

GREECE

PREPARED BY Housing Europe
PRIMARY AUTHOR Alice Pittini
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An Roinn Tithíochta,
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Table 1: Ownership structure of Housing – Greece; 2021

Ownership type	Number of dwellings	Percentage
Owner-occupied	3,034,523	70.2%
Rental	1,061,223	24.6%
- of which: social rental	0	0%
Other type of ownership	223,398	5.2%
Total	4,319,144	

Source: Eurostat, Population and housing censuses, Census 2021 round, Dwellings

Brief historical overview

Public housing policy in Greece has historically been very limited in scope and ambition when compared to other European countries.¹ Although, in the past public housing estates were built by various agencies, with construction spanning from the interwar period up until 2004.² These housing initiatives were aimed at specific population groups, such as refugees, internal migrants, low-income workers, and residents of outdated estates living in substandard conditions—closely linked to slum clearance programmes. However, unlike in most other European countries, these consisted almost solely of dwellings built for sale at below-market prices (i.e., affordable purchase).³

The main developer of these public housing schemes, which were sold to beneficiaries at cost prices, was the ‘Workers’ Housing Organisation’ (*Οργανισμός Εργατικής Κατοικίας*, OEK). The OEK, a tri-party organisation with its own financial resources operating under the auspices of the Ministry of Labour and Social Security, was financed through contributions by workers and employees of the private sector (1% on salaries) and by their employers (0.75% of their wage bill). Thus, it was similar in concept to the payroll tax still levied in France today that goes towards financing the development of affordable housing for workers. The OEK also provided various other forms of housing assistance.

However, the OEK was abolished in 2012 as part of the deep austerity measures imposed on Greece by the Troika.⁴ Since then, there have been initiatives promoted by the Social Affairs Ministry for specific vulnerable groups (including refugees and the homeless) as well as schemes supporting access to home ownership for first time buyers. However, public efforts to promote what could be called ‘social housing’ for rent have been absent.

What is meant by social housing?

The term social housing does not really apply to the Greek context, especially since OEK was shut down. However, the term ‘social housing policies’ is currently used to refer to a number of schemes included in the National Housing Plan approved in 2022. Among other initiatives, it includes

- A social land-for-flats programme, offering public land to private investors with an expected output of 2,500 homes; with a portion of the units reserved for affordable housing for rent or purchase
- The Kalipsi accommodation programme, which aims at providing housing through private landlords. This programme uses the existing stock of apartments from a previous programme aimed at refugees, and is managed by the Ministry of Labour

¹ Dimitra Sitatitsa (2024), Back to “My Home”, available in Greek at: <https://eteron.org/epistrofi-sto-spiti-moy-i-stegastiki-politiki-stin-ellada-enan-chrono-meta/>

² Myofa Nikolina (2021) Social housing estates in Athens. In Athens Social Atlas

<https://www.athenssocialatlas.gr/en/article/social-housing-estates-in-athens/>

³ *Ibid.*

⁴ See : https://www.europarl.europa.eu/doceo/document/P-7-2012-002348-ASW_EN.html

and carried out in partnership with municipalities.⁵

- The Pilot Social Housing Programme, funded by the EU Recovery and Resilience Facility (RRF). It aims at promoting social and affordable housing in Athens and Thessaloniki for the most vulnerable groups. The goal of this pilot is to renovate vacant homes and offer them to vulnerable households. However, this amounts to a total of 30 apartments in Thessaloniki and 70 in Athens respectively.

Overall, the 2022 Plan adopts a project-based approach, primarily relying on private actors for housing provision. However, it does not establish a clear legal definition of social or affordable housing, nor does it create a comprehensive national framework.⁶

Financing and supports

Funding is provided by the Public Labour Service (in some cases with resources from RRF). However, it is worth mentioning that the budget is limited: it is estimated that only 2% of the package of measures included in the 2022 Housing Plan is targeted at social rental. By far the largest share is dedicated to the 'My Home' programme, which provides subsidies on mortgages to young first-time buyers.

Accessing social housing

As mentioned above, it is not clear today whether we can really talk of 'social housing' in the Greek context. Properties included in the Kalipsi programme can be made available to beneficiaries aged 25 to 39 who are in receipt of the minimum guaranteed income and do not already own a home.

The legislation to underpin the *Social Land-for-Flats* programme was passed in September 2025 [Law 5229/2025]. It targets Greece's young people (up to 39), young couples, and vulnerable households such as large families and persons with disabilities. Eligibility is means-tested, with gross household income up to €40,000. The

programme leverages public land and private investment to deliver affordable homes for rent or purchase.

Service delivery

As mentioned above, a number of programmes have emerged in recent years which could support the establishment of a social rental housing stock, but they are at a very early stage of implementation, and are also very modest in scope and current level of ambition. Overall, they are expected to provide a relatively limited number of units and mainly rely on the private sector for delivery. For example, the Kalipsi programme relies on municipalities leasing homes from private owners.

Integration with social policy

The introduction of a rent 'allowance' in 2019 marked an important step in the post-Troika period in Greece, setting up the first housing benefit scheme administered on a permanent basis in the country.⁷

Support is available for low income households who pay rent for their primary residence. The housing benefit currently amounts to €70 per month for a single-person household, increased by €35 per month for every additional household member.⁸

Also worth mentioning is the 'Housing and Work for Homelessness' programme, which has been implemented since 2015 and renewed approximately every two years with national funds.⁹ The programme targets those experiencing homeless and offers a rent subsidy for a period of 24 months, as well as psycho-social support and links to supplementary social benefits and services, in addition to employment services.

Other measures include a rent subsidy for uninsured elderly people, a loan subsidy for vulnerable borrowers and a special student housing allowance.¹⁰

⁵ Housing Europe (2023). The State of Housing in Europe.

⁶ Expert information provided by Meriç Özgüneş, MDAT

⁷ Dimitra Sitatitsa (2024)

⁸ See : <https://ypergasias.gov.gr/en/social-housing-policies/>

⁹ Dimitra Sitatitsa (2024)

¹⁰ *Ibid.*

Despite these efforts, Greek households still dedicate by far the largest share of their disposable income to meeting their housing needs of any EU country. In 2023, the average

household spent 35.2% of disposable income on housing, rising to a staggering 62.4% for low-income (below 60% of the median) households.¹¹

CASE STUDY / KEY POLICY FEATURE

Major Development Agency Thessaloniki

The Major Development Agency Thessaloniki, (Μείζονος Αστικής Θεσσαλονίκης, MDAT) is a development organisation for municipalities in the greater metropolitan urban district of Thessaloniki. It provides technical and management support to its local government shareholders for development planning and the preparation and implementation of municipal projects.

MDAT plays a prominent role in local housing policy through collection and analysis of data on the local housing market so as to support the development of evidence-based local-level public policies.

MDAT has established a Social Rental Agency, to implement the ‘Municipal Social and Affordable Housing Strategy’ for Thessaloniki and to ensure access to affordable and social housing for the city’s residents. The SRA offers the following services:

- Brokerage services (administrative/legal): covering everything from identifying properties to renting homes;
- Property management services, similar to those provided by Social Rental Agencies (administrative/legal/technical support);
- Services for property repair, maintenance, and construction, as well as support and oversight of these processes (technical support);
- Assistance with affordable housing initiatives through the exchange of best practices, sharing of knowledge, and providing technical support for projects like affordable housing cooperatives, co-housing, and similar ventures.

MDAT is a partner—together with the Municipality of Thessaloniki and the Ministry of Family and Social Cohesion—in the Pilot Social Housing Programme funded by the Recovery and Resilience Fund. The pilot aims to prevent homelessness and address housing exclusion of vulnerable groups of the population experiencing or threatened by homelessness, and to create networks between public and private landlords and local social services in order to develop a social housing policy for these groups. Project interventions include:

- Renovation and energy upgrading of 30 publicly owned apartments/buildings in order to join a network of affordable rental housing;

Establishment of a system of beneficiaries, as well as other conditions for inclusion in the programme (eligibility criteria, duration of inclusion in the programme, accompanying services).

Conclusions

Greece, together with Cyprus, represents an exception in the European context for its lack of social rental housing. Overall, a long-standing challenge in Greece has been the absence of a national framework to support the provision of affordable housing and appropriate funding. State intervention

¹¹ Based on EU-SILC - *ilc_mdcd01*

has focused mainly on supporting access to ownership, and more recently on helping a range of vulnerable groups (e.g., homeless, refugees, unemployed youth) through housing benefits.

In recent years, some small-scale initiatives have emerged, which aim at establishing a social/affordable rental sector. Two approaches can be identified: encouraging developers to supply a share of affordable housing in new developments built on public land, and mobilising privately owned vacant dwellings to be let at low rents by municipalities.

However, it remains to be seen if such initiatives will be replicated or upscaled in the future, potentially forming the basis for the development of a social housing sector in the country.