



Reporting from Greece

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Our organization, **Stop Auctions**, was formed in 2013 to confront changes to property law that allowed for the seizure and auction of the homes of indebted people. Now we are part of a bigger coalition formed in 2017, the Joint Initiative Against Auctions. We are also members of the [European Action Coalition for the Right to Housing and the City](#)
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Abstract

Greece is now on the frontlines of a new housing crisis because the mechanisms of housing acquisition through the market are no longer functioning. This has been exacerbated by austerity measures put in place after the last crisis, in 2008. There are three main problems in this moment: large numbers of indebted people who are in danger of losing their homes, the increasing cost of rents because of the spread of Airbnb, and the lack of policies for social housing. The movement for the right to housing has been fighting for the last six years to protect indebted families from losing their houses through auctions, which take place every week. Over the last two years, the movement has increasingly fought against Airbnb control of the rental market and fought for the protection of the tenants' rights. We have also put on the agenda the need to repurpose the thousands of empty buildings that exist in Greece for social housing.

Keywords

loans, debts, auctions, social housing, empty buildings, Airbnb, hidden homelessness

Until 2009 Greece was a country with a very high percentage of homeownership (about 85 percent). This was the result of the state's post-WWII housing strategy that focused on promotion of the private construction sector and has been followed by framing housing as a personal responsibility. One aspect of this strategy was a series of cutbacks to social housing programs. Social housing in Greece was limited to three per cent of the total housing production. These reforms reached their peak between 1990 and 2008 with the introduction of the mortgage system. After the 2008 crisis, with the explosion of private debt, inequality

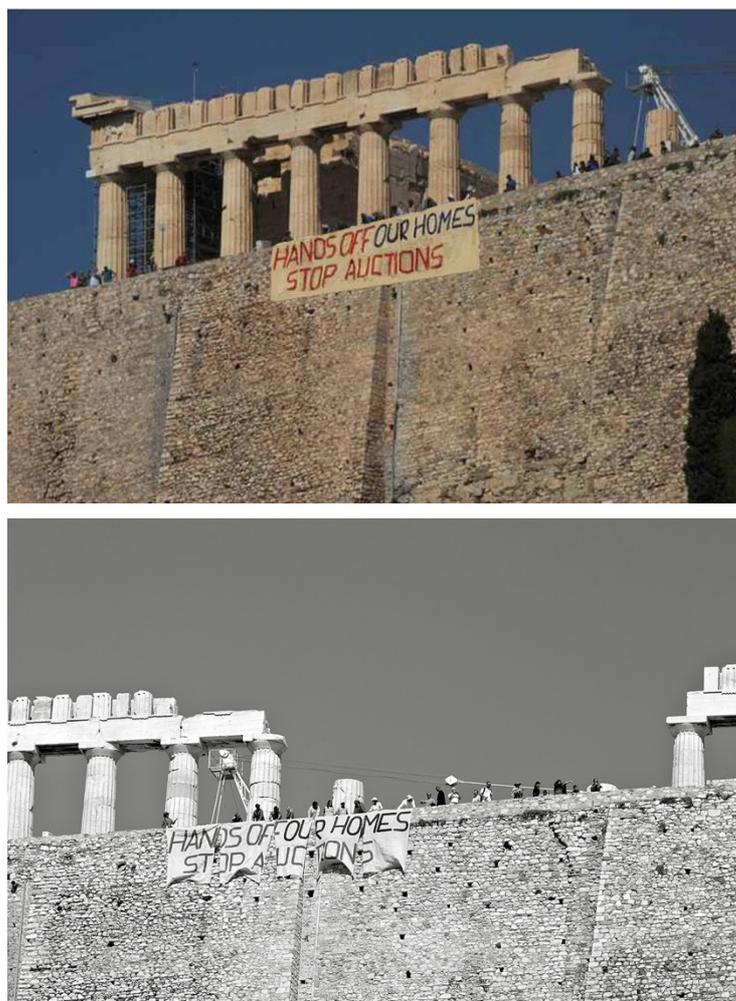
deepened dramatically. Without a doubt, we can say that Greece is now confronting a housing crisis that will be on the rise for years to come.

A large number of families in Greece are burdened with debt. They are indebted to the banks, to taxation and to insurance companies, as well as to public-sector companies. About 150.000 families are threatened with eviction or losing their only home at auction. Due to this crisis, the percentage of homeownership has been declining (73 per cent). Today more people than before are renting on the private housing market. Due to Airbnb and other platforms, rents have risen quickly and many evictions are now taking place because of these shifts.

Meanwhile, more than 200.000 houses sit empty. There are no policies to use this property for social housing. They have been left to be 'reclaimed' by the market and many of them have already been sold under the Golden Visa Program¹. Hidden homelessness has been rising. People are living with their parents or friends, their houses are overcrowded, many of the houses are of poor quality, and many residents experience energy poverty. In

Figure 1

Action of our movement on
Acropolis 7th October 2018
Source: Authors



¹ The Greece Golden Visa Program is a residence-by-investment program launched in 2013 that enables non-EU nationals and their family members to obtain permanent residence permits in Greece if they buy a house in Greece that costs more than 250,000€. This program led to rampant speculation on the housing market, an increase of the prices of houses, and the deprivation of many houses that could be used for local needs.

Figure 2

Action against Airbnb, 8th April 2019
 Source: Authors



addition to this, thousands of people are sleeping in the streets of Greek cities. Investment in social housing by the state is almost non-existent. And social policies are in place only to manage extreme poverty.

Movements in Greece are trying to deal with the different aspects of this problem. Currently there are three fronts: the movement against the auctions and evictions of indebted people, the squatters' movement, and the movement against short-term rentals and gentrification.

The movement against auctions and eviction, formed in 2013 after the repeal of the Ministry of Development legislative act that has suspended auctions for the so-called 'first house'.² The movement has managed to stop many auctions but more importantly it has managed to keep the discussion alive and reveal the lie repeated by the government in the media that big debtors are the only ones to be affected by this law. For three years, every Wednesday we have followed the announcements of the auctions, kept track of auctions that could be stopped and went to the courts where the auctions were taking place. We prevented buyers from going into the courtroom, sometimes by blocking the door, sometimes by entering the courtroom and shouting.

² The legislative act prohibited banks from conducting auctions for unpaid mortgage loans if the home value didn't exceed 300,000 euro and the loan debt was not higher than 200,000 euro.

Figure 3

January 2018 action at the court of Athens shortly before the beginning of e-auctions
Source: Authors



Figure 4

Action in front of a notary office where e-auctions take place
Source: Authors



By the end of April 2020, the last remnants of legal protection for ‘first house’ homeowners will expire and we are expecting a tsunami of auctions. By meeting with people in neighbourhoods and trying to give publicity to this issue we hope to build a stronger movement in order to face this new situation.

At the same time a new movement for tenants’ rights has been emerging. In many neighbourhoods, especially the most affected ones, we have been organizing meetings and demonstrations against gentrification. We have written a number of manifestos about the issue, produced posters, and organized a door to door distribution of our materials.

The squatters’ movement has also been on the rise, especially between 2015 and 2019. It has provided housing for many people and seen increased participation by migrants/refugees. This movement has faced severe backlash by the government. The few squats that are still in existence are in danger and in need of our support. Instead of participating in open calls for support from the squatters’ movement, we have proposed a more permanent coordination of actions. For this purpose, we organized a series of meetings to strategize a collective action on the 28th of March and to start a discussion with the more political points in order to unify the anti-auction and squatters’ movements.

The European Action Day on March 28, introduced by the [European Action Coalition for the Right to Housing and the City](#), has given many movements an opportunity to meet and try to find common ground in struggles for housing. We have all agreed that housing should be taken out of the market and treated instead as a human right and as essential for human survival.

A final note

At the same moment that I write these words thousands of people at the European border between Greece and Turkey are asking for a chance to live. We are also fighting for their right to choose the place where they can build their life safely and with dignity. We are against xenophobic and fascist politics in Greece and in Europe. The right to housing is a right for all.

Figure 5

Our logo, call for demonstration in front of the notaries association to press them not to do auctions. **Source: Authors**



Figure 6

Action on the national parade of 25th March 2019 in front of members of the government. Text reads “No house in the hands of the banks”. **Source: Authors**



Figure 7

Our banner. **Source: Authors**

