The right to housing is not enshrined in the Greek Constitution

According to Article 21, paragraph 4, of the Greek Constitution, "the acquisition of housing by the homeless or those who are inadequately sheltered is a subject of State attention".

Nevertheless, the housing solutions that had been put in place have been severely weakened. This is reflected in the following recent developments: the abolition of social housing agencies, the withdrawal of housing allowances (housing allowance), constraints in the area of accessibility (mainly through the sharp increase in housing taxes, loan repayments and the increase in the cost of public services). There are also new legal provisions relating to evictions (article 15 of Law 4055/12 in the Official Gazette A/12-3-2012, which provides for an express legal procedure without trial).

Greece has signed the revised European Social Charter 03/05/1996, but has not yet ratified it. It accepted the Additional Protocol providing for a system of collective complaints on 18/06/1998, but has not yet made a declaration allowing national NGOs to submit collective complaints.

Source: Housing Rights Watch

This debt policy is now showing its catastrophic impact on housing.

The rate of homeowners with outstanding credit is becoming more and more important, which weakens ownership. In addition to credits, there are private and public debts (unpaid water, electricity, social security). It is estimated that 50% of Greek people are now in debt, a debt that threatens property since real estate can be seized and auctioned off to repay it.

If we compare the Greek situation with that of Spain, the impact of mortgages and real estate loans is of course not the same magnitude. However, the debt mechanisms and the consequences for indebted households are comparable.

In 2015, an allocation was created in the humanitarian crisis programme (in the form of food vouchers, electricity, water).

Source: European Coalition Action – Observation report by Lucie Marie, DAL France volunteer

Until the 1990s, home ownership was mainly based on own financing (informal systems and personal economies).

Then, successive governments and banks campaigned to encourage households to use credit. At the same time, real estate market prices have risen, it becomes necessary to borrow money to buy.

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