

## Κοινωνική Πολιτική

Τόμ. 14 (2021)



### Housing as a Social Issue in Greece before and during the 2010s

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doi: [10.12681/sp.29080](https://doi.org/10.12681/sp.29080)

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### Βιβλιογραφική αναφορά:

Maloutas, T. (2021). Housing as a Social Issue in Greece before and during the 2010s. *Κοινωνική Πολιτική*, 14, 101–114. <https://doi.org/10.12681/sp.29080>

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**PART B**

**ASPECTS OF SOCIAL POLICY  
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# Housing as a Social Issue in Greece before and during the 2010s

Thomas Maloutas<sup>1</sup>

## Abstract

Housing in Southern Europe developed in different ways from the advanced industrial countries. In Greece, lower income groups in the early post-war period accessed affordable housing either through self-promotion or the 'land-for-flats' system. These alternative ways of accessing housing declined in the late 1980s and the 1990s and were followed by the rapid growth of housing credit and the increase in prices. The sovereign debt crisis in the early 2010s led to a standstill in the real estate market due to the lack of demand. Problems of access to affordable housing re-emerged when the crisis retreated, and tourism boosted new demand for housing. The pandemic again stopped this process by radically reducing tourist flows. The question now is whether there will be an opportunity after the pandemic to make the protection of housing for vulnerable groups a priority on the political agenda.

**Keywords:** alternative housing solutions; affordable housing; crisis; pandemic; short term rentals; tourism

## Housing as a Social Issue

Housing is a fundamental component of living conditions and its quality is a key parameter that connects and affects not only everyday life, but also individuals' prospects for social mobility. The need for housing and its role in the processes of social reproduction make access to decent housing a need which the state cannot ignore, especially for groups that either have no access to housing at all, or whose access is insecure and / or limited to low-quality housing.

The emergence of the social character of housing is intertwined with the development of industry and capitalism. The population that moved to the cities to work in the factories had not only to be housed close to their place of work but also to be housed in conditions that

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would not create problems for their labor productivity. However, the social nature of housing and the state's obligations towards the provision of housing did not automatically arise as a rational solution to a problem of social organization - something that also applies to all welfare benefits (Venieris, 2015). Initially, the new working population was stacked in indescribable housing conditions in developing industrial cities; conditions that contributed to cities being considered places of morbidity, as confirmed by the extremely low life expectancy for workers in the industrial cities of the 19th century (Antonovsky, 1967). In contrast the countryside had to supply healthy young people to support the cannibalistic city that sacrificed them on the altar of development (Lees, 1985). It took many long struggles by those who suffered in these challenging housing conditions as well as changes in political power relations within the nexus of interests around housing to establish it as a social right.

The social content of housing may have been quite different if it had not been affected by the catalytic impact of the two world wars and the deep crisis of 1929. Housing gained much more of a social character in the war-torn urbanized and industrialized parts of Europe, than in the more rural and much less devastated US, where it remained much more of an individual / family affair.

Housing as a social right is still not something that is unquestionably accepted and its status in this respect is constantly changing according to social and political power relations. This is confirmed by the way it developed historically, but also by the decline of housing as a social right in recent decades.

The establishment of housing as a socially provided good is linked to the development of the welfare state after World War II, although the damages resulting from World War I and the crisis of 1929 had already paved the way. The intertwining of housing and the welfare state is concomitant with the more even distribution of income and wealth observed internationally - and especially in developed industrial countries - from the 1920s to the late 1970s (Piketty, 2014; Milanovic, 2016). The welfare state significantly developed during the first post-war decades, and housing was one of its main pillars. The huge war damage and the post-war political climate - including the rivalry between governments in capitalist and state socialist countries to win the support of their broad electorates - favored the management of housing as a public good. Western and Northern European countries had suffered severe damage during the war and were located next to the rival political camp, where housing was by definition considered a public good. The relevant policy promoted the significant development of the social housing sector through the construction of a very large stock of public housing available at affordable rents. Moreover, a variety of rental policies restricted the rights of landlords, so that affordable housing could meet the great housing needs created by both wars and by the large population movements to the growing industrial cities.

In other parts of the industrialized world - especially in the English-speaking countries of the New World - housing, as well as other welfare benefits were treated differently. Economic liberalism prevailed in those countries and wage increases were adopted instead of social benefits. The result was that many of these services - including housing - remained much more commodified than in Europe.

In Southern Europe, things turned out differently. Industrial development has been relatively slow and limited, with the exception of some regions such as Catalonia, Lombardy, and Piedmont.

At the time of the great post-war industrial development in the European continent, the southern countries contributed as areas of mass migration to the industrial center. Major cities in southern Europe grew significantly at that time, not as poles of attraction but as areas with more survival options for the fleeing rural population. Due to the overabundance of the labor force in cities, public concern for the housing of the working class was rather limited, as it was not a pressing issue for either employers or the state. Thus, Southern Europe has developed much smaller social housing sectors, within the residual local welfare states (Ferrera, 1996; Allen et al., 2004). Housing needs - which, however, were not less important in the South - were largely met in alternative ways. These ways systematically replaced welfare structures and services using the initiative of the settlers themselves, the organizational and other resources of their families, and policies that enabled such a model of social regulation and reproduction to become viable.

## The Housing Question in Greece

Greece represents the archetype of the southern European model for the regulation of the housing issue, as the whole country participated in this in a similar way. The “alternative” ways of meeting housing needs (Maloutas and Economou, 1988) prevailed in this case more than in the other countries of the region.

The prevailing ways in which housing needs were met in the post-war period, when thousands of internal migrants gathered in the country's large cities and especially in Athens, were the self-promoted individual housing of lower income groups in the urban periphery and the ‘land-for-flats’ (*antiparochi*) system (Leontidou, 1990; Antonopoulou, 1991). The first was a solution for the initial settlement of a significant portion of poor internal migrants. The use of illegal construction was the extreme version of self-promotion, which was a massive, but highly individualized solution, for which the settler had to take the initiative, organize the process, take risks and, often, invest a significant amount of personal work and family assistance. In the turbulent post-civil war conditions, self-promotion was supported as a process for disciplining oppositional political views by investing in a path of converting proletarians to micro home-owners. Addressing housing needs in this way was linked to the massive and complex dealings within the clientelist political system. This option was not only supported by domestic power groups, but also actively sponsored by the US—which replaced the UK as Greece's protector—in the early 1950s (Kalfa, 2018).

The second alternative way to address housing needs—the land-for-flats system—seems at first a solution that served the interests of small landowners and small building contractors. Although this is true, the main social effect of the land-for-flats system was that it significantly enhanced the supply of housing, to the extent that it made it accessible to a very large part of the social spectrum. The fact that the land-for-flats system had a specific broader social effect is not unrelated to the fact that it served the interests of small landowners and small building contractors. The policy protecting these small players in the house building realm from the competition of larger players—such private as banks, large landowners and big construction companies—whose activity in this domain was blocked by institutional and other barriers (Economou, 1988), created favorable conditions for the mass production of affordable housing.

The period during which housing needs in Greece were tackled in these alternative—compared to the European welfare state model—ways was a period of intense economic growth and high social mobility. Access to housing, mainly in the form of affordable homeownership, was one of the components of the socially redistributive policy pursued in the first post-war period in the context of political stabilization efforts through the mechanisms of the clientelist state. However, the anemic presence of the welfare state, the individualized housing solutions and the initiative of the settlers for the implementation of housing outcomes did not mean more economic liberalization and greater market influence. The state remained sovereign, prescribing roles and boundaries for all parties involved. This not only concerned the consumption and supply sectors, but the development model of the country as a whole, with the result that a large part of the business sector developed with a complete dependence on government orders and purchases.

## Changing Housing Policies

Much has changed internationally since the 1970s. Neoliberal policies are increasingly developing and, after the collapse of state socialism, have come to dominate completely. The welfare state has been a victim of its own success (Logue, 1979). From a certain point on, the impression was created that it was no longer necessary because it had managed to meet most basic needs. Today, after several decades of a shrinking welfare state, the recorded clear impact of these policy changes is the accelerating restoration of social inequalities, which are leading to a return to extremely high levels of inequality in the early 20th century (Piketty, 2014).

Welfare benefits have gradually shrunk, and housing has been one of the key components of this shrinkage. The decline of the welfare state elsewhere has been abrupt and violent—such as in the United Kingdom, for example, where much of the public housing stock has been privatized by selling it to those residents who could afford it—and elsewhere more measured, such as in France, Germany or the Scandinavian Countries. Even more drastic and violent were the changes in the countries of Eastern Europe, where the enthusiasm and optimism for the positive results of the introduction of market processes without many regulations led to the re-establishment of social inequality and housing segregation in a short period of time.

The retreat of the welfare state in the housing sector did not have a negative impact just because it left exposed a large number of people who are being housed in a problematic way. A gradual introduction of what can be summed up as the neoliberal approach to housing policy—that is, reducing the number of beneficiaries to those who “really” need it—has also led to a significant deterioration in the condition of those who remain beneficiaries. By recognizing only those in absolute poverty as beneficiaries, social housing areas are transformed into areas of absolute poverty, social exclusion and often stigma. The fate of many social housing complexes in Western Europe illustrates such a path. From modern residential complexes, which were a significant step up and an object of pride for their first inhabitants, they gradually evolved into problematic residential areas to be avoided. Their limited maintenance and the growing concentration of poor households—often young immigrants—have exacerbated their decline (Hess et al., 2018). At the same time, this policy has excluded from the social housing safety net

many lower middle-class groups who today encounter increased difficulties in finding affordable housing in many large European cities.

Such an approach to social housing is at the opposite end of the philosophy of housing in Sweden at the time when the welfare state was at its peak: housing should meet the demands of everyone, i.e. even of middle-class households. Middle-class households, being part of the beneficiaries, were housed in socially mixed neighborhoods with those most in need. Socially mixed neighborhoods and evenly distributed high-quality services—such as schools—created comparatively equal opportunities for children growing up in them. Today, Sweden is also far from its old standard, with housing segregation being a significant problem in its major cities.

Moreover, this political change was marked by a change in urban policies, especially in countries where significant housing benefits had been developed. The new policies, often under the banner of area-based policies, aimed at upgrading problem areas, and at first they seemed to be to the benefit of their vulnerable residents (Burgers & Vranken, 2003). Spatially focused policies are not necessarily positive or negative. However, in the general political climate of limiting social services and benefits, this policy shift marked a reduction in the allocation of housing resources to vulnerable groups, while an increase in resources for upgrading areas was often associated with gentrification processes and therefore had a different social effect (Lees, 2008).

In Greece—and in the rest of Southern Europe—the changes were milder, at least until the crisis. Deindustrialisation had fewer consequences because industrial development was not as important as elsewhere. Thus, the concentrated crisis in old industrial areas, such as the North of England and Alsace in the 1970s and 1980s or in the Scandinavian countries in the 1990s, was avoided to some extent, and there was a more gradual adaptation to the new conditions. These new conditions were not only related to changes in the general economic climate, but also to changes in the immediate international surroundings—the EU, where all countries of the European South were already members. For these countries, EU convergence policies, which translated into significant external funding, reduced the effects of economic restructuring to the extent that overall Community policy pursued social and territorial convergence objectives. With the change in the EU's objectives and the designation of competitiveness as the main target, the impact of European funding on the countries of the South has also changed, as this funding has become increasingly conditional on the adoption of economic and social policies that are in line with the new objectives.

The course of changes in Greece was marked mainly by the policy of modernization, which was linked to the country's membership of the eurozone. A policy of mild adjustment was followed up to the beginning of the crisis and the policies of the memoranda thereafter. During this period—mainly the 1990s and 2000s—housing changed significantly. Traditional ways of accessing homeownership—and especially self-promotion—were already beginning to decline, increasingly leading to socially unequal homeownership rates. At the same time, the 1990s were a time of dramatic decline in bank interest rates, which increased the significance of mortgage lending by commercial banks and made them an important regulator of the housing market. The mortgage lending boom boosted purchasing power, especially for the middle and upper middle class. This led to a rapid rise in housing prices, further widening social inequalities in access to home ownership (Emmanuel, 2004 and 2014). Moreover, the curtailing of tenants'

protection measures, which eventually led to their complete abolition, further exacerbated social inequalities in housing.

The widening of social inequalities in housing, but also in general, was significantly enhanced in the 1990s with the arrival of a large number of poor immigrants from developing countries. These immigrants did not have the resources that would have enabled them to solve their housing problem in the traditional ways: they were not integrated into family self-help networks; they did not have the minimum required financial resources; they were not part of the local political networking, etc. As a result, they increased the number of poor tenants, for whom, at the same time, protection was reduced to a minimum. Vulnerable populations in terms of housing—including migrants—were tenants either in low-quality housing on the outskirts of cities and in rural areas, or in run-down small apartments in city centers and especially in small apartments on lower floors in densely built neighborhoods in the center of Athens and some other large cities (Balampanidis, 2019).

At the beginning of the 1990s, the increase in social inequalities and the growing difficulties in securing acceptable housing conditions had not become particularly perceptible. The main reason—apart from the fact that the main victims were groups without political rights and a voice—was that this was a period of economic growth, during which unemployment was relatively low and even the inflowing immigrants found a place in the labor market. At the same time, local working-class groups developed rather limited housing needs due to the sharp decline in fertility and their reduced geographical mobility since the 1980s.

## Housing during the Crisis

The crisis that began at the end of this twenty-year period (1990-2010) had an unclear impact on the long-running processes of widening housing inequalities. On the one hand, the crisis brought about the almost complete freezing of real estate transfers for several years, which favored the maintenance of existing relations and balances. On the other hand, by impoverishing a significant part of the population, it led to the development of defensive survival strategies, which also significantly affected the housing market. Many who could no longer meet the rent levels they used to pay either moved to smaller homes or shared houses with other relatives. Those who did not have such options negotiated lower rent levels. Lower rents gradually became possible, as demand levels fell and could not reach previous rent levels. The social composition of landlords in Greece also contributed to this adjustment. The small property owners, who constitute the vast majority, usually depend on the additional small income from their one or two rented properties and could not keep them off the market until better days had come. The difficulties of small landowners escalated with the large increase in real estate tax in the period 2008-2012, which further pushed them to accept rent reductions and leave their properties vacant only when there was no alternative.

In a nutshell, the crisis has downgraded the housing conditions of households throughout most of the social spectrum and created particularly problematic situations for the most vulnerable, which is highlighted by the increased number of homeless people who are no longer a marginal

group (Arapoglou & Gounis, 2017). At the same time, the crisis put significant pressure on small property owners, reducing the income from their rented properties and increasing their tax obligations. However, the crisis did not lead to the massive dispossession of smallholdings due to the absence of demand and the complete stagnation in the real estate market.

Housing policies did not change at the beginning of the crisis. The traditional absence of support policies for access to acceptable housing conditions continued, with the underlying assumption that housing is an individual/family issue and housing problems are dealt with without the need of public support (Vatavali and Chatzikonstantinou, 2019). In fact, under pressure from the obligations of the memoranda, the only two bodies for the planning and implementation of urban planning and social housing programs—DEPOS (Public Agency of urban Planning and Housing) and OEK (Organisation of Workers' Housing)—were abolished in 2010 and 2012 respectively, thus showing the limited importance that the political leadership attached to their mission and work.

The political change of 2015, when SYRIZA came to power, brought a gradual change in the treatment of the housing issue, activated by the catalytic increase in refugee flows in the same year. The refugee housing problem was such that it could not be resolved without an organized plan, even in a country with a traditional absence of housing and immigrant reception policies. The increase in the number of homeless people and the change in their profile—that is, the increasing number of homeless who had simply lost their jobs and did not have a kinship protection network—gave greater visibility and social dimension to the housing issue, even if housing in Greece had been treated for many decades as an individual / family affair.

However, even after the political change of 2015, tackling the housing issue remained rather awkward and fragmentary (Kourachanis, 2017). The housing of refugees, the limited resources available, and the disproportionate burden that Greece bears in this respect within the EU have led to the pursuit of external funding as well as organizational assistance from international organizations, such as the UN High Commissioner for Refugees, and the voluntary support of international and local NGOs (Kourachanis, 2019).

The central government contributed by mobilizing various resources - such as the armed forces - to alleviate the refugee population. This mobilization, however, remained within the logic of dealing with an emergency problem. Refugees were considered to be a population group that was in Greece temporarily and hence, with their departure, their housing problem would disappear. This is similar to the logic in dealing with the effects of emergency natural disasters, such as floods and earthquakes, as well as the effects of wars, for which emergency and temporary measures are taken. In the context of such an approach, military-type solutions were also adopted. It seems paradoxical, however, that these solutions were mainly applied to asylum seekers—that is, to those whose stay in the country was more likely—while those who were to move to other countries were provided with apartments within the urban fabric, which presumably could facilitate their integration.

The issue of refugee housing in recent years has highlighted the inability to tackle a major problem that is less temporary than it first appears, not only because a significant proportion of refugees will not leave Greece eventually, but also because many more vulnerable groups are facing a similar problem. The problem is both in the difficulty of allocating the necessary financial

resources and in the lack of organizational experience and know-how in an area where direct public intervention has been absent for decades and where the relevant public organizational structures, which could be involved in designing such policies and interventions, were abolished at the beginning of the 2010s.

Local government has also been involved in the issue of refugee housing and this involvement has brought significant experience in an area in which local government had not traditionally been involved. The absence of a comprehensive national housing policy, however, also leads to large differences among municipalities. The Municipality of Athens, for example, has developed important and innovative initiatives and collaborations in this field. These initiatives may be the basis for future actions that should now be supported by national resources, given the imminent departure of the main international agency (UNHCR) providing financial and organizational support. Other municipalities, however, did not follow a similar approach and some of them avoided becoming involved, consciously following a xenophobic approach.

Overall, the issue of refugee housing—despite the positive political climate created by the central government—highlighted the significant problem of limited financial and organizational resources but, above all, the problem of fragmentation in policy intervention. This could be much more effectively addressed if the refugee housing issue was part of a more comprehensive housing policy framework where this group of beneficiaries would be considered as among those who need support in terms of their access to decent housing conditions (Kambouridis and Planeteros, 2019).

Recently, actions have been developed for specific vulnerable groups, mainly the homeless, for whom an effort is being made to better document both their social profile and their location patterns (Dimoulas et al. 2018; Dimoulas and Karlaganis, 2019). These actions are positive but remain limited and piecemeal. A broader intervention, in terms of the number of beneficiaries and required expenditure, is the provision of a rent subsidy. This is a positive measure in a country where housing support has traditionally been in favor of homeowners (Emmanuel et al. 1996). In the current situation, the most vulnerable, in terms of security of access to a decent home, are mainly among the tenants (Sapounakis & Komninou, 2019). The question, however, is whether this rent subsidy can protect those who are threatened by recent and upcoming developments in the housing market.

## **Towards a New Housing Policy**

What can be a progressive and, at the same time, feasible housing policy today? In many European countries, where welfare housing policies have developed significantly in the past, current trends are varied and often ambiguous. A general trend is to reduce the public stock of rental housing, either by selling it or by demolishing old and dilapidated complexes in whole or in part and upgrading the rest.

This policy obeys the logic of disengaging the state from the significant cost of social housing, when this service is addressed to a significant part of the population, assuming that most can meet their housing needs through the free market. The reduction in public involvement (and

expenditure) has limited the social scope of housing policies and—as mentioned earlier—has often stigmatized beneficiaries and their high-concentration areas, such as the large old housing estates of the social rented sector.

To address such problems, policies have been developed in several countries—such as France and the Netherlands—to prevent large concentrations of vulnerable populations by demolishing complexes in areas with already high concentrations or by imposing a percentage of affordable housing on new building programs. These policies have not worked very well. The spatial distribution of poverty with the demolition of complexes creates problems for the survival of the poor, often destroying their social networks, while the imposition of a percentage of social housing on new buildings has proved difficult to implement, especially in areas with high land and housing prices.

At the same time, the growing socio-spatial inequalities create housing problems for social groups that previously did not experience them. Young households belonging to the middle and lower middle classes—to occupational categories such as teachers, nurses, police officers, etc.—cannot be housed in large parts of metropolises, such as central Paris and London. These households need to search for housing outside of these areas, to where, however, they must travel to offer their services on a daily basis. This problem is often the result of gentrification processes that develop in different ways and to different degrees in post-industrial cities (Lees et al., 2008), making the issue of designing and implementing effective social housing policies more complex.

If the problems of implementing housing policies have become difficult in the countries that had a developed welfare state, in Greece they are even more complicated. The difficulty lies both in the absence of social housing infrastructure and in the absence of institutions, tradition and know-how for the required procedures. It also lies in the long absence of the housing issue from the political and social agenda, in which it has only become visible as a social issue through the need to provide housing for refugees. Poverty of resources is an important negative factor that complements other difficulties.

On the other hand, there are also some positive aspects. The absence of large old-fashioned social housing complexes means that Greece does not face significant problems of the concentration and ghettoizing of poor groups in areas of extreme deprivation and isolation. The favorable political climate for the development of policies in favor of the weakest groups, as well as the many solidarity initiatives in various institutional frameworks and beyond, can also be counted as positive elements inherited from the political orientation of the previous government.

Under these circumstances, it is certain that policies belonging to the times when the welfare state was at its peak cannot be developed and implemented today. The resources that would be required are not available, and their result proved to be problematic in the long run. However, there are many elements in the tradition of welfare policies that should not be erased due to the problems presented by these policies as a whole.

For example, addressing the housing needs of a wide range of beneficiaries serves not only the goal of avoiding stigmatization, but also endorses the approach to housing as a social right. However, the limited resources that could be made available inevitably narrow down the social targeting, something that neoliberal policies have advocated in terms of increasing social efficiency.

One aspect of the policies that should be developed, therefore, is careful social targeting that should combine serving those most in need with the housing needs and contributions of wider groups and ways of involving socially diverse groups in common and sustainable solutions. In practice, this means that housing solutions for particularly vulnerable groups, such as refugees and the homeless, should be included in actions involving other groups, in order to create synergies that facilitate the sustainability of actions, but also produce spaces for positive social interaction and cohabitation.

The size of the social group of beneficiaries of housing assistance is related to the question of selection criteria. The neoliberal political discourse has tried to contest the right to welfare benefits based on needs—and to some extent it has succeeded—by replacing it with the logic of access to deserved benefits, usually based on reciprocity. From such a perspective, supporting individuals and groups, even when in extreme need, ceases to be related to their right—which stems from their status as citizens or, when they do not have it, from their human identity—but is the outcome of others' good will. The general political climate and the scarcity of resources now require a mixed approach: I am entitled because I am in need, but I will also contribute if I can.

The active contribution of the beneficiaries themselves, if they have the capacity and according to their capabilities, does not only address the question of lack of resources. One of the problems of the classic model of welfare services was their top-down design and implementation, with the beneficiaries being limited to the role of passive recipients. This raises issues of participation and democracy, which ultimately shape the political identity of welfare services. The benefits provided from above can easily be considered as charity, while their formation and implementation as the outcome of a participatory process makes them look more like relationships and practices of horizontal solidarity among equals. There is a fundamental difference in the political approach to this issue. The neoliberal political discourse lectures against the classic model of welfare benefits, but not because of objections to their undemocratic character. Neoliberal opposition mainly seconds the attempt to limit social spending through the disengagement of the state and the transfer of responsibility to civil society and the market. Under these circumstances, housing policies—as well as other welfare services—should combine public responsibility for the adequacy and equitable distribution of benefits with, at the same time, support for planning and implementation processes by various civil society organizations, public bodies (local government agencies, universities, etc.) and public-private collaborative schemes closer to local communities.

The design and implementation of housing policies must go beyond the old welfare model, where the relationship was limited between provider and beneficiary. The actors involved in the relevant processes are more numerous, but also the conditions in the land and housing markets have become more volatile. More actors are involved as public housing stocks are limited and a variety of other property owners are involved in the new housing policy schemes as housing providers. Conditions in the housing market, on the other hand, are more volatile as regulatory arrangements—such as the various forms of rent control—that were in place in the past have been constantly reduced in recent decades. This means that the more complex situations we are facing today cannot be adequately addressed by the simple and one-dimensional solutions of the past. It is doubtful if the rent subsidy, for example, which was promoted by the previous SYRIZA government as a groundbreaking housing policy measure, could achieve substantial

results without the support of other measures. In fact, what happened next was the limitation of funds for this policy by the conservative New Democracy party that returned to power in 2019.

All of the above advocate for the development of a housing policy in Greece that should not focus exclusively on housing and the benefit-recipient binary. The provision of housing support should be linked to other processes and measures that facilitate the integration of beneficiaries into local communities (labor market, local solidarity networks, training, etc.) in ways that will make them more of a resource for development and social cohesion and less of a burden on them. Such support policy schemes obviously need to respond to local conditions and cannot be uniform for the whole country. The question, however, remains the same whether we are referring to some central neighborhood of Athens, where various groups needing housing support are concentrated, or to some area on the outskirts of a small town, where a refugee camp has been established.

The fact that in recent years no housing policy with a comprehensive approach has been developed, even in a pilot form, is perhaps a missed opportunity. The positive political climate since 2015 and the flourishing of solidarity initiatives, together with international support and funding, have created a favorable environment for the development of housing and social inclusion schemes that are being tested in other countries as well. At the same time, the large number of vacant houses is an important resource that could play a central role in the viability of social housing policies under the prevailing conditions in densely built areas of downtown Athens (Arapoglou & Siatitsa, 2019). These vacant houses, beyond being the necessary physical structure for a housing support program, can prevent the stigmatization of beneficiaries since they are scattered within the urban fabric. Moreover, the owners of these vacant apartments in the city center could relatively easily agree to participate in such a program, since leaving their properties unused was not usually their own choice. It was rather a result of the loss of their tenants due to the crisis in combination with the poor maintenance of their properties, which made them unattractive. A further reason for the potential positive response of smallholders to such a program is the compensation that their participation could provide against the additional pressure they experienced due to the increased tax imposed on real estate properties.

The aforementioned “missed opportunity” mainly means that the conditions in the housing market are changing, something that has been happening at a very fast pace. The tourist attractiveness of Greece has increased significantly in recent years, resulting in a significant increase in demand for accommodation. Hotel beds are far fewer—and more expensive—than the average demand. The result is that a significant part of the housing stock is moving in this direction and leaving the rental housing market. Short-term rental platforms have greatly facilitated these changes and led to the massive reconversion of housing units to tourist accommodation, decreasing the supply and increasing rents in the conventional housing market (Balampanidis et al., 2019).

These developments made it difficult to work with a key player in potential housing and social inclusion programs in Greece—small homeowners—as the market redirected them, even temporarily, in other directions. The most dangerous potential development is that these changes are undermining the balances that were formed in the rental housing market in the previous decades. The largest share of those living in the most precarious housing conditions is

located in the center of Athens, in the small and disadvantaged apartments on the lower floors of the apartment blocks built by the 'land-for-flats' system. These apartments—if adequately renovated—become suitable for short-term renting. This could lead to the displacement of many in poor low-rent housing, for whom there is neither protection nor some obvious alternative housing option (Maloutas, 2018).

The COVID-19 pandemic since the beginning of 2020 and especially the consecutive lockdowns beginning in the spring of that year have created new conditions in the country's housing market, particularly in the private rented sector. Tourist demand dropped vertically, and many units redirected to the tourist market after renovation remain either unused and waiting for the end of the pandemic or their owners are trying to get a foothold in the traditional private rented sector. Landlords in areas with high tourist demand—usually wealthier than the average landlord—will have to wait until the end of the pandemic, especially if their properties are located outside cities and, therefore, difficult to redirect to other markets. Those with properties in urban areas with substantial shares of affordable privately rented housing face several issues, such as: the low level of affordable rent by the average tenant in their areas; the renovation investment they potentially made to access the short-term rental market; the sizeable expenses for owners of idle properties; and the uncertainty of the timeline of the pandemic as well as uncertainty as to whether tourist demand will recover to the unusually high levels before the pandemic. Moreover, these issues and the dilemmas they produce are faced by different types of landlords. In the densely built areas of Athens with large shares of affordable housing for rent, landlords are usually of smaller size than the average landlord. However, there are also old landlords belonging to higher social groups who abandoned these areas and moved to the suburbs but kept their properties in the rental market. These landlords usually have the ability to abstain from the market for longer periods if they consider that conditions are currently unfavorable and that they will improve at some predictable point in the future. In more recent years, new landlords have also appeared in these areas. They are foreign investors, sometimes linked with the golden visa programs for middle-class investors from outside the EU, who handle properties as mere commodities, often unaware of their place and condition.

The different social profiles of landlords do not simply classify them in terms of their ability to make strategic decisions concerning the use of their properties, with the large ones being able to take their properties off the market and smaller ones having to participate even when conditions deteriorate for them. In this sense, smaller landlords are a better partner for potential social housing projects since they can more easily accept compromise solutions. On another level, however, small landlords may be more difficult to partner with. Small landlords often live very close to the properties they rent and sometimes act as gatekeepers in xenophobic, homophobic and otherwise exclusionary ways.

Finally, the pandemic has put a complete stop to the pressure that tourist demand exercised on the rental market. At the same time, it has also ended the pressure for regulating measures to protect those groups in precarious positions within the housing market. When the pandemic finally ends, it is expected that the government will facilitate in every possible way the recovery of the market—with particular attention paid to the tourist market in a country highly dependent on this sector—and will downplay the need to protect vulnerable groups. The political profile of the

government itself and the deep recession produced by the pandemic will provide legitimation for prioritizing measures to promote growth and potentially treat regulating measures as obstructive to an economic recovery.

The growing difficulties in developing integrated housing and social inclusion programs and the missed opportunity to do so in recent years do not mean that the effort to implement solutions for social housing should be abandoned. On the contrary, such programs must be developed as soon as possible, taking into consideration the complex situation created by the receding effects of the sovereign debt crisis combined with the uncertainty and the ambivalent conditions created by the pandemic. The deepening of inequalities, in housing and in any other field, remains not only a problem for social justice but also for a sustainable future growth.

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