subsidies), as already been explained, are very low and available only to a small part of the population that really needs it.

Is housing advice an effective way to prevent/address homelessness?

Housing advice is only a partial way to prevent and address homelessness while a combination of additional tools is required (as already mentioned: existence of a sufficient number of emergency accommodation, of social housing, of affordable and quality rented dwellings, of a network of support services etc).

What kind of housing advice do people need?

According to Klimaka, information on hostel accommodation and access to it, is the main request by its clients. Furthermore, counselling for an effective management of homeless income to maintain rented accommodation in conjunction with assistance for finding housing. Finally, counseling on finding employment is also a clients' request that is linked with the housing issue for obtaining minimum earnings.

According to Arsis, apart from the aforementioned, legal advice is also needed for housing issues (knowing and pursuing their rights with landlords)

How should it be provided?

According to Klimaka, housing advice should be provided in a framework of an individual planning in a complete process of social reintegration – combined with personal therapy when needed.

Furthermore, advice should be provided within a framework of a wider network of social services (health, education and vocational training, employment services) that could meet the multiple needs of homeless people.

9. Right to housing

Is the right to housing enshrined in the constitution and/or legislation of your country? If not, why?



According to the Greek Constitution (1974) there is a provision, which is referred to the acquisition of housing but not the right to housing. More specifically, according to article 21, paragraph 4: *“For the people that are not housed or are inadequately housed, the acquisition of housing is a subject of special care of the State”*.

The Greek Constitution focuses on the acquisition of housing that is on home-ownership and not on housing adequacy, which is the provision of housing services to those who are in sort of them. In addition, *“the special care of the State”* is addressed to low-income people and provides them facilitating measures for acquiring a house but not to those who do not have an income.

Once again, we should note that the State has not really recognised homeless people as a special social category. The recognition of homeless people and the right to housing (adequate rent subsidies, housing allowances, network of support services) would contribute to the prevention and address of homelessness. The “Greek Network for the Right to Housing” (it is an NGO’s initiative working informally since 2004) is lobbying to the relevant ministries for the recognition of homeless people as a special social category and for the development of a substantial and viable public social and economic policy for preventing and addressing homelessness.

Is the right to housing justifiable (can it be invoked through legal proceedings)?

In Greece the right to housing cannot be enforced through the courts.

Do you believe that making the right to housing justifiable is the right approach to combating and preventing homelessness? Why (not)?

In order to combat and prevent homelessness, it is of vital importance for Greek public policy the category of homeless people to be recognised as well as the right to housing to be legally recognised as a basic human right and for its enforcement relative services to be designated. Accommodation and housing is essential for every person in order to have a descent life where all other rights could be developed (right to health, to education, to work etc).

Is the discrimination in access to housing (social/private rental/homeownership) an issue in relation to homelessness? If yes, for whom and why?

Discrimination in access to housing is an issue in Greece, especially within the private rental housing sector, where there is a lot of reservation amongst landlords to rent dwellings to ex-homeless people, to immigrants, to single women with children, to people with mental problems etc. This occurs since there are negative stereotypes that citizens have for socially excluded people.

10. Immigration

It might be useful (depending on the situation in your country...) to provide some information on the impact of migration on the housing market and on the housing situation of immigrants (in as much as it amounts to the experience of homelessness). An issue of particular concern could be the rights of EU migrants (in particular of migrants from the new EU member states to the old EU-15) to housing and hostel accommodation.

Since the late 1980's and the beginning of the 1990's, Greece has been changing from an emigration to an immigration country. Nowadays, about 10% of the population are foreigners, mainly economic immigrants, who came to Greece in order to find employment and to a lesser extent political refugees and asylum seekers.

Despite the size of this population, there is scarcely any public policy addressing the housing issue of immigrant and refugee population in Greece. According to Ligdopoulou and Arapoglou (2002) immigrants, mainly undocumented immigrants and refugees, account for a high percentage of all the homeless people in Greece.

Given the low income of immigrants combined with the difficulties encountered to get a mortgage, the housing needs of the immigrant population follow the reverse way of that of Greeks. About 80% of immigrants live in privately rented accommodation, a small percentage own its home, and a smaller percentage is homeless in the sense that it does not live in normal housing but in industrial or rural spaces either by squatting or by free accommodation provision for seasonal employment or by self designing housing units in appalling living conditions.

Indicatively, we mention the example that was made public once again this spring in Greece (April 2008), of Nea Manolada, in the area of Eleia, in Peloponnesus, where a shanty town next to the main town was made without electricity, running water or sewerage. There, about 2000 immigrant and refugee workers (Bulgarians, Romanians, Roma, Pakistanis etc) were working in the strawberry fields in slavery conditions and lived in appalling conditions (source: Eleftherotipia, 21/4/08, "Strawberries and blood": <http://www.enet.gr>)

For a photographic file of Nea Manolada, see:
http://athens.indymedia.org/front.php3?lang=el&article_id=851322

In urban areas, immigrants since their low income, especially in the early stages of their arrival, according to Sapounakis (in B. Edgar et al, 2004) "old inadequately equipped apartments, basements and ground floors of apartment blocks, as well as decrepit houses, are taken up by them in search of cheap rented accommodation. Furthermore, in the same source, it is pointed out that there is a lack of any advisory support mechanism for drawing up and signing leases, thus future tenants sign the lease provided by the landlords without



really being aware of their rights and obligations. Finally, many times immigrants are obliged to pay very excessive rents for the quality of the rented accommodation due to abolition of rent controls.

Regarding emergency accommodation for homeless people run by local authorities it is worth mentioning that undocumented immigrants or legal immigrants who are not citizens of the specific municipality/prefecture, do not have an access to it.

The housing situation of political refugees and asylum seekers is on average worst than those of immigrants. For about 5000 application forms that are made every year for asylum, there are only about 1000 beds in formal and informal reception centres as well as in shelters run by NGO's to cover the housing needs of asylum seekers. This means that only a 20% finds an accommodation place while the rest of asylum seekers are housed in a similar way to that of the poorest immigrants. In addition, asylum seekers that are in the process of moving to another European country very often stay for months homeless, having no other alternative than rough sleeping (in the streets, in empty vans/cars, in railway stations, in abandoned buildings, camps etc)

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