

## Round 1

### ***Background:***

First of all I think it is worthy to mention very briefly the economical and social context in Spain to better understand the existence of the PAH (Mortgage Holders Platform). The first question that can be asked with such a name is: why did you buy a house instead of renting? And this question is pertinent in the light of the statistics: in 2007 90% of Spaniards had access to housing in private ownership compared to the 60% of EU average.

The roots of this situation are found in the privatization of social housing in the 1960s and the deregulation of the mortgage market, but also in a legislative framework that sanctioned renting as well as promote house purchasing by providing tax incentives. This scenario allowed that the economic growth of Spain in the last 20 years was based on property speculation until 2006 when the Spanish property market began to crush. As an example, in that period more houses were built in Spain than in Germany, France and Italy all together. But this overproduction did not result in better accessibility: on the contrary and contradicting the neoliberal dogma, the prices did not stop rising making Spain one of the countries in which access to housing was most expensive.

Nowadays, with an unemployment rate exceeding 22% and with over 5 million people unemployed it is easy to imagine the magnitude of the mortgage tragedy. Since 2007 more than 400.000 foreclosures have been initiated. The last statistics given by the government indicates that there are 532 evictions per day in the country, but more intriguing is that city council cannot provide alternative accommodation for evicted families. In addition, and according to the Spanish law, the families are not only evicted from their homes, but the banks are still pursuing them for outstanding debt amounting approximately the fifty percent of the mortgage. And it happens in a country with an estimated 1 million of unsold houses and 6 million empty.

In this context, the PAH was born more than 3 years ago in Barcelona and the movement has spread to more than 70 cities in the country and has successfully resisted over 400 evictions. As a movement which focuses in the right to housing, and given the centrality of mortgage debt to the expansion of financial capitalism in Spain, the PAH has come into direct conflict with the banking sector as well as the government which prioritizes that sector above all else.

### ***What we do:***

I will just mention three aspects that I consider important to share here:

- In order to confront evictions, the first thing we had to do was create and consolidate a space of trust, a place of encounter where those in danger of eviction could experience that (i) their problem was not individual but collective and that the causes were structural, (ii) as a result we shouldn't feel guilty or ashamed, and (iii) that collective action can transform reality and make possible what seems impossible. So we organize weekly meetings to achieve these goals where we provide advices and guidance on how to deal with the foreclosure and also creating networks of solidarity and support among mortgage holders to negotiate together with the banks (for some people such negotiations are very stressful and difficult) and organize actions.

- The Stop Eviction campaign: before an eviction happens, we try to use the institutional mechanisms to delay the eviction, for example by liaising with social services, the court and so on. A delay can also be achieved by putting pressure on the bank in question (for example organizing protests outside the bank, informing the public and customers about its abusive practices, putting up posters and stickers, etc) and it works via media pressure because we found that banks are quite concerned about negative publicity. If any of these things are successful, then we resist the evictions by making a public call to turn up on the day to block the legal authority and police. In the last two years we stop more than 400 evictions over Spain.
- Obra Social campaign: it emerges from the immediate need of the PAH activists and other who find themselves homeless and faced with outstanding mortgage debt. Given the unpayable nature of the debt, rising unemployment and the absence of social housing, our organization was forced one year ago to occupy empty houses held by the banks to accommodate families. Once inside, we start negotiations with the bank and the city council (which is called as mediator) to allow families to stay on the basis of a social rent. This is a form of “commons”, a way of accessing and managing urban resources in a manner which is different from, and against, the current model of financial capitalism.
- The last thing, we promoted in conjunction with many other organizations, a People’s Legislative Initiative which allows for legislation to be proposed by popular petition. This modification the three main demands of the PAH with regards to the right of housing:
  - o Dation in payment, which refers to a situation in which outstanding mortgage debt is cancelled upon handover of the property.
  - o Moratorium on evictions: no family evictions from a house because of economical reasons.
  - o Social renting: transform the homes in hands of financial institutions into social rents.

We needed to collect 500.000 signatures by the end of this month (we already got them) and these legislative proposals will go to the national parliament at some stage in 2013. Now we are preparing the next actions in this scenario post- PLI to “seduce” the members of the parliament to vote “yes”.

## Round 2

- The importance of little victories. In the PAH we combine objectives at long term, as for example a new legislation for the right to housing, with objectives at short term that we can win, as for example stopping evictions or achieving the cancellation of the debt of many families by pressuring the bank with actions and so on. These “little big victories” are important to encourage people to continue fighting but also to show that makes sense to create community to fight against the austerity policies.
- Although our movement apparently focuses only in the right to housing, we have been part from the 15M movement from the beginning and also cooperating with other groups. One important platform is the “Rescue Plan from Below”, which is formed by various groups and aims to formulate a grand question: how can we trigger a constituent process in the contemporary European situation? And how can we achieve an equal distribution of wealth and a social well-being through this process? It

includes (i) the Popular Audit of Debt, help us to explain the financial tsunami produced by the rescue of cracked banks that transferred private debt to public debt, (ii) Health,, (iii) Education, and (iv) Democracy. Transparency is a fundamental condition for democracy, that governments avoid to accomplish even if requested to do it. The Spanish governments in the last decade have disregarded the claim both of their own citizens and of European institutions. This is the moment to leave behind the static forms of representation and production of public opinion, and to move beyond the vertical models of distribution of power and wealth. Because this model produce opacity in the decision making. In this sense the PRC propose the development of tools of direct democracy both digitally and analogically following the examples of Brazil and Island.

- Obviously the social and economical situation is the different countries of Europe are different and also the laws that regulate social rights (one clear example is the one of housing). However, it is important to share the expertises from the movements through Europe (example: Germany: housing cooperatives, Spain: actions and stopping evictions). Another idea could be to promote European Popular Legislative Initiatives from the movements to regulate and guarantee socials rights by the use of wikilegislation tools that allow creating open spaces of participation (i.e. liquid democracy in Germany).