



regional observatory
for social inclusion
region of crete



NEWSLETTER

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Issue 11



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OBSERVING SOCIAL INCLUSION IN CRETE

The **Regional Observatory for Social Inclusion of the Region of Crete** monitors, analyzes and highlights social developments on the island, with the aim of formulating policies that strengthen cohesion and justice.

Read about its latest news, actions and initiatives.

1. Social Housing: Contemporary Needs, Data and Accessibility Challenges

The conference organized by the Observatory entitled **“Social Housing: Contemporary Needs, Data and Accessibility Challenges”** was successfully held on **Thursday, December 11, 2025**, at the Heraklion Chamber of Commerce, with the aim of highlighting a critical social issue, that of access to appropriate and decent housing.

The opening speech was delivered by the **Deputy Regional Governor for Social Policy and Solidarity, Mr. Stelios Vorgias**, while the foreword and coordination were provided by Ms. Katerina Vlasaki, Head of the Regional Observatory for Social Inclusion of Crete.

The scientific section presented data, research findings and good practices on social housing, which were collected, analyzed and published in a **special publication** prepared by the Observatory itself, contributing substantially to knowledge and public debate on the issue.

What were the main conclusions of the conference?

- The crisis in the Region of Crete shows **strong spatial and social differences**.
- In **mountainous and rural municipalities**, high levels of energy poverty are observed, related to the aging building stock.
- **Tourism, short-term rentals and investment practices** such as the Golden Visa increase rents and displace permanent residents.
- **A significant number of homes remain empty or underused**, constituting a potential for social housing.
- The **social reaction to the overtourism of neighborhoods** is increasing, with a demand for sustainable and vibrant communities.
- Greece is recording **the most intense housing crisis in the EU**, with high housing costs (over 40% of income is consumed on housing), deteriorating living conditions and intense intergenerational pressure.
- Housing pressure results from a **combination of supply and demand factors**, such as tourist development, aging stock and increased investment demand.

What is required to address the issue?

- Transition to an **integrated system of social and affordable housing**, with permanent structures and market monitoring mechanisms.
- **Utilization of public and inactive stock**, with parallel energy upgrading.
- **The institutional role of Local Government** is strengthened but remains limited in practice, due to lack of resources, staffing and know-how.
- **Strengthening of funding from European and national resources**, and presence of permanent mechanisms to support social housing.
- **Local strategies** that focus on administrative support, increasing social stock and preventing housing insecurity.
- The **Thessaloniki Social Housing Office** is an example of good practice as it demonstrates that social leasing can activate empty stock, functioning as an effective social infrastructure.

Social housing is a crucial pillar of social protection and sustainable local development.

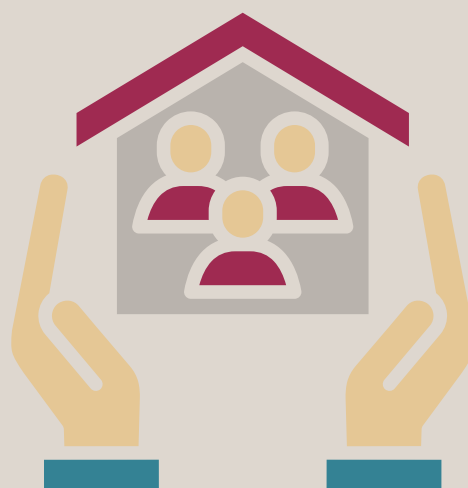
Municipality of Agios Vasilios: an example to follow!

In the above context, the initiatives of the Municipality of Agios Vasilios **in the field of social housing** constitute a particularly positive and applied example of local intervention against housing pressure.

By creating **5 municipal housing** units to meet housing needs, the Municipality utilized local resources and planning, **proving that social housing can be implemented directly and effectively at the local level.**

This example is reinforced by the **new financial initiative announced by the Regional Governor Stavros Arnaoutakis, which provides for a program of 15 million euros from the NSRF for the construction of social housing throughout the Region of Crete,** creating the conditions for the creation and support of other similar initiatives in other Municipalities.

The announcement was made during the inauguration ceremony of the new municipal housing of the Municipality of Agios Vasilios, with the Regional Governor calling on Local Government Organizations to prepare for the utilization of the resources. See the relevant Press Release [here](#).



See the conference materials [HERE!](#)
Find the special edition [HERE!](#)



2. How is income distributed in the Region of Crete?

The Regional Observatory for Social Inclusion of the Region of Crete presented its new research entitled “**Spatial Analysis of Income Inequalities and Poverty by Municipality in the Region of Crete for the period 2021–2023**”, utilizing tax data from the AADE for the period 2021–2023.

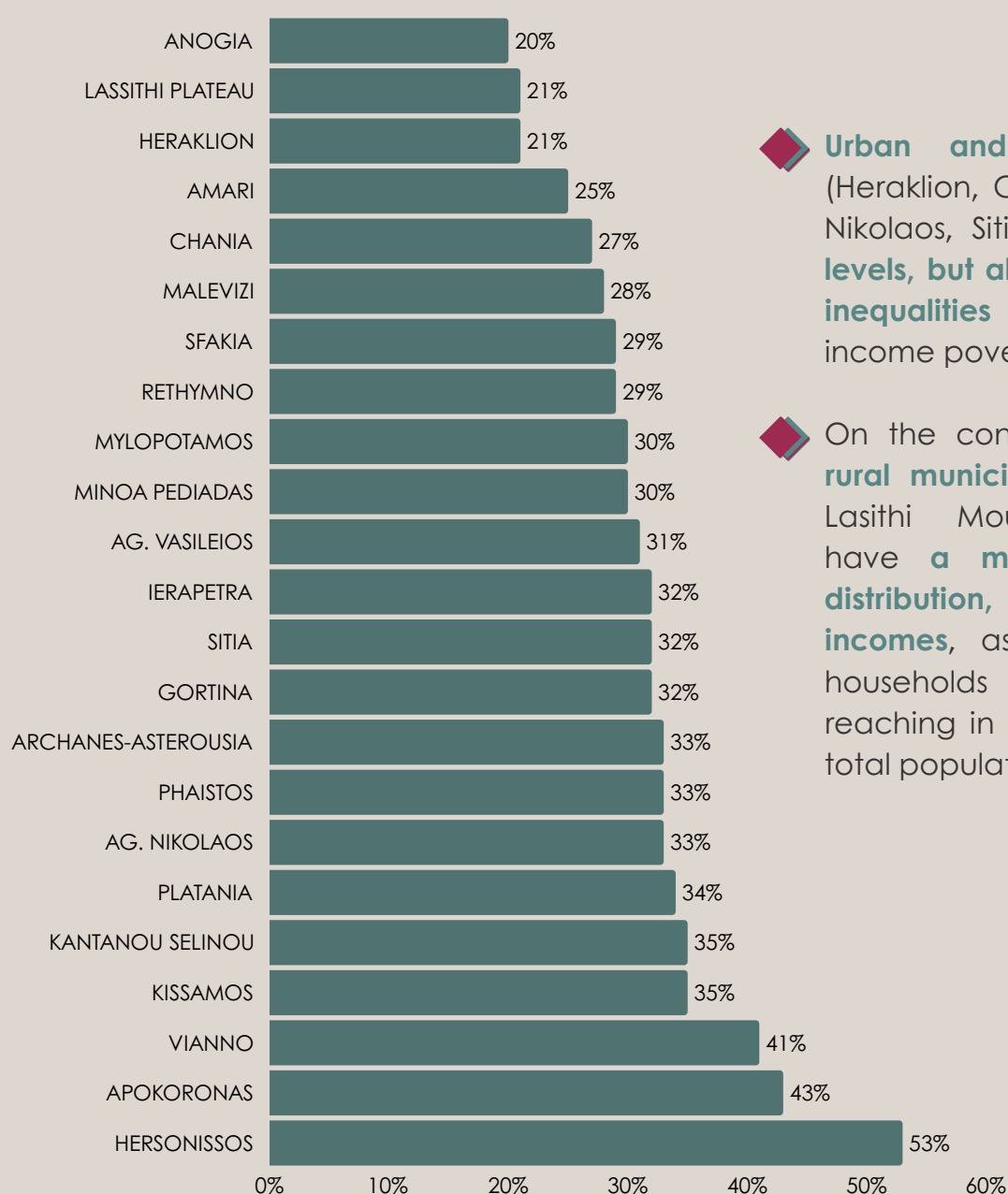
The research at a glance...

- All Municipalities of Crete recorded an **increase in average family income** in the period 2021–2023, with the **Municipality of Hersonissos** showing the largest increase (**53%**), and the **Municipality of Anogia** the smallest (**20%**).
- The difference between the Prefecture of Heraklion (+10%) and the Prefecture of Anogia (–38%) reaches 50 percentage points, **highlighting the inverse dynamics** that occur between urban/tourist and mountainous/rural areas.
- Although in Crete as a whole, the change in the percentage of very low incomes is decreasing, in mountainous Municipalities such as Anogia and Sfakia it remains above 50%, **revealing the permanence of income poverty and the spatial resilience of income inequalities**.

Despite the overall rise in incomes, income inequalities remain pronounced, with significant differences between urban/tourist and rural areas.

Main results of the research

- In the period 2021–2023, it is clear that **the increase in incomes in Crete is not distributed evenly spatially**.
- **Income inequalities remain pronounced**, while income poverty is maintained or even intensified in certain areas.
- **Income inequalities in Crete show reverse dynamics**.



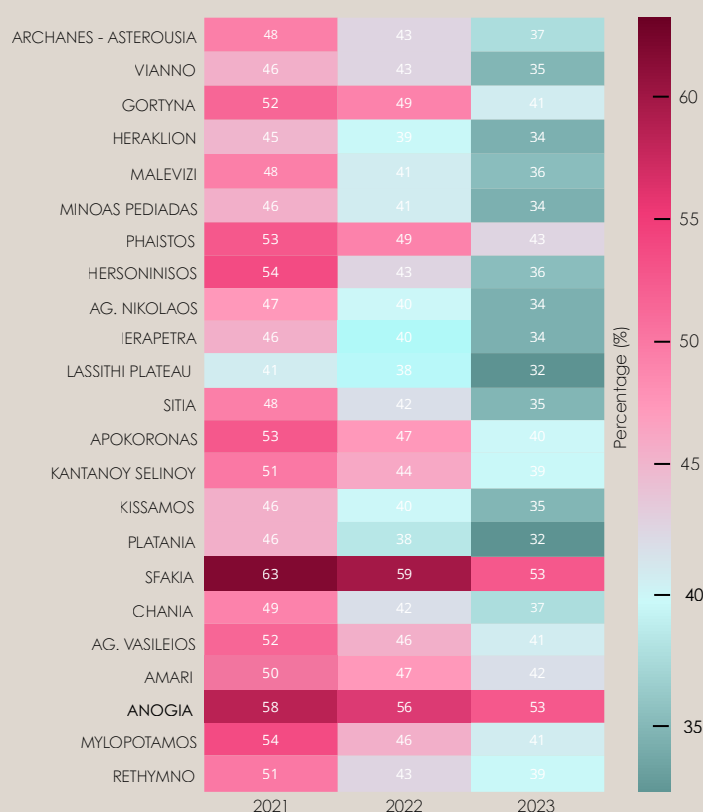
◆ **Urban and tourist municipalities** (Heraklion, Chania, Rethymno, Agios Nikolaos, Sitia) **have higher income levels, but also show greater income inequalities** and more intense income poverty.

◆ On the contrary, **mountainous and rural municipalities** (Anogia, Sfakia, Lassithi Mountains, Mylopotamos) **have a more balanced income distribution, but closer to low incomes**, as the concentration of households remains high in them, reaching in some cases 50% of their total population.

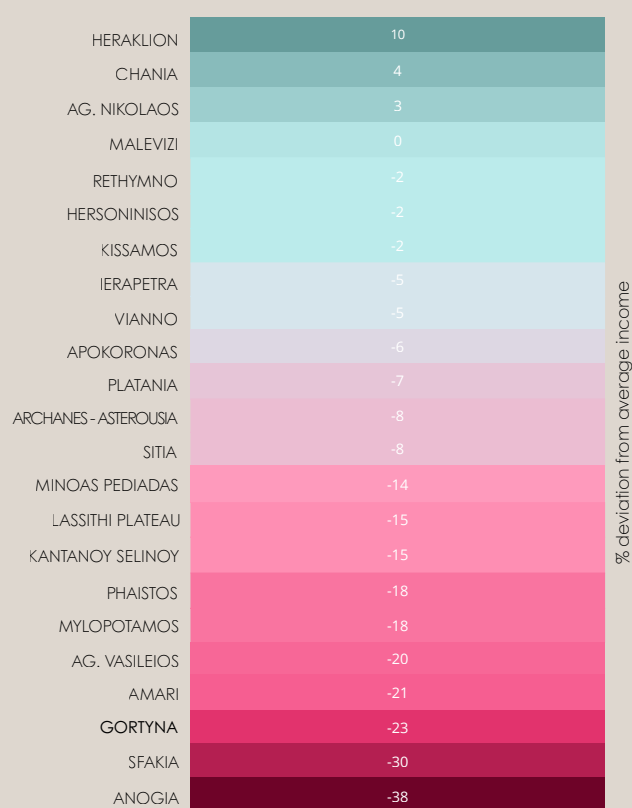
Change in Average Family Declared Income per Municipality for the Period 2021-2023

Main results of the research

- **Spatial variations in income and income poverty rates reflect broader structural parameters of local societies** — economic, productive and social.
- **These parameters differentiate urban from rural areas** in terms of the structure of productive sectors, forms of employment, the level of skills of the human resource and access to public services and infrastructure.



Proportion of Tax Returns under 5,000 euros to total Tax Returns per Municipality and Year



Deviation from the Average Family Declared Income of the Region of Crete per Municipality for the Tax Year 2023

CONCLUSIONS

These data highlight the need for differentiated institutional interventions between urban and rural areas, with an emphasis on strengthening the agricultural sector and eliminating the abandonment of the hinterland, in order to strengthen social and spatial justice.

See more about the research [HERE!](#)

3. Golden Visa in Crete: Who invests and where?



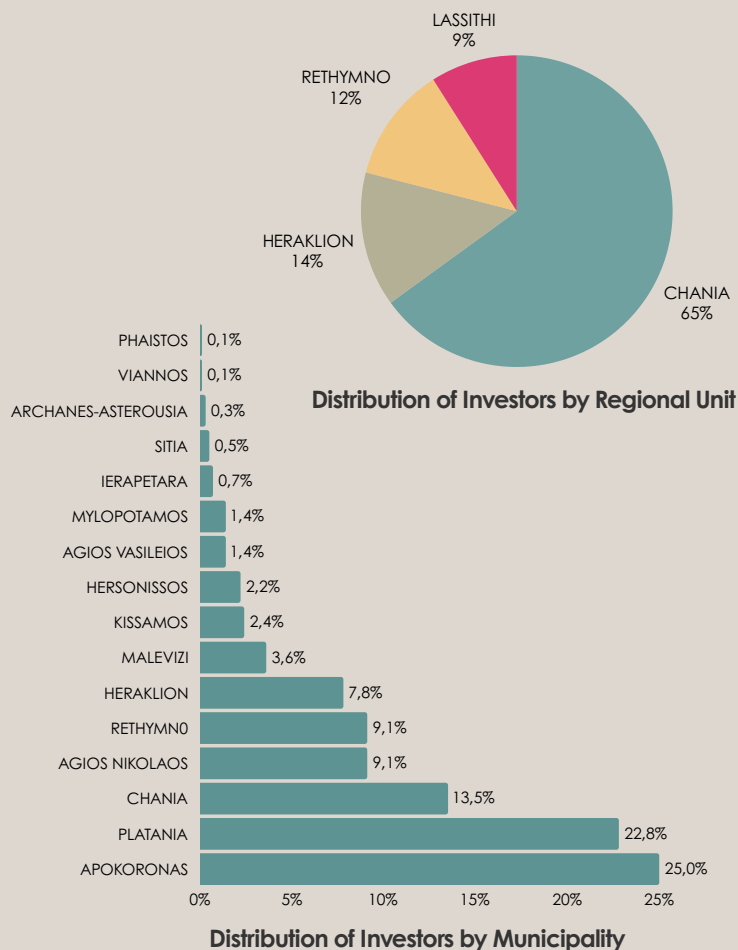
The Regional Observatory for Social Inclusion of Crete conducted a survey entitled “**Golden Visa in the Region of Crete**” to map investors who have received a permanent investor residence permit on the island.

The survey was based on data from the Directorate of Foreigners and Immigration of the Decentralized Administration of Crete and **highlights a diverse and dynamic investment community in Crete, with differentiations by region and country of origin.**

The research at a glance...

- There are **740 Golden Visa permits** in force in Crete (January 2025)
- The largest percentage of permits is located in the **Chania Region** (65%).
- The smallest percentage is located in the **Lassithi Region** (9%).
- The **municipalities of Apokoronas and Platanias** concentrate almost 50% of the investors in Crete.
- Investors are mainly from **China** (27%), the **USA** (14%), **Russia** (13%), **Great Britain** (12%) and **Israel** (7%).
- **Male investors** are more than female.
- The average age of investors in the Crete Region is **53 years**.

See more about the research [HERE!](#)



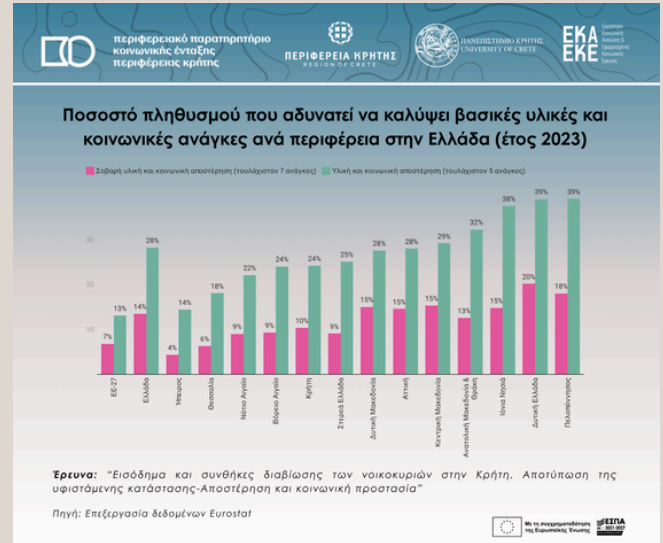
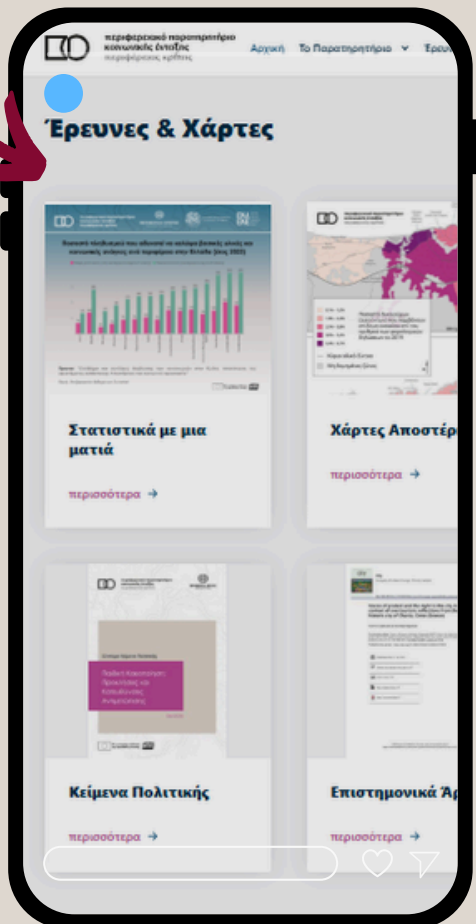
4. New statistical data for the Region of Crete!

All the new data in one section!

The Regional Observatory for Social Inclusion of the Region of Crete has enriched the **"Stats in a nutshell"** section with new data!

The new statistics are the result of the research entitled **"Household Income and Living Conditions in Crete: Mapping the Current Situation – Deprivation and Social Protection"** which was carried out in collaboration with the **University of Crete - Laboratory of Social Analysis & Applied Social Research (EKA/EKE)** of the Department of Sociology.

Charts, Tables and Maps!



See the new statistics **HERE!**

5. The Observatory participated in the 1st Social Hackathon for the Social & Solidarity Economy!

The **1st Social Hackathon for the Social & Solidarity Economy** took place on **December 6 & 7, 2025**, at the Polykentro of the Municipality of Heraklion, within the framework of the operation of the **Regional Mechanism for Support and Development of Social Entrepreneurship**, of the Regional Development Company (PANETAIK) of the Region of Crete.



The Observatory, among other things, presented **data and proposals for strengthening local sustainability and social cohesion** through the social impact and social innovation of the Social and Solidarity Economy in the Region of Crete.

See more about participation **[HERE!](#)**

6. Participation in the Symposium “The Labor Market in Crete Today: Trends and Transformations”!

The **Region of Crete** and the **University of Crete** co-organized on December 17, 2025 the scientific symposium entitled "**The Labor Market in Crete Today: Trends and Transformations**".



The event aimed to present and analyze the recent findings of the **Regional Labor Market Needs Assessment Mechanism of Crete**, focusing on the contemporary needs, challenges and developments of the local labor market.

During the Esperida, quantitative and qualitative data on employment and changes in the labor landscape of Crete were presented, with an emphasis on sectors that have growth potential but also on those facing difficulties. Structural challenges such as unemployment, inequalities, underemployment of highly skilled personnel and the need to improve the connection between education and the labor market were also analyzed.



The Observatory also participated with a presentation by **Dr. Katerina Vlasaki**, Head of the Regional Observatory for Social Inclusion of the Region of Crete, on **Innovative Spatial Documentation Systems in Sustainable Local Development Planning**, citing the example of the Observatory.

7. Participation of the Observatory in the 8th Meeting of the Local Urbact Group of the Municipality of Heraklion!

The Observatory participated in the **8th Meeting of the Urbact Local Group** organized by the Municipality of Heraklion - the only Municipality from Greece participating in the European Program **"Remote and Hybrid Work for Thriving Cities – REMOTE-IT"**, implemented within the framework of URBACT IV.



The program focuses on the challenges and opportunities created by the **rapid spread of teleworking** and hybrid working, while within this framework, the **Municipality's Integrated Action Plan** was presented by the Director of Programming, Planning and Informatics and Communications of the Municipality of Heraklion, **Ms. Zacharenia Drosou**, and **Dr. Markos Kourgiantakis**, Professor of the Hellenic Mediterranean University.

The program is implemented by the Directorate of Programming, Planning and Informatics and Communications of the Municipality of Heraklion, in collaboration with the Department of European Programs, aiming at a smart, resilient and sustainable Municipality of Heraklion.

8. Det Kreative Seniorbo: a model of cohousing for the elderly!



Det Kreative Seniorbo is an innovative good practice of **cohousing** for seniors in Denmark, which manages to balance **privacy and collectivity**, offering full autonomy without the risk of social isolation.

What were the main results of the program?

Collective housing is emerging as an important living model that redefines old age, transforming it from a period of isolation into a phase of active participation and empowerment.

- Ensuring privacy and an active social life
- Enriching quality of life
- Strengthening social ties and eliminating isolation
- Ensuring a sense of security, pride and purpose

IT IS WORTH NOTING

- ✓ A 2007 DaneAge survey found that shared housing is **the most preferred form of housing for older people** who cannot remain in their homes due to illness.
- ✓ While a study by Pedersen (2015), conducted in 2011–2012, found that the two main reasons for moving to shared housing were the **attractiveness of this lifestyle**, combined with the reduction in the size of their home, and the **community environment** it offers.



See more about good practice [**HERE!**](#)



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