

CO-HOUSING PRACTICES
INVENTING PROTOTYPES FOR ATHENS ►►►

A GUIDE TO ATHENS



An ongoing research-proposal on co-housing and collective ownership models for reclaiming affordable habitat quality in Athens

Co-Hab Athens is a practice-led research project that through case studies in the neighborhoods of the center of Athens and using physical and online tools of participation, has come up with the idea of a 'common land bank' as a stock for the future habitation & remediation of the urban quality of life in Athens.

The research investigates the possibilities of transition to a different model of ownership and the terms on which this scenario could be achieved, as an urban defense amid the changes in ownership and the redistribution of land which are taking place as a result of a deepening economic & humanitarian crisis since 2010.

A system of redistribution in the direction of collective ownership, together with new forms of collective management of urban space is being explored in terms of legal framework, theory, design and community building.

In collaboration with groups and initiatives across Europe, existing paradigms of co-housing, collective ownership and de-commodification of urban space are brought together in order to build upon them a realistic adaptation and implementation scenario for Athens.

www.cohabathens.com

The *Guide to Athens* was drafted as a work-in-progress-manual for the workshop “Co-Housing Practices/ Inventing Prototypes for Athens”, hosted by #ThisIsACo-op Greek Pavilion, 15th International Architecture Exhibition La Biennale di Venezia, organized by Co-Hab Athens, Nethood, INURA Zurich & INURA Athens, 26-28 & 30 October, Venice

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A Guide to Athens



PART I

Introduction

Statistics

Area description

Typologies of empty

PART II

Vocabulary

Calculating the costs

Annex

In detail analysis & Maps of the selected area

Paradigms & possible case studies

INTRODUCTION

The context

Athens, the capital of *in crisis* Greece, is going through its urban crisis too. Urban decline and de-population, more intense in the central –west areas of the city, are not just the result of the recent economic collapse, which merely exacerbated it, but of a decades-long procedure of abandonment and degradation due to overbuilding and over-exploitation of urban space.

The center of Athens was built mainly during the 60s and 70s, responding to a huge post-war internal migration wave, without any masterplan, as the product of a semi-informal urbanism practiced through small scale building activity of its residents. The 1929 law of *horizontal ownership* was the basis for *antiparochi*, which in turn catalyzed the building burst that occurred post-war. In the absence of bank loans for housing, or social housing policies by the state, *antiparochi* served as a legal innovation that spurred the enormous construction activity of 60s and the intense urbanization of Athens. It enabled the exchange of land by small landowners for apartments in the newly built *polykatoikia* by small construction companies, without any taxation and state intervention.

The architectural form of the *polykatoikia* became the dominant typology for Athens (80% of the building stock) constituting a legal as well as a social protocol, with the vertical social stratification that enabled the coexistence of all the social classes in the center of the city. Unplanned as it was at the large scale, the urban environment of Athens, in the scale of building unit was strictly regulated by a building code which dictated the repetition of patterns, concluding to the production of an homogeneous urban landscape which absorbs social differences.

Densely built, overpopulated and with a lack of public spaces, the center was abandoned for the suburbs, just as soon as it was built. In the place of former lawyers' offices, there are now only immigrants' shops and a vast array of empty buildings that deteriorate through the time, surrounded by a degraded public space. The Athenian building stock stands in a limbo, unable to address the changing social-housing needs, with 30% of it staying empty. The chronic vacancies, combined with the small fragmented private ownership and the lack of interest or need for it, makes it hard to exploit. At the same time, the human geography of this dense urban environment has changed dramatically. The Athenian all-inclusive social balance and the polykatoikia's vertical stratification of classes, while not extinct, have given place to a horizontal segregation per area based on a common spreading bias of rich suburbs against the poor- immigrants' center, with the exception of "creative" tourists-artists-students central areas.

The housing and building patterns of the past cannot be recycled intact, but must be recomposed in order to respond to this transformation of the city's social strata. At this point, the question inevitably arises as to what the new aesthetic which emerges will be like, what alternative uses will be able to insert themselves into the empty ground-floor shops, and, finally, what the catalysts will be which will bring to life again the empty neighborhoods.

"... What use are all these rooms, the 'sitting/dining-room', the bathroom, and the WC? Or the balconies with the shutters down, where nobody sets foot any more, where someone might appear to hurriedly hang out some washing or smoke a cigarette? What do we want with so many balconies in this city? And the rooftop terraces, the old washhouses, what's going to happen to all these?"
(From interviews with residents)

Realities

Insecurity of housing, high taxation and rise of housing maintenance costs

Shift from small ownership to big ownership

Poor urban quality in the center of Athens and extended degradation

Big percentage of inactive empty properties; apartments which cannot be used, sold, or rented

Ageing, poor quality building stock with a lifetime limit and big costs of renovation

Loss of the city's productive base; unemployment and poverty

Lack of social welfare, funding and state support

Questions

What to do with all these empty buildings?

How to reverse the degradation of the center ensuring the social inclusion of those in need; How to deal with the former middle class that now moves below the poverty line;

How to address the new housing needs through citizens synergies beyond State intervention

Tools & Methods

Community Land Bank, Construction workers' co-operatives, Co-app Platform, In-crisis Financial Alternatives, Architectural Interventions, Participatory Mapping, Time-sharing, Antiparochi revisited, Polykatoikia, Alternative Law Framework, Legal Innovation, Administration protocols, General Assembly, Social Engineering

Values

Non-profit Ownership, Politics of Habitat, Social Inclusion, Public Realm, Glocal Networks, Domestic Realities, Collective Ownership, Self-organization, Autonomy, Ecological Housing, Housing as a Right, Re-localization of Economy

Proposal/ from small joint ownership to common ownership

At a critical moment, in the middle of a deepening crisis, during which a new neoliberal model is imposed through legislation and deregulation of planning, the challenge is to reverse the degradation of the center while at the same time ensuring the social inclusion of those in need- all the former middle class that now moves below the poverty line plus the precarious population of those already below it.

A new social contract should be invented that once more could incentivize the synergies of citizens to produce urban space, as *antiparochi* did some years ago and through which modern Athens was built. Exchanges of land, property, work and expertise should be enabled again on the basis of an informal legal protocol, that this time would prioritize common space against small private property, which through the previous protective model took over every free space in Athens. The project aims to develop new ways of coexisting through co-housing and collective management of urban land. In this proposed model of domesticity, shared values are important, and investment in the procedure is inevitable.

The research focuses on these areas of the center of Athens that suffer more, those more vulnerable to a possible future big-scale gentrification and with the biggest concentration of empty buildings. The research proposal investigates a model of common ownership that would accumulate in the form of a neighborhood land bank, whole buildings, separate apartments, entire floors in *polykatoikias* to be inhabited by those who already live there, inviting also new ones, Athenians, refugees, immigrants, short-term visitors, students from the countryside, involving them as owners and producers of their city. This model should be conceived autonomous from the State regarding the unstable political situation. Collaboration and participation seem as our only way to a better urban living condition.

STATISTIC DATA

A. POPULATION ANALYSIS

Loss of population in the municipality of Athens

25% loss of population since the maximum of 1981

which would be bigger if it wasn't for the immigrants, mostly from Albania, who settled down in Athens during this decade.

Hellenic Statistical Authority ELSTAT

MUNICIPALITY OF ATHENS (ELSTAT)	1961	1971	1981	1991	2001	2011
POPULATION	627.564	867.023	885.737 max	785.226	756.652	664.046 / 512.386 -25% max
NUMBER OF RESIDENTS				387.389	398.531	427.825/ 131.993 empty = 30,85%

Unemployment in Greece

23.5% unemployment

50,3% youth unemployment

Eurostat (May 2016)

In Greece, the unemployment rate measures the number of people actively looking for a job as a percentage of the labour force. It doesn't include all those occasionally working & freelancers, so we should assume a much higher real unemployment rate of 35-40%.

Minimum wage: 586 euro

Median wage: 1127, 43 euro

(source: tradingeconomics.com)

Immigration/ Brain Drain

427.000 Greeks have left the country since 2008,

most of them young & high skilled, concluding to the biggest **brain drain** in a modern western economy

(read more on [Guardian](#), [Naftemporiki](#))

Impoverishment

21,4 % of population in Greece live under poverty line (4.512 euro yearly)

Hellenic Statistical Authority ELSTAT (2016, data for 2014 income)

15% of Greeks in extreme poverty

Dianeosis survey (2015)

The results of the survey show that in 2015, 15% of Greeks lived in extreme poverty, when in 2011 the number was 8.9% and in 2009 did not exceed 2.2%. According to the survey, the extreme poverty line in Greece ranges from 182 euros per month for a single person in semi-urban or rural areas living in a privately own home, to 905 euros per month for a couple with two children living in Athens and pay rent or mortgage.

(source: greekreporter.com)

22,1% of Greek population at-risk-of-poverty rate after social transfers 26,0 % before social transfers

Hellenic Statistical Authority ELSTAT (2015) Living Condition in Greece, p.45

The at-risk-of-poverty rate after social transfers is the share of persons living in households where the total disposable income is below the at-risk-of-poverty threshold, i.e., lower than 60% of the national median disposable income (median income means the income in the middle of the distribution).

Social transfers include social assistance (i.e., the social solidarity allowance for pensioners called EKAS, lump sum payments to support poor households in mountainous and disadvantageous areas, allowances to long-term unemployed aged 45 - 65, etc.) and allowances such as family / children-related allowances, unemployment, sickness, disability / invalidity benefits, as well as education-related allowances

39,5% of population in material deprivation

Hellenic Statistical Authority ELSTAT (2014), Living Condition in Greece, p.53

Material deprivation rate measures the percentage of the population that cannot afford at least 3 out of 9 of the following items:

- to pay arrears on mortgage or rent payments, or utility bills, hire purchase installments or other loan payments
- to go on one week's annual holiday away from home
- to have a meal with meat, chicken, fish (or vegetarian equivalent) every second day

- to face unexpected expenses
- to have a telephone (including mobile phone)
- to have a color TV
- to have a washing machine
- to have a car
- to keep their home adequately warm.

514.000 of the population in the metropolitan area of Athens face high housing insecurity

Vasilis Arapoglou, Kostas Gkounis, Dimitra Siatitsa, Dimitra Soulele (2015), Social insecurity and lack of housing in Athens. Routes of exclusion and inclusion (Κοινωνική επισφάλεια και έλλειψη στέγης στην Αθήνα: Διαδρομές αποκλεισμού και ένταξης), INE GSEE, p.35

B. REAL ESTATE STATISTICS

Abandonment and deprivation

30,85 % vacant dwellings in the municipality of Athens

ELSTAT 2011

25 - 50% vacant shops, depending on the street in the extended center of Athens

Belavilas, Nikos, Prentou, Polina (2015) Abandoned buildings and vacant shops: The spatial pattern of the crisis, *Athens Social Atlas*

60 % of the buildings in the center of Athens have bigger renovation cost than their current (2015) market value

Triantafyllopoulos, Nikos (2015) The building stock of central Athens, *Athens Social Atlas*

1800 dilapidated buildings in the center of Athens (not just empty but dangerous for public health/ urban blight)

University of Thessaly, Planning and Regional Development Engineering Department (2014), Research program: *Investigation of integrated urban intervention in Athens, Strands A and B*. Municipality of Athens.

2005/ 250.000 sales in Athens

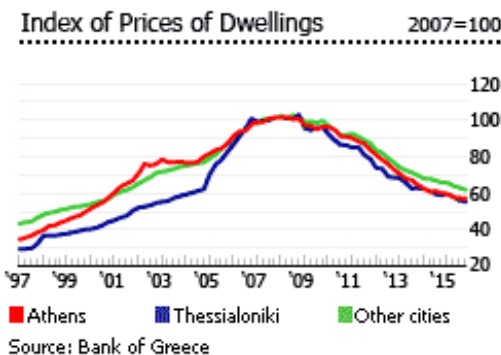
2013 / 3.600 sales in Athens

Bank of Greece

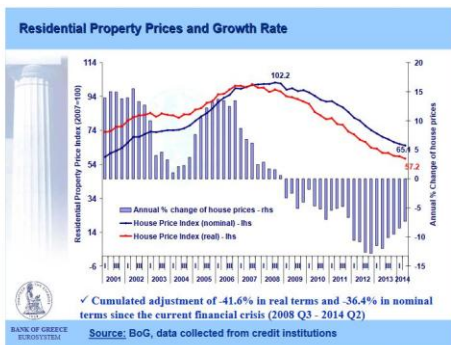
In the overall market, Greeks represented 72.7 percent of buyers, with the rest represented equally by European Union and third-country citizens (concerning transactions of 2014).

Lina Giannarou (06/2016), Global house hunters increasingly looking at Athens property market, *ekathimerini*

42.4% reduction in the value of properties since 2008



globalproperty.com



Bank of Greece

Reduction of new building permits in Athens during the period 2005-2015: -95.9% new built area / per year

In 2015, the number of building permits in Greece was 13,257 units, down by 2.3% from 2014 and by 18.1% from 2013 - a striking contrast from the 70,000 to 80,000 permits issued annually from in 2004 to 2007. In Athens, building permits dropped 9% in 2015 from a year earlier.

<http://www.globalpropertyguide.com/Europe/Greece/Price-History>

Homeownership & red loans

2011- Highest home-ownership rate 77,2% of all years in Greece

2015 – fall to 74%

<http://www.tradingeconomics.com/greece/home-ownership-rate>

Global ranking for Greece is 22nd in the world in rates of homeownership

The *home ownership* rate is the share of owner-occupied dwellings of all homes.

56,2% Homeownership for the Central Municipality of Athens (data for the 295.832 inhabited housing units)

ELSTAT 2011

500.000 houses threatened by red loans

This number includes houses bought with housing loans and houses in mortgage for other loans. Statistic data refer to the total amount in euro of red loans and not in the number of properties in danger so the assumption is based on the number of persons in red loans (some of them may have more than one loans) calculating one property in danger/debtor.
(2016 estimations)

C. HOUSING CONDITIONS

Overcrowding rate 27, 4%

Eurostat, statistics for Greece (2015)

For poor households (those with income below the **60%** of median national) overcrowding rate goes up to **42%**

Vasilis Arapoglou, Kostas Gkounis, Dimitra Siatitsa, Dimitra Soulele (2015), Social insecurity and lack of housing in Athens. Routes of exclusion and inclusion (Κοινωνική επισφάλεια και έλλειψη στέγης στην Αθήνα: Διαδρομές αποκλεισμού και ένταξης), INE GSEE, p.35

Highest Housing cost overburden rate in Europe

68,9 of (single person) households have total housing costs more than 40% of the total disposable household income (EU median= 25,4%)

Eurostat, statistics for Greece (2015)

80% of housing units in the municipality of Athens is built before 1980

ELSTAT (2011)

34, 6 sq. m is the average space/ per resident
average number of rooms per residence is **3**

Eurostat, Statistics for Greece (2014)

Poor Housing conditions

- 19,6 % Noise from neighbors or street
- 13, 7% Leaking roof or damp walls, floors or foundations or rot in window frames or floor
- 6,6% Too dark rooms
- 0,7% Lack of bath or shower
- 0,5% Lack of indoor flushing toilet

Hellenic Statistical Authority ELSTAT (2014) Living Condition in Greece, p.53

D. URBAN ENVIRONMENT

Urban density

Metropolitan Athens has an average density of 8.150 persons/km² , though there are areas as Amerikis sq., Attikis sq. Kypseli where density exceeds 40.000 p/km². The central municipality of Athens covers an area of 38,9 km², with population of 745.000 residents and average density 19.300 persons./km² (according to ELSTAT 2001 census). ELSTAT assumes that on 2004 the permanent population of Attica reached 3.956.70738 residents.

The Athenian urban grid is characterized by the small size of its building blocks, due to multi-fragmented, small ownership that results to a very small distance between two crossroads, at about 70m. The density of crossroads plays a crucial role in the communication between residents, it enhances the neighborhood feeling and in critical moments, such as demonstrations it is a determinant parameter of their success.

Therefore in the anarchic neighborhood of Exarchia the streets cross each other every 45 m, at Patissia every 60m, at the central neighborhood of Psyrri every 45m. In contrast at the upper-class Kolonaki where there are big properties the distance between crossroads rises to 85m, but they are still quite small compared to the upper-class neighborhoods at the north suburbs such as Ekali and Psychiko at about 220-250m.

The density of crossroads enables public encounters, while it also helps in moments of demonstrations, riots, guerilla war and sudden attacks from the opponent. Visibility and startle along with possibilities of interaction are in close relationship to the shape of space. In New York the distance between crossroads reaches 245m enabling the control of space, in Barcelona 115m,

in Paris 105m, in Berlin 270m (of course in the rebellious Kreuzberg is 140m, in Algiers 40m, and in the always in revolt Casbah it falls even at 10m, 35m in Napoli, 35m in Kairo and 30m on the warzones of Bagdad and Kabul.

ATHENS	Street width	Average distance of crossroads
STREETS	////////	////////
Syggrou	60m	90m
Vas. Sofias	50m	90m
Alexandras	43	56
Amalias	35	80
Panepistimiou	25	80
Patission	16-25	55
Stadiou	16	80
Akadimias	14	70
Ermou	8	45
AREAS	////////	////////
Psychiko	20-30	250
Ekali	25-50	220
Kolonaki	5-10	85
Koukaki-Petralona	5-10	70
Patissia -Kypseli	7-10	60
Exarchia	5-10	45
Psyrri	4-6	45
METROPOLITAN AREAS		
Berlin	15-20	270
New York	15-45	245
Los Angeles	15-190	220
Moscow	10-80	180
Beijing	5-160	160
Byenos Aires	10-135	115
Barcelona	5-60	115
Paris	6-70	110
Mexico City	10-60	95
London	10-90	90
Milano	5-55	70
Mumbai	5-45	50
Beirut	7-35	45
Istanbul	2-45	40
Algiers	10-25	40
Napoli	5-35	35
Cairo	3-70	35
Baghdad	3-70	30

Translation from Anonymous (2010), *Athens unfortified city, a spatial analysis of December 2008 uprising*, ed. Urban Anarchy



Green space per capita

Urban green space per capita (1994)

Athens displayed the 2nd lowest rate 15 years ago

	Green space m ² /resident
Bordeaux	2.00
Athens	2.55
Thessaloniki	2.73
Paris	8.50
London	9.00
Rome	9.00
Zurich	10.00
Berlin	13.00
Warsaw	18.00
Wien	20.00
Amsterdam	27.00
The Hague	27.00
Rotterdam	28.00
Bonn	35.00
Washington DC	50.00

Source: Hellenic Ministry for the Environment, Planning and Public Works. (1994). ATTIKI SOS: Urban and periurban green –oases of green and peri-urban green [in Greek]. Athens: MEPPPW. Retrieved March 15, 2010, from <http://www.minenv.gr/444/4401/440102/44010201/g4401020102.html>

NTUA Urban Environment Lab & TEDKNA

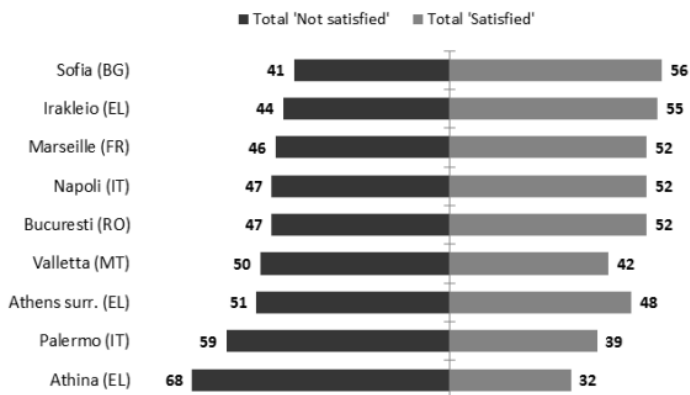
Basic planning & design principles for the creation of the Metropolitan Green Park at the former Hellinikon International Airport of Athens

8

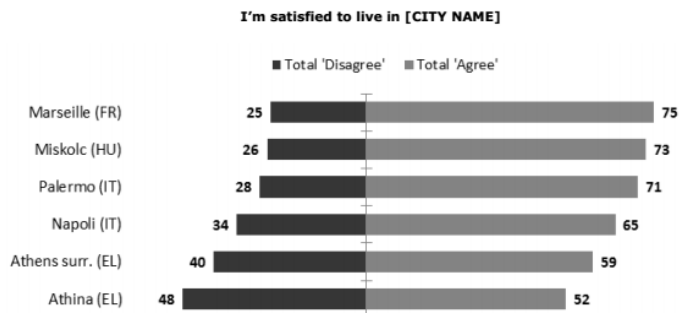
Source: Hellenic Ministry for the Environment, Planning and Public Works. (1994). *Urban and periurban green –oases of green and peri-urban green* [in Greek]. Athens: MEPPPW. ATTIKI SOS

Satisfaction level with the urban environment

At the other end of the spectrum, in 9 cities the level of satisfaction with the city's public spaces is below 60%.

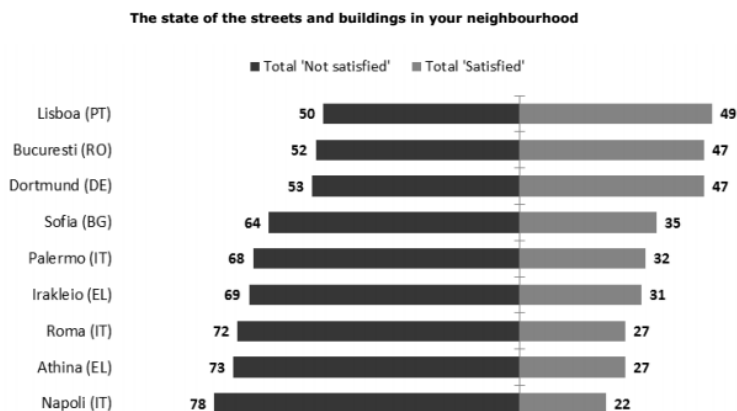


Relatively high levels of dissatisfaction were observed only in a few cities: Athina (48%), Athens surroundings (40%), Napoli (34%), Palermo (28%), Miskolc (26%) and Marseille (25%).



Levels of satisfaction in cities of less than 100 000 inhabitants seem homogenously high. In the 6 "small" cities included in this survey, at least 95% of the respondents said they were satisfied to live there: Aalborg (99%), Oulu (96%), Burgas (95%), Luxembourg (95%), Braga (95%) and Piatra Neamt (95%).

In 9 cities, a majority of respondents expressed their dissatisfaction.



European Commission, [Perception survey in 79 European cities, Quality of life in cities](#), Regional and Urban Policy 2013 (p.18 & 46 &49)

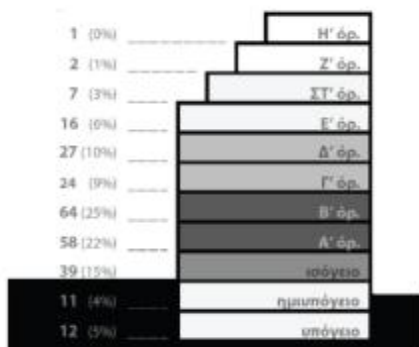
The center of Athens holds the worst ranking (a little better is the ranking for the metropolitan area which includes the suburbs too)

USES & USERS

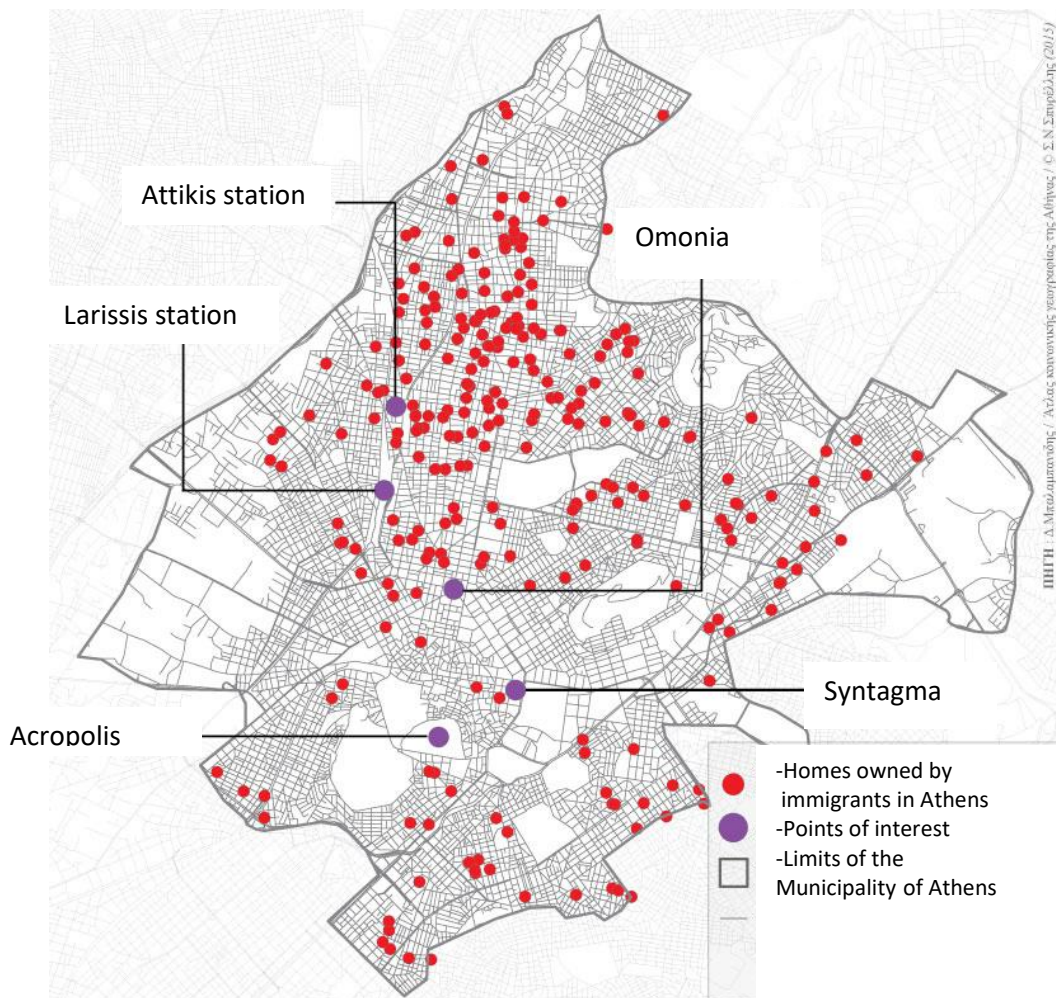
- Each flat is owned by a different owner- most of the residents in the center of Athens are renters than owners especially in the old owns.
- 70% of the residents in the municipality of Athens live in polykatoikias built before 1980.
8.767 single housing units in total of 427.825 housing units
- The most popular type in the real estate market differs from area to area but in general the renters prefer apartments of 2-3 rooms, relatively new or renovated, in prices that begin from 220eu and reach an upper median of 550 eu. In the majority of cheap- median price areas of Attica the most preferred flats are those of 3 bedrooms, under 15 years old in prices that range between 500-600eu.
<http://www.protothema.gr/economy/article/411672/ti-spitia-psahnoun-oi-enoikiastes/>

Ethnic Diversity

The vertical social & class stratification that existed until 80s is now translated to an ethnic stratification with Roma families on the basements, low income immigrants on the 1st, 2nd floor and Greek families on the upper floors.



Owner-occupied
residences of immigrants
by floor, D. Balabanidis,
Immigrants and
Homeownership, Athens
Social Atlas



Horizontal distribution of residencies owned by immigrants (Municipality of Athens, 2000-2010, statistical sample of 277 properties | D. Balabanidis, Immigrants and Homeownership, Athens Social Atlas

RESEARCH AREA

The zone under examination is situated in the center of Athens and extends from Victoria Square to Kato Patisia, between the axis of Patision street and the train lines. We visited whole buildings and single apartments on various floors, all of them offered for sale at prices which fluctuate around 200-350 euro/ sq.m. (Median price offer ~700/sq.m. for these areas). The potential buyers of these apartments are either foreigners, small investors from abroad who are willing to buy very cheap apartments to transform them in airbnbs, or immigrants with their families who have lived for years in Athens and want to settle down close to their community, or people from the provinces in Greece who want to invest now, due to very low prices, in a flat in Athens where they can stay occasionally when they visit the city, instead of using a hotel.

Polykatoikia is the dominant building typology in the area as in the rest of Athens. Its architectural expression ranges from the luxurious ones of the 30s, built by and for the bourgeoisie, to the humble, unadorned, small scale 2storeys, *polykatoikia* of the 50s, to the cheap 5-7 floors constructions of the 70s, which make up the majority of them, to the newly built 10storeys of the 90s' and 00s' pro-crisis euphoria. In their shadow, a lot of neoclassical buildings have survived, some of them quite impressive, but most of them semi-demolished and in a very bad condition. Their coexistence on the urban grid of Athens, with its narrow streets and the lack of green space, works against both most of the times. The typical housing unit of the three-room polykatoikia flat, which prevailed back in the 60s and 70s, was designed with as much economy as possible to address the needs of the typical nuclear family of 3-4 persons.

The next unit in the hierarchy of urban after polykatoikia, the building block, is characterized too by small size, extreme fragmentation, and a big density

of building mass. The shared spaces of the polykatoikias, as well as the shared public spaces between the building blocks are limited to the absolutely necessary for the circulation-transportation. They are usually the left-overs of the built volume, almost unplanned without any design-improvement intentions, with a lack of green, thus creating a suffocating urban environment.

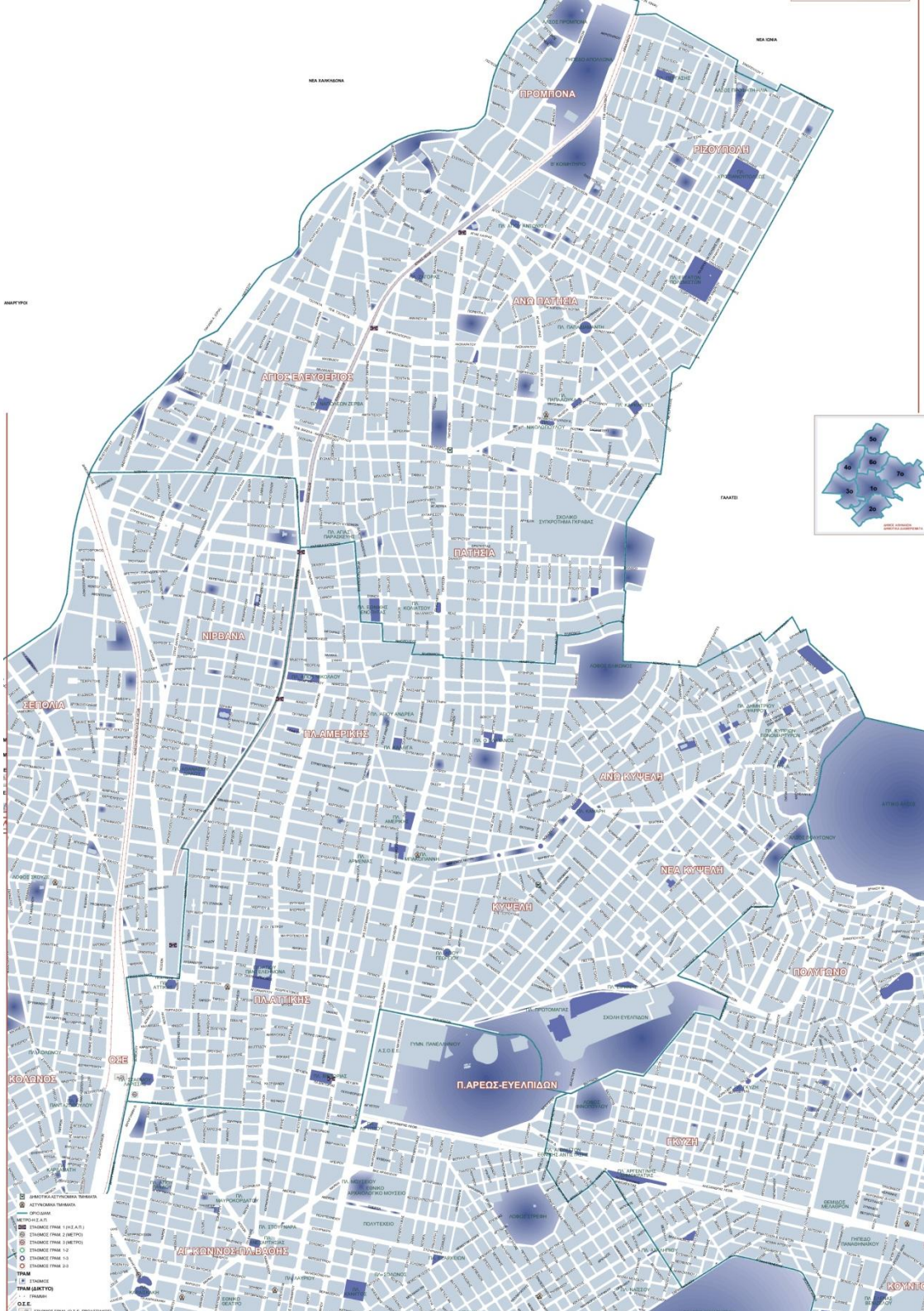
According to a report from the Municipality of Athens this area has the lowest percentage of green neighborhood space/per resident in the whole Attica, just 0,6-1,4 sq.m per resident.

(Operational Development Program of the Municipality of Athens, 2007-2010 http://www.cityofathens.gr/files/Epixirisiako_A.pdf)

The human geography of the research area has transformed from the Middle War Era bourgeoisie of Victoria sq. to the 60s middle-class Kypseli & Patisia to what is deemed now to be an immigrants' reception area with a low income profile.

As immigrants' population gradually constituted the majority living in the area, Golden Dawn, the Greek fascist party emerged and tried to take control of the area with assaults and murders against immigrants, patrols and strong presence in the public spaces. During 2012-2014, the darkest years, Ag. Panteleimonas sq. was their "operation center" with the headquarters in a close distance from Attikis sq. Their presence though, in the public space, has been less prominent since 2015 elections. Nowadays, the once square of fear and terror, Ag. Panteleimonas sq., is a place where children of all the ethnicities play together and immigrants mostly from East European countries gather to play cards and socialize. The Golden Dawn threat hasn't disappeared but lurks in the background waiting for the right moment.

The neighborhood's multi-ethnic diversity has been further enhanced, since last year with the arrival of airbnb in Athens. Some "creative class" tourists can now be sporadically spotted in these areas that they wouldn't even imagine to walk before. Regarding the proximity of the area to the center, the relatively good public transport and the very cheap prices it is still left to to be seen if a massive gentrification wave is on the way and if big regeneration plans will come out and get implemented in the following years.





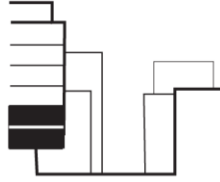
TYPOLOGIES OF THE EMPTY

1460 euro/m²

Appartments of 1st, 2nd floor in newly built block of flats in degraded areas too expensive for the area



30% across Athens

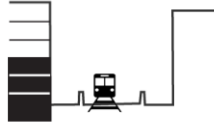


365 euro/m²

Empty building across the train lanes too close to the train station



25% across Athens

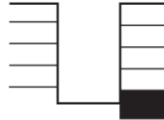


188 euro/m²

Semi-basement on narrow streets with no courtyard



15% across Athens

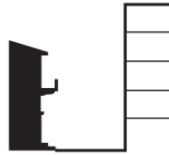


370 euro/m²

Houses under preservation with high cost of restoration / high investment cost for degraded areas



18% across Athens



114 euro/m²

Small neighbourhood stores on non commercial streets



35% across Athens



353 euro/m²

Office appartments on former high commercial streets



45% across Athens





Once a lottery prize, the polykatoikia in the corner of Amerikis sq. is now devaluated, following the fate of the surrounding area.



Students housing complex in Patission str. when it was first built.
Modernist visions on an area with small one-two storey houses and some newly built 5floor polykatoikias



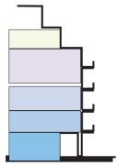
Promises of the 60s

PART II

VOCABULARY

POLYKATOIKIA/ CONDOMINIUM/ APARTMENT BUILDING

ΠΟΛΥΚΑΤΟΙΚΙΑ



Polykatoikia, the multi-storey apartment building, appeared as a building type in Athens for the first time on 1917.

Polykatoikia though, as a social & legal typology, which define its idiosyncrasy, was constituted and established with the 1929 law of *horizontal ownership*. According to it a land

plot could be divided both vertically and horizontally, thus each apartment could have a different owner and the management of the shared spaces is a collective responsibility. Since then and through the system of *antiparochi* polykatoikia spread out all over the basin of Athens, taking over every free space and shaping the image of its urbanscape, as well the human geography of the modern metropolis. The cheap, dark, small apartments of the basements or 1st floor, together with the almost identical middle-class apartments on the floors above, and the privileged, with-a-view penthouses on top, constitute a microcosm which is a vertical reproduction of the social stratification of Athens.

Its mass spread was abetted by its cheap standardized construction method, the easily adaptable floor-plan which, as a reinterpretation of *maison dom-ino*, implied its infinite reproductions with small variations, its relatively small size that economically enabled its wide dissemination, and the maximization of profit due to the variety of possible uses which could co-exist in a single building: shops, offices, storage spaces, workshops, luxury last floor apartments and cheap basements, even public services.

No matter how flexible in its adaptation to the urban environment, the polykatoikia became a particularly rigid model regarding its ability to assimilate a number of different lifestyles. Behind the exterior complexity of the street rows of polykatoikia lies the interior uniformity of standardized typical flats. The typology of the apartment is particularly restrictive and is

addressed almost exclusively to the standard requirements of the nuclear family of three or four members, permanent residents of the city.

Architecture elements

Polykatoikia is usually a relatively cheap construction of reinforced concrete frame with flat roof, filled with brick. The façades are stripped of any decoration, with all the flat surfaces covered by rough cast, shaped only by the grid of the standardized openings & windows, which are wider in the newly built, and the rows of balconies which create a rhythmical pattern along the axis of the streets. The 1955 building code set the rule for the succession of penthouses, each one 2,5 m narrower than the other, that gave polykatoikia its typical pyramid section.

Most of polykatoikias are built without an architect's contribution, as a mere technical work, a repetition of a typical floor plan with lack of any architectural detailing. Their form was shaped, beyond architectural design, by the building regulations of their times in an effort to make most of the available space. They usually have 4 to 7 floors with shops and workshops in the ground floor, and parking spaces in the newly built. Since 1950 there were only 1000 buildings of more than 5-storey in Athens, but in the following decades between 1950-1980 35.000 more were built. Most apartments are 3 rooms and average 75 sq.m (Eurostat 2014)

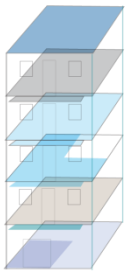
The polykatoikia statute

It defines the use of common spaces. It is a very important document, and it comes as a necessary appendix to the sale contract of each apartment according to the 1929 law of horizontal ownership. It sets the rule for the use of common spaces, the terrace, the entrance, the *akalyptos* (the backyard), it defines the ways that conflicts occurring from the co-living could be resolved, and also defines the economic management of common expenses, renovations, and possible alterations.

Besides the apartment each owner owns a percentage of the floor area ratio of the land plot, which is defined in the polykatoikia statute. That means in case

of demolition of the existing structure each owner still has the right to build according to his percentage on the plot, multiplied by the permitted floor area ratio.

HORIZONTAL OWNERSHIP/ ΟΡΙΖΟΝΤΙΑ ΙΔΙΟΚΤΗΣΙΑ



Establishment of Horizontal Ownership

is the act by which the owner of a property divides it and creates more self-sufficient and independent properties, each of which has a certain co-ownership percentage on the plot and on the common parts of the building (foundation, roof, yards and so on). A separate horizontal ownership may be constituted by one or more entire floors that are organically connected between them or a condominium.

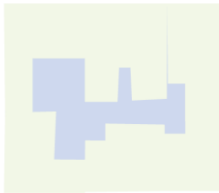
It was legally constituted with the law (L. 3471) of 1929 on ownership by floor. It recognizes the per-floor or part –of-floor ownership in the same building, implying the potential ownership of one building by more than one legal persons. This marked a crucial change in the relationship of habitants with their built environment.

(Marmaras, Manolis (1991), The urban polykatoikia of the interwar-era Athens and the beginning of the intensive exploitation of urban land/ Η αστική πολυκατοικία της μεσοπολεμικής Αθήνας η αρχή της εντατικής εκμετάλλευσης του αστικού εδάφους, Cultural Technical Foundation ETVA /ETBA, p.16)

The law had as a direct aim to control the extension of the city through prioritizing density and high buildings in the center. The construction of high buildings (polykatoikia), was enabled through this sharing of the cost between more owners. It was also an answer to the housing deficit occurred after the massive influx of refugees from Minor Asia. Above all horizontal ownership was a measure to boost the economy and productivity. The new housing/ownership unit of the apartment introduced the concept of housing as a real-estate product linked to the market fluctuations.

AKALYPTOS OR “UNCOVERED SPACE” -THE BACK SIDE OF POLYKATOIKIA

ΑΚΑΛΥΠΤΟΣ



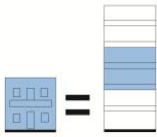
Ακάλυπτος (akalyptos means uncovered in greek) is the mandatory empty space in the back side of polykatoikia and it is what remains of the land plot when the permitted building coverage ratio is fully exploited and built. Its ultimate quality is exactly that it is uncovered, it exists due to a mere obligation to the

building code and is often under-used, neglected, covered by cement and some sporadic vegetation, separated with blind walls from the adjacent akalyptos. Bringing down the walls between the akalyptos of each polykatoikia around a building block in order to create a continuous green space in the interior of the block is a recurrent architectural fantasy of low-cost tactical urbanism for the remediation of Athens. Though technically a simple idea it remained utopian, given the difficulty of negotiations and agreements between all the owners of a building block.

With the introduction of polykatoikia, back in 30s, the building coverage ratio was not yet regulated adequately by the law and it was up to each construction to find the ideal analogy, thus ending up with coverage of 80-90% or even 100% of the land plot. The 1955 law set the limit to 70% for the center of Athens, where it is till now, still quite high combined with the high floor area ratio which permits big heights in narrow plots. With the same law all the interior courtyards were abolished and *fotagogos*, the light well in the mass of the building to bring light in the auxiliary spaces, was limited to 1,20*1.20. So akalyptos remained the only potentially open-air, common-use space of polykatoikia beyond the circulation spaces.

ANTIPAROCHI/ LAND FOR FLATS

ΑΝΤΙΠΑΡΟΧΗ



The antiparochi system was enabled by the 1929 law of horizontal ownership. In the system of antiparochi a landowner could turn over the plot to a constructor, usually a small scale construction company, in order to build a multi-storey apartment block receiving in

exchange an agreed number of apartments in the finished scheme.

Antiparochi became the synonym of Reconstruction Era of postwar Greece and the Athenian polykatoikia- 90% of them were built with antiparochi. The great interior migration wave plus the casualties of the war, counting thousands of demolished houses, urged for a fast mass housing program.

Antiparochi was a kind of a social welfare policy of the State, which couldn't afford to finance directly a social housing program so it invested in this type of semi-informal urbanism, creating favorable conditions for the unplanned expansion of the city. This was also a State directive to incentivize and promote the construction sector as its basic productive activity that in the following decades leveraged the Greek economy. Tolerant as it was with illegal building, and very accommodating with building quality controls, the Greek state further primed new constructions imposing a high tax on property transfers as an anti-incentive to buying existing buildings

The mechanisms of capitalizing on land were to raise the floor area ratio thus creating surplus value out of the existing land, against the urban space quality and public space. There were special tax incentives for antiparochi that enabled its wide spread out - it was almost free of tax for the land- owner, who had just to pay a very small fee (around 3000 euro).

In the postwar period and until 1967, it can be assumed that antiparochi was the only funding mechanism of the construction sector, which outgrew almost independently of credit system. During the dictatorship there were some more favorable terms for housing bank loans, but just afterwards the loans' number fell again. Until 1979 housing bank loans comprised just the 16% of the gross capital formation on housing. It was just after 1997 when credit limits alleviated and the market was liberated, triggering the housing bubble that followed that housing loans increased. However, even in the peak of bank

housing transactions, on 2006, housing bank loans were just the 34% of gross domestic product which is half of this in other EU countries.

(Anagnostoudi (2006), Housing credit in Greece /Στεγαστική πίστη στην Ελλάδα, Msc work, p. 20)

After 2006 the law on antiparochi changed and now the owner of the land has to pay a tax of 18% on the value of the apartments he receives as antiparochi, thus putting an end to the golden era of antiparochi.

(Siomopoulos, Ioannis (2007), A tax puts an end to antiparochi / Φόρος βάζει τέλος στην αντιπαροχή,, *TO VIMA/TO BHMA*)

Since then, and amplified by the crisis, there is a downturn in antiparochi transactions. More construction companies prefer to buy the land plot, instead of exchanging it, in order to have an absolute control of the overall construction, though the final price turns out to be a little higher and a loan is unavoidable (Antiparochi loses ground / Χάνει έδαφος η αντιπαροχή, (2007), spitogatos.gr, last accessed 25/08/2016)

OIKOPEDO/ LAND FOR BUILDING

ΟΙΚΟΠΕΔΟ

Every piece of urban land in Greek is termed 'oikopedo', which means land purposed for building. The term points out building's preponderance over public space in urban practice and Greek culture. Imprinted in the language the prompt for over-exploitation & overbuilding prescribed the evolution of modern Athens. Whereas the building block is set out by the law as the elementary unit of urban planning, it was finally the land plot that proved out to be the module which defined the modern cityscape of Athens. Due to its characteristics, small, overbuilt and overcrowded, it contributed to this fetching urban diversity and density of Athens, though not without problems.

Land plots, especially in the center of the city are generally quite small since the fragmentation of the land was encouraged by the state as another policy to create extra value out of land without spending any money. The first

Building Code of 1929 allowed for new constructions even in plots that gave a minimum floor area of 40sq.m. Fragmentation of land combined with high floor area ratio and high building coverage ratio, which reached even 80%-90% during 30s when the building regulation was quite relaxed, squeezed any free –green space out of the land plot.

Reviewing the Athenian urbanization process, what comes out is a need for a shift in attitudes regarding built space towards the prioritization of public, ceding private & built land back to nature and the public.

BUILDING BLOCK/

ΟΙΚΟΔΟΜΙΚΟ ΤΕΤΡΑΓΩΝΟ (Ο.Τ)



Building block / Οικοδομικό τετράγωνο (Ο.Τ.) is every single buildable land area that is included between a validated street plan or between the borders of a settlement and is surrounded by common spaces. (New Building Regulation NOK)

The First General building code designated the building block as the minimum unit of urban planning and city formation, though, in practice, it was the land plot that played that role. "The Athenian urban block was not considered until now as an object of research, since it was never activated as planning, administrative or architectural unit by either the Greek urban legislation or by the building praxis." (Anastasia Pashou, Urban block in post war Athens, development, form and social context, Zurich ETH 2008)

That polymerism and the lack of urban culture impeded the implementation of qualitative expectations and social demands, too.

The division of space, based on the existing traffic arteries and properties of the under-integration settlements, favored the creation of a large number of small perimeter urban blocks and a dense network of narrow streets achieving in that way more street facades.

The urban fabric presents a variety of diversifications in its physical structure, partly due to the presence of the geomorphological terrain and mostly due to the fragmented and informal expansion of the city. However the urban blocks and the street network produced, have a common typology. Its main features are their small size, their front development, their piecemeal production, their diversity and their multifunctionality as also its density and insufficient width respectively.

The typologies of building blocks (continuous, free plan, mixed) were first introduced in the 1929 building code. Two boundaries are important to define its shape—the line between the pavement and the land plot (the front plot line) and the building line, which defines the setback of the building mass. The variation of the width between them and the line of the street has given shape to some streets very narrow pavements, to other, little more privileged, the characteristic row front open spaces (there where a setback is obligatory), whereas in the more commercial streets it gave the sideways archades.

ACTIVE BUILDING BLOCK/ ΕΝΕΡΓΟ ΟΙΚΟΔΟΜΙΚΟ ΤΕΤΡΑΓΩΝΟ

The term “active building block” was introduced with the General Building Code (GOK) of 1985 exactly to face the problems of overbuilt areas, but since then it hasn’t been activated in practice as it was not embraced by the people. According to NOK:

A building block— whether it is built or not it can be declared as *active* with a ministerial order as long as one of the following conditions is valid:

1. Lack of necessary technical and social equipment and general degradation of the quality of life of habitants of the building block or the surrounding area.

2. Special urban, domestic or environmental conditions in the building block that occur especially from the presence of empty plots and enlisted properties.

The designation of a building block as *active* aims to

1. The control of building activity through a single development plan, so as to achieve an harmonious inclusion of the block into its natural and built environment, to retract the unfavorable conditions created by the independent development of each plot, to achieve the best utilization of the akalyptos and serve the needs of its habitants
2. The regeneration of the block , primarily with the unification of the separate akalyptos of the separate land plots included in it, the opening of passageways through the ground floors from the common-use spaces to the new unified akalyptos, the construction of neighborhood social spaces, the creation of spaces and infrastructure of common use in the service of habitants such as a boiler room of central heating and garbage room, the design of roof terrace, and the amendment of the adverse conditions mentioned above.

The procedure of designation of a building block as active can initiated with an initiative of the local urban planning department or the local municipality after a consultation either from the neighborhood urban planning committee or from the assembly of owners of the building block. The ministerial order that follows defines thoroughly all the relevant details.

The designation act of a building block as active allows for the building and land use limitations to be surpassed by way of derogation, as soon as there is not overrunning of the permitted floor area ratio and maximum height and as soon as any property rights and environmental terms are not affected. Once the building block is designated as active the law allows for the not-used floor area ratio to be transferred.

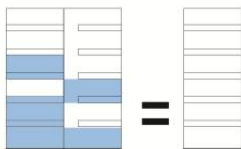
(NOK>Κώδικας βασικής πολεοδομικής νομοθεσίας > Μ Μέρος-II > Κεφάλαιο-I > Αρθρον-227 (Αρθ-13 Ν-1577/85) ΕΝΕΡΓΟ ΟΙΚΟΔΟΜΙΚΟ ΤΕΤΡΑΓΩΝΟ)

NEIGHBOURHOOD URBAN PLANNING COMMITTEE/ ΠΟΛΕΟΔΟΜΙΚΗ ΕΠΙΤΡΟΠΗ ΓΕΙΤΟΝΙΑΣ

For the control of the urban regeneration plans in each neighbourhood it is constituted by its residents and with the responsibility of the local government department, an urban regeneration-neighbourhood committee (PEG). PEG can submit to the municipal council proposals regarding all the urban planning and functional problems of the neighbourhood and especially regarding alterations of the urban masterplan, changes in land uses, the regulation of pedestrian streets, the placement of buildings and common uses, the restoration or demolition of protected buildings, the removal of any urban blight, and other environmental issues. The composition, the way of selection and the time that a neighborhood committee is established are regulated with a decision of the Ministers of Internal Affairs, Public Administration, and minister of Environment, urban planning and public works.

[General Building Regulation/ Κώδικας βασικής πολεοδομικής νομοθεσίας> Μέρος-II> Κεφάλαιο-I>Αρθρο 228 (Αρθ-30N-1337/83)]

COMMUNITY LAND BANK / ΤΡΑΠΕΖΑ ΓΗΣ



Land banks are public or community-owned entities created for a single purpose: to acquire, manage, maintain, and repurpose vacant, abandoned, and foreclosed properties –the worst abandoned houses, forgotten buildings, and empty lots.

Land banks replace those “liquidation” based systems generally comprised of the sale of tax liens (the uncollected tax receivables of a given municipality).

Those systems place a higher premium on the modest collections derived from such transactions as housing auctions, with no consideration for the impact such a transaction will have on surrounding properties. That impact, in cities

across America, is devastating to a neighborhood struggling to hold its own in an already weakened market. Those local governments sell interest in properties to investors who view property not as real estate, but as an investment on paper to be sold to another investor or simply represent a loss in the larger pool of properties or tax liens they may have acquired. A land bank is the alternative to such systems, as they give communities the opportunity to repurpose abandoned properties in a manner consistent with the communities' values and needs - demolishing unsalvageable homes and creating open green space or a community garden, restoring interesting buildings, or simply holding land in careful stewardship until a new purpose can be determined.

There are four critical elements of successful land bank initiatives:

1. Connect the Land Bank to the tax collection and foreclosure system. This 'improved' system simply places that process and the earnings derived from the collection process under the control of the community, not out-of-state speculators. It is imperative that any such public system include a strong foreclosure prevention effort.
2. Scale the land bank at the metropolitan level, or around the most diverse real estate market possible.
3. Ensure a Land Bank is policy driven – and transparent in policies and transactions. The public –for good reason – is often suspicious of any government role in the real estate market
4. Emphasize community engagement and participation. The land held by Land Banks is typically scattered among neighborhoods throughout the community. So, the Land Bank has neighbors, sometimes thousands of them. The most successful Land Banks engage those neighbors on the policies and practices that determine the outcomes for those neighborhoods. Public acceptance of the hard choices that will inevitably need to be made regarding property held by a Land Bank is much more likely when those neighbors have a voice – a formal voice – in policy and operations.

(From U.S. Department of Housing and Urban Development [Neighborhood Stabilization Program, Land Banking 101: What is a Land Bank?](#), retrieved 24/08/2016)

ANNEX I

CALCULATIONS

PROPERTY TRANSFER

Extra costs to the real value /market value when buying a property

<http://www.ktisis-realestate.com/gr/faq.php>

1) The transfer tax. It is paid by the buyer and it is 3%. "When the recipient of a property by donation is a legal person of nonprofit character that has been previously proved to obtain national, religious or wider philanthropical causes, educational, cultural or common use the tax is set to 0,5%

2) Notary payment

It starts from 1% for real value until 120.000 euro, it is reduced to 0,7% for value over 120.000-380.000 and it falls to 0,65% if the value on the contract is bigger than 380.000 and less than 2.000.000 euros.

On the notary payment there is imposed a tax of 23%, and for every sheet of paper of the contract there is a small charge (4-5euros per sheet)

3) Lawyer's payment.

It is 1% but it is reduced as the price of the property goes up. The presence of a lawyer in signing the contracts is not obligatory, as in the past, but generally it is recommended in order to avoid properties with hidden debts.

4) The cadastre registration cost, at about 50 euros

5) Transcription cost of the sales contract.

The transcription cost to the mortgage or local cadastre office are usually the 0,775% of the objective market (αντικειμενική) value of the property.

6) The tax property must have been paid before signing the contract

7) The buyer must also have paid all its insurance expenses

8) Both the buyer and the seller should have no tax debt.

9) If the property is inherited the heritage tax must have been paid.

10) Real estate agent's payment.

It is usually 2% of the real value +23%VAT

PROPERTY TAX (ENFIA)

Usufruct of property / Επικαρπία

If a property is under usufruct the total tax on the property is shared between the owner and the owner of usufruct right.

According to the law the owner is obliged to pay the property tax according to his ownership percentage, so he has to pay only the equivalent percentage of tax.

Aging Factor / Συντελεστής Παλαιότητας

For buildings that are built before 1930 the aging factor is 0,8, and for buildings that are more than 100 years old the aging factor is 0,6.

More than 26 years old > 1.00

20-25 > 1,05

15-19 > 1.1

10-14 > 1.15

5-9 > 1,2

0-4 > 1,25

Single-family house factor= 1,02

Façade factor / Συντελεστής πρόσοψης

It is 1 for zero number of façades on streets, 1,01 for buildings with one façade, 1,02 for buildings with 2 or more façades. This factor is not valid for special purpose buildings.

Floor Factor / Συντελεστής ορόφου

Basement > 0,98

Ground floor & 1st floor > 1.00

2nd & 3rd floor > 1,01

4th & 5th floor > 1,02

6th floor & up > 1,03

DONATIONS- tax reduction 10%

(the following are valid for all the income)

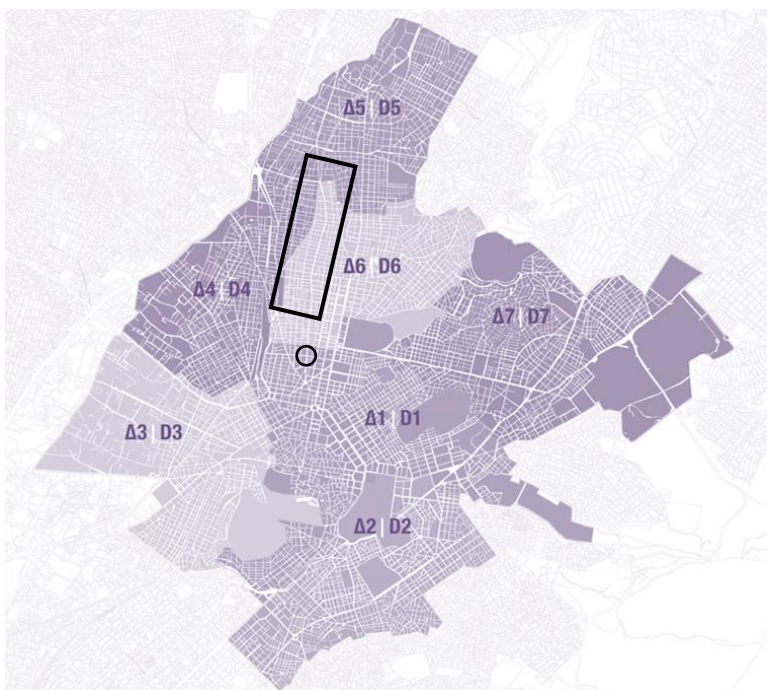
Every taxpayer is valid for a tax reduction, no matter what their income might be. The tax is reduced per 10% of the donation which are given to the following recipients, as long as the donations exceed the amount of 100 eu/year. The tax reduction can't exceed the 5% of the taxable income.

Objective market value per area| Basic tax

(euro/ sq.m | euro/sq.m)

0-500	2,0
501-750	2,8
751-1000	2,9
1001-1500	3,7
1501-2000	4,5
2001-2500	6,0
2501-3000	7,6
3001-3500	9,2
3501-4000	9,5
4001-4500	11,1
5001 + ...	13,0

*For the research
area objective
market values
range between
1000-1500 eu/sq.m*



UTILITY & OTHER COSTS

For a median size apartment of 70sq.

- Full renovation costs about 13.000-15.000 euro.
It includes new windows, electric system, wardrobes, kitchen and toilet change, new tiles, and painting with low cost materials.
- Monthly common-use expenses of the polykatoikia/ per flat without heating ~20 eu
- Electricity costs ~100eu/ month
- Phone-internet connection ~25eu/ month
- Heating ~700 eu/ winter season
- Median rent in normal-low area ~300eu/month
- Water bill ~8eu/ month
- Garage rent ~70 eu/month