



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 (DOY/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/κλειδαριθμος*) which allows you to access **Taxisnet**, the official site of the Independent Authority for Public Revenue (AADE/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 *provision of services* certificate or a proof of address if you reside in ESTIA accommodation.

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.

CONTACT US

For any question please contact us at iom_helios_info@iom.int or at the the following WhatsApp numbers from 9am-3pm Monday to Friday; you can also reach the numbers at a different time and leave a message:

WHATSAPP NUMBER

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

LANGUAGES

Arabic - Kurmanji - Sorani
Urdu - Hindi - Punjabi
English - Greek - French
Farsi - Pashto



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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 (EN)
- **Online** in local sites, such as: xe.gr (available in English and Greek), spitogatos.gr (EN/GR), tospitimou.gr (EN/GR), spiti24.gr (EN/GR/AR/FR), spiti360.gr (EN/GR), 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

Karditsa / Καρδίτσα

Chania, Crete / Χανιά, Κρήτη

Heraklion, Crete / Ηράκλειο, Κρήτη

Sitia, Crete / Σητεία, Κρήτη

Larissa / Λάρισα

Trikala / Τρίκαλα

Livadia / Λειβαδιά

Kilkis / Κιλκίς

Katerini / Κατερίνη

Tripoli / Τρίπολη

You can find all further updates on www.greece.iom.int and facebook.com/heliosintegration.