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National strategies to fight homelessness and housing exclusion

Greece

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**ESPN Thematic Report on
National strategies to fight
homelessness and housing
exclusion**

Greece

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Summary

In Greece, the acquisition of a house has traditionally been a private affair for the general public, and the role of the state has been very limited. The limited involvement of the state has also been reflected in the absence, until recently, of a policy for preventing and combating homelessness and housing exclusion (HHE). In fact, it was only as late as 2012 that Greece belatedly showed an interest in HHE, by legally recognising 'the homeless as a vulnerable social group, which is provided for by social protection', and by introducing a definition for the homeless for the first time in a Greek legislative document. This definition is in line with the categories of the ETHOS Light European Typology of Homelessness and Housing Exclusion.

Undoubtedly, as a result of the prolonged economic crisis, there has been an increase in situations of HHE, although official data on the extent of HHE at the national level are still lacking in Greece. The data about homeless people and people at risk of housing exclusion are incomplete, and thus the total number of people experiencing HHE is still unknown. A number of policy measures and actions have been taken by consecutive governments to address the emerging situations of HHE during the economic crisis; these have, nevertheless, been rather inadequate and fragmented. In the absence of an integrated policy on preventing and combating HHE, the measures taken over the crisis period have mainly focused on the provision of emergency services to meet the daily needs of homeless people (food, clothing, hygiene) and, in general, of those people experiencing extreme poverty.

The design and development of a national strategy for homeless people (currently under way) is considered a positive step towards tackling HHE in Greece. Yet, the progress made so far has been rather slow. The main elements of the strategy suggest that it is going to be underpinned by a fairly integrated approach, combining preventive measures, immediate intervention (through housing and non-housing support services) and housing-led services, while it envisages the establishment of monitoring and evaluation mechanisms. Still, though, it appears that the strategy's approach will focus more on immediate intervention to cover the basic needs of homeless people, and less on housing-led services, which are considered very limited.

There is a wide range of homelessness support services currently provided in Greece. These have been on the increase over recent years, and have mainly taken the form of emergency/temporary accommodation and non-housing-focused support services, along with some housing-focused support services. The main providers of such services are local authority organisations, a few public organisations and a wide range of non-profit/non-governmental organisations (NGOs), including the Church and charitable organisations. Their role is confined only to service delivery; they have no involvement in planning and coordination, monitoring or evaluation processes. The responsibility for planning and coordination, funding, monitoring and evaluation lies with the competent ministries. The provision of most of the services for homeless people is secured from EU funding, while, on certain occasions, services are funded by a few charitable organisations. Public funding remains very limited.

Homelessness policy responses and relevant support services in Greece appear to be fairly effective in terms of managing homelessness, in that they cover most of the basic daily needs of the homeless population, although they fall short of providing sustainable ways out of homelessness. As for the prevention services available in Greece, they are very limited and thus cannot play a significant role in preventing HHE.

Weak governance in the public housing policy area in Greece constitutes one of the main weaknesses. This has a profound bearing on the impact of the related measures taken to tackle HHE, which remains rather limited. Among the main drawbacks that continue to prevail in this policy area are the severe lack of reliable official data on HHE, the absence of a strategic framework accompanied by a comprehensive action plan for homelessness, and the lack of a solid institutional setting/strategic mechanism with planning, coordination, monitoring and evaluation tasks. The persistent lack of social housing

schemes makes current policy responses inadequate in terms of effectively tackling HHE, while the lack of sufficient public funding constitutes another main weakness.

There is a need to take concerted action to improve governance in this policy area, which should include immediate completion of the design and development of a comprehensive strategy for tackling HHE, accompanied by an integrated strategic action plan with clear-cut priorities. Equal priority should be given to ensuring that the strategic action plan is supported by a public investment plan based on adequate national funding, along with EU financial support. Improving current policy responses by introducing more targeted prevention measures, along with measures focusing on providing sustainable ways out of homelessness, is also considered to be among the main priorities for action. Such a combination of measures and actions would undoubtedly lead to a comprehensive and effective overall policy response in tackling – and even ending – HHE in Greece.

1 The nature and extent of homelessness and housing exclusion

1.1 An introductory note

It should be stated right at the outset that in Greece the acquisition of a house has traditionally been a private affair for the general public, and the role of the state has been very limited. Indeed, until the 1980s, people's financial needs for housing were mainly covered by intra-family solidarity, personal work, the sale of property, etc. In other words, family and informal networks compensated for the lack of organised state support to cover housing needs.

Since the late 1990s, however, there has been a gradual decline in these more traditional ways of accessing home ownership, although the phenomenon of home ownership continued to increase up until the outbreak of the (current) economic crisis. This can be explained by the fact that, until 2009, there had been a substantial fall in interest rates, which favoured extensive bank borrowing and which thus made home ownership accessible to wider social groups (Emmanuel, 2014).

The limited involvement of the state in addressing people's housing needs has also been reflected in the absence, until the first few years of the economic crisis, of a policy for preventing and combating homelessness and housing exclusion (HHE). This is congruent with the fact that the issue of HHE was never high on the social agenda over the same period; meanwhile, until 2011 Greece had no formal definition of, or typology for, HHE. This is in spite of the fact that the Greek Constitution acknowledges that 'the acquisition of a house for those who are deprived of accommodation or are inadequately sheltered constitutes a special objective for the State' (article 21, paragraph 4).

1.2 The situation of homelessness and housing exclusion since the outbreak of the economic crisis

First of all, it should be underlined that it was only as late as 2012 that Greece belatedly showed an interest in HHE, by legally recognising '*the homeless as a vulnerable social group that should receive social protection*', and by introducing a definition for the homeless for the first time in a Greek legislative document. In particular, according to article 29 (paragraphs 1 and 2) of Law 4052/2012, '*homeless persons are all persons legally residing in the country,¹ who lack access or have precarious access to adequate accommodation, privately owned, rented or rent-free, that meets the technical*

¹ The fact that the definition makes reference to those who 'legally reside in the country' implies that undocumented migrants who are homeless are excluded from formal recognition as homeless. In other words, they are not considered eligible for any services provided to homeless people. It should be pointed out, however, that in practice, the decision to provide services (mainly non-housing-support services) to these persons is at the discretion of the service provider.

*requirements and has basic amenities for water and electricity. The homeless include especially those who live in the streets, in hostels and those who are hosted, out of need, temporarily in institutions or other closed structures, as well as those who live in inappropriate accommodation.*²

This official Greek definition of homeless people undoubtedly includes all the 'ETHOS Light' operational categories, though not all of them are explicitly mentioned in the definition (see Table A1 in the Annex). Moreover, the national strategy for homeless people in Greece, which is still under development, appears to be in line with the official definition of homeless people. According to the competent Ministry of Labour, Social Insurance and Social Solidarity,³ the national strategy will be targeted at certain socially vulnerable groups: namely, people who live on the streets or in public spaces without a shelter; people who live in temporary accommodation establishments for the homeless; people who live in inappropriate accommodation; and people on low income who face a heavy burden of housing costs. This implies that, although no clear reference is made to the official definition, the strategy will cover more groups than are included in the official definition – the additional group being those people on low income who face a heavy burden of housing costs.

Nevertheless, since the outbreak of the economic crisis, and especially during the first few years – as the crisis persisted and the social situation worsened – the number of homeless people and people at risk of housing exclusion appeared to keep growing. Yet, relevant reliable official data were not (and still are not) available at either the national or the regional level.

An attempt to estimate the number of homeless people and people facing housing exclusion in Greece was made by a study on homelessness at the national level, which was carried out in 2009 by the National Centre for Social Solidarity, on behalf of the then Ministry of Health and Social Solidarity. The study used the European Typology of Homelessness and Housing Exclusion (ETHOS), and reported that in 2009, there were 7,720 homeless people and people facing housing exclusion. Among these, it was estimated that approximately 2,770 people were homeless (of them, 1,800 were rough sleepers and 970 were living in hostels and shelters). The study also reported that, of the 7,720 homeless people and people facing housing exclusion, approximately 4,940 were lived in insecure or inadequate housing conditions (FEANTSA, 2017).

Moreover, data from the 2011 Population-Housing Census (ELSTAT, 2011) reveal that 3,381 people were homeless (of these, 1,288 were rough sleepers and 2,093 were living in hostels and shelters), while 42,942 were living in inadequate housing conditions (i.e. non-conventional dwellings). In addition, in 2013, a research study on homeless people living in the wider metropolitan area of Athens was carried out by the University of Crete, using the ETHOS typology (Arapoglou et al., 2015; Arapoglou and Gounis, 2015). According to this study, homeless people living in the wider metropolitan area of Athens numbered approximately 17,800. Of these, 2,360 were rough sleepers and the rest – 15,436 persons – were homeless people living in hostels, shelters and institutions. It was also estimated that the number of those living in insecure housing was approximately 25,700, while those living in inadequate (and insecure) housing, exposed to a high risk of becoming homeless, were believed to number between 93,820 and 514,000 persons.

However, based on the above-mentioned surveys/studies, it is not really possible to draw any reliable conclusions on the actual numbers of homeless people and people experiencing housing exclusion, let alone of their evolution during the crisis period. For,

² This is the definition used by the competent Greek authority, namely the Ministry of Labour, Social Insurance and Social Solidarity, and which is displayed on the official website of the ministry, concerning the 'care of homeless people' in Greece, under the section 'Legal Framework'. See: <http://www.astegoi.gov.gr/index.php/en/sxetika/politiki-tou-ypourgeiou/153-thesmiko-plaisio> (in Greek).

³ http://www.astegoi.gov.gr/images/PDF/hmerida-18_12_2018/YPERGASIAS-STRATIGIKI_GIA_ASTEGOYS.pdf (in Greek).

apart from the fact that these studies/surveys are not based on the same methodology (so no proper comparisons can be made), they are all characterised by certain methodological deficiencies that raise questions as to the reliability of their findings. Nevertheless, in spite of these methodological constraints, it appears that HHE has been on the increase over the prolonged (almost ten-year) crisis period in Greece. This can also be confirmed by the fact that, during the same period, there have been significant increases in non-performing housing loans, as well as a deterioration in the over-indebtedness of households.

Overall, it may be argued that, as a result of the prolonged economic crisis, there has been an increase in situations of HHE. Greek households' disposable income has declined rapidly since 2009, having been hit hard by unprecedented levels of unemployment and by considerable cuts in salaries, wages and pensions. This, in turn, has increased vulnerability to homelessness, as more people have been unable to cover their housing expenses. Although steps have been taken by consecutive governments to address the emerging situations of HHE during the economic crisis, public housing support measures in Greece have been very limited and rather inadequate and fragmented. In the absence of an integrated policy on preventing and combating HHE, the measures taken over the crisis period have mainly focused on the provision of emergency services, so as to meet the daily needs of homeless people (food, clothing, hygiene) and, generally, of those people experiencing extreme poverty.

1.3 The current situation of homelessness and housing exclusion

It should be underlined once again that official data on the extent of HHE are still lacking at the national level in Greece. In other words, there is still a severe lack of reliable official data on this area. This is mainly due to the fact that the country has not, thus far, established a proper monitoring mechanism, which would include, among other things, the systematic collection of relevant data and the development of a national database. Given the lack of data, it is not really possible to obtain an accurate picture of the current situation of the extent of HHE in Greece.

However, for the purposes of this report, an attempt is made to provide an indication of the current situation of homelessness in Greece, based on data from a recent (May 2018) pilot survey. This was conducted by the Ministry of Labour, Social Insurance and Social Solidarity (in collaboration with Panteion University) and recorded roofless and houseless people in seven municipalities of the country.⁴ According to the findings of this pilot survey,⁵ 1,645 people were found to be homeless. Of these, 691 were living on the streets and 954 were in accommodation establishments for the homeless (see Table A2 in the Annex).

As to the profile of the homeless people who participated in this pilot survey (2018), the data reveal the following:

- Almost half were aged between 18 and 44 years.
- They were mainly men and of Greek origin.
- Most of them said the main reason that led them to the street was severe financial difficulty and unemployment.
- With regard to their income: around 25% reported that they had an income that was not related to employment (e.g. social welfare benefits, etc.), while only 6%

⁴ The municipalities involved in the pilot survey were: Athens, Piraeus, Thessaloniki, Nea Ionia in West Attica, Heraklion on the island of Crete, Trikala in Central Greece and Ioannina in Epirus. These urban areas represent a large proportion of the total urban population in Greece, given the fact that five of the seven municipalities are among the ten largest (in terms of population) municipalities in the country.

⁵ The findings of this pilot survey are available at: <https://government.gov.gr/wp-content/uploads/2018/07/APXIIKA-AΠOTΕΛΕΣΜΑΤΑ-Mánc-2018-2-1.pdf> (in Greek).

reported having occasional or permanent work. In any case, all respondents said that their income was not enough to provide them with a home.⁶

Another survey, conducted between March 2015 and March 2016 by the Municipality of Athens Reception and Solidarity Centre for the Homeless – KYADA, also provides an indication of the profile of homeless people living in the streets of the City of Athens. In particular, of the 451 homeless people who participated in this survey, the vast majority were men (85%), and 62% were of Greek origin. Most of the participants (57%) belonged to the age group 35-55, while 47% reported that the loss of their job was the main cause of their homelessness. A large proportion of them (71%) had been exposed to homelessness during the five years prior to the survey, and 22% during the one year prior to the survey.⁷

It should be pointed out that certain vulnerable population groups (such as the Roma,⁸ migrants and refugees⁹) still suffer from inadequate or very poor housing and environmental conditions. What is of rising concern, however, is that, according to data issued at the end of March 2019 by the National Centre for Social Solidarity – EKKA,¹⁰ of the 3,774 unaccompanied or separated children living in Greece, 1,932 were in long-term or temporary accommodation, while 605 were reported as homeless (see Table A2). Needless to say, these numbers do not include minors residing illegally, who are not registered and are therefore unknown to the Asylum Service and the National Centre for Social Solidarity (EKKA). In addition, evidence¹¹ suggests that in 2014, of the 2,825 children living in 85 institutional and residential care settings for children in Greece, 760 were over the age of 18. This implies that these young persons stayed longer in children's institutions than they ought to, mainly due to lack of appropriate alternative accommodation.

Following on from the above, it becomes evident that statistical data about homeless people are partial, and thus the total number of homeless people is still unknown. Besides, the data do not include people at risk of housing exclusion, and no relevant national surveys have thus far been carried out that would provide a picture of the nature and extent of housing exclusion. The only relevant data in this respect are the EU-SILC housing quality indicators, such as the overcrowding rate and the severe housing deprivation rate.¹² In particular, during the period 2009-2017, the overcrowding rate increased by 4 percentage points (from 25% in 2009 to 29% in 2017), remaining well above the average for the EU-28 (15.7% in 2017). As for the severe housing deprivation rate, despite a decrease of 1.6 percentage points in the period 2009-2016 (from 7.6% in 2009 to 6% in 2017), it remains well above the average for the EU-28 (4% in 2017).

In addition, it is worth noting that in 2017 the share of the population of Greece living in a household with housing costs representing more than 40% of total household disposable income was 39.6% – far higher than the figure for the EU-28 (10.4% in

⁶ *ibid.*

⁷ The findings of this survey are available at: https://www.aftodioikisi.gr/mediafiles/2016/05/Street-work-presentation-final_26_5_2016.ppt (in Greek).

⁸ According to a survey conducted by the Special Secretariat for the Social Integration of Roma in 2017, of the approximately 110,000 Roma people residing in 371 discrete and recognisable settlements, just over 73,000 lived in non-conventional dwellings and temporary structures (Special Secretariat for the Social Integration of Roma, 2018).

⁹ Since January 2015, more than a million people – mostly refugees from Syria, Afghanistan, Pakistan and Iraq – have entered Greece. Today, of the total number of migrants and refugees who entered Greece, it is estimated that approximately 76,000 have remained in the country. They reside in different types of accommodation – namely temporary accommodation sites and reception/identification centres (mainly on the islands) and in apartments/hotels/'buildings' (mainly on the mainland).

¹⁰ Data available at: http://www.ekka.org.gr/images/EKKA_Dashboard_31-3-2019.pdf

¹¹ The data are based on the nationwide mapping study, which was carried out in 2014 by the Roots Research Centre as the national coordinator of the Opening Doors for Europe's Children campaign, available at: <https://www.openingdoors.eu/where-the-campaign-operates/greece/>

¹² Eurostat database, EU-SILC survey [ilc_lvho05a] and [ilc_mdho06a], Data extracted: 17 April 2019.

2017). Worse still, the data show that the vast majority of poor households (91.9% in 2017) spend more than 40% of their disposable income on housing, while the rate for the EU-28 was only 39.1% in 2017.¹³ Moreover, in 2017, 13.5% of the total population of Greece had rent and mortgage arrears (against only 3.3% for the EU-28), while the rate for poor households was much higher, reaching 21.3% (against 8.4% for the EU-28).¹⁴

All these indicators show that there has been a worsening in terms of the quality of housing conditions in Greece, along with an increase in the number of people living in insecure housing situations. Thus, what is of rising concern is not only the increase in the number of homeless people in Greece observed over the past ten years, but also the increase in the number of those who are experiencing, or are at risk of, housing exclusion.

2 Relevant strategies and policies tackling homelessness and housing exclusion

As already mentioned in the preceding section, in spite of the fact that the emerging phenomenon of HHE presents an upward trend, Greece has hardly developed any comprehensive public housing policy, let alone a national strategy on tackling HHE. The only substantial form of social housing policy in the Greek context was, until 2011, the specific work-related social housing schemes run by the Workers' Housing Organisation (OEK),¹⁵ which were self-financed by special social insurance surcharges on wages, paid partly by the employer and partly by the employee.¹⁶ Yet, in 2012, in the framework of the Second Memorandum of Understanding for Greece, OEK was abolished¹⁷ (Law 4062/2012) and, as a result, no social housing provisions now exist for low-income workers. In general, the role of the Greek state in housing was very limited until the outbreak of the economic crisis – and even during the first years of the crisis. As a result, no public housing provisions for homeless families or for families at risk of homelessness were ever adopted prior to the economic crisis.

However, acknowledgement should be made of the fact that over recent years, and especially since 2014, consecutive governments have implemented a number of policy measures and programmes aimed at supporting homeless people and people at high risk of housing exclusion. The design and development of a national strategy for homeless people, which is currently under way, is also a positive step towards tackling homelessness and housing exclusion in Greece. Yet, the progress made so far has been rather slow.

2.1 The main relevant policy measures and programmes in recent years

Among the main policy measures and programmes introduced to tackle homelessness and housing exclusion in recent years in Greece, the following can be singled out.

First of all, in 2010, Law 3896/2010 was introduced to protect households that had defaulted on their mortgage loans from losing their primary residence. In particular, this

¹³ Eurostat database, EU-SILC survey [ilc_lvho07a], Data extracted: 17 April 2019.

¹⁴ Eurostat database, EU-SILC survey [ilc_mdms06], Data extracted: 17 April 2019.

¹⁵ OEK was under the supervision of the then Ministry of Labour, Social Insurance and Welfare and was financed by worker and employer contributions.

¹⁶ These work-related schemes were addressed at low-income workers and included provisions such as: (cost free) houses/apartments (granted to beneficiaries following a lottery procedure), rent subsidies and interest-free or low-interest loans for the acquisition of a house/apartment.

¹⁷ It should be noted that since the abolition of OEK, the Greek Manpower Employment Organisation (OAED) has undertaken responsibility for the debt settlement of those workers who took out low-interest loans under the OEK's relevant scheme.

Law concerned the protection of over-indebted households, banning foreclosures of overdue mortgage loans on a primary residence. In addition, this Law provided a right for over-indebted households to appeal to the Court for debt relief or debt settlement by proving their incapacity to repay their debts. Although evidence is not available, there are indications that this Law, which was in force until February 2019,¹⁸ prevented thousands of Greeks from losing their primary residence. Very recently, the Law was replaced by Law 4605/2019, which introduced a new legal framework for the protection of primary residences; this has been in force since 30 April 2019 and is expected to last until 31 December 2019.

In 2012, in the context of the EU National Strategic Reference Framework for Greece (2007-2013),¹⁹ a 'network of social structures for tackling poverty' was launched. This included the establishment and operation of a range of institutions, such as social pharmacies, social grocery stores, soup kitchens, municipal vegetable gardens, time banks, mediation offices, overnight shelters and day centres for homeless people. These institutions are targeted at supporting people who face great financial hardship as a result of the economic crisis, and some are targeted exclusively at providing support for homeless people. In 2017, the government decided to extend the operation of these establishments until 2020, in the context of the new EU Partnership Agreement for the Development Framework for Greece (2014-2020).²⁰

Some other specific means-tested public policy measures aimed at addressing the energy needs of vulnerable social groups (including people at risk of HHE) have been in operation since 2012. These concern mainly subsidies for heating oil, social tariff for domestic electricity consumers, free access to electricity for extremely poor households, favourable arrangements for debts and arrears on electricity bills, etc.

In September 2014, the 'Housing and Reintegration' programme was launched by the then Ministry of Labour, Social Insurance and Welfare, which aimed at providing housing support and social reintegration through labour integration services to 1,200 homeless people.²¹ The 'Housing and Reintegration' programme, which was implemented over the period July 2015 to February 2019, included a) housing support (rent subsidies and subsidies for housing repairs),²² b) coverage of basic needs (housing equipment, electricity, clothing, food and transportation) and c) support for reintegration into the labour market through skills development and job subsidies. Apart from the financial support, the programme included a number of other actions, such as the provision of psychosocial support services, legal support services, etc. According to the official evaluation of the programme, the immediate housing placement of beneficiaries (before the provision of any other services), in combination with subsidised employment, is considered the main positive aspect of the programme. Yet, the short-term (12-month duration) nature of the intervention impeded the effective reintegration of homeless people into the labour market.

In December 2017, the 'Housing and Work for the Homeless' programme was launched – essentially a continuation of the 'Housing and Reintegration' programme. Both these programmes are financed by the state budget and are exclusively intended for homeless people. It should be pointed out that the services provided in the context of these

¹⁸ It should be noted that a number of modifications relating mainly to the eligibility criteria (concerning the taxable property value) occurred over the period 2010-2019.

¹⁹ The programme was implemented under the Sectoral Operational Programme 'Human Resources Development', which was co-funded by the European Social Fund.

²⁰ These actions were co-funded by the European Social Fund under Thematic Objective 9 'Promotion of social inclusion and of the combating of poverty and any discrimination' of the 13 Regional Operational Programmes.

²¹ According to the official evaluation of the programme, the number of beneficiaries amounted to 1,031 persons. For more information, see Panteion University (2017).

²² The monthly rent subsidy was up to EUR 180 for a single person or EUR 280 for a family, while the lump-sum subsidy for housing repairs was up to EUR 3,600 for a household.

programmes are considered high-intensity housing-focused (housing-led) support services.

In March 2015, the government introduced Law 4320/2015, which included specific provisions to address the humanitarian crisis and cover the basic needs of families that had been hit hard by the economic crisis, through the provision of free electricity, free food and rent subsidy. These were means-tested benefits, being subject to very strict income and property eligibility criteria. As regards the rent subsidy, in particular, this was provided for up to 12 months and was paid directly to the landlord. The rent subsidy amounted to EUR 70 per month for a single person, increasing by EUR 30 for each additional dependent adult or minor in the household, up to a maximum of EUR 220 per month (for a six-member household). The total budget available for the rent subsidy was very limited and could not cover more than 30,000 beneficiaries (households) out of approximately 66,000 eligible applications. This housing-support preventive scheme lasted until 31 December 2016.

In January 2016, the Greek Operational Programme 'Food and Basic Materials Assistance to the Most Deprived through the Fund for European Aid to the Most Deprived (FEAD)' was launched (i.e. made its first distribution of food and basic materials to end recipients). In particular, it provides for the establishment of social partnerships at the local/regional level, with the aim of offering a range of services and in-kind benefits to the most deprived part of the population, including the homeless. The programme, which is to run until the end of 2020, includes actions such as the distribution of food (food parcels to beneficiaries, or soup kitchens for homeless people, or hot school meals for children); the supply of basic materials (household cleaning items, clothing, baby and children's items, toiletries, personal hygiene items) and accompanying support services to tackle social exclusion and social emergencies within the most deprived population, such as: psychosocial support services, empowerment services, legal aid and social tutorials that provide both teaching support and sufficient and appropriate places for children's study.

In April 2016, Law 4368/2016 was adopted, providing access (free of charge) to public healthcare for uninsured citizens (legally residing in the country). Clearly, this was a response by the Greek government to the dramatic increase in the number of uninsured citizens, following the outbreak of the economic crisis in Greece and the subsequent inability of very many citizens to cover their health needs.²³ According to article 33 of this Law and the relevant Joint Ministerial Decision,²⁴ uninsured citizens (including homeless people and migrants) who are legally resident in Greece are entitled to access (free of charge) all public healthcare services, so long as they have a unique Social Insurance Number (AMKA). The healthcare coverage package is the same as that of the insured, the only difference being that, unlike the insured, uninsured persons (AMKA holders) are not entitled to access private providers contracted with the National Organisation for the Provision of Health Services (EOPYY)²⁵ on a cost-sharing basis.²⁶

In May 2016, a Joint Ministerial Decision²⁷ was issued concerning the introduction of minimum regulatory standards for establishments for homeless people: day centres for homeless people, overnight shelters, transitional accommodation hostels and supported apartments.²⁸

²³ According to the National Social Insurance Registry (ATLAS), in 2015 more than 2.5 million people had lost their social health insurance rights.

²⁴ Joint Ministerial Decision A3(γ)/ΓΠ/οικ.25132/2016, Official Journal of Government, Issue No. 908, Vol. B', 4 April 2016 (in Greek).

²⁵ EOPYY is a public corporate body acting as a single purchaser of healthcare services for the vast majority of the insured; since 2016, it has also covered the uninsured segment of the population.

²⁶ For more information, see Ziomas et al. (2018).

²⁷ Joint Ministerial Decision Δ23/οικ.19061–1457, published in Official Journal of Government, Issue No. 1336, Vol. B', 12 May 2016 (in Greek).

²⁸ The patterns of the services provided by these structures are discussed in Section 3 of this report.

Since February 2017, for the first time on a nationwide basis, Greece has applied a general minimum income scheme – the Social Solidarity Income (SSI). The SSI targets households living in extreme poverty and is based on three pillars: i) income support; ii) access to social services and goods; and iii) provision of support services for (re)integration into the labour market. It is a means-tested scheme, requiring the beneficiaries to be legal and permanent residents of the country and to fulfil specific income and property criteria, depending on the size and composition of the household. It should be pointed out that homeless people are eligible, on condition that they are registered with the municipal social services or the community centres, or make use of services in day centres for the homeless.

In May 2017, within the framework of the Supplemental Memorandum of Understanding for Greece (5/7/2017), a new means-tested housing benefit addressed at households that live in rented accommodation was pre-legislated, for implementation from 2019 (article 3 of Law 4472/2017). On 6 March 2019, a Joint Ministerial Decision²⁹ was issued, with retroactive effect from January 2019, providing for housing benefit to take the form of a 'rent subsidy', and determining all the details, including the eligibility income and assets criteria for the implementation of the rent subsidy. Among other things, it sets the amount of the subsidy for a single-person household at EUR 70 per month; this amount is increased by EUR 35 per month for each additional household member (adult or child). The total amount of the subsidy cannot exceed EUR 210 per month, irrespective of the composition of the household. As to the eligibility income criteria, the total annual income of a single-person household cannot exceed EUR 7,000; this amount is increased by EUR 3,500 for each additional household member (adult or child). The total eligible annual income cannot exceed EUR 21,000, irrespective of the composition of the household. An estimated budget of EUR 300 million per year has been allocated for rent subsidies, to be drawn from the state budget.³⁰

In April 2019, as the phenomenon of over-indebted households at high risk of losing their primary residency persisted, Law 4605/2019 was adopted, introducing a new legal framework for the protection of primary residences against foreclosure due to households' over-indebtedness. This Law replaced Law 3896/2010, which was in force until February 2019. The new Law envisages that all natural persons with or without the capacity to be declared bankrupt (i.e. both merchants and non-merchants)³¹ could apply – if they meet the relevant prerequisites³² – to an out-of-court consensual mechanism for regulating their non-performing housing loans and, for the first time, their business loans, both secured by a mortgage on their primary residence.

In particular, the new legal framework envisages that the sum of the remaining loan capital (in arrears for at least 90 days as from 31 December 2018) cannot exceed EUR 130,000 per creditor. There is also a limit on the market value of the protected residences of EUR 250,000 – but if a business loan is involved (with the primary residence offered as security), the limit is EUR 175,000. Moreover, the new legal framework provides that there should be some form of mortgage debt forgiveness, if the outstanding mortgage amount exceeds 120% of the primary residence's market value. In

²⁹ Joint Ministerial Decision Δ13/οικ.10747/256, published in Official Journal of Government, Issue No. 792, Vol. B', 6 March 2019 (in Greek).

³⁰ According to official data, up to 3 May 2019, 235,653 applications had been approved, concerning 628,975 members of households who live in rented accommodation. For more information, see <https://www.epidomastegasis.gr/pub/Home/StatisticsReport/115>

³¹ It should be noted that the previous relevant legal framework (Law 3896/2010, with its subsequent modifications) did not include those persons who had the capacity to be declared bankrupt, such as entrepreneurs/merchants.

³² Eligible beneficiaries for debt restructuring must fulfil all the following income criteria: the annual income of a single-person applicant cannot exceed EUR 12,500, with another EUR 8,500 added for a spouse and EUR 5,000 for each dependant, up to three. If the total debt on which the application is based exceeds EUR 20,000, the applicant's family property assets, along with owned means of transportation (vehicles, boats, motorcycle, etc.) cannot exceed EUR 80,000 in value. In addition, deposits possessed by the applicant and his/her dependants cannot exceed EUR 15,000.

addition, it is worth noting that the Law establishes, for the first time, that the state will subsidise the loan repayments of 'protected' borrowers (subject to certain eligibility criteria concerning borrowers' financial condition) over a maximum of 25 years. It may be said, however, that although the eligibility criteria of the new Law are stricter, eligible households under the new Law appear to benefit more, since they are provided with more favourable arrangements than those offered under the previous legal framework. Yet, it is too early to assess the impact of the new Law on the protection of primary residences and, thus, on its impact in reducing the number of people at risk of HHE.

In addition to all the above policy measures and programmes to tackle HHE, efforts have been made by the Greek state to improve the housing conditions of the Roma population, through the provision of temporary or permanent settlements; nevertheless, these cover only a small number of Roma families. In particular, a new Law has been introduced (Law 4483/2017), providing for a special procedure to be followed for relocating Roma from makeshift/irregular accommodation. Depending on the approval of the Roma population to be relocated, the Law permits Roma people living in makeshift or illegally built accommodation to be temporarily relocated to appropriate social housing complexes, and to receive social support services (European Union Agency for Fundamental Rights, 2018). This process is still under way, and requires the close cooperation of the local authorities.

Apart from the recent efforts to improve the housing conditions of Roma people, much attention has been devoted in recent years to introducing housing regimes for asylum seekers and recognised refugees, in order to address their urgent need for safe and decent living conditions. To this end, the programme 'Relocation Scheme and Emergency Response' has been in place since November 2015, under the supervision of the United Nations High Commissioner for Refugees (UNHCR), funded by the EU. This programme aims at providing asylum seekers in Greece with rented accommodation in apartments, buildings, host families and hotels. In July 2017, this programme 'Relocation Scheme and Emergency Response' was integrated into a new programme launched by the European Commission, namely the 'Emergency Support to Integration and Accommodation' (ESTIA) programme. Its main objective is to provide refugees and asylum seekers in Greece with free accommodation and cash assistance. In total, from November 2015 until March 2019, 57,583 persons have benefited from the above-mentioned accommodation schemes.³³

Overall, it may be said that as the consequences of the crisis became more apparent, increasing efforts were devoted by consecutive governments to developing policy measures and programmes that addressed mainly people who faced extreme poverty and social exclusion, including homeless persons and those at risk of housing exclusion. In other words, most of these measures and programmes have not specifically targeted the homeless population, since the focus was mainly on combating extreme poverty and social exclusion. As such – and notwithstanding the importance of all these measures and programmes – the housing support measures did not form part of an integrated approach to tackling HHE and continue to remain rather fragmented, with weak links and synergies. Weak governance in this policy area³⁴ – and in particular, the lack of a specific strategy for tackling HHE – has a significant bearing on this situation. In this respect, in mid-2018 an announcement was made by the Alternate Minister for Social Solidarity that a national strategy for homeless people in Greece is under development; nevertheless this is still pending.

³³ <https://data2.unhcr.org/en/documents/details/68924>

³⁴ In fact, it was as late as November 2017 that a unit competent for 'social housing policies' was established, under the 'Directorate for combating poverty' of the Ministry of Labour, Social Insurance and Social Solidarity.

2.2 The development of a national strategy for homeless people in Greece

It should be stated right at the outset that attempts to address the problem of homelessness in Greece can be traced back to 2012. At that time, the government of the day established a multi-stakeholder committee, with the aim of drafting a legislative proposal on homelessness. The committee's proposal led to the legal recognition of homeless people as a vulnerable social group that should receive social protection, and to a definition of homelessness, as mentioned in Section 1. Nevertheless, in spite of the legal definition in 2012 and various subsequent attempts to draft a national action plan, it was only in July 2018 that an official announcement was made that a national strategy for homeless people in Greece was under development. This was followed in December 2018 by a presentation of the main elements of the national strategy by the Alternate Minister for Social Solidarity.³⁵

According to this presentation, the strategy – which remains under development – aims at establishing 'an integrated framework of policy measures and services for the prevention of – and immediate intervention to address – housing problems'. The ultimate objective of the strategy is to 'ensure affordable and secure housing for all residents of the country'. As to the groups of high priority that the strategy targets, these are mainly those included in the official definition of homeless people which has been adopted in Greece. However, the strategy also includes an additional high-priority target group: people on low income who face a heavy burden of housing costs. Thus, although the title of the strategy refers to a 'strategy for homeless people', its scope extends beyond that vulnerable group to cover also those who are at risk of housing exclusion.

The strategy is based on the following five strategic axes: (i) prevention of homelessness; (ii) immediate intervention; (iii) improvement of housing conditions for those population groups who live in inadequate conditions; (iv) work integration; and (v) coordination, monitoring and evaluation. Under each of these dimensions, specific measures are presented, both existing and planned.

In particular, axis (i) 'prevention of homelessness' includes the 'rent subsidy', which has been in place since January 2019, and the SSI scheme (a type of minimum income scheme), which has been in force since February 2017. Reference is also made to a programme for prompt intervention in the case of households at risk of eviction, though no information is provided as to the actual plan and contents of this programme.

Axis (ii) 'immediate intervention' includes a range of actions, mainly the provision of both housing and non-housing support services, such as the running of establishments for emergency/temporary accommodation and of supported apartments, as well as the provision of public spaces for homeless people during extremely cold or hot days. This axis also includes certain measures and actions that are still at the planning stage. These concern the facilitation of access to affordable housing, the upgrading of the quality of accommodation and the strengthening of the interconnection of services for homeless people, as well as the establishment of legal support services. Yet, no details of these actions are provided.

Axis (iii) 'improvement of housing conditions for those population groups who live in inadequate conditions' concerns mainly the various interventions that have been made over recent years to relocate Roma people from makeshift/irregular accommodation to temporary or permanent settlements. Still, these interventions appear to cover only a small number of Roma families. A number of other means-tested measures aimed at helping vulnerable social groups meet their energy needs are also included under this axis. These are: the provision of subsidies for heating oil, social tariff for domestic electricity consumers, free access to electricity for extremely poor households, etc. A

³⁵ See http://www.astego.gov.gr/images/PDF/hmerida-18_12_2018/YPERGASIAS-STRATIGIKI_GIA_ASTEGOYS.pdf (in Greek).

vague reference is also made to new measures for the upgrading of inappropriate housing conditions.

Axis (iv) 'work integration' includes measures and actions focusing on the (re)integration of homeless people into the labour market. The main programmes under this axis are 'Housing and Reintegration', which was implemented between July 2015 and February 2019, and 'Housing and Work for the Homeless', which is currently under implementation. The latter is essentially a continuation of the former programme. Both these programmes exclusively address homeless people. This axis also includes the third pillar of the SSI scheme, which is a current policy measure and concerns the provision of support services that aim at the (re)integration into the labour market of the beneficiaries of the SSI scheme, including the homeless population. As to the new measures planned, there is a reference to plans for the introduction of specialised programmes to promote the work integration of homeless people. Yet, this reference is not accompanied by any description or any relevant information on these plans.

The last axis (v) 'coordination, monitoring and evaluation' of the national strategy does not include any existing measures/arrangements, because the strategy is still under development. The new measures/arrangements planned under this axis concern the establishment of a mechanism for the implementation of the strategy for homeless people, which will undertake responsibility for the coordination, monitoring and evaluation of the progress in implementation, while specific consultation arrangements are envisaged. This axis also includes actions for the recording/mapping and needs assessment of the homeless population in Greece, while reference is made to plans to utilise unused public property (buildings) to accommodate homeless people. Yet – and although some more details are given with regard to the mechanism mentioned above – the coordination and monitoring process (let alone the evaluation) remains unclear, while there is a lack of information as regards the tools to be used in this respect.

All these constitute the main elements of the national strategy under development. Meanwhile, a transitional phase is planned, which appears to take the form of a short-term action plan for the period 2019-2021. This plan includes the creation of an institutional and operational framework for the implementation of the national strategy; this framework is expected to be completed by 2020. Moreover, the plan sets specific quantitative targets for the period 2019-2021, which concern mainly a reduction in the number of homeless people and an increase in the number of beneficiaries of the existing support services for the homeless and for those who live in inappropriate housing conditions. Yet, the targets set are not accompanied by specific actions required for their achievement.

However, it should be pointed out that it is hardly possible to provide an accurate assessment of the strategy's overall approach, given that it is still under design. Nevertheless, the short description of the main elements reveals that the strategy is going to be underpinned by a fairly integrated approach, combining preventive measures, immediate intervention (through housing and non-housing support services) and housing-led services, while it foresees the establishment of monitoring and evaluation mechanisms. Still, though, it appears that the strategy's approach focuses more on immediate intervention to cover the basic needs of homeless people, and less on housing-led services, which are considered very limited. It should be pointed out that, among the measures presented – both existing and planned – no social housing schemes can be identified.

Turning to an examination of whether the strategy under development includes any funding mechanisms, it becomes apparent that such mechanisms are completely lacking. The only exception is that, among the targets set in the context of the short-term action plan for the period 2019-2021, an allocation of EUR 20 million per year from the state budget is included to finance the operation of the relevant structures and the provision of support services. It is worth noting, however, that although no reference is made, most of the relevant policy measures and programmes that have been introduced over recent years in Greece are heavily co-financed by the European Social Fund. Undoubtedly, EU

funding continues to play an important role in tackling HHE in Greece. Yet, the fact that tackling HHE depends heavily on the availability of EU funds may be a source of concern, as the viability of these services will be placed in great jeopardy in the event of a reduction in – or, even worse, a termination of – this major source of funding.

As to the coordination, monitoring and evaluation mechanism that constitutes a discrete axis of the strategy under development, although very welcome, it appears that its institutional setting is rather complicated, and that may hinder its effectiveness. In any case, proper monitoring arrangements – to say nothing of evaluation arrangements – are still not in place. The absence of such arrangements, along with the lack of data concerning the homeless population, renders current policy planning and outcomes rather ineffective, with a failure to identify gaps and with an overlap in the implementation of measures tackling HHE. It should also be noted that the strategy under development makes no reference whatsoever to the relevant EU-SILC data and indicators on housing, which could be used for monitoring purposes.

Overall – and notwithstanding the fact that efforts to address HHE have been intensified over recent years in Greece, including the preparation of a national strategy for HHE – governance in this area remains weak. For, apart from the fact that a national strategy has not yet been implemented, there is still a lack of hard evidence on HHE, while basic arrangements for impact assessment and monitoring and evaluation are still missing.

3 Analysis of the current patterns of service provision and challenges in implementing Greece's responses to homelessness and housing exclusion

As the preceding analysis shows, the current provision of support services to homeless people in Greece³⁶ is composed mainly of interventions aimed at managing homelessness and housing exclusion; there are fewer interventions aimed at preventing or ending HHE. In other words, the interventions appear to be underpinned by a one-dimensional approach, which is confined to the management of the most extreme and publicly visible consequences of homelessness (Kourachanis, 2017), and not by an integrated approach that would serve prevention and provide sustainable ways out of homelessness. This is reflected in the fact that the main types of support services provided to homeless people in Greece take the form of emergency/temporary accommodation and non-housing-focused support services, along with some housing-focused support services, as described and analysed below.

3.1 Emergency/temporary accommodation for homeless people

Emergency accommodation for homeless people is provided by the *overnight shelters*. These are accommodation centres that operate only during the evening and overnight³⁷ and that cover the emergency housing needs of those living on the streets. According to the relevant Joint Ministerial Decision,³⁸ issued in 2016, which sets the minimum regulatory standards for establishments for homeless people, these shelters³⁹ provide,

³⁶ Prior to the economic crisis, the only initiatives taken to support homeless people were a few small-scale projects by NGOs (in collaboration with some municipalities and the Church), which provided temporary accommodation and food through the running of a small number of hostels offering short-stay shelter to homeless people, victims of violence and trafficking, and ex-prisoners. Still, though, these initiatives were fragmented, responding to emergency situations rather than providing a permanent and systematic support to homeless people in Greece.

³⁷ Note should be made of the fact that in extreme weather conditions, overnight shelters operate on a 24-hour basis.

³⁸ Joint Ministerial Decision Δ23/οικ.19061–1457, published in Official Journal of Government, Issue No. 1336, Vol. B', 12 May 2016 (in Greek).

³⁹ According to the relevant Joint Ministerial Decision, the total capacity of each overnight shelter cannot exceed 90 persons per establishment and 20 persons per dormitory. It is worth noting that it is mandatory to have

free of charge, night-care services (overnight stay in a safe and suitably heated/air-conditioned area), personal care and hygiene facilities (bath, laundry, etc.), as well as clothing and footwear. They can also provide psychosocial support and make links with other social services, such as temporary accommodation establishments, legal assistance, welfare and healthcare services, etc. In short, the services provided by the overnight shelters are low-intensity, non-housing-focused support services. At present, there are 10 such shelters in operation all over the country, all of them in urban areas.

Temporary accommodation for homeless people is provided by *transitional accommodation hostels*.⁴⁰ These are accommodation establishments that offer free transitional housing for a specific period of time (up to six months), personal care and hygiene facilities, as well as daily meals. As is the case with overnight shelters, they can also provide psychosocial support and make links with a range of other social services. What is provided are low- to medium-intensity, non-housing-focused support services. At present, there are 24 transitional accommodation hostels, which are located in the urban areas of the country, the majority of them in the greater Athens area and in Thessaloniki.

A similar type of temporary accommodation (which also provides low- to medium-intensity, non-housing-focused support services) is offered to people with specific support needs, such as women (and their children) who are victims of – or are under threat of – violence. These are the *hostels for women victims of violence and/or multiple discrimination* that operate under the aegis of the General Secretariat for Gender Equality of the Ministry of the Interior, and that constitute part of a network of structures for preventing and combating all forms of violence against women. Very recently, a legal regulatory framework was introduced by Law 4604/2019, concerning the operation of these establishments, which, nevertheless, have been operating for several years now. In total, there are 21 such hostels today all over Greece. They provide free short-stay accommodation (for up to three months) and daily meals, along with psychological and social support by specialised personnel, while they also make links with a range of other social services.

Transitional accommodation hostels for ex-prisoners offer temporary accommodation for former prisoners (men) who, following their release, find themselves homeless. The hostels are run by 'Epanodos', a legal entity under private law,⁴¹ and provide free high-intensity housing-focused support services, including short-term accommodation (3-6 months) and daily meals, along with psychosocial support, legal counselling and employment issues consultation.

3.2 Non-housing-focused support services for homeless people

Non-housing-focused support services for homeless people in Greece are mainly offered through the operation of *day centres for homeless people* and *mobile units/outreach teams or street-work teams*. Day centres for the homeless are non-residential establishments, which aim at covering the basic daily needs of homeless people. As such, they provide low-intensity, non-housing-focused support services. The support provided includes the following: short stay during the day (with daily working hours ranging from 7:30 to 21:00), personal care and hygiene facilities, clothing and footwear, as well as light meals. As is the case with all the rest of the establishments for homeless people, they also make links with other social services. Today, there are 15 day centres for homeless people in operation; they are located in a limited number of urban centres, mainly in the Attica region.

separate dormitories for men and women. Exceptionally, in the case of a single-parent family with an under-age child (less than 14 years old) the child can stay in the parent's dormitory.

⁴⁰ The total capacity of each transitional accommodation hostel cannot exceed 80 persons.

⁴¹ 'Epanodos' is under the supervision of the Ministry of Justice, Transparency and Human Rights.

As mentioned above, there is also a range of initiatives which provide non-housing-focused support services to people living rough, taking the form of *mobile units/outreach teams or street-work teams*.⁴² In particular, mobile units provide a wide range of emergency relief services, such as basic medical care, distribution of supplies (clothing, food, blankets, etc.) and social counselling, while they make referrals to existing services for homeless people. Some of these units operate with multi-professional teams and offer specialised support services to cover the specific needs of homeless people. In this respect, a number of mobile medical care units (for the homeless) can be identified, providing general healthcare, specialised healthcare and pharmaceutical care. A number of other mobile units/outreach teams are also in operation, focusing exclusively on the provision of primary healthcare and immediate care for emergencies (infections, care of wounds, etc.) to homeless drug addicts. Moreover, there are a number of mobile units/outreach teams which exclusively distribute food and/or emergency supplies. As for the total number of mobile units currently operating in Greece, no data are publicly available. Nevertheless, it appears that the vast majority are concentrated in the greater Athens area and in Thessaloniki.

It is worth noting, however, that among the various mobile units that operate in Greece to offer support services to homeless people, two initiatives can be singled out as important innovations in the provision of homelessness services in the country within the last five years: (a) the *Ithaca Mobile Laundry for the Homeless in Athens* and (b) the *Shower Bus for Homeless People*.

Box 1: Innovations in the provision of homelessness services in Greece

Ithaca Mobile Laundry for the Homeless in Athens

This is a mobile laundry unit that is run by a non-profit organisation, offering free laundry services to homeless people living rough. The mobile unit consists of a van fitted with washing machines and tumble dryers. It collects unwashed clothes from homeless people living on the streets and returns them clean and dry. It has been in operation since April 2016 and covers different areas (though in consistent and distinct sites) in the two main urban centres of Attica region, Athens and Piraeus. At the moment, the mobile laundry operates in five different spots in Athens and Piraeus, six days a week. Since January 2017, people from vulnerable social groups, including homeless people, have been employed in part-time positions in the functioning of the mobile laundry. Funding is provided by sponsors and donors. For more information, see: <https://ithacalaundry.gr/> (in Greek).

The Shower Bus for Homeless People

This is an initiative that is part of the action 'Care on the Move', which aims at helping homeless people who live on the streets of Athens, through the provision of personal care services (shower, toilet), as well as first-aid services. The mobile shower bus unit has been in operation since November 2016 and is run by the non-profit organisation 'Praksis', under the auspices of the Ministry of Labour, Social Insurance and Social Solidarity. The bus is usually stationed in those areas of Athens that have a high concentration of homeless people. Funding is provided by sponsors and donors. For more information, see: <https://www.praksis.gr/en/contributors/item/nanaotpatoc-a-b-e-o>

Note should be made of the fact that, as mentioned earlier, homeless people can also benefit from a range of non-housing-focused support services that seek to target persons facing poverty and social exclusion. These are provided by institutions such as social pharmacies, social grocery stores and soup kitchens, which have been established in the majority of municipalities in the country and which form part of a 'network of social structures for tackling poverty' at the local level. The beneficiaries of the free services

⁴² Note should be made of the fact that the relevant Joint Ministerial Decision foresees the implementation of 'streetwork interventions' as a tool to be used by service providers for reaching out to and recording homeless people living on the streets.

provided by these social institutions are persons or households who reside in the municipality and who live in a state of poverty or are at risk of poverty (including homeless people), as well as asylum seekers and those persons granted international protection. In short, access to these services is granted subject to specific income and social eligibility criteria, though these vary from municipality to municipality.

Moreover, homeless people are among the potential beneficiaries of the Greek Operational Programme 'Food and Basic Materials Assistance to the Most Deprived through the Fund for European Aid to the Most Deprived (FEAD)'. As was described in Section 2, this programme includes, among other things, food provision, distribution of basic materials (clothing, footwear and personal hygiene items) and the provision of a range of social support services.

3.3 Housing-focused support services for homeless people

Turning to an examination of the housing-focused support services for homeless people, it may be argued that there are hardly any such services in operation in Greece, other than the programme 'Housing and Work for the Homeless' and the 'Emergency Support to Integration and Accommodation' (ESTIA) programme, which specifically addresses refugees and migrants. Both these programmes involve the provision of housing-led services, in the sense that beneficiaries are provided with an independent-living housing arrangement for a specific period of time, taking the form of free rental apartments⁴³ with basic housing equipment, along with the provision of subsidies to cover basic housing costs and the costs of public utilities.

As regards, in particular, the 'Housing and Work for the Homeless' programme, this also offers support for reintegration into the labour market, in the form of job counselling, skills development and employment subsidies (for up to 12 months). Other specialised support (e.g. psychosocial, legal services, etc.) is also provided, when necessary. Clearly, the nature and range of services provided under this programme classify it as high-intensity housing-focused support. Today, some 608 beneficiaries of the programme have been placed in supported apartments. It should be noted that the programme is being implemented exclusively in municipalities of the country with a total population of more than 100,000 inhabitants.

As for the ESTIA programme, as was described in Section 2, the range of services provided to refugees and migrants is confined to the provision of free rental apartments and a monthly cash assistance. This pattern of service provision, apart from preventing people from becoming rough sleepers or living in inadequate housing conditions, may well facilitate their eventual integration into Greek society. Nevertheless, given that the services provided under this programme are not combined with a mix of other support services, the pattern of service provision is characteristic of low-intensity housing-focused support.

At this point, however, it is considered necessary to underline the fact that, in addition to the two above-mentioned programmes, there are approximately 485 community residential establishments for mentally ill persons, which have been in operation for almost 20 years now in the context of the Greek psychiatric reform programme 'Psychargos'. These community residential establishments were created as part of the de-institutionalisation process of the large psychiatric hospitals in Greece. This involves, among other things, the provision of alternative living accommodation in the community for discharged residents, many of whom have spent long periods in hospital. In other words, the provision of accommodation to people with mental illness who have been released from the large psychiatric hospitals (most of which have now been closed) is part of the interventions aimed at their rehabilitation and, eventually, their social and

⁴³ The rental apartments provided under the 'Housing and Work for the Homeless' programme have to meet specific standards, as defined in the relevant Joint Ministerial Decision.

work (re)integration. It is, thus, apparent that the provision of such housing-focused support serves, first and foremost, therapeutic goals, rather than the prevention of homelessness. Nevertheless, in 2018, these establishments, which take the form of sheltered boarding houses, sheltered hostels and sheltered apartments, provided accommodation, care and protection services to about 3,800 persons with mental health problems.⁴⁴ They are operated by public and non-profit organisations, and they are currently financed by the state and the National Organisation for the Provision of Health Services (EOPYY).⁴⁵

3.4 Prevention services

In Section 2 of this report, specific reference was made to the legal framework (Law 3896/2010 and Law 4605/2019) for the protection of a primary residence against foreclosure due to a household's over-indebtedness. Although relevant data are not publicly available, this policy measure has proved to be valuable in preventing many over-indebted Greek households from losing their homes. Yet, until 2016, no public services were established to raise awareness of the various provisions and options envisaged in the relevant legal framework – let alone to provide guidance and support for households at imminent risk of over-indebtedness, and thus at high risk of housing exclusion.

In 2016, a Special Secretariat for Private Debt Management was established (Law 4389/2016) by the Ministry of Economy and Development, with the aim, among other things, of elaborating the relevant policy and providing information and counselling to over-indebted households. To this end, a network of 120 centres and offices for information and support to borrowers is to be established all across Greece. The aim of these centres and offices is to provide, in particular, free individualised debt counselling and debt re-structuring support services, acting rather as 'debt mediators' or 'debt managers'. In short, they provide prevention support services to over-indebted persons/households, including those at high risk of homelessness. Yet, of the 120 centres and offices envisaged, only 35 have been established and are in operation today.

3.5 The main service providers and their role

It should be stated right at the outset that the main responsibility for policy measures and actions relating to homelessness and housing exclusion lies with the Ministry of Labour, Social Insurance and Social Solidarity. It should be noted, however, that responsibility for certain policy actions and for some services rests with other ministries, in particular: the Ministry of the Interior (*hostels for women victims of violence and/or multiple discrimination*), the Ministry of Justice, Transparency and Human Rights (*hostels for ex-prisoners*), the Ministry of Health (*community residential establishments for mentally ill persons*), the Ministry of Economy and Development (*centres/offices for information and support to borrowers*) and the Ministry for Migration Policy (the *ESTIA* programme targeted at recent refugees and migrants). This, in turn, implies that policy action relating to housing – and in particular, to homelessness and housing exclusion – continues to be fragmented, and responsibilities are divided among a number of ministries. No links appear to have been established between these ministries. Given this, and in the absence of a strategic coordination framework, it is questionable whether

⁴⁴ It should be noted that the data presented with regard to both the number of such structures for the mentally ill persons and the number of their residents are based on figures obtained in February 2018 from the Ministry of Health and our own calculations.

⁴⁵ For many years until recently (2015), the operation of many of the residential establishments for the mentally ill relied heavily on EU structural funds financing, and especially on the European Social Fund.

effective coordination of action – and in particular, effective coordination of service provision – can easily be achieved.⁴⁶

When it comes to examining the main providers of the various homelessness services in Greece, these are: local authority organisations, a few public organisations⁴⁷ and a wide range of non-profit/non-governmental organisations, including the Church and charitable organisations. It should be noted that homelessness services provided/delivered by local authorities are mainly delivered through their municipal organisations (legal entities of public law) or their municipal enterprises of social purpose. Moreover, on many occasions in practice, local authorities commission (under service contracts) the running of establishments for the homeless from non-profit organisations. The latter also undertake the provision of low-intensity non-housing-focused support services, mainly taking the form of food and supplies distribution, as well as of services provided by mobile units/outreach teams or street-work teams.

The actual competences of service providers in this policy area are – by and large – defined in the relevant Joint Ministerial Decision,⁴⁸ which was issued in 2016. This decision also makes reference to the types of organisations/entities that can undertake the operation of most of the establishments targeting the homeless population (i.e. day centres, overnight shelters, transitional accommodation hostels and supported apartments). According to this decision, these establishments can be operated by: local authorities and their organisations (i.e. municipal legal entities of public law, municipal enterprises of social purpose), legal entities of public law providing social care and non-profit legal entities of private law (non-profit/non-governmental organisations). Yet, no provision or any specific arrangement has been made for service providers that would facilitate the establishment of appropriate links among them to ensure complementarity of action.

Following from the above, it becomes evident that the role of the main service providers is confined to service delivery, with no involvement in planning and coordination, monitoring and evaluation processes. The responsibility for planning and coordination, funding, monitoring and evaluation lies with the competent ministries. Nevertheless, in the absence of a strategic framework for preventing and tackling HHE – which, among other things, would define the role of all stakeholders/parties involved – it is not really possible to provide a clear description of the role of each party involved. In general, it may be said that the active involvement of civil organisations' stakeholders in the decision-making processes continues to be underplayed in Greece. And certainly, there are no provisions or arrangements for the participation of people experiencing poverty and social exclusion or HHE in such decision-making processes.

Moreover, it should be pointed out that the provision of most of the services for homeless people (both fixed-site and mobile services) is secured from EU funding and, in particular, from the European Social Fund (with the exception of the supported apartments scheme implemented under the 'Housing and Work for the Homeless' programme, which is funded exclusively from the state budget). Funding, on certain occasions, is also provided by some charitable organisations, which is mainly directed to the financial support of non-housing-focused support services.

⁴⁶ The need to develop such a strategic coordination framework appears to be taken on board in the national strategy for homeless people in Greece, which is under development, since it envisages, among other things, the establishment of coordination arrangements under the mechanism for the implementation of the strategy (see Section 2).

⁴⁷ The main public organisation providing homelessness services is the National Centre for Social Solidarity (EKKA) – a legal entity of public law.

⁴⁸ Joint Ministerial Decision Δ23/οικ.19061–1457, published in Official Journal of Government, Issue No. 1336, Vol. B', 12 May 2016 (in Greek).

3.6 Effectiveness of homelessness services

First of all, it should be underlined once more that the lack of available evidence makes it hard to provide an assessment of the effectiveness and impact of the support services offered to homeless people and those at risk of housing exclusion in Greece. Indeed, no data – let alone aggregate data – are available on the usage of the establishments providing support services to the homeless; and this despite the fact that the relevant regulatory framework⁴⁹ envisages that all legal entities which run such establishments should be obliged to submit an annual progress report of their activity to the competent ministry. Nor is there any information on whether or not the services provided by the various establishments have been in high demand.

Nevertheless, when it comes to examining the effectiveness of prevention services, one observes that these have been, until recently, almost non-existent. It is only over the past two years that such prevention services have been offered, through the operation of a few centres and offices of information and support for borrowers, while the establishment and operation of an additional number of such centres/offices is still pending. Yet, no data are available on the number of those who have been served by these centres/offices or on the effect that these services have had in preventing HHE. In any case, the fact remains that the prevention services available in Greece are very limited, and thus cannot play a significant role in preventing HHE. On the other hand, it may be said that, although relevant data are not available, the legal frameworks concerning the protection of primary residences against foreclosure (in force since 2010) have prevented households who were at risk of homelessness from falling into homelessness.

As for the effectiveness of the policy responses in providing access to permanent accommodation solutions, it would appear (although, once again, no data are available) that existing measures and services are grossly inadequate. The only programme currently in operation to provide housing-led services is 'Housing and Work for the Homeless'. Although very welcome, this programme targets a very limited number of homeless persons and for a limited period of time. The very recently introduced 'rent subsidy', which has been in force since January 2019, is expected to facilitate access to more permanent accommodation solutions for those people who are homeless or at risk of housing exclusion. Yet, it is too early to assess its effectiveness in fulfilling its goals and its subsequent impact on reducing HHE.

In terms of the effectiveness of all the homelessness support services provided in Greece, from the point of view of providing comprehensive and flexible support according to people's support needs, a number of points can be made: first, there is a profound lack of a needs assessment of the homeless population, which would facilitate the implementation of a comprehensive and individualised supportive approach; secondly, a fairly flexible and individualised approach – though without necessarily being comprehensive – appears to be in operation (to some extent) in the provision of non-housing-focused support services, along with temporary accommodation for homeless people; thirdly, no comprehensive and flexible approach can be identified in supporting homeless people to find their way out of homelessness. In general, it may be said that flexible or individualised approaches in Greece are hard to come by in social policy-related areas.

In short, homelessness policy responses and relevant support services in Greece, which have been on the increase in recent years, appear to be fairly effective in the management of homelessness, in the sense that they cover most of the basic daily needs of the homeless population; but they fall short of providing sustainable ways out of homelessness. The lack of public schemes, such as social housing, undoubtedly has a bearing on this situation. Thus, it may be argued that the existence of social housing

⁴⁹ Joint Ministerial Decision Δ23/οικ.19061–1457, published in Official Journal of Government, Issue No. 1336, Vol. B', 12 May 2016 (in Greek).

schemes could well address the problems of housing affordability for a large number of people experiencing poverty and social exclusion.

Following from the above, it becomes evident that the lack of social housing may well be considered one of the main systemic causes limiting the options available to sustainable ways out of homelessness. Moreover, it should be noted that, until very recently, homeless people had no access to employment-related services, including the unemployment registry, since they lacked proof of a permanent address (which was one of the prerequisites for accessing these services). This was a systemic problem, but since February 2018 it has ceased to exist.⁵⁰ Still though, homeless people lack adequate employment-related support that would facilitate their work (re)integration. What is more, it would appear that homeless people cannot easily access certain homelessness services, as access to these services is subject to strict admission requirements (e.g. showing administrative documents), which many homeless people find great difficulty in fulfilling (Abbé Pierre Foundation and FEANTSA, 2019).

Finally, it should again be stressed that, as a consequence of the 10-year crisis, which has brought unprecedented levels of unemployment and significant cuts in wages and salaries, many households in Greece have great difficulty in meeting their housing costs, especially their rent – despite the fact that the supply of available rental properties increased during the crisis period, while rents themselves decreased. However, this appears to be changing: during the past few years there has been an upturn in rents charged and a downturn in the affordable housing supply. This can partly be explained by the emergence over the same period of the ‘Airbnb phenomenon’, which has put additional pressure on the housing market, in terms of both increasing rental prices and reducing the affordable housing supply. This situation concerns, in particular, the areas of Athens and Thessaloniki, as well as the areas of high tourism concentration. These changes in the housing market constitute a challenge for policies tackling HHE, for which specific action is required by the government.

3.7 Main weaknesses and priorities for improvement

As has been repeatedly underlined throughout this report, weak governance in the public housing policy area in Greece constitutes one of the main weaknesses. This has had a profound bearing on the impact of the related measures taken to tackle HHE, which remains rather limited. In this context, among the main drawbacks which continue to prevail in this policy area is the severe lack of reliable official data on HHE, the absence of a strategic framework accompanied by a comprehensive action plan for homelessness, as well as the lack of a solid institutional setting/strategic mechanism with planning, coordination, monitoring and evaluation tasks. All these drawbacks, in turn, render policy design, planning and outcomes ineffective, while they impede the development and implementation of integrated approaches. The lack, in particular, of coordination and monitoring arrangements leads to an overlap of responsibilities for policy action and to a failure to identify gaps and overlaps in the provision of homelessness services.

Another major weakness in this policy area is the lack of a public social housing scheme. As the preceding analysis shows, most of the measures and actions taken to tackle HHE concern the provision of emergency services and temporary accommodation, while no initiatives can be identified for the development of permanent affordable accommodation solutions, such as social housing. The persistent lack of social housing schemes makes current policy responses inadequate to effectively tackle HHE.

The lack of sufficient public funding for policy action to tackle HHE, including the introduction of new schemes such as social housing, constitutes another main weakness

⁵⁰ According to a decision issued in February 2018 by the Management Board of the Greek Manpower Employment Organisation (OAED), homeless people can register at the unemployment registry using alternative documents as proof of permanent residence: namely statements certifying their homelessness, which can be issued either by municipal social services or by homelessness service providers.

of the current public housing policy implemented in Greece. For it is evident that the very existence of most of the current programmes and services provided to homeless people relies heavily on the availability of EU funding.

Given the main weaknesses, as identified above, it becomes apparent that first and foremost priority should be given to improving governance in the public housing policy arena. This implies the immediate completion of the design and development of a comprehensive strategy for tackling HHE, which should be accompanied by an integrated strategic action plan with clear-cut priorities. This action plan should give high priority to putting in place the basic prerequisites for improving governance in the implementation of the strategy, such as the establishment of coordination, monitoring and evaluation mechanisms. In this context, it is of the utmost importance to set up proper arrangements for the collection of data on HHE, so as to allow a better understanding of the phenomenon and continuous monitoring of the situation. Strengthening the research work in this area, especially with regard to the factors that generate and maintain the phenomenon of HHE, is also considered valuable in improving policy designed to effectively tackle HHE.

Moreover, equal priority should be given to ensuring that the strategic action plan is supported by a public investment plan based on adequate national funding, alongside EU financial support. Another priority for action is to ensure that existing policy measures and programmes are improved, by introducing more targeted prevention measures, along with measures that focus on providing sustainable ways out of homelessness. Such a combination of measures and actions would undoubtedly lead to a comprehensive and effective overall policy response to tackling – and even ending – HHE in Greece.

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Annex

Table A1: ETHOS Light categories defined as homeless in Greece

Operational category		Living situation		Definition	Defined as homeless in Greece (*)
1	People living rough	1	Public space/ external space	Living in the streets or public spaces without a shelter that can be defined as living quarters	YES
2	People in emergency accommodation	2	Overnight shelters	People with no place of usual residence who move frequently between various types of accommodation	YES
3	People living in accommodation for the homeless	3	Homeless hostels	Where the period of stay is time limited and no long-term housing is provided	YES
		4	Temporary accommodation		
		5	Transitional supported accommodation		
		6	Women's shelter or refuge accommodation		
4	People living in institutions	7	Healthcare institutions	Stay longer than needed due to lack of housing	YES
		8	Penal institutions	No housing available prior to release	
5	People living in non-conventional dwellings due to lack of housing	9	Mobile homes	Where the accommodation is used due to a lack of housing and is not the person's usual place of residence	YES
		10	Non-conventional building		
		11	Temporary structures		
6	Homeless people living temporarily in conventional housing with family and friends (due to lack of housing)	12	Conventional housing, but not the person's usual place of residence	Where the accommodation is used due to a lack of housing and is not the person's usual place of residence	YES (though not explicitly mentioned in the official definition of homeless people)

(*) In each cell the 'yes/no' relates to all subcategories (i.e. all living situations) included in the corresponding row.

Table A2: Latest available data on the number of homeless in Greece

Operational category	Living situation	Most recent number	Period covered	Source
1 People living rough	1 Public space / external space	691 people (in 7 urban municipalities of the country)	May 2018	Pilot survey conducted by the Ministry of Labour, Social Insurance and Social Solidarity, available at: https://government.gov.gr/vasiki-pilones-tis-ethnikis-stratigikis-gia-tous-astegous/
		605 unaccompanied or separated refugee children (national level data)	31/03/2019	National Centre for Social Solidarity, Service for the Management for Accommodation Requests of Unaccompanied Minors, available at: http://www.ekka.org.gr/images/EKKA_Dashboard_31-3-2019.pdf
		451 people (Municipality of Athens)	13/3/2015 – 22/3/2016	Survey conducted by the Municipality of Athens Reception and Solidarity Centre for the Homeless - KYADA, available at: https://www.aftodioikisi.gr/mediafiles/2016/05/Street-work-presentation-final_26_5_2016.ppt (in Greek).
2 People in emergency accommodation	2 Overnight shelters	954 people living in establishments for homeless people (including emergency accommodation)	May 2018	Pilot survey conducted by the Ministry of Labour, Social Insurance and Social Solidarity, available at: https://government.gov.gr/vasiki-pilones-tis-ethnikis-stratigikis-gia-tous-astegous/
3 People living in accommodation for the homeless	3 Homeless hostels			
	4 Temporary accommodation			
	5 Transitional supported accommodation			
	6 Women's shelter or refuge accommodation			
4 People living in institutions	7 Healthcare institutions	No data available	–	–
	8 Penal institutions			
5 People living in non-conventional dwellings due to lack of housing	9 Mobile homes	42,942 people living in non-conventional dwellings (12,452 units of non-conventional dwellings)	Census 2011	ELSTAT (2011)
	10 Non-conventional building			
	11 Temporary structures			

6	Homeless people living temporarily in conventional housing with family and friends (due to lack of housing)	12	Conventional housing, but not the person's usual place of residence	No data available	–	–
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