



# QUADERNI

## #13 Anti-gentrification nelle città (Sud) Europee

Anti-gentrification in (Southern) European cities

Edited by Sandra Annunziata  
Commentary by Loretta Lees

- Tonia Katerini |
- Libera Repubblica di San Lorenzo |
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- Agustin Cocola-Gant & Daniel Pardo, ABTS |
- Dimitra Satitsa & Sandra Annunziata |
- Andrej Holm |
- Daniel Sorando |
- Margherita Grazioli & Carlotta Caciagli |
- Mara Ferreri |
- Thomas Maloutas |
- Pietro Saitta |
- Lidia Manzo |

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**Anti-gentrification  
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# Tra attivismo, analisi delle politiche e ricerca

Between activism, policy analysis and research



# Attempts to prevent displacement: housing policies in time of austerity in Athens and Rome

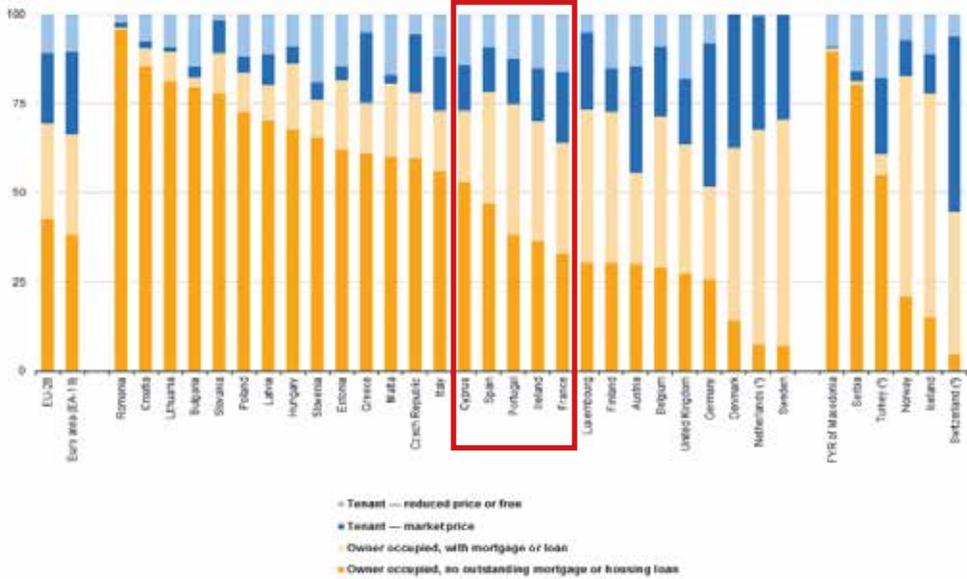
@ Dimitra Siatitsa |  
@ Sandra  
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## Tentativi di prevenzione all'espulsione: politiche abitative in tempi di austerità ad Atene e Roma

*Il paper analizza le principali politiche implementate negli ultimi anni in un regime di austerità economica rispettivamente in Italia e in Grecia con un focus su Roma e Atene. Una condizione prolungata di austerità ha assunto forme diverse e ha avuto impatti differenti nei due casi osservati. Entrambi i contesti si trovano però a dover affrontare una severa crisi abitativa che è stata trattata negli ultimi anni in chiave meramente emergenziale. Le autrici provano a decifrare quale spazio di riflessione per l'innovazione e per la prevenzione di situazioni di disagio abitativo estremo si sia creato nella presente congiuntura e quali le principali sfide queste città si trovano a dover affrontare in materia di abitazione.*

### Introduction

The scope of our paper is to analyse housing policies implemented after the crisis in relation with their potential to prevent housing deprivation, displacement and eviction. We will focus on Italy and Greece and on their capital cities, Rome and Athens, severely impacted by seven years of austerity policies and housing distress. Austerity assumes different forms and is impacting Italy and Greece in different ways. However, a common point for departure in this comparative paper is that these countries well exemplify the terms of the (new) housing crisis and the 'intensification' of a problem affecting many communities around Europe. Housing scholars seems to



**Table 1\_ Housing Tenure in Europe in 2014 with focus on ownership with outstanding mortgages.** Source EUROSTAT.

agree that the crucial point of the (new) housing crisis is not related to lack of supply, but rather to the erosive effects of impoverishment, unemployment and indebtedness that challenge access to housing and, even worse, threaten with eviction tenants in rental housing as well as homeowners with mortgages. Italy and Greece are among the European countries with traditionally high homeownership rates with moderate outstanding mortgages (Table 1). However, a generalized access to homeownership did not prevent the housing crisis to occur. A political economy of housing based on ownership reduced the capacity of the housing systems (characterized by low rate of public housing) to accommodate the new housing demands generated after the crisis (Savino 2015; Maloutas 2014; Satitsa 2016). In fact, among the most significant impact of the crisis, Italy and Greece are experiencing a severe housing distress and the increase of housing precariousness affecting a wider range of social groups: impoverished low middle classes, young precarious workers, elderly people and migrants adding new challenges to the chronic housing deficit. Moreover, emergency-style treatment of housing distress has become common practices (and threat) in the cities under study (Annunziata 2017a, Arapoglou et al. 2014).

Given these premises, the paper explores the most recent innovations in housing policies in Rome, Italy and Athens, Greece, assuming a specific focus on durable tenancy and housing stability considered to be fundamental components for the prevention of displacement (European Commission 2016). Also international studies on how to prevent eviction, displacement and homelessness have proven the importance of housing policies and prevention measures as a way to face the current increase of housing deprivation (FEANSA 2011, 2007).

Rome is a special case in the geography of the Italian housing crisis. It is the city with the larger number of eviction orders, the highest social housing demand, the richer public residential stock, the longer housing movement

	Greece	Italy	EU (28)
Population (2011) (1)	10,816,286	59,433,744	-
Housing stock (2011) (1)	6,384,353	28,863,604	-
Main residences (2011) (1)	4,122,088	24,501,477	-
Secondary or vacant (2011) (1)	35.2%	17.6%	-
Total ownership (2015) (2)	75,1	72,9	69,4
Ownership with mortgage (2015) (2)	14,1	16,8	26,9
Rent, market (2015) (2)	19,8	15,4	19,8
Rent, reduced or free (2015) (2)	5,1	11,7	10,9
Social rental housing % of total stock (2006) (3)	0%	5,3%	-
Social rental housing % of rental stock (2008) (3)	0%	28%	-
Total outstanding residential loans (mil, 2016) (4)	61,397	368,179	6,981,540
Residential loans as % of GDP (2016) (4)	34,9	22	47,1
Residential loans to disposable income ratio (2016) (4)	53,3%	32,6%	77,6% (2015)
Residential loans per capita (eur, 2016) (4)	6,893	7,268	16,838

in Europe and last but not least a city with a predominant role of Tenants Unions in housing discourses. The crisis in Rome has been instrumentally described as *housing emergence*<sup>1</sup> and normalized as a matter of housing crisis management. The current state of housing distress challenge not only the City and Housing Authority's capacity to meet the new demand, it is also calling for a changing paradigm in housing policies and in measures to prevent evictions.

Athens is by far the largest city in Greece inhabited by almost 50% of the population and consequently it is where social problems are expressed more harshly. Rapidly urbanised through processes of self-construction and self-promotion with little direct state intervention, Athens developed a dense multi-functional fabric and a particular structure of small-scale, fragmented and social dispersed ownership of land. Access to housing has been accommodated through individual quasi-commercialised processes and no public housing. Important urban movements have developed, mainly around issues of public spaces, but very little with a housing agenda. Housing problems emerged in recent years are related to acute income reduction, unemployment and general impoverishment. Greece records extremely high rates of housing cost overburden in all types of tenure<sup>2</sup>, excessive over-indebtedness<sup>3</sup>, housing precarity, inadequate conditions of living and energy poverty. A deep destabilisation of previous mechanisms for the access to housing has occurred, calling for - but also opening the way for - a new model in housing policy, nevertheless obstructed by the constant adjustment regime that the country is under.

The paper will discuss several measures implemented so far in the two cities and will compare two neighbouring countries that share some similarities in respect to housing regimes (e.g. homeowner's society, familial welfare), but also many differences in respect to proprietary structure and social conflicts. This will enable us to learn by differences and by different geographies as

**Table 2\_ Comparative housing data analysis in Greece and Italy** Sources: (1) Census 2011 ISTAT, ELSTAT, (2) EUSILC, EUROSTAT, (3) CECODHAS 2012, (4) EMF HYPOSTAT 2017

**1\_** The term was introduced by the regional law n.2/ 2000, which determined the state of emergency for those living in squats and evicted households have priority in the allocation of public housing.

**2\_** According to EUROSTAT (2015) Greece has the highest rates of housing cost overburden (40,9% while 11,3% EU28), reaching 95,8% for poor households (below 60% of median income).

**3\_** Over-indebtedness of households has culminated along with the rise in unemployment, non-serviced loans reached more than 40% in 2016 (from 4% in 2009). Households are also accumulating debts towards the public (due to over-taxation, inability to pay social security funds or utility companies).



**Fig.1** Housing camp protest in Rome in 2015, Italy

well as to challenge some of the assumptions that characterize the Southern European macro region in respect to housing.

#### **Housing policy agendas in the two countries after the economic crisis**

As a result of the global financial crisis, which in Italy and Greece was translated into a Sovereign Debt crisis with consequent implementation of austerity policies, housing distress is on the rise and it is mainly interpreted as a crisis of affordability, namely the impossibility to meet the cost of living (in any type of tenure, homeownership or market rented housing). As a way to cope with the situation, targeted and temporary measures have been implemented both in Italy and Greece. These attempts did not lead to a structural policy reform, they represent however the starting point for an enquiry on the premises upon which housing policies are implemented, their effects and potentials.

#### ***The case of Italy and Rome***

In Italy the housing crisis is not new. However, rather than a structural crisis, it has been perceived and described as an emergency and temporary problem mainly related with affordability. This interpretation framed the measures implemented by the State in the recent years. These have been based on: temporary laws that protect indebted homeowners, emergency-style housing solution for those experiencing severe housing distress and eviction, special taxation regimes and incentives aimed at reducing the financial burden of property owners, targeted housing allowances for tenants. Among the countries that have the highest GDP/Public Debt ratio in Europe (Greece, Ireland, Portugal, Spain) the rising indebtedness for access to housing is the main factor determining the features of the new housing crisis globally: crisis-induced mortgage insolvencies and repossessions (Rolk-in 2013). In Italy several factors have mitigated mortgage insolvency. Italian household's indebtedness rely less on mortgages, and private debt levels are low when compared with Eu average (Table 2).

This is related to the specific role of family networks in accessing housing where familial savings are mobilised as a part of long-term investment strategies. The stability of the mortgage system was also guaranteed by a direct act of the Parliament (the Law n. 3/2012) that allowed families who could no longer honour their debts to restructure the agreement.

The Italian housing distress is rather characterised by the skyrocketing of tenant's evictions due to rent arrears; a phenomenon that has become a national emergency. In the years following the crisis the demand for rent accommodation increased; at the same time also the number of eviction notices has grown and among the number of notices enforced, 88.8% were for rent arrears<sup>4</sup>. The issue has been a matter of National debate and in 2014 the Government approved a New National Housing Plan (NHP) which introduced a specific measure called the 'No fault' Eviction Fund. The fund foresaw a territorial agreement between the Prefect, the City, Tenants and Proprietary Unions and the allocation of financial aid to cover rent arrears and stop the evictions process. However, the criteria for the allocation of the fund reduced its capacity to prevent eviction. The main obstacle has been a reductive interpretation of the concept of "non-guilty" households, mainly those who lost a stable job as a result of the economic recession. Whilst precarious workers who lost their income-earning capacity during the crisis have been pushed aside. Beside, in 2015 the anti-eviction *moratoria*, possible under the current regional housing framework were ultimately suspended leaving tenants with limited protection<sup>5</sup>.

The increase of evictions in Rome is resulted in a housing emergency, namely the system is not capable to absorb the new demand. Under the emergency regime the city has the duty to re-house evicted household in public housing in temporary accommodation (*Centri Assistenza Alloggiativa Temporanea*, CAAT). However, in recent year the cost and management of this policy tool has been part of a scandal about in the allocation costs of temporary accommodation<sup>6</sup>. After the scandal the City decided to move beyond temporary solutions, however the alternatives currently on the table do not seem sufficient to provide housing for those facing severe housing distress<sup>7</sup>. A proposed alternative is a targeted housing allowance (*Buono casa*) based on the concept of 'second opportunity'. The city is directly in charge of paying the owners who agree to sign a contract with households currently living in housing emergency, evicted or under eviction. The measure is challenging the potential 'social' use of private property and it is promising in the long run. However, for the moment very few contracts have been signed: private owners are sceptical both with the institutions and with evicted tenants (Annunziata 2018).

In 2014 an intense confrontation between the Regional governments, housing movements and Tenants Unions resulted in a Housing Emergency Plan (HEP) (Regional Decree 18/2014). The plan foresees the production of public housing for those waiting for the allocation of public housing, those currently living in temporary accommodation and those currently living in squats. The new housing stock is planned to be produced throughout self-rehabilitation programs, and the rehabilitation of existing public properties<sup>8</sup>. The confrontation with housing movements has however been severely undermined in recent years. The current political realm seems not recognizing anymore the added social value of autonomous and self-organized housing squats and it is severely criminalising the terrain where housing alternatives are produced.

4\_ Only in 2015 in Rome there were 10.263 eviction requests, among which 2.726 have been enforced. The figure increased +6.11% in 2017 (Source: Ministry of Internal Affairs 2017).

5\_ The Law 200/2003 allows anti-eviction moratoria for certain categories of «disadvantaged» tenants in areas suffering high levels of housing distress.

6\_ The scandal burst in Rome in 2015 and concerned temporary accommodation for evicted people as well as the system of refugee's reception. In 2017 the Court has condemned 41 people for the exchange of graft for public contracts.

7\_ A recent estimation of the housing demand foresees 16.000 requests for public housing (Source: Puccini 2016).



**Fig.2\_** Housing protest in Syntagma Square in 2015, Greece.

**8\_** For insides on the role of housing movements in offering feasible housing alternatives see Mudu, 2015 and Grazioli Cagagli in this issue.

**9\_** Suspension of auctions was initially introduced with a Ministerial Decree in 2009, and extended with law 3869/2011 until 2013. After the liberalisation banks had not followed an aggressive repossession policy, especially for first housing. Furthermore, auctions have been blocked by the constant mobilisation of citizens (stop-auctions movement) and due to prolonged abstention of lawyers and notaries (see Katerini in this issue).

**10\_** Law 3869/2010, Restructuring of loans of over-indebted individuals and other provisions (so called Katseli Law). It was revised by law 3996/2011, law 4128/2013, latest changes were introduced with the law 4346/2015.

For example, the NHP, whilst providing the regulatory framework necessary to provide tax relief for property owners and prevent stagnation in real estate markets, criminalises alternatives through Article 5, which prohibits the city registration for those currently illegally living in squatted properties. This hinders their ability to lodge a request for public housing, to register for healthcare provision and register their children at local schools. Within this moralistic-austerity climate the city of Rome is currently experiencing the suspension of the HEP and of any confrontation with housing movements and unions. Therefore, the city is severely missing its duty in providing the necessary preventing measure as well as structural reform in the field.

### ***The case of Greece and Athens***

The economic recession and imposed austerity policies had important effects upon the Greek housing and property system, turning small-scale, fragmented and socially dispersed immobile assets from important resources in the family economy into a burden (Siatitsa 2015). The protection of first residence and small-scale patrimony has become central in the agenda due to the introduction of heavy property and income taxation. A moratorium on auctions (of first housing and any property up to 200.000 euro) for debt towards the banks was introduced unconditionally already in 2009.<sup>9</sup> Following that, an insolvency law for physical persons was introduced in 2010, allowing over indebted households to apply to courts for a rearrangement of debt according to their ability to repay.<sup>10</sup> With this measure, Greece has avoided the mass foreclosures and evictions experienced for example in Spain, nevertheless the issue of private debt remains crucial.

With the debt crisis a lot of pressure has been put for the liberalisation of this protective framework. The moratorium on auctions was definitely abolished at the end of 2014, the conditions for applying for the insolvency law are now much stricter, a secondary market of loan packages has been instituted, a system of electronic auctions is under way. The issue of private

debt in Greece is being dealt with analogies with the national public debt, by constantly postponing to the future a viable solution. In a way, households are found amongst the contradictory trends of protective -though precarious- measures on the one hand and a constant threat of eviction or losing one's assets on the other. Most importantly, they are found within a prolonged suffocating condition impeding the economic recovery, while making impossible any plans for the future (see Kaika and Lamarca 2016 about the socio-political effects of indebtedness).

Despite the crisis, visible homelessness did not increase dramatically due to responsive family, social and solidarity networks. However invisible forms of housing deprivation have culminated, gradually acquiring deep and permanent characteristics (Arapoglou et al. 2015). Answers are directed mainly to the most visible and extreme part of housing deprivation and exclusion, with provisional solutions restricted to the absolutely basic. Housing emergency needs have also increased due to migration and refugee flows, directed towards short-term, transitory solutions (refugee camps, hostels, apartment programme).

A tendency towards a residual, emergency system of poverty management is evident in the expansion of poverty alleviation measures (soup kitchens, social groceries etc.) and provisions for the homeless (night-shelters, day centres, social clinics and pharmacies). Although, at first developed as a spontaneous reaction to the crisis through citizens' solidarity networks, local governments and the third sector, these measures have been gradually consolidated into a "shadow" philanthropic social state mostly run by NGO's and funded, apart from state money, to an important extent by foundations (tycoons, philanthropic and international aid organisations), most of them relying on precarious resources (Arapoglou and Gounis 2015). Parallel to that, steps are being made to regulate this emerging field and set mechanisms of coordination and quality control, while Municipalities, despite their debilitation during the crisis, are also trying to develop local social welfare services.

In order to understand the policies implemented during the crisis to face housing problems in Greece, we have to take into account the complete absence of any policy framework or instrument for direct public intervention in housing. Historically state policies were mainly directed to the support of homeownership, while family networks, social ties and informal housing practices played an important role for access to housing. Since 2012, as part of the austerity reforms, the administration has been deprived of the only instrument of social housing policy, the Workers Housing Organisation (OEK in Greek).<sup>11</sup> Currently, direct public intervention in housing is restricted to targeted allowances (housing allowance for students and uninsured elderly, heating allowance) and tax incentives for homeowners (tax exemption for the first house).

A housing allowance for people living in extreme poverty<sup>12</sup> together with access to free electricity was introduced in 2015 (law 4320/2015) until the end of 2016. Budget constraints have not allowed for the continuation of the measure, although other significant -in terms of spending and paradigm shift- reforms in the welfare system have taken place during the last two years. The most important ones have been the introduction of a nation wide minimum income scheme since February 2017 and access to health for all, namely full coverage for uninsured people and migrants both for treatment

**11\_** The Workers Housing Organisation (OEK) was abolished with the second memorandum in February 2012 designated as "small special purpose vehicle engaged in social expenditure that is not a priority", par. 6 art. 1 of the Law 4046/2012.

**12\_** The poverty threshold in Greece was 4.608 euro for one person and 9.677 for a family with two adult members and two minor members. The threshold for the programme - extreme poverty being defined around 40% of the poverty threshold- was set at 2.400 euros' annual income for one person up to 6000 euro's annual income for a family with 4 children and more, which entitles almost 7% of the population. About 30.000 households were entitled to the rent allowance and 90.000 to the free electricity supply.

**Table 3\_ Housing Tenure in Europe in 2014 with focus on ownership with outstanding mortgages. Source EUROSTAT.**

and medicine, since 2015. A housing benefit for tenants and mortgage holder is being designed and might be implemented from 2019 if funds are available.

Innovations are mainly pursued with schemes that would take advantage of Greece's particular housing and property structure, by using empty and underused existing building stock in the framework of a public policy that would mobilise small-scale owners towards a multi-purpose strategy to provide affordable housing, regenerate downgraded neighbourhoods or redirect the – stagnating - construction sector towards reuse/refurbishment and energy upgrading. The dispersed and in a large extend underused public immobile property -of low real estate interest- could be part of this scheme, that could also boost new models of social and solidarity economy locally. An interesting example in this direction has been the use of rented apartments from small owners for supported housing programmes either for the refugee relocation housing scheme<sup>13</sup> or for homeless support programmes (Housing and Reintegration programme, see Kourahanis 2017). Although implemented without a uniform regulatory framework, neither a long-term scope, it is an interesting experimentation that could set the basis for the development of low cost and supported rented housing.

Finally, it is important to mention the emergence in the last years of a new (for the Greek experience) housing movement. Namely, housing squats for refugees and migrants, especially in the centre of Athens, have multiplied covering the needs of hundreds of refugees, introducing an innovative practice within the solidarity movement. Together with the movement against auctions for debts they constitute a new field of political collective action that could potentially lead to the voicing of more elaborated housing claims.

### **Conclusion: opportunities and challenges in the observed context**

As a conclusive remark we would like to explore what the cases can tell to each other, what we can learn, regarding housing policies in a time characterized by severe dispossession and housing exclusion. In Table 2 we summarize strengths/elements of stability, weaknesses and future trends deriving from the policies we have analysed in the two countries.

The strong predisposition to homeownership that characterizes both the Southern European countries under study, represents at the same time a strength and a weakness in terms of policy innovation. The proprietary regime strongly influenced policies in the field of homeownership protection, with a relative stable situation in Italy and a more burdensome one in Greece given the higher levels of over indebtedness. The protection of private property is thus at the core of the agenda, as a measure that will consequently prevent eviction and dispossession of homeowners (mortgage holders or not). In both countries, efforts to protect overburdened tenants are much more limited and ineffective. The introduction of a rent allowance in Greece was very short-term, while in Italy the 'No-fault eviction' fund remained mainly a rhetorical gesture, despite its significant potential as a prevention policy; it did not actually reach those in need since precarious labour was not recognised as a hardship situation.

**13\_ The programme for the transitory housing of refugees in apartments was launched by the UN in 2016 with the goal to create 20.000 temporary housing places. According to the last UN factsheet (UN 4/7/2017) 14.500 -23% of the 62.000 refugees hosted in the different accommodation schemes in Greece are hosted in apartments supported by NGO's and Municipalities mainly in Athens and Thessaloniki.**

	Italy		Greece	
Policy domains	strengths and element of stability	weaknesses and future trends	strengths and element of stability	weaknesses and future trends
<b>Homeowner-ship protection</b>  <i>Mortgages and taxation regimes</i>	<ul style="list-style-type: none"> <li>&gt; temporary laws that protect indebted homeowners</li> <li>&gt; special taxation regimes and incentives aimed at reducing the financial burden of property owners</li> <li>&gt; stability of the mortgage system</li> </ul>	<ul style="list-style-type: none"> <li>&gt; new mortgage law is under discussion and will eventually introduce a threshold on insolvency after which bank repossession will occur. It is estimated that it will impact about 50.000 families.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; moratorium of auctions until 2014</li> <li>&gt; personal insolvency law</li> <li>&gt; first residence protected for about 1/3 of homeowners</li> </ul>	<ul style="list-style-type: none"> <li>&gt; gradually liberalised and constantly under negotiation with lenders</li> <li>&gt; high taxation on property (capital destruction and wealth extraction) for public debt repayment</li> </ul>
<b>Tenants protections</b>  <i>Housing allowances</i>	<ul style="list-style-type: none"> <li>&gt; New National Housing Plan (NHP) (Law 27/2014) which introduced a specific measure called the 'no fault' eviction fund</li> <li>&gt; Targeted housing allowance (Buono casa) based on the concept of 'second opportunity'.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Suspension of anti-eviction moratoria (Law 200/2003)</li> <li>&gt; Insufficient allocation for housing allowance, limited target</li> <li>&gt; Increase in forced eviction for rent arrears</li> <li>&gt; lack of trust from property owners toward public administration</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Humanitarian bill (l. 4325/2015) rent allowance (directly to the landowners) and free electricity for those in extreme poverty</li> <li>&gt; Rent allowance for lower-middle classes designed for 2018</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Evictions for rent arrears are not documented</li> <li>&gt; Law that makes eviction easier (express eviction)</li> <li>&gt; (insufficient) housing allowances for tenants, limited target</li> </ul>
<b>emergency accommodation and poverty management</b>	<ul style="list-style-type: none"> <li>&gt; Emergency-style housing solution for those experiencing severe housing distress and eviction</li> </ul>	<ul style="list-style-type: none"> <li>&gt; re-house evicted household in public housing in temporary accommodation (Centri Assistenza Alloggiativa Temporanea, CAAT) rented by the city</li> </ul>	<ul style="list-style-type: none"> <li>&gt; expansion of poverty alleviation measures (soup kitchens, social groceries etc.) and provisions for the homeless (night-shelters, day centres, social clinics and pharmacies)</li> <li>&gt; supported housing for refugees and homeless in rented apartments</li> </ul>	<ul style="list-style-type: none"> <li>&gt; containment of extreme destitution</li> <li>&gt; need for more structural reforms in housing support</li> </ul>
<b>public housing</b>	<ul style="list-style-type: none"> <li>&gt; production/provision of social housing (re-furbishment, self-repair, acquisition)</li> <li>&gt; Housing Emergency Plan (HEP) (Regional Decree 18/2014). The plan foresees the production of public housing</li> </ul>	<ul style="list-style-type: none"> <li>&gt; lack of strategic vision, implementation case by case</li> </ul>		<ul style="list-style-type: none"> <li>&gt; no public housing</li> <li>&gt; discussions about the use of other type of public property for housing</li> </ul>
<b>housing movements</b>	<ul style="list-style-type: none"> <li>&gt; historical housing movement as shock absorber</li> </ul>	<ul style="list-style-type: none"> <li>&gt; criminalization of housing squat and contraction of space for negotiations</li> </ul>	<ul style="list-style-type: none"> <li>&gt; emerging movements against auctions and refugee squats</li> </ul>	<ul style="list-style-type: none"> <li>&gt; prevalence of homeownership is strong</li> <li>&gt; potential for more elaborated housing claims</li> </ul>

The main difference however between the two cases is that the housing system in Italy is still managed by public housing authorities which do not exist anymore in Greece. Consequently, in the latter a set of regulations and competencies have been eradicated and partially substitute by philanthropic institution. It is thus difficult to imagine how a policy field that requires important public financial resources, administrative competences, but also societal support such as housing, can be developed under very strict austerity constraints. A very simple lesson in this respect is that whether non-functional, with management problems and slow in assimilating the required changes - the Italian housing authorities are still fundamental agents for the implementation of new housing schemes.

This is particularly true if we consider that, in both cases, the challenge is to increase the public housing supply by re-using and rehabilitating the unused stock, which requires strong management and competencies. In this respect the most significant innovation has been the Italian self-rehab program. In Greece the debate over the re-use of empty property is still very premature (and very challenging) and is mainly oriented towards the need to prevent property concentration, reactivate the construction sector and develop a tool for urban upgrading, rather than targeting a long-term housing policy. The growing of an emergency system of poverty management and informal approaches towards housing is probably the most urgent issue. In Athens responses to the refugees' crisis (mainly in the form of emergency camps and new shelterization) has challenged the public housing discourse in general and represents a factor of stress over the already existing housing distress. In Rome the production of a housing emergency has been instrumental for the management of informality in past years, however this has led to an unsustainable situation. Both cases stress the need to go beyond emergency solutions, that only contribute to the containment of destitution and impoverishment, towards structural solutions.

Finally, we can detect innovative gestures that arise from the role of property owners in the provision of housing, such as in the case of second opportunity for evicted and marginal population. This approach takes advantage of the characteristics of the Southern European housing system, namely the particular property and urban structure. The current conjuncture challenges the stability of the housing system in the two proprietary societies we analysed, but at the same time generates potentials for important changes that might start from the consideration of the social value of property against dispossession and financialisation of housing.

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