



## RENTING AN APARTMENT IN GREECE

### WHAT DO I NEED TO RENT AN APARTMENT?

#### AFM/ΑΦΜ

##### Where can I get my AFM?

In the **Tax Office** (*ΔΟΥ/ΔΟΥ*) closest to where you live. Although no appointment is necessary, you should visit the tax office between 9am and 1pm – check the opening hours of each office prior to your visit.

##### What do I need to have with me?

- **Residence Permit** or stamped Full Registration Card
- **Proof of Address** (such as a utility bill or a solemn declaration by your host or landlord).

#### IMPORTANT!

Upon issuance of your AFM, you should ask for your key number (*Kleidarithmos/Κλειδαριθμός*) which allows you to access **Taxisnet**, the official site of the Independent Authority for Public Revenue (*ΑΑΔΕ/ΑΑΔΕ*) where you can monitor all your tax-related activity, including tax declarations, lease agreements, etc.

If you reside in an open accommodation center, it is helpful in every interaction with public services or private service providers (i.e. banks) to have with you the *proof of residence certificate* or a proof of address if you resided in ESTIA accommodation.

#### CONTACT US

For any question please contact us at [iom\\_helios\\_info@iom.int](mailto:iom_helios_info@iom.int) or at the following **WhatsApp/Telegram** numbers from 9am-3pm Monday to Friday; you can also reach the numbers at a different time and leave a message:

##### HELPLINE NUMBERS

+ 30 690 665 6134  
+ 30 690 695 6107  
+ 30 690 986 8980  
  
+ 30 690 665 6125

##### LANGUAGES

Arabic  
Sorani - Kurmanji - Turkish  
English - Greek – French –  
Ukrainian - Russian  
Farsi - Pashto - Urdu - Hindi  
Panjabi

#### BANK ACCOUNT

##### Where can I open a bank account?

The most popular local banks are:



Piraeus Bank



Alpha Bank



National Bank of Greece



Eurobank

##### What do I need to have with me?

- **Residence Permit** or stamped Full Registration Card and your **passport**, if you have one
- Copy of the document with your **AFM** number
- **Proof of address** (such as a utility bill or a solemn declaration by your host or landlord)
- A **bill** from your mobile company proving that your phone number is listed under your name or a certificate from your mobile company stating that your phone number is listed under your name
- If you are employed, **evidence of your salary** (either pay slips or a letter from your employer)
- If you are unemployed, a copy of your **unemployment card** from the Greek Manpower Office (OAED)
- Your **tax clearance** (*ekkatharistiko eforias/εκκαθαριστικό εφορίας*) or a solemn declaration that you have not submitted a tax declaration in Greece
- Your signed **Declaration of participation** in the HELIOS project

#### IMPORTANT!

Some banks might request a minimum deposit (i.e. 5-30€) to open a new account. The experience of opening a bank account in Greece varies from branch to branch.



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## HOW CAN I RENT AN APARTMENT?

### FINDING AN APARTMENT

Where can I look for an apartment?

- **Rental signs** around the neighborhood(s)



- **Online** in the HELIOS dedicated website **apartment pool**, [www.heliospiti.com](http://www.heliospiti.com) (EN)
- **Online** in local sites, such as: [xe.gr](http://xe.gr) (available in English and Greek), [spitogatos.gr](http://spitogatos.gr) (EN/GR), [tospitimou.gr](http://tospitimou.gr) (EN/GR), [spiti24.gr](http://spiti24.gr) (EN/GR/AR/FR), [spiti360.gr](http://spiti360.gr) (EN/GR), [plot.gr](http://plot.gr) (EN/GR)
- Local and national **newspapers** feature a rental listing section (*Ενοικιάζονται*)
- **Real estate agencies** [they will charge a fee for their services - usually one month's rent value]
- **Social media**, such as Facebook Marketplace
- **Information** from friends, family, community

#### IMPORTANT!

Rental costs may vary depending on the city and area you are looking for a house and are usually more expensive in big city centers (such as Athens and Thessaloniki).

Households who share accommodation are advised to ensure that landlords indicate the maximum number of people who can reside in the accommodation, as well as to include all residents' names on the lease.

### LEASING AN APARTMENT

**What is a lease agreement?** A lease agreement (*misthotirio/μισθωτήριο*) is a contract between all parties involved in the leasing of a house that includes their rights and obligations for the time period described in the agreement.

Make sure you have understood all the clauses of the lease agreement prior to signing it.

**What happens after I sign a lease agreement?**

After signing the hard copy of the lease agreement, you need to complete these steps:

**STEP 1. Keep an original copy** of the agreement

**STEP 2.** The landlord will upload the agreement on **Taxisnet**

**STEP 3.** You should sign into Taxisnet to **accept** the online lease agreement

**STEP 4.** Upon signing the hard copy of the lease agreement, you will be required to pay 1 or 2 months of rent in advance as a **security deposit**. The security deposit is returned at the end of the lease, if there are no damages or outstanding bills pending for the property.

#### IMPORTANT!

Clarify with the landlord the procedure to change the personal data on the utility bills.

### FIND US

You can always reach our teams stationed at the HELIOS ILCs from Monday to Friday, between 9:30am – 4:30pm.

Athens / Αθήνα  
Thessaloniki / Θεσσαλονίκη  
Ioannina / Ιωάννινα

Chania, Crete / Χανιά, Κρήτη  
Heraklion, Crete / Ηράκλειο, Κρήτη

You can find all further updates on [www.greece.iom.int](http://www.greece.iom.int) and [facebook.com/heliosintegration](https://facebook.com/heliosintegration).