

Exchanging good practices for promoting the educational needs of homeowners in Europe

Agreement Number : 2020-1-EL01-KA204-078973

New prospects for private real estate and economic
development in Greece, Cyprus and Belgium



Funded by
the European Union



EduHome

Applicant Organisation (Greece):
Hellenic Property Federation (POMIDA)

Partner Organisations (Belgium, Cyprus and Greece):

Union Internationale de la Propriete Immobiliere (UIPI)
European University of Cyprus (EUC) -
Association of Thessaloniki Property Owners (ENIATH)

<http://www.eduhomoproject.eu/>
<https://twitter.com/EduHomeproject>



Funded by
the European Union



EduHome

**During the 23 months of the project (1/12/2020-31/10/2022)
we organized several meetings and exchanged good practices:**

Virtual Kick-off Meeting in Athens and Webinar - (23.02.2021).

Virtual Seminar for landlords and tax accountants concerning rents compulsory reduction and landlords' compensation due to the COVID-19 pandemic (8.3.2021).

The EduHome seminar was about exchanging information and good practices for landlords in Greece, Cyprus and Belgium.

Virtual Seminar on property taxation with main speaker the Deputy Minister of Finance of Greece Mr. Theodoros Skylakakis (1.6.2021).

Transnational Project Meeting in Brussels and UIPI workshop on ways to support energy efficiency and energy savings in new and existing buildings. (14.10.2021). Eduhome Project meeting Brussels (14.10.21)

Project Meeting in Athens (10-11.03.2022)

C1 Short-term joint staff training at the European University Cyprus in Nicosia (8 -10.4.2022).

Final Meeting in Thessaloniki and workshop on the property tax system in Belgium, Cyprus and Greece (16-17.9.2022)

EduHome

→ Training of property owners

Training provided to property owners should be easily available, use easy-to-use platforms, and be specially addressed and tailored to the needs and categories of property and building owners in each county. Several skills and knowledge are important for homeowners and associations should be able to demonstrate them.



POMIDA Annual Congress Face to Face Online Seminars



A general description of the good practice

Each year since 1983, during the last Saturday of January, POMIDA organizes its annual Congress, which is attended by property owners - members of its associations from Athens, as well as from many parts of the country, representing local associations from the periphery.

During the Congress which is every year held with the participation of many government members and representatives of local authorities, the audience is informed about the problems of real estate ownership, as well as the proposed solutions.

Physical and on line seminars for POMIDA members

P.O.M.I.D.A. organizes regularly in the Meeting Room of its main office, (15 Sofokleous Street, Athens), but also in other major cities of the country, informative seminars covering the basic interests of its members - property owners.

The seminars of POMIDA have a general informative and not a specific scientific character. Their purpose is to inform the members of our organization - property owners and managers, and to guide them in the correct solution of the practical problems that concern them. The seminars include Power Point presentations prepared by the seminar speakers.

At the end of each seminar there is a discussion on the topic, answering the questions of the attending members and resolving their queries. The seminars are always coordinated

by the President of POMIDA, Mr. Stratos Paradias.

Attendance and printed information material of POMIDA is free of charge for all members of POMIDA associations who are in good standing and those who register for membership at the time of attendance.



→ Details about the activity

What is interesting

about this Conference is:

1. Variety of topics.

Mainly legal, technical, tax and energy saving issues, with experienced executives or consultants of POMIDA, and specialized speakers well-known to the general public.

2. Policy.

Insisting on the need and value of cooperation between owners and tenants. Peaceful and amicable resolution of disputes and disagreements among them. A special focus on co-owner relations in multi-family housing.

3. Questions and answers on practical topics.

Questions are asked and attendees' queries are resolved.



→ Where was it implemented?

The annual conferences started in 1984. The seminars started in 1988, when the organization acquired the first section from its own offices, and were consolidated in 2000, when during the expansion of these offices, the organization acquired the excellent Event Hall. During the COVID-19 pandemic seminars were only online.

Now they are both physical and online.



→ Who was involved?

Property owners, lawyers, accountants,
engineers, real estate professionals,
policy makers, insurance companies....

W

I regularly attend the POMIDA annual Congress and its seminars, it is so important to get knowledge about so many issues concerning real estate property and especially rentals. Many thanks to the organizers!

Stavros Terzakis

Website or social media pages of the good practice/organisation that implemented it

Link for POMIDA 39th Annual
Conference (29.1.2022)

YouTube link: <https://youtu.be/txljL43-2IE>

Link for POMIDA Seminars :

https://www.pomida.gr/enimerotika_seminaria.php

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Quarterly Magazine “The News of Property Owners”

→ A general description of the good practice

Since 1985 POMIDA is editing its own quarterly magazine, to inform its members, and especially the older ones, about all the news concerning their properties.

This quarterly magazine is sent free of charge to all POMIDA members-property owners, throughout the country and abroad. Newsletters are sent at the beginning of each month to all active members, to inform them about the recent evolutions.



→ Details about the activity

The POMIDA magazine is sent quarterly to almost 7.000 members by post. It is also uploaded on the POMIDA website where everyone can read it. It covers the following topics:

Actions and requests of POMIDA towards the government.
Upcoming legislative changes concerning real estate property.
Offers to our members from our organization and energy or insurance companies.

The POMIDA Newsletter is sent to the email addresses of almost 10.000 members, once a month, covering the following topics:

New national or European legislation concerning property owners
Timetable of our Information office, according to the season of the year.
Warning for deadlines of tax declarations, property registration and other important advice. Questions are asked and attendees' queries are resolved.

→ Who was involved?

The newsletter is compiled by the president, the secretary general and the office manager of the organization.

Readers include: All the active members of the organization, mainly in Athens and Attica area, and major cities of Greece.

→ Where was it implemented?

Greece

W

I regularly read POMIDA magazine and newsletter. It is interesting and I appreciate the concrete proposals to policymakers in Greece, which are very often successful, as well as the advice for urgent matter of my interest.

Manolis Papas

Website or social media pages of the good practice/organisation that implemented it:

https://www.pomida.gr/nea_idioktiton.php

3

Free of charge consulting and HelpLine for property and building owners and especially landlords

→ A general description of the good practice

Organized HelpLine where all members, mainly small landlords and apartment owners, can get answers to their questions by experienced lawyers, tax experts, engineers etc. The members call specific phone numbers and place their questions.

There is also an established possibility to send their questions via email to the POMIDA experts, and get their answers on line or by telephone.

→ Where was it implemented?

1. Face to face sessions in Athens information office
2. HelpLine for members from Greece and abroad

→ Who was involved?

All the members of the Information Service of the Athens Central office. Also lawyers, tax experts and engineers from many associations – members of POMIDA, from many big cities of the country.



→ Details about the activity

TELEPHONE SERVICE FOR MEMBERS:

MORNING BRIEFING PROGRAMME:

RENTALS - GENERAL INFORMATION:

Daily 10 am - 2 pm. (also in person)

TECHNICAL INFORMATION:

Tuesdays and Thursdays 10 a.m - 12 p.m.

EVENING INFORMATION PROGRAMME:

RENTALS - GENERAL INFORMATION: Daily 2 - 4 pm.

TAX INFORMATION: Monday and Wednesday 7 - 9 p.m.

ELECTRONIC LIBRARY through the MEMBERS PAGE of the POMIDA website,

for reading and printing our documents and samples:

Available 24 hours a day - all year round: www.pomida.gr,

with member access codes. Also an electronic form for sending

questions to POMIDA experts via email.

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I gladly pay 40 euros per year as a POMIDA member. The assistance that I have had from the information office, the lawyers, the tax expert and the engineer is priceless!!! I have also insured my house to the insurance program of POMIDA, and I feel safer than ever. Congratulations to the staff and the Board of POMIDA. Every house owner should be a member, first of all for his/her own benefit!

Dimitrios Tsikouris

Website or social media pages of the good practice/organisation that implemented it:

https://www.pomida.gr/contact_pomida.php

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DRIVE 0

→ A general description of the good practice

Within the EU more than 50% of all extracted materials are used in the construction sector. Therefore limiting the exploitation of natural resources and its collateral environmental impact is crucial. This can be done by using renewable energy technologies as well as reusing and recycling resources and materials. A successful transition in the construction industry can help to support a gradual total decarbonisation of the whole European building stock. This is the objective of DRIVE 0 project, a four-years Horizon 2020 project aiming at accelerating deep renovation processes through the design of a consumer-centred circular renovation strategy.

→ Details about the activity

Building on proven deep renovation products and concepts from the experience of past EU projects, DRIVE 0 is focusing on the deployment of local available materials and components from the existing building stock, with great emphasis given to plug & play prefab solutions for building envelop elements and building services. Thanks to a digitalised and gamified stream of information, DRIVE 0 develops a consumer-centred business model based on circular renovation concepts, which will be supported by the use of existing financial mechanisms, instruments and decision tools. Additionally, DRIVE 0 is identifying specific local drivers that motivate and persuade building owners for deep renovation. Exploiting these local drivers should contribute to make deep renovations more attractive, environmentally friendly and cost effective.

→ Where was it implemented?

Pilot cases in: The Netherlands,
Spain, Italy, Ireland, Estonia,
Slovenia and Greece

→ Who was involved?

List of Partners:

<https://www.drive0.eu/about-us/>



A picture from the practice

“Exploring solutions to improve the circularity of buildings is necessary to create a sustainable choice for EU consumers and property owners. With Drive 0, UIPI wants to be in the driver seat and identify how we can improve the sustainability of buildings in the most affordable and efficient way.”

Emmanuel Causse

Website or social media pages of the good practice/organisation that implemented it:

<https://www.drive0.eu/>

https://twitter.com/Drive0_H2020

<https://www.linkedin.com/company/h2020drive0/>

<https://www.facebook.com/H2020Drive0/>

https://www.youtube.com/channel/UCFUYay641xMofH5uv_AuidQ

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HOME (Home Of Mobile Europeans)

→ A general description of the good practice

Finding accommodation is one of the main obstacles to international mobility, as highlighted by the HousErasmus+ research, especially for vulnerable groups (Erasmus Impact Study 2016). In response to this issue, HOME (Home of Mobile Europeans) makes quality accommodation options available at the fingertips of mobile Europeans, increasing the quality and transparency of information about student accommodation and ensuring that it is seamlessly shared at the European level.

An Erasmus+ funded project, HOME involves partners from three relevant areas: university, students, and accommodation providers.

→ Details about the activity

This three year Erasmus+ project started in September 2019 and promoted international mobility by providing students and young professionals with an easier way to find their new home abroad. HOME project ultimately aims at supporting the student accommodation industry by boosting international mobility and improving the information available to students in order for them to make more informed choices. The project integrates quality accommodation options with both current and future European initiatives for the digitisation of Higher Education. Such initiatives include: the European Commission's Erasmus+ App and Erasmus Without Papers (EWP). In this way, HOME makes quality accommodation options available at the fingertips of mobile Europeans, paying particular attention to disadvantaged groups. To continue doing so, HOME aims at:

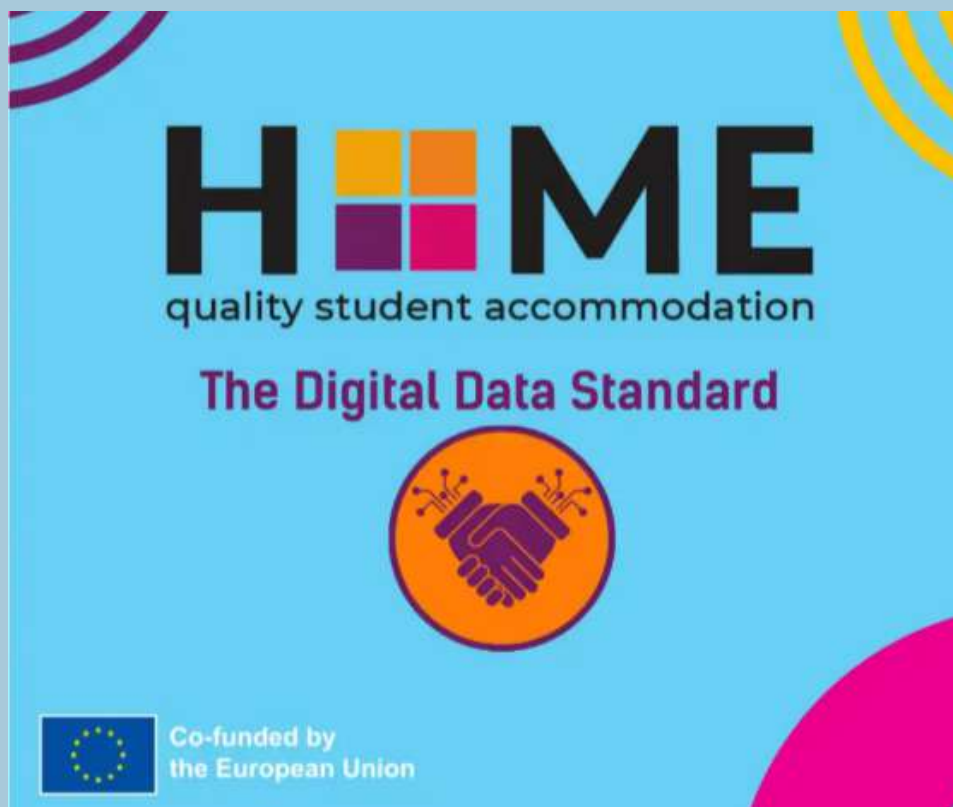
- Establishing the Student Accommodation Quality Labels;
- Defining a Digital Data Standard for student housing and developing a public API, to make information on quality student housing more accessible for mobility participants and Higher Education Institutions.

→ Where was it implemented?

Online

→ Who was involved?

The partners are HousingAnywhere, the Erasmus Student Network, the European University Foundation, the Polytechnic University of Milan, the International Union of Property Owners (UIPI) and Confia International.



A picture from the practice

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“The HOME labelling system and platform help create a common language between demand and offer in the student accommodation sector that can help generate the missing trust and help solve the students’ and housing providers’ concerns when it comes to the quality of the exchange.”

Maria Figueira

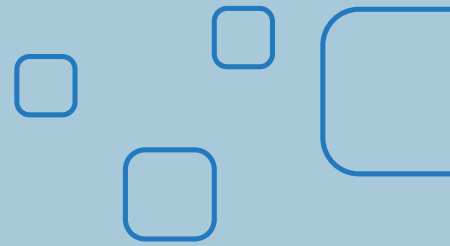


Website or social media pages of the good practice/organisation that implemented it:

<https://thehomeproject.eu/>



'Save the Homes'



→ A general description of the good practice

'Save the Homes' is an EU funded project under Horizon 2020– It focuses on increasing buildings' annual renovation rate by 5% by offering one-stop shop (OSS) services to homeowners. The project will also propose social design by co-creation with the homeowners, organising the budget and purchasing of renovation kits as well as the preparation of the renovation works. Then the project will monitor the performances to ensure the sustainable quality of buildings and a positive user experience. Finally, Save the Homes will create strong networks and partnerships with local actors.

→ Details about the activity

Investments in renovations of homes are vital for the environment, economy, and people's quality of life. Europe is struggling with an ageing housing stock where only 10% of buildings currently have A or B class energy performance certificates. Next to that, the condition of a house is increasingly related to health due to demographic and climate change. Living in unrenovated homes can have major implications for your health while improved housing conditions may save lives, reduce health risks and increase quality of lives. By renovating residential buildings an opportunity presents to achieve major improvements in health, comfort and well-being. That's why Save the Homes was started, to stimulate home renovation demand, increase renovation rate and thus contribute to improving people's lives. Save the Homes wants to stimulate home renovation demand, increase renovation rate and thus contribute to improving people's lives. We understand that you might feel a barrier to renovate. And we want to help you with:

- Technical skills and capacity: Providing you the knowledge you need to oversee and control the renovation process.
- Overseeing the market: The renovation market is deeply fragmented which might make it difficult to master and navigate the home renovation process. Hence, an 'all-inclusive', transparent, and reliable brokerage service can facilitate the process and will make deep renovation more attractive.
- Financing: Although 71% of European households could potentially afford a home renovation of roughly 75,000€, home renovation is rarely a priority expense. Thus, lack of attractive financing remains a barrier that prevents home renovations. If you're not an expert in financing, it might be challenging to evaluate the options and seek the most advantageous mix of subsidies and rebates. Up-front, long-term financing that results in low monthly costs is key in scaling the home renovation market.

→ Where was it implemented?

Pilot cases in The Netherlands and Spain, and follower cities in Slovenia and Spain

→ Who was involved?

Huygen GNE, Finance Bouwhulp Groep Rotterdam, Municipality Valencia Institute of Building Valencia Clima i Energia Valencian, Regional Council of Property Administrators Associations, Municipality of Sant Cugat, Municipality of Ljubljana, International Union of Property Owners, ICLEI – Local Governments for Sustainability



A picture from the practice

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“One-Stop-Shops are one of the greatest tools to help property owners engage in the Renovation Wave. [...] Projects such as Save the Homes are crucial to help ensure a EU-wide exploitation of physical One-Stop-Shops for retrofits.”

Emmanuelle Causse



Website or social media pages of the good practice/organisation that implemented it:

<https://savethehomes.org/>
<https://www.linkedin.com/showcase/save-the-homes/>
<https://twitter.com/SavetheHomes>

7

Good practices from CYPRUS

Participating as a member in Cyprus Land and Property Owners Organisation

→ A general description of the good practice

The main goals and targets of Cyprus Land and Property Owners Organisation (KSIA) are the following:

- Protection and promotion of property owners' interests
 - Creation of a fair legal framework concerning land and property ownership
 - Scientific research and surveys on matters relating to property ownership, aiming at their promotion and solution
 - Continuous monitoring of the governmental policy and active participation in decision making through our interventions and suggestions on property ownership related matters.
 - Providing services to their members
 - Providing frequent and reliable information on matters related to property ownership
 - Raising awareness on the role, value and positive contribution of property management to the country's economic and social development among governmental bodies, political parties, relevant services, lobby groups, as well as the public opinion
- Becoming the focal point of raising awareness to property owners on their rights and issues they might face.

→ Details about the activity

Amongst the services offered are:

Frequent and full update on all subjects related to property ownership.

- Free legal advice and guidance on matters that relate to the rent control law in Cyprus.
- Tenancy Contracts models available to members
- Advice on matters relating to taxes for property ownership
- Advice on Cyprus's sewage system obligations of the building owners
- Advice on listed buildings issues
- Help on town planning matters
- Advice on town planning zones
- Advice on expropriation of property

Members of the Organization also appear regularly in the Media and comment or provide expertise on current matters.

→ Where was it implemented?

This is an ongoing opportunity open to all interested in Cyprus real estate

→ Who was involved?

Property owners, lawyers, accountants, engineers, real estate professionals, policy makers, insurance companies,



Website or social media pages of the good practice/organisation that implemented it

<http://ksia.org.cy/index.php?id=19>

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Annual Conference on Real Estate in Cyprus, “Property Conference”

→ A general description of the good practice

Organised by FMW (Financial Media Way) the Real Estate Conference has become a much-anticipated annual event where industry stakeholders meet to discuss and evaluate recent market trends and developments, highlight issues of concern to the sector and explore emerging opportunities.

→ Details about the activity

The last meeting was hosted on 27 of April 2022 with speakers from the Land Registry, the Central Bank and representatives of associations and organizations of contractors, estate agents and land development entrepreneurs. The next Property Conference will be held on April 2023.

→ Where was it implemented?

Stakeholders from the Real Estate Industry, including Banks, the Land Registry, Home Owners Association, the Technical Chambers etc.

→ Who was involved?

Central hotel in Nicosia

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I obtained a valid and documented picture of real estate, its trends, prices, real estate investments, and new projects on the market.

George Strovolides, participant

We started 8 years ago and continue to inform the general public with our April conference, our website:

<https://akinita.com.cy/index.php/el/> and our monthly Real Estate newspaper (<https://akinita.com.cy/images/newspaper-images/2022/pdf/october-2022-akinita.pdf>)

Maria Michael. FMW

Website or social media pages of the good practice/organisation that implemented it

<https://akinita.com.cy/index.php/el/>

<https://www.fmw.com.cy/>

<https://www.linkedin.com/company/fmw-financial-media-way>

<https://www.facebook.com/fmwCyprus>

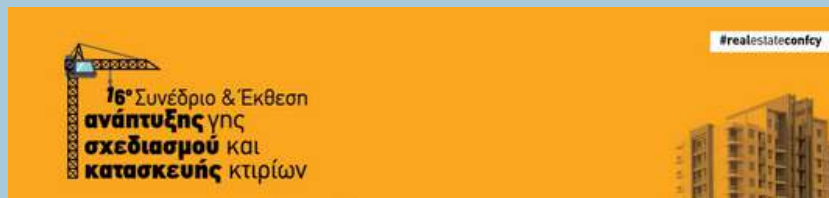
<https://www.youtube.com/channel/UCFSyVPtZcZQTqEkAB72iKzg>

9

16th Land Development, Design and Construction Conference & Exhibition in Cyprus

→ A general description of the good practice

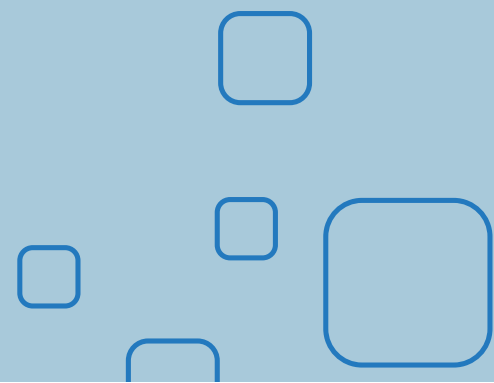
Organised by IMH the 16th Land Development, Design and Construction Conference & Exhibition, has become a much-anticipated annual event where industry stakeholders meet to discuss and evaluate recent market trends and developments, highlight issues of concern to the sector and explore emerging opportunities.



→ Details about the activity

The last meeting was hosted on 27 of April 2022 with speakers from the Land Registry, the Central Bank and representatives of associations and organizations of contractors, estate agents and land development entrepreneurs. The Land Development, Design and Construction Conference and Exhibition is the most comprehensive annual gathering of real estate professionals. It is a forum in which the latest market developments and trends are discussed, evaluated and analysed. The 2022 conference was even more enriched with more topics, incorporating discussions on building construction, design and decoration.

For the first time, this leading conference hosted all stakeholders in the sector, uniting the idea with the execution of projects and enabling analysis of all the hot topics in the industry.



→ Where was it implemented?

Hotel in Nicosia (Hilton Nicosia)

→ Who was involved?

Stakeholders from the Real Estate Industry, including Banks, the Land Registry, Homeowners Association, the Technical Chambers etc.



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Exceptionally educating for those that want to stay up to speed.

<https://youtu.be/kuEeod8o3YQ>

<https://inbusinessnews.reporter.com.cy/>

<https://www.imhbusiness.com/16o-synedrio-kai-ekthesi-anaptyxis-gis-schediasmou-kai-kataskevis-ktirion-fotografiko-yliko/>

10

Annual General Assembly - Information Day of ENIATH Union

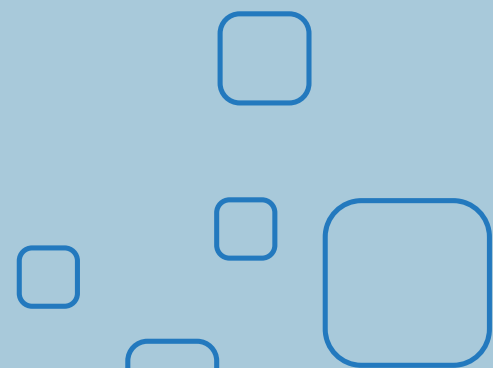
→ A general description of the good practice

ENIATH, in accordance with its statutory principles and provisions, since its establishment in 2001 and its recognition and subsequent membership as an Association-member of POMIDA, organises every year in the spring its annual General Assembly - Conference, in order to inform its attending members and participants on all current issues concerning real estate property, especially in the area of Macedonia and Northern Greece.



→ Details about the activity

These events, which are also informative seminars and workshops, always involve different and specialized speakers who provide constant guidance and thorough information to the members of property owners and property managers from Northern Greece, for all areas of interest to every property owner, namely legal issues, whether it is a lease or other legal transactions, for tax and technical issues.



→ Where was it implemented?

Thessaloniki, usually in the Hall of the Professional Chamber of Thessaloniki, Conference Room of Hotel Macedonia Palace or the Hall of the Thessaloniki Bar Association

→ Who was involved?

Property owners and property managers, politicians, councillors, journalists, notaries, lawyers, tax advisors



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"This annual event contributes to the information and information on all current issues concerning real estate"

Theodoros Siozios

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Website or social media pages of the good practice/organisation that implemented it

<https://eniath.gr/>

<https://eniath.gr/index.php/activities/events/748-rasmus-eduhome>

11

Participation of ENIATH in the Commercial Rent Settlement Committees

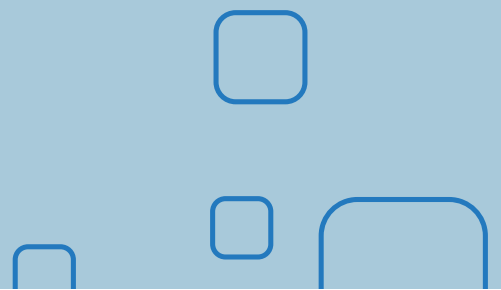
→ A general description of the good practice

The Commercial Lease Settlement Committees were established by law with Law 4013/2011 as an official body of each Regional Unit of the country, with the aim of resolving rent adjustment disputes out of court. They are an institution with impressive results as up to now they have provided solutions and safe directions to owners of commercial real estate in order to maintain commercial leases and not to disturb social cohesion.



→ Details about the activity

ENIATH has been participating in the committee of the regional unit of Thessaloniki since 2011 in order to keep the professional leases alive and to safeguard the friendly relations between landlords and tenants.



→ Where was it implemented?

Region of Central Macedonia

→ Who was involved?

Each Committee consists according to the Law, of three members: A representative from the Thessaloniki Bar Association, a representative from ENIATH and a representative of the Professionals - Traders.



“The recourse to these committees has provided solutions to all those who appealed, whether landlords or tenants”

Konstantinos Haidoutis

Website or social media pages of the good practice/organisation that implemented it

<https://www.pkm.gov.gr/>

→ A general description of the good practice

All **ENIATH** members, mainly small property owners and landlords, get answers to their questions by experienced lawyers, tax experts, engineers (Office, Phone or email).



→ Details about the activity

This possibility, i.e. free information to each of our members, is provided through our members' Information Office, at 4 Aristotelous Street, by the designated specialised members of the Board of Directors, for legal, tax and technical issues, during the predetermined days and hours of the week, which are posted on the ENIATH website www.eniath.gr/index.php/contact , Monday to Thursday, 17:00 - 20:00 and through e-mails sent and received by the same members of the Board of Directors on a case-by-case basis.

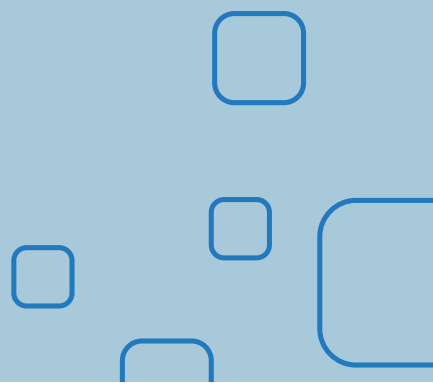
→ Where was it implemented?

Aristotelous 4, Thessaloniki and by phone : 2310 220 797 - 2310 280 228
and online at mail@eniath.gr

→ Who was involved?

Members of the Board of Directors (Lawyers, Tax Consultants, Engineers)

Κοντά στους ιδιοκτήτες ακινήτων
της Θεσσαλονίκης από το 2001





I have been given information on how I can, in the fastest and most appropriate way, claim and collect the rents owed to me

Member of ENIATH

ENIATH is fully aware of the legislation on tenancies.

ENIATH member

I am the manager of a block of flats and thanks to the information I received from ENIATH, the General Assembly of the block of flats was successful.

Condominium Manager / Member of ENIATH

Website or social media pages of the good practice/organisation that implemented it

<https://eniath.gr/>