

Housing cooperatives in Greece

Liberating the housing imaginary

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Tackling the Global Housing Challenges
Housing cooperatives' role in the provision of affordable housing
International Conference - 06.12.2019 - Zurich

Structure

1. Greek housing system and cooperative instances
2. Crisis effects and current conjuncture : what role for housing cooperatives?
3. Liberating the housing imaginary

Cooperative housing in Greece

Historical prevalence of **homeownership** and total lack of social, non-profit or cooperative housing

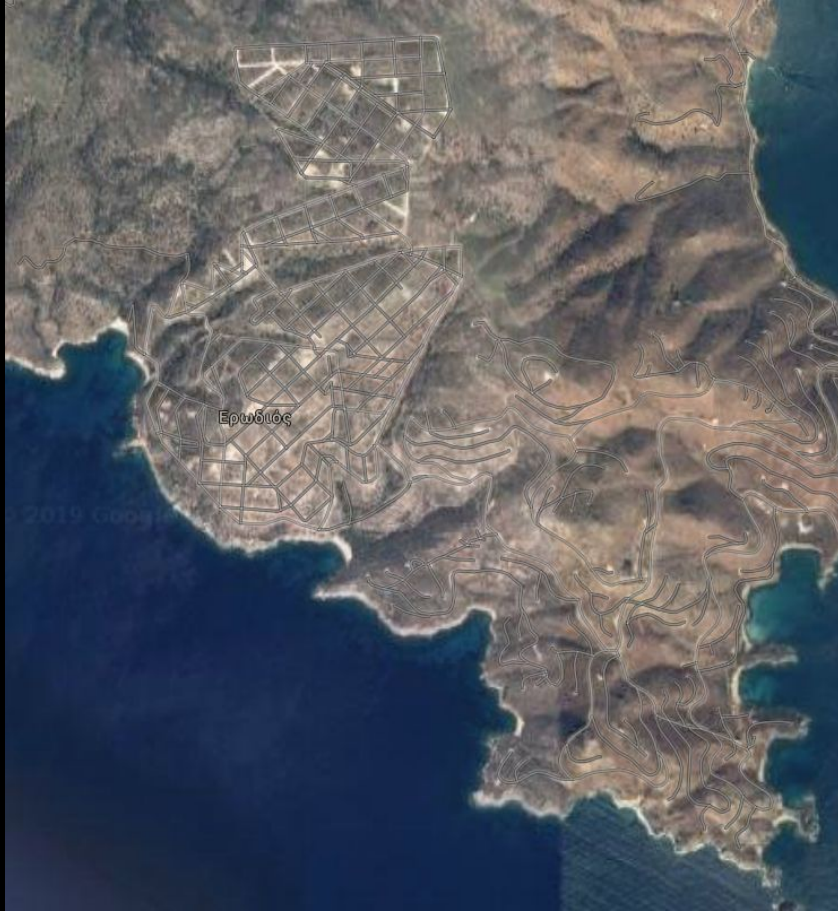
Instances of cooperative housing

Construction cooperatives:

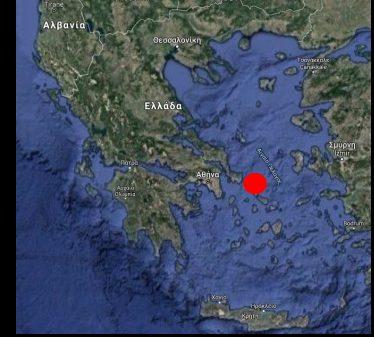
- since the 20's a framework for the development of private urbanisation
- since the 60's including access to vacation housing for the popular classes, becoming a mechanism to privatise public land

Landowners cooperative: used as a pilot mechanism for the rehabilitation of a refugee housing complex

None of the above introduced collective forms of ownership



pending
construction
cooperative in
southern Evia



SSE and cooperativism

Traditionally developed mainly in agriculture and agro-food

Cooperativism and solidarity as a collective answer to the crisis

Solidarity in housing was expressed with mobilisations and mutual support, but did not develop into institutionalised collective housing initiatives:

- a. housing problems contained by homeownership, family and social networks,
- b. bigger investment, long-term commitment needed, higher risks

Barriers to housing cooperatives

- lack of previous experience and **collective imaginary** on cooperative housing that would generate concrete claims and initiatives
- unfavourable legal framework and **lack of state support**
- **lack of ethical funding mechanisms** that could undertake the initial investment required

Given the lack of other non-profit/social housing sector and the destabilisation of previous mechanisms for accessing affordable housing, **the need for collective and collaborative ways to answer housing needs** emerged during the previous years

Potentials and opportunities

- There is **an increasing interest for alternative housing models** by low incomes, youth, elderly, discriminated and excluded population, such as refugees, people with mental health, lgbtq+ persons etc.
- The growing **social and solidarity economy sector**, allows for alliances and benefiting from targeted instruments
- Availability of **unused housing and building stock**, a big part of which is old and in bad condition, needs upgrading
- High concentration of **public property** and buildings belonging to the church and philanthropic institutions in central neighbourhoods of Athens.

On the other hand, the current conjuncture adds another another difficulty: the **increase of aggressive speculative real-estate investment leading to rising prices**

From nadir to “Eldorado”

JULY 2016

The housing market reaches its nadir at least until the end of 2016

N. Rousanoglou, daily newspaper Kathimerini

MAY 2019
LE FIGARO

JUNE 2019

Boom in the real-estate market

N. Rousanoglou, daily newspaper Kathimerini



The screenshot shows a news article from Le Figaro's 'Économie' section. The main headline is 'La Grèce reste un eldorado des résidences secondaires' with a small icon of a house. Below the headline is a sub-headline: 'En dix ans, les prix de l'immobilier ont reculé de 46%, mais ils ont désormais tendance à se stabiliser.' The article is attributed to Ludovic Clerima and Carole Papazian, and is dated May 27, 2019. The navigation bar at the top includes 'Conso', 'Entrepreneurs', 'Décideurs', 'Bourse', 'Médias', 'Tech', and 'Immobilier'. The breadcrumb trail shows 'Accueil > Finances perso'.

Économie

Conso Entrepreneurs Décideurs Bourse Médias Tech Immobilier

Accueil > Finances perso

La Grèce reste un eldorado des résidences secondaires 🏠

En dix ans, les prix de l'immobilier ont reculé de 46%, mais ils ont désormais tendance à se stabiliser.

Par Ludovic Clerima et Carole Papazian
Publié le 27 mai 2019 à 11:58, mis à jour le 27 mai 2019 à 11:58



Rapid dispossession and exclusionary effects

- Acceleration of processes that started during the recession period due to the steep drop in prices (more than 45% the last 8 years) and the **gradual sell-off** of many properties in order to cover vital needs
- **Properties changing hands**, concentration of property, and **new types of owners** (institutional, investors etc) deeply transforming the housing market structure
- **Rising prices** disproportionally to local incomes (more than 30% in one year in Athens)
- Producing more **housing exclusion and precarity** and changing the character of central neighborhoods and places

Liberate the housing imagination

Η ΑΥΓΗ

Η ΕΦΗΜΕΡΙΔΑ
ΤΗΣ ΑΡΙΣΤΕΡΑΣ
ΣΤΟ ΔΙΑΔΙΚΤΥΟ

02 Δεκ 2019
ΡΟΗ ΕΙΔΗΣΕΩΝ >

Πολιτική Κοινωνία Οικονομία Διεθνή Πολιτισμός Περιβάλλον Ένθετα

🏠 > ΕΝΘΕΤΑ > ΕΝΘΕΜΑΤΑ (4ΟΣ ΚΥΚΛΟΣ) >

Ένθετα > ΕΝΘΕΜΑΤΑ (4ος κύκλος)

«Στεγαστικός συνεταιρισμός αγοράζει διαμερίσματα»

🔗 Share 33

🐦 Tweet

Δημοσίευση: 23 Απριλίου 2018 18:01

Η ιδιαιτερότητα της Ελλάδας σε σχέση με άλλα κράτη με μεγάλα ποσοστά ιδιοκατοίκησης και πολυιδιοκτησίας, όπως αυτά της Νότιας Ευρώπης, έγκειται πρώτον στην πολυδιάσπαση και τη μεγάλη κοινωνική διάχυση της ακίνητης περιουσίας, και δεύτερον στη διαχρονική ανυπαρξία κοινωνικών ιδιοκτητών στην κατοικία (π.χ. δημόσιο, δήμοι, σύλλογοι, συνεταιρισμοί). Απουσιάζουν λοιπόν τα υποδείγματα, οι μηχανισμοί, το συλλογικό φαντασιακό

Της Δήμητρα Σιατίτσα*

APRIL 2018

“Housing cooperative buying apartments”

D. Siatitsa, newspaper AVGI

Rental or equity cooperative in purchased building in Kypseli



1500 sqm built surface on 500 sqm plot
15 housing units (between 55 sqm and 75 sqm)
2 semi-basement working spaces (45 sqm)
with 200 sqm garden

Can generate a monthly income of 5.500€ with affordable rents of 200-350€/month

Combine funding for refurbishment from equities, commercial loan, contributions, direct loans and crowdfunding

The building was on sale on a real-estate platform in 2017, for 530.000€ (353€/sqm)

Rental cooperative in building belonging to Social Security fund in Exarchia



756 sqm built surface

10 housing units (8, 65 sqm apartments and 2, 45 sqm loft apartments)

3, 45 sqm street level stores

Basement and loft

Could generate an income of 4.000€/month with affordable rents of 200-350€/month

Acquire a beneficial long-term lease contract based on its common good function

Combine funding for refurbishment from commercial loan, contributions, direct loans and crowdfunding

The building was rented to a hotel company in 2019, for 3.626€/month for 12+12 years

Non-profit housing belonging to a philanthropic institution in Exarchia



The owner (a philanthropic institution) is evicting renters in order to make a hotel or airbnb aparts.

Steps for the future

- Development of **support infrastructures**
 - a platform for know-how production and outreach (Co-Hab association)
 - a research hub in collaboration with universities (NTUA, Open University)
 - a network of interested parties (supporters, potential users, municipalities, social organisations etc)
- Organise **participatory and collaborative workshops**
 - with interested groups (youth, refugees, artists)
- Increase **lobbying and advocacy capacity**
- Focus on **pilot project**
- Look for **funding** sources and schemes