

HousInC

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Report on the housing traditions of Greece, Spain and the UK and their socio-political roots and dimensions

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1. Introduction: EU housing regimes from neo-liberalisation to poly-crisis

The aim of the report is to identify the core socio-political backgrounds and turning points in history that formed the housing traditions and the present state of the field of housing in the UK (and Scotland more specifically), Greece and Spain (and Catalonia more specifically). It intends to provide an in-depth understanding of the broader socio-political context in which housing struggles emerge in each of the selected three cities. It will look at how different housing struggles at different junctures are entangled with the socio-political and socio-spatial characteristics of a specific time and place, in relation to their historical dependence and the different ideological and political framing of housing by official policies.

The three cities under examination are approached as complementary to each other and are examined as equally weighted case studies. Moreover, given that housing struggles do not emerge in a vacuum but they are entangled with the socio-political and socio-spatial characteristics of a specific time and place, it is of paramount importance to analyse them in relation to the official housing framework and their historical dependence.

More specifically, the report focuses on the **transformations of the housing field in the three cities** (and countries) since the 80s and the gradual neoliberalisation of the economy and public policies until today, identifying the variegated impacts and outputs it had on the three housing regimes/systems. It will also focus at critical moments that have significantly affected housing in all three countries, these are:

- the **global financial crisis** since its outburst in 2008, and austerity policy regimes imposed (especially in southern European countries),
- the so-called **refugee crisis** since 2015, and humanitarian reception and accommodation facilities and programmes, including solidarity initiatives
- the **pandemic period**, with the “stay-at-home” lockdown policies in 2020, and
- the post-pandemic “**polycrisis**” **condition** (climate, energy and cost-of living crisis, war and political insecurity)

Housing policies, laws and the broader institutional framework shaped in each country will be of particular interest, while the overall aim of the report is to prepare the ground for the field research.

Theoretical/methodological framework

Drawing on **critical geographies of rights** (Blomley, 1994, 2016; Carmalt, 2018; Laliberte, 2015), the contextual analysis wants to examine legal practices that shape both formal and informal political struggles, as housing (as all areas of life) is infused with legal categories and practices. Parallel to the historical evolution of housing struggles in each context, the research examines different ideological and political framing of housing by official policies.

Role of the state: *“The production, articulation and implementation of housing policy continues to be the domain of the state, irrespective of whether the policy specifies a social or a market mode of action. The ideological and discursive capacity is implicitly recognised in most neo-marxist theorisations of the “role of the state” under capitalism, such as that of Poulantzas (1973) or Jessop (1982) including the function of the “state apparatuses” (Althusser 1971)” [...] Despite allegations about the withdrawal of the state, it has been maintained that the state remains a dominant force in the production of re-imagined housing policy and in the specification of the subjectivities and objects that the state perceives and manipulates in the achievement of governmental objectives.” (Dodson, 2006, p.13)”*

Drawing on **historical institutionalism in housing**, the context analysis wants to examine how “history matters” in the way housing systems, perceptions and practices have evolved and have been shaped, producing particular configurations of housing systems and housing struggles. Bengtsson and Ruonavaara (2010:195) propose path dependence as *“a particular form of analysis that focuses on historical events and specifies in theoretical terms the elements that build up the path between those events.[...] The historical development can be perceived as an ongoing and self-reinforcing chain of games between actors, institutional change, new games, new institutions, etc.” [...] Three central elements of path dependence analysis are (1) the event or events at point or points A, where one historical path is “chosen” instead of another (the “critical juncture”); (2) the **decision-making process** at point B, where the effects of the choice at point A become visible (the “focus point”); and (3) the mechanism or **mechanisms** that*

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explain the effects of the event at point A on the decision-making situation at point B. The logical way to identify these elements is to “write history backwards” starting at point B, which would typically be an important and visible political decision-making process. [...] Counterfactual analysis is an important element in a perspective of path dependence.”

In order to enable comparison between different housing contexts, the methodological tool proposed is a **chronological model identifying different historical phases of housing provision** (early urbanisation, state policy expansion, or state policy retrenchment etc.). In the historical perspective proposed, housing regimes evolve between stable periods (path dependency) and critical moments of change. The periodisation and identification of critical junctures that mark periods of change towards the transformation of housing regimes are important in this exercise (see Clapham 2019).¹

Finally, drawing on **comparative housing studies** (Allen et al. 2004, Kemeny, 2001, Stephens, 2011, etc.) the contextual analysis will try to classify the three contexts into different housing system typologies, while at the same time highlighting the common trends, related to broader economic dynamics, that produce converging policy outcomes (neoliberalisation, globalisation, financialisation, austerity). ‘Comparative housing research’ is often taken to mean the comparison of national housing policies or systems (e.g. Harloe and Martens, 1983; Kemeny and Lowe, 1998; Stephens, 2011), but it could just as easily be cities, or estates, or tenures, or time periods. Comparative housing studies refer to Espin-Andersen's work on welfare regimes. Welfare regimes are understood as the interplay between state, market and families, including formal and informal institutions at the societal level (beyond state institutions). **Espin-Andersen identified three welfare regime clusters: the liberal welfare state, the conservative-corporatist welfare state and the social-democratic welfare state**, by measuring the decommodification of services, and their effect upon social stratification (Matznetter and Mundt, 2012).

¹ Clapham 2019 proposes a holistic concept of a housing regime defined as “the set of discourses and social, economic and political practices that influence the provision, allocation, consumption and housing outcomes in a given country (p. 34). His approach has four dimensions: the residential capitalism (financial system, economic sphere, labour market, income and inequalities), the welfare ideologies and housing governance (organised on national and subnational scales), the institutional structures (housing policies, available tools/mechanisms) and the housing outcome (housing condition, wellness and satisfaction, distribution among income classes/social groups etc).

Advancing on this path, Kemeny suggested that housing regimes were defined by the relationship between for-profit and social rented sectors, distinguishing between **unitary and dualistic housing markets**, depending on the regulation of housing production and distribution (Kemeny 1995). Germany and Sweden, placed within the corporatist and social democratic welfare regimes respectively, had unitary housing regimes, while the US and the UK, placed by Espin-Andersen in the liberal welfare regime, had dualist markets. Rigid classifications have been questioned and reworked by a number of scholars (see for example Allen et al. 2004, Stephens 2020), showing besides the inter-dependence of housing and welfare regimes, **how global financial markets affect local housing policies and markets** (see, Schwartz & Seabrooke, 2008 on Varieties of residential capitalism).

A **Southern European, Mediterranean or familistic welfare regime** has been proposed by scholars identifying a different cluster or family of resemblance in European comparative studies (Castles & Ferrera 1996). Southern European Housing systems are characterised by residual housing policies, the prevalence of homeownership as the preferred tenure and the important role of family and family networks in providing access to housing. The work of Allen et al. (2004) has focused on the characteristics of the Southern European (SE) Housing System, including Greece, Italy, Spain and Portugal and proposes a comprehensive comparative framework consisting a main reference for comparative housing studies among southern european countries (see also, Allen 2006, Arbaci, 2019 among others). As Tulumello 2022 (p.984-985) mentions, in comparative studies SE housing systems have been understood as “lagging behind” the more advanced systems of the continental core, in contrast to universalist social democratic or corporatist models of Central and Northern Europe. This approach has been criticised on three grounds (Mattznetter & Mundt, 2012; Tulumello et al., 2018): empirically, i) because it **overlooks the existence of significant differences** among and within the four countries and ii) because it **effaces historical trajectories**; and, analytically, iii) because it **does not question the role of uneven development** in building regional differences in the long run.

In an attempt to shed light on intra-western regional relations within the Global North, and contribute to the debate on southern urban critiques, Tulumello (2022) proposes a framework for comparison between recent housing dynamics in Southern Europe and Southern USA, two cases which he considers complementary and, at the same time, analogous

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(comparable in respect to dimensions that help make clearer the nature of the things compared). He focuses on how contexts characterised by **different historical trajectories, urban fabrics and institutional arrangements** have been impacted by the same transnational forces in the wake of the global financial and economic crisis, and creates a comparative frame inspired by global urban studies (Robinson, 2016). In his comparison he speaks to create a “frame of analogy in difference” not by comparing in detail the housing systems of the two cases, but by focusing on transformations caused by, and related with, the global economic crisis and the following economic growth, and on multi-scalar relations therein (Tulumello, 2022, p.984).

Interesting attempts have been also made to compare **local housing regimes** (eg. Hoekstra, 2020), pointing to the diversification of housing policies and outcomes at sub-national level, particularly in contexts with a high level of decentralisation and enhanced local authority governance models.

Convergences and contextualised paths under neoliberalism

The strong influence of neoliberalism and globalisation on national economies and welfare systems, has made it difficult to identify clear clusterings and typologies in more recent comparative works (Schubert et al. 2009), while there is a strong debate about the convergence that globalisation produces. The **convergence thesis** highlighted recommodification, decollectivization, privatisation and transition to the market as main features of the neoliberal era (post 90s), in distinction to the priorities of housing policy in the post-war period (Stephens, 2020).

Neoliberalisation refers to the restructuring of global capitalism and economic activity during the last 40 years based on liberal and neo-classical economic approaches. The process has been framed as a class project for the reinforcement of interests of global financial capital (Harvey 2005, Wacquant 2012). The domination of neo-liberal globalisation implemented through fast-track knowhow transfer by international organisations (Peck and Theodore 2010), reduced the capacity of public bodies/states to develop social housing policies, but also affected the perceptions regarding the nature of the problems and possible alternatives (Clapham 2006). Since the retrenchment of the welfare state and reduction of social spending that followed the

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economic crisis of the mid 1970s, there has been a debate about the possible convergence of welfare states, towards the liberal regime² (Matznetter and Mundt, 2012, p. 278).

In relation to housing provision, neoliberalisation indicates the change in the welfare and housing regimes developed in most European countries in the post-war period, following a neo-liberal ideology which promotes privatisation and deregulation of the market. For housing systems with developed state housing assistance, this meant a turn from direct housing provision to housing allowances (from subsidising brick and mortar to subsidising persons/from supply side to demand side), significant reduction of public investment in housing and the introduction of new management governance methods into social housing. It also implied massive privatisation programmes of public and municipal housing, and the devolution of housing policy to non-state actors. These reforms opened the way for the increased involvement of financial and market actors in the production and provision of housing, paving the way for housing financialisation turning housing from a social good to a property asset (Aalberts, 2016).

For Southern European Systems, which did not develop robust social housing sectors it meant the further liberalisation of housing markets, further residualisation of public intervention and financialisation of housing production and consumption. Researchers have highlighted the **role of the European Union** in directing the (Southern) European Housing Systems towards the liberalisation of housing production mechanisms and housing markets, mortgage systems, and towards the increase of homeownership as the preferred tenure (given also the transformation of welfare and social security systems towards **asset-based models**).

The EU did not develop a housing competence per se, but impacted the specific housing outcomes in the member states through indirect and implicit policies and regulations (Doling, 2006; Allegra et al., 2020). This direction has become more evident after the global financial crisis, but also in the post-pandemic era, as the results of years of deregulation and neoliberalisation of housing have contributed to the current acute housing affordability crisis in most European countries, and particularly large cities with important economic activity. The neoliberalisation of housing, had also the result of debilitating public authorities and states to

² In the liberal welfare state, social policy focuses on those in current need. Entitlement to (typically modest) subsidies is controlled on a regular basis, and is lifted as soon as income limits are exceeded. Market supply of welfare services is regarded as the norm. That should be upheld as long as possible. The outcomes of such policies can be called residualist- due to their focus on strictly circumscribed groups (Matznetter and Mundt 2020, p. 275).

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adequately respond to the crisis. A growing concern is being voiced at the EU level towards a more interventionist approach to housing, and the need to develop and fund affordable and social housing alternatives, which however has not yet been translated into concrete policy actions and legally binding directives regarding national housing policies and the use of European structural funds towards this end.

2. Housing related data for the three countries

The section introduces the broader housing context of each city by presenting the main housing related information available at country level. The first part draws from comparative welfare and housing studies to situate the three cases in relation to different typologies and categorisations. It also highlights the main characteristics of the housing system in each country. The second part includes various housing indicators. The main data source used is EUROSTAT which provides a wide range of diachronic and comparative data for Greece and Spain until today, and for the UK until 2019. The data set is complemented by additional sources that are available for each country. The juxtaposition of similar information on **housing outcomes**, such as tenure, housing conditions and issues, and young people's housing in each country can provide an initial framework to approach and better understand the three different contexts.

Housing Systems and housing regimes

In comparative housing studies, **Greece and Spain are part of the Southern European (SE) Housing cluster**. SE housing systems are characterised, first by high levels of homeownership, very low levels of social rented housing, transitory nature of rental sector, and residual welfare housing policies (a political decision related to the prevention of “communism” and limited state resources); second by high rates of secondary housing (purpose-built second homes and tourist developments), multiple ownership (households own more than one property) and high rates of vacant housing, as an outcome of excessive production, due to the important role of housing construction for the economy and ownership as an investment and security vehicle for households; third family plays an important role in welfare and housing provision to its members (Allen et al. 2004). **The UK on the other hand, is considered a typical case of**

liberal housing regime, with significant however regional differentiations, thus Scotland can be also studied as a distinct case.

In relation to Kemeny's (1990, 1993) distinction of unitary and dual rental markets, both Southern European (Greece and Spain) and Liberal (UK) welfare regimes **are characterised by dual rental market**, where the private rental market does not compete with the social sector, which is reserved for low-income households and remains a residual safety net. In this case, social housing policies have limited power to regulate the rental market, while the private rental market is characterised by high rents and insecure rental contracts.

In all three countries, **homeownership plays an important role for social reproduction** although high homeownership rates derive from different institutional and historical backgrounds. In the UK, since the large privatisation programmes of council housing, homeownership is promoted/framed as a financial asset that can meet welfare needs, especially at old age. Housing ownership plays an important role in the development of the asset based welfare models promoted in the neoliberal era related also to the expansion of mortgage equity release products. This approach has similarities to the southern European familistic welfare where investment in housing was part of the families' strategy for the insurance and welfare provision to their members. Homeownership is also related with lower taxation and redistribution mechanisms (through the state), that would allow for higher welfare public spending (add refs on homeownership).

In Southern-European (SE) countries mortgage markets were weakly developed until the 1990s. Here, the driving force behind increasing homeownership rates after 1960 was more the absence of government support for housing rather than active tenure policies. As mortgage markets were poorly developed, gaps in housing provision were solved within extended families by older generations providing housing support to younger adults in return for assistance in old age (Allen et al., 2004). 'Informal' cheap routes to self-provisioned homeownership were sustained by weak land use and building standard regulations until the 1980s (Poggio, 2013; Cabré Pla and Módenes Cabrerizo, 2004). Although mortgage credit has become more accessible recently, strong house price inflation combined with relatively strict maximum loan-to-value ratios necessitates the use of savings. Due to a lack of rental housing there are few alternatives to homeownership.

Particularly in relation to southern european countries, Tulumello (2022) relates the **centrality of housing, real estate and construction (David Harvey’s second circuit of capital) to the economic systems of Southern Europe**, to their historically reproduced **semi-peripheral position within Europe**. In a sense, this economic dependence, and the debt-driven growth, financialisation and real-estate/construction bubbles that come together, were factors that made southern european economies more vulnerable and volatile to the global financial crisis of 2007/2008. Furthermore, the crisis legitimised the implementation of austerity measures, that negatively impacted SE housing systems, by intensifying housing investments and speculation, and by further neoliberalising the housing sectors (Martinez and..., Siatitsa 2016; Tulumello et al. 2020) *as in times of crisis and austerity, bailouts and other forms of financial support have been attached to stringent conditionalisms used to impose further neoliberalization and welfare retrenchment (Hadjimichalis, 2011; Tulumello, Cotella & Othengrafen, 2020).*

Tulumello (2022) indicates the way the intense gentrification and touristification of urban centres and their housing stock *“had been paved by the progressive liberalization of housing at least since the 1980s, with the reduction of tenant protections, cancellation of rent caps, and, more generally, the production of the regulatory and fiscal frameworks to stimulate housing financialization (López & Rodríguez, 2010; Belotti & Arbaci, 2021; Tulumello & Dagkouli-Kyriakoglou, 2021). During the years of crisis and following economic growth, Southern European countries have accelerated reforms in the sectors of housing and planning, with the discursive goal of fostering economic development (García-Lamarca, 2020; Belotti & Arbaci, 2021; Tulumello & Dagkouli-Kyriakoglou, 2021). For instance, both Portugal (Law 31/2012) and Spain (Law 4/2013) further liberalized their rental markets, Italy introduced several reforms to ease public-private partnerships in social housing, and Greece (Law 4346/2015) eased reposessions by reducing protections to defaulting households. Relations of uneven development within the European context are crucial to understand these transformations. In general terms, the progressive peripheralization of Southern Europe (see above) provides the framework for the insistence on real estate, construction and touristic development. More specifically, a concrete role has been played by the EU. Before the crisis, this role has been implicit and indirect (Stephens, 1999; Doling, 2006; Allegra et al., 2020):*

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deregulation and integration of financial markets have long promoted debt-fueled homeownership; fiscal austerity has been crucial in pressuring states to cut housing expenditure; and, more generally, the pressure for European integration has stimulated liberalization. This role has become more direct and explicit during the years of crisis (García-Lamarca, 2020; Tulumello, Cotella & Othengrafen, 2020): EU institutions have explicitly requested the liberalization of rental markets to Portugal and Greece in the context of the financial bailout of the two countries; measures to ease the acquisition of repossessed housing stocks by large investors have been included in the bailout of the Spanish financial sector; and implicit conditionalities have been used to promote similar reforms in Italy.”

The **global financial crisis impacted harshly on high-ownership countries**, such as the UK, Spain and Greece, with skyrocketing repossessions and negative equity, increasingly unequal distribution of income and wealth and limited ability of welfare systems to cope with housing-related risks. What is also mentioned in housing research is the **growing intergenerational polarisation** in wealth distribution due to rising housing prices, as older generations who tend to be owners profit at the detriment of younger generations that depend more strongly on the rental sector (Ronald, 2018; Dewilde, 2020).

Multi-level Housing governance and the role of the local state

Differences in the multi-scalar organisation and governance of housing in the three cases plays an important role. Although most studies on housing and welfare have focused on the national level, it is important to consider differentiations at the sub-national level, as well as the role of supranational governance levels, such as the EU.

The regional and local level acquire an important role related on the one hand to the different historical paths of state formation and decentralisation (including the governance of housing policy) in each country, and on the other to the effects of neoliberalisation to the weakening of the central state policies in welfare and housing delivery and deregulation of housing markets,

that has increased the pressure towards local states to respond to diversified housing needs depending also on local housing market dynamics and characteristics.

Both Barcelona capital of the Region of Catalonia and Glasgow capital of Scotland are embedded in a strong decentralised and autonomist political tradition, with local governments having a high degree of autonomy, law-making and tax-raising capacities and developed regional/local housing policy mechanisms. On the contrary, Greece is a very centralised state with very little devolution towards the local state. The delayed decentralisation process started in 2010 amidst the economic crisis, thus remained incomplete as local authorities were allocated more competences within a harsh austerity regime, reducing up to 60% their budgets, and dismantling their administrative mechanisms. As a consequence, it is anticipated that a regional/local housing regime and housing policy frame is in place in Barcelona and Glasgow, whereas Greece has a rather uniform national housing regime.

For the UK, Cole (2003) has explored the development of housing policy at the regional level in a nation that used to be known for its ‘nationalised’ housing policy. Similarly, Paleo and Quintia (2022) look at the regionalisation of housing policies in Spain, by analysing territorial differences among recent housing laws and implemented policies.

Tenure distribution

Source: EU-SILC survey, [ILC_LVHO02](#)

According to the latest EUROSTAT data in 2022, **Greece** had 72,8% homeownership (73,9% of non-poor population and 68,3% of poor population), 20.6% market rental (20,7% of non-poor and 20,3% of poor population) and 6.5% housing that is provided for free (5,4% of non-poor and 11,5% of poor population) by family members mostly. The majority of homeowners in Greece do not have a loan. 61,8% of the population are outright owners, while the number remains high also among the poor population as 58,9% are outright homeowners (62,5% of the non-poor population). Only 11% of the population have a mortgage (11,4% of the non-poor and 9,4% of the poor population). It is interesting to note that although homeownership has been the prevailing (and still is the preferred housing tenure), it has been decreasing since the beginning of the sovereign debt crisis in 2010. The rate has especially decreased among

younger generations who find it very difficult to access both the homeownership and credit markets.

Spain is considered part of the countries with a Southern European Housing system. According to the latest EUROSTAT data in 2022, Spain had 76% homeownership (81% for non-poor population and 57,7% for poor population) and 24% rental (19% for non-poor and 43,3% for poor population). Rent at market price is 15,5% (12,1% for non-poor and 28,7% for poor population). 8,5% tenant at reduced price (6,9% non-poor and 14.6% for poor population). 47,4% are outright owners without a mortgage (47,4% of the non-poor population and 38,4% of the poor population). The rate of housing loans in Spain remains quite high, as 30,5% of the population are owners with a mortgage (the percentage is much higher among the non-poor population 33,6% and only 18,3% for the poor population, indicating the unequal access to credit.

The UK, part of the liberal housing systems, had 65,2% of homeownership (69,1% for the non-poor population and 47,6% for the poor population), 29,7% rent at market price (30,9% of non-poor population and 52,4% of poor population) and 5,1% of social rental (4,2% of non-poor population and 9,3% of poor population). The majority of homeowners have a loan, as 37,5% are homeowners with a mortgage or loan (41,9% of non-poor population and 18,4% of poor population, indicating an unequal access to credit for lower incomes), and only 27,6% are outright owners (27,3% of non-poor and 29,2% of poor). A massive reduction in tenants at reduced or free price is noted from 18,4% in 2007 to 5,1% in 2018 (try to understand why? Privatisations? Change in tenure status? Transfer of property?)

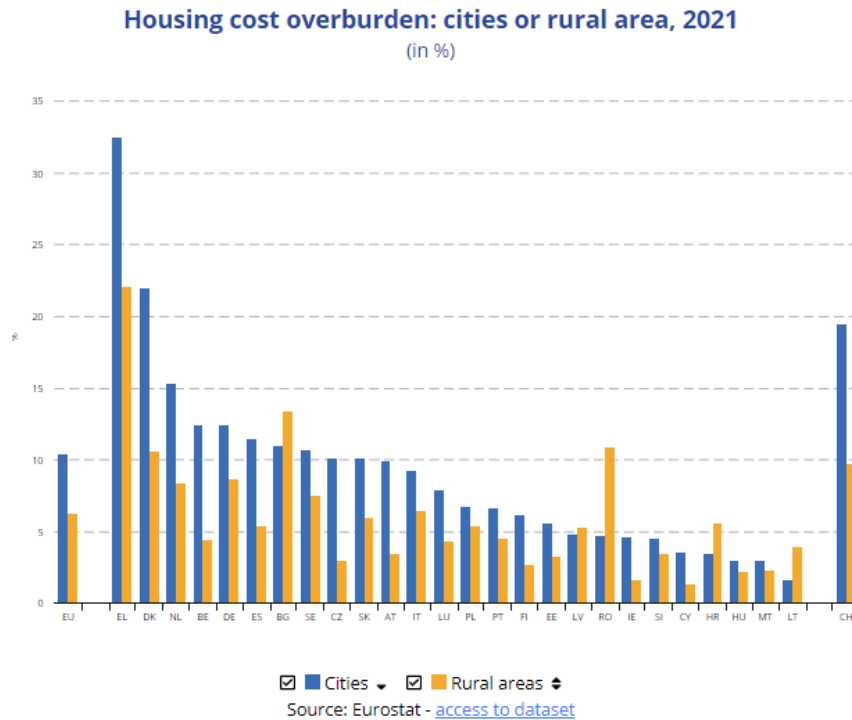
| | Owner (non-poor/poor) | | Owner with mortgage | | Tenant market price | |
|--------------------|-----------------------|------------------|---------------------|-------|---------------------|-------|
| Owner total | 2007 | 2018 | 2007 | 2018 | 2007 | 2018 |
| EU 28/EU27 | 72,8% | 69,9% (74/49,8) | 25,6% | 24,9% | 12,6% | 20,8% |
| Greece | 75,6 (76,4/72,8) | 73,5 (74,5/68,6) | 11,8% | 14,2% | 17,9% | 21,3% |
| Spain | 80,6 (83,6/68,4) | 76,3 (81,7/56,7) | 32% | 29,4% | 10,7% | 15,3% |
| UK | 73,3 (78,2/52,2) | 70 (73,6/52,4) | 46,9% | 37,5% | 8,3% | 29,7% |

| Owner total | 2007 | 2010 | 2012 | 2016 | 2019 | 2022 |
|--------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| EU 28/EU27 | | - | 70,7 (74,5/51,7) | 70,1 (74,1/51) | 68,8 (73,6/50,3) | - |
| Greece | 75,6 (76,4/72,8) | 77,2 (79/70,1) | 75,9 (78,4/67,4) | 73,9 (75,2/68,7) | 75,4 (76,5/70,7) | 73,3 (74,4/68,7) |
| Spain | 80,6 (83,6/68,4) | 79,8 (83,9/64,2) | 78,9 (84/59,9) | 77,8 (82,8/60,5) | 76,2 (81,6/55,3) | 75,8 (81,3/55,9) |
| UK | 73,3 (78,2/52,2) | 70 (73,6/52,4) | 66,7 (69,8/50,1) | 63,4 (67/44,7) | - | - |

Housing outcomes and problems (Eurostat indicators)

Housing cost overburden (ILC_LVHO07C)

| Cost overburden by tenure | Greece (2021) | Spain (2021) | UK (2018) | EU 27 (2021) |
|----------------------------------|---------------|--------------|-----------|--------------|
| Owner with mortgage | 18,5% | 3,7% | 5,1% | 4,3% |
| Owner without | 17,9% | 3,1% | 7,0% | 4,3% |
| Tenant market | 74,6% | 40,9% | 37,7% | 21,2% |
| Tenant reduced | 7,0% | 11,5% | 20,3% | 11,3% |



Housing overcrowding (ILC_LVHO05C)

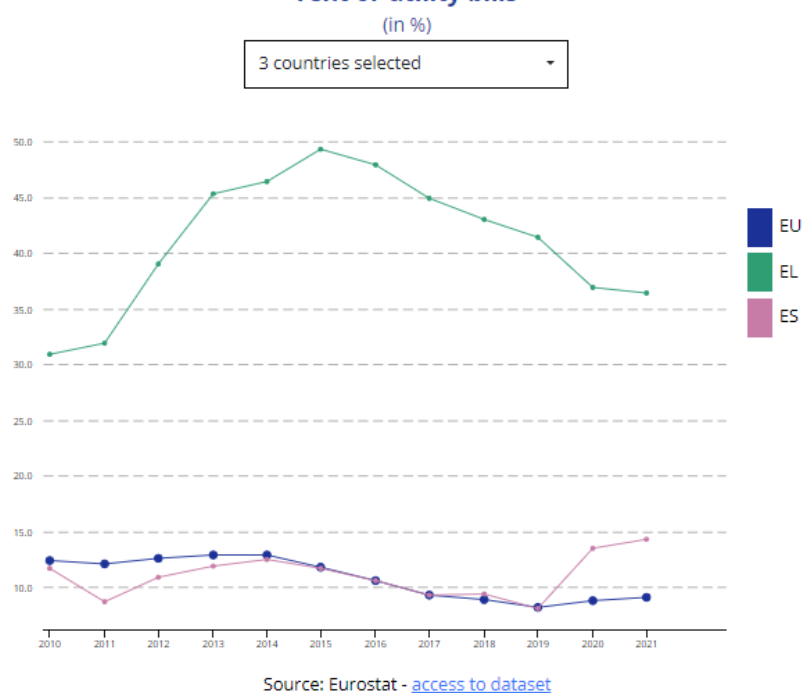
| Overcrowding rate by tenure | Greece (2021) | Spain (2021) | UK (2018) | EU 27 (2021) |
|-----------------------------|---------------|--------------|-----------|--------------|
| Owner with mortgage | 31,1% | 5,1% | 2,4% | 8,2% |
| Owner without | 25,8% | 4,1% | 1,2% | 17,2% |
| Tenant market | 34,4% | 15,4% | 9,6% | 23,7% |
| Tenant reduced | 30,3% | 6,9% | 13,6% | 25,4% |

Severe Housing deprivation (ILC_MDHO06C)

| | Greece (2021) | Spain (2020) | UK (2018) | EU 27 (2021) |
|---------------------|---------------|--------------|-----------|--------------|
| Owner with mortgage | 6,1% | 1,6% | 1,1% | 1,6% |
| Owner without | 4,8% | 2,0% | 0,2% | 4,2% |
| Tenant market | 8,1% | 8,9% | 3,8% | 5,8% |
| Tenant reduced | 8,3% | 7% | 7,1% | 9,6% |

Housing arrears

Share of people living in households with arrears on mortgage, rent or utility bills



Management of household over-indebtedness, non-performing loans and foreclosures

In Greece, the issue of non-performing loans has emerged as a key social issue since the beginning of the economic crisis, with red loans skyrocketing from 4% in 2008 to 34% in only a few years (the increase went parallel to unemployment rates). The management of household debt was not resolved drastically, but was contained and prolonged, both due to high social costs, but also in order not to create a shock in the real-estate market and to allow for the secondary mortgage market (servicers) and banking system to mature. Today, despite the development of the legal framework and the gradual liberalisation of the insolvency law (including removal of protection of first residence), the issue is still pending, threatening thousands of households with first residence and property loss. Although there is no information on the type of loans, houses or the social characteristics of the households in danger, it is estimated by the Bank of Greece that around 600.000 to 700.000 thousand

properties (valued 90bil) are collaterals to non-performing loans, and 25 bil. Concern only residential properties ([Kaloudi \(quoting Mitrakos BoG\), 2023](#)).

Arrears (housing related arrears and mortgages) are much lower in the UK and Spain starting from around 12% at the beginning of the crisis and reaching 5% in 2019. An increase in arrears, is recorded since the pandemic in both countries, being more pronounced in Spain.

Access to housing for Youth

The fact that the average age of young people leaving the parental household has been increasing in both Greece and Spain is an indicator of the increasing hardships faced by young people to access housing on their own. In **Greece** (Eurostat 2020) young women leave on average at the age of 28,4 (EU 25,5) and young men at the age 30,7 (EU 27,4). The situation is very similar in **Spain** with young women leaving at the age of 28,8 and young men at the age of 30,7. Data for the **UK** are available for 2019, showing a very different situation with young women leaving at 23,8 years old and young men at 25,4.

Respectively, the share of young adults aged 18-34 living with their parents is also different between southern Europe and the UK. In 2021, 49,4% of young women (EU 24,6%) and 71,5% of young men (EU 36,2%) aged between 25-34 lived with their parents in **Greece**. The rate has increased significantly in 10 years, as in 2011 it was 38,7% of women and 62,0% of young men lived with their parents. The situation is similar in **Spain**, with 30,7% of young women and 42,4% of young men living with their parents in 2011, increasing at 41,6% for young women and 50,4% for young men in 2021.

In the **UK**, in 2018 11,2% of young women and 21,3% of young men lived with their parents. In 2011, the rates were 9,4% for young women and 20,9% for young men, showing slower pace of increase, however it has been reported in several research works that young people in the UK are facing important challenges, such as dependence on rent (“generation rent”), difficulties to access homeownership and lower prioritisation in social housing.

3. Housing in Greece and Athens

3.1 Main characteristics of the housing system/regime

(Tenure distribution, social housing, role of state/family/third & social sector, housing market actors, extent/dimensions of financialization and commercialisation)

- Homeownership is the prevailing and preferred housing tenure, although it is becoming much harder, particularly for younger generations, to buy a house resulting in increased demand for rented housing.
- Access to housing is mostly achieved individually, with family support if available, through market mechanisms. Access to housing through informal and market channels has been a key integration mechanism for newcomers in Greek cities, as the Greek housing regime diachronically adopted a non-policy and laissez-faire approach for the settlement of the majority of interior and exterior migration waves.
- Intergenerational solidarity and support is a key characteristic of the southern European familistic welfare system. Families
- Vacant stock (Arapoglou, Maloutas and Siatitsa, 2019; Dimitrakou, 2022).

Social housing policy

- There is no specific legal framework/policy and explicitly responsible public body for housing policy and 0% Social housing stock (for more information see: Siatitsa, 2019).
- The main housing policy measure has been until recently the Rent benefit implemented for the first time in 2019 (the threshold is up to 7,000 individual and 21,000 family income, and subsidies between 70 up to 210 euro per month depending on household composition). Small scale social programmes are implemented for the homeless (shelters, temporary accommodation and supported housing).

- The government introduced a package of housing measures in December 2022 including a loan subsidy for young (24-39 years old) first-residence buyers, subsidies for energy upgrading for young homeowners (24-39) and an extension of state-subsidised leases of 1,000 houses previously rented for the refugee urban accommodation programme ESTIA (2016-2022) to be provided for free to young people (24-39) beneficiaries of the Guaranteed Minimum Income subsidy (GMI).
- Camps and a 6-month accommodation and integration support scheme (HELIOS) are the only programmes available for asylum seekers and refugees. Accommodation support is provided to Ukrainian refugees, in accommodation facilities (camps), rented hotels and through the HELIOS programme.
- Limited competences at the local level. The decentralisation reform for local administration attributed since 2010 competences regarding homelessness to municipalities, but tax collection, law-making, housing and construction market regulations, as well as important financial resources such as the energy upgrading funds are managed centrally at the national level. European Social Fund (ESF) and European Regional Development Fund (ERDF) are allocated to Regional Authorities.

3.2 Historical evolution of the institutional framework

(main laws, housing policies at national and local level, administrative mechanisms)

The early post-war period and until the 1980s the housing system in Greece and Athens had been marked by its high ownership rates, limited credit/bank financing and familism (Emmanouel, 2014). More specifically, this period was defined by a large number of internal migrants who -due to social and political reasons- left the countryside and moved to Athens. The “self-promotion” and the “land-for-flats” (*Antiparochi*) systems made housing affordable for many social groups, marking (1) the market and the extended family as the basic actors, and (2) the provision of housing as an individual or family matter. The state policies could be characterised as limited, as social housing remained a marginal issue performed mainly through the Worker’s Housing Agency’s (OEK) policies (Emmanouel, 2006; Maloutas, Siatitsa & Balampanidis, 2020; Alexandri, 2022).

This paradigm started to change gradually **in the 1990s**, when the first signs of financialization and commercialisation processes emerged. They were parts of the liberalisation processes of the housing market and mortgage lending accompanied by the joining of the Eurozone. The inevitable increase of prices as a result of the great growth in real estate transactions, in combination with the increased housing demand which emerged by the new wave of immigrants, contributed to the acceleration of social inequalities in housing provision (Emmanouel, 2004). Middle-class households had an increased potential to lend from private banks, while the most vulnerable groups could not do it so easily. For this reason, immigrants' housing needs were satisfied by the private rented sector, mainly by replacing the native Greek households who had already abandoned their apartments in certain parts of the city (Maloutas, Siatitsa & Balampanidis, 2020). Under these circumstances, housing provision was described in this period by the transition “from personal savings and family assistance” to the “explosion of credit” (Emmanouel, 2004).

Main legal reforms of that period

The period of the 90s was hallmarked by the processes of EU unification. The **Law 2076/92** was institutionalised in 1992 as part of the joining in the Eurozone signifying the liberalisation/deregulation of mortgage and lending, driving to an unprecedented boom of the construction sector (Alexandri & Janoschka, 2017). In the same direction the liberalisation of rents was established in 1995-96, “when tenant protection measures were annulled” (Siatitsa et. al., 2022).

The **global financial crisis** in Greece affected in many different aspects the changes that were introduced in the housing sector the previous period. While the family regained its importance for housing provision (Dagkouli – Kyriakoglou, 2018), processes of commercialization and financialization set advanced challenges affecting also -to some scale- the rates of ownership (Alexandri, 2022). More specifically, the implementation of memorandum policies had as a result -amongst others- the increase of unemployment, the decrease of wages, the growth of “flexible” employment relations, the cuts in welfare provision regarding health, social security and the pension system, the privatisation of public assets and services. All these factors affected households in many ways. Many tenants were not able to pay their rent. Even worse was the

impact of the crisis on the most vulnerable social groups, such as immigrants or refugees who didn't have equivalent alternatives (Maloutas, Siatitsa & Balampanidis, 2020).

As for the impact on homeowners, this was also severe. The homeownership taxation was massively increased, converting homeownership from “the pillar of economic security and social inclusion” to “an economic burden of tax and debt obligations” (Alexandri, 2022). In this respect small mainly landlords -who had their properties in the private rented market- in order to save their properties from not being rented at all, chose to decrease the rent due to the reduced demand (Siatitsa et. al., 2022). On the other, the “levels of private indebtedness and of nonperforming loans (NPL) have skyrocketed” which means that “[W]henver the amount of tax obligations exceeds the savings from the bank, it then proceeds to property foreclosures” (Alexandri & Janoschka, 2018:128). The non-performing loans have increased to unprecedented levels (Bank of Greece, 2022). In this austerity context, the rise of homelessness became also evident (Arapoglou, Gounis, & Siatitsa, 2015).

Main legal reforms of that period

The implementation of memorandum policies affected in many ways the housing sector. In 2010 the **Law 3869/2010** was legislated, commonly known as Katselis law. Its aim was to protect the mortgage loan debtors/indebted households from eviction from their primary residence.

The same year the Public Agency for Planning and Housing was abolished.

In 2011, a new property tax was imposed (ENFIA) which has been active till today.

In 2012, the Workers Housing Organization (OEK) was also abolished, degrading even more housing issues.

In 2015, the **Law 4354/2015 made the commodification of loan and property packages possible, according to which “servicers”** will be responsible for the management and collection of debt from households. Law 4346/2015 was legislated in 2015 regarding the indebted households. It was the advancement of Law 3869/2010 according to which families with max €16,000 annual income will be protected from evictions (Alexandri & Janoschka, 2018). At the same time, e-auctions were established making easier the implementation of auctions by surpassing the emergence of protests against them. In 2020, the current right-

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wing government withdrew the Katselis law and established a new insolvency Law 4738/2020 named “Second Chance” (Alexandri, 2022).

What happened during the refugee crisis

At the same time, the so-called **refugee “crisis” -emerged in 2015-** set off advanced problematizations regarding the housing of the most vulnerable. For example, the provision of accommodation/housing in this case was arranged as an emergent issue (Kandylis, 2019) being implemented by various actors which have formed a complicated system (Papoutsis, 2021; Papatzani et. al., 2022). In this way, the housing of the refugees was separated from the housing problems of the local population (Maloutas, Siatitsa & Balampanidis, 2020). As a result, a significant critique was developed concerning the deprivation of “rights” (Tsavdaroglou & Lalenis, 2020).

Since 2017 new challenges concerning the housing sector in Greece and specifically Athens have emerged. The acceleration of the tourist demand and the real estate market created opportunities for investment and rapid earnings for some few, and advanced threat of insolvency and evictions for many others (Balampanidis et. al., 2019; Pettas et. al., 2022). Processes of financialization and commercialization of housing have been multiplied, boosting the conversion of homes from social/common good to a commodity/asset (Alexandri & Janoschka, 2017; Alexandri, 2022).

Main legal/institutional reforms/changes of that period

“The official accommodation system in Greece for asylum-seekers is based on the Reception and Identification Centres established in the Northeastern Aegean islands (Hotspots) and in the northeastern town of Fylakio, on the Temporary Accommodation Centres (camps) in mainland Greece as well as on the accommodation and housing programs in the urban space” (Papatzani et. al., 2021).

What happened during the Pandemic

The **pandemic emerged in 2020** proved once again the importance of widespread housing provision. It affected not only the most vulnerable such as the refugees and asylum seekers (Tsavdaroglou & Kaika, 2022) who have been “locked” in refugee camps due to the permanent restrictions and lockdowns (Médecins Sans Frontières, 2020). In contrast, it affected a much larger part of the population who may have lost their jobs or worked under “flexible” conditions, and for this reason many of them did not have state support unless they could prove that they have been affected by the pandemic (Vilenica, Katerini & Filipovič Hrast, 2021; Karyotis & Sakali, 2022). Despite the emergency conditions, it seems that the processes of financialization of housing have increased (Kiki & Trompoukis, 2021).

Main legal/institutional reforms/changes of that period

The governance of the pandemic introduced advanced measures affecting housing conditions. For example, refugee camps were in a permanent lockdown in contrast with the rest of the territory. Lockdown restrictions in general, in terms of restrictions and work suspensions, caused the need for advanced measures, which however were limited in specific social groups. Rents decreased for 40 % (Siatitsa et. al., 2022:67).

In relation to non-performing loans, a few months before the breakout of the pandemic, the Greek government introduced a new securitization scheme (Hercules plan), which provided banks with state guarantees (around 20 bil) for the conversion of mortgages into investment assets to be traded in the financial market.

3.3 Recent policy reforms and stakes

Speculative investment in housing and touristification

Since 2017 the **expansion of short-term lettings** has had negative impacts on housing prices and housing availability particularly in large metropolitan centres (Athens and Thessaloniki) and areas of high tourist demand. This has generated targeted mobilisations and protests against gentrification and touristification that was more voiced before the pandemic (2019), but has not been reactivated after the extended lock-down period. Regulating short-term rentals has

been debated for the last four years without any changes in the regulatory framework that was introduced in 2017 having mainly a tax-collecting objective.

In 2014 the Law 4251/14, legislated the so-called “**Golden Visa**” program. The aim of this law was to increase foreign investment by entitling residence permits to “Third-country” nationals. The basic requirement for them was to make an investment of at least 400.000 € or acquire real-estate properties with a value of at least 250.000 €. According to Henley & Partners, this program concentrates specific advantages for foreign investors such as “[V]isa-free travel within Europe’s Schengen Area, no requirement to reside in Greece, residence permits can be acquired within 30–60 days, unlimited expiry date of residence permit, opportunity to rent out the investment property, residence applicable to the whole family (married spouse, children under 21 years old, and parents of the main applicant and spouse), eligibility to apply for citizenship after seven years of residence, ability to hold shares and receive income from the dividends of a company registered in Greece (but not to be employed in Greece)”³. The responsiveness of this program has been so important so far, that considerable problematizations have been raised regarding its consequences in the real estate market and housing issues (Maloutas, Siatitsa & Balampanidis, 2020; Surak & Tsuzuki, 2021; Alexandri, 2022). Despite its decreasing growth rate during the pandemic, the Greek state has also recognized at some point this matter by increasing the program’s minimum investment to 500,000 EUR, effective August 1st, 2023 (Enterprise Greece, 2023).

Red loans and management of households’ over indebtment

The management of households’ over indebtment has been characterised by differentiated tensions. Since 2010 and until 2016, the management of households’ over indebtment had been restrained due to the depressed levels of the real estate market. On the contrary, since 2017 and until now there has been a more aggressive management of households’ over indebtment (Alexandri, 2022), except from the pandemic period when evictions had been halted (Vilenica, Katerini, Hrast, 2021; Karyotis & Sakali, 2022).

3

https://www.henleyglobal.com/residence-investment/greece?page=ppc_Global_gsn_gen_visa_golden_greece_tier3&gad=1

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More specifically, **Law 3860/2010 was established in 2010** providing the regulating framework for households' indebtedness. An important point of this law was the -under conditions (which have been expanded further later on)- protection of the primary residence of the debtor.

The intensified tensions towards the liberalisation of insolvency law and main residence protection measures were expressed firstly with the legislation of the Law 4354/2015 and the 4387/2016. The first one established a “secondary market” or the “servicers market” for the commodification of non-performing loans, while the second one provided the ability for auctions to be performed online, thus preventing a possible disruption of the auctioning process by social mobilisations (Alexandri, 2022:75).

Law 4649/2019 which introduced the so-called “**Hercules**” program, according to which the state would be the guarantor for the sale of securitized “non performing loans” to international investors while servicers would be the collectors of the debt from indebted households (Alexandri, 2022; Reporters United, 2023⁴). In 2020, the withdrawal of the “katselis law” and the legislation of the new insolvency law 4738/2020, the so-called “second chance”, signalled the halt of primary residence's protection, intensifying further the liberalisation processes. One of its most interesting points is that it includes plans for a repossession and leasing agent for the management of non-performing loans of vulnerable groups. Debtors would be converted to tenants of their “own” home, giving them the opportunity to regain their property after 12 years, something which undoubtedly would be a difficult achievement ([Φορέας απόκτησης και επαναμίσθωσης ακινήτων του Ν.4738/2020 \(άρθρο 218\) – Keyd Site](#)). “While auctions and physical evictions are evaded, homeownership transforms peacefully into tenancy, homes are traded as bonds around the globe and the state guarantees the financialization of homes” (Alexandri, 2022:76).

Emerging housing policy agendas

The issue of housing hardships, particularly for youth and middle classes, has emerged more centrally in the **public debate and policy agenda**, especially since 2022 and on. After many

⁴ <https://www.reportersunited.gr/10628/funds-kokkina-daneia/>

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years the issue of housing has been included in the pre-electoral programmes of most political parties.

The right-wing government currently in power, promoted a **social housing programme targeting young people aged 25 to 39 years old**, that was named “My Home” that was voted in parliament December 2022, including five funding schemes, to be implemented mostly through financial and market actors. The main policy measure involves state subsidised mortgage loan interest rates for young people aged 29 to 35 through commercial banks. 500mil will subsidise 75% of the interest rate, while 25% will be regulated by the bank. The programme has been launched March 2023, and already within the first March it has created an inflation in the housing market, while young people are competing for overpriced and low quality housing. Other policy measures include, grants for energy renovation for young homeowners (450 mil euro through the RRF); lease extension for 1000 houses formerly rented for the urban accommodation for asylum seekers programme ESTIA, to be leased to young people 25-39 beneficiaries of the GMI, for 3 years at moderate rent prices (they should not exceed more than 10% the price they had in the previous programme, rented already in market prices); public-private partnerships for the construction of housing on public owned plots with the obligation for the contractors to provide 30 to 60% of affordable houses (prices not defined) to beneficiaries of the public land-owners, giving also the possibility of rent-to-buy leases;

Housing for vulnerable groups: Refugee accommodation and social services for the homeless

The City of Athens provided social services for homeless and most vulnerable people during 2015-2019 according to its program. Its aim was to mitigate at some point the negative effects of the financial crisis (City of Athens, 2015:24-29)⁵. Recently the current mayor announced additional measures concentrating on housing of the most vulnerable, based on the experience that has been collected through the implementation of the ESTIA program (Lialios, 2023)⁶.

⁵ https://www.cityofathens.gr/wp-content/uploads/2021/01/2015-2019_Programma_Koinwnikis_Politikis.pdf

⁶ <https://www.kathimerini.gr/society/561822058/koinonikes-katoikies-stin-athina-h-protasi-toy-dimoy/>

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Mapping of major actors involved and main housing policies

Table: Legal and policy documents for Athens/Greece

| | Law/Legal document | Crisis | Year | Governance level |
|---|---|---------------------------|-----------|------------------|
| 1 | Katseli Law - κείμενο νόμου/αιτιολογική (Law 3860/2010) | Economic crisis | 2010 | National |
| 2 | Humanitarian crisis law | Economic crisis | 2015 | National |
| 3 | “Social Housing scheme” (stratigaki) | Economic crisis | 20... | Municipal |
| 4 | ESTIA | Refugee crisis | 2015-2016 | National |
| 5 | Curing the Limbo | Refugee crisis | 2017? | Municipal |
| 6 | Reduction of rents and other provisions during the pandemic | Pandemic | 2020 | National |
| 7 | To spiti mou - κείμενο νόμου/αιτιολογική | Poly-crisis/Post-pandemic | 2022 | National |

4. Housing Spain and Barcelona

4.1 Main characteristics of the housing system/regime

(Tenure distribution, social housing, role of state/family/third & social sector, housing market actors, extent/dimensions of financialization and commercialisation)

The Spanish housing system is predominantly market-based and focused almost exclusively on facilitating access to property ownership. Home ownership and second homes are prevalent, the public sector plays a marginal role and social housing is virtually non-existent (Pareja-Eastaway & Sánchez-Martínez, 2017). Average household expenditure on housing is high (Trilla and Bosch, 2018) and households depend heavily on mortgage lending. Similarly to Greece, it has a large vacant and secondary housing stock. In 2011(census, INE⁷) it was estimated at around ⅓ of the total stock (16 mil occupied dwellings and 8 mil empty), 14% of the stock is vacant for other reasons.

Several factors influenced the supply of housing over the last decades: demographic (boom generation accessing housing and high rate of international immigration), economic (investment returns and tourist industry), social (family solidarity) and cultural (second residence as a consumption pattern of upper and middle classes) (García 2010). By the 1990s, the real estate sector was already important in the Spanish economy. However, the latest growth cycle (from the 1990s onwards) saw an acceleration of housing production combined with a long period of rising housing prices linked to globalisation factors (foreign investment, low interests rates and large demand fuelled by immigration) as well as an urbanisation model based on high- and low-density supply and high demand for second residences partly linked to tourism. Financial deregulation and falling interest rates made mortgages accessible and resulted in more owner-occupied housing. More than 6.5 million housing units were built in Spain during the economic boom. Between 1998 and 2007, housing prices tripled (Garcia-Montalvo 2009). Home ownership became a feature of the Spanish urban growth model, fixed by the time the housing bubble burst: 84.5 %, in comparison with only 12.2 % of rental housing available (2.3 % other types) (Pareja-Eastway and Varo 2002; DeWeerd & Garcia, 2015).

Little before the crisis, access to housing had become particularly difficult due to very high prices caused by the construction bubble that culminated in 2007, before it burst. Access to

⁷ INE (2001) Censo de Viviendas 2001 [Online], Available: http://www.ine.es/censo_accesible/es/inicio.jsp

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housing was considered a major problem by more than one third of the population even before the crisis (37.3% of the population stated it was their major concern in an annual survey in 2007).⁸ After the burst of the global financial crisis (and burst of the construction and real-estate bubble in Spain), housing problems aggravated, particularly due to foreclosures and evictions. According to the Judicial Power Council 720,000 foreclosure proceedings and 327,000 evictions took place during the 2007–2016 period. A number of studies explained the dimensions of this catastrophe (Díaz Orueta & Lourés, 2008; Naredo & Montiel, 2011; Rodríguez & Espinoza, 2-17) relating it also to the prevalence of housing policies that have promoted home ownership over other forms of tenure (cooperatives, renting, etc.). Contrary to Greece where housing financing depended until recently mainly on traditional means (savings, family transfers, self-production, in-kind-exchange, as credit only started to expand in the mid 90s and was more rigidly regulated (Emanuel, 2014), in Spain large parts of the population, and especially vulnerable groups, such as migrants depended on mortgage to access housing.

This situation generated the emergence of very strong social movements (since 2009, with predecessors since 2006 against speculation), that have been very adaptive as the housing issue evolves: from mortgages, to squats, to claiming housing policy and more recently for rent control and tenant protection. It has also generated important housing policy advancements, making Spain a very illustrative case regarding the interrelatedness and interconnection of social movements with institutions and vice versa. Such policy changes have important regional variations and develop at multiple levels, with Catalunya/Barcelona (and maybe Castilla/Madrid) being in the forefront of housing reforms as we will analyse in more detail in the next session.⁹ Since 2019 a more comprehensive and integrated policy framework for the Right to Housing has been pursued by the Socialist and Left Party coalition (since elections in 2018), that culminated in the voting of the new housing law (Ley 12/2023, BOE 124, 25/04/2023¹⁰). At the same time, the state has played an important role in protecting financial

⁸ CIS-Centro de Investigaciones Sociológicas (2007) Barómetro de Septiembre 2007, Research Study 2732. Mentioned in

⁹ Directly after the crisis eleven Autonomous Communities advanced with the production of housing laws for the right to housing Andalusia (2013), Cantabria (2014), Canary Islands (2014), Aragon (2015), Catalonia (2015, 2016, 2020); Basque Country (2015); Murcia (2015); Extremadura (2016, 2017, 2019); Valencia (2017); Navarra (2018); Balearic Islands (2018). Most laws and regulations attempted between 2013-2018 were appealed by the central right wing government at the constitutional court. A conflict which changed in 2018 with the advent in power of a more progressive government. These housing reforms did not have a similar approach (Nogueira dn Quintia, 2019).

¹⁰ <https://www.boe.es/buscar/act.php?id=BOE-A-2023-12203>

and corporate actors, and in re-igniting financialisation and real-estate speculation through specific policies (Gil and Martinez, 2021).

4.2 Historical evolution of the institutional framework

(Main laws, housing policies at national and local level, administrative mechanisms)

Priorities and governance of housing policy

Housing policy has prioritised homeownership particularly since the Franco period. “From the 1960s, policy was oriented more towards stimulating economic activity and favouring developers than towards social goals” (Alberdi, 2014:226). State housing plans between 1956 and 1976 aimed at eliminating housing deficits and “turning each worker into an owner”. Massive housing programmes were promoted at that period allocated with discretionary social and political criteria. In the 1960s, new regulations allowed the sale of houses and flats to long-term tenants at very low prices and incentivized new housing (Cabr   and M  denes 2004). The neighbourhood movement that emerged towards the end of the dictatorship (Castells 1983) contributed to the promotion of a new approach for social housing. An extensive plan for the Regeneration of neighbourhoods was implemented in the post-dictatorship period (Plan de Remodelacion the Barrio).¹¹ However, the main policy direction was towards homeownership and social housing produced was provided at low costs for purchase. Since the 1975 democratic transition the governance of housing policy is very decentralised in Spain, with regional autonomies having independent law-making and administrative capacities, while the central state retains control over the fiscal and social housing policy through the series of housing plans.

The housing bubble since the 90s that culminated in the real-estate and construction bubble burst (*burbuja inmobiliaria*), was state supported through two main policy tools: a) municipalities revenues depended on new housing production implicating them in real-estate boosterism (land-use changes, attracting investors and constructors, grandiose urban expansion plans etc.) (Diaz Orueta, 2012), and b) incentives for homeownership (tax

¹¹ Blanco I, Bonet J and Wallicer A (2011) Urban governance and regeneration policies in historic city centers: Madrid and Barcelona. Urban Research and Practice 4:3.

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exemption/deduction) and low interest rates that -together with the lack of alternatives- spurred households to homeownership. During decades homeownership was promoted as a safe investment but was heavily dependent on mortgage lending, including also vulnerable population.

The mortgage law is key in understanding the problem of over-indebtedness and evictions that emerged after the crisis. Over the years the Mortgage Law (instituted first in 1946) was gradually liberalised as a means to boost the national economy. This deregulation led to particularly predatory practices from Banks with plenty of abusive clauses identified in mortgage contracts, while it was stated that the Code of Civil Procedure was more favourable towards financial institutions than private debtors in cases of evictions. Eviction processes could start within one month of arrears and the property could be auctioned at 50% of the nominal price, leaving the rest of the debt to the debtor (Dacion de Pago was the main claim of the PAH housing movement, meaning that the debt should be cancelled when the housing is liquefied). Before 2013 when the mortgage code was harmonised with the EU legislation debtors did not have the option of debt settlement or individual bankruptcy (De Weerd & Garcia, 2016).

The stark injustices of the mortgage law and debt management after the economic crisis was the trigger for the emergence of the PAH in 2009, a movement that grew rapidly from a small group of citizens in Barcelona, to a large social movement at national scale, with important impact on institutional changes and awareness raising. The greatest impact of the PAH actions on governance was at the European scale. *“In late 2011, the existing PAH local platforms had a first general assembly constituting a national federation (Colau and Alemany 2012). This up-scaling of the PAH platform coincided with the development of initiatives at the regional, national and European scales. The ECJ ruling on 14 March 2013, public pressure, and support for the People’s Legislative Initiative (ILP)—drafted by the PAH movement—obliged the Spanish government to take the ILP in consideration and to modify the Mortgage Law and Civil Procedure to adjust the imbalance between creditor and individual debtor. On May 14, the Spanish Parliament voted a new law to “reinforce the protection of mortgage debtors” (De Weerd & Garcia, 2016).*

Social housing policies

Two main types of social housing have been implemented in Spain: the **Vivienda de Protección Oficial (VPO)** -officially protected housing- and **social rented housing**, what is usually called social housing in Europe (Alberdi, 2014).

Table 13.3 Main social housing elements of housing plans, 1988–2005.

| Period | Type of subsidies for VPO | Target for new VPO provision | Achievements and limitations |
|-----------------------|--|--|---|
| 1988–1991 | Interest-rate subsidies. Monetary restrictions meant that market interest rates were much higher than those on VPO loans | Targets reduced dramatically during these years | Goal was to promote access to home ownership for lower-income households. Autonomous governments had a prominent role in social housing. Price increases led to calls to declassify VPO |
| 1992–1995 | Greater customisation of subsidies to income and household composition. New subsidies for first-time buyers and creation of housing savings accounts | 400 000 | Greater understanding of autonomous/central government relationships. Only Mortgage Bank of Spain offered VPO loans. All pre-1978 social housing units retroactively deregulated. Public bodies offered cheap or free land for VPO housing |
| 1996–1999 (truncated) | Continuation of previous trend | Target of 500 000 homes now included renovations as well as new construction | New types of social housing created, aiming to provide cheaper housing for lower-income households. High levels of construction and mortgage lending |
| 1998–2001 | Interest-rate subsidies eliminated; VPO purchasers instead received subsidies for loan repayments. Down-payment grant introduced for certain low-income households | 284 000 | Easy access to credit but rocketing house prices. High construction and land prices made VPO unprofitable. Lock-in period before market-price resale permitted was reduced from 30 years to 20. If the dwelling is sold before then, all subsidies must be repaid |
| 2002–2005 | Down-payment grant as in previous plan | 400 000 | Simplification to a single VPO typology with two criteria: price and size. Increased involvement of autonomous governments and municipalities in the development of housing policy. |

Source: Derived from Perez Barrasa *et al.* (2011).

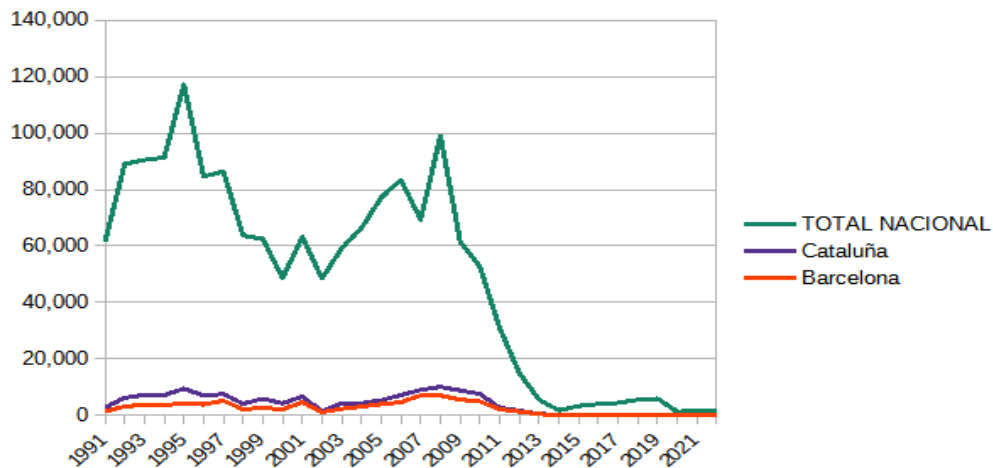
Source: Alberdi, 2014:227

VPO is provided almost entirely for owner occupation (as it has been the case of the WHO and other publicly produced housing in Greece). Only a small proportion is offered for rent. The state subsidises the construction and renovation of VPO through low-interest loans to private developers with specification regarding their quality and size allocated according to social criteria at below-market prices (in Greece WHO fully funded the construction of housing complexes undertaken by contractors, through a contributory fund where employees and employers contributed, with no state funding). The largest part of VPO housing was produced in the period between 1978 and 1986. After 1987 developers turned to the private market which was more profitable due to the increase in prices and access to cheaper lending. The increase in land prices also made it more difficult for new VPO developments. In the post dictatorship period, emphasis was given in housing for low-income households, while it was allowed for beneficiaries to sell their houses in the free market after 20 years gaining from price increases.

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Source: Requests for provisional qualification, Ministry of Transport, Mobility and Urban Agenda

The construction of VPO is undertaken by a variety of corporate actors, including public (central and municipal) companies, developers, associations, cooperatives, not-for-profit organisations and private individuals under certain criteria. The main way to fund VPO is by providing access to municipal land for free, while construction is funded through state budget (allocated in the Housing Plans) and banks. The banking system until the mid-1980s was regulated. The Banco Hipotecario (specialised mortgage bank) and the saving banks (cajas de ahorro) lent capital for VPO production and consumption. After the deregulation of the banking system, commercial banks provided loans on favourable conditions to those eligible for VPO based on a state-bank agreement.

The **social rented housing sector** corresponds to 1 or 2% of the total stock of main residences. The social rental sector is concentrated in the big cities. Before their massive privatisation, the larger part of this stock was owned mostly by regional and municipal institutions created since the 1980s. Most providers of VPO social housing administer, maintain and repair existing rented stock; select the beneficiaries; enforce eligibility conditions and deal with new developments of social rented housing. Although there are important regional variations. “Spain’s strong legal protection for tenants, however, makes this difficult; tenancies last at least five years, and at the end of the lease term it is difficult to remove tenants even if conditions have changed.” (Alberdi, 2014: 228-229).

Housing plans allocate funds for the production of VPO and social rental housing, which increased after 2000. In 2001 it was 142.000 units and it more than doubled in 2007 implementing the Housing Plan 2005-2008 with fiscal incentives and increased funding. Favourable taxation (VAT) applies for social housing, and different tax deductions for people in social housing apply in different regions.

The **right wing government that came to power in 2011**, tried to restore the VPO demand side subsidiation system, but was not allowed to due to austerity cuts. It proposed to address the problems of the rental market by reducing security of tenure for tenants, increasing rental contract flexibility and speeding up eviction procedures. In relation to property, it aimed at reducing taxation for property transactions and speeding up the legal procedures. It also proposed to improve the administrative framework, eliminating barriers currently blocking the effective operations of the market.

Actors in the construction sector

Social housing developers have created the **Asociacion Espanola de Promotores Públicos de Vivienda y Suelo** (AVS) in 1985 representing the owners of more than 50% of the social rented housing stock. The **Confederación de Cooperativas de Viviendas de España** (CON-COVI) represents cooperative housing actors. In Catalunya the commercial construction sector is represented by the **Asociación de Promotores de Catalunya** (APCE), which also funds a university seat that does policy research on housing. They have been [very critical](#) of the obligation for 30% of VPO in new developments over 600 sqm that was promoted with the [Right to housing plan by the Region of Catalonia in 2014](#).

Before and after the construction burst

Housing was one of the priorities of the **socialist party that came into power in 2004**. At that period, just a few years before the burst of the real-estate bubble (“burbuja inmobiliaria”) in 2007, a massive youth movement and widespread critique of real-estate speculation and the Spanish urban growth emerged. Prices had soared and access to housing had become impossible for younger generations and lower-incomes, as they had to get burdened with

lifelong mortgages to buy houses at exorbitant prices. The subsidised owner-occupation model was very much rejected as it had proved a model that participated in urban speculation.

The **2005-2008 Housing Plan**¹² extended the period of sale prohibition of VPO housing to 30 years, with a price cap on second and subsequent sales. Autonomous governments were allowed to adjust it. (Some governments, such as the Basque country, introduced a permanent prohibition of sale, parallel to the right to buy for public entities. They also tried to control more systematically changes in the tenants economic situation and oblige tenants to leave if they did not comply with eligibility criteria anymore). The plan allocated more money to the production of social rented housing. It also introduced initiatives to mobilise vacant housing but with not much success (it created a public rental fund (Sociedad Pública de Alquiler, or SPA) to act as an intermediary between owners of vacant dwellings and tenants).

Following intense mobilisations by young people, a housing allowance was introduced in 2008, the **renta básica de emancipación** (basic rent for emancipation for tenants aged 22 to 30 years old, with maximum income 22.000. The rent was revoked in 2011.

The **2009–2012 Housing plan**¹³ required that 40% of new VPO social homes be for rental rather than sale and allowed the conversion of empty houses into VPO social dwellings (which would consequently fetch lower prices). This plan also incorporated a government commitment to purchase land for the construction of up to 1.5 million mainly small (from 30m2 up) VPO units. It included a subsidy of €6.000 for refurbishment to landlords willing to let a vacant dwelling at below-market rent for at least five years.

After the crush

The 2007-2008 construction bubble burst resulted in

- **Foreclosures and evictions:** The economic destruction and massive loss of jobs (it is estimated that by the end of 2011 almost 2,5 million jobs were lost) since 2007, resulted

¹² Housing Plan 2005–2008, Real Decreto 801/2005, of 1st of July (BOE 13/7/2005) , Available: <http://www.boe.es/boe/dias/2005/07/13/pdfs/A24941-24968.pdf>

¹³ Housing Plan 2009–2012, Real Decreto 2066/2008, of 12th December (BOE 24/12/2008) [Online], Available: <http://www.boe.es/boe/dias/2008/12/24/pdfs/A51909-51937.pdf>

in defaults as citizens were unable to pay their mortgages. More than 400.000 mortgages were foreclosed (Exact number of initiated mortgage foreclosures during 2008–2012 in Spain: 415.117; in Catalonia: 79.699 (C.G.P.J.)) belonging both to households and construction companies. In 2011 non-performing loans reached 10,9% of developers, 177% of constructors and 2.8% of buyers.

- **Bankruptcy of the construction industry:** Even if repossession from buyers increased as many of them lost their jobs, housing owners were not the main debtors. These were developers and builders, which made Spanish banks the largest real estate managers since the housing bubble burst. (Rodríguez López, El Pais, 9/6/[2012](#)).
- **large scale rescue programme through SAREB,**
- **Large international corporate landlords,** such as Blackstone, have bought large parts of the housing stock. In 2019, the US Blackstone vulture fund became the country's leading landlord, with around 30,000 housing units for rent (representing a market value of EUR 5,643 million) via listed real estate investment companies (intended for real estate investments and benefiting from a tax exemption, created to absorb part of the huge post-crisis real estate stock). For example, between 2013 and 2017, one of Blackstone's subsidiaries, Fidere, boosted the market value of its real estate investments by 400%. Even though the Spanish rental market mainly comprises smaller landlords, the accumulation of tens of thousands of dwellings by vulture funds allows them to influence market prices.” (FEANTSA, 2020; Garcia-Lamarca, 2020:8)
- Municipalities and social housing providers privatised their housing stock
- Spain entered austerity regime with significant budget cuts

Regional differentiations: Housing in Catalunya

As mentioned earlier, in Spain there are important regional variations in relation to housing policy, although important competences remain with the central state. According to the Art. 148 of the Spanish Constitution, the regions have exclusive competence in housing matters. However the central-government retains important cross-cutting competencies that affect housing, such as civil legislation, planning of economic activity and regulation of the credit and banking sectors. The State, in addition to regulating rent, can intervene and regulate

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economic aspects of the housing sub-sector, while the Autonomous Communities can legitimately develop their own policy (Trilla & Bosch, 2018). Thus, until 2013 the main housing policies (Housing Plans) were approved and funded by the central state.

According to Paleo and Quintia (2022), in Catalonia, the legislative framework for housing policy has developed incrementally and more intensely than in the rest of Spain. In **1991**, with the right-wing nationalist party *Convergència i Unió* (CIU) in power, a law was passed that formally proclaimed the right to adequate housing. However, no material mechanisms were added to this **until 2007**, under a left-wing tripartite executive clearly in favour of decentralisation (though less so than the previous CIU executive) with the **Law 18/2007 of 28 December**. The law is considered a turning point for legislative advances during the economic crisis in Catalunya. This level remained unsurpassed in the rest of Spain for several more years, until the **post-crisis legislative wave began in 2013**. Catalonia also participated in this wave with the approval of **three laws and two decree-laws between 2015 and 2020** under the coalition governments of *JxSí* and *JuntsXCat* (in favour of decentralisation all along the entire left-right axis, from *Esquerra Republicana* (ERC) on the left to *Convergència Democràtica de Catalunya* (CDC) on the right).

A regional law for rent control has been introduced by the Region of Catalunya in 2017. The law was denounced as unconstitutional by the right wing government, claiming it exceeded the competences of the Regional Government and it was declared unconstitutional (STC 37/2022) by the Constitutional Court, although the regional guiding price index was validated and remains in force (16/2021). Rent controls are being implemented anew in areas under market pressure (“zonas de mercado residencial tensionado”¹⁴) in 140 municipalities of the Catalan Region,¹⁵ in accordance with the national Law 12/2023, of May 24, for the right to housing (BOE no. 124, of 05/25/2023).

According to the authors, in Catalunya there is a path-dependency towards the regulation of regional housing policies due to the acceptance of inherited housing legislation by successive governments regardless of their political orientation. Additionally, the strong political power

¹⁴ Areas where the cost of rent or mortgage succeeded the 30% of median household income in the area or if the price of purchase of rent has increased by at least three points above the IPC (Consumer Price Index) during the previous five years.

¹⁵ <https://web.gencat.cat/es/actualitat/detall/Les-arees-tenses-on-es-limitara-el-lloguer-a-informacio-publica>

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of autonomist nationalist parties that claim for more decentralisation of competences towards the communities is another factor that explains this trend. However, it was left-wing parties that advanced the legislation. An additional factor mentioned is the higher rate of foreclosure proceedings in Catalonia and the fact that the public opinion is above the national average in considering housing as a major social concern (Paleo and Quintia, 2022).

In their comparative study of housing policy evolution and its regionalisation within Spain, they classify the region of Catalunya among those regions (together with Valencia, Basque Country, Balearic Islands, Extremadura and Navarra) that adopted a holistic approach to housing policy, enhancing the role of the public sector and public intervention characterised by structural interventions, formal recognition of the right to housing and means to enforce it, material approach to the right to housing, with provision of resources and introduction of a broad array to address various housing related problems, such as energy poverty, overcrowding, bad housing conditions, vacant housing etc.

| Regional laws on Housing Catalunya |
|--|
| LLEI 18/2007, de 28 de desembre, del dret a l'habitatge |
| DECRET 157/2010, de 2 de novembre, de reestructuració de la Secretaria d'Habitatge, creació de l'Observatori de l'Hàbitat i la Segregació Urbana i aprovació dels Estatuts de l'Agència de l'Habitatge de Catalunya. |
| DECRET 75/2014, de 27 de maig, del Pla per al dret a l'habitatge |
| DECRET 262/2016, de 7 de juny, de reestructuració del Departament de Governació, Administracions Públiques i Habitatge. |
| LLEI 24/2015, del 29 de juliol, de mesures urgents per a afrontar l'emergència en l'àmbit de l'habitatge i la pobresa energètica. |
| LLEI 4/2016, del 23 de desembre, de mesures de protecció del dret a l'habitatge de les persones en risc d'exclusió residencial. |
| DECRET LLEI 17/2019, de 23 de desembre, de mesures urgents per millorar l'accés a l'habitatge. |
| LLEI 11/2020, del 18 de setembre, de mesures urgents en matèria de contenció de rendes en els contractes d'arrendament d'habitatge i de modificació de la Llei 18/2007, de la Llei 24/2015 i de la Llei 4/2016, relatives a la protecció del dret a l'habitatge. |

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| |
|---|
| DECRET LLEI 50/2020, de 9 de desembre, de mesures urgents per estimular la promoció d'habitatge amb protecció oficial i de noves modalitats d'allotjament en règim de lloguer. |
| LLEI 1/2022, del 3 de març, de modificació de la Llei 18/2007, la Llei 24/2015 i la Llei 4/2016 per a afrontar l'emergència en l'àmbit de l'habitatge. |
| LLEI 1/2023, del 15 de febrer, de modificació de la Llei 18/2007, del dret a l'habitatge, i del llibre cinquè del Codi civil de Catalunya, relatiu als drets reals, amb relació a l'adopció de mesures urgents per a afrontar la inactivitat dels propietaris en els casos d'ocupació il·legal d'habitatges amb alteració de la convivència veïnal. |
| National laws |
| REAL DECRETO 2066/2008, de 12 de diciembre, por el que se regula el Plan Estatal de Vivienda y Rehabilitación 2009-2012. |
| <u>Reial decret llei 7/2019, d'1 de març, de mesures urgents en matèria d'habitatge i lloguer.</u> |
| Reial decret 42/2022, de 18 de gener de 2022, pel qual es regula el Bono Lloguer Jove i el Pla Estatal per a l'accés a l'habitatge 2022-2025. |
| Ley 12/2023, de 24 de mayo, por el derecho a la vivienda |

4.3 Recent policy reforms and stakes at the local level

Housing struggles in Barcelona have experienced a peak during the last decade in the context of the intersecting crises and the consequent touristification of the city. While one of the most intense examples is the anti-eviction movement of the Plataforma de Afectados por la Hipoteca (PAH), residents in Barcelona's neighbourhoods self-organise themselves advancing their claims against housing precarity and building alternative models of housing commons (De Weerd & García-Cabeza, 2016).

Barcelona has been at the forefront of housing policy reforms and innovations particularly since the advent in power of Barcelona en Comú, a municipal political group with strong linkages to social movements and a leadership that was directly connected to the housing movement in the city (VdeVivienda since 2006 -against real-estate urban speculation- and a founding member of the PAH in 2009). Housing has been a top priority for the local government. A ten year **Plan for the Right to Housing 2016-2025** ¹⁶ was prepared which was updated in the second government period, contributing to the upgrading, visibility and growth of public intervention

¹⁶ https://www.habitatge.barcelona/sites/default/files/qh21_h_eng.pdf

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in housing and social housing policies in the city, despite challenges and shortcomings (+mention critiques). An assessment of the implementation of the plan has been issued by the Municipal Institute of Housing and Renovation (IMHAB) and Barcelona City Council in July 2022.¹⁷

Axes and measures proposed in the Right to Housing Plan

- 1. Preventing and attending to housing emergencies and residential exclusion**
 - 1.1. Preventing residential exclusion
 - 1.2. Assisting people in the process of losing their home
 - 1.3. Assisting people who cannot get access to decent housing
- 2. Ensuring the proper use of housing**
 - 2.1. Improved knowledge
 - 2.2. Maintaining the use of housing
 - 2.3. Housing discipline
- 3. Increasing the stock of affordable housing**
 - 3.1 Acquiring properties
 - 3.2. Incorporating private housing into the rental housing pool
 - 3.3. Agreement with the third sector for handing over dwellings
 - 3.4. Agreements with banks
 - 3.5. Promoting officially protected housing
- 4. Maintaining, renovating and improving the current housing stock**
 - 4.1. Renovation support
 - 4.2. Neighbourhood Plan

Social housing sector in the city and housing policy governance

Barcelona has been considered part of the **New Municipalism movement** that emerged as a response to the global financial crisis in many cities of Europe. According to Holm¹⁸ (2022:10) “**Municipalism is a strategy for implementing the transformative demands of grassroots movements at the local level**, one that is consistently oriented toward the common good, that aims to overcome various forms of exclusion, to improve everyday living conditions, and that

¹⁷ https://www.habitatge.barcelona/sites/default/files/156946_balanc_2021_cat-en-gb_web.pdf

¹⁸ https://www.rosalux.de/fileadmin/rls_uploads/pdfs/Studien/RLS_Study_Municipalism_in_Practice.pdf

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includes the democratisation of political institutions through expanded co-determination procedures and the feminisation of politics.” Municipalist housing elements have been defined as: a) ensuring housing affordability, b) making possible housing accessibility especially for disadvantaged groups, c) the sustainability of housing provision, d) the democratic control of residents in terms of maintenance, modernisation, management, rent levels and occupancy of apartments. Thus, policies to address these issues are key, including: intervention in the real-estate market, rent control as an instrument for securing affordable housing, regulation and limitation to touristification trends, anti-eviction strategies, and zoning as an instrument in order to produce affordable housing. (+ see conclusions for an assessment of the policies implemented).

During the refugee crisis:

“While Barcelona is a city relatively far away from the epicentre of the crisis, it has been part of a network of cities that want to, and can make an effort to respond in a spirit of solidarity to these exceptional circumstances. At present, the great majority of groups represented in the Barcelona City Council are in favour of the idea of the city becoming a haven for refugees and contributing actively towards organising a [network of refuge cities](#). Any response must attempt to deal with the immediacy of the present crisis but without losing sight of the fact that this is a long-term phenomenon. Refugees will continue to keep arriving and those already here will not be able to return to their countries in the near future. Now it is time to move from words to action, and this should be carried out in four different areas.”

As mentioned by the authors, increasing and improving infrastructure for receiving asylum (accommodation and psychological and legal support, employment and social integration), responding to the needs of refugees already in the Spanish territory, improving coordination between the different branches and areas of the public administration and forging municipal alliances of solidarity are part of the challenges faced (Montijano & Soler, 2015)¹⁹.

¹⁹ Cities and Refugees: Barcelona’s Message, 09/2015

https://www.cidob.org/en/publications/publication_series/opinion/seguridad_y_politica_mundial/cities_and_refugees_barcelona_s_message

State programme for recognised refugees (Barcelona Ciutat Refugi, Municipality of Barcelona)²⁰

Requesting international protection is a legal process that does not confer any social benefits.

Those with no resources of their own who are claiming asylum can turn to the state programme once their application has been accepted.

The programme is managed by social bodies and NGOs through a competitive call for subsidies from the Ministry of Inclusion, Social Security and Migration. The programme consists of three stages, divided up according to the level of assistance received by those attended to. Before starting the programme, there is an assessment and referral stage (stage 0) to evaluate the asylum seeker's profile and needs in order to refer them to the appropriate resources. This is explained in the Government's 'Manual for the Reception and Integration System for Asylum Seekers and Beneficiaries of International Protection'.

Once this assessment has taken place, the three-phase integration process can begin.

The reception stage (first stage) consists of entering a reception centre or facility and trying to meet the applicant's basic needs from the time they arrive (accommodation and subsistence, social intervention, psychological care, training, interpretation and translation, and legal advice).

The integration stage (second stage) begins when people finish their stay in the reception facility and require ongoing support. This is mainly carried out through social intervention and financial aid and is always in the same regional community where the processing of the application began.

Processing can be completed with a third phase in which the recipient may need temporary or sporadic help in specific areas.

Refugees have an advantage over other migrant residents as they are automatically granted the right to work and they can apply for citizenship after five years rather than ten.

During the Pandemic:

Measures for tackling the impact of Covid-19 addressed to people living in rented housing: *In recent months, the institutions have approved urgent measures to tackle the economic and social impact caused by Covid-19 in housing matters. The State Government has issued two decrees, Royal Decree-Law 8/2020, in force since 18 March, and Royal Decree 11/2020, in force since 2 April, which provide for measures for people living in rented housing. On 18 May, the Government of Catalonia also*

²⁰ <https://www.ciutatrefugi.barcelona/en/faqs>

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*published an assistance line for people living in rented homes whose incomes have been affected by Covid-19.*²¹

²¹ <https://www.habitatge.barcelona/en/services-grants/urgent-measures-tackling-covid-19-housing-matters/measures-tackling-impact-covid-19>

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5. Housing in UK/Scotland and Glasgow

5.1 Main characteristics of the housing system/regime

(Tenure distribution, social housing, role of state/family/third & social sector, housing market actors, extent/dimensions of financialization and commercialisation)

Housing struggles in Scotland and the UK, emerge in the context of a deeply neoliberal housing agenda that can be traced back to Margaret Thatcher's rise to government and the policies promoted at the time. Key housing policies were the privatisations of public housing since 1979 and the 1988 Housing Act that sought to empower the private renting sector by freeing rent costs and facilitating evictions. From that point commenced the dismantling of the public housing sector in the UK.

Scotland has undergone **the most marked transformation of the social housing sector**, with social rental declining from two-thirds of all housing in the mid-1970s to 20% in the 2020s. Glasgow also has a strong tradition of municipal power in housing, with 37% of the total housing stock corresponding to social housing (Levy-Vroelant et. al., 2014: 278).

5.2 Historical evolution of the institutional framework

(Main laws, housing policies at national and local level, administrative mechanisms)

Early years of housing policy²²

During the **immediate post-WWII period** the UK invested substantially in public housing operated by local municipalities, producing a Council housing tenure and stock that rose from a negligible level in the 1910s to 31% by 1980 (Ball, 1983:2). **Housing acts** were passed in all European countries by the end of the nineteenth century. Their aim was to strengthen public action against private interests, for instance, making expropriation in the name of 'general interest' easier, regulating relations between tenants and landlords and improving health conditions (ibid:281). **Glasgow** saw its demographic base increase between 1801 and 1861 from 77.000 to almost 400.000, before exceeding 1 million by 1911 (Mather, 2000). The failure

²² This part is based on Levy-Vroelant et al 2014

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of housing construction to keep up with demand at affordable prices, and the consequent subdivision of existing property, led to a state of deterioration and overcrowding in the second half of the century. The **1921 Royal Commission on housing in Scotland** found the city to be the most overcrowded in Europe, with 39% of households having more than two people in a room. In 1911, almost 48% of Scots lived in houses of two rooms or less, with the kitchen counting as a room. Examples of philanthropic or industrial housing can be found right across Europe including Dale and Owen's world-renowned development in New Lanark, Scotland, (p.280).

Robertson & Smyth (2009) distinguish four periods in the modern history of Scottish housing:

- a) pre-1919, the era of private landlords;
- b) 1919–1979, the shift to council housing as the dominant tenure;
- c) 1980–2010, the rise of homeownership and housing associations; and
- d) 2010 and beyond, the ascendancy of private housing, both owned and rented .

In Scotland, like in England, **the famous 1919 Town Planning and Housing Act** passed at the end of the war led to the construction of 15.000 'Homes fit for heroes'. With government subsidies and overt political pressure, local authorities became the prime agents of this programme. A **Housing Act introduced in 1924 increased the subsidy level**, leading to what many considered the high point of Scottish council house production: the construction of 75.000 houses between 1924 and 1930. As in the other countries, the building specifications were high and the houses were set in attractive Garden City layouts, ensuring their long-lasting popularity (Smyth & Robertson, 2013). But rents were also high, making this housing accessible only to white-collar workers and skilled artisans. (p.281) Scotland's selection criteria were very much based on class or 'respectability' lines: artisans, skilled workers and clerks could afford good quality council housing, while labourers were confined to the more basic social housing that began to replace the slums of the mid-1920s. This led to **lasting social polarisation and the long-term stigmatisation of particular neighbourhoods** (ibid:283).

Scotland sustained little damage during WWII although there was a major backlog in property maintenance. The country underwent a massive boom in social-housing construction. By the

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end of the 1970s, social provision (**by local authorities, new-town corporations and the Scottish Special Housing Association**) accounted for almost three-quarters of all Scottish housing. This domination was achieved via two substantial **development pushes**: one in the 1950s which produced utilitarian three and four-bedroom flats in large peripheral housing estates, and a second short-lived boom in high rises during the late 1960s, which was part of the long-awaited mass slum clearance programme.

In fact, between 1920 and 1978, **the public sector built a total of 1.062.744 homes in Scotland**, compared to just 319.500 built by the private sector during the same period (Rodger 1989, mentioned in Robertson and Serpa, 2014).²³ By the mid-1970s, the greatest shortages had been solved and housing was no longer a top political priority. Like other ‘pillars’ of the welfare state, housing was to become more individualised and (more accurately) marketised.

Neoliberal turn 1980s-2000s

The Right-to-Buy scheme (Housing Act 1980) promoted under the Thatcher conservative government signified a radical turn in housing policy in the late 70s and early 80s. The tenure share of council housing declined to 22,4% by 1990 and 14% by 2022 (Whitehead, 1993). Large numbers of housing stock were transferred to non-profit Registered Social Landlords for Housing Associations, with the objective to improve efficiency and responsiveness of housing provision, and allow for pluralism in housing provision (de-municipalisation, de-monopolisation). Until the early 2000s, 1,6 million houses were bought by households and about 600.000 houses were transferred to housing associations (Dodson, 2006:5).

In **the late 90s** and early 2000s, the New neoliberal Labour agenda promoted private home ownership as a dominant tenure and decentralised housing control. The green paper Quality and Choice: A Decent Home For All, (DETR, 2000) included plans for private rental, home-ownership and social rental, portraying tenants as choice-oriented housing consumers, and introducing administrative changes for social housing (including inward financial investment, diversification of housing provision agencies, price-oriented rent-setting procedures, greater managerial efficiency and provision of greater dwelling choice to tenants). “What remains

²³ This domination was ended by the significant public expenditure cutbacks associated with two financial crises, the Gold Standard Crisis of the late 1960s and the International Monetary Fund (IMF) crisis of the 1970s.

critical however, to understanding the post-2000 UK housing reforms is their imagination of a new policy object -choice, responsibility- and new subjectivities on the part of tenants and housing agencies” (Dodson 2006, p.6).

Scotland witnessed the most dramatic tenure transformations with the rapid **switch away from bricks-and-mortar to personal housing subsidies** (Levy-Vroelant et al 2014).

- This coincided with the **active promotion of privatisation**: in 1980, the Conservative government introduced its ‘Right to Buy’ policy of selling council houses to sitting tenants at deep discounts based on tenancy length. For those tenants in employment, it became cheaper to make repayments on a mortgage than to rent.
- Easing the **access of low-income households to mortgage credit** was made part of bank and building society deregulation, the so-called ‘Big Bang’ of 1986, which produced a highly competitive mortgage credit system. Access to such credit also contributed to sustained house-price inflation, which further encouraged property speculation.
- Sixty years of rent control ended in 1988 with **deregulation of private rents**.
- **Stock transfers from the public sector to housing associations** also occurred at this time, the largest being in Glasgow where the entire municipal portfolio of 80.000 units was passed to the **Glasgow Housing Association** specially created for this purpose and the outstanding £1 billion of capital debt was written off by the government.
- The consequence of all these changes is **a social-housing stock amounting to just 20% of the country’s entire housing stock**, with ownership evenly split between local authorities and housing associations. Private renting now accounts for a further 10%, which represents a doubling in size over the past 10 years. Previously, the minority tenure, owner occupation now dominates with 70% of the stock. (p.287)

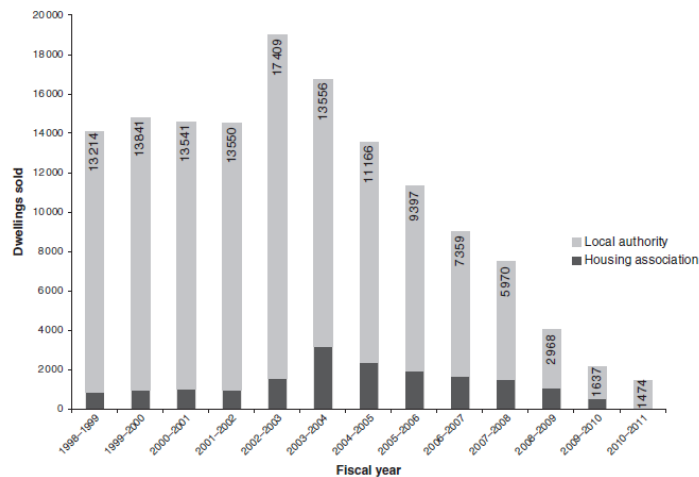


Figure 3.5 'Right-to-Buy' sales of social-sector housing, 1998–1999 to 2010–2011.
Source: Scottish Government (2011a).

Source: Roberson and Serpa (2014:52)

Distribution of the housing stock per tenure type

Data for 2010 (based on Scottish Government 2011)²⁴: Owner-occupiers: 1.6 mil, Council housing (323.000 households), private rented housing (287.000 households) and housing associations (272.000 households).

²⁴ To update > Housing government statistics are available at: <https://www.gov.scot/statistics-and-research/?cat=filter&topics=Housing&page=1>

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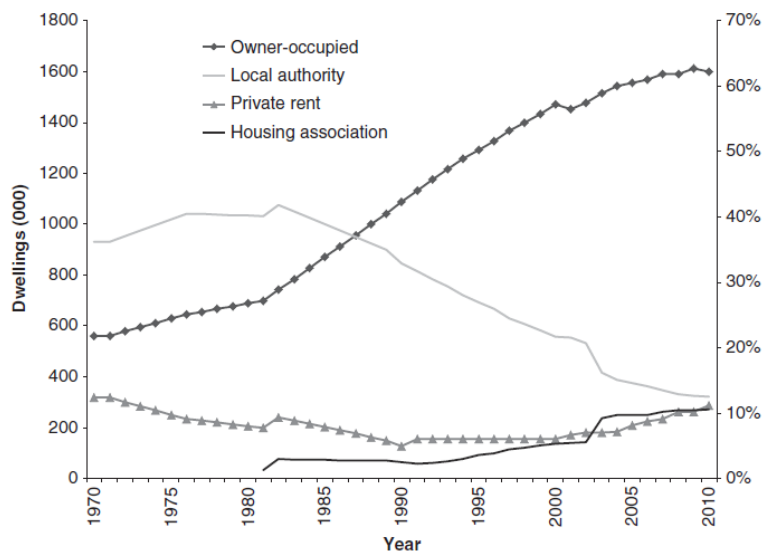


Figure 3.1 Dwellings by tenure and percentage of total stock in Scotland, 1970–2010.
Source: Department of Communities and Local Government (2011), Table 107.

Source: Roberson and Serpa (2014:45)

Social housing policies

Robertson and Serpa (2014) mention two distinct types of social housing:

- a) **Social housing owned by housing authorities** (council housing) originally provided with the support of government revenue subsidies
- b) **Housing owned and managed by housing associations** (non-profit organisations), supported by capital grants from the government.

In Scotland, the principle of social protection in case of insecurity favours the use of social housing as a safety net and as the residual category of housing market. Funding and supply **is targeted to the most in need** and social housing is further residualised, as there is disinvestment in the existing stock and no new social housing construction). Both types are highly dependent on demand-side subsidies, and are delivered as part of the UK government's welfare system in the form of housing benefit (rent allowance paid directly to the tenant). They also have distinct funding possibilities, as housing associations have access to capital grants (see pages 52-54).

The **Housing benefit** was introduced in 1982 and covers rent and local property taxes. This turn coincided with the rapid deindustrialisation of the country that changed the socio-economic landscape, as average incomes dropped dramatically, particularly among those in social tenure, while part-time and unemployed households increased.²⁵

The greater private provision of housing has also brought **growth in homelessness and increase of insecure accommodation**. In terms of policies there exist also Intermediate ‘affordable’ housing tenures such as **Low Cost Homeownership** and **Mid-Market Rent**²⁶.

The [Housing \(Scotland\) Act, 2001](#), sought to strengthen the legal safety net for households facing homelessness. The Act of the Scottish Parliament made provision about housing, including provision about homelessness and the allocation of housing accommodation by social landlords, the tenants of social landlords, the regulation of social landlords, Scottish Homes, the strategic housing functions of the Scottish Ministers and local authorities and grants for improvement and repairs; and for connected purposes.” According to Robertson and Serpa (2014), it removed the legal distinction between those deemed in “priority need” and those not (a distinction originating on view on the deserving and undeserving of welfare relief, see Taylor-Gooby 1985). This act had also unintended consequences of reinforcing the welfare status of social housing, as a larger proportion of the council housing stock was designated as temporary accommodation for homeless households, used by local authorities prior to assessment for permanent accommodation. **As a result a large part of the council stock is now short-term and insecure**. Robertson and Serpa (2014:52) mention that the Housing (Scotland) Act, 2001 reduced the size of right-to-buy discounts for new tenants, brought in ‘pressurised area status’, whereby a local authority could apply to restrict all futures sales, while in 2014 (when the chapter was written) abolishing the right to buy entirely. The [Housing \(Scotland\) Act was updated in 2010](#). Anderson and Serpa (2013) make a policy analysis of the Scottish Housing Act related to the prevention of Homelessness by enforcing the “Right to Settled Accommodation”.

²⁵ As of July 2010, 470 000 households in Scotland claimed housing benefit, of which 82% were social tenants – only 6% of these were considered to be in employment. The employment rates for housing benefit recipients in the private-rented sector were notably higher at around 19% (Scottish Government 2011). For more information on the socio-economic profile of social renters see Pawson and Wilcox, 2012.

²⁶ <https://www.gov.scot/policies/more-homes/innovative-financing/>

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What happened after the GFC

The global financial crisis has weakened the financial capacity of regional bodies and municipalities, while private actors and non-profit landlords are finding it increasingly difficult to obtain financing. For similar reasons, first-time buyers face constraints on access to home ownership. The cheap credit that funded consumer consumption, and especially housing, eventually brought about the collapse of the entire system from 2008 onwards. In Scotland, bank recapitalisation and fiscal austerity have produced drastic cuts in public finances, decimating new social-housing construction. **Thus private renting has become more significant**, as funding for both owner occupation and social housing becomes constrained.

In 2007, the Scottish National Party (SNP) minority government pledged to make housing a national priority by more than doubling capital investment. However funding levels have been affected by the global financial crisis, housing market downturn, recession and the latest fiscal retrenchment. Scotland must fund all its ‘devolved’ responsibilities, including housing, out of its block grant from the UK Government, as it is not allowed to increase taxation. (Robertson & Serpa, 2014:51).

After 2008, in the wake of the credit crunch, social housing made up all but a small amount of new housing construction (Figure 3.7) (Scottish Government, 2011). Local authorities also started building new houses again, accounting for 10% of social housing output in 2009 and 2010; this was the first time councils had built new social housing for a generation. Many of these new units were **bought from private developers unable to sell them to owner-occupiers**. The diverging housing approaches to affordable housing supply in the UK are analysed in the paper by Kenneth Gibb (2021) mentioning that: Contrary to the English case, Scotland has returned to council house building and retained a significant grant-funded programme aimed at delivering supply targets intended to tackle unmet housing needs.

In **2010**, the National Housing Trust was created intended to leverage the production of 1.000 *so-called “affordable”*²⁷ new homes by providing development guarantees to local authorities.

²⁷ Quoted by the authors

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The homes were rented out at a “mid-market rent”²⁸ for at least five years (after which they may be sold in the market > a stopgap measure to benefit those unable to secure homeownership in the market). These cannot provide long-term solutions to the growing housing demand.

In **October 2013 took place the referendum on Scottish independence**, where housing and welfare policy issues and debates about the role of the state featured prominently in the debate. At that time the Scottish National Party held devolved responsibility for housing policies, but was restricted by the control that the UK government holds on welfare and taxation matters, and the priorities of the UK Conservative-Liberal Democrat coalition in power (Robertson & Serpa, 2014)

What happened after the refugee crisis

“Since 2015, Scotland has proudly received refugees under the United Kingdom’s Syrian Resettlement Programme. From day one, Scotland made a commitment to receive a fair and proportionate share of the refugees under the UK’s commitment to resettle 20,000 refugees by 2020. [...] **New Scots refugee integration strategy** (2014-2017) placed Scotland in a strong position to respond to the on-going humanitarian crisis. Since 2014, the strategy has been led in partnership by the Scottish Government, COSLA and the Scottish Refugee Council,²⁹ to coordinate activities which support refugees, asylum seekers and communities in Scotland.[...] According to Home Office statistics, in December 2016 there were 3,350 asylum seekers in Scotland.³⁰ In 2017 the Strategy was revised”³¹

More on the Scottish Government’s policy for Refugees and asylum seekers available on the government’s portal: <https://www.gov.scot/policies/refugees-and-asylum-seekers/>

What happened with pandemic

“During the COVID-19 pandemic, both the Scottish and UK Governments have taken action to support tenants and landlords. Measures have been in place since the early days of the

²⁸ <https://www.gov.scot/policies/more-homes/innovative-financing/>

²⁹ <https://scottishrefugeecouncil.org.uk/>

³⁰ [New Scots Integration Strategy Final Report](#) ; [Immigration statistics](#), December 2016

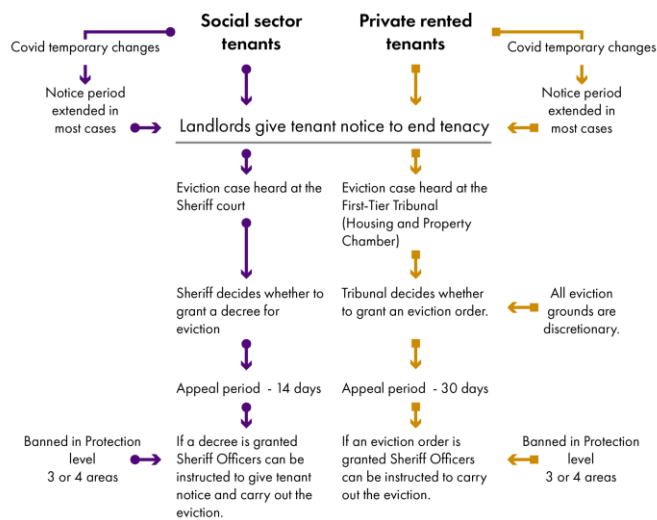
³¹ <https://www.scotland.org/live-in-scotland/progressive-scotland/scotland-welcomes-refugees>

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pandemic in 2020 and since then some of these measures have been amended and extended, most recently by the Coronavirus (Extension and Expiry) (Scotland) Act 2021 ('the Extension Act').³²



Recent policy developments at the National (Scottish Government) level

The [Housing to 2040](#) is the latest Scottish Government Housing strategy, introduced in 2021, as it is mentioned in the government portal it *sets out a vision for housing in Scotland to 2040 and a route map to get there. It aims to deliver our ambition for everyone to have a safe, good quality and affordable home that meets their needs in the place they want to be.* The design started before the pandemic including a large consultation process (according to the government site) “*We began our work on Housing to 2040 before the pandemic hit, by engaging with over 2,000 people, meeting with people and organisations at 22 events across Scotland and carrying out consultation. Importantly, we also engaged directly with young people who will be emerging into their own adulthood as this twenty-year strategy develops and has impact.*” It sets the goal to produce 100.000 affordable homes until 2031.

The policy measures and programmes currently included in the [“More Homes” plan](#) are: The Housing and Planning Delivery Framework, the Affordable Housing Supply (AHS) programme, the Housing Infrastructure Fund (HIF), the Rural and Island Housing Funds, Innovative Financing tools (including Supporting the delivery of mid-market rent (MMR),

³² Berry, K. (2021) [COVID_19 Support for tenants and landlords](#), SPICE Briefing, The Scottish Parliament, September 2021.; see also report by the [Scotland Collective on Covid-19, Everyone Home](#).

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Charitable bonds (to registered social landlords), and the National Housing Trust Initiative (NHT)), the Empty Homes programme³³ for long-term empty properties (since 2010), the Offsite Construction (low cost, sustainable industrial production - modular housing) and Grants and Loans for homeownership and shared equity³⁴ (Mortgage to rent, mortgage to shared equity, subsidised market loans, help to buy and for Regeneration to private developers) More information on [Social Housing Policy](#), including council housing, improving housing standards, housing management, social housing regulation and Tenant participation and control, is available on the government's portal.

The **ongoing shift in public policies**, framed by post-industrialisation and global financial capitalism, sociodemographic trends (migration, ageing, changes in household composition, depopulation of former industrial regions) and a process of de-nationalisation, is challenging the missions, roles and alliances of traditional social housing. (Levy-Vroelant et. al., 2014:289).

“Amid all the unknowns, one thing is clear: as the country moves out of recession, the Scottish government – whether independent or devolved – will face a choice. It must decide whether to prioritise general-needs social housing for those on low incomes (which requires deep subsidy) or ‘affordable housing’ for households denied access to owner-occupation (which can be provided with shallow subsidy). Housing was for a long time conceptualised as a public community asset, before being recast in a private individual mould. Scotland now has to consider what shape its housing policy will take in future” (Robertson & Serpa, 2014:57).

5.3 Recent policy reforms and stakes at local level

Glasgow has a long tradition of housing struggles, a significant point of which is the Rent Clydeside rent strikes during WWI. Nowadays, they emerge through broad coalitions between locals and migrants. An indicative example is the recent housing struggles organised in support **to asylum seekers** that were evicted by hotel rooms provided to them (No Eviction Network, 2020). Housing struggles in Scotland and the UK, emerge in the context of a deeply neoliberal

³³ <https://emptyhomespartnership.scot/>; independent audit of the programme in 2023 available here: <https://www.gov.scot/publications/bringing-empty-homes-back-use-audit-privately-owned-empty-homes-scotland/>

³⁴ https://scotland.shelter.org.uk/housing_advice/housing_options/affordable_homeownership
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housing agenda that can be traced back to Margaret Thatcher's rise to government and the policies promoted at the time.

The current **housing strategy of Glasgow** is described in the [Local Housing Strategy \(LHS\) 2023-2028](#). Social and affordable housing in Glasgow includes (data from the [LHS Supporting Information](#) Paper):

- Approximately **110,000 homes are provided by Registered Social Landlords in Glasgow** (there are 61 RSL). The vast majority, over 98%, are social rented homes, let to tenants with Scottish Secure Tenancies.
 - Scotland's largest housing provider, Wheatley Homes Glasgow, own and manage around 44,000 homes in Glasgow and are a major employer for the city.
 - 45 community-based housing associations (CBHA) that are anchored within neighbourhoods and communities providing
 - 15 regional, national and specialist housing associations that bring experience, expertise and capacity to the city, helping to meet our diverse and growing housing needs.
- Over **1,900 affordable homes**, just under 2% of all Registered Social Landlord homes, which are not social rent. Most of these (over 1,500) are 'mid-market rent' homes.³⁵ This type of affordable home is aimed to help people on modest incomes, who have difficulty accessing social rented housing, buying their own home, or renting privately.
- Glasgow also has **three developments with a total of 128 homes** that are provided by the Local Affordable Rented (LAR) Housing Trust.

Additionally, it is mentioned that:

- over **3,600 households benefited from form support to buy** their home
- Just under **400 new homes for sale were provided through shared equity and shared ownership** arrangements with Registered Social Landlords to assist people to become home-owners.

³⁵ Mid-market rent is supported through the national mainstream grant-funded Affordable Housing Supply Programme, as well as through innovative guarantee and loan models, including the National Housing Trust (NHT) initiative and the Local Affordable Rented (LAR) Housing Trust.

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- **538 people and households were supported to buy a home** in Glasgow through the LIFT OMSE scheme³⁶
- **just over 1,500 homes were bought** with £37.5million assistance from the national Help to Buy (Scotland) scheme.
- **1,200 people and households were supported to buy their first home** in Glasgow with support of £25.7million from the First Home Fund.³⁷

Key outputs of the previous housing strategy 2017-2022

Delivering New homes

- ✓ Over 10,000 new homes were delivered.
- ✓ 5,500 new homes were built for market sale and rent.
- ✓ Over 4,500 new affordable homes were provided. 76% were for social rent. Over 630 were for mid-market rent and 445 were provided as low-cost home ownership.
- ✓ £509million grant funding approved to deliver 178 new affordable housing projects to provide over 5,400 new homes.
- ✓ 780 homes (14.3%) were developed to meet particular housing needs and support people to live independently in the community. This includes the development of over 460 new wheelchair adaptable homes.

Adapting existing homes

- ✓ 13,495 adaptations were completed with over £31million investment.
- ✓ 11,218 adaptations to social rented homes.
- ✓ 2,277 adaptations to private owned homes.

Retrofitting existing homes to improve energy efficiency and sustainability

- ✓ 41 projects delivered through Energy Efficient Scotland Area Based Schemes.
- ✓ Over 1,400 homes improved energy efficiency.
- ✓ Over £12.2million grants invested.

Preventing, reducing and alleviating homelessness

- ✓ Around 13,870 homeless households provided with settled homes.
- ✓ More than 80% of all households supported to avoid homelessness via the PRS Housing and Welfare Hub.

Safeguarding tenements and improving the quality of homes

- ✓ South-West Govanhill Strategy invested £36.2million grant, 196 flats acquired and converted to affordable homes.
- ✓ Housing Initiative Areas are established in Calton and Priesthill to tackle property condition and management issues in 370 homes.
- ✓ Repairs joint initiatives underway in Haghill with Milnbank Housing Association, Ibrox/Cessnock with Govan Housing Association; and East Pollokshields with Southside Housing Association.

Source: LHS Supporting Information Paper, 20

³⁶ The national Low-Cost Initiative for First Time Buyers (LIFT) Open Market Shared Equity (OMSE) scheme helps first time buyers, and other priority groups, get onto the property ladder by providing an interest free loan towards the cost of a home. The Scottish Government provides funding of between 10% and 40% of the sale price and gets the same percentage back when the property is sold.

³⁷ The First Home Fund was a Scottish Government shared equity pilot scheme which provided first time buyers with up to £25,000 to help them buy a property that meet their needs and was located in the area where they wanted to live. It operated from December 2019 to March 2022.

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Glasgow has developed a [digital housing strategy 2022-2028](#) : *The impacts of the Covid-19 pandemic have highlighted the need to reduce digital exclusion across Glasgow, support opportunities for the housing sector to improve how services are delivered and use technology and data held to improve the quality of our citizens lives and housing standards.*

6. Discussion: comparative perspectives

Comparative perspectives on the conceptualisation of the right to housing: path-dependency and change, role of state and prevailing ideologies in relation to housing

The aim of this report has been to analyse and understand in-depth the broader socio-political context in which housing struggles emerge. Although it does not intend to develop a comprehensive comparative frame for the three cases, it provides an overview of the housing sector and of the historical evolution of housing policies framework in the three cases, focusing particularly on constant/long-term characteristics of their housing systems and **moments of change** (critical junctures).

In the three cases, such moments can be identified:

- a) during the neoliberal turn of public policies, for the UK and Scotland in the 80s, for the Southern European context in the 90s, and
- b) after the global financial crisis. In all three cases, housing policies changed towards the privatisation, commodification and financialisation of housing.

The refugee crisis that followed, can be understood as a disruptive moment, but has only produced significant policy change in the Greek context and Athens (due to the non-existence of a housing sector in general), while have remained rather insignificant and marginal in the case of Barcelona and Glasgow, despite the positive and open positioning of regional and local governments at that time (Cities of Solidarity).

Comparative dimensions:

1. Housing Regime and political economy of housing (macroeconomic dynamics)
2. Role of the state and governance structures
3. Historical dependence/evolution and changes during moments of crisis
4. Framing of right to housing in official policies and public discourse (i.e. media)

State responsibility and multi-level governance/organisation of housing competences: housing affairs in Spain and Scotland/UK are a local responsibility, with supra-local governmental levels being regulators and funders. In Greece, the devolution of competences

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on housing is rather resent, focusing particularly on the issue of vulnerable populations (homeless, Roma, Refugees), but the policy making process remains in the purview of the central state, as local authorities have very limited competences, capacities and resources to develop their own housing strategy at the local level.

Legal framework and housing strategies:

- Housing acts/laws in Catalunya since 2007 (Right to housing) and in Scotland since 2001 (homelessness oriented)
- Housing strategies in Barcelona since 2016 and in Glasgow since 2017
- In Greece housing policy has been implemented through the funding of a series of housing programs, with no regional or central/integrated state strategy regarding the distribution or targeting of available funds, and with municipalities or individuals (beneficiaries, landlords) applying directly to get national subsidies or grants, usually available within a given time frame.

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City level - Athens

Municipal Housing politics: actors/governance/perceptions & Housing policies

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The housing tradition in Scotland-UK

Country level - UK

State/Policies - Private/Market - Societal structures

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City level- Glasgow

Municipal Housing politics: actors/governance/perceptions & Housing policies

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Government- Municipal level

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ANEX

Tables/Data/maps/legal & policy texts

| Πολιτικές που σύμφωνα με το κίνημα κατοικίας (περίοδος 2006-2008) προκάλεσαν ή οδήγησαν σε όξυνση το στεγαστικό πρόβλημα στην Ισπανία (1980-2000) | | |
|--|--|--|
| 1981 | Ley 2/25-03-1981, | de Regulación del Mercado Hipotecario Ρύθμιση της αγοράς υποθηκών: Στην παράδοση της πολιτικής κοινωνικής ειρήνης του φρανκισμού «κάθε εργάτης ιδιοκτήτης» ο νόμος αυτός έβαλε τις βάσεις ώστε οι υποθήκες να γίνουν προσοδοφόρες επιχειρήσεις για τα χρηματοπιστωτικά ιδρύματα τροποποιήθηκε με τον νόμο Ley 41/7-12-2007 |
| 1985 | Real Decreto-Ley 2/30-4-1985, | sobre Medidas de Política Económica (Decreto Boyer) Μέτρα οικονομικής πολιτικής: Απελευθέρωσε την αγορά ενοικίων και άνοιξε τον δρόμο για την κατάργηση της προστασίας των ενοικιαστών (Κατάργηση του αορίστου συμβολαίου και της δυνατότητας μεταβίβασής του σε στενούς συγγενείς)-Καταργήθηκε από τον νόμο για τα Αστικά Ενοίκια (Ley 29/1994) |
| 1994 | Ley 29/24-11-1994, | Nueva Ley de Arrendamientos Urbanos (LAU) Νόμος για τη ρύθμιση των ενοικίων: όρισε τη διάρκεια των συμβολαίων στα πέντε χρόνια, αλλά ταυτόχρονα επέτρεψε αυξήσεις στα ενοίκια, διευκόλυνε τις εξώσεις και απαγόρευσε τις μεταβιβάσεις συμβολαίων. |
| 1997 | Ley de Suelo 7/14-02-1997, | de medidas liberalizadoras en materia de suelo y de Colegios Profesionales Νόμος γης: Απελευθέρωσε τις διαδικασίες χωρικού σχεδιασμού (σε ότι αφορά τις πολιτικές γης) και τα επαγγελματικά δικαιώματα των διαφορετικών κλάδων. |
| 1998 | Ley 6/13-04-1998, | de Régimen del Suelo y de Valoraciones Χρήσεις γης και απόδοση αξιών |
| Πολιτικές που ψηφίζονται (συζητούνται στη βουλή) την περίοδο των κινητοποιήσεων | | |
| 2005 | Real Decreto 801/07-2005 | Έγκριση του Εθνικού Σχεδίου Κατοικίας 2005-2008, για τη διευκόλυνση της πρόσβασης των πολιτών σε κατοικία. Θέτει στα 30 χρόνια την ισχύ του καθεστώτος προστατευμένης κατοικίας ώστε να περιορίσει τα φαινόμενα επαναπώλησης με τιμές αγοράς. Και θέτει σαν στόχο 750.000 VPO από τις οποίες 85.000 καινούργιες κατασκευές το χρόνο. Εισάγει μεγαλύτερες δυνατότητες για την ενοικιαζόμενη προστατευμένη κατοικία. |
| 2006 | plan Estatal de Vivienda 2005-2008 (05/2006) | Απόφαση Υπουργών για τον καθορισμό του επιτοκίου στα δάνεια που συνάπτονται στο πλαίσιο του Σχεδίου, που προβλέπει βοηθήματα για την απόκτηση ή ενοικίαση κατοικίας VPO. |
| 2007 | Real Decreto 1472/11-2007 | Ρυθμίζεται το βασικό ενοίκιο χειραφέτησης για νέους - ο νόμος αναθεωρήθηκε με το Βασιλικό Διάταγμα RD 366/2009 |

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Number: 04829).

| | | |
|---------------------------------|--|--|
| 2007 | Ley Estatal del Suelo 8/05-2007 | <i>Εθνικός Νόμος Γης. Μεταρρύθμιση του νόμου Γης</i> |
| 2007 | Ley Catalana de vivienda 18/2007, Pacto Nacional de la Vivienda en Catalunya, 10/2007 | <i>Καταλανικός νόμος κατοικίας</i> |
| 2008 | Decreto 152/06-2008 | <i>Ρύθμιση της συμβεβλημένης κατοικίας και της ενοικιαζόμενης κατοικίας με επιλογή αγοράς</i> |
| 2008 | Real Decreto Legislativo 2/06-2008 | <i>Έγκριση της αναθεώρησης του Νόμου Γης. Υποχρεώνει τις Αυτόνομες περιφέρειες να δεσμεύουν το 30% της γης στις νέες επεκτάσεις για προστατευμένη κατοικία.</i> |
| 2008 | Real Decreto 2066/12- 2008, | <i>Έγκριση Εθνικού Σχεδίου Κατοικίας και Αποκατάστασης 2009-2012 . Θέτει σαν στόχο το 1.000.000 κατοικίες σε καθεστώς προστασίας, από τις οποίες το 35% (88.000 το χρόνο) νέες κατασκευές, επεκτείνει την ελάχιστη διάρκεια προστασίας στα 30 χρόνια και κάνει υποχρεωτική τη δημιουργία μητρώων δικαιούχων/αιτούντων προστατευμένης κατοικίας (από την εφαρμογή του</i> |
| Source: Siatitsa, D. (2014) PhD | | |

Πίνακας 7.2 Δράσεις του κινήματος κατοικίας την περίοδο 2006-2008 στη Βαρκελώνη και τη Μαδρίτη

| Βαρκελώνη | |
|-----------|---|
| 14/05/06 | 1η καθιστική διαμαρτυρία |
| 21/05/06 | καθιστική διαμαρτυρία |
| 28/05/06 | καθιστική διαμαρτυρία |
| 04/06/06 | καθιστική διαμαρτυρία |
| 11/06/06 | καθιστική διαμαρτυρία |
| 18/06/06 | καθιστική διαμαρτυρία |
| 02/07/06 | Διαδήλωση ενάντια στην επισφάλεια και για αξιοπρεπή κατοικία |
| 30/09/06 | καθιστική διαμαρτυρία |
| 01/10/06 | Ανοιχτά εργαστήρια |
| 04/10/06 | Μιντιακή δοάση στο τηλεοπτικό πρόγραμμα της Buenafuente |
| 13/10/06 | Κατάληψη στο IKEA |
| 16/10/06 | Λισθήλιση |
| 28/10/06 | Διαδήλωση "La vivienda es un derecho, no un negocio" |
| 30/10/06 | Διαδήλωση "No tindràs casa en la puta vida" |
| 08/11/06 | Διαδήλωση "clausura" del Barcelona Meeting Point |
| 11/11/06 | Διαδήλωση contra el Barcelona Meeting Point |
| 28/11/06 | Asamblea ciudadana con Relator de la ONU |
| 23/12/06 | Διαδήλωση |
| 09/01/07 | Συνέντευξη τύπου Enfants de Don Quixot |
| 13/01/07 | Δράση με σκηνές στην κεντρική πλατεία Enfants de Don Quixot |
| 24/03/07 | Εθνική Διαδήλωση "Pues va a ser que no" |
| 29/03/07 | Acte de suport als veïns de Robador 29 contra l'Assetjament immobiliari i la impunitat de les immobiliàries |
| 28/04/07 | Accio al Mercat de Santa Eulalia |
| 14/05/07 | Setmana de lluita en defensa del territori i contra l'especulació |
| 19/05/07 | I Jornades V de Vivienda |
| 19/05/07 | Festiatrac |
| 26/05/07 | Διαδήλωση -Cacerolada |
| 06/09/07 | Aturem les obres del Pla Caufec/Porta |
| 06/10/07 | El Grito, manifestación contra los anuncios del PSOE |
| 20/11/07 | II Jornades de V de Vivienda |
| 23/12/07 | Διαδήλωση |
| 05/01/08 | Συγκέντρωση υπογραφών ενάντια στον Εθνικό νόμο για την κατοικία (Pacte Nacional d'Habitatge) |
| 01/03/08 | Διαδήλωση |
| 27/05/08 | Accion en el Colegio de Arquitectos de Catalunya |
| 06/10/08 | Jornada "Como organizamos ante el abuso hipotecario" |
| 10/11/08 | Jornada "10-N: Pisos buits? No, gràcies" |
| 15/11/08 | Διαδήλωση "Όλοι στο δρόμο" για το δικαίωμα στην κατοικία και ενάντια στις παραβιάσεις της υποθήκευσης κατοικιών (abuso hipotecario) |

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