

Investment Plan

Thessaloniki

ITN Cities4Co-Housing



Major Development Agency of Thessaloniki S.A.

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Rationale

Thessaloniki is facing a deepening housing crisis marked by rising rents, stagnant incomes and a near-complete absence of a permanent, non-speculative social housing sector. Recent studies for the Municipality and MDAT highlight a structural mismatch: thousands of vacant or underused dwellings exist in the city, especially in the central municipality, while low-income tenants, single-parent families, older people, migrants and refugees struggle to secure stable, affordable homes. Energy poverty and poor building conditions further undermine housing security, particularly in an ageing housing stock that was not designed for contemporary care needs or climate pressures.

The existing response is fragmented and largely short-term: emergency shelters, time-limited subsidy schemes and project-based initiatives, with very limited tenant participation and little capacity to protect housing from speculative pressures in the long run. Greece lacks a dedicated social rental sector; at local level, the emerging Social Rental Agency (Housing Thessaloniki, operated by MDAT) represents an important innovation, but it still needs solid demonstrators, governance tools and financial blueprints to scale up.

The proposed investment plan for Thessaloniki adapts the CALICO lessons to a very different legal and institutional context by focusing on the socialisation of vacant properties rather attempting to transfer the CLT model in its entirety. The pilot investment in the **listed municipal building on Siatistis Street** will act as a **“proof of concept”** for a new generation of non-speculative social and co-housing projects in the city. The building will be renovated and upgraded into around 10 to 11 units with cohousing elements, targeting single-parent families (especially women-led households), people of third age and Housing First beneficiaries, coupled with tailored social support. This approach and proofing process will provide important learning points as it will prototype systems and methods that can be mainstreamed into the regular SRA services and upscaled in housing delivery processes in general. In line with CALICO’s approach, the project is structured around four adapted modules:

- **Governance:** creation of a multi-level governance framework (Steering and Partner Committees, Resident Committee, assemblies and working groups), clear roles for MDAT, Housing Thessaloniki, the Municipality, NGOs and residents, and joint monitoring tools that give tenants a voice in how housing is managed.
- **Social:** development of gender- and care-sensitive allocation and matching procedures, a referral blueprint for the Social Rental Agency, and community-building activities that position Siatistis as a local hub for solidarity and neighbourhood life.
- **Legal & Financial:** mapping of legal instruments that can simulate CLT-type protections (long-term public ownership, non-speculative use) and design of a financing mix combining ESF+, ERDF and other public finance tools, alongside an updated SRA business plan introducing cost-rental principles and mixed tenures.
- **Building & Spatial Programme:** deep energy renovation within heritage constraints, nature-based solutions and monitoring systems, combined with co-design of internal layouts and common spaces and tenant training on energy-efficient living.

This approach differs clearly from the status quo in Greece. Instead of treating social housing as a temporary, isolated project, it **establishes a repeatable model:** a governance architecture, legal–financial tools and design practices that can be applied to other vacant buildings identified by the city and MDAT. It also explicitly integrates gender, care and energy poverty into the heart of the investment, rather than as add-ons.

The investment plan is strongly **aligned with local, national and EU priorities.** At city level, it contributes directly to the City Strategy on Affordable and Social Housing, the Resilience Strategy of the Municipality of Thessaloniki and the broader agenda to reactivate vacant stock for social purposes. At national level, it supports emerging policies on homelessness, social inclusion and energy efficiency in residential buildings. At EU level, it operationalises Cohesion Policy goals (ESF+/ERDF) on housing exclusion, social services and green transition, contributes to the European Pillar of Social Rights (access to affordable housing and assistance for homeless people), and reflects the Green Deal and Renovation Wave priorities by pairing deep retrofit with social justice.

Finally, the plan is **realistic and locally embedded.** The Siatistis building is already identified, MDAT and the Municipality have experience in EU-funded programmes and in setting up Housing Thessaloniki, a strong Urban Local Group, including NGOs, tenant groups, universities and grassroots initiatives, is in place, and CALICO's tested modules provide robust, transferable practices. Together, these elements make it credible for Thessaloniki to move from pilot to pipeline, using this investment plan to anchor a long-term, non-speculative, care-oriented social housing policy.

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1. Needs Analysis & Policy Responses

1.1 The problem

1.1.1 National housing policies in Greece

Greece has a higher homeownership rate than the EU average, being closer to countries of the Balkans and Southern Europe. However, this number is decreasing since 2005 and in particular in urban centers. Currently, In Greece, the housing tenure distribution consists of around 70% of individuals owning their homes in 2024, around 8% of owners have a mortgage and around 19% are on private rent. Owned housing amounts to around 60-65% in Athens and Thessaloniki. 27% of people live in overcrowded homes, 19% cannot keep their home adequately warm, and overall, 31% of the population is overburdened by housing costs. Of those, people with a disposable income below 60% of the median income spend almost 63% of their income on housing costs.

Greece lacks a coherent national housing policy, a stable and committed approach to social housing, resulting in irregular and sporadic implementation of housing projects. The abolition of two key public housing bodies, DEPOS (in 2010) and OEK (in 2012), has led to a complete absence of a social housing stock, leaving the percentage of such housing at 0%.

In Greece, the private home ownership is the dominating housing tenure in Thessaloniki although the density of tenancy is higher in central municipalities. Most homes are owned by individuals (rather than large scale investors). The private rental sector exists; however, it is largely unregulated. This lack of private rental sector regulation, coupled with the absence of public, social or cooperative rental housing has exacerbated housing insecurity, particularly for vulnerable groups such as low-income households, immigrants and other vulnerable populations.

1.1.2 Thessaloniki: problem definition and needs analysis

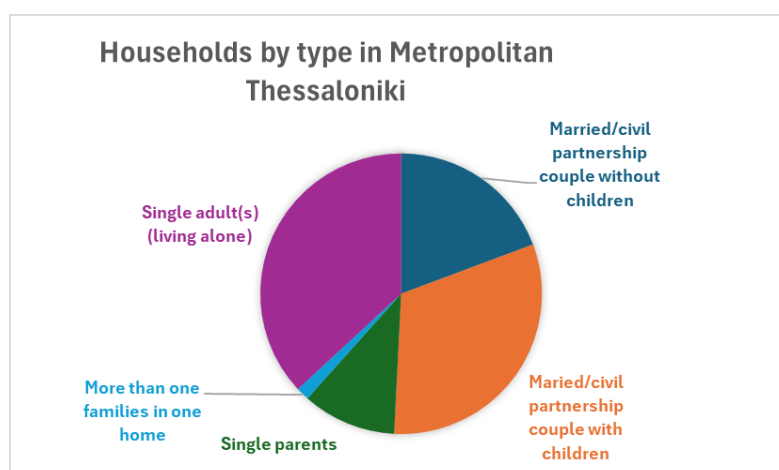
Thessaloniki's metropolitan area, which includes 11 municipalities, has experienced significant growth in recent years. In 2021, the population reached 1,006,112 inhabitants. The metropolitan area consists of 507,834 dwellings with 457,947 households and in the municipality there are 204,412 dwellings and 157,507 households. The metropolitan area has 151,633 single-adult households with 70,730 in the municipality and the area also includes 77,555 single-parent families.

Thessaloniki's economy, traditionally anchored in its port, one of the largest in the Eastern Mediterranean, has diversified to include sectors like education, technology, cultural tourism, and creative industries. It serves as a major economic, industrial, commercial and political hub in Northern Greece, plays a vital role in regional development and acts as a center for trade, culture and transportation. The largest employment sector in the city is Trade and Transportation which makes up for 26.94% of the workforce, followed by Professional and Business Services at 16.24%, and Leisure and Hospitality at 16.10%. Manufacturing-14%, Construction and Utilities-10.47%, and Education and Health Services-8.37%, also play key roles.

Housing in Thessaloniki faces multiple challenges. As is the case at the national level, there is no social housing provision, and the private housing market is marked by high costs. Currently, renter households spend an average of 32.4% of their income on rent. For low-income households, this figure can rise to 86.3%, with utility bills accounting for around 50% of total housing expenses. Housing quality is also a major concern: approximately 50% of homes were built before 1980, and many lack adequate heating or energy-efficient features.

Thessaloniki: Key figures (Source: 2021 ELSTAT Population Census & Housing Thessaloniki data)					
Number of inhabitants	No. of dwellings	No. of households	Number of single adult households	Number of single parent families	Number of social rental dwellings
319,045	204,412	157,507	78,313	16,102	
1,006,112 (Metro)	507,834 (Metro)	433,545 (Metro)	159,961 (Metro)	46,804 (Metro)	40 (forthcoming in 2025)

Overcrowded living conditions affect 27% of the population, with the situation particularly severe among poorer households—impacting around 40% of those living in poverty. **Vulnerable groups are disproportionately affected by poor housing quality and face an elevated risk of poverty.** These disparities are evident across household categories: 22.7% of individuals who have not completed secondary education, 37% of single-parent families, 45% of unemployed individuals, and 57% of non-EU nationals aged 18–64 are affected. Furthermore, the unemployment rate in the Thessaloniki agglomeration was approximately 15% in 2024.



Source: ELSTAT, 2021 Census data, edited by authors

The **demographic composition** of households across the Thessaloniki metropolitan area highlights significant needs and opportunities for cohousing initiatives. Single adults living alone or with other single adults make up the largest household group (159,961), followed by married or civil partnership couples with children (136,615) and without children (83,607). Notably, there are 46,804 single-parent households, and 6,580 multi-family households—cases where more than one family shares a single home—indicating critical housing vulnerabilities such as economic precarity, overcrowding, and social isolation.

Rental prices in Thessaloniki increased by 65% between 2016 and 2023, placing significant pressure on household budgets. Additionally, the city's housing stock is largely outdated and energy-inefficient, with around 50% of homes being over 45 years old. Many of these dwellings are in poor condition, lacking adequate heating systems and exhibiting low energy performance. While the need for renovation is urgent, available resources and strategic interventions remain limited.

The affordability crisis is further exacerbated by a **high vacancy rate**, with many properties remaining underutilized despite increasing housing demand. Between 2020 and 2023, the central municipality of Thessaloniki saw a 9% rise in vacant municipal properties, which remain largely unused. These public assets represent a significant, yet untapped, opportunity for conversion into social rental housing. Across the wider

metropolitan area, 35,474 homes were vacant in 2020, a figure that increased by 8.9% —or approximately 2,900 additional units— by 2023.

Currently, the most important **housing policy initiative in Thessaloniki** is the pilot social housing programme funded by the RRF aiming to mobilise and socialise long-term vacant public properties to create a network of social housing units. The limited funding allows for the renovation and return of 40 units in total by March 2026 with expected structural funds to cover additional 60 housing units as of 2026.

Table 1 Assets and barriers for the creation of cooperative and social housing in Thessaloniki, by CALICO module (governance, building, legal & finance, social) as discussed by ULG Thessaloniki members.

Governance

Assets:

Local momentum exists, driven by a clear recognition of the housing crisis—with robust know-how and supporting evidence—combined with minimal political resistance. There is a strong bottom-up approach at the local level, accompanied by an increasing role and capacity of the local authority. Growing citizen awareness and willingness to participate further underpin these efforts, while MDAT can act like a “Pirate Ship”.

Barriers:

The absence of a national housing policy and the reliance on market-based solutions—characterized by scattered measures—undermine coordinated action. There is a noted lack of supportive institutional backing, and decision-makers often rely on their own expertise. Moreover, government interventions tend to promote private interests rather than fostering social initiatives.

Building

Assets:

There is significant potential to create a social housing stock by socializing vacant properties. Although empty homes are widely dispersed across the city, ongoing processes and methodologies to identify and re-purpose these housing units are in place. Publicly owned buildings represent a considerable asset; however, challenges remain in mapping these properties and engaging with relevant institutions. New know-how in reuse and energy performance is developing alongside specialized staff, and collective visions already exist within community groups regarding the future appearance and function of these buildings.

Barriers:

The existing housing stock suffers from very poor energy performance, and efforts to implement improvements face substantial hurdles. Funding is neither tailored, nor sufficient for the necessary energy upscaling, compounded by rising construction costs and the inherent challenges of small homeownership in older, less accessible properties. Additionally, neighborhood divisions along income lines and a disconnect between green transition objectives (which focus on energy improvements) and social outcomes, further complicate efforts. There is also a shortage of a cohesive building management culture, and the current green transition funding mechanisms are not well-suited for the deep renovation of entire buildings.

Legal & Financial

Finance – Assets:

Finance – Barriers:

The involvement of financial and funding experts collaborating with MDAT is an important asset. Investments in human capital are ongoing.

Funding tools for social and solidarity economy (SSE) businesses remain limited, with no specific funding or loan mechanisms available for cooperative housing. The absence of tax exemptions for Social Rental Agencies (SRAs) or cooperatives further constrains development. Existing funding instruments often fail to address critical aspects of the process, such as renovation and maintenance, and the lack of long-term prospects creates a vicious cycle of underinvestment.

Legal – Assets:

There are active efforts by various actors to shape housing policies, with legal experts advising and working alongside MDAT. A growing momentum exists for legal change, accompanied by increasing discussions around affordable and social housing policies. Solidarity and community building on these issues are evident, and new initiatives continue to emerge.

Legal – Barriers:

There is no comprehensive legal framework supporting social housing. The prevalence of small-scale homeownership, coupled with lengthy bureaucratic processes, poses additional challenges.

Social

Assets:

There is a clear vision for cooperative, friend-based living, underpinned by an established concept of mutual assistance. Initiatives focus on protecting seniors' rights, and the will among seniors to develop cohousing is strong. A robust sense of family, where multi-generational support (such as grandparents caring for grandchildren) is common, underlies these initiatives. Furthermore, a powerful bottom-up movement is slowly beginning to influence political actors.

Barriers:

Despite these strengths, there is a notable lack of a legal framework to support grassroots social housing groups, often even hindering their progress. Social security—especially relating to health—is inadequate. Many community members lack knowledge about accessing financial support for housing-related needs, such as renovations or rental assistance. Furthermore, the sense of community is sometimes limited even within the same building, and the strong familial bonds can paradoxically inhibit the formation of broader connections and innovative ideas. There is insufficient groundwork for sustained voluntary work, and social housing programs to date have largely overlooked the needs of people with special requirements (for example, accessibility issues).

Additionally, there is a perceived stigma associated with joining cooperative housing facilities.

In this context, transferring innovative practices—such as those developed in the CALICO project, which promotes a range of social and affordable housing models—is particularly relevant and timely.

1.2 Policy Response

The lack of coordinated housing policies, the underutilization of vacant properties, and an unregulated private rental market are all contributing to growing housing insecurity in Thessaloniki. At the same time, figures related to household type and structure, point to a strong demand for alternative, community-oriented housing models. Inspired by the CALICO project in Brussels, this investment plan proposes the development of inclusive cohousing projects that:

- Integrate intergenerational living;
- provide support for single-parent and elderly residents; and
- foster shared spaces for everyday care, mutual aid, and community resilience.

Addressing these challenges and integrating the above practices/models for social housing development, requires the

- introduction of social housing measures;
- Regulation of vacancies through the effective reuse of vacant buildings; and
- targeted renovation of the aging housing stock to meet contemporary standards of energy efficiency and livability.

In particular, Housing Thessaloniki has as a strategic priority the socialisation of vacant properties, primarily those of public ownership in order to optimise the duration of affordability.

To initiate the investment plan, the city will launch a lived experiment in non-speculative, fair access to quality housing by repurposing the vacant public property on Siatistis Street. The listed building, owned by the Municipality of Thessaloniki and located in the wider city centre of Thessaloniki, can accommodate around 10 - 11 housing units. Although the building is under heritage protection, its status allows for extensive interior interventions, making it an ideal candidate for deep renovation that combines social housing, cohousing and energy-efficiency upgrading.

The project involves the full renovation and redesign of this empty building into a social housing complex that integrates cohousing elements. It will not only provide secure, affordable homes, but also function as a testing ground for participatory governance and community-based living in the Greek context. The residential programme will include cohousing units specifically for single-parent families led by women, alongside units designed for elderly residents and generic users, coupled with access to tailored social support and care infrastructures. In line with the principles of the CALICO project in Brussels, the emphasis will be on mutual aid, interdependence and long-term affordability, with two NGOs foreseen as key partners for managing and supporting the units for single-parent and elderly households.

Technically, the Siatistis intervention will showcase how to socialise and upgrade a listed vacant building into high-quality, energy-efficient social housing. Planned measures include optimised energy upscaling interventions at rigorous cost, the introduction of nature-based solutions and other energy-efficiency features

at building level, and systems to monitor energy use per building and per unit. These will be accompanied by educational workshops so that future tenants understand how to operate their homes efficiently, and by exploring links with local energy communities to further stabilise housing and energy costs over time.

On the process side, Siatistis will concentrate and connect several of the testing actions developed within Cities 4 Co-housing. **Resident Voice Labs**, small facilitated workshops with potential residents and local actors, will be used to surface everyday needs, fears and wishes around living together in the building. **Neighbourhood “cells”**, i.e. small, place-based groups linking residents with nearby initiatives and services, will help anchor the project in the surrounding area and build local support networks. A **plain-language Statute Starter Kit**, a set of simple, ready-to-adapt rules and governance templates, will guide future inhabitants in co-drafting their internal regulations and decision-making procedures without legal jargon. An **“Archilab-lite” co-design sprint**, a short and focused series of design sessions, will bring together candidate residents, NGOs and technical services to define everyday routines, the organisation of common spaces, house rules and gender- and care-sensitive uses of shared areas. Together, these tools will generate a **co-produced design brief** (a shared document that translates residents’ priorities into concrete spatial and functional requirements for designers) and a **“commons playbook”** (a practical manual on how the building and shared spaces are collectively governed and cared for), reducing future conflicts and strengthening resident ownership over both space and governance.

Finally, the Siatistis pilot is conceived as the first node in a broader vacancy-to-social-/cohousing strategy. In parallel with the building’s redevelopment, Housing Thessaloniki and MDAT will refine Social Rental Agency procedures (including gender- and care-informed matching pathways) and develop a pipeline of additional vacant public assets suitable for cooperative and social rental housing. In this way, the Siatistis project becomes both a flagship demonstrator and a learning laboratory for scaling up non-speculative, community-led housing solutions across Thessaloniki.

2: Investment Proposal

2.1 Specific Objectives

Overall objective: Create a lived experience of non-speculative, fair and quality housing with community participation in a context of regulatory vacuum.

Governance

- Establish and reinforce processes of meaningful community participation in decision-making, planning, and implementing the project;
- Better understand the needs of the local population, especially vulnerable groups;
- Better understand the extent of the housing crisis in Thessaloniki by estimating the number of people overburdened by housing costs;

Legal & finance

- Develop and test a prototype for a residents’ association and its bylaws that will be adopted in other projects too in the future.

Building

- Socialise and reuse old, vacant buildings, especially publicly owned for social housing and for implementing exemplary investments for co-housing and potentially cooperative housing (mixed tenure systems);
- Ensure the optimisation of the use of space to avoid the overcrowding conditions that appear in private housing units;
- Include energy efficiency design principles and elements throughout the redevelopment process.

Social

- Establish and reinforce processes of meaningful community participation in everyday management of social housing projects;
- Experiment with innovative cohousing practices to support the needs of vulnerable populations (esp. Women, immigrants, homeless, etc.)

2.2 Adapted Practice

The CALICO project is a core practice of the Cities 4 Co-housing URBACT Innovation Transfer Network. The innovation of the CALICO project lies mainly in the integrated approach it implements. It developed a new governance model for community-led housing which integrates issues of empowerment, social inclusion, gender equality, wellbeing and health care, intercultural dialogue, solidarity and community engagement, as well as sustainability issues by both guaranteeing a permanent affordability of the housing and collectively managing the land.

Elements of the innovative practice that will be capitalised upon in Thessaloniki are as follows:

Governance

CALICO stands as an example of successful, community-driven urban development, where a well-structured partnership and inclusive governance model helped create sustainable, socially diverse living environments. At its core was a Steering Committee responsible for delegating tasks and overseeing all other committees. The governance model distinguished between two main types of committees:

- **Partner Committees:** bringing together project managers, administrators, and volunteer delegates to ensure overall coordination across housing, care and financial partners.
- **Resident Committees:** focusing on organising access to housing within each cluster and developing strategies for community living, care and neighbourhood engagement.

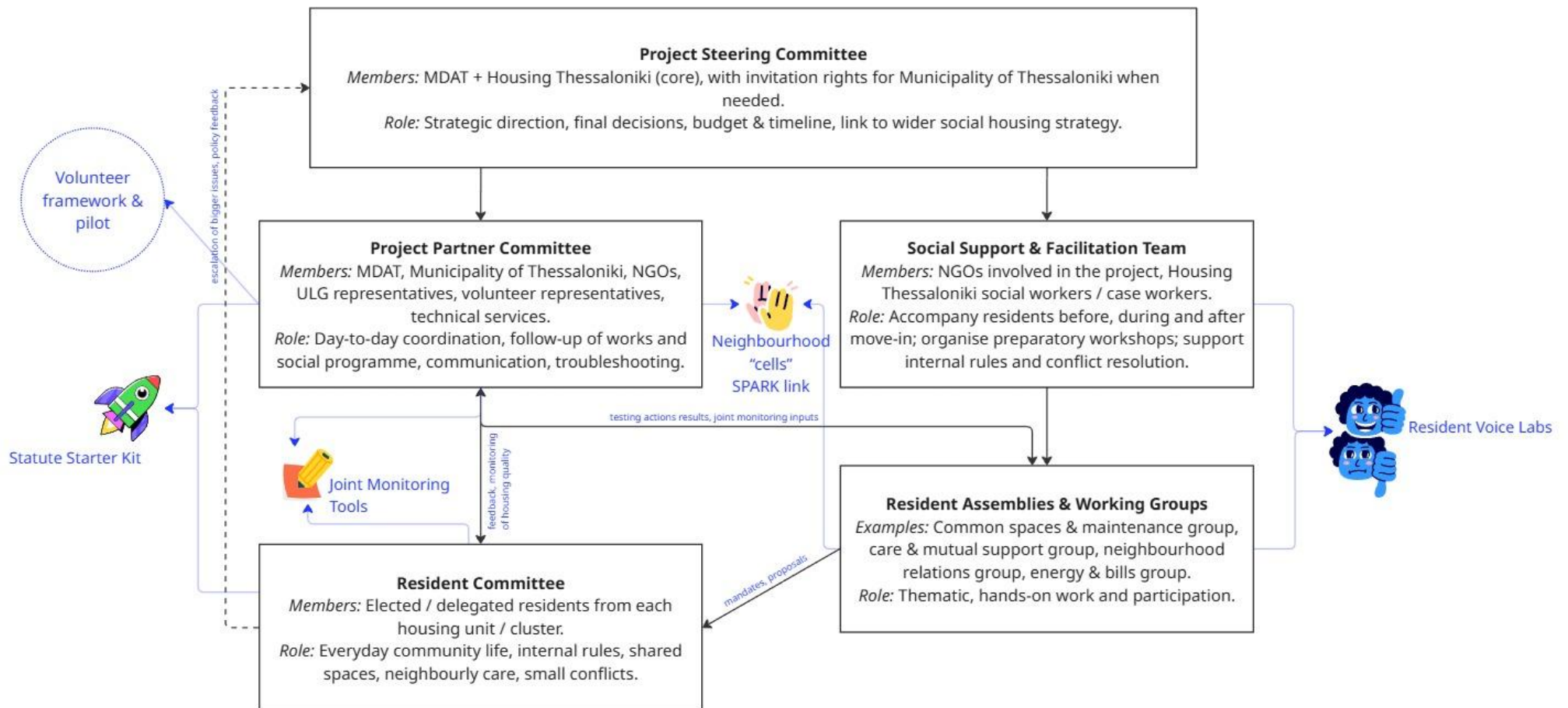
For two years prior to and one year following the project's launch, CLTB, Angela.D and Pass-ages provided sustained social support, helping residents to build trust, develop shared rules and practices, and navigate their new roles. The primary objective was the **emancipation of residents**, so that they could progressively assume full control over managing both the building and their community life.

Building on this experience, the Siatistis project in Thessaloniki will adapt and translate these governance principles as follows:

- **Create a Project Steering Committee** with members from MDAT (Major Development Agency of Thessaloniki) and Housing Thessaloniki, with a clear mandate to supervise the overall process

(technical works, financing, allocation, governance tools) and to ensure alignment with the broader social housing strategy.

- **Develop a Project Partner Committee** with representatives of all interested parties, including MDAT, the Municipality of Thessaloniki, key NGOs (working with single-parent families, elderly people and potentially Housing First beneficiaries), volunteers and members of the URBACT Urban Local Group (ULG). This body will coordinate day-to-day implementation, communication and troubleshooting.
- **Create a volunteering framework and a small-scale volunteering plan** for Housing Thessaloniki and pilot its operation through the Siatistis project (e.g. support for common areas, peer-to-peer assistance, neighbourly care, everyday maintenance).
- **Develop systems, tools and processes for genuine participation of communities in the management of social housing units**, including plain-language statutes, co-drafted internal regulations, and simple tools for collective decision-making and conflict resolution.
- **Develop and test systems for joint monitoring of the quality of housing units and services**, involving tenants, NGOs and Housing Thessaloniki (e.g. regular check-ins, satisfaction surveys, joint inspections, feedback loops into maintenance and support).
- **Design tenant participation mechanisms and build the initial community** in collaboration with the NGOs *before* the launch of the redevelopment phase (e.g. preparatory workshops, Resident Voice Labs, “getting to know each other” meetings, co-design sessions on house rules and shared spaces).
- **Create a Resident Committee (or committees)** that will progressively assume responsibility for everyday community life, internal rules, mutual support practices and the use of shared spaces, with mentoring and facilitation support during the first years.
- **Define a clear governance charter and MoUs** between MDAT, Housing Thessaloniki, NGOs and resident representatives, clarifying roles, responsibilities, decision-making procedures and minimum guarantees of affordability and non-speculation.
- **Link the Siatistis governance model to the wider C4CH testing actions and to SPAR-C, Shared Place for Adaptive Repurposing for Cohousing**, using tools such as Resident Voice Labs, “statute starter kits” and neighbourhood “cells” to ensure that learning from the pilot can be transferred and scaled to future social and co-housing projects in Thessaloniki.



Social

The CALICO project employs a community-led strategy to address housing challenges among vulnerable groups. By promoting collective ownership, the CLT model fosters supportive networks and inclusive, resilient communities. It provides a robust foundation for innovative social housing solutions that respond not only to the shortage of affordable homes, but also to broader social challenges such as population ageing, gentrification, increasing demands for informal care and the needs of groups facing multiple vulnerabilities.

- **Community:** CALICO deliberately fosters an intergenerational and socially diverse community through targeted allocation procedures within each housing cluster, ensuring a balanced mix of households and life situations.
- **Gender:** The project places gender inclusion at its core, with Angela.D developing a cohousing cluster for elderly women and single mothers, and integrating a gender lens into allocation, support and governance.
- **Care:** CALICO has developed a model of community-led care embedded in co-housing and in the wider neighbourhood, taking into account intercultural and gender dimensions and recognising residents as both providers and receivers of care over time.

The Siatistis cohousing project will translate and adapt these principles to Thessaloniki by:

- **Creating a blueprint for referral and support systems** for the Social Rental Agency (SRA), through the optimal involvement of social partners (Municipality, MDAT, Housing Thessaloniki, NGOs and other welfare actors). This will define clear pathways into housing for different target groups and ensure that beneficiaries of social programmes receive ongoing social support rather than one-off assistance.
- **Reserving specific housing units for Housing First beneficiaries and other highly vulnerable households**, coupled with tailored support services (e.g. case management, psychosocial support, liaison with health and employment services), so that Siatistis functions as a demonstrator of how housing and support can be integrated in practice.
- **Integrating gender and care into eligibility, matching and everyday support**, ensuring that single-parent families led by women, elderly residents and other care-intensive households are prioritised where appropriate, matched into suitable units, and accompanied by services that recognise and redistribute care responsibilities.
- **Developing systems and tools for collective building management** in cases where whole buildings are used for social/co-housing (such as Siatistis), including shared rules for common spaces, joint decision-making on everyday issues, and simple mechanisms for dealing with conflicts and vulnerabilities.

- **Organising community-building and care-oriented activities at neighbourhood level**, using Siatistis as a local hub that connects residents to the SPARK¹ space and to existing networks (neighbourhood initiatives, social centres, care and solidarity structures), and encourages residents to participate actively in district-level life.
- **Embedding joint monitoring of social outcomes**, whereby residents, NGOs and Housing Thessaloniki regularly assess not only the physical quality of housing, but also well-being, social ties, perceived safety, and the adequacy of support and care arrangements, and feed these findings back into the wider SRA model.

In this way, the Siatistis project will act as a concrete, place-based testbed for a socially sensitive, gender-aware and care-informed approach to social and co-housing in Thessaloniki, generating tools and protocols that can be replicated in future projects.

Legal & finance model

Alongside its people-centred approach, the CALICO project is firmly committed to long-term housing affordability. This is guaranteed through the **Community Land Trust (CLT) model**, an innovative form of tenure where **land ownership is separated from building ownership**. The land is held collectively and permanently removed from the speculative market, while the individual apartments can be owned or rented under strict non-speculative rules. In this way, housing is treated as a *common resource* rather than a financial asset.

In Thessaloniki, and given the complete absence of a similar institutional framework and tools, the Siatistis project will not replicate the CLT model as such. Instead, it will focus on the **socialisation of vacant properties**, ensuring that selected buildings are used as long-term, non-speculative social and cohousing assets. As in CALICO, and explicitly against policies that promote housing financialisation, housing is not treated as a commodity, but as a shared resource that guarantees access to affordable, quality shelter as a basic human right.

Modes of tenure and allocation

CALICO distinguishes itself by offering a **diverse mix of housing tenures**, tailored to different needs and income levels. In CALICO, part of the housing stock is owned by two cooperatives (Vill'ages de Pass-ages and Fair Ground Brussels), which act as social/solidarity investors: they acquire dwellings and rent them out under non-speculative conditions, with capped dividends and long-term socialisation commitments. The CLTB cluster combines shared-ownership units and social rental dwellings on land held by the CLTB foundation, all governed by CLT affordability rules and resale restrictions. Across the project, the Social Real

¹ SPARK is envisioned as the city's **housing innovation hub**: a coworking and coproduction space operated by Housing Thessaloniki and MDAT, where municipal staff, NGOs, researchers, activists and residents can work together on concrete housing solutions. It will function both as a **back office** for the Social Rental Agency (supporting case work, coordination and data analysis) and as a **front-facing space** for the public, hosting information points, advice sessions for tenants and owners, small exhibitions and open meetings on housing and energy. Within Cities 4 Co-housing, SPARK will act as the **physical anchor** for several testing actions, providing a stable venue for Resident Voice Labs, neighbourhood "cells" and co-design workshops linked to Siatistis and future socialised buildings. Over time, it is intended to become a **permanent infrastructure for coproduction**, where new governance tools, legal-financial models and building pilots can be developed, monitored and debated, ensuring that the lessons from the Siatistis experiment feed directly into a broader, long-term housing strategy for Thessaloniki.

Estate Agency Logement pour Tous manages the social rental and Housing First units, while specialised partners such as CPAS de Forest and Diogenes support the Housing First residents.

To guarantee generational and socio-economic balance, allocation in CALICO is guided by clear requirements, including:

- At least **50% of households** include at least one adult over 55 years old.
- At least **66% of households** are eligible for social housing.
- Allocation procedures are **adapted to each cluster**, reflecting its specific social and care objectives.

For Thessaloniki, the Siatistis project will **draw on these principles** while adapting them to the national legislation and to the emerging Social Rental Agency (SRA) framework. The pilot will:

- Test **non-speculative, social rental and cost-rental tenures** in a fully socialised building.
- Combine “standard” social rental units with **Housing First units** and cohousing arrangements for specific groups (single-parent families, elderly residents), within the Greek legal and welfare context.
- Develop **allocation and eligibility criteria** that ensure an intergenerational, socially mixed community while remaining compatible with national social housing and social policy rules.

Finance and funding sources

CALICO is financed through a **diverse mix of European and local funding and co-financing sources**, combining European funds, city-level contributions and socially oriented finance. This layered financing model helps secure affordability, cover higher upfront costs of deep renovation and care infrastructures, and protect the project from speculative pressures.

In Thessaloniki, Siatistis is conceived as a **flagship investment** that will test how a similar logic can be implemented in a context **without a CLT law**, but with access to structural funds and public financing tools. At the same time, there is potential for CoE Development Bank and EIB loans with relevant planning already underway. The specific legal–financial objectives that seek to overcome key barriers and shortages are:

- **Mapping relevant legislation** that could allow a *functional simulation* of the CLT model in the Greek context (e.g. long-term public ownership, use rights, non-profit entities, non-speculative covenants), and identifying legal pathways for securing long-term affordability and protection from resale/speculation. A relevant study has already been conducted by MDAT in the past and will be mobilised and adapted for this purpose.
- **Mobilising existing structural funds (ESF+ and ERDF) and Council of Europe Development Bank loans** for exemplary investments at building level, using Siatistis as a demonstrator of how vacancy socialisation, deep renovation and cohousing can be financed within the current EU and national frameworks.
- **Re-visiting and strengthening the SRA business plan to:**
 - Integrate **cost-rental mechanisms** (transparent rent-setting based on costs rather than market values),
 - Explore **mixed-tenure solutions** (social rental, cost-rental, Housing First units) that support financial sustainability while keeping the project non-speculative,
 - Define rules for **reinvestment of any surpluses** into maintenance, future social housing/cohousing projects and community-support activities.

Through Siatistis, the city will thus begin to build a **legal and financial blueprint** for non-speculative, socially oriented housing investments based on vacancy socialisation, which can be scaled up to additional buildings and programmes under Housing Thessaloniki and MDAT in the coming years.

Building and spatial programme

In addition to its CLT tenure model, one of CALICO's key innovations lies in the **diversity of housing options and shared spaces** concentrated in a single building.

The CALICO project brings together **34 dwellings organised in three clusters**:

- **CLTB cluster (12 units):**
 - 8 owner-occupied dwellings for households within social housing income limits;
 - 4 social rental dwellings;
 - 2 Housing First units providing direct access to housing for people who have experienced homelessness.
- **Angela.D cluster (10 units):**
 - 10 rental dwellings owned by Fair Ground and allocated to women in precarious situations, managed under social rental conditions.
- **Pass-ages cluster (10 units):**
 - 10 dwellings owned by the Vill'ages de Pass-ages cooperative, combining cooperative residents and social tenants.

Beyond the dwellings, CALICO integrates **care facilities and shared spaces** within the building and its plot: a birth facility and an end-of-life facility, a shared apartment for the residents, a common space on the ground floor open to the wider neighbourhood, a semi-public garden for both inhabitants and neighbours, and parking spaces (cars and bicycles). These functions embed the project in the surrounding area and make the building a **small local hub for community life and care**, not just a block of flats.

Design process and co-creation

Because of the strict **three-year UIA funding deadline**, CALICO partners opted for a **turn-key purchase from a developer**, prioritising timely delivery and eligibility of expenditure. This necessarily **limited early-stage input from residents** into the design and layout of the building.

This is a deliberate departure from the usual **CLTB practice**, where the organisation typically runs "**Archilabs**": collaborative workshops in which future residents, architects and other stakeholders co-design key aspects such as the configuration of common spaces, accessibility solutions, and everyday-use layouts. In CALICO, much of the co-creation had to be shifted to **post-construction phases** (rules, care practices, use of common areas) rather than the bricks-and-mortar design itself.

For the transfer to Thessaloniki, this tension becomes a **learning point**: Siatistis aims to **re-centre co-design** within the constraints of Greek public procurement and listed-building regulations, by front-loading participation in the programming and internal layout of the building.

Energy efficiency and climate-related features

The CALICO building has been designed and constructed to comply with **high energy performance standards** set by the Brussels-Capital Region. However, CALICO's experience underlines that **technical performance alone is not enough**: the way residents use their homes is crucial. To unlock the full potential of the building, CLTB organises **workshops and information sessions** to familiarise residents with ventilation systems, heating, shading and everyday practices that keep bills low and comfort high.

This combination of **efficient building fabric and resident education** is a key element of the adapted practice.

Adaptation to the Siatistis building

In Thessaloniki, the Siatistis building will serve as a **demonstrator of how a listed vacant building can be transformed into energy-efficient social/cohousing**, while embedding participation and education from the outset. Building on CALICO's lessons, the Siatistis intervention will:

- **Develop systems, tools and processes for genuine community participation in the design and adaptation of the building**, including co-design workshops with future residents, NGOs and technical services (an "Archilab-lite" approach) to shape and/or finalise internal layouts, common spaces and everyday-use scenarios.
- **Optimise energy upscaling interventions at rigorous cost**, focusing on measures that significantly reduce consumption in a deep retrofit context (insulation, airtightness, efficient heating/cooling and ventilation, shading, window upgrades, etc.), while respecting the building's listed status.
- **Introduce nature-based solutions (NBS) and energy-efficiency features at building level**, such as green elements for shading and microclimate, and systems to monitor energy use per building and per unit. This monitoring will support both better management and learning across future projects.
- **Ensure energy-efficiency awareness among social housing tenants** by running **educational workshops** on how to operate their homes (heating/cooling, ventilation, shading, appliances) and how this links to comfort and cost.
- **Explore links with energy communities**, assessing whether some of the building's units and/or common services can be connected to local renewable energy production schemes, further stabilising costs and reinforcing the idea of housing and energy as shared, non-speculative resources.

In this way, the **"building" dimension of CALICO** is translated in Thessaloniki not just as a physical retrofit, but as a combined package of **spatial programming, co-design, energy upgrading and resident empowerment**, using Siatistis as a flagship pilot for future vacancy-to-home and co-housing projects in the city.

2.3 Stakeholders & Partners: Mapping and analysis

The Cities 4 Cohousing initiative in Thessaloniki engages a diverse range of stakeholders with complementary interests, capacities, and motivations (for a full list of stakeholders mapped and analysed in the context of this project see ANNEX):

- **Municipal Authorities** (e.g., Municipality of Thessaloniki, Deputy Mayor's Offices, Department of Asset Management) are highly motivated to integrate cohousing into urban development, promote social inclusion, and repurpose underused public assets while aligning with EU policy priorities.
- **Regional and National Bodies** (e.g., Ministry of Social Cohesion, KKPKM) see cohousing as a tool to reduce housing exclusion, improve care provision, and support vulnerable groups transitioning from institutional settings.
- **Civil Society Organizations and NGOs** (e.g., ARSIS, PRAKSIS, IRIDA, Diotima, IASIS, Solidarity Cohousing Initiative) are driven by goals of safe, affordable, and inclusive housing, particularly for women, migrants, young people, and seniors, combining direct support services with advocacy for systemic change.
- **Academic and Professional Actors** (e.g., Aristotle University, Heinrich Boell Foundation, CAN Studios) bring technical expertise, research capacity, and experience in participatory design and public engagement to legitimize and scale community-led housing models.
- **Faith-based and Philanthropic Institutions** (e.g., Church of Greece, Papafeio Foundation, Hellenic Anti-Cancer Society, Stavros Niarchos Foundation) hold significant real estate and funding capacity, with growing interest in socially beneficial uses and partnerships.
- **Finance Actors** (e.g., Cooperative Bank of Karditsa) are exploring innovative financial tools and cooperative lending models to make community-led housing viable.

Overall, stakeholders are motivated by a shared commitment to housing as a social right, community empowerment, and inclusive urban transformation, but need supportive legal frameworks, stable funding mechanisms, and coordination to translate ambition into action.

Out of these stakeholders, those deemed directly relevant and interested were included in the URBACT Local Group of Thessaloniki and contributed in the development of both this investment plan and the testing actions.

No.	Stakeholder Organisation	Representatives
1	Aristotle University of Thessaloniki	Panos-Arion Hatziprokopiou
2	CoHab	Katerina Boucoyannis, Dimitra Siatitsa, Konstantina Theodorou
3	Municipality of Thessaloniki – Planning Department	Andreas Karadakis, Athina Chontolidou
4	IOM (International Organization for Migration)	Stylianios Kelaiditis
5	Greek Helsinki Monitor (Hellenic League for Human Rights)	Elli Meliou

6	Heinrich Böll Foundation	Giorgos Melissourgios
7	MDAT – Housing Thessaloniki Office	Dimitris Altinoglou, Maria Karanikola, Klearchos Lazidis, Penny Seferiadou, Paola Seremetis, Eva Tatsidou
8	NGO ARSIS	Stefania Dereli, Klio Savvaki
9	NGO Women's Centre IRIDA	Marianna Giagkini, Marina Vrentzou
10	NGO PRAKSIS	Foetini Kelektzoglou
11	Perivolarides	Louizos Michalis
12	Solidarity Co-housing Initiative	Aristea Kourita, Philippos Polatsidis
13	Co-housing 60+ Initiative	Sakis Kavakopoulos
14	Solidarity Now	Ioanna Fourkiotou

For a summary of interests of stakeholders, capacity and major actions undertaken for engagement: see ANNEX.

2.4. Integrative approach and participative practice

Participatory Processes

The plan draws on several processes already underway in the city which encapsulate participatory processes and collaborative work on social and public housing in Thessaloniki. The multi-stakeholder mechanism related to housing had already been mobilised starting in 2020 with the URBACT APN ROOF collectively working on social and affordable housing and combating homelessness in Thessaloniki, a process which generated a) an integrated action plan at city level, b) defined and rolled out parameters of a city wide study on social and affordable housing which has constituted the evidence backbone in the design of local housing policies. The ULG established within the framework of Cities 4 Co-housing therefore capitalises on previous stakeholder work, expanding the spectrum of participants to include newly emerging housing initiatives as well as civil society organisations which relate to CALICO modules of care and gender.

Integrated approach

Vertical integration: The investment plan builds on processes that have already been put in place which have required intense collaboration with multiple levels of governance and it will therefore build on the trust and working methods established through these processes. More specifically, the pilot social housing programme implemented since 2023 is a tri-partite collaboration between the central government (Ministry of Family and Social Cohesion), the Municipality of Thessaloniki and the MDAT Social Rental Agency. As the project is a novel intervention in the area of social and public housing, it has in tandem required the development of systems and models of collaboration among multiple levels of governance. This in practice has meant developing models of cooperation among local level actors (institutional and public property owners), as well as a structure for collaborating with central institutions (including processing necessary legal changes for the facilitation of the delivery of social housing units). The current financial framework for the rolling out of the investment plan includes central financing from the Ministry of Family and Social Cohesion

as well as regional funding authorities in charge of structural funds and the central Municipality as the main beneficiary with MDAT SRA as the implementing partner.

Territorial integration

The pilot programme has allowed for MDAT SRA to establish a network of collaborating municipalities which actively participate in the social housing programme and have signed Memoranda of Understanding with MDAT for this purpose. As the main strategic priority of MDAT SRA is to focus on re-use of vacancies and that these vacancies are dispersed across the city covering all 11 municipalities of the metropolitan area, it is of utmost importance to systematise this collaboration with a wider network of municipalities and to develop consensus on the commitment to public, social and cooperative housing, including the mobilisation of technical and other resources of municipalities including policy tools available to them. In the specific case of the investment plan, the intervention area concerns the involvement of the central municipality (City of Thessaloniki) and the Municipality of Themi which is the owner of the property around which the investment plan is designed.

Horizontal integration

Housing and issues related to the built environment and interventions that aim to counter housing exclusion require the mobilisation of various policy fields which are within the mandate of local authorities, which include coordinated efforts across technical departments as well as planning, tourism, programming and social services. The ULG set up tries to cover this diversity and either through direct participation or bilateral engagement aims to create a shared understanding which can collectively facilitate the generation and delivery of fair and just housing.

Mix of social and hard investments

The investment plan, in line with the current activities of MDAT SRA through the pilot social housing programme, combines soft and hard investments, namely costs for renovation of a cultural heritage building with significant potential to implement a number of the CALICO modules which would require soft investment and measures, such as a mix-tenure model which includes co-housing, HF interventions, cost rental and potentially cooperative housing. It should also be noted that the investment plan will link up with the interventions planned regarding social cohesion and community level activities within the framework of the Plan Einstein Academy investment plan of MDAT (also an URBACT transfer network).

IP Section 3: Actions

Module I. Governance

G1 – Set up multi-level governance for Siatistis and the social housing strategy

Create and formalise the Project Steering Committee (MDAT and Housing Thessaloniki) and the Partner Committee (Municipality, NGOs, ULG, etc.) with clear mandates, MoUs and decision-making procedures.

Responsible: MDAT / Housing Thessaloniki

Deadline: End of Year 2 of Investment Plan (first year of building operation)

The challenge:

Currently, social housing and homelessness responses in Thessaloniki are fragmented, project-based and heavily top-down. Housing programmes are designed and managed by public bodies and NGOs with limited structured participation of tenants or grassroots groups. The emerging Social Rental Agency (Housing Thessaloniki) needs a clear, transparent governance framework that:

- clarifies roles and responsibilities between MDAT, the Municipality, NGOs and other partners,
- embeds tenants and local communities in decision-making,
- and can be scaled from one building (Siatistis) to a broader pipeline of socialised units.

Without this, there is a risk of duplication, conflict, and low legitimacy of allocation and management decisions.

CALICO shows how a complex housing and care project can be governed through:

- a **Steering Committee** with overall strategic responsibility,
- **Partner Committees** that coordinate between professional partners,
- and **Resident Committees** and assemblies that manage everyday life, rules and shared spaces.

This multi-layered structure ensures both institutional anchoring and resident empowerment. Adapting this to Thessaloniki provides a tested model for:

- distributing responsibilities,
- giving residents a structured voice,
- and building stable alliances between public, non-profit and grassroots actors.

The action proposes to **design, formalise and pilot** a CALICO-inspired governance framework around the Siatistis building, consisting of:

1. **Project Steering Committee (PSC)** – MDAT + Housing Thessaloniki as core members, with the Municipality invited on key decisions.
2. **Project Partner Committee (PPC)** – MDAT, Municipality (Programming, Social Services), NGOs (ARSIS, PRAKSIS, Solidarity Now, Caritas, IRIDA, IOM), tenants' organisation, universities, tenants' reps.

3. **Resident Committee (RC)** – elected / delegated residents of Siatistis, representing different clusters (single parents, older people, HF units).
4. **Resident Assemblies & Working Groups** – open resident meetings and small thematic groups (common spaces, neighbourhood relations, energy & bills, care & support).

The aim is to make all major decisions around Siatistis (allocation criteria, house rules, use of common spaces, problem-solving, monitoring, etc.) pass through this framework, and then codify it as a governance model for future socialised buildings.

This action builds directly on the first testing action, namely the **Statute Starter Kit**, which will be used to co-draft internal rules and governance mechanisms with potential residents and partners. The tested tools will provide evidence that residents and NGOs are willing and able to participate meaningfully in governance if invited through clear, accessible formats.

Key steps:

1. **Design phase (Months 1–6)**
 - Draft the proposed governance architecture (PSC, PPC, RC, assemblies) and their mandates.
 - Prepare simple ToR and a “governance charter” for Siatistis.
 - Discuss and refine within the ULG.
2. **Formalisation phase (Months 6–12)**
 - Officially establish the PSC and PPC (decisions by MDAT and Municipality).
 - Define membership, meeting frequency, decision rules and reporting lines.
 - Integrate governance requirements (e.g. resident participation) in tender/contract docs where relevant.
3. **Resident governance set-up (Months 12–24)**
 - Use testing actions (statute kit) to co-define RC composition, tasks and rules.
 - Prepare and hold first Resident Assembly, elect/mandate RC.
 - Establish 1–2 pilot working groups (e.g. common spaces, care & support).
4. **Consolidation and learning (Months 24–36)**
 - Document how governance works in practice and adjust charter.
 - Translate lessons into a generic “governance model for socialised buildings” for Housing Thessaloniki.

Risks & mitigation:

- **Low participation/fatigue:** keep meetings short, provide childcare/translation if needed, use facilitation methods.
- **Power imbalances:** ensure NGOs/tenants have real voice (not just informally), use clear rules for decisions.
- **Institutional resistance:** involve municipal leadership early, show CALICO example and benefits (stability, legitimacy).

Partners:

Lead: MDAT / Housing Thessaloniki.

Key partners: Municipality of Thessaloniki (Programming Dept., Social Services, Mayor's office), NGOs (ARSIS, PRAKSIS, IRIDA, IOM), Heinrich Böll Institute, CoHab, Perivolarides, universities (AUTH, University of Manchester).

Beneficiaries: Future and current residents of Siatistis; future social housing tenants in other buildings.

Indicators

- Governance charter adopted (Y/N).
- Number of PSC and PPC meetings per year and attendance rate.
- Resident Committee established (Y/N) and number of meetings held.
- Number and diversity of actors participating in assemblies (gender, age, status).
- Qualitative feedback from residents and partners on transparency, trust and problem-solving.

Cross-cutting issues:

Gender: ensure representation of women (especially single mothers, caregivers) in PSC/PPC/RC; integrate gender questions in monitoring and decision-making.

Digital: use simple digital tools (mailing lists, messaging groups, online surveys) to share information, minutes and gather feedback.

Environmental: governance explicitly covers energy performance, NBS, and building-use practices; RC and working groups co-decide on rules related to energy use, waste, and use of garden/common spaces.

G2 – Design and pilot resident governance structures in Siatistis

Create the Resident Committee, resident assemblies and thematic working groups; co-draft plain-language internal rules/statutes and simple conflict-resolution procedures.

Responsible: MDAT / Housing Thessaloniki

Deadline: End of Year 2 of Investment Plan (first year of building operation)

The challenge:

In Thessaloniki there is no living tradition of cooperative or cohousing projects in which residents co-manage buildings, share responsibilities or operate under collectively drafted statutes. Tenants are typically treated as passive beneficiaries, with limited or no voice in house rules, problem-solving or the management of shared spaces. This undermines ownership, weakens social ties within buildings and places all expectations on overstretched public bodies and NGOs.

At the same time, Siatistis is envisioned as a flagship cohousing pilot, bringing together different profiles (single-parent households, older people, Housing First households, others) who will need simple, fair and transparent ways to take decisions and resolve conflicts. Without a clear resident-level governance framework, there is a risk that everyday tensions around cleaning, noise, guests, care duties or use of commons will escalate and be “sent upwards” to MDAT, the Municipality or NGOs, reproducing top-down dynamics and undermining the credibility of the model.

CALICO shows that effective cooperative housing relies on strong resident-level structures: Resident Committees, resident assemblies and thematic working groups that can adapt rules over time, mediate disputes and co-manage shared resources. Thessaloniki's Testing Action 1 (Resident Voice Labs & Statute Starter Kit) has already demonstrated that residents and NGOs can co-develop a values charter, by-laws and a governance "starter kit" if supported with plain-language tools and facilitation.

This action will therefore design and pilot building-level governance structures in Siatistis, consisting of:

- a Resident Committee (RC) elected or delegated from different resident clusters (e.g. single parents, older adults, Housing First residents),
- regular Resident Assemblies where all residents can participate in key decisions,
- 1–3 thematic working groups (commons & maintenance, neighbourhood relations, care & support / volunteering, energy & bills).

The aim is to ensure that issues such as house rules, management of common spaces, small maintenance, care arrangements and neighbour disputes are primarily handled at resident level, with clear escalation pathways to Housing Thessaloniki and partners only when needed. Over time, the Siatistis experience will provide a concrete, documented "resident governance model" that can be adapted to other socialised buildings in the city.

Key steps:

Design phase (Months 1–6)

- Translate the Statute Starter Kit into a Siatistis-specific draft of internal rules (membership, meetings, decision-making, conflict steps) in plain Greek.
- Propose a simple RC structure (size, mandate, term length, rotation) and 1–3 working-group themes based on the Siatistis mix.
- Discuss and refine the proposal with the ULG and future resident candidates (through Resident Voice Labs / neighbourhood cells).

Set-up phase (Months 6–18)

- Organise the first Resident Assembly with facilitation support from MDAT / CoHab and NGOs.
- Co-approve a basic "house charter" (values, rights, responsibilities) and endorse the RC model.
- Hold a first RC election / nomination process and formally establish at least one pilot working group (e.g. commons & maintenance).

Pilot operation (Months 18–30)

- Run regular RC meetings (e.g. monthly) and at least two Resident Assemblies per year.
- Use simple tools (meeting notes, problem log, decision tracker) to handle day-to-day issues and test the conflict-resolution ladder.
- Ensure RC representatives participate in the Project Partner Committee (PPC) on agreed issues (e.g. serious conflicts, re-lettings, building-level investments).

Consolidation and learning (Months 30–36)

- Review what has worked and what has not, using feedback from residents, NGOs and Housing Thessaloniki.
- Adjust RC mandates, working-group structure and internal rules accordingly.
- Produce a concise “Resident Governance Playbook for Socialised Buildings” to inform future pilots.

Risks & mitigation:

- Low participation / fatigue: keep meetings short and focused; rotate responsibilities; provide childcare and interpretation when needed; anchor RC meetings to existing rhythms (e.g. bill discussions, shared meals).
- Power imbalances: ensure explicit representation of single mothers, migrants and vulnerable groups; apply simple anti-domination rules in assemblies (time limits, turn-taking); ensure that RC has real influence (e.g. co-signature on key house rules).
- Institutional override: formalise escalation rules so that Housing Thessaloniki only intervenes directly in clearly defined cases (safety, legal breaches), and otherwise supports resident decisions.

Partners:

Lead: MDAT / Housing Thessaloniki.

Key partners: Municipality of Thessaloniki (Programming Dept., Social Services), NGOs (ARSIS, PRAKSIS, IRIDA, IOM, Solidarity Co-housing Initiative), CoHab, Perivolarides, universities (AUPh), Heinrich-Böll.

Beneficiaries: Residents of Siatistis; tenants in future socialised buildings.

Indicators

- Resident Committee formally established (Y/N) and number of meetings per year.
- Number of Resident Assemblies per year and participation (gender, age, status).
- Number and type of thematic working groups active.
- Share of everyday issues resolved at resident level vs escalated to Housing Thessaloniki / NGOs.
- Qualitative feedback from residents on fairness of rules, voice in decisions and conflict handling.

Cross-cutting issues:

Gender: ensure strong representation of women (especially single mothers and caregivers) in the RC and assemblies; include gender-sensitive questions in feedback tools (e.g. perceived fairness of care and cleaning duties).

Digital: use simple messaging groups and shared folders for RC communication and for sharing minutes; explore low-threshold online polls (e.g. for scheduling, quick choices).

Environmental: include energy use, waste, and use of garden / rooftop / commons as standing topics for RC and working groups; co-develop basic rules for energy-saving behaviours and waste sorting, conflict-resolution procedures.

G3 – Develop and test a volunteering framework linked to Housing Thessaloniki

Design a small-scale volunteering framework (roles, safeguards, coordination) and pilot it through Siatistis (support in common areas, neighbourly care, small maintenance, etc.).

Responsible: MDAT / Housing Thessaloniki

Deadline: End of Year 2 of Investment Plan (first year of building operation)

The challenge:

In the current social housing and homelessness response, much “volunteering” is informal, unstructured and dependent on individual goodwill, with unclear boundaries between professional tasks and neighbourly support. This can lead to uneven support across buildings, burnout among the most active residents or NGO staff, and situations where vulnerable people (often women) carry disproportionate care and cleaning burdens.

The Siatistis model explicitly aims to embed care and mutual support into everyday life, drawing on CALICO’s emphasis on community-based care and on Thessaloniki’s Testing Action 2, which highlights intergenerational “adopt-a-granny” type arrangements and care-centred matching pathways. Without a clear volunteering framework, however, it will be difficult to protect boundaries, manage risks, and ensure that care practices are gender- and rights-sensitive.

This action proposes to co-design and pilot a small-scale volunteering framework linked to Housing Thessaloniki, starting with Siatistis. It will define:

- a limited set of volunteer roles (e.g. common-space stewards, peer support / accompaniment, “neighbour check-in” volunteers, small maintenance helpers),
- basic safeguards (screening, consent, do-no-harm principles, confidentiality, supervision and referral rules),
- coordination routines between residents, NGOs and Housing Thessaloniki (who supervises, how incidents are managed, how volunteers are supported).

The framework will be designed so that it can later be extended to other buildings or neighbourhood “cells”, forming part of a broader Thessaloniki-specific model of social housing that takes care and volunteering seriously but does not exploit unpaid labour.

Key steps:

Co-design (Months 1–6)

- Map existing volunteering practices and assets among ULG partners (IRIDA, ARSIS, PRAKSIS, Perivolarides, Frontida sto Spiti, Solidarity Initiatives, etc.).
- Define 3–4 standard volunteer roles suitable for Siatistis, with clear task descriptions, boundaries and supervision lines.
- Draft a simple Volunteer Code of Conduct, consent form and incident-reporting template.

Pilot preparation (Months 6–12)

- Agree, within PSC/PPC, how volunteers are recruited (from residents, neighbourhood, student groups, NGOs), assessed and matched.

- Train a small group of residents and NGO staff on the framework (scope of roles, safeguarding, data protection and referral pathways).
- Integrate volunteering provisions into relevant SRA protocols (e.g. tenant support, crisis management).

Pilot implementation (Months 12–24)

- Deploy a limited number of volunteers in Siatistis (e.g. 5–10), covering at least two roles (common-space steward; neighbour check-in / accompaniment).
- Hold quarterly debriefs with residents, volunteers and NGOs to review workload, benefits and risks.
- Adjust role descriptions, safeguards and supervision in response to feedback.

Consolidation (Months 24–30)

- Document lessons learned in a “Volunteering Framework for Socialised Buildings” note and propose how it could be scaled or adapted (e.g. to other buildings, to vacancy-to-cohousing sites).
- Present findings to municipal leadership and national actors as part of broader discussions on care and community-based support.

Risks & mitigation:

- Role confusion / exploitation: make a clear distinction between professional tasks and volunteer roles; adopt written role descriptions and communicate them to all residents and staff.
- Unequal burden on women and migrants: monitor who volunteers and for what tasks; introduce caps on hours; rotate roles and encourage male residents to take on care-related tasks.
- Safeguarding incidents: embed simple risk-screening and referral protocols; ensure all volunteers sign the code of conduct and receive basic training on privacy, boundaries and crisis response.

Partners:

Lead: MDAT / Housing Thessaloniki.

Key partners: Municipality of Thessaloniki (Social Services), NGOs (IRIDA, ARSIS, PRAKSIS, Frontida sto Spiti), Perivolarides, CoHab, AUTH (for student volunteers / evaluation).

Beneficiaries: Residents of Siatistis; future tenants in other SRA-managed buildings; local volunteers.

Indicators

- Volunteering framework adopted by Housing Thessaloniki (Y/N).
- Number and profile of volunteers active in Siatistis (gender, age, resident/non-resident).
- Number and type of volunteer activities per month (e.g. common-space sessions, accompaniment, small fixes).
- Resident and volunteer satisfaction (short surveys / focus-group feedback).
- Number of incidents recorded and successfully managed under the safeguarding protocol.

Cross-cutting issues:

Gender: monitor gender distribution across volunteer roles and proactively encourage men to take up care-related and cleaning tasks; integrate gender and care questions into volunteer training and evaluation tools.

Digital: use simple digital tools (messaging groups, shared calendar) to schedule volunteer shifts and report issues; avoid complex systems that exclude less digitally literate residents.

Environmental: include basic “green volunteering” tasks such as supporting waste sorting, community gardening, and energy-saving campaigns within the building.

G4 – Establish joint monitoring and feedback systems for housing and governance quality

Set up tools and routines for joint monitoring (tenants, NGOs and Housing Thessaloniki) of housing quality, services, and governance performance, feeding back into SRA procedures.

Responsible: MDAT / Housing Thessaloniki

Deadline: End of Year 3 of Investment Plan

The challenge:

At present, feedback on housing quality and governance is fragmented: residents complain informally to individual NGOs or municipal services; NGOs report issues case-by-case; and Housing Thessaloniki lacks a systematic view of how buildings perform socially and physically. This leads to slow responses, duplicated effort and missed opportunities to learn from pilots such as Siatistis.

URBACT Testing Actions for Thessaloniki already include evaluation components (e.g. participation metrics, self-assessment of learning, barrier logs for the vacancy-to-cohousing pipeline), but these are currently time-bound and action-specific. There is no standing mechanism through which tenants, NGOs and the SRA co-monitor key dimensions (housing conditions, service quality, fairness of governance, gender and care, neighbour relations) and use the results to adjust procedures.

This action will therefore establish practical joint monitoring and feedback systems at Siatistis, designed from the start to be transferable to other socialised buildings. It will combine:

- a short, recurring resident survey (covering housing quality, safety, relations, care, governance and satisfaction with SRA and partners),
- simple “governance dashboards” to be discussed in Resident Assemblies and PPC meetings,
- regular three-way review meetings between residents’ representatives, NGOs and Housing Thessaloniki to agree follow-up actions.

The objective is to move from ad hoc complaints to a predictable cycle of listening, responding and learning, aligned with CALICO’s emphasis on iterative governance and with EU-level expectations around monitoring of social and environmental performance in housing.

Key steps:

Design (Months 1–6)

- Identify a concise set of indicators, building on Testing Actions (e.g. participation, learning, gender and care, vacancy pipeline barriers) and on URBACT guidance.
- Co-design a 10–15 item resident feedback tool in plain Greek, with support from NGOs and AUTH (including at least 2–3 gender and care questions).
- Draft a simple “monitoring protocol” specifying frequency, responsibilities and how results are communicated and acted upon.

Pilot (Months 6–18)

- Implement two survey rounds per year in Siatistis (paper + digital options), ensuring high participation through assemblies and door-to-door support.
- Prepare an annual “Siatistis Governance and Housing Quality Snapshot” for discussion in RC, Resident Assembly and PPC.
- Agree and track a small number of follow-up actions each year (e.g. repairs, rule adjustments, new support activities).

Consolidation (Months 18–36)

- Refine indicators and tools based on resident and partner feedback.
- Integrate the monitoring protocol into standard SRA procedures (e.g. annual review of each building).
- Produce a short “Monitoring and Feedback Model for Socialised Buildings” as part of the governance package for Housing Thessaloniki.

Risks & mitigation:

- Survey fatigue / low response rates: keep tools short; combine with assemblies and collective discussions; provide quick visible wins (e.g. small fixes decided and implemented based on feedback).
- Tokenism: ensure that each monitoring cycle results in a clear, communicated action list with responsibilities and timeframes; give RC and assemblies a formal role in validating results and follow-up.
- Data protection concerns: anonymise individual responses where appropriate; clearly explain how data are used; align with basic GDPR requirements.

Partners:

Lead: MDAT / Housing Thessaloniki.

Key partners: Municipality of Thessaloniki (Social Services, Programming), NGOs (ARSIS, PRAKSIS, IRIDA, others involved in Siatistis), AUTH (methodological support), CoHab, Heinrich-Böll.

Beneficiaries: Residents of Siatistis and future residents in other SRA-managed buildings; policy-makers needing evidence on what works.

Indicators

- Joint monitoring protocol adopted by Housing Thessaloniki (Y/N).
- Survey response rate among residents (overall and by gender / household type).
- Number of governance / housing-quality issues logged and addressed per year.
- Resident perception of transparency, fairness and responsiveness (self-reported).
- Use of monitoring results in formal decisions (e.g. changes to SRA procedures, municipal programmes).

Cross-cutting issues:

Gender: integrate questions on safety, care burden and voice in decisions; disaggregate data by gender, age and household type and discuss these explicitly in assemblies and PPC.

Digital: offer both analogue and digital feedback options; if feasible, test basic digital tools (e.g. simple recurring online poll) that do not exclude residents with low digital skills.

Environmental: include items on energy comfort, bills, waste management and use of green or shared spaces; discuss results with the RC and working groups responsible for these themes.

G5 – Connect Siatistis governance to C4CH testing actions and SPARK

Use Resident Voice Labs, statute starter kits and neighbourhood “cells” to link building-level governance with the broader vacancy-to-home and SPARK innovation ecosystem.

Responsible: MDAT / Housing Thessaloniki

Deadline: End of Year 3 of Investment Plan

The challenge:

There is a risk that Siatistis, as a flagship cohousing project, becomes an isolated “one-off” rather than a node in a wider ecosystem for social and cooperative housing in Thessaloniki. Governance innovations (Resident Voice Labs, Statute Starter Kit, gender- and care-informed matching, Archilab-lite,

vacancy-to-cohousing pipeline) may remain confined to the pilot unless they are systematically connected to neighbourhood-level practices and to the emerging SPARK housing innovation space.

CALICO demonstrates that projects gain resilience and political weight when resident-level governance is anchored in a broader movement and institutional ecosystem, not only in a single building. Thessaloniki's Testing Actions already point in this direction, for instance through neighbourhood "cells", resident working groups and the vacancy-to-cohousing pipeline linked to public assets. What is missing is a deliberate effort to situate the Siatistis governance structures (RC, assemblies, working groups) within that wider C4CH / SPARK architecture.

This action will therefore connect Siatistis governance to the broader testing and innovation ecosystem by:

- using Resident Voice Labs and neighbourhood "cells" as a continuous channel between the building and surrounding neighbourhoods;
- ensuring that Siatistis RC members participate in C4CH-related events, ULG meetings and SPARK activities;
- creating feedback loops between vacancy-to-cohousing work and resident experiences in Siatistis, so that future sites benefit from lived lessons.

The aim is to turn Siatistis into a visible, learning-oriented demonstration site and to position Housing Thessaloniki as a **hub** that connects buildings, residents, NGOs and city actors around cooperative housing governance.

Key steps:

Ecosystem mapping (Months 1–4)

- Map existing and planned C4CH Testing Actions, ULG activities and SPARK events where resident participation from Siatistis is meaningful and feasible.
- Identify 2–3 neighbourhoods where "cells" around Siatistis can be developed (e.g. for future pipeline sites or community support).

Bridging mechanisms (Months 4–18)

- Schedule at least two Resident Voice Labs per year that involve both Siatistis residents and neighbourhood participants, using materials from the Statute Starter Kit and governance note.
- Nominate 2–3 Siatistis residents as "ecosystem delegates" with an explicit mandate to participate in ULG / SPARK meetings and report back to the RC and assemblies.
- Establish a simple routine for feeding Siatistis governance lessons into vacancy-to-cohousing work (e.g. short annual note from RC / MDAT to inform criteria for future sites).

Consolidation (Months 18–36)

- Co-design, with SPARK and CoHab, at least one public-facing activity (e.g. exhibition, open day, guided visit, or story-based event) that showcases Siatistis governance experiences and tools (Statute Starter Kit, Commons Playbook, monitoring dashboards).
- Document good practices and tensions in linking building-level governance with the city-level ecosystem (what residents gain, what is burdensome, how to support them).
- Integrate these insights into the generic "governance model for socialised buildings" and into plans for the vacancy-to-cohousing pipeline.

Risks & mitigation:

- Overburdening residents: carefully limit the number of external meetings per month; provide small incentives (e.g. travel reimbursement, childcare) and strong facilitation; rotate the role of "ecosystem

delegate”.

- Tokenistic participation: ensure that resident inputs are visibly reflected in SPARK programming, vacancy pipeline decisions and future site design; communicate back clearly what has changed as a result.
- Fragmentation between projects: use the ULG and Housing Thessaloniki as stable coordination platforms to align agendas and avoid parallel processes.

Partners:

Lead: MDAT / Housing Thessaloniki.

Key partners: Municipality of Thessaloniki, NGOs (ARSIS, PRAKSIS, IRIDA, Solidarity Cohousing Initiative), CoHab, SPARK, Heinrich-Böll, AUTH, other C4CH partner cities (for peer learning).

Beneficiaries: Residents of Siatistis and future cohousing / social housing residents; neighbourhood communities; practitioners involved in vacancy-to-cohousing and SPARK.

Indicators

- Number of Siatistis residents participating annually in ULG, SPARK and C4CH-related events (by gender / profile).
- Number of Resident Voice Labs / neighbourhood “cell” meetings held with Siatistis involvement.
- Number of concrete governance tools / lessons from Siatistis used in other sites (e.g. Statute Starter Kit, Commons Playbook, monitoring model).
- Qualitative feedback from residents and partners on the value of these ecosystem linkages (learning, influence, burden).

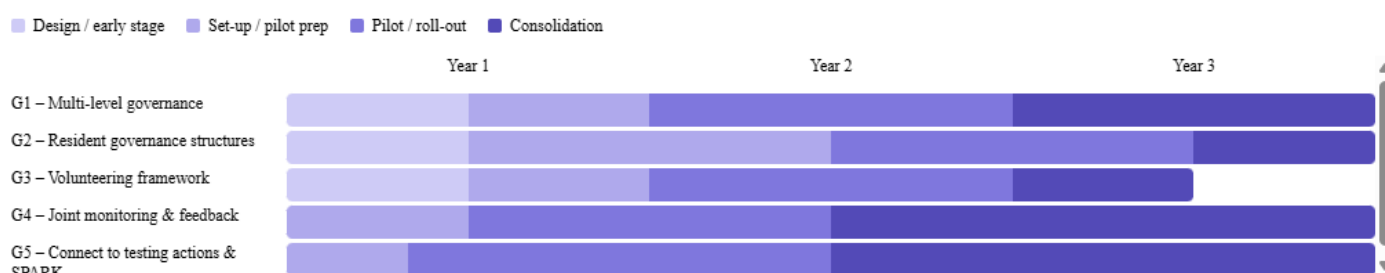
Cross-cutting issues:

Gender: ensure that women (especially single mothers and caregivers) are represented among “ecosystem delegates”; monitor whether ecosystem activities create extra unpaid care burdens and adjust support accordingly.

Digital: use simple online channels (ULG mailing lists, SPARK newsletters, shared drives) to circulate Siatistis governance materials and invitations; avoid reliance on platforms inaccessible to residents.

Environmental: use ecosystem linkages to disseminate Siatistis practices on energy-saving, NBS and commons management to other pilots and vacancy-to-cohousing sites.

Granular Gantt chart of the Governance module (G1-G5), showing each action's design, pilot, and consolidation stages over 36 months



Module II. Social

S1 – Design and pilot a gender- and care-sensitive referral and support blueprint for the SRA

Co-design a multi-actor referral, allocation and support pathway into Siatistis (and future socialised units) that is explicitly gender- and care-sensitive and includes Housing First and high-vulnerability households.

Responsible: Housing Thessaloniki/MDAT

Deadline: Blueprint finalised and piloted by the time Siatistis is fully occupied (end of Year 2)

The challenge:

Current access to housing for vulnerable groups in Thessaloniki is fragmented and often project-based. Different NGOs and public services operate parallel referral and support systems, with limited coordination, and without a clear, shared framework for:

- prioritising groups (e.g. single mothers, elderly, survivors of violence, refugees, HF),
- matching households to suitable housing and support,
- and ensuring support continues after move-in.

There is a risk that Siatistis becomes “just another project” instead of a blueprint for the Social Rental Agency (SRA).

CALICO has:

- clearly defined **target groups**,
- a **multi-actor referral system** involving social services, NGOs and housing partners,
- specific clusters for women, elderly and Housing First beneficiaries,
- and a **model of community-led care** integrated into everyday life.

This provides a strong reference for building a Thessaloniki-specific framework that:

- sets transparent priorities,
- integrates gender and care from the outset,
- and formalises cooperation between SRA, NGOs and municipal services.

The action aims to create and pilot a **referral and support blueprint** for Housing Thessaloniki, using Siatistis as the first testing ground. It will:

1. Define **priority target groups** for Siatistis (e.g. single-parent households led by women, elderly living alone, Housing First beneficiaries, refugees/migrants).
2. Describe **eligibility and prioritisation criteria** in a transparent, gender-sensitive way.
3. Incorporate pathways to include former “graduates” of the first pilot units of the SRA
4. Map and formalise **referral pathways** from NGOs, municipal services and national programmes into the SRA.
5. Set out **support packages** linked to each target group (e.g. case management, psychosocial support, legal counselling, language support).
6. Clarify **roles and responsibilities** between Housing Thessaloniki, NGOs and municipal services, including data-sharing and confidentiality.

7. Pilot the blueprint with the actual allocation and support of Siatistis residents and refine it based on experience.

The action builds on the second testing action that engages NGOs and potential beneficiaries in discussing eligibility, waiting lists and support needs, focusing especially on matching schemes between single-mother households.

Key steps:

1. **Diagnostic and mapping (Months 1–6)**
 - Map existing referral practices and criteria across key NGOs and municipal services.
 - Identify overlaps, gaps and key bottlenecks (e.g. for women with children, elderly in poor housing, HF candidates).
2. **Co-design of blueprint (Months 6–12)**
 - Organise 2–3 co-design workshops with NGOs, municipal services, tenant groups and universities.
 - Draft the blueprint (target groups, criteria, decision tree, support packages).
 - Validate with MDAT/Municipality leadership and ULG.
3. **Piloting in Siatistis (Months 12–24)**
 - Use the blueprint for the actual selection and allocation of households.
 - Coordinate referrals and support for move-in and first year of residence.
4. **Evaluation and scaling (Months 24–36)**
 - Assess how the blueprint worked in practice (fairness, gender and care impacts, HF outcomes).
 - Adjust and formalise as SRA standard procedure for future buildings.

Risks & mitigation:

- **Competition between NGOs:** address by co-design and clear role definitions; stress shared goals.
- **Over-complex criteria:** keep tools simple; use visual decision trees and checklists.
- **Under-recognised gender and care dimensions:** involve women's organisations (IRIDA, Angela.D-type expertise via CALICO partners), use gender-sensitive indicators.

Partners

Lead: Housing Thessaloniki/MDAT.

Key partners: ARSIS, PRAKSIS, IRIDA, IOM, Municipality Social Services, CoHab, universities (AUTH, University of Manchester), Heinrich Böll Institute.

Beneficiaries: Future residents of Siatistis and future SRA tenants.

Indicators

- Blueprint document adopted (Y/N).
- Number of organisations formally using the referral pathways.
- Diversity of residents in Siatistis (gender, age, migration status, household type).
- Share of residents from priority groups (e.g. % single mothers, % elderly, % HF).

- Resident satisfaction with allocation process and support (survey / qualitative feedback).

Cross-cutting issues

- **Gender:** specific provisions for women-led households, survivors of violence, unpaid carers; gender-disaggregated data; involvement of women's organisations in design and monitoring.
- **Digital:** common digital template for referrals; secure data-sharing protocols; simple digital tools for tracking and follow-up.
- **Environmental:** blueprint includes referral criteria prioritising energy poverty (e.g. people in very poor/inefficient dwellings) and links households with energy advice provided through the project.

S2 – Integrate gender and care into eligibility, matching and support

Develop and apply gender- and care-sensitive criteria and procedures (e.g. for single mothers, elderly residents, women survivors, carers), including tailored support packages.

Responsible: Housing Thessaloniki / MDAT

Deadline: Criteria adopted and applied by the time Siatistis allocation begins (Month 12 of the Investment Plan)

The challenge:

Housing allocation systems in Greece—and in Thessaloniki—typically treat all "vulnerable households" as a single category, using generic income or household-size thresholds. This approach obscures critical differences in needs and risks, particularly those related to gender, care responsibilities and violence. Women-led single-parent families, unpaid carers, survivors of gender-based violence, and elderly women living alone face specific and compounding vulnerabilities—from income poverty and care burdens to safety concerns and isolation—that standard allocation criteria fail to capture or address.

Without explicit attention to gender and care, there is a risk that:

- women and caregivers are systematically disadvantaged (e.g. by employment-based criteria that ignore unpaid care work),
- matching processes fail to address safety needs (e.g. survivors of violence housed in visible or accessible ground-floor units),
- support packages do not account for care demands (e.g. childcare, eldercare, disability support),
- and the housing system inadvertently reproduces gender inequalities rather than redressing them.

CALICO explicitly integrates gender and care into its housing model by:

- reserving clusters for single mothers and elderly residents,
- designing spaces and support systems that facilitate care (shared spaces for children, accessible design, community care networks),
- involving women's organisations and care experts in governance and allocation,
- and monitoring outcomes through gender-disaggregated data.

This provides a clear reference for Thessaloniki to move beyond gender-blind allocation and build a system where gender, care and safety are core rather than peripheral considerations.

The action aims to operationalise gender and care sensitivity across the eligibility, matching and support dimensions of the Siatistis project and the broader SRA model. It will:

1. Develop gender-sensitive eligibility criteria that recognise unpaid care work, single parenthood, caring responsibilities for elderly or disabled family members, and experiences of gender-based violence as explicit priorities.
2. Design care-informed matching processes that take into account household composition (e.g. number and age of children, intergenerational needs), proximity to schools, health services and support networks, and safety considerations (e.g. avoiding ground-floor units for survivors, ensuring privacy).
3. Define tailored support packages for different groups—single mothers (childcare, legal support, employment counselling), elderly residents (home care, social participation, health monitoring), survivors of violence (safety planning, psychosocial support, linkage with specialised services)—and clarify which partner (SRA, NGO, municipal service) is responsible for each element.
4. Embed gender expertise in the allocation process by involving women's organisations (IRIDA, Diotima, others) in the design, piloting and monitoring of criteria and matching, and by training SRA and municipal staff on gender and care dimensions of housing exclusion.
5. Pilot the criteria and matching process in Siatistis, monitor outcomes (who is housed, adequacy of support, safety and satisfaction), and refine the model for scaling across the SRA's future portfolio.

This action builds on Action S1 (the referral and support blueprint), which provides the overall framework, and adds the specific gender and care lens. It also draws on the second testing action (matching schemes for single-mother households) and the involvement of women's organisations in the ULG.

Key steps:

1. Gender and care diagnostic (Months 1–4)
 - Review existing allocation criteria (RRF pilot, municipal housing programmes) and identify gender and care blind spots.
 - Consult with women's organisations (IRIDA, Angela.D via CALICO partners, Diotima if engaged) and with single mothers, elderly women and carers to identify barriers and needs.
 - Map care services and support infrastructure in the city (childcare, eldercare, health, legal, psychosocial support).
2. Criteria and matching design (Months 4–9)
 - Draft gender- and care-sensitive eligibility criteria (e.g. points for single parenthood, caring responsibilities, violence history, age + living alone).
 - Design matching guidelines (household-to-unit fit, safety considerations, proximity to support).
 - Define support packages for each target group, with named partners and clear roles.
 - Workshop drafts with NGOs, SRA staff, municipal Social Services and potential residents (via testing action 2).
3. Validation and adoption (Months 8–12)
 - Present criteria and matching model to the Partner Committee and ULG for feedback.
 - Seek formal approval from MDAT Board and Municipality.
 - Integrate criteria into SRA procedures and tender/contract documents.
4. Piloting in Siatistis allocation (Months 12–18)
 - Apply the criteria to select and match households for Siatistis.
 - Coordinate referrals and activate support packages (childcare, eldercare, legal, psychosocial).
 - Monitor who is housed and how well matching and support work in practice.
5. Evaluation and scaling (Months 18–24)
 - Assess outcomes: gender balance, care adequacy, safety, resident satisfaction.
 - Identify and address any unintended exclusions or gaps.

- Formalise the model as standard SRA procedure for future buildings.

Risks & mitigation:

- Criteria too narrow or bureaucratic: Keep criteria simple and flexible; use plain language and visual decision aids; avoid requiring extensive documentation that disadvantaged women may not have.
- Partner capacity for tailored support: Start with a limited number of units and build support packages incrementally; formalise partnerships and share costs (e.g. via ESF+ social services funding).
- Resistance or scepticism ("special treatment"): Frame gender and care sensitivity as fairness and effectiveness, not privilege; use CALICO evidence and involve men and mixed households to avoid polarisation.
- Under-representation of specific groups (e.g. migrant women, Roma women): Actively reach out via specialist NGOs (IOM, Roma organisations if engaged) and use outreach rather than waiting for self-referral.

Partners:

Lead: Housing Thessaloniki / MDAT (allocation and support coordination).

Key partners: IRIDA Women's Centre, PRAKSIS, ARSIS, Caritas, IOM, Solidarity Now (referrals and support services), Municipality of Thessaloniki Social Services and Equal Opportunities Office (if exists), CoHab and Heinrich Böll Institute (gender and co-housing expertise), Aristotle University / University of Manchester (monitoring and evaluation).

Beneficiaries:

Women-led single-parent households, elderly women living alone, survivors of gender-based violence, unpaid carers, and—indirectly—all residents and future tenants, through a fairer and more effective allocation system.

Indicators:

- Gender-sensitive eligibility and matching criteria formally adopted (Y/N).
- Share of Siatistis residents from priority gender/care groups (single mothers, elderly women, carers, survivors).
- Gender balance in Siatistis overall and by unit type.
- Number and type of tailored support packages activated (childcare, eldercare, legal, psychosocial).
- Resident satisfaction with allocation fairness and support adequacy (survey, gender-disaggregated).
- Qualitative feedback from women's organisations and municipal gender equality actors on process transparency and outcomes.

Cross-cutting issues:

- Gender: This action *is* the gender intervention—criteria, matching and support explicitly designed to address women's and carers' needs.
- Digital: Use simple, accessible digital tools (forms, checklists) to apply criteria transparently; ensure that digital processes do not exclude women with limited digital literacy.
- Environmental: Link gender-sensitive allocation with energy poverty priorities—many single mothers and elderly women are in poorly insulated, expensive-to-heat housing; prioritise these groups for energy-efficient units and support.

S3 – Reserve and operate Housing First and high-vulnerability units within Siatistis

Define, reserve and run specific units for Housing First and other highly vulnerable households, with linked services and cooperation protocols between NGOs and Housing Thessaloniki.

Responsible: Housing Thessaloniki / MDAT + NGO partners (ARSIS, PRAKSIS)

Deadline: HF and high-vulnerability units identified and cooperation protocols signed by Month 12; units occupied by Month 24

The **challenge:**

Housing First (HF) is an evidence-based approach that provides immediate, permanent housing to people experiencing homelessness—without preconditions such as sobriety or treatment compliance—combined with flexible, person-centred support. Greece has begun piloting HF through EU-funded projects, but the model remains fragile, project-based and disconnected from mainstream social housing. In Thessaloniki, ARSIS, PRAKSIS and other NGOs support HF beneficiaries in scattered, privately rented flats, but face challenges of supply (expensive, poor-quality units), landlord reluctance, and the difficulty of providing long-term, wrap-around support without stable housing infrastructure.

Similarly, other highly vulnerable groups—survivors of trafficking, people leaving institutions, young care leavers, refugees with complex needs—require not only affordable housing but also intensive, coordinated support that standard social housing programmes are not designed to provide.

Without a dedicated, stable supply of units and a clear cooperation framework between Housing Thessaloniki and specialist NGOs, there is a risk that:

- HF and high-vulnerability households are excluded from Siatistis and future SRA units (seen as "too complex" or "risky"),
- NGOs continue to struggle with housing supply and cannot provide effective support,
- and the SRA misses the opportunity to integrate the most marginalised groups into a permanent, non-speculative social housing system.

CALICO integrates Housing First and high-vulnerability households into its model by:

- reserving specific units within the building,
- linking housing with intensive, flexible support provided by partner organisations,
- creating governance mechanisms (partner committees, case coordination) that ensure both tenant autonomy and access to services,
- and treating HF and high-vulnerability tenants as full members of the community, not as separate or "special" cases.

This provides a tested model for Thessaloniki to move beyond parallel systems and build an integrated, inclusive social housing offer.

The action aims to define, reserve and operationalise Housing First and high-vulnerability units within Siatistis as a proof of concept for the SRA's future work. It will:

1. Identify and reserve 1-2 units within Siatistis for HF and high-vulnerability households (exact number to be determined based on building capacity and NGO readiness).
2. Define target groups and eligibility for these units—people experiencing chronic or repeat homelessness (HF core group), survivors of trafficking or gender-based violence needing safety and

stability, care leavers or people leaving institutions, refugees or migrants with complex support needs—in cooperation with specialist NGOs.

3. Design support packages and referral pathways that link housing with case management, psychosocial support, health care, employment or education support, legal assistance, etc., with clear roles for NGOs, SRA and municipal services.
4. Establish cooperation protocols and MoUs between Housing Thessaloniki and NGO partners (ARSIS, PRAKSIS, others) covering referral, support responsibilities, rent payment arrangements (including rent subsidies if needed), crisis management and data sharing.
5. Integrate HF and high-vulnerability residents into building governance—Resident Committee, assemblies, common activities—while ensuring privacy, autonomy and the right to support.
6. Monitor and evaluate outcomes—housing stability, well-being, access to services, community integration—and refine the model for scaling across the SRA portfolio.

This action builds on S1 (referral blueprint) and S2 (gender and care criteria), and operationalises the inclusion of HF and high-vulnerability groups as a core principle rather than an add-on.

Key steps:

1. Diagnostic and target-group definition (Months 1–6)
 - Consult with ARSIS and PRAKSIS on current HF and high-vulnerability caseloads and housing needs.
 - Define priority groups for Siatistis HF units (e.g. chronic homelessness, survivors of trafficking, care leavers).
 - Estimate number of units and support intensity required.
2. Support model and protocol design (Months 6–12)
 - Map existing support services and identify gaps (case management, mental health, addiction support, legal, employment).
 - Design support packages for each target group, specifying what NGOs will provide, what SRA will coordinate, and what municipal or national services will deliver.
 - Draft cooperation protocols and MoUs covering referral, rent arrangements (direct payment, subsidies, arrears management), crisis response, confidentiality and data sharing.
3. Formalisation and integration (Months 10–14)
 - Present support model and protocols to Partner Committee and ULG for feedback.
 - Secure formal approval from MDAT Board, Municipality and NGO leadership.
 - Integrate HF and high-vulnerability units into Siatistis allocation plan and governance framework (S2, G1, G2).
4. Referral, matching and move-in (Months 14–24)
 - NGOs refer and match households to reserved units.
 - SRA coordinates move-in and activates support packages.
 - Ensure HF and high-vulnerability residents are invited to participate in Resident Committee, assemblies and community activities.
5. Monitoring, support and adjustment (Months 24–36)
 - Track housing stability (tenancy sustainment, arrears, eviction risk), well-being (health, social ties, safety) and access to services.
 - Hold regular case coordination meetings (NGO case workers + SRA staff).
 - Identify and address challenges (e.g. conflicts, support gaps, financial strain) and adjust protocols as needed.
 - Document model and prepare guidelines for HF integration in future SRA buildings.

Risks & mitigation:

- Resistance from other residents (e.g safety concerns): Use community preparation and information (what is HF, why it works, tenant rights and responsibilities); involve all residents in governance and rule-setting; frame HF as part of a diverse, inclusive community.
- NGO capacity or funding constraints: Start with 1-2 units and build incrementally; formalise cost-sharing (SRA covers housing, NGOs cover case management via ESF+ or other social service funding); explore joint funding bids.
- Tenancy breakdown or crisis: Build in crisis response protocols (emergency contacts, mental health support, mediation); ensure NGO case workers are accessible and that eviction is a last resort, with clear procedures.
- Rent arrears or affordability issues: Use rent subsidies or nominal rents for HF units if needed; link with national social benefits (housing allowance, disability support); build flexibility into rent-recovery procedures.

Partners:

Lead: Housing Thessaloniki / MDAT (housing provision and coordination).

Key partners: ARSIS, PRAKSIS, Solidarity Now, Caritas Hellas, IOM (HF and high-vulnerability support services), Municipality Social Services (linkage with municipal benefits and services), national homelessness programmes.

Beneficiaries:

People experiencing chronic or repeat homelessness, survivors of trafficking and violence, care leavers, refugees and migrants with complex needs—and indirectly, all SRA tenants, through a more inclusive, evidence-based housing system.

Indicators:

- Number of HF and high-vulnerability units reserved in Siatistis (target: 1-2).
- Cooperation protocols and MoUs signed with NGO partners (Y/N, number of partners).
- Number of HF and high-vulnerability households housed in Siatistis.
- Tenancy sustainment rate (% still housed after 12, 24, 36 months).
- Access to support services (% receiving case management, health, legal, employment support).
- Resident well-being and integration (qualitative feedback, participation in governance and community activities).
- Incidents of conflict or crisis and how they were resolved.

Cross-cutting issues:

- Gender: Many HF and high-vulnerability beneficiaries are women (survivors of violence and trafficking, women with mental health or addiction issues); ensure gender-sensitive support and safe, private units.
- Digital: Use digital tools to coordinate case management and data sharing among partners (secure, GDPR-compliant platforms); but ensure that support is person-to-person, not mediated solely through apps.
- Environmental: HF and high-vulnerability households are at high risk of energy poverty; prioritise these units for efficient heating/cooling and provide energy advice and bill support as part of the support package.

S4 – Collective building management and community-life mechanisms

Set up systems for shared management of the whole building (common spaces, routines, small conflicts, mutual aid) with residents in the lead and NGOs/SRA providing light support.

Responsible: Resident Committee + Housing Thessaloniki / MDAT

Deadline: Community management systems piloted and functioning by end of Year 2; consolidated and documented by end of Year 3

The challenge:

Traditional social housing in Europe—where it exists—is typically managed in a top-down, service-delivery model: a housing provider or property manager sets the rules, maintains the building, resolves conflicts and organises any communal activities (if at all). Tenants are passive recipients of services, with little say over how common spaces are used, how conflicts are resolved, or how the building functions as a social ecosystem. This model often leads to low tenant satisfaction, poor maintenance of communal areas, conflicts that escalate unnecessarily, weak social ties among residents, and high management costs.

In Thessaloniki, where social housing is only now emerging and where there is no established culture or practice of resident participation in housing management, there is a risk that Siatistis and future SRA buildings reproduce this passive, service-delivery model—despite the explicit commitment to co-housing, participation and community empowerment in the Investment Plan.

CALICO demonstrates an alternative: collective building management where residents—supported by a light-touch professional team—take the lead in:

- defining and enforcing house rules (noise, guests, use of common spaces, cleanliness),
- organising use of shared facilities (laundry, garden, communal kitchen, children's play areas),
- identifying and resolving small conflicts and tensions through assemblies and working groups,
- coordinating mutual aid and care (childcare swaps, shopping for elderly neighbours, small repairs, shared meals),
- and feeding back on maintenance needs and building management to the housing provider.

This approach reduces management costs, builds social capital and skills, increases tenant satisfaction and agency, and creates a foundation for broader community organising and advocacy.

The action aims to design, pilot and consolidate a CALICO-inspired model of collective building management in Siatistis, using the governance structures established in G1 and G2 as the institutional backbone. It will:

1. Co-define house rules and routines (via Resident Committee, assemblies and the Statute Starter Kit from testing action 1) covering noise, guests, common-space use, cleanliness, pets, smoking, shared equipment, etc.
2. Establish systems for managing common spaces—booking or rotation for laundry, communal kitchen, garden plots; cleaning rotas or shared responsibility; ground rules for children's play and social events.
3. Create simple conflict-resolution procedures—informal mediation among residents, referral to Resident Committee, escalation to SRA or Partner Committee if needed—prioritising dialogue and community solutions over formal complaints or legal action.
4. Coordinate mutual aid and care networks—childcare swaps, shopping and errand support for elderly or unwell residents, shared meals or food solidarity, tool libraries, skill-sharing (languages, repair,

cooking, gardening)—building on existing solidarity initiatives in the city (Perivolarides, food cooperatives, etc.).

5. Link building management with broader community-building activities (S5)—ensuring that internal management is not bureaucratic or inward-looking, but opens onto neighbourhood life and solidarity networks.
6. Monitor and document the experience—what works, what challenges arise, how conflicts are resolved, what support residents need from SRA—and translate this into guidelines for future buildings.

This action builds directly on G2 (resident governance structures) and anticipates S5 (neighbourhood hub role). It also connects with the broader testing actions on Resident Voice Labs and governance co-design.

Key steps:

1. Co-design of house rules and management systems (Months 12–18, overlapping with move-in preparation)
 - Use Statute Starter Kit (Testing Action 1 deliverable) and co-design workshops to draft initial house rules and common-space management guidelines with future residents, NGOs and SRA staff.
 - Identify likely pressure points (e.g. noise from children, guests staying over, use of garden, cleaning responsibilities) and agree on principles and procedures.
 - Define who decides on exceptions or changes (Resident Committee, assembly vote).
2. Set-up and pilot of management systems (Months 18–24, first 6 months of occupation)
 - Hold initial Resident Assembly to adopt house rules and management procedures.
 - Set up booking or rota systems for common spaces (simple paper chart or shared calendar app).
 - Establish conflict-resolution procedures and test them with first incidents (noise complaints, common-area mess, disputes over use).
 - Launch mutual aid initiatives (childcare swaps, neighbour check-ins, shared meals) with light coordination by SRA or NGO staff initially.
3. Consolidation and resident leadership (Months 24–30)
 - Gradually shift coordination of management systems from SRA/NGO staff to Resident Committee and working groups.
 - Review and refine house rules and procedures based on experience (assembly vote on changes).
 - Document conflicts and how they were resolved; identify patterns and adjust systems.
 - Strengthen mutual aid networks and link with neighbourhood initiatives (S5).
4. Evaluation and scaling (Months 30–36)
 - Assess what aspects of collective management work well and what require ongoing professional support.
 - Document the model (house rules template, conflict-resolution guide, mutual aid examples) for replication in future SRA buildings.
 - Share learning with ULG, Partner Committee and other social housing initiatives in Greece.

Risks & mitigation:

- Conflict escalation or resident burnout: Provide training and facilitation support (conflict resolution, communication skills); ensure SRA and NGO staff are available for backup and mediation; keep systems simple and flexible.

- Free-riding or non-participation: Build accountability into house rules (e.g. cleaning rotas are mandatory, not voluntary); use social pressure and peer support rather than sanctions; celebrate participation and mutual aid publicly.
- Exclusion or cliques: Ensure governance structures (G2) include all household types and voices; use assemblies and working groups to involve everyone; monitor participation by gender, age, household type and address imbalances.
- Over-formalisation or bureaucracy: Keep procedures simple, visual and accessible; avoid turning collective management into a second job; use humour, sociality and shared meals to build culture, not just rules.

Partners:

Lead: Resident Committee and Resident Assemblies, with support from Housing Thessaloniki / MDAT.

Key partners: NGOs (ARSIS, PRAKSIS, IRIDA, Perivolarides) providing facilitation and community-building support, CoHab and Heinrich Böll Institute (co-housing and commons management expertise), universities (documentation and learning).

Beneficiaries:

All residents of Siatistis—and future SRA tenants, through a replicable model of collective management that reduces costs, builds community and empowers residents.

Indicators:

- House rules and common-space management systems co-designed and adopted (Y/N).
- Number and type of common spaces actively managed by residents (laundry, kitchen, garden, children's play area, etc.).
- Number of conflicts reported and share resolved informally (by residents or Resident Committee) vs escalated to SRA or external mediation.
- Number and type of mutual aid activities (childcare swaps, shopping support, shared meals, tool library, etc.) and number of residents participating.
- Resident satisfaction with building management and community life (survey, qualitative feedback).
- Level of SRA staff time required for management vs resident-led management (hours/month, trend over time).

Cross-cutting issues:

- Gender: Ensure that collective management does not reproduce gendered divisions of labour (women expected to clean, men to do "technical" tasks); explicitly discuss and balance care and maintenance tasks; recognise and value unpaid work in governance and monitoring.
- Digital: Use simple, accessible digital tools (shared calendar, messaging group) to coordinate management and mutual aid; but prioritise face-to-face assemblies and working groups for decision-making and conflict resolution.
- Environmental: Integrate environmental practices into building management—waste sorting and recycling, composting, water and energy saving, use and maintenance of green spaces—and link with energy training (B4) and NBS monitoring (B2, B3).

S5 – Siatistis as neighbourhood and community hub

Plan and implement community-building activities at building and neighbourhood level (links to SPARK, Perivolarides, local initiatives), making Siatistis a visible, open, caring node.

Responsible: Housing Thessaloniki / MDAT + Resident Committee + neighbourhood partners

Deadline: Neighbourhood hub function piloted by end of Year 2; fully active by end of Year 3

The **challenge**:

Social housing projects are often isolated—physically (peripheral locations, gated or closed buildings) and socially (stigmatised as "problem estates", disconnected from neighbourhood life). This isolation reinforces marginalisation, limits residents' access to social networks, services and opportunities, and fuels stereotypes and NIMBY ("not in my back yard") resistance to social housing.

In Thessaloniki, the Siatistis building is located in a dense, mixed-income neighbourhood with an active civil society presence—food solidarity initiatives (Perivolarides), cultural and community centres, universities and activist networks. This context offers a unique opportunity to position Siatistis not as a closed, stigmatised "social housing project" but as an open, caring, community hub—a node of solidarity, mutual aid and neighbourhood life that benefits residents and the wider community alike.

Without intentional community-building and neighbourhood engagement, there is a risk that:

- Siatistis residents remain isolated and stigmatised,
- the building is seen as a "service" for "beneficiaries" rather than a community resource,
- and the potential for synergy with neighbourhood initiatives (SPARK, Perivolarides, local solidarity networks) is lost.

CALICO integrates its housing and care model into the neighbourhood by:

- using ground-floor spaces for community activities (café, meeting rooms, workshops),
- hosting events and services that are open to non-residents (language classes, repair cafés, health advice, cultural events),
- linking with local solidarity networks (food cooperatives, urban agriculture, time banks),
- and making the building a visible, accessible node of care, learning and mutual aid.

This approach reduces isolation, builds social capital, generates positive visibility for social housing, and creates economic and social value for the neighbourhood.

The action aims to design and implement a neighbourhood hub function for Siatistis, positioning the building as an open, accessible, caring node within the broader SPARK neighbourhood ecosystem and the city's solidarity networks. It will:

1. Plan the use of ground-floor and semi-public spaces (entrance, shared facilities) to accommodate neighbourhood-level activities—not just for residents, but open to neighbours, local organisations and the wider public (where appropriate and safe).
2. Establish partnerships with neighbourhood initiatives—Perivolarides (urban agriculture, food solidarity), SPARK (innovation space, social services, cultural events), local NGOs (language and skills classes, health and legal advice), cooperatives and solidarity networks—to co-programme activities and share resources.
3. Co-design and implement a programme of community-building activities—shared meals and cultural events (open to the neighbourhood), workshops and skill-sharing (languages, repair, gardening, cooking, digital skills), health and well-being activities (yoga, walking groups, mental health support), food solidarity and urban agriculture (links with Perivolarides), children and youth activities

(homework support, play, arts), and small-scale neighbourhood improvements (greening, wayfinding, seating, lighting).

4. Make Siatistis visible and accessible as a positive example of social and co-housing—through open days, media engagement, signage and communication, and active participation in neighbourhood networks and events—countering stigma and building support for social housing.
5. Monitor and document the neighbourhood hub role—number and type of activities, who participates (residents vs neighbours, demographics), impacts on social ties, neighbourhood perception and support for social housing—and use this learning to inform SPARK development and future SRA buildings.

This action builds on S4 (collective building management) and connects directly with the SPARK neighbourhood-level investment plan (Plan Einstein) and the broader URBACT Cities4Co-housing testing actions (neighbourhood cells, Resident Voice Labs). It also links with B5 (SPARK spatial integration) and G5 (connection to testing actions and SPARK).

Key steps:

1. Neighbourhood mapping and partnership building (Months 6–12)
 - Map existing neighbourhood initiatives, solidarity networks and community spaces within 500m radius of Siatistis (Perivolarides, SPARK, NGOs, cultural centres, churches, cooperatives).
 - Identify potential partners and shared interests (food solidarity, urban agriculture, language and skills, health, culture).
 - Hold exploratory meetings with Perivolarides, SPARK coordinators, local NGOs and resident groups to discuss collaboration.
2. Ground-floor and garden programming (Months 12–18, co-design with B1 and B5)
 - Use participatory design workshops (Archilab-lite, B1) to plan ground-floor and garden spaces for dual use—residents and neighbourhood.
 - Define which spaces can be open or shared (garden, entrance area, meeting room if available) and which are private (residential units, internal circulation).
 - Draft simple rules and booking procedures for neighbourhood use of common spaces.
3. Activity co-design and launch (Months 18–24, first 6 months of occupation)
 - Co-design initial programme of activities with residents, NGO partners and neighbourhood initiatives—start with 1–2 activities per month (shared meal, garden day, skills workshop).
 - Identify funding or in-kind resources for activities (ESF+ social inclusion funding, NGO project budgets, volunteer time, donations).
 - Launch first activities and document participation and feedback.
4. Consolidation and scaling (Months 24–36)
 - Expand and diversify activity programme based on resident and neighbour interest and capacity.
 - Formalise partnerships with neighbourhood initiatives (MoUs, joint programming, shared resources).
 - Increase visibility through open days, media coverage, neighbourhood events and communication.
 - Link Siatistis activities with SPARK programming and with broader city-wide social housing advocacy and networking.
5. Evaluation and replication (Months 30–36)

- Assess impacts on residents (social ties, skills, access to services, neighbourhood integration) and on neighbourhood (perception of Siatistis and social housing, participation in activities, social cohesion).
- Document the neighbourhood hub model (activity types, partnership structures, costs, benefits) for replication in future SRA buildings and in SPARK.
- Share learning with ULG, Partner Committee, Municipality and wider networks (URBACT, national social housing actors).

Risks & mitigation:

- Resident reluctance or privacy concerns: Ensure that neighbourhood activities are clearly separated from private residential spaces; seek resident consent and participation in programming; start small and build trust.
- Neighbourhood resistance or stigma: Use positive framing (community hub, solidarity, care); involve neighbours from the outset in co-design; make activities high-quality, inclusive and welcoming; build alliances with respected local actors (Perivolarides, churches, universities).
- Funding and capacity constraints: Start with low-cost, high-value activities (shared meals, garden days, skill-sharing); leverage volunteer time and in-kind contributions; seek small grants or link with NGO and SPARK project budgets.
- Gentrification risk (making the neighbourhood more attractive for speculation): Emphasise that Siatistis and SPARK are part of a non-speculative, long-term public commitment to social housing and neighbourhood solidarity; link with broader advocacy for rent controls, tenant protections and public land policies.

Partners:

Lead: Housing Thessaloniki / MDAT and Resident Committee, with neighbourhood facilitation support.

Key partners: Perivolarides (food solidarity, urban agriculture), SPARK / Plan Einstein coordinators, ARSIS, PRAKSIS, IRIDA, Solidarity Now (activities and services for residents and neighbours), Cohousing initiatives (60+, Solidarity Cohousing), Heinrich Böll Institute (solidarity economy and commons), local cultural and community centres, universities (student volunteers, research, documentation).

Beneficiaries:

Residents of Siatistis—through reduced isolation, stronger social ties, access to activities and services—and the wider neighbourhood, through access to community activities, solidarity networks and a positive example of inclusive social housing.

Indicators:

- Number and type of neighbourhood-level activities hosted or co-organised by Siatistis (shared meals, workshops, garden days, cultural events, etc.).
- Number of participants in activities: residents vs neighbours, demographics (gender, age, origin).
- Number of formal partnerships or MoUs with neighbourhood initiatives (Perivolarides, SPARK, NGOs, cooperatives).
- Resident and neighbour perceptions of Siatistis (qualitative feedback, media analysis).
- Social ties and neighbourhood integration (resident survey: "I feel part of the neighbourhood," "I know my neighbours," "I can ask for help").
- Visibility and replication (media coverage, visits from other cities/actors, documented model available).

Cross-cutting issues:

- Gender: Ensure that neighbourhood activities are accessible to women with care responsibilities (timing, childcare provision, safety); explicitly involve women's organisations and women residents in programming and leadership.
- Digital: Use digital communication (social media, website, mailing list) to publicise activities and connect with neighbourhood networks; but ensure that participation is not dependent on digital access.
- Environmental: Integrate environmental activities (urban agriculture, composting, green space maintenance, climate adaptation) into neighbourhood hub programming; link with Perivolarides and with building-level NBS and energy initiatives (B2, B4).

S6 – Joint monitoring of social outcomes and well-being

Develop indicators and simple tools to track social ties, perceived safety, well-being and adequacy of support; integrate findings into SRA and municipal housing policies.

Responsible: Housing Thessaloniki / MDAT + Resident Committee + university partners

Deadline: Monitoring framework designed by Month 12; first data collection by Month 24; evaluation report by Month 36

The challenge:

Social housing is conventionally monitored through narrow, technical indicators: number of units delivered, occupancy rates, rent collection rates, maintenance costs. These metrics tell us nothing about what matters most to residents and to the social purpose of housing: whether people are housed with dignity, safety and well-being; whether support is adequate and timely; whether social ties and community are being built; whether the housing system is fair and effective in addressing marginalisation and exclusion.

Without a robust, resident-centred monitoring framework, there is a risk that:

- SRA and municipal decision-makers lack the evidence needed to refine policies and practices,
- residents' voices and experiences are invisible in evaluation and accountability systems,
- and the social and care dimensions of housing—central to the CALICO model—are neglected in favour of financial and technical metrics alone.

CALICO integrates residents and community partners into monitoring through:

- joint monitoring systems (resident representatives, NGOs, housing provider, researchers) that track both technical performance (building quality, energy use, management costs) and social outcomes (satisfaction, social ties, access to support, conflicts and resolutions),
- simple, accessible tools (surveys, focus groups, resident assemblies as feedback spaces, participatory evaluation workshops),
- and feedback loops that ensure monitoring findings inform governance, allocation and support decisions in real time, not just at the end of a project.

This approach makes monitoring a tool for learning, accountability and empowerment, rather than a bureaucratic exercise.

The action aims to design and implement a joint social monitoring framework for Siatistis, piloting tools and routines that can be scaled across the SRA portfolio and integrated into municipal housing policy. It will:

1. Develop a set of social and well-being indicators covering resident satisfaction and housing quality (adequacy of space, comfort, safety, maintenance responsiveness), social ties and community (knowing neighbours, trust, participation in activities, mutual aid), access to support and services (referral and matching, case management, health, legal, childcare, energy advice), governance and voice (participation in decision-making, transparency, fairness of allocation and conflict resolution), and safety and inclusion (perceived safety, freedom from discrimination, gender and care impacts).
2. Design simple, accessible data-collection tools—resident surveys (baseline, annual follow-up), focus groups and participatory evaluation workshops, structured feedback via Resident Committee and assemblies, case-level data from NGOs (with consent and confidentiality), and building-level data (energy use, maintenance costs, occupancy, arrears).
3. Establish a joint monitoring team—Resident Committee representatives, SRA staff, NGO partners, and university researchers—responsible for data collection, analysis, interpretation and reporting.
4. Create feedback loops linking monitoring findings to decision-making—via Partner Committee (quarterly review of data and issues), Resident Assemblies (presentation and discussion of findings), and PSC (strategic adjustments to policies and budgets).
5. Integrate findings into SRA and municipal housing policy—by documenting what works and what needs adjustment (allocation criteria, support packages, governance procedures, building design, rent levels, etc.) and translating this into updated SRA procedures and policy recommendations for the Municipality and national actors.

This action builds on G4 (joint monitoring of housing and governance quality) and integrates the evaluation and learning dimensions of all other actions. It also connects with the broader Cities4Co-housing network learning and with the URBACT process.

Key steps:

1. Indicator and tool design (Months 6–12)
 - Review CALICO monitoring frameworks and other co-housing and social housing evaluation tools.
 - Adapt and refine indicators for Thessaloniki context (target groups, local policy priorities, baseline data available).
 - Draft survey questionnaires (simple, visual, translated if needed), focus group guides, and case-level data-sharing protocols.
 - Test tools with a small group of potential residents, NGO partners and SRA staff and refine.
2. Baseline data collection (Months 12–18, before and shortly after move-in)
 - Collect baseline data on residents' previous housing situation, well-being, social ties and expectations.
 - Document building conditions, energy performance, and governance and support systems in place at move-in.
3. Ongoing monitoring and feedback (Months 18–36, throughout occupation)
 - Conduct regular data collection: quarterly feedback via Resident Committee, bi-annual focus groups, annual survey.
 - Collect case-level data from NGOs on support provision and outcomes (with consent).
 - Monitor building-level data (energy use, maintenance requests and responsiveness, rent collection, conflicts reported).

- Present findings to Partner Committee (quarterly), Resident Assemblies (bi-annually) and PSC (annually).
 - Identify and address issues in real time (e.g. support gaps, maintenance delays, conflicts).
4. Evaluation and reporting (Months 30–36)
- Conduct participatory evaluation workshop with residents, NGOs, SRA staff and municipal partners to interpret findings and identify lessons.
 - Produce evaluation report covering what worked well, what challenges arose, and what adjustments are recommended for future SRA buildings and municipal housing policy.
 - Present findings to ULG, Municipality, MDAT Board and wider stakeholders.
5. Integration and scaling (Months 34–36 and beyond)
- Update SRA procedures (allocation, support, governance, monitoring) based on Siatistis experience.
 - Formalise joint monitoring as standard SRA practice for all buildings.
 - Feed findings into municipal housing strategy and national social housing policy advocacy.
 - Share learning through URBACT network, publications and peer exchanges.

Risks & mitigation:

- Survey fatigue or low response rates: Keep surveys short and accessible; offer multiple formats (paper, online, oral interview); provide incentives (e.g. small gift card, contribution to community fund); emphasise that feedback matters and leads to action.
- Data privacy and consent concerns: Use clear, transparent consent procedures; anonymise data; store securely; involve residents in designing data-sharing protocols; ensure that data cannot be used punitively (e.g. to threaten eviction).
- Monitoring as bureaucracy rather than learning: Keep tools simple and visual; prioritise qualitative and participatory methods (focus groups, workshops) alongside quantitative data; ensure findings are discussed and acted upon, not just filed.
- Lack of university or research capacity: Build evaluation and monitoring into university partnership agreements (AUTH, University of Manchester); seek student involvement (MSc theses, participatory action research projects); link with URBACT learning and evaluation requirements.

Partners:

Lead: Housing Thessaloniki / MDAT (coordination), Resident Committee (resident voice and data collection), university partners (design, analysis, reporting—Aristotle University of Thessaloniki, University of Manchester).

Key partners: NGOs (ARSIS, PRAKSIS, IRIDA, Solidarity Now) providing case-level data and qualitative insights, Municipality Programming and Social Services (policy integration), CoHab and Heinrich Böll Institute (comparative learning from other co-housing and social housing models).

Beneficiaries:

Residents of Siatistis—through a system that listens to their voices and acts on their feedback—and future SRA tenants and municipal housing stakeholders, through evidence-based policy and practice.

Indicators (meta-indicators for this action):

- Social and well-being indicator framework adopted and in use (Y/N).
- Number of data collection rounds (surveys, focus groups, case reviews) conducted.
- Response rates and representativeness of participants (by gender, age, household type, vulnerability status).

- Number of monitoring findings presented to Partner Committee, Resident Assemblies and PSC, and number of resulting decisions or adjustments.
- SRA procedures and municipal housing policies updated based on monitoring findings (Y/N, specific examples).
- Evaluation report produced and disseminated (Y/N, number of recipients/readers).

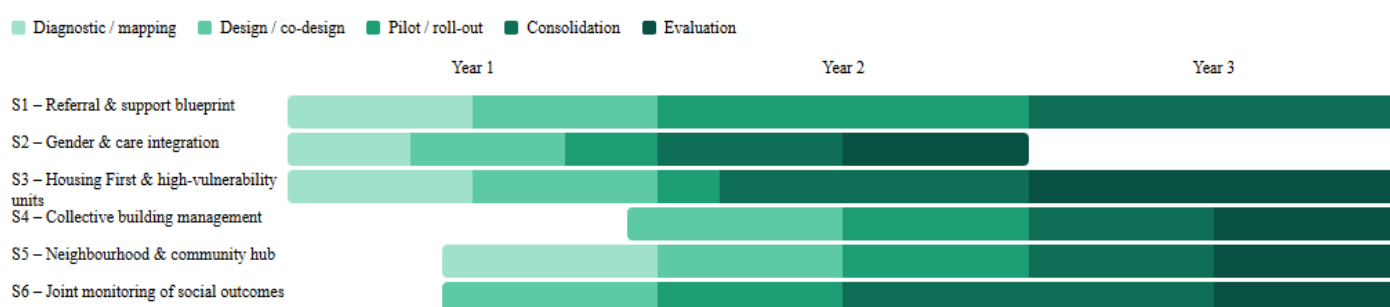
Specific social outcome indicators (examples, to be refined in design phase):

- Resident satisfaction with housing quality, management and support (scale 1–5, % satisfied).
- Social ties: "I know at least 3 neighbours by name" (% yes), "I feel part of a community here" (% agree).
- Perceived safety: "I feel safe in my home and building" (% agree, gender-disaggregated).
- Access to support: % of residents receiving support services, adequacy rating (scale 1–5).
- Governance and voice: % of residents participating in Resident Committee, assemblies or working groups, fairness of decision-making (% perceive as fair).
- Housing stability: % of households still housed after 12, 24, 36 months, reasons for leaving (if any).

Cross-cutting issues:

- Gender: All indicators gender-disaggregated; specific attention to women's safety, access to support, participation in governance and community life; involvement of women's organisations in monitoring team.
- Digital: Use simple digital tools (online survey forms, data visualisation) where appropriate; but ensure paper and oral options are available and that data collection does not exclude digitally marginalised residents.
- Environmental: Include environmental and energy indicators (comfort and warmth, energy bills, understanding and use of building systems) as part of well-being monitoring; link findings to energy training (B4) and technical performance monitoring (B3).

Granular Gantt chart of the Social module (S1-S6), showing each action's diagnostic, design, pilot, and evaluation stages over 36 months



Module III. Legal & Financial

LF1 – Map legal pathways for non-speculative tenure and socialisation of vacant buildings

Analyse Greek legislation to identify instruments (ownership forms, use rights, covenants) that can simulate key CLT functions and secure long-term affordability for socialised assets.

Responsible: MDAT / Housing Thessaloniki + Municipality of Thessaloniki (Legal & Asset Management Services)

Deadline: Legal pathways mapped and preferred options agreed by Month 12; first instruments tested with Siatistis by Month 24

The challenge:

CALICO relies on a Community Land Trust (CLT) and cooperative structures to separate land from use, prevent speculation and ensure that housing remains affordable and collectively governed over the long term. In Greece, there is no explicit legal framework for CLTs or social housing cooperatives, and social housing has historically been delivered through short-lived public bodies that were later abolished, leaving no permanent stock. At the same time, municipalities, foundations, church bodies and public entities hold significant vacant assets that could, in principle, be socialised, but there is no clear legal toolbox to do so in a non-speculative, long-term way.

If Siatistis and future vacancies are treated as one-off projects without appropriate legal protections, there is a risk that:

- socialised units could later be privatised, sold or re-commodified (e.g. under fiscal pressure or political change);
- affordability and social criteria are weakened over time, especially when initial grant funding ends;
- cooperation with institutional owners (e.g. church or foundations) remains ad hoc and vulnerable to leadership changes;
- and the SRA becomes dependent solely on contractual arrangements, without a robust legal framework to secure its social mission.

The action aims to systematically map and test legal instruments within Greek law that can mimic key CLT functions—long-term, non-speculative control over land and buildings, permanent affordability and social use conditions, and meaningful resident participation—even in the absence of a dedicated CLT statute.

Key steps:

1. Analytical mapping of the legal landscape (Months 1–6)

- Commission or conduct a desk review of relevant Greek legislation and case law, including:
 - municipal property law and rules on use, lease, concession and transfer of public assets;
 - civil law instruments (long-term leases, usufructs, easements, covenants, pre-emption rights);
 - special frameworks for social services, welfare infrastructure, urban regeneration and cultural heritage;
 - regulations governing public–public and public–non-profit partnerships.

- Identify existing limitations (e.g. maximum lease durations, constraints on encumbering public assets, procurement implications) and possible flexibilities (e.g. long-term use rights, notarial covenants, programme-specific derogations).

2. Identification of CLT-like functions and candidate instruments (Months 3–8)

- Distil the core CLT functions that Thessaloniki needs to replicate:
 - permanent public or community control over land;
 - protection against sale into speculative market;
 - binding affordability and allocation rules;
 - mechanisms for resident and community involvement in governance.
- For each function, identify candidate legal instruments or combinations, such as:
 - long-term emphyteutic leases or other long-duration use rights from Municipality (or other owners) to MDAT/SRA;
 - notarial covenants attached to property titles, stipulating non-speculative use, affordability and allocation conditions;
 - programme-based MoUs and decisions that ring-fence specific assets for social housing over defined periods;
 - statutes and internal regulations of MDAT/SRA that embed non-speculative and reinvestment principles.

3. Feasibility testing and option design (Months 6–10)

- With municipal legal services and external experts if needed, assess legal feasibility, risks and administrative implications of each option (e.g. state aid, procurement, fiscal treatment, ability to survive political cycles).
- Design 2–3 concrete legal pathways for Siatistis and similar assets, for example:
 - Municipal ownership, long-term use right to MDAT/SRA, notarial covenant on social use and affordability and binding internal SRA statute;
 - Ownership by municipal foundation or trust structure, operational lease to SRA and reinforced governance clauses involving residents and community partners;
 - Public–non-profit partnership agreement with ring-fenced assets and explicit socialisation clauses.
- Check compatibility with EU funding rules (ERDF/ESF+) and with potential lenders (e.g. Council of Europe Development Bank) who may require clarity on ownership and security.

4. Application to Siatistis and protocol development (Months 8–12)

- Select the preferred legal configuration for Siatistis (based on robustness, administrative simplicity, political acceptability and transferability).
- Prepare draft legal documents (e.g. Council decision, notarial deed, lease or use-right contract, covenant text) and review them with relevant authorities.
- Develop standardised templates and checklists that can be adapted to future buildings (e.g. vacancy-to-home pipeline in LF5), including minimum clauses on:
 - duration and conditions of use;
 - non-speculative and affordability commitments;
 - governance and resident participation;
 - conditions for renewal, termination or transfer.

5. Strategic dissemination and policy dialogue (Months 12–24)

- Use Siatistis as a demonstration case in dialogue with the Ministry of Social Cohesion, other ministries and municipalities, to explore whether elements of CLT-like arrangements could be codified in national law (e.g. legal category for social land holdings or public–community trusts).
- Share findings within the URBACT Cities4Co-housing network and with national housing and legal experts, to stimulate broader debate on permanent social housing instruments in Greece.
- Integrate legal pathway conclusions into the SRA business plan (LF3) and vacancy-to-home pipeline (LF5), ensuring they inform financing, allocation and governance choices.

Risks & mitigation:

- Legal uncertainty or restrictive interpretations: Involve municipal and national legal services early; seek written opinions where possible; build options that are compliant but also test the limits of existing flexibilities; document reasoning to support future reforms.
- Political change and asset de-socialisation risk: Prefer pathways that require multiple steps and public decisions to reverse (e.g. covenants, long-term rights); embed commitments in multiple layers (Council decisions, notarial acts, SRA statutes); build broad stakeholder support through ULG and public communication.
- Administrative complexity: Favour solutions that can be standardised and reused; develop clear internal procedures for MDAT and the Municipality; provide training for staff.

Partners:

Lead: MDAT / Housing Thessaloniki and Municipality of Thessaloniki (Legal, Asset Management, Programming).

Key partners: Ministry of Social Cohesion (policy alignment), other relevant ministries (Finance, Interior, Culture where heritage is involved), legal experts and universities (comparative analysis, drafting support), URBACT Cities4Co-housing partners (sharing of CLT experience and adapted models).

Beneficiaries:

Residents of Siatistis and future SRA tenants, who gain stronger security of tenure and protection from speculation; the Municipality and MDAT, which acquire a clearer legal toolkit for socialising vacant assets; and national housing policy, through concrete examples of non-speculative legal pathways.

Indicators:

- Number of legal instruments and pathways identified and analysed (desk review output).
- Preferred legal configuration for Siatistis agreed and formalised (Y/N).
- Existence of standardised templates and checklists for future projects (Y/N).
- Number of additional buildings or assets for which these instruments are applied within the Investment Plan period.
- Engagement of national policy-makers and experts (meetings held, policy notes shared).

Cross-cutting issues:

- Gender: Ensure that legal arrangements do not indirectly exclude or disadvantage women (e.g. in relation to inheritance, household registration, eligibility), and that they support the long-term stability of homes for women-led households and care networks.

- Digital: Use digital registries and documentation systems to track socialised assets, covenants and use-rights, ensuring transparency and reducing risk of mismanagement.
- Environmental: Include, where possible, environmental obligations (e.g. maintenance of energy performance, NBS, climate-resilient features) in covenants and use agreements, aligning tenure security with green transition goals.

LF2 – Structure and secure a financing package for Siatistis

Design and assemble the investment mix for Siatistis (ESF+, ERDF, CoE Development Bank loans, municipal resources, etc.) as a flagship non-speculative social housing project.

Responsible: Municipality of Thessaloniki (Programming Department) + MDAT / Housing Thessaloniki

Deadline: Financing package structured and commitments secured by Month 12 (before construction tender)

The challenge:

Financing social housing in Greece is a fundamental challenge. There is no dedicated national social housing fund, no established municipal borrowing mechanism for affordable housing, and limited experience in blending EU structural funds (ESF+, ERDF) with other public and quasi-public financing sources. The RRF pilot social housing programme (40 units in Thessaloniki by March 2026) demonstrated that renovation and socialisation of vacant public buildings is feasible, but also revealed the limitations of short-term, project-based funding—insufficient scale, uncertain continuity, high transaction costs relative to the number of units delivered.

For Siatistis—a listed building requiring deep energy retrofit, accessibility improvements, co-design processes, and linked social and governance support—the financing challenge is even more acute. The investment must cover:

- Capital costs: building renovation, energy upgrade, nature-based solutions, accessibility, common-space fit-out (estimated €800,000–1,200,000 for 10–11 units, depending on heritage constraints and ambition level);
- Soft costs: feasibility studies, design, project management, community engagement, co-design, social support during move-in, capacity building for governance;
- Recurrent costs: ongoing building management, maintenance, social support coordination, energy costs, insurance, and SRA operating costs—partially recoverable through cost-rental rents, but not fully, especially for Housing First and lowest-income tenants.

Without a clear, robust and replicable financing model, there is a risk that Siatistis is treated as an exceptional "pilot" that cannot be scaled, or that corners are cut (minimal renovation, no co-design, no social support), undermining the quality and purpose of the investment.

CALICO's financing model combines:

- public grants (regional, national, EU) for capital investment,
- social finance or subsidised loans (e.g. from ethical banks or development banks) to bridge funding gaps and enable long-term cost recovery,
- cross-subsidy within a mixed-tenure portfolio (some market-rate or cost-rental units subsidise deeply affordable or Housing First units),

- and non-speculative legal structures (community land trust, housing cooperative) that prevent asset-stripping and retain public or community control.

This provides a reference for Thessaloniki to move beyond grant-dependency and build a sustainable, scalable financing architecture.

The action aims to design and secure a blended financing package for Siatistis that demonstrates how EU structural funds, national and municipal resources, and social finance can be combined to deliver high-quality, non-speculative social housing—and that can serve as a template for future SRA buildings. It will:

1. Map and assess available financing sources—ESF+ (social inclusion, homelessness, vulnerable groups), ERDF (energy efficiency, urban regeneration, social infrastructure), national programmes (Ministry of Social Cohesion social housing fund, Green Fund energy renovation schemes, Culture Ministry listed-building grants), municipal resources (capital budget, land or building contributions, staff time), Council of Europe Development Bank (CEB) social housing loans, and potential philanthropic or social finance contributions.
2. Develop a financing structure and budget for Siatistis—specifying amount and source for each cost category (renovation, energy, accessibility, co-design, project management, social support, contingency), timing and disbursement schedules, and legal and administrative requirements (beneficiary, procurement rules, reporting, audit).
3. Negotiate and secure formal commitments—submit funding applications (ESF+, ERDF), negotiate loan terms with CEB or other lenders, secure municipal budget allocation and co-financing commitment, and formalise agreements (grant decisions, loan contracts, MoUs).
4. Document the financing model—transparent breakdown of costs and sources, assumptions and sensitivities, lessons learned—as a template and advocacy tool for future SRA buildings and for national social housing policy.

This action is closely linked with LF3 (SRA business plan and cost-rental model) and LF4 (allocation and affordability rules), as the financing structure determines what rents are needed, what subsidies are required, and what reinvestment is possible.

Key steps:

1. Financing landscape mapping and feasibility (Months 1–6)
 - Map available financing sources, eligibility criteria, application processes and timelines.
 - Estimate total investment cost for Siatistis (detailed breakdown by heritage study, energy audit, preliminary design).
 - Assess which sources are realistic and how they can be combined (grant + loan + municipal contribution).
 - Identify legal and administrative constraints (who can be the beneficiary, procurement rules, state aid issues).
2. Financing structure design and scenario modelling (Months 4–8)
 - Develop 2–3 financing scenarios (conservative, moderate, ambitious) with different mixes of grants, loans and municipal contribution.
 - Model implications for cost recovery, rent levels and subsidy needs (link with LF3).
 - Assess risks (delayed approvals, ineligible costs, cost overruns, loan repayment burden) and mitigation strategies (contingency, phasing, co-financing reserves).
3. Application and negotiation (Months 6–12)

- Submit funding applications (ESF+, ERDF, national programmes, listed-building grants) with strong project narrative, technical documentation, partnership letters and political support.
 - Negotiate loan terms with CEB or other social lenders (amount, interest rate, repayment period, guarantees).
 - Secure municipal budget allocation and formal co-financing commitment (City Council decision).
 - Mobilise political and stakeholder support (letters from Minister, Deputy Ministers, EU institutions, URBACT, civil society).
4. Formalisation and disbursement management (Months 10–14 and ongoing)
- Secure formal grant decisions and loan contracts.
 - Set up financial management and reporting systems (separate accounting, audit trail, compliance with funder rules).
 - Coordinate disbursement schedules with procurement and construction timeline (cash-flow management).
5. Documentation and replication (Months 24–36)
- Produce transparent, detailed financing report for Siatistis (costs, sources, lessons).
 - Use this as template and evidence for financing future SRA buildings (LF5).
 - Share model with Municipality, Ministry, EU institutions and other cities as advocacy tool for scaling social housing investment.

Risks & mitigation:

- Funding applications rejected or delayed: Submit early, with strong narrative and political backing; prepare alternative scenarios; phase investment if needed (e.g. start with essential renovation, add energy upgrade and co-design with later funding).
- Ineligible costs or administrative barriers: Work closely with Managing Authorities and legal advisors to structure project and costs to fit funding rules; use municipal or MDAT resources to cover ineligible soft costs if necessary.
- Cost overruns or insufficient funding: Build contingency (10–15%) into budget; use competitive procurement to control costs; prioritise spending (renovation and safety first, higher-end finishes if budget allows).
- Loan repayment burden unsustainable: Model repayment scenarios carefully (link with LF3); negotiate long repayment periods (20–30 years); use cross-subsidy from other SRA units or municipal guarantee if needed; advocate for grant-heavy financing mix.

Partners:

Lead: Municipality of Thessaloniki Programming Department (EU funds application and management), MDAT / Housing Thessaloniki (project implementation and SRA financial planning).

Key partners: Ministry of Social Cohesion and Family (national social housing programme, political support), ERDF/ESF+ Managing Authorities (application guidance and approval), Council of Europe Development Bank (social housing loans), Green Fund (energy renovation grants), Ministry of Culture (listed-building grants), Heinrich Böll Institute and CoHab (advocacy and comparative financing models), universities (technical documentation and feasibility studies).

Beneficiaries:

Siatistis residents—through high-quality, affordable housing—and the broader SRA and municipal housing system, through a proven, replicable financing model.

Indicators:

- Total investment cost for Siatistis (€ amount, breakdown by category: renovation, energy, accessibility, co-design, social support, project management, contingency).
- Financing package structured and approved (Y/N, amount and source: ESF+, ERDF, national, municipal, CEB loan, other).
- Share of total cost covered by grants vs loans vs municipal in-kind contribution (%).
- Grant applications submitted (number, to which programmes) and approval rate (%).
- Loan terms secured (Y/N, amount, interest rate, repayment period).
- Financing model documented and shared (Y/N, report available, presentations to stakeholders).

Cross-cutting issues:

- Gender: Ensure that financing structure supports gender-sensitive allocation and support (e.g. ESF+ explicitly covers support services for women survivors, childcare, etc.).
- Digital: Use digital tools to track budget, disbursements and reporting (financial management software, cloud-based documentation); ensure transparency and accessibility of financing information to partners and residents (simple budget summaries, visual infographics).
- Environmental: Prioritise financing for energy efficiency, NBS and climate adaptation (ERDF energy, Green Fund); demonstrate that deep retrofit is central to the investment and cost-effective in the long run (lifecycle cost analysis).

LF3 – Update the SRA business plan to integrate cost-rental and mixed tenures

Redesign the Social Rental Agency (SRA) business plan so that it incorporates cost-rental principles, mixed tenures (social rental, cost-rental, Housing First, cohousing) and non-speculative use of socialised vacant properties, using Siatistis as a pilot.

Responsible: MDAT / Housing Thessaloniki

Deadline: Updated business plan adopted and piloted by end of Year 2 of the Investment Plan

The challenge:

Thessaloniki is building its Social Rental Agency (Housing Thessaloniki) from scratch in a context with:

- no established social housing sector,
- high and volatile private rents,
- limited long-term public financing for social housing, and
- strong pressure to keep rents low for vulnerable groups.

The current SRA concept is promising but still embryonic: if it relies too much on ad hoc funding or market-like rents, it risks either being financially unsustainable or gradually drifting towards a “soft” version of the private rental market. There is a need for a **clear, realistic and non-speculative financial model** that can guide rent-setting, tenure mix and reinvestment, starting from the Siatistis pilot and extendable to other buildings.

CALICO Practice transfer

CALICO combines:

- a non-speculative tenure framework (CLT + long-term affordability rules),
- multiple tenures (social rental, cooperative housing, ownership, Housing First), and
- layered financing (EU / regional funds, city, cooperatives, social finance),

while keeping rents affordable and reinvesting any surplus into maintenance and social objectives.

Transferring the *functions* of CALICO's legal and financial model to Thessaloniki means:

- treating housing as a shared, non-speculative resource,
- designing rents based on costs, not market levels,
- organising a mix of tenures that spreads risk and cross-subsidises,
- and ensuring that any surpluses are reinvested in upkeep and new projects rather than extracted.

The action:

The action is to **revisit and re-write the SRA business plan** using CALICO-inspired principles, with Siatistis as a first test case. This includes:

1. **Defining a tenure mix** for the SRA portfolio (starting with Siatistis):
 - social rental units,
 - cost-rental units,
 - Housing First units,
 - cohousing units for specific groups (e.g. single-parent families, older people).
2. **Developing a cost-rental model**, including:
 - identification of all relevant costs (investment, borrowing, maintenance, management, social support),
 - transparent rent-setting formulas that recover costs over time without profit.
3. **Establishing affordability and cross-subsidy rules**, such as:
 - income-based caps,
 - internal cross-subsidy between units,
 - use of external subsidies where needed (for the lowest-income households).
4. **Integrating non-speculative safeguards**, through internal rules and contracts, to ensure:
 - no sale of socialised buildings into the speculative market,
 - use of surpluses for maintenance, energy upgrades and new social housing/cohousing.
5. **Producing an updated, approved SRA business plan**, with clear financial projections for Siatistis and scenarios for scaling up to additional vacant buildings.

The action builds on previous analytical and testing work:

- vacancy study and baseline housing research in Thessaloniki,
- preliminary SRA concept and business planning under MDAT,
- URBACT testing actions exploring target groups' involvement in governance.

These provide data on costs, potential units and target groups, but do not yet offer a fully worked-out cost-rental and mixed-tenure financial model.

Implementation:

1. **Diagnostic & data gathering (Months 1–4)**
 - Gather data on expected costs for Siatistis (renovation, financing, management, support).
 - Review existing SRA concept documents and national frameworks on rents/subsidies.
2. **Financial modelling (Months 4–8)**
 - Develop a simple financial model (cash-flow, cost-recovery, sensitivity analysis).
 - Test different tenure mixes and rent levels for Siatistis (social/cost/HF/cohousing).
3. **Co-design and validation (Months 6–10)**
 - Workshop scenarios with Municipality, MDAT Board, NGOs, tenant reps and experts.
 - Choose a preferred model and refine details (rent bands, eligibility, cross-subsidies).
4. **Draft and adopt updated business plan (Months 8–12)**
 - Write the revised SRA business plan (mission, tenure mix, financial model, governance).
 - Seek formal approval from MDAT Board and Municipality.
5. **Pilot and adjust through Siatistis (Months 12–24)**
 - Apply the new model in real life at Siatistis.
 - Monitor affordability, arrears, maintenance and resident satisfaction; adjust if needed.

Risks & mitigation:

- **Model too generous → financial risk:** use conservative assumptions, build in contingency, and phase scaling.
- **Model too strict → not affordable for lowest-income groups:** foresee additional subsidies/support and targeted relief; adjust mix of social vs cost-rental units.
- **Institutional resistance to non-speculative framing:** clearly communicate benefits (stability, predictability, EU alignment) and show CALICO evidence.

Partners:

Lead: MDAT/Housing Thessaloniki (financial & strategic teams).

Key partners: Municipality of Thessaloniki (Programming Dept., Finance, Social Services), NGOs (ARSIS, PRAKSIS, IRIDA), Heinrich Böll Institute (policy and green-social framing), CoHab (cohousing and non-speculative models), university partners (AUTH, University of Manchester) for modelling and evaluation, potential financial institutions (e.g. CoE Development Bank).

Indicators:

- Updated SRA business plan formally adopted (Y/N).
- Number and share of units by tenure type (social rental/cost-rental/HF/cohousing) in Siatistis.
- Average rent level in Siatistis vs. market rents in surrounding area.
- Share of tenants paying no more than 30% of income on rent and utilities.
- Annual financial result of SRA operations (balanced / surplus reinvested).

Cross cutting issues:

Gender: analyse affordability impacts by household type and gender (e.g. single mothers, elderly women); ensure rent levels and subsidies do not systematically disadvantage women and carers; involve women's organisations (IRIDA, tenants' women) in discussions.

Digital: use simple digital tools/spreadsheets to model scenarios; consider a basic dashboard for ongoing monitoring of rents, arrears and maintenance costs.

Environmental: explicitly integrate costs and savings of energy retrofit and NBS into the financial model; ensure long-term maintenance of green and energy systems is covered; prioritise households facing energy poverty in allocation and support.

LF4 – Define allocation, affordability and reinvestment rules

Set rules for income thresholds, intergenerational/social mix targets, rent levels, and mechanisms to reinvest any surpluses into maintenance, future projects and community activities.

Responsible: Housing Thessaloniki / MDAT, in agreement with the Municipality of Thessaloniki

Deadline: Rules approved by Month 12 (before final allocation for Siatistis); reviewed and adjusted by Month 30 (based on experience)

The challenge:

In Greece there is no established local social rental sector, and rent-setting remains largely unregulated. This means there is no reference framework for what "affordable" rent should mean in practice, for how to prioritise different vulnerable groups, or for how to ensure that any surpluses are used to strengthen the system rather than extracted as profit. In Thessaloniki, the emerging SRA model has begun to test different approaches through the RRF pilot, but a coherent set of rules for allocation, affordability and reinvestment has not yet been formalised.

Without such a framework, there is a risk that:

- allocation decisions are perceived as arbitrary or unfair, undermining trust in the SRA and the Municipality;
- rents are set either too high (creating rent burden and arrears for low-income households) or too low (undermining the financial sustainability of the SRA);
- the social mix in Siatistis and future buildings is unbalanced, either concentrating the most marginalised households or favouring less vulnerable groups;
- and any surpluses are not systematically reinvested in maintenance, new units or community activities, weakening the non-speculative, solidarity-based logic of the model.

CALICO addresses these issues through a clear set of rules on target groups, income thresholds, social mix, rent levels and reinvestment, embedded in its cooperative and CLT statutes. Thessaloniki cannot copy these legal forms directly, but can adapt the principles within the existing Greek framework (public ownership, SRA as operator, municipal and national funding).

This action aims to define a transparent and robust framework that covers:

1. Allocation rules: target groups and priorities (linked to S1–S3), minimum and maximum shares for different household types, and procedures for waiting lists and matching.

2. Affordability rules: income thresholds, rent bands, maximum housing cost-to-income ratios, and provisions for additional subsidies where needed.
3. Reinvestment rules: clear commitments that any surpluses are reinvested in maintenance, energy upgrades, new social housing projects and community activities, with transparent reporting.

Once tested in Siatistis, this framework will be integrated into the broader SRA business plan (LF3) and used as a reference for future vacancy-to-home projects (LF5).

Key steps:

1. Design of allocation framework (Months 4–8)

- Use S1 and S2 outputs to define and formalise priority groups for Siatistis (e.g. women-led single-parent households, elderly living alone or in poor housing, HF and high-vulnerability cases, low-income workers in essential sectors).
- Set indicative social mix targets (e.g. minimum share for single-parent households, minimum share for elderly, maximum share for any single group, share of HF units as defined in S3).
- Define rules for waiting lists and matching, ensuring transparency (e.g. simple points system based on vulnerability and waiting time) and integrating gender and care criteria (S2).
- Align allocation rules with national and EU anti-discrimination legislation and with City Strategy on Affordable and Social Housing priorities.

2. Affordability and rent-setting design (Months 4–10)

- Analyse income data for target groups in Thessaloniki (e.g. social benefit levels, minimum wage, typical incomes for single mothers, elderly, refugees).
- Define income thresholds and bands for eligibility (e.g. maximum income as % of median, separate thresholds for different household types) and match these to planned rent levels.
- Develop a simple cost-rental model for Siatistis, based on LF3, that sets rents at levels that:
 - cover operating costs (maintenance, management, insurance, energy in common spaces) over time;
 - keep housing costs within a reasonable share of household income (e.g. target 25–30% for low-income households, in line with EU recommendations and CALICO practice);
 - allow for lower rents or rent subsidies for HF and very low-income households (using ESF+ or national social benefits to bridge the gap).
- Define rent-setting rules (how rents are calculated, how often they can be adjusted, how changes in income are handled).

3. Reinvestment policy design (Months 8–12)

- Based on LF3 business plan scenarios, estimate potential surpluses (if any) over a 10–20 year horizon for Siatistis.
- Define reinvestment priorities:
 - routine and preventive maintenance and upgrading of Siatistis;
 - energy and comfort improvements (link to Renovation Wave and Green Deal priorities);
 - seed funding for new vacancy-to-home projects;
 - small community and care activities in Siatistis and other SRA buildings (e.g. shared childcare, community events, training).
- Draft simple commitments (e.g. "at least X% of annual surpluses will be reinvested in social housing and community activities") and agree them with MDAT Board and the Municipality.

4. Consultation, approval and codification (Months 9–12)

- Present draft allocation, affordability and reinvestment rules to the Partner Committee, Resident representatives (where possible) and ULG for feedback.
- Adjust rules based on feedback and legal review (ensuring compliance with Greek law and EU fund conditions).
- Approve rules formally via MDAT Board decision and Municipal Council resolution, and integrate them into SRA internal regulations and relevant MoUs.
- Communicate rules clearly to NGOs, potential residents and the wider public (plain-language summaries, FAQs, simple visual explanations).

5. Pilot, monitoring and adjustment (Months 12–30)

- Apply the rules to the first allocation and rent-setting cycle for Siatistis.
- Monitor: who is housed (by group, gender, income), rent burden (housing cost-to-income ratio), arrears, resident satisfaction with fairness and transparency.
- Based on S6 monitoring and evaluation, identify where rules need adjustment (e.g. thresholds, social mix targets, rent bands).
- Adjust and formalise updated rules as the standard SRA framework for future buildings.

Risks & mitigation:

- Perceived unfairness in allocation: Mitigate through clear, published criteria, transparent procedures (points or prioritisation system), involvement of NGOs and Resident Committee in oversight, and accessible appeals or feedback channels.
- Rents still too high for lowest-income households: Use rent subsidies, ESF+ funded support, and close coordination with national social benefits; keep rents flexible where necessary, particularly for HF and high-vulnerability units.
- Insufficient revenue for maintenance and reinvestment: Align rent-setting with realistic cost calculations (LF3); advocate for additional grant funding for maintenance and energy upgrades; prioritise reinvestment in critical needs first.
- Complexity and administrative burden: Keep rules simple and implementable; use clear templates and decision trees for staff; provide training and support.

Partners:

Lead: Housing Thessaloniki / MDAT (design and implementation), Municipality of Thessaloniki (policy alignment and formal approval).

Key partners: NGOs involved in referrals and support (ARSIS, PRAKSIS, Solidarity Now, IRIDA, Caritas, IOM), Municipal Social Services and Legal Department, Ministry of Social Cohesion (alignment with national programmes), university partners (support in modelling, monitoring and evaluation).

Beneficiaries:

Current and future residents of Siatistis, and all future SRA tenants, through a fair and transparent allocation system and rents that are affordable and sustainable.

Indicators:

- Allocation, affordability and reinvestment rules formally adopted (Y/N).
- Composition of residents in Siatistis by target group, gender, age, income and vulnerability status, compared to targets.
- Average housing cost-to-income ratio for residents, overall and by income group.
- Rent arrears rate and trends over time.

- Amount and share of any surpluses reinvested annually in maintenance, new projects and community activities.
- Resident and NGO satisfaction with fairness and transparency of allocation and rent-setting (survey and qualitative feedback).

Cross-cutting issues:

- Gender: Allocation and rent rules explicitly consider women-led households and unpaid care work as core factors; all data monitored and reported by gender.
- Digital: Allocation and rent-setting procedures supported by simple digital tools (databases, dashboards) to ensure transparency and consistency; ensure that digitalisation does not create new access barriers for applicants.
- Environmental: Reinvestment rules prioritise energy upgrades, NBS and climate resilience measures, in line with Renovation Wave and Green Deal objectives.

LF5 – Develop a vacancy-to-home pipeline using the Siatistis blueprint

Use lessons from Siatistis to design a legal–financial pipeline for socialising and refurbishing additional vacant public (and possibly private) properties in Thessaloniki.

Responsible: MDAT / Housing Thessaloniki + Municipality of Thessaloniki (Asset Management & Programming)

Deadline: Vacancy-to-home pipeline framework designed by Month 24; first additional buildings identified and programmed by Month 36

The challenge:

Thessaloniki's housing crisis is marked by a paradox: high and rising rents and housing cost burdens, alongside a significant stock of vacant or underused dwellings, including municipal and institutional properties. The RRF pilot has shown that re-using some of these assets for social housing is feasible, but this has so far been done in an ad hoc, project-based way, dependent on specific funding windows and political cycles.

There is currently no structured pipeline that:

- systematically identifies and prioritises vacant buildings suitable for social housing;
- standardises the legal, financial, technical and social steps needed to convert them into homes;
- and ensures that knowledge and tools are retained and improved over time (rather than reinvented for each project).

Without such a pipeline, the impact of Siatistis will remain limited to one building, and the wider potential to address the city's affordability crisis and energy poverty through vacancy socialisation will go untapped.

CALICO shows how a pioneering project can act as a blueprint for subsequent developments—by codifying governance structures, legal instruments, financing tools and community processes, and by embedding them in organisational routines and partnerships. Thessaloniki can adapt this approach to its vacancy-to-home strategy.

The action aims to turn Siatistis into a template and engine for a wider vacancy-to-home programme by:

1. Documenting the full cycle of Siatistis—from identification and feasibility to renovation, allocation, governance and monitoring—across all four modules.
2. Translating this into a step-by-step pipeline that can be applied to other vacant public (and, where possible, private) properties.
3. Building institutional agreements and tools (MoUs, standard templates, guidelines) so that the pipeline is not dependent on individual projects or people.

Key steps:

1. Vacancy mapping and prioritisation (Months 12–20)

- Use existing studies (e.g. city-wide housing study, RRF pilot mapping, MDAT and municipal asset registries) to identify vacant and underused buildings in the Municipality and metropolitan area.
- Classify buildings by type, ownership, size, location, condition and potential suitability for social/co-housing (heritage status, structural condition, access to services, etc.).
- Define selection criteria (e.g. alignment with City Strategy, location in areas of need, energy upgrade potential, ownership and legal feasibility) and prioritise a shortlist of candidate buildings for future projects.

2. Blueprint documentation (Months 18–24)

- Compile a detailed "Siatistis blueprint" that documents:
 - governance and participation structures (G1–G5, S4–S6);
 - social model (S1–S3, S5);
 - legal and financial architecture (LF1–LF4, funding mix, business plan, allocation rules);
 - building and spatial programme (B1–B4, heritage constraints, energy and NBS);
 - workplan phases and risk management (Section 4);
 - evaluation and monitoring framework (Section 5).
- Present the blueprint to the Municipality, regional and national partners, and use it as a shared reference document.

3. Pipeline design (Months 20–28)

- Translate the blueprint into a standard pipeline with clear stages, roles and decision points, from "vacant building identified" to "social housing building in operation".
- For each stage, define:
 - legal steps (ownership status check, transfer or leasing arrangements, necessary legal adjustments);
 - financial steps (feasibility, funding mix, application timelines, loan options);
 - technical steps (initial survey, design, permits, procurement, construction);
 - social and governance steps (stakeholder engagement, ULG extension, governance framework design, social model definition);
 - monitoring and evaluation steps.
- Develop standard templates and tools (e.g. feasibility study template, governance model checklist, risk and funding matrix, communication package) that can be quickly applied to new buildings.

4. Institutionalisation and partnerships (Months 24–32)

- Establish a Vacancy-to-Home Working Group (Municipal Asset Management, MDAT/SRA, Social Services, Regional Managing Authorities, key NGOs) to oversee pipeline implementation.

- Negotiate and sign framework MoUs with selected institutional property owners (e.g. Church, foundations, other municipalities in the metropolitan area) for potential use of their vacant properties under social rental arrangements.
- Integrate the pipeline into municipal strategies and MDAT/SRA internal planning (e.g. annual targets for new units, roles and resources).

5. First replication and scaling (Months 28–36)

- Select 1–2 candidate buildings from the shortlist.
- Apply the pipeline steps: feasibility, financing structure, co-design, governance set-up, etc., using Siatistis tools and lessons.
- Secure funding commitments and start design or early works where possible by the end of the investment plan period.
- Document replication experience and adjust the pipeline accordingly.

Risks & mitigation:

- Limited or slow cooperation from property owners: Use Siatistis as a demonstrator and advocacy tool; highlight benefits (social impact, asset preservation, reputational gains); use political channels and URBACT networks to build trust.
- Complex legal and administrative barriers: Build on LF1 outputs (legal pathway mapping); engage legal experts early; pilot flexible arrangements (e.g. long-term leases, use rights) that can be standardised.
- Funding constraints for multiple projects: Phase pipeline implementation; align with new ESF+ and ERDF programming periods; use cities' and MDAT's experience and track record to strengthen funding applications.
- Overburdening MDAT/SRA capacity: Scale pipeline gradually; secure additional staff or technical assistance resources; use standard tools to reduce workload per project; build capacity in municipal departments and partner NGOs.

Partners:

Lead: MDAT / Housing Thessaloniki and Municipality of Thessaloniki (Asset Management, Programming, Social Services).

Key partners: Regional Managing Authorities (ESF+, ERDF), Ministry of Social Cohesion and other relevant ministries (legal and policy support), institutional property owners (Church, foundations, other municipalities), NGOs, universities (technical and social expertise), URBACT and other city networks.

Beneficiaries:

Households in need of affordable, quality housing across Thessaloniki, as more vacant properties are brought into a non-speculative social rental pipeline; MDAT and the Municipality, through a structured, replicable approach to scaling social housing.

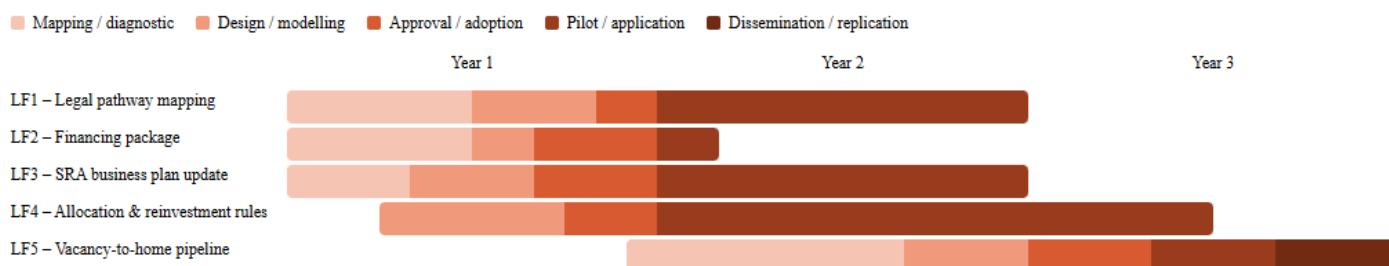
Indicators:

- Number of vacant buildings mapped and classified (by type, ownership, suitability).
- Number of candidate buildings in the pipeline shortlist.
- Vacancy-to-home pipeline framework approved and in use (Y/N).
- Number of institutional partners with framework MoUs for vacancy use.
- Number of additional buildings for which feasibility or financing processes have started by Month 36.
- Number of new units programmed beyond Siatistis (pipeline volume).

Cross-cutting issues:

- Gender: Ensure that pipeline prioritisation criteria include buildings and locations that can serve key gender- and care-related needs (proximity to childcare, schools, health centres, safe areas for women and children).
- Digital: Use digital mapping tools and dashboards to visualise vacancy and pipeline progress; share accessible, anonymised information with stakeholders to build support and accountability.
- Environmental: Integrate deep energy renovation and NBS as standard requirements in pipeline projects, aligning with Renovation Wave and Green Deal targets.

Granular Gantt chart of the Legal and Financial module (LF1-LF5), showing each action's mapping, design, and pilot stages over 36 months



Module IV. Building

B1 – Co-design of Siatistis internal layout and common spaces (Archilab-lite)

Develop and run a CALICO-inspired “Archilab-lite” co-design process for the Siatistis building, involving future residents, NGOs, MDAT, municipal services and designers.

The process will shape flat layouts, common spaces, shared facilities and accessibility solutions before finalising the technical design.

Responsible: MDAT/Housing Thessaloniki (technical team);

Deadline: Co-design completed before final detailed design/tender (around Month 12)

The challenge:

In Thessaloniki, rehabilitation and public works are usually designed in a top-down way by technical services and external consultants, with little or no structured input from future residents or community actors. This often results in:

- apartment layouts that do not match the needs of target groups (e.g. single parents, elderly, Housing First beneficiaries),
- common spaces that are either absent, under-dimensioned or poorly used, and
- building designs that do not support everyday care practices, neighbourly interaction or energy-efficient living.

For the Siatistis building, which is a listed property and the flagship pilot of the social housing investment plan, a conventional top-down design would risk undermining the social, governance and energy ambitions of the project.

CALICO practice transfer

CALICO’s standard practice (beyond the time-limited UIA context) uses “**Archilabs**”: structured co-design workshops where future residents, architects, CLTB staff and partners jointly shape the internal programme of the building. These workshops:

- help align spatial layouts with social and care objectives,
- foster early resident ownership and trust,
- identify practical needs and constraints that technical experts might overlook,
- and create a shared understanding of how common spaces and facilities will actually be used.

Adapting an “Archilab-lite” version to Thessaloniki allows the city to embed **participatory design** into a listed-building retrofit, within the constraints of Greek procurement and heritage rules.

The action:

The action is to **design and implement a participatory co-design process** for Siatistis that will:

- define **internal apartment layouts** (typologies, circulation, storage, accessibility),
- specify **common spaces and shared facilities** (multi-purpose room, children’s area, quiet room, shared laundry, bike/buggy storage, semi-public ground floor, garden use),

- and explore **everyday-use scenarios** (care routines, shared meals, small events, rules for noise, use of balconies/garden, energy-saving behaviours).

Key features:

1. **Inclusive participation:** involve prospective residents (as soon as they can be identified), NGOs working with target groups, MDAT, municipal technical services, neighbourhood actors (e.g. Perivolarides), designers and academic partners.
2. **Structured workshops:** 3–4 workshops combining plan-based exercises (mark-up on drawings), scenario discussions (“a day in the building”), and prioritisation of needs.
3. **Co-produced design brief:** synthesize outcomes into a concise, realistic design brief (must-have vs. nice-to-have), which becomes the key reference document for architects and engineers.
4. **Integration in technical design:** ensure the brief is actually used in the design and tendering stages, with explicit references in ToR and technical specifications.

The intended result is a building whose layouts and shared spaces genuinely support cohousing, care, energy awareness and the governance model, rather than forcing social practices to adapt to a rigid built form.

The co-design process builds on URBACT testing actions already developed in Thessaloniki, such as:

- World Café/Thinking Hats and similar methods used in ULG meetings to discuss uses and needs,
- Resident Voice Labs piloted to gather input from stakeholders and potential beneficiaries on everyday routines, safety, care and community life.

These tests showed:

- strong capacity and willingness among NGOs, activists and potential beneficiaries to articulate concrete spatial and functional needs;
- that structured, focused sessions can produce input that is specific enough to inform design choices; and
- that these methods help balance different voices (e.g. technical experts vs. residents).

Based on these positive tests, scaling up into a formal co-design process for Siatistis is both necessary and feasible.

Implementation:

What has to be done / governance / funding / risks:

1. **Preparation (Months 1–3)**
 - Collect base material (existing plans, structural constraints, heritage requirements, budget envelope).
 - Identify and invite participants (NGOs, ULG members, technical services, potential residents once known).
 - Prepare simple, visually clear materials (printed plans, sections, photos, 3D sketches) and facilitation tools.
2. **Co-design workshops (Months 3–8)**

- Organise 3–4 workshops at accessible times/locations (or hybrid).
- Structure sessions around:
 - understanding the building and constraints,
 - mapping desired uses and routines,
 - drawing or annotating layouts,
 - prioritising common spaces and facilities.
- Document all outputs (photos of plans, notes, key decisions).

3. Drafting and validating the design brief (Months 6–10)

- Translate workshop results into a written design brief, including:
 - target group profiles and key needs,
 - required apartment typologies and features,
 - list and basic specs of common spaces,
 - accessibility principles and energy-related design priorities.
- Validate the brief with the Project Steering Committee, Partner Committee and Resident representatives (if already selected).

4. Integration into technical design (Months 8–12)

- Incorporate the brief into the architects' commission / ToR and later into tender documents.
- Hold at least one feedback session to check that the proposed technical design reflects the co-produced brief and, where it does not, explain why.

Funding:

Costs mainly relate to facilitation, documentation and participation (staff time, venue, materials, possibly small compensation or support like childcare/transport for participants). These can be covered under the Investment Plan's soft measures budget, URBACT resources, or ESF+ technical assistance where available.

Risks and mitigation:

- **Time pressure vs. participatory depth:**
 - Mitigation: plan workshops early and align them with key design milestones; use lightweight but well-prepared sessions; be honest about which aspects can still change.
- **Conflicting stakeholder preferences:**
 - Mitigation: use transparent prioritisation methods (e.g. ranking, traffic-light system); aim for "good enough for all" solutions and document trade-offs.
- **Heritage/technical constraints blocking ideas:**
 - Mitigation: have heritage and technical experts present in workshops; present constraints clearly from the start; where ideas are impossible, co-explore alternatives.

B2 – Plan and implement deep energy retrofit and NBS within listed-building constraints

Prepare and execute a retrofit package (insulation, systems, shading, NBS) that upgrades energy performance while respecting heritage status and keeping costs under control.

Responsible: Municipality of Thessaloniki (Technical Services) + MDAT / Housing Thessaloniki

Deadline: Retrofit design completed and permits obtained by Month 12; works completed by Month 24

The challenge:

Thessaloniki's housing stock is old and energy-inefficient, with around half of homes built before 1980 and many lacking adequate heating or insulation. Energy poverty is widespread, with low-income households—especially elderly people and single parents—struggling to keep their homes warm or cool at reasonable cost. At the same time, listed and heritage buildings face specific constraints: façades, window details and structural elements must be preserved or restored, limiting the scope for external insulation and certain interventions.

Siatistis, as a listed municipal building, concentrates these challenges: it must deliver high energy performance and comfort for vulnerable households, while respecting heritage constraints and working within a realistic budget. If energy performance is not adequately addressed, residents will remain exposed to energy poverty and thermal discomfort, and the project will not align with EU Renovation Wave and Green Deal objectives.

CALICO demonstrates that energy performance and heritage or design quality can go hand in hand, provided that:

- energy retrofit is planned early, as an integral part of the design process;
- residents are involved in understanding and using building systems (see B4);
- and monitoring is used to optimise performance over time (see B3).

The action aims to deliver a deep, heritage-sensitive energy retrofit that:

1. Significantly reduces energy demand and bills for residents;
2. Improves thermal comfort and indoor air quality;
3. Integrates nature-based solutions where possible;
4. Respects the listed status and architectural character of the building;
5. Provides a replicable model for similar buildings in Thessaloniki and beyond.

Key steps:

1. Energy and heritage diagnostics (Months 1–4)

- Commission a combined energy audit and heritage assessment (with support from universities or specialised consultancies) to establish baseline performance and identify constraints and opportunities.
- Identify key weaknesses (heat loss through walls and windows, air leakage, inefficient heating systems) and heritage-sensitive areas (façades, window proportions, internal features).
- Engage the regional cultural heritage authority early to clarify what is acceptable (e.g. internal insulation, secondary glazing, roof interventions).

2. Integrated retrofit design (Months 4–10)

- Develop a comprehensive retrofit package that may include:
 - internal or partial external insulation, depending on façade constraints;
 - high-performance windows or secondary glazing compatible with heritage requirements;
 - efficient heating and cooling systems (e.g. air-to-water heat pumps, efficient gas if heat pumps not feasible, low-temperature distribution systems);
 - balanced ventilation or improved natural ventilation strategies;
 - shading devices (external blinds/awnings where allowed, internal shading, planting);

- NBS such as green courtyards, planter boxes, trees and climbing plants for shading and microclimate.
- Ensure that accessibility, fire safety and structural integrity are integrated into the design.
- Coordinate closely with B1 (co-design of internal layout) to ensure that energy systems and NBS are compatible with the spatial and social programme.

3. Permitting and procurement (Months 8–12)

- Submit detailed designs and energy calculations to the relevant heritage and building authorities, incorporating feedback to secure permits.
- Prepare tender documents that clearly specify performance requirements (e.g. target energy class, U-values, airtightness standards) and heritage requirements.
- Include provisions for quality control (blower-door tests, commissioning of systems) and for future monitoring (sensors, metering) to support B3.

4. Implementation and supervision (Months 12–24)

- Appoint contractor(s) through competitive procedures; ensure that they have experience with listed buildings and energy retrofits.
- Supervise works closely, with on-site presence of design team and heritage specialists where necessary.
- Adjust details as needed in response to unexpected conditions (e.g. structural issues, hidden defects), while maintaining energy performance ambitions and cost control.
- Coordinate installation of monitoring systems (B3) and preparation for tenant training (B4).

5. Commissioning and optimisation (Months 22–26)

- Commission all systems (heating, cooling, ventilation, monitoring) and ensure proper operation.
- Test performance against design targets; identify and rectify issues.
- Prepare simplified user guides for residents (linked to B4) and ensure that building staff and SRA are familiar with systems.

Risks & mitigation:

- Heritage constraints limit energy performance: Use creative internal solutions (internal insulation, secondary glazing) and focus on high-quality systems; negotiate with heritage authorities using evidence from CALICO and EU guidance on heritage and energy.
- Cost overruns: Build contingency into budget; phase interventions if needed; prioritise measures with the highest energy and comfort impact; use competitive procurement and careful supervision.
- Technical complexity and maintenance issues: Choose robust, user-friendly solutions; avoid overly complex systems that require specialist maintenance; ensure training for SRA staff and clear maintenance contracts.
- Resident discomfort or misuse: Address through B4 (training and support), B3 (monitoring) and S4 (collective management and feedback).

Partners:

Lead: MDAT / Housing Thessaloniki (operator and co-designer)

Key partners: Municipality Technical Services (building owner and permit holder), Ministry of Culture / heritage authorities, Green Fund and ERDF authorities (energy funding), design and engineering teams, universities (AUTH), NGOs (for NBS and environmental education, e.g. Perivolarides).

Beneficiaries:

Residents of Siatistis, particularly low-income households vulnerable to energy poverty; the Municipality and SRA, through lower operating costs and improved asset value; and the broader city, as a demonstration of how listed buildings can become energy-efficient social housing.

Indicators:

- Baseline and post-retrofit energy performance (energy class, primary energy demand).
- Estimated reduction in energy consumption and CO2 emissions (kWh/year, tonnes CO2/year).
- Number and type of NBS installed (green areas, trees, planters, etc.).
- Resident perceptions of thermal comfort and energy affordability (survey).
- Compliance with heritage requirements (approvals obtained, no major deviations).

Cross-cutting issues:

- Gender: Energy poverty affects women and elderly disproportionately; ensure retrofit benefits these groups directly and that their needs (e.g. temperature comfort, health conditions) are taken into account.
- Digital: Use digital monitoring tools (B3) to optimise building performance; ensure that data is used to improve comfort and reduce costs, not to penalise residents.
- Environmental: Retrofit directly supports Renovation Wave, Green Deal and local climate strategies by pairing deep energy renovation with social housing objectives; NBS improve microclimate and climate resilience.

B3 – Install monitoring systems and protocols for energy use and building performance

Set up metering and monitoring at building and unit level (energy, comfort, key maintenance issues) and define protocols for data use, privacy and decision-making.

Responsible: MDAT / Housing Thessaloniki + Municipality Technical Services

Deadline: Monitoring systems installed by the end of construction (Month 24); protocols adopted by Month 26

The challenge:

Energy retrofit does not automatically translate into lower bills and better comfort; it depends heavily on how buildings are used and managed over time. Without monitoring, neither residents nor the SRA can see whether systems are performing as designed, where there are issues (e.g. overheating, underheating, high consumption), or how to adjust behaviours and settings.

In Greece, systematic monitoring of energy use and comfort in social or public housing is rare, and data is rarely linked to joint decision-making with residents. For Siatistis, monitoring is essential for:

- protecting residents from energy poverty and discomfort;
- enabling the SRA and Municipality to optimise systems and maintenance;

- providing evidence for future pipeline projects (LF5) and for EU/national reporting (Green Deal, Renovation Wave).

CALICO uses building monitoring and resident workshops to align design, operation and behaviour, ensuring that technical improvements translate into real-life benefits. Siatistis can replicate and adapt this practice.

The action aims to create a light but effective monitoring system that:

1. Provides actionable information on building and unit performance;
2. Protects resident privacy and autonomy;
3. Supports learning, not surveillance;
4. Feeds into S6 monitoring and S4 collective management.

Key steps:

1. Monitoring objectives and system design (Months 8–14)

- Define monitoring objectives: track energy consumption (heating, cooling, electricity), indoor temperatures and humidity, and key maintenance indicators (e.g. system failures, water leaks).
- Decide on granularity: building-level vs unit-level metering; balancing detail with cost and privacy.
- Involve residents (through co-design sessions) in deciding what is monitored, how often, and how results are shared.
- Specify technical requirements for sensors, meters and data logging, aligned with B2 retrofit design.

2. Procurement and installation (Months 12–24)

- Integrate monitoring requirements into B2 construction tender documents.
- Select monitoring technology and installers, ensuring compatibility with building systems and data protection requirements.
- Install and test systems during retrofit works; ensure wiring, connectivity and maintenance access are planned from the outset.

3. Protocols for data use, privacy and governance (Months 18–26)

- Draft data governance protocols specifying:
 - what data is collected and at what level (unit vs building);
 - who has access (e.g. SRA technical staff, residents, committee members, researchers);

- how long data is stored and how it is anonymised for analysis;
- how data is used (e.g. to identify issues and inform support, not to penalise individual residents).
- Co-design protocols with Resident Committee and Partner Committee; ensure they are understandable and acceptable to residents.
- Ensure compliance with GDPR and national data protection regulations.

4. Integration with S4 and S6 (Months 24–36)

- Share data regularly with residents (e.g. simple dashboards at building entrance, quarterly presentations at Resident Assemblies).
- Use data in S4 building management discussions (e.g. to identify areas of high usage and explore behaviour changes or technical adjustments).
- Feed data into S6 joint monitoring and evaluation framework, linking technical performance with social outcomes (comfort, energy poverty, satisfaction).

Risks & mitigation:

- Privacy concerns and mistrust: Involve residents in design; collect the minimum necessary data; anonymise and aggregate data where possible; emphasise support and collective learning; avoid individualised punitive measures.
- Technical failures or complexity: Choose robust, simple systems; ensure maintenance contracts; provide training for SRA staff; start with a limited set of indicators and expand if needed.
- Data not used or understood: Present data in simple, visual formats; link it to concrete decisions (e.g. adjusting heating settings, scheduling maintenance, adjusting training content); build capacity for interpretation (B4, S4, S6).

Partners:

Lead: MDAT / Housing Thessaloniki and Municipality Technical Services.

Key partners: design and engineering teams, monitoring technology providers, Resident Committee and Assemblies, university partners (support in data analysis and visualisation).

Beneficiaries:

Residents of Siatistis—through more comfortable, affordable homes; SRA and Municipality—through better management and evidence for future projects; national and EU policy-makers—through project-level data that illustrates how deep retrofit and social housing interact.

Indicators:

- Monitoring system installed and operational (Y/N).
- Types of data collected (energy consumption, temperatures, humidity, etc.).
- Frequency of data analysis and reporting (e.g. quarterly).

- Number of residents engaged in discussing monitoring results (assemblies, workshops).
- Adjustments made to building operation or resident support in response to data.

Cross-cutting issues:

- **Gender:** Ensure that communication and use of data consider different comfort needs and daily routines of women, men, children and elderly; involve diverse residents in discussions.
- **Digital:** Monitoring relies on digital systems; ensure user interfaces are simple and that digital tools complement, not replace, face-to-face explanations.
- **Environmental:** Monitoring is directly linked to environmental performance and climate goals; data will support long-term optimisation and provide evidence for climate-resilient social housing.

B4 – Design and deliver tenant training on energy-efficient and climate-resilient living

Develop and run workshops/materials so residents understand and use building systems optimally, linking energy efficiency to comfort, cost and climate goals.

Responsible: MDAT / Housing Thessaloniki, NGO partners and Resident Committee

Deadline: Training curriculum designed by Month 18; first training cycle delivered within 3 months of occupation; refreshers annually

The challenge:

Even the best-designed and most energy-efficient building cannot deliver its full benefits if residents do not understand how to use systems or how everyday practices affect comfort and bills. In Thessaloniki, many residents—especially those coming from energy-poor, informal or overcrowded housing—have limited experience with efficient systems, thermostats, controlled ventilation or shading strategies.

Without tailored training and ongoing support, there is a risk that:

- energy consumption and bills remain high, undermining affordability and climate goals;
- indoor comfort and air quality are poor (e.g. due to lack of ventilation, overheating);
- residents feel disempowered or blame themselves for issues that are partly technical or systemic.

CALICO's experience shows that resident training and peer-to-peer learning are critical for making energy retrofits work in practice. Residents need practical, context-specific guidance on how to use their homes.

The action aims to design and deliver practical, accessible training and support for Siatistis residents on:

1. Understanding and using heating, cooling and ventilation systems;
2. Managing shading and indoor climate;
3. Reading and managing energy bills;
4. Taking simple, low-cost steps to reduce consumption and increase comfort;
5. Preparing for climate-related events (heatwaves, cold spells).

Key steps:

1. Training needs assessment and curriculum design (Months 14–18)

- Based on B2 and B3, identify key systems and behaviours that influence energy performance and comfort (e.g. thermostat use, window opening, shading, ventilation).
- Consult prospective residents (through NGOs and testing actions) about their experience and concerns (e.g. fear of high bills, confusion about tariffs).
- Design a short, modular training curriculum with 3–4 sessions covering:
 - "Getting to know your home" (systems, controls, ventilation);
 - "Bills and budgets" (reading bills, understanding tariffs, avoiding arrears);
 - "Summer and winter strategies" (heatwave and cold-weather practices);
 - "Collective energy and environment actions" (S4 link).
- Prepare simple materials (visual guides, checklists, videos, translated where needed).

2. Training delivery and peer support (Months 20–30)

- Organise initial training sessions for new residents shortly before and after move-in, delivered by SRA staff and NGO partners (e.g. Perivolarides, environmental NGOs).
- Use interactive methods (walkthroughs of flats and building, demonstrations, Q&A) rather than one-way lectures.
- Identify and support resident "energy champions" who can help neighbours and maintain practices over time.
- Link training content to B3 monitoring results (e.g. showing how behaviours affect consumption) and to S6 well-being monitoring (comfort, health).

3. Ongoing support and refreshers (Months 30–36 and beyond)

- Provide annual refresher sessions (e.g. before winter and summer) and targeted support for households facing energy-related problems or arrears.
- Integrate energy advice into S1 referral and support packages (e.g. NGOs include energy counselling in their services).
- Update materials as systems or tariffs change, or as new lessons emerge from monitoring.

Risks & mitigation:

- Low participation in training: Schedule sessions at convenient times; provide childcare and refreshments; integrate training with other activities (S5 community events); emphasise immediate benefits (lower bills, more comfort).
- Information overload: Keep sessions short and focused; repeat key messages; use visual aids and practical demonstrations; provide follow-up support rather than one-off lectures.

- Language and literacy barriers: Provide translation (e.g. for migrant residents); use pictograms and demonstrations; use peer support; avoid technical jargon.

Partners:

Lead: MDAT / Housing Thessaloniki.

Key partners: NGOs with experience in energy poverty and environmental education (e.g. Perivolarides; national or local energy poverty initiatives), Resident Committee (peer champions), universities and technical teams (content support).

Beneficiaries:

All residents of Siatistis, particularly low-income and energy-poor households; the SRA and Municipality, through more stable tenancies and lower arrears; and the environment, through reduced energy consumption and emissions.

Indicators:

- Number of training sessions delivered and number of participants (by gender, age, household type).
- Residents' self-reported understanding of systems and bills before and after training.
- Changes in energy consumption and arrears over time (linked with B3 and S6).
- Number of resident "energy champions" active and their activities.

Cross-cutting issues:

- Gender: Ensure training is accessible to women with care responsibilities, and that it recognises gendered patterns of time use and household responsibilities; involve women as co-trainers and champions.
- Digital: Where possible, complement in-person training with simple digital tools (e.g. short videos, messaging groups for tips); but ensure that core information is delivered offline.
- Environmental: Training directly supports environmental goals by enabling residents to use energy-efficient systems properly and to adopt climate-resilient practices.

B5 – Integrate Siatistis into the wider SPARK / neighbourhood spatial ecosystem

Coordinate the building's ground-floor uses and semi-public spaces with nearby services (SPARK, food solidarity, social services, cultural and educational actors) so that Siatistis functions as a key node in a caring, inclusive local ecosystem rather than an isolated project.

Responsible: MDAT / Housing Thessaloniki

Deadline: Spatial and functional links defined by Month 12; first joint actions with SPARK and neighbourhood actors implemented by Month 24; consolidation and documentation by Month 36

The challenge:

Siatistis is not only a building but part of a wider urban and social fabric that includes SPARK and other social, cultural and solidarity initiatives in the area. If treated as a stand-alone investment, it risks becoming a small, isolated “social project” that does not fully benefit from, or contribute to, the broader ecosystem of services, public spaces and community infrastructures emerging around it. This would limit its impact on residents’ access to opportunities and support, and reduce its potential as a demonstrator for integrated, place-based social housing policy.

The SPARK concept and MDAT’s Plan Einstein approach both emphasise neighbourhood-level ecosystems: combinations of housing, education, services, public spaces and community activities that promote inclusion, prevent segregation and create everyday encounters between different groups. CALICO similarly situates its cohousing project within local networks of care, social economy and neighbourhood life.

In Thessaloniki, this means:

- physically and functionally linking Siatistis with SPARK and other nearby facilities (schools, health centres, social services, cultural and community spaces),
- aligning ground-floor and outdoor uses with neighbourhood flows and needs (e.g. small community room, micro-hub for activities),
- and ensuring that pedestrian routes, public transport access and small spatial interventions support safe, inclusive and climate-resilient everyday life for residents and neighbours.

The action aims to embed Siatistis in the wider SPARK / neighbourhood ecosystem by:

1. Coordinating spatial and functional planning between the building and surrounding streets, public spaces and facilities.
2. Aligning ground-floor and semi-public uses with SPARK and other actors’ programmes (Plan Einstein, NGOs, community initiatives).
3. Using Siatistis as a “bridge” between housing policy and broader urban regeneration in the area.

Key steps:

1. Neighbourhood spatial and functional analysis (Months 6–10)

- Map the immediate surroundings of Siatistis: pedestrian routes, public transport stops, public and semi-public spaces, existing and planned SPARK facilities, social services, schools, health centres, cultural venues and solidarity initiatives (e.g. Perivolarides).
- Identify barriers and opportunities: unsafe or inaccessible routes, lack of seating or shade, missing links between Siatistis, SPARK and key everyday destinations.
- Engage residents, NGOs and local actors in quick participatory walks and workshops to understand how people currently move, meet and use the area, and what they would like to see improved.

2. Integrated spatial concept and design guidelines (Months 10–16)

- Develop a simple neighbourhood-level concept that positions Siatistis as one node in a network of caring and learning spaces around SPARK (e.g. “care corridor” or “solidarity loop”).
- Translate this into design guidelines for:
 - ground-floor and entrance treatment (visibility, openness, safety, accessibility, space for small community uses linked to S5);
 - garden and semi-public spaces (shared use, greening, microclimate, small play or seating areas);
 - connections to SPARK and other facilities (signage, wayfinding, lighting, priority pedestrian links, possible tactical urbanism interventions).

- Ensure alignment with municipal planning and public-space strategies and with the SPARK investment plan (Plan Einstein).

3. Coordination of uses and programming (Months 14–24)

- In collaboration with SPARK and neighbourhood actors, define which activities and services are best located at Siatistis (e.g. small-scale community meetings, neighbourhood care activities, food solidarity points) and which at SPARK or other venues.
- Develop a light coordination mechanism (e.g. joint calendar or working group) to avoid duplication and to create synergies between Siatistis events (S5) and SPARK or Plan Einstein activities.
- Ensure that Siatistis residents are actively invited into SPARK programmes (education, training, cultural events) and that SPARK users are aware of Siatistis as a community hub, not just a housing project.

4. Small-scale spatial interventions (Months 18–30)

- Implement low-cost, high-impact interventions to improve connections and public spaces around Siatistis and towards SPARK: seating and shade, small greening projects, safer pedestrian crossings, signage and wayfinding, lighting, traffic calming where feasible.
- Use participatory approaches (e.g. workshops with residents and neighbours, tactical urbanism days) to design and implement these interventions, building ownership and awareness.
- Coordinate interventions with municipal departments (technical services, green spaces, transport) to ensure maintenance and integration into broader plans.

5. Documentation and replication (Months 28–36)

- Document how Siatistis has been integrated into the SPARK ecosystem: spatial changes, functional cooperation, everyday use patterns, resident and neighbour feedback.
- Use this documentation to develop guidelines for integrating future SRA buildings into local ecosystems, so that each new project strengthens neighbourhood-level networks rather than acting in isolation.
- Share learning within URBACT Cities4Co-housing and Plan Einstein networks, and with other Greek cities, as a practical example of combining social housing with neighbourhood regeneration.

Risks & mitigation:

- Fragmented coordination between housing and urban planning: Assign clear liaison roles between MDAT/SRA, SPARK team and municipal planning departments; use the Urban Local Group and Partner Committee as coordination platforms.
- Neighbourhood resistance to change or to social housing: Use open communication and co-design processes; highlight benefits for the area (improved public space, services, activities); involve local actors early.
- Resource constraints for public-space improvements: Focus on low-cost interventions; leverage existing municipal budgets and programmes; seek small external grants or sponsorships where appropriate.

Partners:

Lead: Municipality of Thessaloniki (Planning, Technical Services, Programming) and MDAT / Housing Thessaloniki.

Key partners: SPARK / Plan Einstein team, Perivolarides and other neighbourhood initiatives, NGOs (ARSIS,

PRAKSIS, IRIDA, Solidarity Now), Resident Committee and Assemblies, universities (support in analysis and design).

Beneficiaries:

Residents of Siatistis, who gain better access to services, public spaces and opportunities; neighbours and SPARK users, who benefit from improved public realm and access to a caring hub; and the Municipality, through a more coherent, place-based social housing policy.

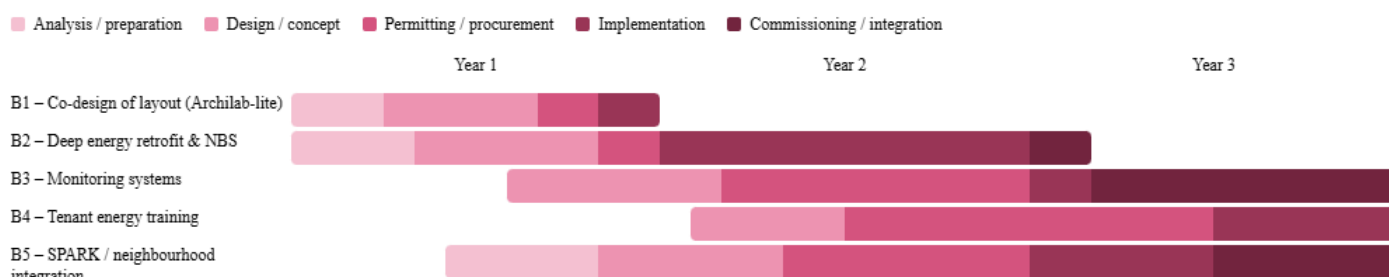
Indicators:

- Number and type of spatial links and improvements implemented between Siatistis, SPARK and key neighbourhood destinations (e.g. crossings, greening, seating, signage).
- Number of joint activities or programmes coordinated between Siatistis and SPARK / neighbourhood actors per year.
- Resident and neighbour perceptions of safety, accessibility and neighbourhood quality before and after interventions (survey and qualitative feedback).
- Participation of Siatistis residents in SPARK / Plan Einstein activities, and of neighbours in Siatistis-based activities (S5).

Cross-cutting issues:

- Gender: Ensure that routes and spaces are safe and welcoming for women and children (lighting, visibility, proximity to services); involve women in spatial and functional co-design.
- Digital: Use simple digital tools (online maps, shared calendars, social media) to communicate routes, activities and opportunities across the ecosystem; ensure offline communication for those with limited digital access.
- Environmental: Integrate NBS and climate-resilient public-space improvements (trees, shade, permeable surfaces) into the ecosystem, reinforcing Siatistis' building-level energy and climate efforts at neighbourhood scale.

Granular Gantt chart of the Building module (B1-B5), showing each action's design, construction and integration stages over 36 months



IP Section 4: The funding case, costing and budget

Workplan

The workplan for the Thessaloniki Investment Plan follows the life cycle of the Siatistis pilot and the progressive consolidation of a broader vacancy-to-social-/cohousing strategy. It is organised over three main phases (short-, medium- and longer-term) and structured around the four adapted CALICO modules: Governance, Social, Legal & Financial, and Building & Spatial Programme.

The timeline below is indicative and can be adjusted to funding conditions and procurement schedules, but it provides a coherent sequencing of the actions listed in Section 3 (G1–G5, S1–S6, LF1–LF5, B1–B5).

Phase 1 – Enabling framework and detailed design (Year 1)

Objective: Put in place the enabling legal, financial, governance and design framework for Siatistis and for future vacancy socialisation, before construction starts.

- **Governance (Module I)**
 - Design the multi-level governance architecture around Siatistis and the wider social housing strategy (draft governance charter, ToR for Project Steering Committee and Partner Committee – G1).
 - Prepare the link between building-level governance and Cities4Co-housing testing actions/SPARK (concept for Resident Voice Labs, neighbourhood “cells”, statute starter kits – G5).
- **Social (Module II)**
 - Map existing referral practices and design the gender- and care-sensitive referral and support blueprint for the Social Rental Agency (S1).
 - Begin defining eligibility and matching criteria that integrate gender, care and Housing First considerations (S2, in synergy with S1).
- **Legal & Financial (Module III)**
 - Map legal pathways for non-speculative tenure and the socialisation of vacant buildings, mobilising previous legal work carried out with MDAT (LF1).
 - Structure and negotiate the financing package for Siatistis (ESF+, ERDF, national funds, CoE Development Bank loans, municipal contributions) as a flagship non-speculative social housing project (LF2).
 - Launch the revision of the SRA business plan to integrate cost-rental and mixed tenures, using Siatistis assumptions as a first test case (LF3 – diagnostic and early modelling).
- **Building & Spatial Programme (Module IV)**
 - Collect all technical and heritage data for the Siatistis building and prepare the participatory co-design process (B1 – preparation).

- Run the “Archilab-lite” co-design workshops with NGOs, candidate residents, municipal services and designers and translate results into a co-produced spatial brief and “commons playbook” (B1).
- On that basis, finalise the conceptual design and the outline retrofit strategy for deep energy renovation and nature-based solutions within heritage constraints (B2 – planning).

Key outputs of Phase 1:

Governance charter and committee ToR (drafted), referral and support blueprint (draft), legal mapping note, provisional financing plan for Siatistis, first version of updated SRA business plan (structure and assumptions), co-produced design brief for Siatistis, and a preliminary retrofit concept.

Phase 2 – Construction, system set-up and first operationalisation (Year 2)

Objective: Implement the physical renovation of Siatistis, operationalise the governance and social tools developed in Phase 1, and finalise the SRA and allocation framework.

● Governance (Module I)

- Formally establish the Project Steering Committee and Project Partner Committee and begin regular meetings (G1).
- Co-design and constitute the Resident Committee and resident assemblies/working groups using the Statute Starter Kit and other testing tools (G2).
- Design and pilot a volunteering framework linked to Housing Thessaloniki (G3).
- Set up joint monitoring tools and feedback loops for housing quality and governance performance (G4).

● Social (Module II)

- Finalise and adopt the gender- and care-sensitive referral and support blueprint and apply it to the selection of Siatistis residents (S1).
- Operationalise gender- and care-sensitive eligibility and matching, including criteria for single-parent families, elderly residents, survivors of violence and other high-vulnerability groups (S2).
- Reserve, equip and link support services to Housing First and other high-vulnerability units within Siatistis (S3).
- Co-draft rules and routines for collective building management and everyday community life, linked to the governance structures (S4).
- Plan first neighbourhood-level activities that position Siatistis as a local hub (links with SPARK, Perivolarides and nearby initiatives – S5).

● Legal & Financial (Module III)

- Finalise the financing package and secure formal approvals/agreements (LF2).
- Complete the updated SRA business plan incorporating cost-rental principles, mixed tenures and non-speculative safeguards, and adopt it institutionally (LF3).
- Define detailed allocation, affordability and reinvestment rules consistent with the updated SRA business plan and the adapted CALICO principles (LF4).

● Building & Spatial Programme (Module IV)

- Produce the detailed design and tender documents for the deep energy retrofit and NBS, fully aligned with the co-produced design brief and heritage requirements (B2).
- Carry out the main construction and renovation works (B2 – implementation).
- Design and install monitoring systems for energy use and building performance at unit and building level, and define protocols for data use and privacy (B3).
- Develop training materials and curricula for tenant education on energy-efficient and climate-resilient living (B4 – preparation).
- Coordinate ground-floor uses, semi-public spaces and garden layout in relation to the emerging SPARK space and neighbourhood services (B5 – planning).

Key outputs of Phase 2:

Active governance bodies (PSC, PPC, Resident Committee), adopted referral and support blueprint, operational Housing First and special-vulnerability units concept, updated and approved SRA business plan, allocation and reinvestment rules, tender and construction of Siatistis, installed monitoring systems, and a first programme for SPARK/Siatistis neighbourhood activities.

Phase 3 – Occupation, monitoring and scaling up (Year 3)

Objective: Bring Siatistis into full operation as a social/cohousing demonstrator, consolidate governance and social practices, and translate lessons into a scalable vacancy-to-home pipeline.

● Governance (Module I)

- Support the Resident Committee, assemblies and working groups during the first year of occupancy, with light facilitation and mentoring (G2).
- Fully implement joint monitoring routines on housing quality and governance, feeding back into maintenance and SRA procedures (G4).
- Systematise the connection between Siatistis governance, SPARK and wider testing actions (Resident Voice Labs, neighbourhood “cells”) as a permanent innovation ecosystem (G5).

● Social (Module II)

- Move in residents and implement the referral, matching and support blueprint in practice (S1–S3).
- Run regular community-building activities in the building and neighbourhood (e.g. shared meals, garden activities, open events with SPARK and Perivolarides) and consolidate Siatistis as a neighbourhood hub (S4–S5).
- Develop and apply simple tools and indicators to monitor social outcomes and well-being (ties, safety, perceived fairness, adequacy of support), and feed results into SRA and municipal housing policy (S6).

● Legal & Financial (Module III)

- Monitor the performance of the updated SRA business plan in real conditions (Siatistis rents, arrears, maintenance costs, cross-subsidies) and adjust parameters if needed (LF3).
- Apply and refine the allocation, affordability and reinvestment rules based on real data (LF4).

- Use the Siatistis experience to design a legal–financial vacancy-to-home pipeline for additional buildings, including prioritisation criteria, indicative financial models and governance templates (LF5).

- **Building & Spatial Programme (Module IV)**

- Deliver tenant training sessions on energy-efficient and climate-resilient living, linked to the installed monitoring systems and to support for households facing energy poverty (B4).
- Use monitoring data to fine-tune building management (heating/cooling regimes, shading, NBS maintenance) and to inform future projects (B3).
- Fully integrate Siatistis into the SPARK/neighbourhood spatial ecosystem (joint programming of spaces, wayfinding, communication, and small-scale improvements based on resident feedback – B5).

Key outputs of Phase 3:

Siatistis fully occupied and functioning as a non-speculative social/cohousing building; governance and social mechanisms operational; energy and social monitoring in place; first evaluation results; and a documented legal–financial and governance blueprint for the socialisation of additional vacant properties.

Phase */ Year	Governance (G)	Social (S)	Legal & Financial (LF)	Building & Spatial (B)
Year 1	G1 design (P), G5 design	S1 design, S2 scoping	LF1, LF2 design, LF3 start (diagnostic/modelling)	B1 (full), B2 planning
Year 2	G1 implementation (Y) , G2–G4 set-up, G5 pilot	S1–S3 implementation, S4–S5 set-up	LF2 final (Y) , LF3 completion & adoption, LF4 design/adoption	B2 works (Y) , B3 design & installation, B4 prep, B5 planning
Year 3	G2–G5 consolidation (Y)	S1–S6 full implementation & monitoring	LF3 & LF4 fine-tuning, LF5 design (pipeline)	B3 operation, B4 delivery, B5 full integration

**Indicative; “Y” marks main implementation period, “P” preparatory/finalisation work*

Αναλυτικό Χρονοδιάγραμμα Gantt Επενδυτικού Σχεδίου Cities4Co-Housing Θεσσαλονίκης
Detailed Gantt Chart of the Thessaloniki Cities4Co-Housing Investment Plan



This workplan ensures that soft investments (governance, social, legal and financial tools) and hard investments (renovation, energy upgrade, NBS) move in parallel and reinforce each other, with Siatistis acting first as a testing ground and then as a replicable model for future socialised buildings in Thessaloniki.

Governance

The implementation of the Thessaloniki Investment Plan is organised around a **multi-level governance structure** that combines institutional leadership, multi-stakeholder coordination and resident participation. The objective is to ensure that the Siatistis pilot and future vacancy-to-social-/cohousing projects are **co-produced, transparent** and **operationally robust**, while remaining embedded in the city's existing administrative framework.

1. Overall governance structure

The governance structure adapts CALICO's multi-layered approach (Steering, partner and resident committees) to the Thessaloniki context. It comprises four main levels:

1. Project Steering Committee (PSC)

- **Composition:** MDAT management, Housing Thessaloniki management, Municipality of Thessaloniki (e.g. Programming Department, where relevant political representation), with the possibility to invite other key actors on specific issues (e.g. Social Services, Finance).
- **Role:** Provides strategic direction for the Investment Plan, approves annual workplans and key decisions (e.g. approval of the Siatistis legal–financial blueprint, SRA business plan updates, adoption of allocation rules), ensures alignment with city strategies and EU/national policies, and oversees risk management.
- **Operation:** Meets at least quarterly, with ad hoc meetings when major decisions are required (e.g. before tendering or allocation phases). MDAT/Housing Thessaloniki acts as secretariat.

2. Project Partner Committee (PPC)

- **Composition:** Operational representatives from MDAT and Housing Thessaloniki, Municipality Programming and Social Services, core NGOs (ARSIS, PRAKSIS, Solidarity Now, Caritas Hellas, IRIDA, IOM), CoHab, Perivolarides, 60+ Cohousing, Heinrich Böll Institute, and academic partners (AUTH, University of Manchester).
- **Role:** Coordinates day-to-day implementation of the modules and actions (governance, social, legal–financial, building), prepares items for PSC decisions, and ensures that social, gender, care and environmental dimensions are integrated into technical and financial choices. It is the main “engine room” for the Investment Plan.
- **Operation:** Meets every 1–2 months; may create **task-specific working groups** (e.g. Legal & Finance, Social & Referral, Building & Energy, Communication & SPARK) that report back to the full Committee.

3. Resident Committee and Resident Assemblies

- **Composition:** Delegates elected or selected from among Siatistis residents, ensuring representation of different household types (single-parent families, elderly residents, Housing First beneficiaries, etc.) and gender balance.
- **Role:** Co-manages everyday life in the building (house rules, use of common spaces, small conflicts, mutual aid), contributes to monitoring housing and service quality, and channels residents' perspectives to the PPC and PSC. Resident Assemblies are open meetings for all residents; thematic working groups may be formed on specific topics (e.g. common spaces, care and mutual support, energy & bills, neighbourhood relations).

- **Operation:** Resident Committee meets monthly; Assemblies at least twice a year, and more often during the first year of operation. Light facilitation support is provided by NGOs and Housing Thessaloniki, especially in the initial phase.

4. ULG and SPARK as broader coproduction platforms

- The **Urban Local Group (ULG)**, already established under Cities4Co-housing, continues as a broader advisory and learning forum that includes stakeholders beyond those directly involved in day-to-day delivery. It is used to test ideas, share results, and explore the replication of the Siatistis model to other buildings.
- **SPARK**, the planned housing innovation hub and coproduction space, provides the main **physical anchor** for participatory and learning activities (Resident Voice Labs, neighbourhood “cells”, public meetings, exhibitions), and functions as the interface between the Investment Plan and the wider public.

Together, these levels ensure both **clear accountability** for implementation and **meaningful participation** by residents and local actors.

2. Stakeholders and partners

Within this structure, implementation responsibilities are distributed as follows:

- **MDAT/Housing Thessaloniki (Lead implementing bodies)**
 - Overall coordination of the Investment Plan and secretariat of PSC and PPC.
 - Design and operation of the Social Rental Agency (SRA), including business plan, allocation rules and tenancy management.
 - Preparation, tendering and supervision of the Siatistis renovation, in cooperation with municipal technical services.
 - Implementation of governance and monitoring tools (Resident Committee support, joint monitoring systems).
- **Municipality of Thessaloniki**
 - **Programming Department:** Co-leads the legal–financial design (use of ESF+, ERDF, national and municipal resources; link to broader city strategies and the Urban Resilience Observatory); supports integration of the Investment Plan into municipal planning and budgeting.
 - **Social Services and relevant departments:** Cooperate on referral pathways, support services for vulnerable groups, and coordination with national social policies.
- **NGOs and civil society partners** (ARSIS, PRAKSIS, Solidarity Now, Caritas Hellas, IRIDA Women’s Centre, IOM, others as relevant)
 - Co-design and implementation of referral and support systems, with a strong focus on gender, care and high-vulnerability groups (e.g. Housing First, refugees, survivors of violence).
 - Participation in co-design processes (Resident Voice Labs, Archilab-lite workshops), resident preparation, and early facilitation of community life.
 - Contribution to monitoring social outcomes and feeding evidence back into PPC and PSC.

- **Tenant and grassroots initiatives** (Ενοικιαστές Θεσσαλονίκης, Solidarity Housing Initiative, Cohousing 60+, Perivolarides, etc.)
 - Provide lived-experience perspectives into governance and allocation discussions, ensuring the model reflects actual struggles in the rental market.
 - Support resident mobilisation and community-building activities (e.g. food solidarity, urban agriculture, neighbourhood events).
- **Knowledge and policy partners** (CoHab, Heinrich Böll Institute, Aristotle University of Thessaloniki, University of Manchester)
 - Bring in comparative knowledge (CALICO and other European models), advise on non-speculative governance and financial tools, and support evaluation of the pilot.
 - Assist in developing and documenting methodologies (Statute Starter Kit, Resident Voice Labs, Archilab-lite, monitoring frameworks) and ensure that lessons are captured for replication.

These actors are not only “consulted” but are structurally embedded in the PSC, PPC, ULG and working groups, in line with the multi-level governance model.

3. Organisation of implementation and coordination mechanisms

Implementation is organised along the four modules, with **module leads** and cross-cutting coordination ensured through the PSC/PPC:

- **Module I – Governance:** led by MDAT/Housing Thessaloniki; PSC provides strategic oversight; PPC and Resident Committee co-develop and test governance tools (Statute Starter Kit, joint monitoring).
- **Module II – Social:** led by Housing Thessaloniki and key NGOs; Social Services of the Municipality are core partners; PPC’s Social & Referral working group steers design and piloting of referral, matching and support.
- **Module III – Legal & Financial:** led by Municipality Programming Department and MDAT; PPC’s Legal & Finance working group coordinates legal mapping, financing package and SRA business plan revision.
- **Module IV – Building & Spatial Programme:** led by MDAT / Housing Thessaloniki technical team in close cooperation with municipal technical services; PPC’s Building & Energy working group oversees co-design, retrofit, energy and NBS measures.

Coordination routines include:

- Regular PSC meetings (strategic coordination, risk management, approval of key documents).
- PPC meetings every 1–2 months (operational coordination, review of action progress, preparation of PSC decisions).
- Working group meetings as needed around key milestones (e.g. before launching referral, before finalising technical design, before move-in).
- Joint sessions with the ULG and events at SPARK to open up progress and key questions to a wider audience (e.g. presentation of the Siatistis blueprint, discussions on scaling up).

4. Embedding, continuity and conflict management

To avoid governance structures that exist only for the duration of the project, the Investment Plan is designed so that:

- The **PSC and PPC** build on and strengthen existing coordination between MDAT, the Municipality and partners, and can be maintained at low cost beyond the initial investment period (for new buildings and policy development).
- The **Resident Committee and Assemblies** are formally acknowledged in SRA procedures and internal regulations, ensuring that resident participation in governance is not optional or ad hoc.
- Tools developed under Cities4Co-housing (Resident Voice Labs, Statute Starter Kit, Resident monitoring frameworks) become part of the **standard toolkit** for future socialised buildings.

Basic **conflict-management procedures** are also defined: disputes at building level are first addressed in the Resident Committee, then—with support from NGOs and SRA staff—can be escalated to the PPC, with the PSC acting as final arbitrator for systemic or policy-level issues.

Barriers & Risks

The Thessaloniki Investment Plan is ambitious in scope: it combines deep renovation of a listed building, an emerging Social Rental Agency model, new governance structures, gender- and care-sensitive social practice, and a vacancy-to-home pipeline aligned with EU and national policies. This complexity is a strength, but it also creates multiple potential barriers and risks across political, legal, financial, organisational, social and technical dimensions. If not anticipated and managed, these risks could delay or derail implementation, limit the quality and inclusiveness of outcomes, or reduce the scalability of the Siatistis blueprint.

This subsection synthesises key barriers and risks identified through ULG discussions, testing actions and the URBACT Risk Analysis Toolset logic, and outlines mitigation strategies. It focuses on risks that cut across several actions and modules, rather than repeating action-specific risks already addressed under G1, S1 and other measures.

Risk category	Description of risk	Mitigation strategy
1.a Political and institutional: changing priorities	Shifts in municipal or national leadership could reduce political support for social housing, vacancy socialisation and MDAT/SRA, slowing or reversing key decisions on assets, financing and governance.	Anchor the Investment Plan in formal municipal strategies and Council decisions; build a broad coalition via the ULG (NGOs, universities, tenants, professionals); use URBACT visibility and peer pressure to keep social housing on the agenda.
1.b Political and institutional: fragmented governance	Overlaps or gaps between MDAT, the Municipality, NGOs, regional/national actors can create confusion, duplication or conflict, delaying implementation and weakening accountability.	Implement the multi-level governance set-up (PSC, PPC, Resident Committee, assemblies); formalise roles through MoUs and ToR; use simple responsibility maps and regular reviews to adjust governance arrangements when needed.

2.a Legal and regulatory: unclear tenure and socialisation tools	Absence of a dedicated CLT or social housing framework creates uncertainty about how to secure long-term non-speculative use, affordability and resident participation for socialised assets like Siatistis.	Implement LF1 to map feasible legal instruments (ownership, long-term use rights, covenants, internal statutes), design robust combinations, and apply them to Siatistis; seek legal opinions, document reasoning, and use the pilot to inform future national reforms.
2.b Legal and regulatory: procurement and state aid constraints	Complex procurement rules and potential state aid concerns (e.g. around subsidised rents or in-kind asset use) could delay tenders, restrict flexibility or expose partners to compliance risks.	Involve procurement and legal experts early; plan realistic timelines; align with ESF+/ERDF guidance on housing and social services; design transparent, non-discriminatory procedures; use phased or small-scale pilots where helpful.
3.a Financial and economic: insufficient/delayed funding	Failure to secure ESF+, ERDF or national funding, or significant delays in approvals, could reduce the scope of renovation and social measures or postpone implementation.	Develop a blended financing package under LF2 with alternative scenarios and contingency; submit strong, timely applications with political backing; prioritise core interventions if funding is constrained, while keeping space to add components later.
3.b Financial and economic: affordability vs sustainability	Keeping rents affordable for very low-income and HF households may clash with the need to cover operating and maintenance costs, risking either tenant hardship or financial fragility for the SRA.	Use LF3 and LF4 to design a cost-rental model with clear income thresholds and rent bands; combine rents with targeted subsidies (social benefits, ESF+); define reinvestment rules so any surpluses support maintenance, upgrades and community activities.
4.a Organisational and capacity: limited staff and learning overload	MDAT/SRA and municipal departments are still building expertise in social housing; introducing multiple innovations at once risks overstressing teams and slowing delivery.	Phase actions and avoid concentrating all innovations in the same period; use URBACT support, peer learning and university partnerships; develop reusable tools and templates (from testing actions, LF5) to reduce administrative burden.
4.b Organisational and capacity: staff and partner turnover	Changes in key personnel at MDAT, the Municipality or NGOs can disrupt continuity, weaken relationships and lead to loss of institutional memory.	Document processes and tools (blueprints, manuals, guidelines); ensure knowledge is shared across teams; rely on formal governance structures (PSC, PPC, Resident Committee) and not only on individuals; create handover routines for staff changes.

5.a Social and community: low participation or consultation fatigue	Residents and grassroots actors may feel over-consulted without seeing tangible results, or may lack time, resources or confidence to engage, undermining the co-governance ambition.	Keep meetings focused and time-limited; provide practical support (childcare, translation, travel); use accessible, visual methods; ensure feedback leads to visible adjustments; support resident champions and peer-to-peer engagement.
5.b Social and community: conflicts and stigma	Internal tensions among residents or negative perceptions from neighbours could damage community cohesion and undermine political support for social housing in the area.	Implement S4 and G2 to co-create house rules and conflict-resolution mechanisms; use S5 and B5 to position Siatistis as a neighbourhood asset (open activities, shared spaces); communicate proactively and highlight positive stories.
5.c Social and community: exclusion of specific groups	Some groups (e.g. migrant women, Roma, people with severe mental health issues) may be under-represented or face barriers in access, participation and support despite the project's intentions.	Monitor allocation and participation data by gender, age, origin and vulnerability under S2, S3 and S6; work with specialist NGOs to adapt outreach and support; adjust allocation criteria, support packages and governance practices where gaps appear.
6.a Technical and implementation: heritage and construction complexities	Heritage constraints, unforeseen structural issues or contractor under-performance could cause delays, cost overruns or compromises in retrofit quality.	Conduct thorough surveys and early dialogue with heritage authorities; choose experienced design and construction teams; include clear performance requirements, supervision and contingency in B2; agree procedures for dealing with unforeseen works.
6.b Technical and implementation: energy performance gap	Actual energy use and comfort may fall short of design targets if systems are poorly commissioned or not used as intended, limiting benefits and credibility.	Combine deep retrofit (B2) with monitoring (B3) and tenant training (B4); use data to detect issues and adjust systems; integrate feedback into building management (S4) and support (S1–S3); refine design for future projects based on lessons.
7.a Monitoring, learning and scaling: weak evaluation and feedback	Without robust, participatory monitoring, it will be hard to understand impacts, correct course and build a case for scaling the model to other buildings.	Implement S6 and IP Section 5 with simple, resident-centred tools and joint interpretation; feed findings into PSC, PPC and Resident Assemblies; treat monitoring as a learning and decision-support process, not just a reporting duty.
7.b Monitoring, learning and scaling: failure to build a pipeline	If lessons, tools and legal/financial solutions from Siatistis are not codified, the vacancy-to-home pipeline under LF5 may remain aspirational.	Explicitly frame Siatistis as a pilot for LF5; document each step and produce standard procedures and templates; establish a vacancy-to-home working

		group; set realistic but concrete targets for additional buildings and units.
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Funding and Resourcing

Delivering the Thessaloniki Investment Plan requires a mix of capital investment, soft costs and recurrent resources, aligned with the four adapted CALICO modules and the three workplan phases. Funding must cover not only the renovation of the Siatistis building, but also governance, social support, legal-financial design, monitoring and the first steps of the vacancy-to-home pipeline. This subsection summarises the main funding and resourcing needs and indicates how they will be mobilised, building on the actions in Section 3 and the financing logic developed under LF2 and LF3.

1. Capital investment (hard costs)

Capital funding is primarily needed for the renovation and energy upgrade of Siatistis, including heritage-sensitive works, accessibility improvements, nature-based solutions and basic fit-out of common spaces. Indicatively, this includes:

- Structural and architectural works (heritage repair, internal reconfiguration, accessibility)
- Energy retrofit package (insulation, windows/secondary glazing, efficient heating/cooling, ventilation, shading, basic NBS)
- Building systems (electrical, plumbing, fire safety, monitoring infrastructure)
- Basic furnishing and equipment for common areas (meeting space, laundry, shared kitchen elements where applicable).

Funding sources (capital):

- ERDF: for deep energy renovation, building systems, accessibility and listed-building adaptation, in line with Renovation Wave and Green Deal priorities.
- National and municipal funds: RRF legacy where still applicable, national social housing or urban regeneration lines, municipal capital budget and in-kind contribution through building ownership.
- Specialised instruments: Green Fund for energy and environmental measures; potential Council of Europe Development Bank (CEB) loans for social housing investments.

These capital resources will be structured and sequenced under LF2, ensuring a balanced mix of grants, loans and municipal co-financing, with adequate contingency.

2. Soft costs and implementation support

A significant portion of required resources concerns “soft” investments that are essential to the CALICO-inspired model and to the scalability of the Siatistis blueprint. These include:

- Governance and participation (G1–G5, Section 4 Governance): design and facilitation of the PSC, PPC, Resident Committee and assemblies; co-design workshops (Statute Starter Kit, Resident Voice Labs); documentation and communication.
- Social practice and support (S1–S6): referral and support blueprint design; engagement with NGOs and women’s organisations; coordination of Housing First and high-vulnerability units; community-building and neighbourhood hub activities; monitoring of social outcomes.
- Legal and financial architecture (LF1–LF5): legal mapping and drafting; business-plan development; funding applications; allocation and rent-setting framework; pipeline design.
- Monitoring, evaluation and learning (S6, IP Section 5): indicator and tool development; data collection and analysis; participatory evaluation workshops; knowledge-sharing within URBACT and with national stakeholders.

Funding sources (soft):

- ESF+: for social inclusion, homelessness, gender and care interventions, capacity-building for MDAT/SRA and municipal staff, governance and participation processes, and monitoring of social outcomes.
- National and municipal welfare/innovation budgets: to support Housing First and high-vulnerability units, resident support packages and neighbourhood activities.
- URBACT and related programmes: for transnational learning, technical assistance and thematic support.

Where possible, soft costs will be embedded in the same projects that fund hard investments, to reinforce the integrated nature of the intervention.

3. Recurrent costs and SRA operating resources

Beyond construction, the Investment Plan must ensure that Siatistis can be operated and maintained sustainably within the Housing Thessaloniki portfolio. Recurrent needs include:

- Routine maintenance and minor repairs
- Building management (including support to resident-led management under S4)
- Energy and common utility costs (shared areas, monitoring systems)
- Ongoing social support coordination and limited direct support, particularly for HF and high-vulnerability units (S3).

Resourcing (recurrent):

- Cost-rental rents set under LF3 and LF4, calibrated to cover a substantial share of operating costs while remaining affordable for target groups.
- Targeted subsidies (housing allowances, social benefits, ESF+-funded support) for households who cannot meet cost-rental levels without undue burden.
- Municipal or national contributions to specific functions (e.g. Housing First support, energy poverty mitigation).

Any surpluses will be governed by clear reinvestment rules (LF4) to fund maintenance, further energy improvements, community activities and future socialised units.

4. Human resources and capacity

Implementation will rely on a mix of existing and additional human resources across MDAT/SRA, the Municipality, NGOs and universities. Key roles include:

- Project coordination and governance facilitation (MDAT/SRA, Municipality)
- Social workers and case managers (NGOs, municipal services)
- Legal and financial experts (MDAT, Municipality, external advisers)
- Technical experts (architects, engineers, energy specialists)

- Community animators and trainers (NGOs, residents, partners like Perivolarides)
- Researchers and evaluators (AUTH).

These roles will be financed through a combination of ESF+, national and municipal staff budgets, project-based contracts and in-kind contributions from partners (e.g. universities, NGOs).

5. Scaling and pipeline resourcing

Finally, resources are needed to transform Siatistis into a stepping stone for a broader vacancy-to-home programme. This includes:

- Analytical and coordination work to map and prioritise additional vacant assets (LF5)
- Preparatory studies and design work for subsequent buildings
- Advocacy and policy dialogue at regional and national levels to secure additional funding streams for scaling.

These activities will draw on the same mix of ESF+ (technical assistance and social innovation), ERDF (for preparatory actions linked to future investments), municipal budgets and URBACT knowledge resources, ensuring that what is learned in Siatistis is converted into long-term capacity and pipeline.

Taken together, the funding and resourcing approach mirrors the integrated nature of the Investment Plan: it combines hard and soft resources, links EU and national funds with municipal contributions, and treats Siatistis not as an isolated project but as a catalyst for a new, non-speculative social housing pathway in Thessaloniki

The budget for the Thessaloniki Investment Plan reflects the integrated nature of the CALICO-inspired model, combining capital investment in the building, soft costs for governance and social practice, and initial recurrent costs for sustainable operation. The table below presents estimated costs by action and funding source, accounting for cross-cutting expenses that serve multiple actions.

Key budget principles:

1. Integrated costing: Costs that benefit multiple actions (e.g. co-design workshops support B1, G2 and S4; monitoring systems support B3, S4 and S6) are attributed to their primary action but cross-referenced.
2. Realistic ranges: Cost estimates reflect uncertainty typical of listed-building renovation, emerging social models and multi-actor coordination. The lower bound assumes efficient procurement and favourable conditions; the upper bound includes contingency for heritage complexities and fuller ambition.
3. Blended funding: Capital costs draw primarily on ERDF, Green Fund and municipal resources; soft costs on ESF+ and URBACT; recurrent costs on cost-rental income supplemented by targeted subsidies.
4. Unit cost benchmark: At €159,000–€220,000 per unit (for 10–11 units), Siatistis sits within the range for deep-retrofit social housing in Southern Europe, particularly given heritage constraints and the comprehensive social and governance package.
5. Recurrent sustainability: The recurrent cost estimate covers the first three years of operation, during which the cost-rental model (LF3, LF4) will be tested and adjusted to ensure long-term viability.

Cost Category / Action	Estimated Cost (€)	Primary Funding Source	Related Actions
1. CAPITAL INVESTMENT (HARD COSTS)			
B2 – Deep energy retrofit and NBS	810,000 – 1,100,000	ERDF, Green Fund, CEB loan	B2

Cost Category / Action	Estimated Cost (€)	Primary Funding Source	Related Actions
• Structural/heritage repairs, energy retrofit package	600,000 – 800,000	ERDF, national heritage	B2
• NBS, building systems, accessibility	210,000 – 300,000	ERDF, municipal budget	B2
B1 – Co-design and internal layout (capital)	70,000 – 100,000	ERDF, ESF+, municipal	B1
• Final design, common spaces fit-out	70,000 – 100,000	ERDF, municipal budget	B1, S4, S5
B3 – Monitoring systems installation	25,000 – 40,000	ERDF (energy component)	B3
• Energy/comfort monitoring equipment, data infrastructure	25,000 – 40,000	ERDF, municipal budget	B3
B5 – Spatial integration (capital component)	25,000 – 40,000	Municipal, ERDF urban regen	B5
• Public realm interventions, signage, greening	25,000 – 40,000	Municipal, SPARK	B5, S5
CAPITAL SUBTOTAL	930,000 – 1,280,000		
2. SOFT COSTS (IMPLEMENTATION SUPPORT)			
G1 – Multi-level governance set-up	28,000 – 40,000	ESF+, URBACT, municipal	G1
• Framework design, MoUs, PSC/PPC facilitation	28,000 – 40,000	ESF+, URBACT	G1
G2–G5 – Resident governance and monitoring	25,000 – 38,000	ESF+, URBACT	G2, G3, G4, G5
• Statute kit, assemblies, volunteering, connection to testing actions	25,000 – 38,000	ESF+, municipal	G2, G4, S4
S1 – Referral and support blueprint	38,000 – 57,000	ESF+, national social cohesion	S1
• Multi-actor system design, NGO coordination, protocols	38,000 – 57,000	ESF+, NGO budgets	S1, S2, S3
S2 – Gender and care integration	33,000 – 42,000	ESF+, municipal equality	S2
• Gender diagnostic, criteria co-design, matching tools	33,000 – 42,000	ESF+, NGO budgets	S2

Cost Category / Action	Estimated Cost (€)	Primary Funding Source	Related Actions
S3 – Housing First integration	20,000 – 25,000	ESF+, national homelessness	S3

Notes on specific cost categories:

- B2 energy retrofit (€810,000–€1.1M) is the largest single item, reflecting the ambition to achieve deep renovation within listed-building constraints. This includes structural repairs, comprehensive insulation, efficient systems, NBS and accessibility—all essential for resident comfort, energy poverty mitigation and EU Green Deal alignment.
- Soft costs (€540,000–€740,000) represent approximately 37–39% of capital investment, higher than conventional construction but typical for pilot social housing with strong participation, governance innovation and knowledge-production components. These costs decline significantly in subsequent buildings once tools and procedures are established (LF5).
- Project management (€130,000–€180,000) covers MDAT/SRA and municipal coordination, technical supervision, procurement support and reporting across the full IP period (36 months).
- Social support coordination (€145,000–€200,000 over 3 years) ensures adequate case management for Housing First and high-vulnerability units, NGO liaison and community animation. This is partially recoverable via ESF+ social services funding and will be integrated into the SRA's standard operating model.

This budget structure demonstrates that Siatistis is not only a building project but a comprehensive investment in a new social housing system for Thessaloniki—one that can be scaled through the vacancy-to-home pipeline with declining per-unit soft costs as learning and tools are reused.

IP Section 5: Evaluation and Monitoring

The evaluation and monitoring framework will track both implementation progress and the social, governance, legal-financial and building results of the Investment Plan, with Siatistis as the main demonstrator. It combines simple output indicators (what is delivered) with outcome indicators (what changes for people and systems), following URBACT guidance on local indicator systems.

Monitoring will be jointly led by Housing Thessaloniki/MDAT, the Municipality, NGO partners and resident representatives, with support from universities. Data collection will use mixed methods: administrative data (units, costs, timelines), surveys and focus groups with residents and partners, participatory evaluation workshops, and technical monitoring (B3). Findings will feed into regular reviews in the PSC, PPC and Resident Assemblies, enabling course correction during implementation rather than only ex-post assessment.

Cross Cutting Issues

The Investment Plan explicitly integrates three cross-cutting issues in its monitoring and evaluation: gender and care, digital inclusion, and environmental/climate impact.

- Gender and care: All relevant indicators (allocation, participation, support, well-being, conflicts) will be disaggregated by gender and household type (e.g. single-parent, elderly, HF). Specific questions will track safety, exposure to violence, care burdens and access to support, using inputs from women's organisations (S2, S3, S6).
- Digital inclusion: Monitoring will track access to and use of digital tools (communication, monitoring feedback, training materials) by residents, identifying any exclusion risks (e.g. for older people or low-literacy groups). Adjustments (offline formats, support) will be made where needed.
- Environmental and climate: Beyond energy performance, monitoring will cover residents' exposure to energy poverty, comfort during extreme weather events, and the performance of NBS and public-space improvements. This supports alignment with the Renovation Wave and Green Deal objectives while ensuring social justice.

Evaluation of the Investment Plan will thus focus not only on whether Siatistis was delivered on time and on budget, but on whether it effectively improves housing security, care, participation and climate resilience for vulnerable groups, and whether it provides a credible blueprint for scaling vacancy-to-home initiatives in Thessaloniki.

Indicators

The following indicator set is structured around the four modules and the cross-cutting objectives (gender and care, energy poverty, vacancy-to-home pipeline, alignment with EU/national/local priorities). Baselines for most indicators are zero (Siatistis and related actions are new), with targets to be refined once detailed design and financing are finalised.

Governance (Module I)

- G1/G2: Governance framework adopted (PSC, PPC, RC, assemblies) – yes/no; number of meetings per year and average attendance.
- Diversity of participants in governance (gender, age, migrant status, tenure type).
- Resident perception of transparency and fairness in decision-making (survey, % agreeing).
- Number of conflicts handled at Resident Committee/assembly level vs escalated to SRA/municipality.

Social (Module II)

- S1/S2: Number and share of Siatistis units allocated to priority groups (women-led single-parent households, elderly living alone, HF/high-vulnerability households, migrants/refugees).
- Housing cost-to-income ratio for residents (average and distribution), by group.
- Residents reporting improved housing stability and safety compared to previous situation (%).
- Participation in community activities and building governance (number of residents participating at least once per year).
- S3: Tenancy sustainment rates for HF/high-vulnerability residents at 12, 24 and 36 months (% still housed).

Legal & Financial (Module III)

- LF1: Legal framework for non-speculative use adopted for Siatistis (combination of ownership, use-rights, covenants) – yes/no.
- LF2: Total investment secured vs planned; share covered by grants vs loans vs municipal contribution.
- LF3/LF4: Cost-rental model approved and in use – yes/no; average rent level; share of households receiving supplementary support.
- LF5: Number of additional vacant buildings in the pipeline by end of Year 3; number of units programmed beyond Siatistis.

Building (Module IV)

- B2: Improvement in energy performance (baseline vs post-renovation class; estimated kWh/m² reduction).
- B3: Monitoring system installed and operational – yes/no; number of indicators tracked.
- B4: Residents reporting good understanding of building systems and energy bills (% before/after training).
- Indoor comfort (share of residents satisfied with warmth in winter and coolness in summer).

- B5: Number and type of spatial/public-space improvements implemented around Siatistis; resident and neighbour perceptions of neighbourhood quality.

Monitoring

Monitoring by the SRA and an external evaluator.

Monitoring will follow a phased approach aligned with the workplan.

- Year 1 (Phase 1 – Enabling and design):
 - Establish indicator set, baseline and data-collection tools (S6).
 - Track process indicators: governance structures set up, legal and financial frameworks defined, design milestones met, funding secured.
- Year 2 (Phase 2 – Construction and set-up):
 - Monitor construction progress, costs vs budget, and compliance with heritage/energy requirements.
 - Track establishment of referral and allocation systems, HF agreements, and resident governance preparations.
 - Begin collecting early outcome data (e.g. expectations, pre-move-in situation of selected households).
- Year 3 (Phase 3 – Occupation and scaling):
 - Monitor occupancy, housing stability, rent burden, support uptake, social ties and participation.
 - Use B3 data to track energy use and comfort, and adjust resident training (B4) and building operation.
 - Monitor progress on vacancy-to-home pipeline (LF5) and policy uptake (e.g. use of Siatistis blueprint in new projects).

Monitoring will be light but regular, using quarterly internal reviews and annual public-facing summaries. Where relevant, indicators will be aligned with ESF+/ERDF output/result frameworks on housing exclusion and social inclusion (e.g. number of people supported, improved access to housing, socio-economic integration of vulnerable groups).

Annex I: Stakeholder Analysis

Stakeholder interest analysis			
Issue:	Cities 4 Cohousing - Thessaloniki		
Stakeholders	What interests? How affected by the issue?	Capacity? Motivation?	Possible actions to address stakeholder interests
Primary stakeholders			
MUNICIPALITY OF THESSALONIKI, Dept. BUSINESS PLANNING and PROGRAMMING	promoting sustainable urban development and efficient resource allocation, integration of cohousing models into existing urban planning strategies.	institutional capability, strategic planning expertise, and access to municipal resources to support and implement urban cohousing initiatives. Motivated by the potential to enhance social inclusion, optimize urban space use, and align with EU sustainability and housing policy goals.	Integrating cohousing into urban development plans to align with sustainability and social inclusion goals. Securing EU and national funding for pilot projects to reduce financial risks and showcase best practices. Engaging in stakeholder consultations to ensure cohousing aligns with local community needs and planning priorities. Monitoring and evaluating cohousing models to inform policy adjustments and long-term urban strategy.
Department of Social Welfare (Region of Central Macedonia) Thessaloniki	promoting social cohesion and support for vulnerable populations	experience in managing social programs, access to regional welfare resources. opportunity to enhance social inclusion, reduce housing insecurity among vulnerable groups, and align with regional and	Integrating cohousing into existing social support programs Providing social services within cohousing communities Advocating for policy and funding support at the regional and national level

		EU social policy priorities.	
Deputy Mayor's Office for Social Policy, Municipality of Thessaloniki	promoting social equity, community-based living, and support for vulnerable citizens	Administrative authority and access to municipal social programs and networks. Motivated by the potential to strengthen social solidarity, reduce housing exclusion, and innovate in the delivery of inclusive, community-based welfare solutions.	Position Cohousing as a Tool for Social Inclusion Emphasize Affordable and Sustainable Housing Solutions Engage municipal staff and social policy beneficiaries in co-design workshops, reinforcing citizen participation and public accountability. Support the municipality in positioning Thessaloniki as a model city for inclusive cohousing under European urban agendas. Encourage the inclusion of cohousing principles in Thessaloniki's urban development plans, housing policy, and social strategy documents. Prioritize vulnerable groups in cohousing design
Ministry of Social Cohesion and Family Affairs	interested in promoting inclusive, community-based housing solutions that strengthen social ties, family support, and care systems	ability to influence national frameworks, mobilize funding, and support social housing initiatives	Engage the ministry in policy dialogues and advocacy efforts to align cohousing with national strategies on social cohesion, family support, and care systems.
The Church of Greece	involvement in social welfare, charity, and community-based support- Use and management of real estate and land assets in ways that serve the public good- Support for vulnerable populations	high capacity to engage in or support community-led housing Many church properties could be repurposed or leased for social purposes Opportunity to strengthen its social relevance in modern urban challenges Desire to mobilize	Explore a pilot partnership where an underused Church building or land parcel could be temporarily or conditionally used for a cohousing prototype. Share with Church leadership best practices and case studies where faith-based organizations across Europe supported affordable housing or community living. Engage Church-run NGOs (e.g., Apostoli) who may have greater flexibility and implementation capacity than the institutional Church itself.

		unused church property for meaningful social impact Chance to collaborate with local authorities and civil society on inclusive urban development	
Heinrich Boell Institute (ULG member)	Interested in inclusive, and sustainable urban development, Community-led housing models and alternatives to real estate speculation, Social and ecological innovation in cities, Feminist and democratic governance of shared spaces, Strengthening participatory processes and civic engagement Its advocacy and public discourse work relies on real-world examples like Cities 4 Co-housing to demonstrate the viability of alternative models. A successful cohousing initiative strengthens the Foundation's case for climate-friendly, socially just, and citizen-powered urban futures.	high capacity to support the project in Knowledge Production & Advocacy, Networking & Convening Power, Funding and Co-organization of events, discussions, or public programs in support of cohousing efforts. Cities 4 Cohousing program is tangible expression of its vision for green, democratic, and inclusive cities and a way to address climate, gender, and justice in one urban framework	Invite the Foundation to document and publish the project experience as a case study or toolkit. Involve the Foundation in designing or facilitating participatory workshops, especially for youth, activists, or underrepresented groups.

ARSIS (ULG member)	Access to safe, affordable, and stable housing for young people, minors, and homeless populations Support for vulnerable groups, especially unaccompanied refugee minors, single-parent households, and youth in transition Community integration, child protection, and social support services Advocacy for inclusive policies and long-term housing solutions Directly impacted by the challenges of housing exclusion: Its target groups (youth, homeless, migrants) are among the most vulnerable to housing insecurity, exploitation, and social isolation. Lack of long-term housing options complicates ARSIS's efforts to support reintegration and stability for youth and children. Temporary shelters, while critical, are not sufficient for long-term community building and personal	High operational capacity and field experience, Strong links with local communities, schools, migrant groups, and public services. Experience d in participatory work and trauma-informed support. Highly motivated to participate in any project that: - Promotes long-term, stable housing alternatives for its clients - Supports dignity, inclusion, and community belonging - Challenges the institutionalization of youth and promotes co-living with safety and autonomy	Include ARSIS in pilot planning to identify suitable beneficiaries, especially youth in transition Partner with ARSIS to co-design supportive services for residents (e.g., mentorship, youth workshops, mediation) Invite ARSIS to facilitate integration activities (language, life skills, neighborhood engagement) in cohousing settings Involve ARSIS in raise awareness of housing exclusion in Thessaloniki.

	development.		
Co-housing initiative for 60+ (ULG member)	Independent but supported living as an alternative to institutional care. Social connection and community to combat loneliness and isolation. Age-friendly and accessible housing design. Affordability on fixed or reduced income. Security of tenure without the burden of homeownership or the risk of eviction. Shared services and mutual care in later life The elderly are directly affected by the lack of suitable, inclusive, and affordable housing options.	Motivation is high, especially for active seniors looking for a community over isolation, dignity over dependency, security without institutionalization, control over their living environment in old age, ability to “age in place” with autonomy and social support	Involve 60+ individuals in co-design workshops focused on universal design and mobility needs Design pilot models with shared ownership, rental cooperatives, or land trust models Include older adults in community-building activities early on
Solidarity Cohousing Initiative (ULG member)	Interests in: Creating affordable, collectively governed housing outside the private market Building inclusive, intergenerational communities with shared responsibilities Using the Community Land Trust (CLT) or cooperative housing model as an alternative to speculation Empowering marginalized or precarious groups	high, driven by both ideological values and urgent housing needs: Desire to transform the housing system toward justice and inclusion Belief in collective solutions to urban inequality and exclusion Personal stake: often initiated by people facing	Include them in co-design of pilot projects and in discussions on land access, legal forms, and governance structures Facilitate access to municipal or CLT-owned land, and support capacity-building for fundraising or grants Collaborate on designing participatory management systems and training residents on cooperative living Work together to propose policy reforms (e.g., cooperative housing frameworks, tax incentives) based on pilot learning

	through secure housing Challenging traditional ownership models and experimenting with commons-based living Environmental and social sustainability in the built environment	precarious housing situations themselves Opportunity to influence public discourse and policy toward alternative models	
CoHab (ULG member)	Several strategic and ideological interests: Promoting cooperative housing and CLT models in Greece Advancing policy and legal recognition of community-led housing Creating inclusive, affordable housing that prioritizes solidarity over profit Encouraging democratic housing governance and resident self-management Knowledge-sharing and replication of international best practices adapted to the Greek context Challenging housing precarity, gentrification, and commodification of living CoHab Athens is directly affected by the structural and legal barriers to	Technical and Research Capacity Advocacy and Network Building Experienced in organizing workshops, seminars, and discussions on housing commons Opportunity to test and legitimize community-led housing in Greece, connect theory to practice through participation in pilot projects,	Collaborate on pilot project design, especially using CLT/cooperative frameworks Involve CoHab in discussions, white papers, and recommendations to policymakers Use CoHab's CLT & governance expertise in developing training for residents or municipal staff Collaborate to link the Thessaloniki pilot with other Greek cities exploring co-housing

	implementing community-led housing models in Greece		
Hellenic League for Human Rights (ULG member)	Strong interests regarding human rights in housing and non-discrimination Right to housing as a fundamental human right under national and international law Protection of vulnerable populations, such as migrants, refugees, minorities, Roma, and the economically marginalized Anti-discrimination and equal access to housing regardless of legal status, gender, ethnicity, or income Legal frameworks and policy reform to advance social justice and human dignity Advocacy for state accountability and inclusive urban policies	Legal Expertise Ability to analyze housing policy and align it with European and international human rights standards Potential to support in framing the initiative as a rights-based model Advocacy and Influence Well-connected to national and European human rights networks Publishes reports, position papers, and legal opinions that influence public discourse and policy HLHR's motivation is high, because: The project touches on multiple rights they defend: housing, non-discrimination, participation, and dignity Cities 4 Co-housing provides a model to operationalize rights in urban	Involve HLHR in the formulation of recommendations for local or national housing policy reform, Legal advisor, policy advocate, anti-discrimination monitor, awareness raiser

		practice There is a strong opportunity to connect grassroots housing initiatives with legal protections and policy change	
IRIDA Women's center (ULG member)	interests on Safe, stable, and dignified housing for women survivors of violence Affordable long-term accommodation for marginalized women (especially refugees, asylum seekers, single mothers) Empowerment and inclusion in decision-making processes related to their lives Creation of community environments that offer support, non-judgment, and solidarity Intersectional feminist principles applied in urban and housing policy The project offers a structural alternative that addresses the root causes of housing precarity for their beneficiaries.	high capacity in key areas very high because: Housing is a critical pillar of women's safety and autonomy Co-housing offers a non-institutional, feminist alternative to shelters or isolated living The project creates opportunities for community-based healing, empowerment, and leadership among women survivors Participation strengthens IRIDA's role as a voice for inclusive, gender-sensitive urban policy	Involve IRIDA in designing inclusive housing models with specific units or adaptations for women survivors Partner with IRIDA to train future cohousing residents and staff in trauma awareness, gender sensitivity, and conflict resolution Collaborate to create referral pathways from IRIDA's services into cohousing opportunities Highlight IRIDA's perspective in communications and events about gender, housing justice, and inclusion

Perivolarides urban agriculture-food solidarity-circular economy initiative	Connects strongly community building, sustainability, and inclusion: Empowerment and integration of vulnerable populations through community-based activities Development of inclusive, solidarity-based neighborhoods Sustainable living practices (urban agriculture, resource sharing, eco-design) Non-hierarchical, participatory models of governance Support for non-institutional, dignified living alternatives for displaced and low-income people The Cities 4 Co-housing project offers a framework that complements and extends Perivolarides' solidarity work into the domain of housing.	Perivolarides has strong grassroots capacity, especially in Community Engagement & Social Inclusion, experience working with diverse, vulnerable populations in Thessaloniki Known for its trust-based, relational approach to community building Expertise in urban gardening, composting, food sovereignty, and circular economy activities Can contribute to the ecological dimension of cohousing models have high motivation to engage in Cities 4 Co-housing because: It provides a chance to extend their impact from food solidarity to housing solidarity Cohousing matches their core values of community, dignity,	Involve Perivolarides in co-designing inclusive cohousing governance models, especially for vulnerable residents Collaborate on integrating urban gardens, composting, or shared kitchens into pilot cohousing project to provide workshops and training (e.g., gardening, cooking, repair skills) for cohousing residents Highlight their work in public events and communication as an example of community-driven urban transformation

		sustainability, and equality They can contribute knowledge and practice, while also benefiting from collaboration It opens a path for scaling their model into deeper, more stable forms of inclusion	
PRAKSIS (ULG member)	Access to safe, affordable, and stable housing for young people, minors, and homeless populations Support for vulnerable groups, especially unaccompanied refugee minors, single-parent households, and youth in transition Community integration, child protection, and social support services Advocacy for inclusive policies and long-term housing solutions Directly impacted by the challenges of housing exclusion: Its target groups (youth, homeless, migrants) are among the most vulnerable to housing insecurity, exploitation, and social isolation. Lack of long-term	High operational capacity and field experience, Strong links with local communities, schools, migrant groups, and public services. Experience d in participatory work and trauma-informed support. Highly motivated to participate in any project that: - Promotes long-term, stable housing alternatives for its clients - Supports dignity, inclusion, and community belonging - Challenges the institutionalization of youth and promotes co-living with safety and	Include PRAKSIS in pilot planning to identify suitable beneficiaries, especially youth in transition Partner with PRAKSIS to co-design supportive services for residents (e.g., mentorship, youth workshops, mediation) Invite ARSIS to facilitate integration activities (language, life skills, neighborhood engagement) in cohousing settings Involve PRAXIS in raise awareness of housing exclusion in Thessaloniki.

	housing options complicates PRAKSIS's efforts to support reintegration and stability for youth and children. Temporary shelters, while critical, are not sufficient for long-term community building and personal development.	autonomy	
IOM (ULG member)	Strategic and operational interests including support community-based integration models rather than segregation or institutionalization, reducing long-term dependency on emergency accommodation (e.g., hotels, camps), encouraging social cohesion between migrant and host communities, ensuring housing respects human rights standards and safety criteria Many of IOM's beneficiaries face housing precarity after exiting formal reception programs There are limited	High institutional capacity Operational Technical & Policy Expertise Funding & Coordination Interested in alternative housing solutions beyond emergency systems Committed to building inclusive communities where migrants can live with dignity Sees cohousing as a way to foster integration, reduce isolation, and build resilience	Collaborate on designing intercultural activities, community-building tools, and cohabitation guidelines Promote cohousing as an exit strategy from reception centers or hotel programs Involve IOM in developing minimum standards for housing, protection, and support services Include IOM in advocacy efforts for legal frameworks and funding mechanisms supporting community-led housing

	long-term solutions for refugees and asylum seekers post-program Cohousing presents an opportunity for long-term, inclusive, and non-institutional housing		
Department of Asset Management of the Municipality of Thessaloniki	repurpose underused public buildings for socially beneficial housing solutions. Ensuring long-term sustainability and maintenance of municipal assets used in cohousing projects. Aligning asset use with strategic urban planning goals Maintaining regulatory compliance in the use of municipal properties. Minimizing legal, administrative, and financial risks	Technical and legal expertise to manage municipal property assets Cohousing initiatives offer solutions for reusing vacant or underutilized municipal buildings Reducing costs of building maintenance Demonstrating innovation and alignment with EU urban policy priorities, which can enhance the municipality's profile and access to future funding. Promoting inclusive and sustainable land use practices Encouraging citizen engagement	Include the department early in project planning Develop a legal and administrative framework Quantify the potential benefits of cohousing for municipal assets
Cooperative Bank of Karditsa	is interested in: Financing community-led housing models (e.g. cooperatives, CLTs,	Financial Tools & Expertise Can offer microloans, ethical credit, and possibly long-term financing	Involve the Bank in discussions on legal frameworks for cooperative housing Explore green renovation finance or eco-housing loans for cohousing units Partner to provide training or mentoring for cohousing residents on

	cohousing groups) Supporting non-profit or social economy actors involved in housing development Promoting access to finance for vulnerable or excluded groups Partnering in innovative financing mechanisms (e.g., green loans, revolving funds, blended finance) Scaling social economy infrastructure in Greece, including housing as a key pillar The lack of financial tools for cooperative or non-speculative housing is a major gap in Greece	for housing cooperatives Familiar with social impact assessment and cooperative lending models Has partnered with European networks on green/social finance projects 2. Partnership Networks Member of INAISE (International Association of Investors in the Social Economy) Works with municipalities, cooperatives, and development agencies	budgeting, savings, and loan management Collaborate with URBACT & other stakeholders to design replicable financing schemes for other Greek cities Co-design a pilot financial product (e.g., soft loan or blended funding tool) for a Cities 4 Co-housing initiative
Papafeio Foundation	Utilization of land or property for socially beneficial and sustainable purposes Alignment with its mission to support vulnerable groups, including youth, families, and low-income individuals Desire to engage in modern, community-centered approaches to social care and integration Long-term preservation and	Holds significant institutional and material capacity, including: 1. Real Estate Assets Owens buildings and land in urban Thessaloniki, some of which are underused Has potential to host cohousing pilots, housing-related services, or	Explore the possibility of hosting a cohousing pilot on Foundation-owned property Co-develop a project for families, young people, or vulnerable groups in partnership with the Foundation Design a pilot around youth-elderly or family-based cohabitation models Include the Foundation in public recognition, communication materials, and events

	meaningful use of its property assets Potential involvement in educational or intergenerational housing models	community infrastructure 2. Institutional Structure Operates under a board and has administrative processes for managing partnerships and property use May collaborate with public authorities, municipalities, and NGOs 3. Social Service Experience Long history of working with children, care institutions, and vulnerable populations	
Stavros Niarchos Foundation	Supporting sustainable and inclusive housing solutions, particularly for vulnerable or underserved populations Promoting community well-being, mental health, and social integration Funding systemic solutions and innovative models that can be scaled and replicated	Grant-making Capacity Reputation and Influence Strong public trust and credibility, which can attract other donors or partners Experience working with municipalities, NGOs, universities, and community groups Motivated to fund inclusive, scalable, and systemic interventions in the	Involve SNF in a multi-partner model with NGOs, municipalities, and social enterprises

	Supporting cross-sector partnerships that strengthen the social fabric Addressing youth empowerment, intergenerational solidarity, and social cohesion through space-based and participatory initiatives	social sector	
Hellenic Anti-Cancer Society	Using or donating urban real estate for non-profit, socially beneficial uses, including cohousing projects Supporting patients and vulnerable populations in finding stable, community-based living environments HACS Thessaloniki's real estate assets may remain underutilized if not aligned with contemporary social needs Cohousing offers an innovative, community-based model that supports well-being, social care, and solidarity, fitting with HACS values	HACS Thessaloniki has significant capacity in areas of: Real Estate Assets Owns properties in Thessaloniki that could potentially be renovated, repurposed, or donated for social housing/cohousing pilots Operates volunteer and psychosocial support networks Great Institutional Credibility	Discuss a pilot cohousing use of a property owned by HACS Thessaloniki (temporary use or long-term lease) Design a cohousing model for post-treatment recovery, elderly survivors, or patient families Include HACS as key stakeholder in public communication and pilot planning
K.K.P.K.M. (Welfare Structures) Centre for Social Welfare of Central Macedonia	Operating and coordinating social care structures in Central Macedonia, such as:	High institutional and operational capacity as a public agency Infrastructure and	Engage KKPKM in referral, support, or monitoring roles in cohousing pilots Involve KKPKM in multi-stakeholder working groups

	Institutions for children, elderly people, people with disabilities Shelters for women survivors of violence or at-risk youth Specialized residential care units and social support programs Supporting social inclusion and autonomy for individuals exiting state care structures Directly affected, as the lack of affordable, community-based housing options is a major barrier to reintegration for many of its beneficiaries:	Beneficiary Legal and Administrative Framework Base	Collaborate in designing a community-supported housing plan with social services integration
Deputy Mayor's Office for Elderly Care, Municipality of Thessaloniki	Ensuring adequate, affordable, and supportive housing solutions for the elderly population in Thessaloniki. Promoting active aging and social inclusion of older adults in the community. Supporting innovative housing models that can help reduce isolation among elderly citizens, such as cohousing.	Holds decision-making power within municipal government on elderly care and housing policies. Has access to municipal budgets, public facilities, and local networks	Include Deputy Mayor's Office in co-design of cohousing models for seniors Support community engagement activities and elderly-focused cohousing events Use municipal networks to connect cohousing residents with health & social services Publicize cohousing benefits through municipal communication channels

	Aligning with municipal strategies on public health, welfare, and urban development to improve quality of life for seniors. Facilitating access to community services and care networks for elderly residents. The Cities 4 Co-housing project can offer practical solutions and pilot models for affordable, community-oriented elderly housing.		
Secondary stakeholders			
Department of Architecture, Aristotle University of Thessaloniki, Thessaloniki, Greece	Provides a real-world context for research, teaching, and student engagement Interest in innovative, participatory, and sustainable housing models that align with academic research	high academic and technical capacity Expertise in architectural design, urban planning, and participatory processes Access to researchers Highly motivated with its interest in applied research, experimental housing models, social impact design. Opportunity to link academic work with real-life urban innovation and community transformation.	Involve the department in the co-design and participatory planning process Provide students with hands-on experience of real-world urban and social challenges. Facilitate collaborative research opportunities Invite the department to lead or support community engagement activities Support dissemination of academic output Include faculty as expert advisors

A.U.Th. Research Unit for the Cities of the European South	Great interest in exploring urban inequalities, participatory governance, and socially innovative housing models in Southern European contexts Research on alternative urban development strategies and inclusive housing practices	Strong academic and analytical capacity, with expertise in urban studies, housing policy, socio-spatial inequalities, and participatory processes,	Engage the Unit in research and evaluation activities Include the unit in policy dialogues and local URBACT group meetings Co-organize public events, seminars, or conferences on cohousing and inclusive urban practices Foster partnerships with other URBACT cities
Deputy Mayor's Office for Social Policy, Municipality of Sykies	promoting social equity, community-based living, and support for vulnerable citizens	Administrative authority and access to municipal social programs and networks. Motivated by the potential to strengthen social solidarity, reduce housing exclusion, and innovate in the delivery of inclusive, community-based welfare solutions.	Position Cohousing as a Tool for Social Inclusion Emphasize Affordable and Sustainable Housing Solutions Engage municipal staff and social policy beneficiaries in co-design workshops, reinforcing citizen participation and public accountability. Support the municipality in positioning Thessaloniki as a model city for inclusive cohousing under European urban agendas. Encourage the inclusion of cohousing principles in Thessaloniki's urban development plans, housing policy, and social strategy documents. Prioritize vulnerable groups in cohousing design
Deputy Mayor's Office for Social Policy, Municipality of Kalamaria	As above	As above	As above
Deputy Mayor's Office for Social Policy, Municipality of Evosmos	As above	As above	As above
Deputy Mayor's Office for Social Policy, Municipality of	As above	As above	As above

Ampelokipi-Menemeni			
Deputy Mayor's Office for Social Policy, Municipality of Thessaloniki	As above	As above	As above
1st Municipal Community – Committee for Social Policy, Solidarity & Welfare / Care for the Elderly	promoting inclusive, supportive living environments for older adults, and is affected by the lack of affordable, age-friendly housing and social isolation	Contribute through local knowledge, social policy expertise, and coordination with municipal services.	Engage the Committee in the planning phase Organize workshops or consultations with elderly citizens and caregivers Gather input on cohousing preferences and foster community ownership. Include the Committee in monitoring and evaluation processes to assess how cohousing improves wellbeing, autonomy, and community participation for the elderly
2nd Municipal Community – Committee for Social Policy, Solidarity & Welfare / Care for the Elderly	As above	As above	As above
3rd Municipal Community – Committee for Social Policy, Solidarity & Welfare / Care for the Elderly	As above	As above	As above
4th Municipal Community – Committee for Social Policy, Solidarity & Welfare / Care for the Elderly	As above	As above	As above
5th Municipal Community – Committee for Social Policy, Solidarity & Welfare / Care for the Elderly	As above	As above	As above
CAN Studios Architects Thessaloniki	Promoting innovative, sustainable architectural solutions tailored to community-led	Strong expertise in architecture, urban design, and sustainability.	Engage CAN Studios in co-design workshops and pilot housing projects Include CAN Studios in policy discussions and urban planning forums

	housing models. Showcasing expertise in designing affordable, inclusive, and functional living spaces. Expanding their portfolio with projects that emphasize social impact and community engagement. Networking and collaborating with local authorities, NGOs, and community groups to foster holistic urban development. Supporting the growth of cohousing as a viable alternative to traditional housing.	Experience in collaborative projects with communities and local governments. Skilled team capable of innovative, flexible design solutions meeting cohousing needs. Access to technical resources and networks in Thessaloniki's architectural and planning sectors.	
Common Space collaborative – interdisciplinary planning and design group	Promoting community-driven urban development and participatory planning. Facilitating the creation of shared public spaces and social infrastructure that enhance community cohesion. Advocating for affordable and inclusive housing solutions integrated with vibrant	xpertise in community engagement, facilitation, and urban commons management. Experience working with local communities, public institutions, and civil society organizations. Skilled in organizing workshops, dialogue forums, and collaborative	Involve Common Space in participatory design and decision-making processes Collaborate on designing and managing common areas in cohousing projects Include Common Space in policy dialogue forums and advocacy campaigns

	communal areas. Building partnerships with local authorities, NGOs, and residents to empower marginalized or underserved groups. Supporting innovative models that balance individual and collective needs in housing projects.	design sessions. Networked within Thessaloniki's urban activism and social innovation circles.	
"The Smile of the Child" child welfare organization'	Promoting child welfare, protection, and well-being within community settings. Supporting inclusive and accessible housing solutions that address vulnerable children's needs. Advocating for community support networks that strengthen family resilience.	Expertise in child protection services, social support, and family assistance programs. Experience in advocacy, outreach, and community mobilization around children's issues. Established network of partners across public institutions, NGOs, and social services. Ability to contribute knowledge on child-friendly design and community support mechanisms.	Advocate for policies that prioritize vulnerable families in housing Include The Smile of the Child in participatory workshops and planning

IASIS Civil Non-Profit Company	Supporting social inclusion and empowerment of vulnerable groups, including migrants, refugees, and marginalized communities. Promoting affordable and accessible housing solutions tailored to the needs of these populations. Enhancing community integration and participation through shared living models. Advocating for social justice, human rights, and equal access to services and housing.	Expertise in social services, community outreach, and integration programs for vulnerable populations. Established networks with NGOs, local authorities, and international organizations. Ability to provide cultural mediation, counseling, and advocacy. Experience in coordinating participatory processes and community engagement.	Involve IASIS in planning and implementing housing solutions Include IASIS in policy dialogue and advocacy efforts
Diotima Centre	Gender equality in housing and urban development Empowerment of women, especially single mothers, survivors of gender-based violence, and migrants Safe, inclusive living environments free from discrimination or violence	Specialized staff with expertise in gender equality, social inclusion, legal support, and empowerment Experienced in working with survivors of gender-based violence, migrants, refugees, and marginalized women	Engage Diotima to conduct workshops or training sessions for stakeholders and future residents on gender equality, community care, and rights. Collaborate with Diotima to identify safety risks in community living environments and propose mitigation strategies.

	Supportive communities that foster dignity, mutual care, and integration	Proven ability to conduct trainings, capacity-building workshops, and awareness campaigns	
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Annex II: Key monitoring indicators

Module / Theme	Key indicators	Main data source
Governance (G1–G5)	Governance framework adopted (PSC, PPC, RC, assemblies) – yes/no; no. of meetings/year and average attendance	PSC/PPC/RC minutes; MDAT records
	Diversity of participants in governance (gender, age, migrant status, vulnerability)	Sign-in sheets; simple participant forms
	Residents reporting governance as transparent and fair (% agree)	Annual resident survey (S6)
	No. of conflicts resolved at RC/assembly level vs escalated	RC minutes; SRA case logs
Social – access & support (S1–S3)	No. and share of units allocated to priority groups (single mothers, elderly alone, HF/high-vulnerability, migrants/refugees)	Allocation database; SRA records
	Average housing cost-to-income ratio (overall and by group)	Income declarations; rent data; survey (S6)
	Residents reporting improved housing stability and safety (% vs previous situation)	Baseline + follow-up resident surveys; focus groups
	HF/high-vulnerability tenancy sustainment at 12/24/36 months (%)	NGO and SRA case management records
Social community participation (S4–S6)	No. of residents participating at least once/year in assemblies, committees or working groups	RC/assembly attendance lists
	No. and type of community/neighbourhood activities per year (S5)	Activity logs; partner reports
	Residents feeling part of a community in Siatistis (% agree)	Annual survey; focus groups
	Reported incidents of discrimination or harassment and how addressed	SRA/NGO case logs; RC minutes
Legal & financial (LF1–LF5)	Legal configuration for non-speculative tenure adopted – yes/no (Siatistis)	Legal acts; notarial deeds; Council decisions
	Total investment secured vs planned; grant/loan/municipal shares (%)	Financial records; LF2 documentation

Module / Theme	Key indicators	Main data source
	Cost-rental model approved and applied – yes/no; average social rent level	SRA business plan; rent registers
	Share of households receiving housing/support subsidies (%)	SRA and social services records
	No. of additional vacant buildings in pipeline; no. of units programmed (LF5)	Vacancy-to-home WG records; MDAT plans
Building environment (B1–B5)	Energy performance class before/after; estimated kWh/m ² reduction	Energy certificates; designer calculations
	Monitoring system operational – yes/no; no. of indicators tracked	B3 technical reports; SRA technical logs
	Residents satisfied with thermal comfort in winter/summer (%)	Resident survey (S6); focus groups
	No. and type of NBS and public-space improvements implemented	Design and works documentation; site audits
	No. of spatial links/improvements with SPARK and key destinations	Municipal project records; B5 documentation
Gender & care (cross-cutting)	Share of households led by women; share of single-parent households; share of elderly women living alone	Allocation data; resident profiles (S1–S2)
	Women reporting improved safety and support (% agree)	Gender-disaggregated survey; NGO feedback (IRIDA, etc.)
	Participation of women in governance and community activities (% of participants)	Attendance lists; RC data
Digital (cross-cutting)	Residents using digital channels for information/feedback (%); reported barriers	Survey; qualitative feedback (S6)
	Use of digital tools by SRA/partners for monitoring and coordination (yes/no; examples)	Internal process review; staff interviews
Environmental & climate (cross-cutting)	Residents reporting difficulty paying energy bills (%; trend)	Survey; arrears data; NGO casework
	Days with reported overheating/undercooling issues per year	B3 monitoring data; resident reports
	CO ₂ emissions reduction estimate vs baseline (tonnes/year)	Energy modelling; B2 documentation

