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Housing Commodification in the Balkans: Serbia, Slovenia and Greece

Ana Vilenica, Tonia Katerini, Maša Filipovič Hrast

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PART A

**ASPECTS OF SOCIAL POLICY AND HOUSING
IN THE EUROPEAN WELFARE STATES**

Housing Commodification in the Balkans: Serbia, Slovenia and Greece

Ana Vilenica¹, Tonia Katerini² and Maša Filipovič Hrast³

Abstract

In Balkans region, uneven development under global capitalism has led to significant differences in housing commodification patterns, related (social and housing) policy and associated inequalities. In this article we describe commodification patterns in Slovenia, Serbia and Greece by considering the diversity existing in the semiperiphery. We do this by comparing processes of privatisation of housing, development of the rental sector, strategies to homeownership and legal frameworks of protection of property and housing rights. We find some similarities in specific individual and familial commodification patterns and also pronounced inequalities but also semiperiphery diversity, which has been produced and maintained by the presence (or absence) of policies and state care provided for certain vulnerable groups. These diverse aspects arise from specific local, regional and global histories of housing struggles that mean the responses to them have varied. In this research, we show that Balkans semiperipheral territories must not be regarded as a passive background but as a landscape in which active agents participate in creating and transforming commodification patterns.

Keywords: semiperiphery, housing, commodification, Greece, Serbia, Slovenia

Introduction

Although housing is traditionally described as one of the least decommodified goods in the welfare state (Fahey and Norris, 2011), a trend is apparent of the ever greater commodification of housing. Housing is increasingly unaffordable to large numbers of people, while in many countries the social rented sector has stagnated and is negligible with homelessness on the rise and new speculative developments visible all around. Housing commodification is a global phenomenon. Nevertheless, it has taken different forms around the world. This unevenness has

1. Independent Researcher, Belgrade, Serbia.

2. Independent Researcher, Architect NTUA, Athens, Greece.

3. Associate Professor, Faculty of Social Sciences, University of Ljubljana, Ljubljana, Slovenia.

been often been made ‘exotic’ and ‘oriental’, such as in the narratives of the backward Balkans and the catching-up narratives created in advance to illustrate the difference and often inferiority of the countries in the Balkan region.

Recently, some researchers have offered world-systems theory as a framework that goes beyond these ‘culturalisations’ of housing issues by positioning the Balkan countries with respect to the dynamics of the world economy. While looking at Southern Europe (SE) as well as Central and Eastern Europe (CEE), Bence Kovac (2020) showed the benefits of applying world-systems theory to the area of housing and that it can explain structurally created differences. Still, world-systems theory has been regarded by some as deficient. The simplification entailed in the world-systems approach overlooks the big differences within the region (Wiest, 2012: 832) that are largely caused by the different ways housing has been commodified. Our aim with this research is to present the diversity in the region so as help overcome such limitations. In this paper, we focus on the commodification of housing in Slovenia, Serbia and Greece to reveal similarities and differences reflecting their different geopolitical positions along with specific local factors arising from various historical and current developments.

The article first discusses the housing commodification theory in relation to the semiperiphery status held by the region, before presenting in more detail three case studies of the dynamics of commodification of the housing sectors in Slovenia, Serbia and Greece. The conclusion discusses the differences and general characteristics of the housing situations on Balkans semiperiphery.

Housing Commodification on the Semiperiphery

In world-systems theory, the semiperiphery includes countries that are interdependent on countries of the centre and countries of the periphery of the world economy. The idea was first described by Immanuel Wallerstein (1974, 2002) and further explored by Giovanni Arrighi (1986). In world-systems theory, countries are organised in a hierarchical system according to the profitability of their products where the favourable production of the core depends on the periphery’s disadvantaged position. The semiperiphery combines aspects of the core and periphery and makes the world economy more stable and less polarised. This idea of studying the international environment composed of three different strata has not gone uncontested. Namely, we are not the first to observe that the semiperiphery concept continues to be one of the most controversial of all in the world-systems morphology (Vieira, 2018: 10). Many authors have criticised the concept’s vagueness and diffused nature (Louranco, 2005: 179), while others claim this perspective has lost its heuristic vitality since the world has changed (Lee, 2009). Even though one can extract some normative elements, many authors find it difficult to geographically locate the semiperiphery. Understanding the geographical concentration of the semiperiphery is made further complicated by the dynamic nature of semiperipherality. While differences among regions are structurally created, they are not static, constantly changing along with the dynamics of the world economy (Arrighi, 1990: 26). Despite these conceptual complications, the tripartite global geography involved is still very useful for understanding contemporary circumstances.

The world-systems approach's greatest value in understanding the housing issue is that it shows the structural causes of differences between housing systems in core and semiperipheral countries (Kovats, 2020:4). The literature describes semiperipheral housing systems such as in CEE and SE but with little or no focus on systemic aspects. CEE housing systems are portrayed as being subject to the semiperiphery's inability to catch up with the advanced housing systems of more advanced core countries (see Tsenkova, 2009; Hededus and Tosics, 1996; Stephens, Lux and Sunega, 2015 etc.) and, in SE, as due to weak industrialisation (Allen et al., 2004). In his article "Is there a core-semiperiphery in housing?", Bence Kovats (2020) tested world-systems theory's applicability to housing theory by conducting hierarchical cluster analysis on indicators measuring various aspects of semiperipherality. Those aspects are semi-proletarianisation of the workforce, lax building regulations together with the commodification, de-commodification and familialism of housing. Parallel to this, he also examined the Southern European and Eastern and Central European housing systems (SE and SEE). His analysis confirms his initial assumption that countries clustered along the core semiperiphery divide share similar indicators, except for Ireland that bears greater similarity with the semiperiphery than the core which it otherwise structurally belongs to. In these analyses, CEE, SE and Ireland are shown to possess a higher level of semiproletarianisation, a lower level of both commodification and de-commodification of housing, greater familialism in housing provision, and a more lenient soft state.

To add to these discussions, in this article we focus on the aspect of housing commodification. Elements of commodification, such as property structure, are commonly held to be crucial for explaining different urban patterns (Bernt, 2016: 572). Yet, it is hard to exaggerate the significance of the mechanism of housing commodification for understanding housing inequalities. The commodification of housing is a process with a long history, from being a simple commodity to a complex financial technology holding significant effects for the world economy (Pattillo, 2013: 512). Housing commodification is the outcome of political, economic and legal decisions that support reliance on housing as a wealth-producing asset. The commodification of housing has both macro- and microhistorical roots, manifestations and consequences. In Kovats' study (2020) and previous research, housing commodification has been measured by the mortgage-to-GDP ratio and the average mortgage interest rate, denoting accessibility of mortgages as commodification. As Kovats shows, CEE and SE have differences in the mortgage-to-GDP ratio where SE is closer to northern Europe than to CEE, which for him is not surprising. Here he points to the temporary halting of mortgage lending and the mass privatisation of public housing units in the early 1990s that led to a high level of debt-free homeownership, a reason already stated in other research (Kovats, 2020: 8; see also Norris and Domański, 2009; Stephens et al., 2015). Nevertheless, Kovats reveals CEE is not lagging behind SE with respect to mortgage lending. This qualitative clustering approach also points to a stereotype that all CEE countries cluster along the classic post-socialist dividing line, which has proved not to be the truth (Kovats, 2020: 9). To evaluate these conclusions and understand the micro- and macro-historical roots of housing commodification, including their effects on current and future housing inequalities, they must be seen in the light of more contextual data as well as policy tendencies.

In Kovats' study (2020), Serbia, Slovenia and Greece are recognised as semiperipheral countries of Europe. While the three countries share some commodification pattern histories,

they also differ considerably. To show the diversity of Balkans semiperipheral housing regions, we provide a more detailed insight into the development of such patterns in these countries from a historical perspective and their subsequent effects for housing inequality. These should be viewed more as illustrative examples and not as an all-encompassing account of the housing processes related to commodification in Serbia, Slovenia and Greece.

Methodology

The selection of methods and countries for this study was shaped by several factors. Our aim was to show diversity of Balkans semiperiphery housing in order to overcome limits of regional approach which are reflected in regions homogenization. We chose the restricted number of countries with significant differences usually studied as part of different regions, South-East Europe (SEE), Southern Europe (SE) and Central Europe (CE), therefore allowing a more in depth and contextualized view of the housing patterns in the region. Our main axes of comparison was commodification of housing as a process which indicates the relationship between exchange and use value of housing. Housing commodification is a path dependent process and that's why we study housing commodification in Serbia, Slovenia and Greece in historical perspective. As it was already shown, commodification of housing process provides an important element in explaining changing housing relations (Forrest and Williams, 1984) relevant for assessing housing inequalities in Balkans semiperiphery.

The main points of comparison included as important to understand this process were: 1) denationalisation and privatisation of housing, 2) development of the rental sector in general and social rental sector in particular, 3) strategies to homeownership and role of financial instruments as well as the role of informal instruments, such as family support, and 4) legal frameworks of protection of property and housing rights. The research presented here forms part of ongoing research on housing in Slovenia, Serbia and Greece which the three authors have been undertaking in the last 10 years. It is based on three main types of material. The first is collected from written sources, such as national and international legislation, reports produced and published by international, state and civil sector organisations, and existing academic research on national situations in housing.

Serbia

To understand housing commodification patterns in Serbia, we must look at the social, political, and economic effects of the transformation since socialist experiment, and specific aspects of peripheral or dependant financialization (Vilenica et al., forthcoming). Local commodification patterns stem from the pre-WWII housing property relations, the 1945–1989 (non-aligned) housing modernisation project, the rapid privatisation of housing in the 1990s, other 'transitional' housing forms of privatisation, informal housing commodification paths, and particular forms of housing financialisation. These commodification patterns have produced complex intersecting, interlocking, intermeshing inequalities (see Belle, 2020).

The privatisation of housing in Serbia was not an entirely neoliberal process. Like other former 'socialist' countries, it started with a neo-patrimonial 'give away' privatisation to tenants in the early 1990s, which discouraged globally powerful players from entering the housing market (Olt and Csizmadý, 2020). To allow privatisation to happen, the innovative Yugoslav form of *societal property* – a property without a proprietor – had to be ended by legally turning it into state property.⁴ The right to buy was first defined in the Law on Housing Relations of 1990. As Mina Petrović noted, this law is responsible for confusion between the right to housing, rights of occupancy, recognition of the right to private property over nationalised property, and recognition of the right to buy (Petrović, 2004: 151). The basis for mass privatisation was given by the Housing Law of 1992. This law enabled a further reduction of the redemption price based on social status. Nevertheless, this process did not prevent crystallisation of the inequalities that had already formed in socialism. Those who by this time had not acquired the right to a protected tenancy were neglected in the process. The privatisation of more than 90% of the housing stock of society was further assisted by hyperinflation. This process was used by governing structures to create the illusion of the properness of the property transformation. Privatisation drastically reduced the housing in the public sector and along with that the housing social protection measures. This led to increased informal construction and saw the informal rental housing sector expand.⁵

In the 2000s, Serbia experienced a quick increase in household debt levels, especially as concerned housing due to the individualisation of responsibility for home provision by the state. Housing has played a key role in household financialisation and there is a co-constitutive relationship between the housing financialisation and the new social and spatial inequalities in Serbia. Together with other post-socialist countries, Serbia has been a site for particular instantiations of financialised household lending that has promoted flows of capital across the

4. There was an organised effort to introduce historically new types of housing relations in YU with new types of property, societal property and a democratic self-management structure (after the 1950s). Pursuant to the Housing Act of 1959, funds for housing construction were arranged in which shares of personal income and the surplus from industrial production were merged. The right to housing was guaranteed by law as the right to a protected tenancy (*stanarsko pravo*). The Yugoslav housing system had its own contradictions and inequalities that were followed by a chronic lack of housing (Archer, 2017). Informal self-building was also tolerated in YU as a 'temporary' solution to the absence of societal housing for the growing urban population. Individual property continued to exist in YU parallel to the new form of property relations. After WWII, initial partial nationalisation of the housing stock was performed in the cities (Law on Nationalisation, 1958). Nevertheless, during the 1980s social property in housing in Belgrade barely exceeded 50% of the overall housing stock (Vujović, 1987:97, quoted in: Archer, 2016:10).

5. One area the two mentioned laws failed to regulate was the process of restitution. Restitution is the reprivatisation of housing assets that had been nationalised, expropriated or confiscated after WWII. The Law on the Return of Confiscated Property and Compensation was only passed in 2011. By 2019, according to the director of the Agency for Restitution, 997 flats, 1,058 buildings, in total making 6,706 spaces accounting for 506,000 square metres of area had been restituted, including 435 hectares of undeveloped urban construction land (see Politika 17.11.2019). The process of restitution saw many people suddenly finding themselves in another person's home, even though the displaced person had been living there for 30 years or more (Vilenica forthcoming). This way of establishing the new 'property justice' was not accompanied by the timely solutions for the tenants previously protected by the state. This has created a situation in which the right to private property is directly opposed to the right to a home. Although the Housing Law of 2016 promises to compensate the formerly protected tenants with suitable replacement apartments, the situation of these tenants today remains unresolved.

border and conversion between monetary forms (Mikuš, 2019). This peripheral form of housing financialisation has been based on foreign, mostly European, banks' lending money at higher interest rates. Like elsewhere in Eastern Europe (EE) countries banks offered housing loans in foreign currencies at interest rates below those in the local currency for which the exchange risk was assumed by the debtor. Such loans indexed in Swiss francs proved to be especially toxic when by 2015 the exchange rate skyrocketed, seeing instalments increase by 250% (Vilenica et al., forthcoming). Hundreds of thousands of people accumulated unpayable debt. In 2019, the government enacted a *Lex specialis* that may be seen as a concession to the banks since the government committed to financing a large sum for the banks' losses.

As Brody and Posfai noted, the structure of lending has changed since 2015 to become more strictly regulated and targeted as a result of a middle-class with a stable income. Yet, consumer loans and personal loans increased in the aftermath of the global financial crisis as an engine of growth during times of the austerity measures on the periphery followed by capital disinvestment made by the core countries (Brody and Posfai, 2020: 5). The poorly developed social protection system in Serbia pushed many to ask for help from the banks. People have taken out loans to buy basics, pay bills, repay existing debts as well as to start a small business. In Serbia, one must guarantee a loan with all of one's assets, including one's only home. This means homes may be lost due to non-repayment of funds borrowed from the bank or for unpaid bills. The current wave of evictions in Serbia is due to privatisation of the eviction protocol and the introduction of new actors – public (-private) bailiffs – in 2016 in an attempt to resolve the problems of the low level of enforcement of court verdicts. These changes form some of the structural adjustments imposed by the EU as part of the process of the country becoming a member state. One of the biggest problems is that the public bailiffs act as private companies that profit off their clients. Public bailiffs are creating a public image that evictions are the result of court decisions and the debts people have accumulated. Evictions are thereby represented as just punishment for the irresponsible behaviour of citizens.⁶

Another significant pattern of commodification in Serbia is informal construction, with a particular set of laws which allowed this to occur (Seklulić, 2012) as its definitions leave room for different applications and interpretations. Informal construction took on the role of housing production in the 1990s, with 43% of new housing objects said to have been built without permission by 2017 (Savković, 2020). This has made space for extreme precarity for potential buyers that stems from different forms of misdeeds and even criminal acts such as selling one's flat to multiple owners. 'Extralegal construction' (Seklulić, 2012) has not only been used by individuals and local investors, but been instrumentalised in state-led projects like the mega project Belgrade Waterfront that is being realised in a public–private partnership with the United Arab Emirates and that includes thousands of unaffordable housing units. In the construction process, the strategy 'act first, then legalise' was used. The General Urban Plan

6. There is a principle of proportionality in the Law on Enforcement and Security, which means the executor must take care not to damage the debtor. However, if the debtor has nothing other than the home, this principle does not save them from losing their home. Those who are unable to take out a loan from a bank often borrow from loan sharks. These loan sharks create contracts for the loans and often they use valuable assets of the debtor such as a house or apartment as collateral. While this practice is forbidden by law in Serbia, it is very difficult to prove in court.

of Belgrade was simply amended to fit the project and *Lex specialis* was introduced to legalise the expropriation of land that would otherwise be impossible. Nevertheless, not everything that was built was presented in the urban plan. Luxury restaurant Savanova, for example, from temporary structure (with temporary permit) in a month time became firm object with concrete foundation (see Savković, 2020: 50)⁷.

The commodification of housing goes hand in hand with state mechanisms that largely guarantee housing security in the case of private property in a setting of the absence of legislation and a practice of protecting tenants holding other housing statuses (see the similarities with Croatia in Marčetić, 2020). These patterns have created residualised and unaffordable 'social housing' and informal rental sectors where homes are rented under informal agreements without protection of the tenants.⁸

The primacy of commodification over the right to housing is very visible in the reactions of the decision-making elite in Serbia to the pandemic. At the onset of the pandemic in 2020, two main measures directly related to housing were introduced. These were a moratorium on mortgage payments in the form of a 3-month break on instalment payments that was made possible by the National Bank of Serbia, and a recommendation to the Chamber of Public Bailiffs by the Ministry of Justice that paused evictions across the state as an exception. While these measures had some effect on easing hardship, their key role was to maintain the basic infrastructure that allows for the exchange value of housing to be a pivotal axis of capitalist circulation.

Still, not all have been affected by commodification patterns in Serbia in the same way. Many social groups have fundamental difficulty keeping or providing housing due to specificities in housing commodification. Race is very much a housing issue and an axis of exclusion due to commodification patterns in Serbia⁹. The widespread housing commodification has affected

7. In parallel with the described deregulation, on election night (April 24, 2016) a group of masked men blocked Hercegovačka Street in Savamala neighborhood and used bulldozer to illegally demolish the facilities of the private companies Iskra, Transport Peroni and the Sava Express restaurant. There is a reasonable doubt that this act is related to meeting the deadline for preparing the terrain for the Waterfront project that was performed as a warning to all those that refuse compensation by the state (see *Waterfront: a post-Ottoman post-socialist story*, film by Miloš Jovanović and KURS). Five years later the investigation is still ongoing.

8. According to the Social Housing Act of 2009, anyone unable to resolve their housing needs in the market is entitled to social housing. Still, only a small percentage have been able to claim this right by applying for public housing, given that it accounts for less than 1% of the total housing stock in the country. There is no official estimate of how many people in Serbia need social housing, yet thanks to EUROSTAT data we know that more than half the population in Serbia is living in overcrowded houses, which for more than 71% of households housing expenditure poses a great burden; and 70% would be eligible to claim help from the state according to EU standards (Eurostat, 2019). The current Housing Act (Law on Housing and Building Maintenance SGRS 105/2016 and 9/2020) of 2016 sought to regulate the maintenance of the privatised building block instead of putting more emphasis on housing needs. The relativisation of social housing in this law is visible in the very language of the legislators who abolished the term *social housing* and introduced the term *housing support* instead. A significant number of social housing tenants in Serbia is burdened by considerable household debt that has built up due to the high costs of utilities. These tenants now face eviction because they are unable to repay this illegitimate debt that has accumulated over the years (Vilenica, 2019).

9. Roma people have been seriously affected by the 1990s' housing privatisation due to low income and the lack of means to exercise the right to buy. Many Roma moved to informal settlements, which became a new site of state- and capital-led violence. A significant number of Roma also report injustices related to the restitution process.

women particularly strongly¹⁰. Migrants and asylum-seekers in Serbia are in especially difficult situations with no right to housing at all besides the collective accommodation in a state-run camp (Stojić-Mitrović and Vilenica, 2019)¹¹.

There has been an energetic housing movement in Serbia (Vilenica, 2017) that has emerged in reaction to above-mentioned patterns of commodification. People have been self-organising over the last 20 years to resist the privatisation processes, the ‘semiperipheral financialisation’, household debt, energy-related impoverishment, including issues associated with unaffordable social housing, evictions as well as housing alternatives¹². However, notwithstanding the critical importance of housing infrastructure that has come to the fore especially during the Covid-19 pandemic, the de-commodification of housing is still not on the political agenda in Serbia.

Slovenia

As is characteristic of the region, the commodification of housing in Slovenia is most prominent in the large-scale privatisation of public housing in 1991 following the country’s independence. Privatisation has meant the sale of dwellings below market prices to sitting tenants, often creating further inequalities, as not all could afford to buy these dwellings despite the lower price, and the proceeds have mainly not been invested back into the housing sector (Stanovnik, 1992; Sendi, 2007; Mandič, 2007). As Mandič (2007) stresses, the social function of a dwelling holds no important place in Slovenian housing policy and was subjected to the economic goals and economic function of the housing during the transition, while attention to the social aspects of housing has constantly lagged behind other more economic aspects.

The current housing structure indicates that homeownership predominates as the share of homeowners has been around 75% over the last decade (Eurostat, 2021). The share of households with a mortgage is relatively small. Despite having a small number of owners with a mortgage compared to the EU average, there was a significant rise in the share of owners with a mortgage from 1.5% in 2006 to 12.7% in 2019 (Eurostat 2021). The increase in households holding a mortgage potentially indicates that a bigger share of the population is at risk of eviction due to arrears and also the growing presence of market-based resources in the housing

10. This reflects their generally worse economic situations related to their weaker positions in the labour market. In Serbia, a woman is also less likely to be a homeowner than a man. Issues related to abuse and violence against women are interconnected with housing commodification patterns. Women cannot often step out from an abusive relationship because they cannot obtain secure housing.

11. This makes them particularly vulnerable to state and police violence in the unregulated housing rental sector where some of them reside for shorter periods.

12. In 2017, a new anti-eviction housing movement arose in response to a wave of evictions (Vilenica, Mentus, Ristić, forthcoming; Vilenica, Šljivar, Mentus, Murić 2020). By using direct action as a tool for resistance and taking part in public debates about housing, debt and eviction, the movement has managed to reconfigure the public narratives about housing. Representatives of the movement have attacked hegemonic narratives about the right to private property as an inviolable right and numerous times pointed out that a just society will be impossible in the future without the right to a home. The landscape of the housing movement in Serbia has long been fragmented although there have recently been some attempts to bring the different initiatives together, such as the very new Movement for Housing Justice that gathers together different housing NGOs and grassroot initiatives in the struggle for the decommodification of housing.

sector. Yet, as research shows, family resources (in the forms of land, financial support, and long cohabitation) also remain highly relevant for Slovenian households for obtaining housing (Cirman, 2006; Mandič, 2008). This is also illustrated by the large share of ‘users’ of housing, who live in housing owned by someone in exchange for low or no rent, and the fact the share of such households in Slovenia is higher than in the non-profit and non-profit rental sector combined, which demonstrates the important reliance on family support for housing (Mandič, 2007, 29). Housing accommodation as a service is therefore highly familialised, which however can lead to poorer housing outcomes (see Fahey and Norris, 2011; Norris and Domanski, 2014).

The building of housing has generally stagnated while the high demand has seen housing prices rise (see Cirman, 2007), meaning even more difficult access to housing for vulnerable groups. Some attention to the difficulty of entering the housing market was paid by the National Housing Fund (NFF). This was done through mechanisms like housing subsidies and support for specific housing saving schemes, and since 2001 also the NFF building housing for the market and selling it at below-market prices (Cirman, 2007). With this latter instrument, some vulnerable groups have been listed among priority groups, such as families with children and handicapped. Yet, as household income was not part of the criteria this mechanism did little to alleviate the housing need of most vulnerable groups in society (see Filipovič Hrast, 2007). The focus on support to move into homeownership for those not yet homeowners and have difficulty obtaining their dwelling in a homeownership society may be labelled as ‘state intervention for social purpose’ (Fahey and Norris, 2011). Still, we can observe in these established mechanisms a relatively commodified approach to housing, with a focus on provision of housing for the market and for those with means to buy.

An important aspect of the commodification of housing is the shrinking social rental sector. The legal obligation to develop the social housing sector is the responsibility of the municipalities. Despite the planned development of the social housing sector, its development has been slow, with the municipalities responsible facing various problems in financing and advancing this sector, in turn producing long waiting lists (National Housing Fund, 2017; MOL 2017). Therefore, the share held by the social rented housing sector remains very small at around 6% (Pittini, 2019). However, the legal protection of tenants in the social rented sector is the most robust and clearly defined in the Housing Act of 2003. The process of terminating a contract is highly regulated and, as local case studies (for the largest municipality in Slovenia) indicate, the number of actual evictions is much lower than the number of claims made for termination of a tenancy contract, eviction and repayment of debt, with quite long court proceedings (Filipovič Hrast, 2018). Rent subsidies are available to those in the rental sector, which is an important measure that alleviates access to housing for the most vulnerable.

Another important development in Slovenia that may be seen as part of the commodification of the housing was the return of the previously nationalised dwellings to their former owners (i.e. dwellings restituted to their previous owners after they were nationalised during socialism), known as ‘denationalisation’. Those living in denationalised dwellings have a special protected tenancy. The rental agreements of tenants in restituted dwellings are for non-profit rent and permanent in nature, which means the new owners have no use of the returned property and are therefore not interested in continuing the contract, which can produce conflicts between renters and tenants.

Tenancy in denationalised apartments is regulated by the Housing Act of 2003. However, the status of tenants in denationalised dwellings has been deteriorating, with amendments to legislation and poorer tenant protection along with an increase in rent. FEANTSA (European Federation of National Organisations Working with the Homeless) filed a complaint against Slovenia that targeted the less stable housing security of 13,000 tenants of denationalised dwellings. An ECSR decision in February 2010 held that Slovenia had violated the rights of tenants in denationalised dwellings and emphasised the precarious position held by sitting tenants.

The last aspect of the low level of the decommodification of housing is shown by the attention of housing policy given to the most vulnerable groups in society with little or no attachment to the housing market. In Slovenia, this social part of housing policy is poorly developed. Homelessness has traditionally been primarily framed within social policy and as part of national social protection strategies and programmes, while little attention to housing vulnerability has been paid in the housing policy documents. The national housing policy has been slow to develop, with national housing programmes far between. Although acknowledging some basic right to housing, the government has adopted the goals, but done little (Sendi, 2007: 167). For example, the most recent housing policy document the Resolution on National Housing Programme 2015–2025 only to a limited extent notes the problem of the most vulnerable groups, yet it does generally deal with housing accessibility and strengthening of the rental sector. Some recognition is evident in the plan to share responsibility for emergency housing between municipalities and the National Housing Fund. However, since this resolution was adopted no significant changes have been made in this area, indicating the large implementation gap characteristic of many CEE countries in the area of housing (see Hegedus, 2011).

Due to the Covid-19 pandemic in Slovenia, there has been a temporary ban on eviction procedures, but otherwise no specific protection of housing rights has been established. For those in the social rented sector, however, the existing legislation already provides some protection against eviction in extreme unforeseen circumstances, such as unexpected loss of job, natural disasters and similar circumstances (Article 104 of the Housing Act 2003), and specific support for payment of housing cost is available, therefore offering some help in sudden financial difficulties that families might find themselves during the pandemic.

The advocacy of housing rights and the most vulnerable groups relative to housing is present in Slovenia within the NGO sector, with various national networks (e.g. a network of organisations that works on spatial policies). An important part in developing this sector was linking the organisations that work with homeless people within the umbrella organisation and the sharing of experiences, e.g. in the congress of homeless that is organised yearly. Still, a more significant breakthrough in housing rights protection has not happened despite the efforts of the NGOs, due perhaps to the persistent lack of decision-makers' interest in this topic. Moreover, the position of NGOs in Slovenia is not perceived to be very strong, partly due to low professionalisation of the sector (see Rakar and Deželan, 2016). There seems to be a lack of research, of organisation and of a convincing narrative that would increase public attention to the issue of housing and housing vulnerability (Filipovič Hrast, 2019). One recent initiative in this area is the Housing for All project (led by the Institute for Spatial Policies), financed by the relevant ministries, that aims to implement advocacy campaigns for changing the housing policy.

From the 1950s up until the recent crisis, the housing problem in Greece was ‘solved’ by the strategies of individual families. Post-WWII urbanisation increased the demand for housing. The Greek state, but also the directives of the Marshall Plan, was to use the traditional culture of self-housing – mostly coming from the Greek agricultural sector – as a basis for the commodification of housing (Kalfa, 2019: 12). In this period, thousands of people moved from the periphery to the big city because of the civil war and the devastation of the space for agriculture, with their initial approach being to reproduce the model of the individual family house. Especially for the poorest of the working class, this was carried out by way of the construction of illegal houses. The state’s intervention in the housing problem was to fully promote the private construction sector. Through a system not very common across Europe, small land properties were used by small or bigger construction companies to build multi-storey houses by giving the landowner a number of the flats involved (typically 20%-40%). The very low taxation on the housing companies also supported this dynamic. This mechanism saw the enormous production of houses at affordable prices and created a strong housing market that was a leading sector in the Greek economy. At the same time, the social housing policies covered a minimum share of needs (max. 3%). The state workers’ housing organisation (OWH) (which was closed as a demand made in the first memorandum which was imposed on Greece et al. - 2011) constructed these houses mostly using money that came from funds withheld from all worker salaries. The houses were distributed free of charge to the financially weak or they were given on interest-free loans to those with higher salaries (Koukoura, 2015).

Since 1990, the financial approach to housing needs has altered a lot due to the new bank policies. With large advertising campaigns, banks introduced mortgages to the market. The widespread use of loans doubled over a few years and in many cases real-estate prices tripled. Thus, by the time of the financial crisis in 2010, Greece had a level of home ownership of 85% (Data from ELSTAT). Within a decade, this figure has dropped to 74%, (Eurostat, 2016) with three main reasons for this change. The fact that many homes have been sold to allow the survival of their occupants, or been lost at auctions due to unpaid loans, but also the fact that the younger generations are no longer looking to own a home as neither saving to buy a home is possible due to the low incomes, nor is borrowing working because of the banking system crisis coupled with the fear of the experience of indebted households in the previous period. The model of individualised patterns of housing commodification that has worked for 60 years now is retreating.

Therefore, we can say that Greece today faces an increased housing problem. More than 150,000 households are over-indebted to the banks (Special Secretariat for Private Debt Management, 2018) and face the problem of auctioning and eviction from their homes. In the last decade, over-indebted household laws have become increasingly stricter, reducing the safeguards of the first home. The new bankruptcy law passed in parliament in October 2020 does not give any possibility of protection of the first and only residence and its main concern is to look after the interests of the banks. Simultaneously, more than 1,000,000 people have debts with public and credit institutions, the non-servicing of which is also posing a threat to them losing their (Independent public revenue authority, 2021)

At the same time and as the demand for rental housing is rising, the big entry of short-term rentals (such as Airbnb) in Greece has triggered a dramatic hike in rents, especially in cities of tourist interest. In Greece, apart from a short-term lease taxation policy, there are no measures to control the spread of Airbnb. The legal framework for the protection of tenants is also very weak, while the tenant movement, precisely because of the previous situation of high homeownership, is only just beginning (Balabanidis et al., 2019).

A special but not secondary issue with housing in Greece concerns housing for immigrants and refugees. Deficit policies and miserable conditions are the key features. Over 60,000 are living in tents or containers in camps. As Kourachanis (2018) states: “Staying in tents suggests much more than a poor housing situation that violates human rights. It works as a means of repelling new refugee flows, as, if they manage not to drown in the waters of the Aegean, they will live in conditions identical to those of death”. The UNHCR programmes that support housing needs for some refugees demanding asylum have been reduced by 20% in the last year and many refugees who took the asylum status, they were evicted the last 2 years. Especially in the Covid-19 pandemic context, hundreds of refugees may be found sick in camps with minimal healthcare.

In the face of all these emerging housing issues, state and local government policies are virtually non-existent and consist of degrading rental allowances (EUR 70–150) which are only eligible for people living in extreme poverty. For one person with a personal income of less than EUR 580 per month, the support is EUR 70 per month whereas the cheapest single-room house costs EUR 200¹³.

At first glance, it seems this is all a result of the recent crisis in Greece, which assumed more dramatic features upon the imposition of the austerity policies through the three memoranda, which are continuing and will continue for many years (Kouzis and Dimoulas, 2018). However, because a crisis is often an opportunity for speculation, it is obvious that today’s transformations are taking place in favour of capital, which, as mentioned at the start of this section, are radically changing the housing situation in Greece (Kourachanis, 2020).

Banks and large funds are amassing the properties being sold at auctions but also the thousands of unused properties because of the crisis, properties that are sold in the market, many of which are converted for Airbnb purposes or used to obtain the ‘Golden Visa’. Greece offers citizens outside the EU the ability to take the EU Visa if they buy a house costing more than EUR 250,000. It is the lowest investment in Europe needed for obtaining a visa, explaining the great demand for real estate. We may thus expect that the gentrification strategies which failed in previous decades, as small ownership did not favour space control and central planning, will today, also assisted by changes in urban laws, become possible with the large concentration of buildings in the hands of the banks and real-estate companies as we have seen from the field research we have done as a Joint Initiative against Auctions.

The Covid-19 pandemic has increased the housing problems in many ways. The most important is that thousands of people have lost their jobs and only a small share of them have state support. Anyone working in an undeclared job, the long-term unemployed, the self-employed with small jobs/shops etc have run out of any kind of support. This situation is increasing the number of indebted people, people who cannot afford rent and basic energy needs. The government is

13. See opeka.gr

taking very few measures to protect the housing rights and only for those people who can prove they have been affected by the pandemic. This is not the case for everyone who was having economic difficulties before the arrival of Covid-19.

We should note here that although the European Recovery Fund includes actions for housing support, in the context of reducing the economic and social impact of the pandemic (as described in the presentation of the recovery mechanism) the Greek government does not have any plans/proposals for the housing sector. This is not simply an omission but a very concrete choice by the state to not interfere in the benefits of the capitalist market in the housing sector. And this choice is characteristic of our semiperipheral, low productive economy where the construction sector remains very strong and financial capital and the bank system are dictating the rules.

In this context, the movement for housing rights in Greece is preparing for struggles for the period after the Covid-19 pandemic and the occasional suspension of payment orders (banks, taxations, bills etc.) has come to an end. During the last few years, the housing movements have focusing on protection of the living house of indebted people and the housing needs of migrants and refugees. Many empty buildings were occupied between 2015 and 2018, but all except one have been evacuated the last 2 years. In the last 3 years, we have seen a growing tenant movement because of rent increases due to short-term leases (Katerini, 2019).

By the end of June 2021, we expect a big wave of auctions (as already announced on e-platforms) and the associated evictions that will follow. During the pandemic, we have had an opportunity to acknowledge how important it is for people's lives to have a proper house. The movements should not step back from demanding the establishment of the right to housing and strong financial support for the housing costs of people with, low or no income, native people and migrants, and for new programme for social and public housing. At the same time, we are working to support everyone in danger of auctions and evictions trying to stop them (in some cases already successfully). In a more strategic perspective, it is important to take those actions that help gradually stop the roof over one's head from being a commodity and a means of enrichment. Self-managed cooperative social housing programmes are at centre of interest with their focus on the reuse and social appropriation of thousands of vacant properties.

Conclusions

What these illustrative examples all show is that there is significant *semiperiphery diversity* in housing commodification patterns. These patterns differ partly due to these countries' different commodification histories and geopolitical dynamic positions with respect to the EU and its core countries. If we borrow the terminology used by Ruvalcaba (2020), for instance, we may speak about the "high or strong semiperiphery", or the "low or weak semiperiphery". We need to look deeper into the relationship among housing core, periphery and semiperiphery to further develop this potential theoretical approach. For now, we can only share the provisional conclusions based on our three illustrative case studies.

We identified five common points while talking about diversity in the semiperiphery housing, with most pronounced individual/familial commodification patterns, marketisation of housing, and

production of inequalities with housing commodification. Furthermore, it also seems that during the Covid-19 pandemic there was a reproduction of the status quo, and some commonalities are also found in movements and civil society organisations as new agents of de-commodification. Despite the commonalities there was also significant diversity, which has been produced and maintained by the presence (or absence) of policies and state care in general within the housing sector and in particular for certain vulnerable groups. Semiperipheral territories must not be regarded as a passive background but as a landscape in which active agents participate in creating and transforming commodification patterns.

A common element of the housing commodification patterns is the individualisation or familialisation of commodification patterns that preceded financialisation. Serbia and Slovenia share the same Yugoslav housing heritage, one interrupted by the rapid and mass privatisation of societal flats and houses to individual users. Greece has a long history of mass individual ways of solving housing needs outside the welfare state during and since the 1950s. All three countries have continued to pursue the same logic while the (semi)peripheral financialisation of housing has entered the scene. In Serbia and Greece, this has led to households' being overindebted and, in many cases, to 'domicide' by auctions and foreclosures. In Serbia, selling one's home has become a way for repaying all sorts of debt, from household debt to different micro-loans.

In all three countries, the housing market has been presented as a primary way of providing a home and all have relatively low share of public housing. Due to the loss of homes the private rental sector has been growing in Greece, but with no social measurements to support those in need. Slovenia is the only country to have introduced rent reductions for those on low incomes. The market has been presented in all three countries as a quick fix for housing problems despite the alarming growing inequalities and unaffordable housing costs. According to Eurostat data, Greece is the champion in households overburdened by housing costs in the EU, with 39.4% of households spending more than 40% of their income on housing.

Not all in these countries have been affected by commodification patterns in the same way. Commodification patterns have produced fundamental difficulties in providing housing among different social groups. In Serbia, race is very much a housing issue and an axis of exclusion. Many Roma people live in substandard informal settlements without basic means of survival. Similarly, Roma in Slovenia face severe exclusion from the housing market and often live in illegal dwellings. In Greece and Serbia, on the other hand, migrants and refugees live in miserable conditions. In contrast to Greece and Serbia, where the state has done very little to tackle homelessness issues, in Slovenia services have developed and housing strategies, while sparse, have also been adopted. Still, little has been done to implement them.

The pandemic highlights the importance of adequate and accessible housing. However, governments have not taken significant steps to improve housing conditions, even though they have recognised housing as a public health issue with the call to "stay at home". The measures introduced differ in the three countries under study. A moratorium on debt arrears has been introduced in Greece and Serbia. Further, the Serbian Ministry of Justice has issued a recommendation to public-private bailiffs to halt evictions during the first lockdown. Similarly, in Slovenia there was a moratorium on evictions, while in Greece there have also been measures to support those unable to pay rent with rent subsidies.

A common demand made by Serbia and Greece's movements is the de-commodification of housing. Groups like Roof Serbia and Stop the Auctions Greece call for a moratorium on auctions and evictions and for the right to housing before the benefits of the banks and big investors. In Slovenia and Serbia, people have gathered to think about housing de-commodification beyond social housing in groups Zadrugator from Ljubljana and Who Builds the City from Belgrade. A new cooperative movement has emerged from this along with other initiatives on the East Europe level. These groups have joined forces in a network of pioneering housing cooperatives called MOBA to increase negotiation power and reinvent affordability from the bottom up. There is a significant difference in the level of organising around housing issues in these countries and in Slovenia we cannot speak about a housing movement due to perhaps comparatively more developed housing de-commodification patterns.

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ΕΠΙΣΤΗΜΟΝΙΚΗ ΕΤΑΙΡΕΙΑ ΚΟΙΝΩΝΙΚΗΣ ΠΟΛΙΤΙΚΗΣ
HELLENIC SOCIAL POLICY ASSOCIATION