HousInC

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Housing struggles in Athens at the intersection of struggles Report

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Content

1. Housing struggles in Greece and Athens: a literature review

1.1 Historical overview

Housing struggles in Athens and Greece have never been very developed. Historically, they have sporadically emerged in specific temporal and spatial contexts, often as responses to particular circumstances such as the major socio-political crises, the enactment of new legislation or reforms, informal urbanisation or urban redevelopment processes. Important housing mobilisations and struggles emerged during key events such as the settlement of refugees from Asia Minor since 1922, the regularisation of informal housing, the liberalisation of rent, claims concerning the Workers Housing Organization (OEK), the defence of housing squats and homelessness (Siatitsa, 2019). The role of the state has played a crucial factor in shaping these struggles. The state's involvement in housing provision has been notably restrained aligned with overarching strategic and political objectives during distinct periods. State intervention has primarily been indirect, focusing on promoting homeownership through regulations that facilitate housing construction and provision via the private market. Consequently, individualised and market-oriented approaches to housing access have overshadowed collective mechanisms within the Greek context (Maloutas, 2003, Emmanouel, 2006).

1.2 Recent mobilisations: transforming with crises

The housing struggles in Greece re-emerged during and after the burst of the 2008 global financial crisis.In the case of Greece, the crisis resulted in a sovereign debt crisis and the imposition of a structural adjustment programme with a strict austerity adjustment programme, initiated by the 1st memorandum in the 6th May 2010. Its implementation and governance had devastating socio-economic impacts on people's everyday life, as unemployment skyrocketed and household incomes collapsed. The repercussions on housing and housing conditions were very severe with homeowners coping with massively increased taxation on property, tenants not being able to pay their rent, debtors not being able to perform their loans, and vulnerable social groups dealing with the fact of homelessness.

A more direct impact which was related to the intensified neoliberalisation of housing policies using the financial crisis as an excuse, resulting in the gradual restructuring of the housing system. For example, the high rate of real estate and land ownership was targeted as a "main source of public

revenue for debt repayment through excessive property taxation", while the widespread use of landed property as an asset within the familistic welfare state was considered as a stagnating potential for further commercialisation and profit extraction (Siatitsa, 2016:151).

In this context, neighbourhood assemblies and solidarity initiatives were formulated in order to cope with the growing living and housing costs but also to cover at some point the advanced social needs with a politicised sign (Vaiou & Kalandides, 2015; Vaiou & Kalandides, 2017; Arampatzi, 2017a). Many of these grassroots collectives emerged as a result of recent mobilizations, such as the December 2008 revolt or the square movement (Arampatzi, 2017b). These movements, alongside other social rights issues, also articulated "claims for the right to housing" (Siatitsa, 2016:154). On the other hand, the initiatives focused exclusively on housing issues were limited with the exception of the movement against auctions and evictions.

As a result, housing struggles were "characterised by sporadic waves of, mainly defensive, mobilizations and actions based on a networked structure of collaboration among local organisations, popular assemblies and groups" (Siatitsa, 2016:154). Correspondingly, the actors mobilised were limited, mainly small-homeowners who reacted against increased taxation, confiscations and debt foreclosures (Siatitsa, 2016:155). The action repertoires included "more traditional forms of protest, such as demonstrations and sit-ins, but also fiscal disobedience movements and emerging solidarity networks against the execution of electricity cuts in case of non-payment, electricity reconnections ("no house without electricity") and against auctions ("no house in the hands of bankers and the state"). These initiatives organise informative discussions and events at the local level, give advocacy support and broaden alliances around the issue of housing with political and social organisations already active in regard to other social issues" (ibid:155).

In 2015, the so-called **"refugee crisis"** emerged, setting the housing issue at another level. The EU-Turkey agreement was signed on 18 March 2016 and was performed by the closing of the Balkan route. One of this agreement's results was a large number of migrants to be entrapped in mainland Greece, while the Aegean islands have been converted into a "buffer zone" between Turkey and Greece. In this context, housing became an emergency issue (Lafazani, 2017). The state's response, in combination with EU orders, was to construct refugee camps and "hotspots" in remote and isolated areas in most cases far away from the city centres. Apart from this, "housing" conditions in these places were harsh. Social movements and solidarity initiatives emerged as a grassroots answer to this kind of statutory response. Their repertoire included a variety of actions, such as tent squats in squares

and parks at the centre of Athens, and later on squatting of empty buildings (Tsavdaroglou & Kaika, 2022a). These practices were the reason for extensive discussions and important challenges to be set, including the migrants' right to housing but also to the city, otherness, cohabitation, migration, difference and human rights (Lafazani, 2017). At the same time, racist and nationalist reactions against refugees, migrants and locals participating in solidarity initiatives arised regarding the management of migration.

Two years later, in 2017, signs of a housing affordability crisis began to emerge. The effects of neoliberalization processes, which had accelerated in recent years, significantly impacted the availability of affordable and decent housing. The financialization of housing, facilitated by various methods such as the Golden Visa program, along with the intensified trend of touristification (e.g., the expansion of "sharing economy" platforms like Airbnb), contributed to rising housing costs and heightened tensions of displacement (Alexandri, 2022). In this manner, the short-term positive impact that the "sharing economy" had for some segments of the population, providing additional income during the financial crisis, evolved into long-term negative socio-economic effects (Balampanidis et al., 2021).

In this context, social mobilisations and struggles emerged especially by neighbourhood assemblies and collectives in districts in which these effects were most intense (Pettas et. al., 2022). For example, the **"Action Against Regeneration and Gentrification (AARG)"** constituted one such collective aiming to resist the process of touristification and its various effects in the district of Exarcheia. Among others, it organised public events and participated in anti-gentrification demonstrations (Travlou & Pettas, 2022).

The recent COVID-19 pandemic affected nearly every facet of people's lives. Housing became an important issue not only due to the "stay at home" directive, but also due to the pandemic's effects on urban economies and the everyday lives of urban dwellers. At the same time, while many social activities paused, the state continued the process of neoliberalisation in the housing issue, despite its presence as the epicentre to cope with the pandemic (Sakali & Kariotis, 2022), while at the same time implementing protective measures in a selective way (Kandylis, Siatitsa & Maloutas, 2022). Inequalities intensified, particularly for the most vulnerable population already deprived of housing or in bad housing conditions. For instance, if housing conditions were already difficult in refugee camps before the pandemic, one can only imagine the additional challenges migrants faced during the pandemic period. Faced with these obstacles, some collectives adapted their actions to the

exceptional measures (Arampatzi et al., 2022), while others experienced a slowdown (Travlou & Pettas, 2022). There were also instances where the pandemic prompted the emergence of collectivization among the most deprived individuals. For example, migrants devised and performed practices of "commoning" in refugee camps to ensure the provision of essential health requirements (Tsavdaroglou & Kaika, 2022b).

Finally, in <u>2022 the energy and cost of living "crisis" emerged</u>. The years of the financial crisis were also characterised by energy deprivation and important socio-spatial inequalities in Athens (Chatzikonstantinou & Vatavali, 2017). However, "the impact of the current energy crisis on households' energy consumption might be much worse than the impact of the economic crisis" (Chatzikonstantinou et. al., 2022:4). At the same time, the renovation of houses promoted by the EU and the state as a solution to the climate and energy crisis, have contributed to the "direct or indirect displacement of low-income tenants" (Chatzikonstantinou et. al., 2023:1). For this reason, this context has contributed to the extension of claims regarding the right to housing, including the current energy crisis.

2. Timeline and Mapping of Actors

The mapping and chronological evolution of actors looks at the dates when various collective actors (organisations, associations, assemblies, coordination platforms, initiatives, networks etc) were created and stopped their action (if relevant) and the broader movement phase/wave in which they participate. It also notes important events connected to these struggles.

Table 1: Mapping of major actors involved and main housing policies

Chronology	Movement	Main actors	Important Events
Pre-crises		-Rent Association (since 1977) -Network for the Right to housing (since 2010)	
2012-2013	Movement against electricity cuts and increase of taxation (ENFIA)	-Various neighbourhoods associations	Mobilisations, blockades, Solidarity networking for electricity reconnections,
2013-today	Movement against auctions	-Movement against auctions and evictions Joint Initiative Against Auctions (since 2017)	Mobilisations in courts against the performance of auctions After the evolution of online auctions, mobilisations have taken place outside servicers' main offices and houses to

			be evicted
2015-today	Movement in solidarity with refugees	-City Plaza refugee squat (22nd April 2016-10th July 2019) -Notara 26 refugee squat (September 2015 until today) -"Solidarity with migrants" (2020-until today, regarding ESTIA evictions, refugees' and locals' right to housing)	The emergence of refugee squats and their evacuations except from Notara 26 squat which is still active
2018-today	Movement against touristification, gentrification, airbnb and rent increase	-Citizen Initiative from Koukaki neighbourhood and peripheral districts -Action Against Regeneration and Gentrification (AARG)	Demonstrations in different neighbourhoods in the centre of Athens (Koukaki in 2019, Kypseli in 2019, Exarcheia in 2023)
2022-today	Movement against the increase of cost of living	-Unreal Estate (2019-2022, regarding Rents, Urban/real-estate Speculation)	Mobilisations in neighbourhoods (for example Pagrati in 2022, Patisia in 2022)

The chronological evolution of housing struggles is further analysed in relation to important historical turning points that affect the broader socio-political and economic environment, and the institutional environment, changes in the legal framework and the evolution of housing policy, introduction of new laws, implementation of programmes or important discursive/communication events (i.e. announcement of a national strategy).

Table 2: Crises, Political milestones and evolution of the legal framework/policies

	Crisis/Global events	*Political Milestones*	*Housing Law/Policies*	*Housing struggles/events*
1999	Monetary union			
2000				
2001		Greece in Eurozone (Jan)		
2002				
2003				
2004		Olympic Games		
2005				
2006				
2007				
2008	GFC; Creation of airbnb platform			December uprisings
2009			Moratorium on auctions (Papathanasiou law)	
2010	Arab spring movement	1st Memorandum		Network for the Right to Housing is founded
2011	Occupy movement			Suares movement (May-Nov)
2012		2nd Memorandum (Feb)	Insolvency Law (Katseli Law)	Stop auctions is founded
2013	EU Fiscal Compact			
2014				

2015	Refugee crisis	Left government (SYRIZA); 3rd memorandum (Aug)	Humanitarian crisis law	Refugee squats
2016			ESTIA programme	City Plaza (Apr)
2017			Taxation of short-term rentals (Dec 2017; ar. 111 law 4446/2016)	Unitary initiative against foreclosures
2018		Enhanced surveillance status		
2019		Right wing government (ND)	Rent Benefit (Jan); Iraklis programme (Dec); HELIOS programme for refugees	City Plaza closes (May); Unreal-Estate is created; Massive demonstration against rising rents (june)
2020	Pandemic (Feb)		ESTIA II programme; Gefyra programme; Covid 19 Rent reduction law	
2021	Next Generation EU (June); EP resolution decent and affordable housing for all (Dec); lisbon declaration for combating homelessness (June)			
2022	Ukraine War (Feb)		Spiti mou (Dec 22)	
2023		Right wing government (ND)		Blocades of evictions due to foreclosures (massive demonstration in Zografou March 2023)

3. Movement and collective struggles profiles

The section presents and analyses the material collected through a series of semi-structured interviews with members of different organisations during the first semester of 2023.

Table 3: HOUSING interviews

n/n	Code	Organisation/Movement	Issue
1	Interview 1	*Panhellenic Tenants Association*	Rents
2	Interview 2a	*Network for the right to housing*	Homelessness/Right to housing
3	Interview 2b	*Network for the right to housing*	Homelessness/Right to housing
4	Interview 3	*European Action Coalition, Refugee Solidarity Movement*	Right to housing/ Refugees
5	Interview 4a	*Exarchia Residents Initiative*	Against gentrification/touristification
6	Interview 4b	*Exarchia Residents Initiative*	Against gentrification/touristification
7	Interview 4c	*Exarchia Residents Initiative*	Against

			gentrification/touristification
8	Interview 4d	*Exarchia Residents Initiative*	Against gentrification/touristification
9	Interview 5	*City Plaza, Refugee Solidarity Movement*	Refugee
10	Interview 6	*Stop Auctions/European Action Coalition*	Against foreclosures/Right to housing

3.1 Rent Association

Interview with the president of the Panhellenic Tenants Association (PASYPE) at his office in the centre of Athens.

Short profile/and history

The "Panhellenic Renters'/Tenants' Protection Association" (PASYPE) was founded in 1977. It was formed by a group of people in order to cope with the problems as tenants themselves. The problems which tenants in general had during the post-junta days in combination with the right to syndicalism -which was re-established- contributed to the expansion of the association. It was the period when the "highest allowed rent rate" was in effect, "*a very important issue which kept at some point the balances*" as it was commented in the interview. The association's claims focus on the institutional level, which agrees with its participation in parliamentary committees, but also with its functioning, even though in the past (in the 80s) it had organised in some cases demonstrations. The association requires a registration in order for someone to become a member. Usually, someone becomes a member if and when she has a problem. When the problem is fixed the member stops paying the annual subscription and correspondingly stops being a member of the association. Throughout its membership, the association provides her with advice by lawyers every afternoon and introduces experienced lawyers (including the president of the association) in rental and housing issues if and when it is necessary to represent them on the court. The members in good standing now are 2.000-3.000. A general meeting is organised every three years in which the administrative council is elected. The president is the member who represents the association in the media.

Opinion: How the issue of housing has changed during crises

Considering the profile of the association, the changes of the housing issue between the crises can be evaluated by the institutional changes and the problems emerged for tenants. The president pointed the beneath periods:

- The partially protective period for the tenant, between 1975 and 1995: there was a big crisis, but there were protective provisions for the tenants. For example, the owner could launch a lawsuit only in case herself would use the space or for non-payment.
- The beginning of the unprotected period for the tenant, starting from 2000: the above protective provisions stopped their operation. There was a housing problem, but due to the growing incomes it was not so painful.

- The financial crisis' period since 2010: there was a stabilisation, in some cases even a decrease, in rent prices. However, problems did not stop, as the incomes also decreased. In addition, the possibility of having your job lost was bigger. Against such advanced social needs, the law concerning the process of eviction or order of payment became stricter. More specifically, the deadline given to tenants in order to leave the space was reduced. After this period if the tenant has not paid, then she could be potentially evicted without her case/reasons being heard by the court.

- The pandemic period: During the pandemic, rent rates did not decrease, but at the same time they did not increase. However, after the pandemic a bigger problem emerged, the nature of which was vengeful. It was related to the state policies which imposed a 40% decrease to tenants who were workers under suspension due to the lockdown measures, part of which the state would pay to the owners. The problem was that there were cases in which the owners demanded the decreased amount which they had lost, to be paid by the tenants afterwards. The president told us that "*There were practices of revenge [by the owners] either you give me what I asked for or you leave*".

- The current period: "*There is a big issue which is about the rising rents, since only the last five years they have risen 50%. This only shows that we have a housing crisis. When the rent has grown to half of the wage, when a family needs 700-800 euros for a 100 m2 house*". Because of the golden visa and the airbnb, a large amount of houses go out from the long-term rent market. "*The requests for support have grown, but the 90 % of those are about the rise of their rents*".

Relation with other actors

There is a relation with the "Hellenic Property Federation" (POMIDA). It is a conflictual relationship which started in the 80s. The main issue was about who has the responsibility to fix the house's damages, the owner or the tenant. The current important issues, about which this conflict continues, are the still without solution issue regarding the damages and the rising rent prices. As the president pointed out, "*The leases say that for whatever damage the tenant pays, we have a result according to which tenants rent in poor conditions apartments and if something breaks, fix it. For example, someone rented an apartment in which the sewage disposal system and the solar water heater were damaged. And the owner told him that 'you have signed, I don't pay for nothing'*". The second issue is also important because there is no protection for the tenant after the first three years which is the

duration of the leases. Because of the non-existence of a highest rent rate, there is pressure which concerns the leases which are expired (exceeded three years). The president commented that "*The highest rent rate is what we ask to be re-established in order to avoid potential blackmails according to which the owners ask whatever price they want, because in any other case the tenant owes to leave the space*".

There was also a kind of relationship with the state. More specifically, the association was called in the past by the parliamentary committees to share their opinions. Though, they have not been called again since 2014.

Opinion: perception of/discourse on right to housing

Despite the undeniable intensification of housing problems, he commented that "*for the Greek courts there is not a concept of right to housing. There is not a law about it…It would be useful, but I don't see it, considering that the minimum duration of rent is not accepted to be institutionalised, it is more difficult [for a right to housing to be articulated], that in some cases evictions will not be performed, that some vulnerable tenants will be protected, practically I don't see it to be implemented. I don't have any sign of such a discussion emerging, even as a thought*". Thus in the case of the association, the right to housing is read as institutionalised on the legal level.

Claims

The association claims are mainly two, and they focus on the institutional level despite the fact that they have not been called by the parliamentary committees to share their opinions since 2014. Firstly, the minimum duration of the lease to be 6 years (now it is 3 years), and secondly the re-establishment of the highest allowed lease, at least for a period of 2-3 years in order to see how it goes. The way to implement the latter is by imposing a percentage of the house's "objective value" in combination with factors such as the district, the house's condition and the energy efficiency. "*It is more fair to include in calculation these factors instead of saying that each year there will be an increase of 3 %*". Complementary, they also ask for some control regarding the conditions of the houses. "*Many houses for rent are in very bad condition. When we say that a highest allowed lease should be imposed, all these things regarding the obvious or less obvious damages should be under control. The house condition, its district, everything. In this way a lease will unfold which will be the index of many factors. It should not be only about the law of the market and the demand*".

Overall assessment

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It seems to be an association based on its core members. They are experienced, in housing issues, lawyers who tend to be introduced to other members in order to advise and represent them in the court. For this reason, the membership of some members is part of their job. On the other, these experienced lawyers/members have acquired a wide variety of matters and problems which tenants face regarding their housing.

3.2 Exarchia Residents Initiative

The interview took place at the space of the Initiative in Exarchia. Initially two members participated, and along the discussion arrived three more members who intervened at the discussion.

Short profile/and history

The Initiative (initially Committee of Initiative of residents of Exarchia) was founded in 2007 against the operation of legal and illegal mobile phone antennas in the neighbourhood and the dangers of radiation (i.e. antennas placed near schools). It developed through a diversity of actions such as direct activism, legal actions, demonstrations and street actions. It soon acquired the form of a permanent assembly expanding on broader issues related to the city, urban life and public space. The uprisings of December 2008 gave a new impetus to the initiative, turning also to issues of police violence and repression. The group has since developed its actions following (and being affected by) the conjunctural changes/contextual transformations: focusing on solidarity actions during the economic crisis, or turning towards issues of gentrification, touristification, and the brutal transformation of the area. It has rented a permanent meeting space in the area which hosted the time bank during the crisis and the neighbourhood corus. It organises monthly meetings, demonstrations and actions in the neighbourhood, discussions and musical events. More recently, it is very active in the struggle against the construction of the metro station on the central square of the neighbourhood and the regeneration of the Strefi hill (a small scale but important green area for the neighbourhood) by a private real-estate company (Prodea). Participation ranges according to the different phases and issues at stake. At the moment it has a core team of 7-10 persons.

How the issue of housing has changed during crises

The issue of housing has not been central, particularly during the first years of the initiative, as it was not considered very important at that time. However, the initiative was involved in housing related struggles as these emerged and changed throughout the crises. Three important moments/themes have been pointed out:

- **The issue of auctions and electricity cuts** due to arrears after the burst of the economic crisis. During that time it worked closely with the Network of Social Solidarity of Exarchia

(DIKAEX[1]), an informal organisation that focuses on the issue of households' over indebtedness.

- **The issue of solidarity with refugees** since 2015 and support in efforts to collect goods, in soup kitchens and accommodation, solidarity actions and feasts in the neighbourhood.
- **The issue of airbnb and touristification** since 2017. It participated in a yearly workshop with CoHab (2017-2018) and organised discussions around the issue of short-term rentals, their impact and how to address it.

As it was commented in the interviews "*we tried to put housing centrally in the agenda, but in a way we failed as it was not considered an important problem by most members. In 2016 there were still cheap rents in the area, you could find a very decent apartment to rent for 300 euro. Today you would need more than 450 euro for apartments in much worse conditions* (Interview 4b)."

It is after 2017 that they start to feel the pressure. Today they consider that together with the overall increase in the cost-of-living, housing is one of the most central concerns for the inhabitants of the neighbourhood. There is a great difficulty in accessing homeownership, and rent is becoming very difficult particularly in central and touristic areas such as Exarchia. "*We can feel the effects as rents are rising and friends can no longer find a place, they have to leave the area. There is a suffocating situation in the rental sector. If for any reason you have to leave the housing you are in, you will not be able to find another in the area. You will either have to lower your standards, or move to another area. It is a situation that creates fear. I did not have this feeling before. So you do not push your situation much, you are in a defensive position. You do not ask for repairs from your landowner/lady*" (Interview 4a).

Many apartments are withdrawn from regular rental and turned into touristic rentals, even entire buildings have been turned into hotels rented through short-term rental platforms (or small hotels). Vacant houses and shops are becoming rare (or are much less than before) as there is a very intense investment pressure. Investors are interested even for derelict buildings/houses or office spaces that were previously considered not worthy. This also reduces the potential for experimentation or

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[1] See https://dikaex.blogspot.com/. The network is no longer active as it evolved or was incorporated into the Citizens' initiative against auctions and foreclosures since November 2013 and the Unified Coordination Against Auctions since 2017 (https://noauctionsgr.blogspot.com/), networks that are also members of the European Action Coalition for the right to housing (https://housingnotprofit.org/en). However the blog is systematically updated with information by its founding member.

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reclaiming of such spaces from the part of the movement or for proposing an alternative to the neighbourhood.

The initiative has done several mappings to try to document the changes that are taking place in the area. For example, they documented 42-46 entire buildings that had been refurbished and turned into touristic uses in 2023 (spring). They are currently mapping street level commercial and other uses in order to document changes in the mixture of uses provoked by the intense touristification of the area (i.e. trendy cafes, restaurants and bars or shops for tourists/visitors in the place of regular neighbourhood shops, such as groceries, butchers etc).

Difficulties in politicising the issue of housing

Still, the issue of housing does not have a central position in the discourse of the recent rather massive struggles against the metro station and the regeneration of Strefi hill. It is only indirectly discussed as a side effect/secondary impact of the gentrification processes that such urban regeneration interventions produce in the area, by increasing prices of purchase or rent.

So a major concern for the Initiative is **how to mobilise people**?

In the case of Spain, housing struggles had something to offer in return, they mobilised their members against foreclosures and moved to direct action, by occupying vacant housing to rehouse evicted households. As the main issue affecting the area are rising rents, rather than auctions, the initiative is discussing what should be an action strategy that would give answers to pressing worries, and it seems there is no answer to this question yet. "*In Greece the housing issue has been framed as an individual issue, in order for people to get into a process of protest they want results, it is an issue that is immediate and that creates great anxiety*" (Interview 4b).

Housing connected to issues of youth and labour precarity: Generation 400[2] (2017-2019), particularly raising the issue of young people having to return to the parental home (earlier in the crisis Generation 700 euro). Even in these groups, the issue of housing was approached indirectly, not as a central claim. **Housing in itself does not seem to be able to produce/constitute a common movement/political identity** (while issues related to public spaces are a common reference almost

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[2] https://www.facebook.com/400generation/past_hosted_events?locale=el_GR

naturally). *There is no culture of a collective claim for housing, there are no collective demands nor collective solutions, thus it is not an issue to contest/to fight fo*r. (Interview 4b)

In Greece there has **never been a squatting movement connected to housing**, the issue of housing became a political concern only with auctions (AA). A small squatting movement developed in 2015, when many empty buildings were used for solidarity actions (soup kitchen, refugee housing etc.), around 15 spaces in the area. However, this did not have an impact on the broader debate and perception about the right to housing. Activists and supporters of the solidarity movement did not identify with the housing problems faced by populations on the move, they did not see a common cause nor did they consider that squatting empty buildings could be an alternative solution to housing problems faced by different groups. Squats are mainly cultural, social and political spaces, rather than for housing. It was mainly activists coming from abroad that tried to frame these actions also with a housing notion/content (e.g. the "feminist housing squat" Zoodochou Pigis), but none remains (except from Notara). All in all, **it is difficult to think of collective initiatives or groups that explicitly bring the issue of housing into the political debate at this moment**.

However, there are signs that this is changing. Debates about the issue of housing are more intensive lately in the assembly for The defence of Strefi Hill as **housing problems become more obvious, connected to airbnb, real-estate investments and gentrification, skyrocketing rents, the displacement of local inhabitants and the changes in the areas' character that creates a hostile environment for housing**. Still, there is not a common understanding on what should be done. There are very different positions within the local movement (people participating in the assembly) ranging from preference towards anti-tourism and direct street actions (colour bombing, stencils on buildings, awareness raising campaigns and posters) to more nuanced opinions (such as the one that the initiative is trying to develop), that seek to discuss claims for public intervention/policies. The movement is still in a process of claim-making (imagining) looking at what has been done in other cities, looking at regulations and current proposals for the Greek context.

Perception of/discourse on right to housing

The debate on the use of the "Right to housing" as a central frame for a housing movement was not that obvious or accepted in the discussion with the Initiative. It was not clear what this entails and how useful it could be for the movement in Greece. This came a little bit as a surprise particularly since our interlocutors in this debate were very aware and knowledgeable on such debates/issues.

In Greece there is no issue of "right to housing". It is an individual matter. The state never had an organised plan for collective housing. Such perceptions are not common. Private access through the market and family networks (transfers, concessions etc), there is no culture of housing as a contested right, a demand. Although it is stated in our constitution, people do not understand its meaning. It is a nice phrase, but how is it specified? For example, the right to housing would mean that you must have adequate and dignified housing, and to pay less than 30% of your income. Maybe such a specification would be useful.

In Greece it is as if you were starting from scratch. There has not been any public or municipal housing stock. So people do not feel they have lost something. It is more natural for them to claim the loss of their property, rather than a state/public policy. Claiming social housing would be considered a regression from having an owned house (this was often the case also in Madrid as AA mentioned, even among rather vulnerable groups such as migrants that did not want to consider moving into collective housing or other alternative forms of living).

In any case, talking about the right to housing, would have to imply very specific and direct proposals about how this impacts everyday housing issues. For example, it should imply that there will be a limit/cup onto rents or that there will be a housing policy to sustain housing costs up to 30% of the households' income. "*In Greece no one will fight for an ideological, abstract stake such as the right to housing. If it does not directly affect their housing situation. It is not my problem, it is your theoretical discussion that does not affect me*" (Interview 4b).

Overall assessment

Everything happened very quickly: Another point mentioned that maybe explains the numbness of social reaction in relation to the deterioration of housing conditions in Greece, is the intensity and abruptness of the attack on housing that is taking place particularly during the last years of increase in real-estate investments and gentrification processes. As members of the Initiative stressed **people are in defence, they are in no position to develop proposals/claims.** They consider that everything happened very quickly in 7-8 years, taking into account that even in 2013 (at the peak of the humanitarian crisis due to austerity), the problem was not as severe as it is today (or maybe it was not so visible in the public debates).

We could say that this important change relates to the expansion of short-term rentals, the increase of tourist flows in central areas of Athens and the internationalisation of the greek housing market. During the crisis, housing problems were **mostly related to income shortages. Today, it seems that they are also related to the speculative exploitation of housing, the change in uses, the limited availability of affordable and decent housing options in the market.** This might also give some hope, some perspective that the housing issue will become more central, that **perceptions over housing are changing**.

Economic activity is also shrinked, and people turned to the exploitation of small-scale property not only as an additional income, but maybe as the only income, at least as **a vital income that cannot be given away/that cannot be excused**. Thus, they have the impression that small landlords have become more rigid and demanding.

3.3 European Action Coalition

Interview with the co-coordinator of the EAC and member of a refugee squat in Athens. We discussed comments on the Greek context and networking of movements in Europe.

Short profile/and history

The European action Coalition for the Right to Housing and the City is a broad alliance of housing movements from all over Europe. It was founded 10 years ago, during the global financial crisis. It now consists of 41 different groups from 20 countries, not only from the EU but also from the UK (England, Scotland) and former soviet union countries (Serbia, Georgia). As they mention in their webpage it is a convergence process between movements from different cities.

There are different groups and social movements composed by tenants, slum/ self-built neighbourhoods dwellers, squat residents, victims of inadequate housing, victims of eviction or affected by indebtedness, professionals and researchers). Their alliance aims to strengthen local fights for the right to housing and **develop common actions and common positions** at a European level and address similar housing problems that emerge, despite the differences.

There is a kind of geographical differentiation of the issues that emerge in different contexts:

- The issue of rent in western europe
- The issue of poverty in homeownership and housing exclusion (homelessness) in former soviet union countries
- The issue of over indebtedness in Southern Europe and Ireland

However, this classification is relative as issues are blended and dynamically changing. For example, the issue of debt is now central in Poland, but related to consumer debt rather than mortgages. Or in Barcelona, since 5 years there is a strong movement of tenants with 6.000 members (Syndicat de llogateres), with very strong actions, that organised a massive rent strike at the beginning of the pandemic crisis which 18.000 people that lead to the law for rent freeze and further on to the introduction of a rent control mechanism at regional and national level. We see a change in the struggles, from loans and mortgages to rents.

They are also aiming at **a process of self-education and mutual learning among groups**. For example, they recently had a meeting of tenant unions in Belgrade. Groups that are already formed or groups and countries that want to develop this kind of action. They discussed how the existing tenant unions were created, historical trends, and how they are organised today. Even in countries

where there is a strong tenant union tradition, such as Sweden, there are efforts to create new unions in order to address the needs and problems of groups that are traditionally excluded from the more institutionalised and rigid organisations. A new generation of tenant unions is emerging.

They hold common **campaigns and organise a plenary meeting two times per year**. They organise actions on the **Housing Action Day** in March, initially organised against the large real estate expo in Marseille MIPIM (which is currently becoming again a focus of housing movements). Interestingly, Greek companies are becoming more visible in such international events, supported directly by the Greek government.[3]
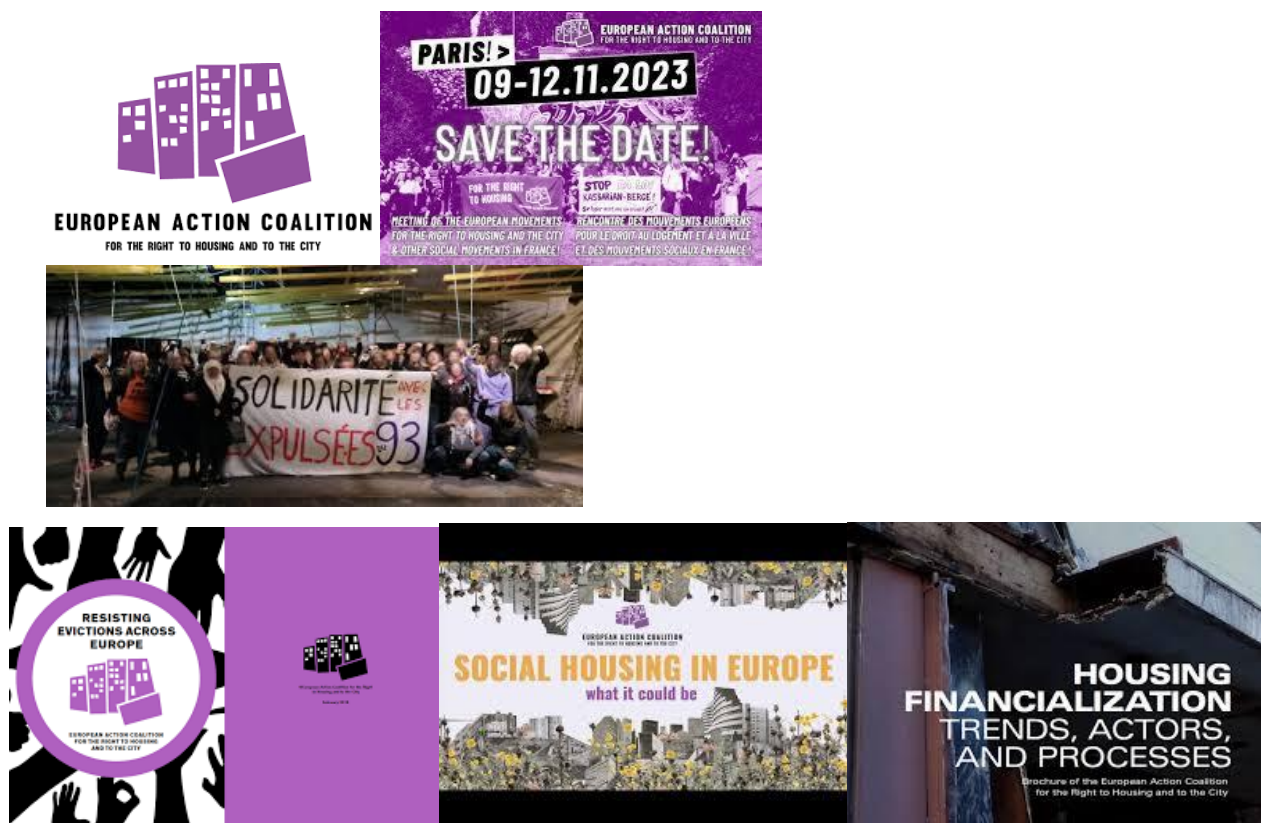
Difficulties to address the issue of rents in Greece

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[3] Enterprise Greece is organizing the national pavilion with the participation of Greek companies. Within this framework investment events and business meetings shall be organized (https://www.enterprisegreece.gov.gr/en/news/press-releases/mipim-2023). Similar exhibitions have emerged in the national level, for example in the city of Thessaloniki in 2023 (https://north.rexpo.gr/), which designates the increased investing interest.

In Greece, difficulties to address the issue of rent relates to the fact that people here "they all hope to become homeowners". The fact that many people, including the younger generations, will be excluded from access to homeownership is not yet fully understood.

Tenant organisations in Europe **have very specific targets/goals. They are addressed, usually, towards the state to claim specific policies.** The target could also be big institutional landlords, as it was initially in the case of Spain and Barcelona (big companies that own large numbers of housing units), or they can start from a smaller target group or a more specific claim, for example in Birmingham the mobilisations started by a group of students, and ended in the regulation of rents in the private rental market.

Claims might also change in the course of events. In Barcelona they started by demanding reduction of rents, and they now target the control of large companies. In Sweden, it is tenants of public houses that created a union to claim the price control and the stay of initial inhabitants after maintenance and renovation works. They ended up into a broad coalition between tenants and construction workers to claim housing upgrading without displacement. In London, renter unions are trying to organise in neighbourhoods to claim their rights against individual and small scale landlords (this has analogies with the Greek case). In Prague they target both big corporate landlords, but also individual small-scale owners.

The main question in all of these cases is how to create/generate a common tenants identity. How can people that face problems in the rental market identify with the tenant figure and create common political subjectivities. The fact that homeownership remains a central objective and desired end goal does not give room for this common identity. This also comes out in the assemblies of the coalition against auctions. Usually indebted owners prefer to negotiate a better monthly instalment with the debt servicer or the bank, rather than look for a rented house in the market. They negotiate to stay even for a limited time, say the next ten years, rather than rent. In Greece "*the rental market is considered the worst thing that can happen to you*".

In Europe, being a tenant is rather normal, thus tenant organisation is quite common. Paris is an exception to this, as there isn't any organisation among tenants of the private rental market, people collectively organise only in the social housing sector. Even there, younger generations prefer to become owners as *the rental market has become very fierce/brutal and expensive*. Recent laws (2023/Kasbarian Law) have turned renting into a more precarious and insecure situation (eviction processes are much easier). European policies also have a negative effect on the rental market, as they

have directed national housing policies towards more narrow aims, saying social housing should be for the most vulnerable and poor, while market regulation is against free competition rules. In northern countries, tenant unions is a vested right, it has to do with the history of industrialisation, and the history of the workers movement (as tenant-workers coalitions where more obvious).

The **housing stock and the architectural structure of existing housing buildings** might also play a role. For example in Belgium, houses are small with a small number of apartments which do not require a serious organisation, while in Belgrade wηere housing complexes are very large, inhabitants (both owners and tenants) have to organise in order to manage common spaces or the maintenance of the buildings (there is an emergence of mafia).

Three important factors came out from the conversation:

- Who/what is your target.
- How is the tenant identity formed?
- In which spaces and at what level you organise (housing complex, neighbourhood, students, national/municipal)
- And one more: the way they organise: are there regular meetings, accessible and open to a broader public, are there in a stable space, do they also organised side events, i.e. meals, parties to make it more pleasant and attractive, a space where neighbours can meet to start discussing about common problems. It is a process that is not just about rent.

"In Greece, we lack the organisation structure and the target is not clear, is not direct. You need a lot of time, years, to make a tenants union, it cannot happen in five months. However, in most cases, large tenant unions started by a core of five-ten people, which invested years to bring together more people. For example the Spanish say that it required a huge crisis to finally organise. In Greece discussions until now have not managed to reach a common understanding."[4]

How the issue of housing has changed during crises

In 2018, the coalition was working on the issue of financialisation of housing. We were trying to understand how banks function, how new financial actors enter the market and what is their role.The debate was particularly **focused on the economic aspects** and the neoliberalisation of policies.

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[4] This resonates the difficulties of r

The pandemic caused an important "destruction" to the movement. New issues emerged, there was a moratorium of evictions, the groups had to rethink their role. Many stopped, but also new where created or empowered towards new goals. For example, the syndikat de llogateres in Spain (it was the rent strike during the pandemic that made them broadly acknowledged) or the Action Logement group in Brussels that tried to introduce the Berlin campaign for the socialisation of housing in Brussels,[5] or a new group in Vienna, where you would not expect to have housing movements. However, the recovery of the movement took a lot of time. The network restarted in 2022.

New challenges after the pandemic relate to:

- **Visibility of housing exclusion:** The pandemic brought to the surface the fact that many people do not have the right to housing, even in places where there are policies in place, such as Vienna, **particularly migrants and refugees, or people working informally** with no right to subsidies. It revealed the hypocrisy of the state towards the issue of housing.

- **Intensification of housing speculation and commodification**: Another **important side effect of the pandemic was the immense accumulation of capital that was channelled to real-estate**. The Next Generation EU fund was announced in June 2020 and voted for in September 2020. A lot of this money went into energy upgrading of buildings. The only markets that continued during the pandemic were the real-estate and debt markets. This brought huge amounts of money that aggravated the housing problems. Companies multiplied, from five-six big and well known real-estate companies, we now have much more and much bigger, even in Greece. In this context most investments in the housing sector aim to generate profit rather than answer the right to housing, while there are much less available funds for social housing. The debate on "affordable housing" as it is promoted by investors (for example at the MIPIM) has become a vehicle, a tool for the commercialisation of housing and public assets. It is now an issue that is discussed among investors.

- **Rigidity towards people facing housing difficulties** (in the name of the economy): Another impact has been the **rigidity of laws towards tenants** that cannot pay and the participation of states in eviction processes. Governments are supporting the real-estate business as they believe that this is a motor for the economy. While they are at the same time supporting evictions and

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[5] The Berlin referendum in 2019 against Deutsche Wohnen and Co (for socialising/recovering social housing) had a very big impact on the movement. It inspired a lot of groups to mobilise.

policy repression becoming more aggressive. Within this context, homeless people or people that cannot pay for their home are treated as criminals.

- **Diversification of housing problems** At the same time, the growth of the real-estate sector and large corporate landlords has also placed the rent issue more centrally in the agenda. Debt issues emerged in contexts where they weren't discussed before, while we also see the marginalisation of people that are no longer considered "useful" for the economy, such as elderly people.
- **Internationalisation of action:** In face of these new challenges, the network has grown a lot. There are more people interested in the issue and a much more urgent need for networking and developing common actions or actions at multiple places. For example, when there was the mobilisation to prevent the eviction of the pensioner woman here in Athens, the movement in Cyprus organised a demonstration in front of the offices of the same company. It is a small example, there are more. What we see is that **there is a need to internationalise collective action, as players in the market are also internationalised**.

The issue of accommodating and **housing refugees** was important here in Athens. Many solidarity groups worked on that and as a network there was a lot of support towards refugee squats in Athens or in Brussels. It is an issue that remains, although the network of squats that was created is no longer there.

More recent crises, such as the war in Ukraine, has generated unexpected side effects which were not properly addressed by the EAC, as the groups had different positions on the issue. For example the arrival of Ukrainian refugees within a very short time in the city of Poznan, led to an abrupt increase in rents but it has not been discussed. At the same time, rents in Ukraine are also very high after the war, as the state is paying a lot of money for soldiers and state servants and landowners are increasing the prices.

Things are also changing in Greece. There is much more debate about the issue of rent, but we are not organised. There is no legal framework for the protection of tenants. "*When I asked to include specific terms as a tenant, the landowners did not agree. I wanted to renovate a space, but in exchange to have a commitment from the landlord that he will not kick me out. This is indisputable in Belgium. Here houses are in a bad condition, they all need renovation but tenants are not protected. There is no limit in rent increase*".

Perception of/discourse on right to housing

The right to housing is central in the discourse of the coalition, as it is also explicitly implied by its title. The EAC acknowledges the right to housing and the city as fundamental rights. It is an *effort to develop and adopt common positions on European housing policies and to create solidarity bonds between all those movements, which will enable them to strengthen their own struggles*. They stand against the turn of European policies *in the service of finance and the deregulatory policies which affect the fundamental rights, and drive its populations to poverty and precariousness in all dimensions of their lives*.

In Greece **the right to housing is not given/evident**:

- **Young people have the right to stay at their parents' home** until they are 35. In other countries they would consider themselves homeless.

- In Europe, there is security when you are an owner, in Greece it is not the case anymore. *However, I think that the debate/perceptions in Greece is more similar to countries like Serbia or Romania where they are much more reluctant with the demand for re-municipalisation/re-socialisation of the stock.*

- In Greece, we do not understand that not having a social housing or rental market is a problem, that **we cannot depend only on homeownership**, even among the left. That we have to demand for a regulated market. For example, while in other countries it is quite obvious to say that "you will never become an owner", here it is not evident to use it in debates. There is a fear, a stigmatisation of rent.

- **Small-ownership is still important** and we have to claim for it and protect it, but our targets should be the new players, the companies. We still do not know much about companies that invest in Greece (in other cities/countries they know the companies by their name), because we do not have big companies. In Greece they are mostly active in the touristic sector and we think this does not relate to housing, but they have a very important impact on the market, particularly in Athens. Maybe we need more public debates on the issue.

(DS) How to address also the **need to control/regulate the rental market**, even when small-landlords dominate. Small-landlords can ask for unreasonable rent increases, violate contract terms, refuse to pay to maintain the houses in decent conditions, exploit tenants etc, there is not a broad acceptance for a regulatory frame. Income from rents is viewed as an additional

- We had the same problem in Belgium, where there is also a large share of small landowners. We tried to separate the different groups. Small-scale landlords should be treated differentially. Large players are using small-scale dispersed property to advance their own interests.

- In Belgium there is private-public partnership for social housing (social rental agency): the small-landlord is renting to a tenant with social rent, the state is paying for the difference between the social rent and market price, and this contract is valid for 10 years. You have incentives as a landlord, you have a guaranteed income, the households are secure, and you have tax-relieves/reductions if you invest for renovation. (There is an effort to develop this logic by the Municipality of Thessaloniki)

- In Greece, social programmes are using privately owned houses (i.e. ESTIA, Stegasi kai Ergasia) but there is no culture of a social return, or a mutual commitment in such programmes.

Overall assessment

Common claims of EAC are:

- Social housing
- Rent freeze
- No eviction without a viable housing alternative
- Expropriation of empty homes for the homeless
- Basic infrastructure and democratic decision-making for the city. Prioritise the rights/needs of the inhabitants against gentrification
- Right to (and support for) alternative ways of living/housing (co-housing, travellers, etc).
- Cancel onerous debt.

3.4 Network for the Right to housing

Interview with two members of the Network, the president of the board, and staff of Praksis NGO (Interview 2a), and an activist in this field and representative of FEANTSA in Greece (Interview 2b).

Short profile/and history

The Network was founded in 2010 and consists of organisations that "by declaration" deal with housing. A total of 43 members are registered, in the last elections 30 members voted. It is a tertiary collective body as it also includes secondary bodies. They focus on issues related to homelessness and housing exclusion, having adopted the FEANTSA typology. Their recent participation in the deliberation for the housing law promoted by the government in December 2022 helped them to redefine their role, it helped them acquire a common understanding on the issue, as there are different opinions and approaches among the members.

They have a **formal role, recognised as an advocacy group by the state**. They have participated in:

- the National Coordination Group for Roma Social Inclusion,

- the Committee/Working Group for the National Action Plan for Housing that contributed to the drafting of a first text (until February 2022, but do not know what happened to the strategy),

- They have been invited at the Parliament Committee of Social Affairs to comment on the government draft bill for housing,

- They conducted an assessment study for the Social services provided for the homeless of the Municipality of Athens (concluding with several proposals for the betterment of the services and the general upgrading of homelessness policy in the municipality).

- They demanded to participate in the monitoring committee of european funds of the Region of Attica (and are waiting for a response)

They want to **intervene in the public debate**. For example, they send a communication letter to all municipal parties running in the local elections in Athens to ask them their opinion in relation to housing (they did not have any response)..

They are currently trying to **map and mobilise their members nation-wide**, and create an active network to exchange knowledge and produce a common discourse.

How has the issue of housing changed during crises

- With the crisis, households lost the ability to be able to cater for their members. The problem became much more visible.

- The crisis had **a negative impact on our expectations about housing**. People accept to stay in homes that need important repairs and maintenance because they do not have the money to find a better home or to invest for upgrading (in the case of owned houses). Our living standards are lower, as well as the quality of life.

- In the crisis the profile **of people resorting to social services and in need of support/care changed.** While before the crisis, most beneficiaries of such programmes were foreigners/migrants, after the crisis there was a much larger demand for day centres, assistance with rents or housing costs, or social housing units. A lot of state/eu funded programmes were initiated during that period (i.e. Services to combat poverty 2012-2013), while before they were mostly run by NGOs and philanthropic institutes on a random basis. However, Municipalities[6] are still reluctant to deal with the issue of poverty and homelessness. Maybe it is considered stigmatising to admit you have homeless people in your city. "*What dominates in the public discourse, promoted both by the state and the municipalities, is that those that remain in the street choose to do so, as there are beds available, but they don't want them.*" (*Interview 2b*)

- What we see more recently is the proliferation of **problems that have to do with mental health**, While access to specialised services is limited. The extended crisis period has impacted heavily on everyone, while poverty is now an important aggravating factor connected to mental health.

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[6] https://www.feantsa.org/en/news/2021/02/25/the-endorsement-of-the-homeless-bill-of-rights-has-taken-a-whole-new-dimension-as-35-greek-municipalities-have-recently-endorsed-the-bill?bcParent=26

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- **There are also facets that remain hidden. For example even in well off neighbourhoods such as Halandri, there are elderly** without electricity because they cannot pay the bills.
- We do not have the whole picture. "*Despite the effort in 2018 to develop a mechanism to count the homeless, we still do not have the adequate means to monitor, and this is indicative of the way the government wants to develop policies. Because if you don't know what is happening, how can you design and implement a strategy?*" *Interview 2a*

The refugee crisis (accommodation and integration of moving populations). The issue existed even before the crisis (i.e. programmes for asylum seekers by ngos) but it acquired much larger dimensions and visibility after 2015. The ESTIA programme was the most massive housing project since the abolishment of the Workers Housing Organisation in 2012. While it was implemented it was an important support for landlords who secured income from renting their houses in the programme, but it did not leave a legacy in housing policies. The issue is still framed as an issue that concerns people on the move/transit population. The only accommodation policy that the government has to propose is camps, while it is symbolically very indicative that the state closed the ESTIA programme for refugees to give it to "Greeks' '. Also, all refugee squats were evicted abruptly in the summer of 2019.

Another crisis that has an important impact on housing is the Climate crisis and the destruction, and housing exclusion/precarity provoked by natural disasters, such as wildfires, floods but also earthquakes. We see this in Thessaly, or in Crete Arkalochori, where there has been a local committee organised to protect the loss of homes by those impacted by a recent earthquake. (*Interview 2a)*

About difficulties to politicise the issues of housing and rent

- **Criminalisation of solidarity and authoritarian governance** (political windows of opportunity are narrow): We should not underestimate the **criminalisation of solidarity** that this government has promoted. This silences contestations and reactions. The **pandemic** also created a huge problem for collective mobilisations and claims, at visible street level contestations. As a result, the public debate on the city issues was curtailed.
- **Pandemic effect:** The debate brings again to the fore the **very rapid urban transformations during and after the pandemic and the acceleration of gentrification processes**. "*On a personal level I will tell you what happened to me. Coming out of the pandemic, I saw another*

*Athens. During the pandemic, the plan was in full swing. Athens became a tourist destination within a year. Everyone said we don't have construction, we don't have construction... **I have lived in Athens all my life, coming out of the pandemic I saw another city.** Omonia square has changed, but also everywhere you go, see for example the lower part of America square, which is one of the most degraded places, you have hotels, boutique hotels. An incredible thing. I think that coming out, and as we are reclaiming the public space little by little, **we found another situation, along with inflation and increased cost of living, that left us, it left me with my hands down**. What's up guys, we lost the game.[...] **I feel the onslaught of neoliberalism, I feel it to the core. A state that never sleeps.** And it's not a conspiracy theory. They have an incredible readiness.*"(*Interview 2a*)

- **A fragmented and frustrated society:** Difficulties to politicise the issue of housing, could be attributed to difficulties in coordination and connections among different realities. **Society seems very fragmented at the moment.** There is not a feeling of common interests of a collective identity. Particularly from the side of social organisations, there is a limit where they would go in protesting against what is happening, because they are afraid of losing funding that is controlled by the state. But it is also **a problem of the left.** The left was defeated in the recent elections, although given the problems that society is facing, such as auctions, one would expect that there would be a higher alignment with left positions. However it seems that people do not want to be identified with the crisis, they want to be something else.

- **The role of local authorities and progressive municipalist politics:** Left parties in power, especially at the local level, also have a big responsibility. Despite their re-election in several municipalities for two or even three rounds, there are very little efforts to change the way politics are enacted. "*Where I live, we have a mayor coming from the left. He never organised a neighbourhood assembly. Not even one, nor a participatory budgeting process, which are typical left institutions/instruments. And this is also characteristics of the way the municipal group is functioning. He talks, they listen and then leave*" (*Interview 2b)*. Their role should be to demonstrate to the people that there can be a different way to make politics.

Perception of/discourse on right to housing

The issue of housing remains hidden in Greece. It is not acknowledged nor discussed by official bodies.

Legal securement: On the one hand we had the introduction of a personal insolvency law (law Katselis) to protect indebted homeowners, but beyond that **there is not a framework for the legal protection of housing**. People working on the issue all agree that we would require important legal changes in this sector. Although it is mentioned in the Constitution as an obligation of the state, it is not enforceable/binding, in the way it is suggested in the Lisbon Declaration.[7] The amelioration of the legal framework should be a primary concern for anyone interested in securing the right to housing.

The Right to Housing can be claimed in Greece (Interview 2b strongly disagrees with the position of the president of the tenants association that the right to housing in Greece does not have a legal base). It is mentioned in the Constitutions, but there are also important references in European directives and frameworks, such as the European Platform to combat homelessness (since 2021), and the European Pillar of Social Rights where housing is explicitly mentioned. There is also a Special Rapporteur for the Right to Housing at the UN.[8]

The fact that this is not acknowledged is also a shortcoming of the organisations working on these issues that have to highlight it/bring it to the fore and advocate for it.

The right to housing as a "forbidden subject"[9]: We should consider a change of mindset that happened during the crisis. We went from a system that abundantly granted housing loans since the 90s, linked also to the "right to have a roof over one's head" and the right to ownership and homeownership, abruptly halted by the crisis, to a system that targeted and stigmatised those that took loans and became indebted. It was an individual responsibility and blame for "all those that took a loan without being able to repay it". Thus, **access to housing was linked to a shameful situation, and this entered the DNA of mobilisations, it became a deterrent and a hindrance for social struggles**. "*If you cannot support/sustain what you claim for, then better not talk at all*" (*Interview 2a*). The Network considers as a central mandate to confront dominant perceptions on homeownership and the stigmatisation of indebtedness, and at the same time defend the primary residence of people. "*These are important collective representations that we need to answer*" (*Interview 2a*).

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[7] https://ec.europa.eu/commission/presscorner/detail/en/ip_21_3044

[8] https://www.ohchr.org/en/special-procedures/sr-housing

[9] Η ελληνική διατύπωση της ΜΚ ήταν "απαγορευμένα περιεχόμενα διεκδίκησης". Εδώ σε έκθεση για τα δικαιώματα των γυναικών αναφέρεται ο όρος Forbidden subject.Ίσως είναι ορολογία στην συζήτηση για τα ανθρώπινα δικαιώματα. Μπορούμε να το διευκρινίσουμε, γιατί ίσως έχει ενδιαφέρον.

The role of housing policy, and the lack of social housing stock: The right to housing in Greece is identified with/associated with the right to ownership. And this has a lot to do with the housing policies implemented until today. For example, although throughout the years there has been a production of houses by state bodies (i.e. 50.000 houses by OEK), none was kept in public or municipal ownership to be able to provide for social housing for those in need. The lack of a social stock (a state or municipal stock) is a problem, because local authorities do not consider it their responsibility. There are vacant houses in their territory, but they have done nothing to use them to respond to the housing needs of their citizens.

This is (should be) the Networks' mission. The Network follows the classification of FEANTSA on the different housing exclusion situations (roofless, homeless, inadequate housing, precarious housing), and tries to demonstrate the inadequacy of policies. "*We advocated for example at the Ministry of Labour and Social Affairs, that the Roma population should be also considered homeless. As well as Migrants and Refugees. Still, municipal social services deny that they have responsibility and competence to support these populations as they consider that they are not backed by the legal framework. We have shown them that there is a law since 2014,*[10] *that allows municipal services to intake people without legal documents. Thus they have no excuse now.*"*(Interview 2b)*

The state has *de facto* acknowledged its competence on the issue since it is implementing policies, for example the programme "Housing and Work". The programme has a lot of problems, but it is already a law of the state, and it is a proof that the state recognises its responsibility. Recent housing programmes focus explicitly on the issue of young couples, however, in parallel there is a discourse that stigmatises the homeless and reproduces social exclusion.

Overall assessment

There seems to be a deficit in the public debate, in terms of countering the dominant perceptions on access to housing and on the stigmatisation of housing exclusion/precarity (stigmatisation of the homeless, of the indebted, of mortgage holders). At the same time there is lack of knowledge and

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[10] Migration Code (Law 5038/2023, FEK81A) ar. 21, *Οι δημόσιες υπηρεσίες, τα νομικά πρόσωπα δημοσίου δικαίου, οι οργανισμοί τοπικής αυτοδιοίκησης, οι οργανισμοί και επιχειρήσεις κοινής ωφέλειας και οι οργανισμοί κοινωνικής ασφάλισης **υποχρεούνται να μην παρέχουν τις υπηρεσίες τους σε πολίτες τρίτης χώρας, οι οποίοι δεν έχουν διαβατήριο ή άλλο ταξιδιωτικό έγγραφο**. Από τις ρυθμίσεις της παρ. 1 εξαιρούνται: α) τα νοσοκομεία, τα θεραπευτήρια και οι κλινικές όταν πρόκειται για πολίτες τρίτων χωρών που εισάγονται εκτάκτως για νοσηλεία, τοκετό και για ανήλικα παιδιά, καθώς και **οι δομές κοινωνικής μέριμνας που λειτουργούν στο πλαίσιο των Ο.Τ.Α.**

imaginary, about the role of the state in securing the right to housing and its obligation to implement housing policies in response to diverse needs.

- Lack of strategy, strategic vision. Policies implemented incoherently, fragmented
- Lack of information on best practices, on what is going on in other European states
- Inertia and negation to implement necessary reforms. For example, in relation to rent controls, the response is that "*these things cannot happen in Greece/cannot be implemented in Greece.*"
- Need to systematically develop concrete proposals and claims

3.5 Stop auctions movement

Mobilisations for the protection of first residence and defence against auctions and evictions
Short profile/and history

The movement against foreclosures emerged in the early years of the crisis, since 2013, as a response to the dispossession processes set in motion by the management of households' overindebtedness. The repeal of the Legislative Act that since 2009 had suspended auctions of primary residence and small-property in processes of personal bankruptcy, was the trigger for the creation of the Stop auctions platform in central Athens and various dispersed assemblies and groups in Attica and at national level. The more dynamic mobilisations were focused on the protection of first residence and the defence against auctions. It adopted a repertoire of direct actions with demonstrations, sit-ins and blockades of juridical procedures of auctions at the courts (court of first instance). To better coordinate its actions the movement formed a broader coalition/network called "Ενωτική Πρωτοβουλία κατά των πλειστηριασμών"[11] in 2017, which remains active since.

"*This struggle had brought together a significant number of individuals and local collectives and had managed to prevent all home foreclosures in the past four [written in 2021] years. The Greek government has responded to this struggle with new , and more authoritarian, legislation. In this most unfavourable present context, the movement struggles for the protection of the "right to home" aiming to prevent the foreclosure of houses that are the primary residence for those who live in them. This struggle has been criticised by both the government and the media, but also by parts of the left. The crisitism from the left stems from the identification of our struggle as a struggle to protect (private) property. This criticism underpins the reluctance of parts of the left to engage in this struggle*" (Katerini, 2022:233).

The movement has revived and expanded lately as the liberalisation of the legal framework has advanced and the protection of the first residence is much more loose. Injustice, in relation to the governance of the issue, became much more visible and loud in the public debate, generating feelings of frustration and outrage. Evictions of vulnerable homeowners (e.g. disabled, very poor, elderly etc) are taking place quite often, attracting media attention. More political spaces are now involved in relation to previous phases, coming from a broad political spectrum of the left (such as MERA or the Communist Party)and anarchist groups. Activists and supporters of the movement are better

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[11] https://noauctionsgr.blogspot.com/

networked through social media and use Viber and Whatsapp groups to alert people where they have to go in order to block the execution of eviction orders.

A very symbolic case is the one of the former journalist and pensioner, Ioanna Kolovou, with very massive protests in the neighbourhood of Zografou since March 2023 against her eviction.

3.6 Movement against touristification, gentrification and airbnb

No interviews taken. From informal conversations, the assemblies did not accept the fact that the research is financially supported. Their discourse is presented based on their sites and printed publications.

Short profile/and history

The movement against touristification, gentrification and airbnb was constituted by various self-organised collectives and local assemblies in 2018. Special attention is paid to the *Unreal Estate assembly[12], City assembly-790, Grezi collective[13] and Grammi 15 collective[14]* which were part of it. It focused on the effects that processes of touristification, gentrification and "sharing economy" had on housing and on central neighbourhoods (such as Koukaki, Thiseio, Petralona, Pagrati, Kypseli) more widely. The examined assemblies were characterised by self-organisational ethics, originating from an anti-authoritarian thought and praxis. The Unreal Estate refers that "*[W]e are an assembly which fights for the rights of tenants. Our aim is to give prominence to the problems and the ways in order to overcome them collectively-solidarily-assertively. The assembly functions as a self-organised and against-commodity assembly. It is not supported by NGOs, political parties or governmental institutions and is funded exclusively by the contribution of our members*"[15]. Grezi (2018)[16] mentioned that "[*W]e are a group of people who found ourselves inside horizontal processes, we claim the life and the social relations inside our neighbourhoods and we feel that these relations are suffocatingly compressed under the suitcases' wheels which tourists day and night happily drag*". The actions emerged varied, from events and organised conversations in squats and other social spaces, to demonstrations and placing of banners. Additionally, there was an important amount of publications including texts, but also two grassroots researches (one during 2019 focusing on the touristification of the districts of Koukaki-Thiseio-Petralona by Grammi 15, and one regarding the housing conditions during the pandemic by Unreal Estate), analysing the intensified effects on housing. Unreal Estate mentions that "*[W]e decided to do research implemented by us and for us. Research about how the Covid-19 pandemic affects housing and work conditions. With its results we want to have a look for the social/class structure and the geographical distribution of tenants who are facing problems. Our aim is the better organisation of the struggle. In order for a ceiling to be*

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[12] Unreal Estate | συνέλευση ενάντια στον εκβιασμό του ενοικίου (noblogs.org)

[13] γρέζι (espivblogs.net)

[14] https://issuu.com/grammi15/docs/grammi15_2

[15] WEB_01-nea-enoikiastwn.pdf (noblogs.org)

[16] Τουριστικοποίηση και το φαινόμενο του airbnb – γρέζι (espivblogs.net)

placed on the rent prices. In order for the houses to be opened. In order for us to stand collectively against owners' intimidations. In order for us to defend our rights and claim more"[17]. These grassroots activities in central districts of the city contributed to the emergence of key events such as the demonstration against touristification and gentrification in Kypseli and Koukaki during 2019 (Grammi 15, 2019). It should be mentioned also that all of these four assemblies are not active anymore.

How has the issue of housing changed during crises

- Financial crisis: Rent prices were stabilised, which means that wider social groups had access to housing. However, considering housing as a social need, decent and affordable housing was not provided.

- Touristification, gentrification and airbnb: The first signs were in 2016. The combination of such processes contributed to large increases in rent prices, which were followed by evictions and displacements of many inhabitants. Grezi (2018[18]) characteristically mentioned that "[*T]ourism, as the excited authorities cry out, really 'takes us out' of the crisis. However, we observe that as we are 'coming out of the crisis' there is a tension for us to come out also from our houses.*" "*The residents who constituted for years the character of the district have been displaced to other districts which are still considered deprived and cheap*" (Unreal Estate, 2022:3[19]). At the same time, housing generally became insecure, as most of the tenants were anxious that when their lease ends (maximum 3 years), the owner would increase the rent (something which the rent association conformed) based on the wider context of increased rent market independently from the oldness or the position of the house. Thus, there are different actors (such as institutions, banks, micro-owners and real estate funds) that take advantage and exploit the social need of housing.

- Pandemic: During the pandemic the movement highlighted the various social and economic inequalities which could have risen due to its governance by the state. The Unreal Estate characteristically refers that "*The slogan 'stay at home' hides many social and economic inequalities. First of all, which house are we speaking for? As though it is the same to stay home if you are a poor worker or a rich golden boy. If you have all the comforts and luxuries,*

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[17] https://unrealestate.noblogs.org/files/2020/12/A4_follow-up-ereunas.pdf

[18] Τουριστικοποίηση και το φαινόμενο του airbnb – γρέζι (espivblogs.net)

[19] https://unrealestate.noblogs.org/files/2022/01/02_NEA-ENOIKIASTWN_web.pdf

of course life is much more tolerable inside a house in Glyfada or in Kifisia with a garden or a pool. It is not the same though with a house like hole in Kypseli, which cannot be seen by the sun and has no heating. What kind of relationship can you have walking around your house when you stay in full with green spaces like Psychiko, with densely populated Patisia where your eyes can see only concrete and cops? Walking in Acharnon street, if you are a migrant who lives in Agios Panteleimonas with your family or your roommates in a basement or a 50 m2 apartment, is 'yarding'. When you stay in the suburbs it is an excursion. And of course, the stay at home slogan (#menoumespiti) constitutes a 'raw cynicism' for the prisoners inside the terrible conditions of greek prisons, as for the invisible people of this world, migrants who survive under the most terrible conditions in concentration camps… Women who have taken over the household, have become a punching bag. Patriarchal violence (psychological or body) has grown, has found its alibi. Work has moved inside the home, the tire schedule cannot be stretched more… As for all those who suffer from depression, anxiety disorders or other mental diseases, the long term stay inside homes becomes very difficult... The state, in the context of the general lockdown, decided to cut off rents by 40% for workers whose work was closed or suspended due to the state policies. However, it leaves those of workers who were fired some period of time before the pandemic or those who were on the dole waiting for the summer season to work without support. Additionally, it leaves unsupported those who were working in the informal sector or unregistered in the catering services, in which most of the workers are unregistered" (Unreal Estate, 2020:2-4).[20]

- Energy crisis: The most vulnerable are those who will be mostly hit due to the rises in rents, electricity bills, maintenance fees and heating.

Perception of/discourse on right to housing

The right to housing is interpreted as a social right for which tenants and wider social groups should fight for and enact it. Housing is a social need which the workers, migrants, students and the most vulnerable should organise and fight for against the local, national and hyper national/global mechanisms and actors which define housing as a commodity and perform its financialisation. The Unreal Estate (The News of the Tenants[21], 2022:3) mentions that "[*D]evelopment and gentrification*

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[20] https://unrealestate.noblogs.org/files/2020/04/unreal2020_04_keimeno-aitimata-version2.pdf

[21] The newspaper published by the assembly.

certainly serve the dominant neoliberal logic. Our right to housing is limited as the profit prevails over any kind of right". In another text it reports that "[*T*]*he time came for us to put our interests in front. To yell that housing is a basic need and not an engendered species which we should pay gold for… To yell that housing is a right and not a gambling with human lives. We say that 'housing is a right'' in order to understand the housing issue as a common issue in which we are totally exposed if we are alone*" (Unreal Estate[22]). Another text states that "[*T*]*he equal provision of decent housing is an essential condition of every emancipatory activity, an essential requirement of a liberated society. The struggles of locals and migrants for decent housing is the reminder of our common targets*"[23].

A basic connective element which makes housing a social need and a common target for these social groups is the salary. Rent is connected to the salary. For example, it is reported that "*[W]e see that if in the past years the quality of life was questioned, now it is the potential of survival which is questioned. A large amount of the working class is excluded from housing and cover of its basic needs. We consider that the need for more affordable rents is a fight for the salary at the same time… The impossibility to cover one of the most basic needs, this of housing, shows that it is indissolubly connected to our salary. Because we are not only tenants, but for a large number of people we are basically the working class which is continually underestimated and sees its salary decreasing*" (Unreal Estate, 2019:2).[24]

Claims

Among the claims which were articulated were:

- Protection of first residence and abolishment of any kind of auction related to it.
- Abolishment of the "Hercules" plan.
- Stop evictions.
- The empty houses to be opened. Nobody in the streets.
- The minimum duration of lease to be doubled, from 3 to 6 years. (the same was proposed by the president of the rent association).
- A control mechanism for all housing leases in Athens. The highest rate of rent to be defined according to an index based on oldness, floor, position and energy efficiency. (the same was proposed by the president of the rent association).

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[22] https://unrealestate.noblogs.org/files/2020/03/web_prokirixi-real-estate.pdf
[23] WEB_01-nea-enoikiastwn.pdf (noblogs.org)
[24] https://unrealestate.noblogs.org/files/2020/04/unrealUnreal_estate_teuxos_1_2019_11.pdf

- Rent strike and freeze payments.
- Minimum income guarantee to the no haves – insecure workers, uninsured, unemployed, migrants.

Overall assessment

There is an important invocation of housing as a right which the working class, the refugees, the migrants, and the homeless should enact. In order to do this, a prerequisite is the organisation in the social and spatial terrain of the neighbourhood and the whole city. This was the goal of the various actions and events being performed, setting on the one hand the background of the process of turning housing to a commodity, and on the other hand the common problems and the possible solutions.

4. Repertoires, claim framings and (re)signification of right to housing

Housing struggles in Athens are organised through a mosaic of dispersed and diversified collective initiatives, organised in the form of political groups, local assemblies or networks/coordination platforms.

The issues at play range from household debt and protection of first residence (linked to homeownership), to refugee solidarity actions in the forms of quats and support for access to housing (linked to the right to free movement and settlement of migrants) and organising against rising costs and cost-of living (linked to both homeownership and rent). The repertoires of action used range from traditional forms of porters such as political interventions, demonstrations and sit-ins, but also fiscal disobedience movements, blockades of foreclosure procedures and of execution of eviction orders, solidarity networks and housing squats.

Furthermore, throughout the year the movement, particularly the one against auctions or the refugee solidarity networks, have acquired important knowhow in relation often to very complex issues, such as debt management by financial institutions or dealing with the bureaucracy of asylum services/legal framework, in collaboration with layers and other professionals. They also organise informative discussions and public events at the local level, provide advocacy and expand their alliances around the issue of housing.

The participation of locally based groups, first Encounter Athens and then Stop Auctions, in the European Housing Coalition since its very first steps in 2013, has allowed the movement in Athens to be in contact with a broad European Network, to participate in the yearly day of action for the Right to Housing, to upscale the visibility of the movement in european networks and to compare the greek housing crisis and housing policies with other countries.

Discursive articulations of the right to housing

In terms of how claims are articulated and framed, it has been observed that the Right to Housing is utilised by organisations with established longevity and connections to European networks. However, it is less prevalent or central in the political discourse of diverse spaces, spanning from the left to anarchist movements. The reasons for this can be diverse:

Political tradition/culture: As and interviewee mentioned the local movement in Greece **has a strong anti-authoritarian and autonomous tradition/component** (particularly in Exarchia, and

more generally urban movements and groups mobilising around urban issues), claiming public intervention is more often than not out of scope, as this would require to come into negotiation with the state.[25] Nevertheless, street actions have limits in what they can achieve, and this is starting to create the need to go to another level, particularly looking at actions that can have a direct/immediate impact on the housing situation of the neighbourhood (Interview 4c).

Mistrust in public intervention (in housing): There is limited trust and knowledge of possible alternative ways to answer the housing crisis, of what could be done. The stake is to be able to prove/to create a belief among a broader population that public policies can produce change, can have a positive impact on their lives, and more specifically on their housing situation.

Broader dis-mobilisation, disenchantment of collective action: Maybe, this is also related to the broader socio-political conjuncture in the post-pandemic period where there is a broader difficulty for social and political mobilisations to emerge. The housing issue becomes more pressing in a conjuncture when socio-political mobilisations and contestations are weakened.

Housing system/homeownership-property structure: people are in multiple positions/identities in the housing market.

Containment of social discontent by government policies There is a discrepancy/a contradiction between the visibility of the issue in the public discourse (particularly in the mass media, and rather mainstream and conservative media, such as Kathimerini) and the level of mobilisation from the grass-roots. It seems that even the measures (state-subsidised funding programmes for homeownership, energy upgrading, and rent) have been promoted in response to the media fuss, rather than to social claims. It would be interesting to understand/analyse the impact of such measures, both in material terms/outcomes (did it answer to real housing needs), but also in terms of broader perceptions in relation to the role of the state.

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[25] Particularities of the anarchist movement in Exarchia seem also to be holding back social claims on this premise, as it is deemed more important to keep a "clean" anti-state, autonomous identity, rather than create broader coalitions to claim public intervention and public policies to provide solutions. This also resonates with traditional characteristics of politics in Greece, where political and collective actors hold strong anticapitalist and anti-state positions, denying that there can be corrective interventions within the capitalist economy. (Local stakes can create temporary coalitions and convergences around a common goal. For example, the legal action against the metro station, more common to people with a reference to the left, rather than people with a reference to the anarchist movement, was a collective decision and a common effort of a diverse movement).

Furthermore, we could mention **the weak legal enforcement of the right to housing, the indirect and limited state intervention and the prevailing homeownership ideology**. More specifically:

a. The Right to Housing is often perceived as lacking significant potency due to its limited incorporation into the legal framework, despite being acknowledged as a fundamental right by numerous international and European charters.

b. Despite the explicit mention in the constitution that the state bears the responsibility to provide housing for those unable to fulfil this basic need independently, housing policy has largely remained peripheral within the already weakly developed welfare system. With considerable reliance placed on familial support, this has debilitated strong demands for the right to housing as a social right.

C. In a society where homeownership is prevalent, advocating for the right to housing may appear both overly broad and potentially competitive in contrast to the widely recognized rights associated with homeownership and individual property. Various political divisions stem from divergent, often conflicting stances regarding the defence of private property. This lack of consensus hinders the formation of broader coalitions and alliances around the right to housing.

Still, the right to housing is often pleaded as a political frame that legitimises direct actions and contestations. It is an invocation of the injustices provoked by the state, the law, power holders or the capitalist system more generally, that justifies actions that are often illegal or at the verge of legality, such as squats, blockades, or electricity power reconnections. As a member of the Unitary Coalition Against auctions mentioned in an assembly: "*Laws are unjust, and as long as they are unjust, we will continue to be illega*l".

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