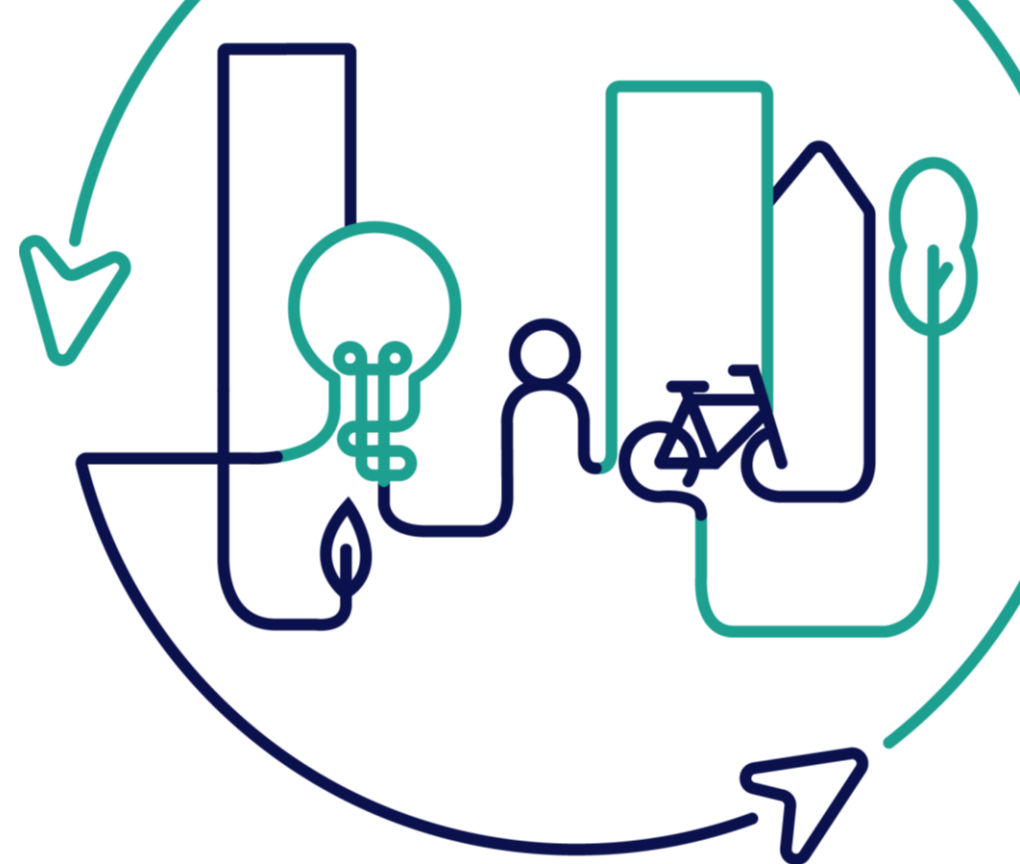


EUROPEAN U R B A N INITIATIVE

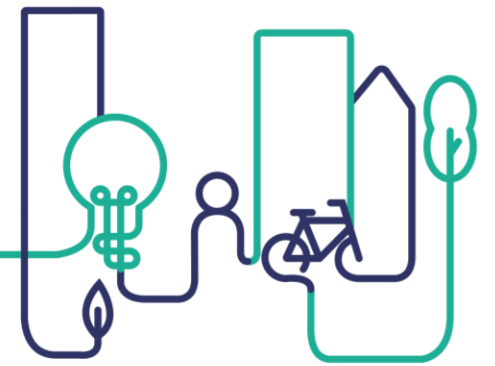


Co-funded by
the European Union

SOCIAL RENTAL AGENCY OF THESSALONIKI

The no man's land of social housing

Penny Seferiadou, Social Housing Program Manager, MDAT



Co-funded by
the European Union





MDAT

1

INTER-MUNICIPAL AGENCY

2

METROPOLITAN COVERAGE

3

**OPERATIONAL ARM OF
12 MUNICIPALITIES**

4

**SUSTAINABLE URBAN
DEVELOPMENT**



SRA Governing Principles

1

Long-term affordability

2

**Public, social housing as social
infrastructure**

3

**Non-profit/non speculative
housing**

➤ **THE BEGINNING OF SRA**
A feeling that something is just not right

Thessaloniki:

65% increase in property prices since 2016

40,5% of income spent on housing costs by tenants

Greece:

84,5% overburden for low-income population

34,7% for the general population

0% social housing stock

2018

Single National Program
“Housing and Work”-no
affordable homes to rent-
the myth of refugees

2020

1st Study of MDAT &
University – underline the
need for affordable
housing, record
trends/dynamics of
housing market and
housing needs

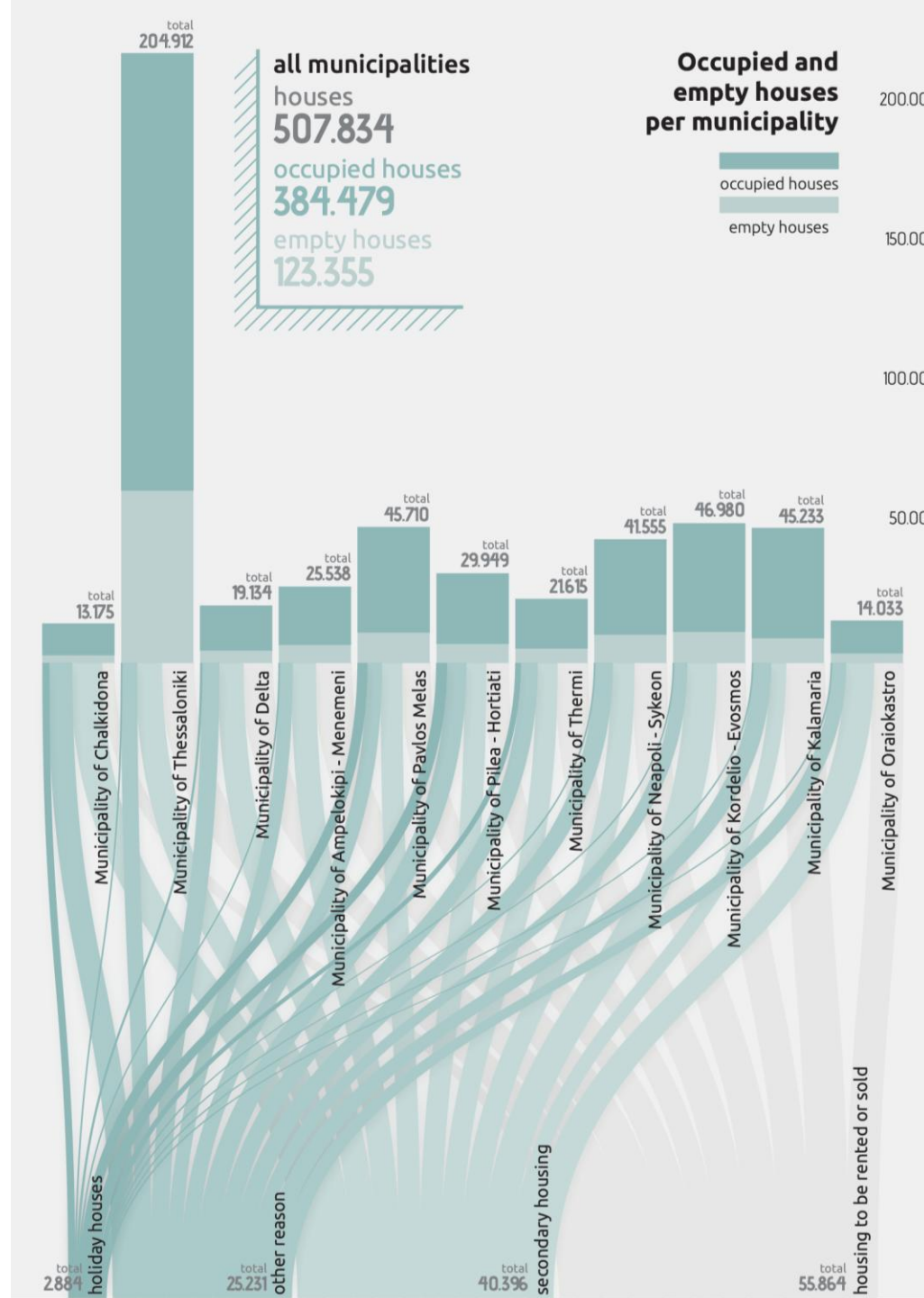
2024

2nd Study of MDAT & University
- Focus on vacant homes in
municipality of Thessaloniki

1st STUDY

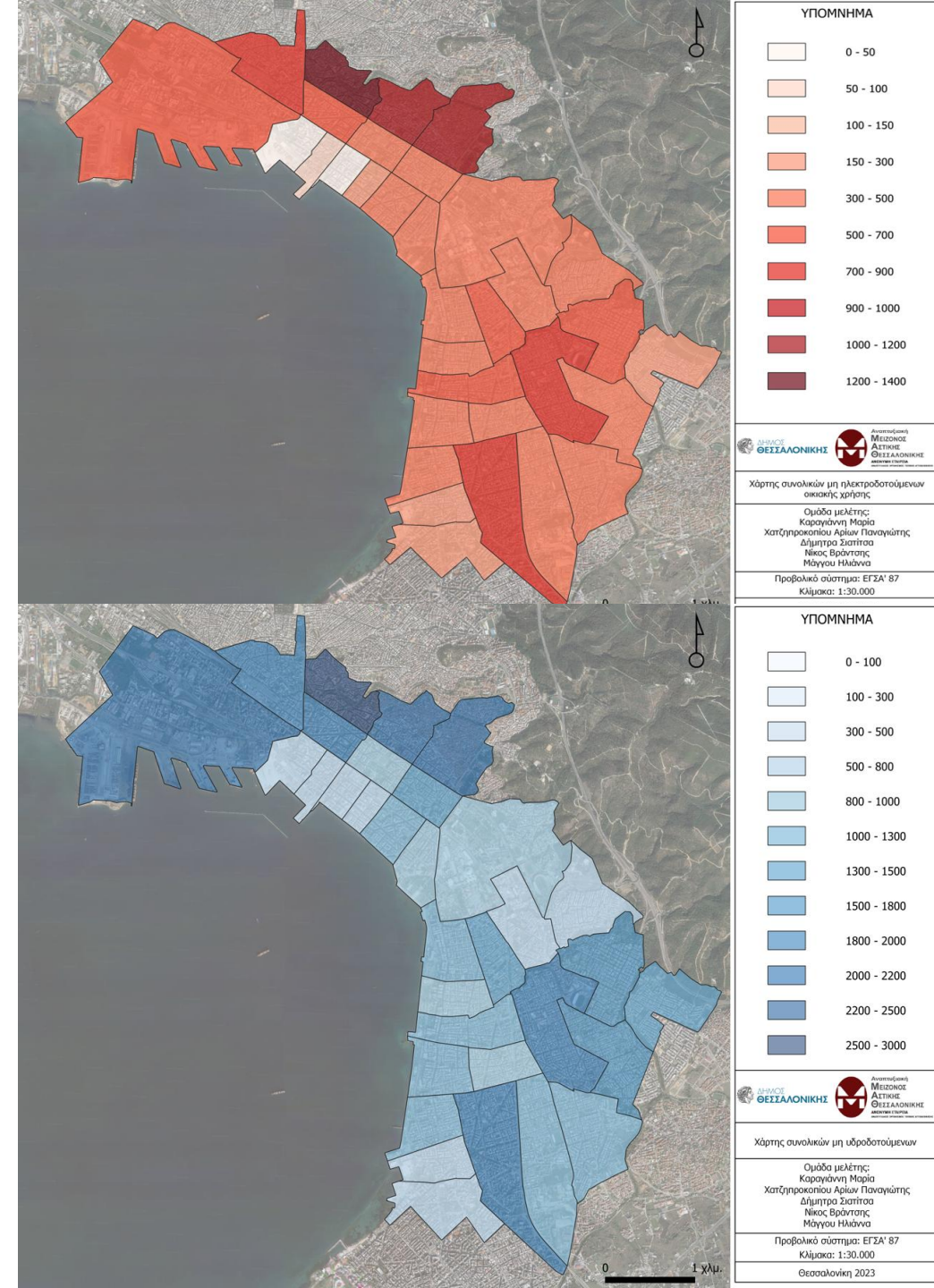
the paradox of empty homes & of people w/out homes

- 77.000 vacant properties in metropolitan area
- 48% with prior residential use
- 16.500 vacant homes in the central Municipality



2st STUDY – in depth methodology

- Mapping of public and institutional property & creation of an inventory
- Analysis of private vacant housing through data resources;
- Field visits in selected districts & interviews with market stakeholders and institutional actors
- Recommendations: establish a municipal SRA, develop registry of vacant properties, explore incentives for owners, promote cooperative housing models and use EU and national funding



MUNICIPAL STRATEGY

Socialising vacant homes

- Establishment and operation of SRA
- Provision of incentives to owners for the long-term concession at social rent (rent payment guarantee, tax relief, property management)
- Renovation & energy upscaling
- Links to social programs (homelessness) for a holistic approach
- Advocacy to relevant Ministries and Managing Authorities of funding programs for the operation of the Social Rental Agency and for the cost of reconstruction of the building stock
- Advocacy for legal changes
- Cooperating and networking with local government bodies (KEDE, municipalities, etc.) to replicate the model

1st PILOT PROGRAM OF SOCIAL HOUSING

Renovating 40 empty apartments & housing 100 beneficiaries

- RRF+Ministry of Social Cohesion and Family
- Total budget of approximately 1.000.000€
- Municipalities, public benefit institutions and foundations
- Legal check of properties
- Settlement of planning issues
- Renovation and energy upscaling (3 classes)
- Economy of scale with a single international tender
- Social rent up to 60-70% less than market prices, at least 8 years
- Building systems for rights of use, use of inherited properties, prototyping agreements, tenancy contracts
- Technical support from Housing Europe, Council of Europe



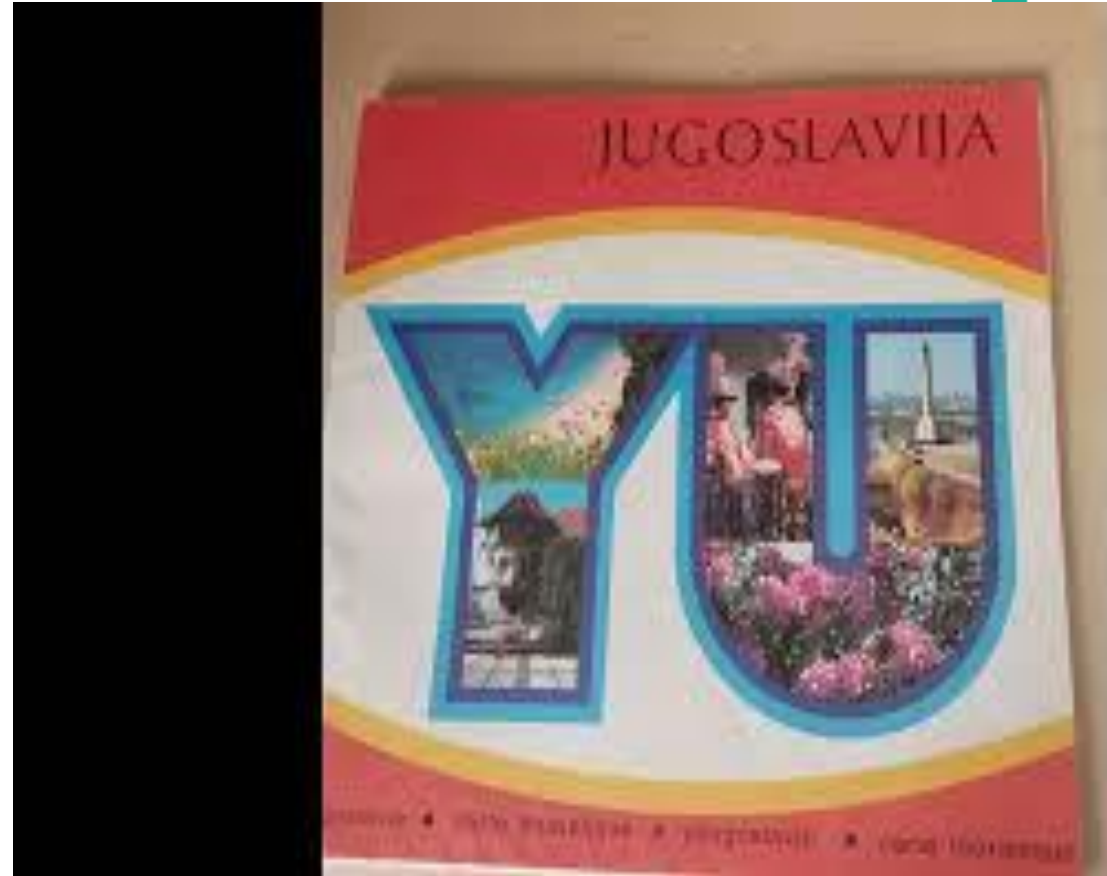
How we get in



**What we see
when we get in**



What we find



What we do



Achievements of the program



1

Methodology for the evaluation and selection of properties

2

Matching system & SOPs for social monitoring

3

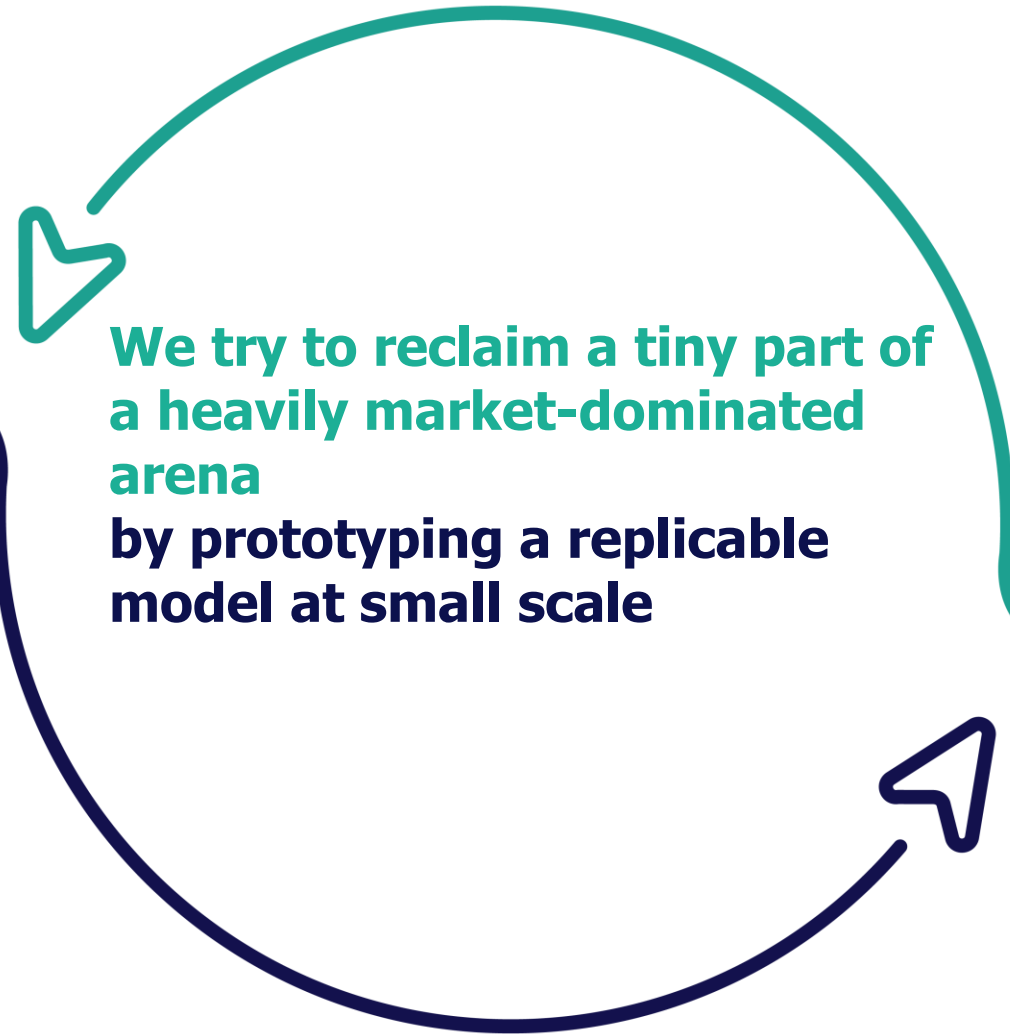
Mechanisms for collaboration with Municipalities & other actors

4

Proposals for legal changes for housing generation and delivery

5

**Strategy of radical incrementalism
Replicable model**



➤ **ACTIONS FROM NOW ON**
A feeling that something is going right

2026 and on>>

- ✓ Widen the network of social housing
- ✓ Widen the network of housing delivery bodies
- ✓ Structural funds for increased operation staff and increased budget for renovations (ESF+, ERDF) and CEB contribution
- ✓ Support other affordable housing solutions by creating a network with multilevel stakeholders (Civil Society)



*** Challenges**

- ✓ Regulation of institutional framework
- ✓ Multi-layered of governance framework
- ✓ Secure long-term operation of non-profit housing delivery



Thank you

