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EUROPEAN COALITION BULLETIN





WHO WE ARE?

For the right to housing and to the city!

The European Action Coalition for the Right to Housing and to the City is a platform for the convergence of movements struggling across Europe. After having campaigned for years, we (groups and social movements made up of tenants, slum/self-built neighborhoods dwellers, squatters, inhabitants of inadequate housing, victims of eviction, those affected by indebtedness, professionals and researchers) felt the need to gather in order to strengthen this fight, so that we can take common positions and common action on housing issues.

In 2013 groups had meetings in Essen, Athens and Paris to analyse the European context, and agreed on the need for a platform for the defence of the right to housing and to the city, opposing the advance of neoliberal capitalism in all aspects of our lives, the destruction and commodification of public and social housing, the deregulation of the market, the privatization of space and services, the lack of public investment, the financialization of the systems of provision, and the real estate speculation going on in all the cities of Europe. Based on a view of housing as a commodity and reinforced by austerity, these policies impoverish populations, making access to decent housing more difficult and increasing house prices, rents, evictions and homelessness. In this way the social segregation of our cities is sustained and deepened.

Our values demand the political, economic and social changes that could enable the realisation of decent housing for all. We also require the right to participate in effective decision-making on the spaces and resources of our cities, the commons that belong to all of us. We want environmental sustainability and the possibility for inhabitants' connection with the countryside. We oppose all forms of oppression, and we see housing as an intersectional issue that affects people differently, according for example to their migration status or gender.

We are fighting for real political, economic, social, environmental and urban democracy. The Coalition brings together all movements and people that identify with its principles and objectives and agree to its structures.

In Berlin the housing crisis is reaching a new stage. While people with low income already have been practically excluded from the housing market for a couple of years, the middle class has now become affected, too. Also the shortage of available housing, displacement and aggressive vacating strategies can now be observed all over the city's districts. The situation will get worse as the city is growing by about 40.000 inhabitants every year. Of course the results of this increasing demand for housing are not the fault of those coming to Berlin. It's a failing housing policy in combination with the tendencies of the global real estate and financial markets. While the amount of social housing is decreasing and refugees are still located in huge container arrangements, private high class housing is build everywhere. Berlin is still known as an hot spot for global real estate investment. Between 2009 and 2017 real estate property worth over 120.000.000.000 € has been transferred within the city.



Activists and tenants have been organizing and fighting for over a decade now following up on the city's long history of struggles for the right to the city. As the middle class now gets more and more involved, dozens of new tenants groups are emerging. When a building is bought by an investor now it's pretty likely that its tenants are getting organized. All over all the tenants and right to the city movement is diversifying. But it still maintains its grassroots character and stays independent from all political parties.

In April at least 25.000 people went to the streets to protest against rising rents and displacement. The demonstration was supported by over 280 right to the city groups. Both the size of the demonstration and its alliance marked the biggest tenants protest since the early 1990s.

Also in April a campaign was launched to expropriate the biggest real estate company in the city, the Deutsche Wohnen, which has over 110.000 housing units. The company is known for terrorizing its tenants and its aggressive strategies to increase profits. The campaign aims to bring its demand to a city wide referendum.

In May the biggest squatting action since years took place. At least 9 buildings were opened. Some to distract police, few to seriously start housing or social center projects. Due to its squatting movement in the 1980s the city follows a strict anti squatting policy meaning that every new squat has to be evicted within the first 24 hours. Nevertheless the action started a broad discussion about this policy. In an official survey 52 percent of Berliner's afterwards said that squatting is a legitimate action to protest the housing crisis.

Right-to-the-City-Forum

The 4th Right-to-the-City-Forum will take place in Leipzig, Germany. The forum invites groups from all over the country to discuss their work, get in contact and learn from another. This year there will be some more international participation.

The forum is structured into two main panels. The first panel will focus on networking and sharing of skills and experiences especially around organizing approaches and methods. For a few years more and more groups have been emerging across Germany which are organizing around everyday struggles and are trying to build networks of mutual support and solidarity. The panel is supposed to reflect this development by giving the panel's space.

The second panel will focus on specific issues like social infrastructure (How should healthcare, public transport and other things within the city be organized? How can we fight for it?), public space (How is it created? Which conflicts does appear? Which forms of organization and resistance take place?) and housing policy in detail.

For all issues there is at least one event announced, which will deal with it from a feminist perspective.

The organizing group asks for registration:

<http://www.buko.info/index.php?id=163> (spontaneous guests are also welcome)

Some of the events will be in english, apparently one concerning municipalism and a mapping workshop. Some of the other workshops will be translated. So it is possible for non-german speakers to participate in the forum.

The Stop Eviction Berlin group will host a workshop, presenting and discussing their strategies and instruments, explicitly asking for constructive critic. The Solidarische Aktion Neukölln group will host a workshop about strategies and methods of "on the street organizing".

The program isn't finished yet and there still is the possibility to organize an event or a workshop, if any group is interested.

Housing Struggles

Differently from other fundamental rights, the Portuguese welfare state has never assumed the full responsibility for the right to housing. Less than 3% of housing is publicly owned and the real estate market is largely deregulated. Portugal is suffering a deep housing crisis; and at least 25 thousand households are now living in precarious conditions. In the peripheries of metro areas, long term problems are the persistence of precarious self-built settlements, and spatially segregated and dilapidated public housing estates.

Problems in central urban areas are more recent, and stem from the convergence of pressures from both the supply side (liberalisation of the rental market, alienation of public housing, Golden Visas, incentives to real estate funds) and demand side (explosion of tourism, speculation, influxes of groups with high purchasing power).

Evictions have become a daily, and normalised, phenomenon. All in all, housing in Portugal is every day less a right and more a commodity; neoliberal ideas dominate policy and public debate; life is becoming increasingly precarious, with housing at the core of these trends.

Within this context, several movements, groups and associations have been fighting for the right to housing. Collectives are supporting people in risk of eviction and advocating decent housing for all, better public spaces and a collective approach to urban change. In Portugal, the fight for the right to housing may be recent, but is gaining pace and strength!



DAL is an actor of the French social movement and as such:

- Takes part in actions against the government's liberal and austerity measures, for the defense of the social, economic, cultural and civil rights with social movements in struggle.
- Develops very concrete proposals to improve housing legislation. Some important victories (results of the struggles of the poorly housed and the homeless): the Enforceable Right to Housing (DALO), the unconditional accommodation of the people whatever their administrative situation on the territory, the rehousing of the inhabitants of slums, the lengthening of the duration the winter pause in evictions, maintaining the high production of social housing, imposing social housing in rich cities (the goal of 25% social housing in each city by 2025). It is now a matter of enforcing these rights, which are still poorly implemented.

We carry out our own actions, in order to obtain the rehousing of the members of the committees into social housing units. Several tens of thousands of DAL families have thus been rehoused, thanks to collective actions: temporary invasions, street protest camps, demonstrations, requisitioning of vacant buildings ... the DAL defends its political (no political representation or electoral) religious, and institutional (refusal of projects commissioned by the State or public actors) independence.

A few examples so far this year:

- Two gymnasium occupations in Paris for the accommodation of homeless families, for the maintenance of their accommodation until rehousing
- Citizen's requisition in Rouen supported by local DAL for refugees and homeless
- March to demand the requisition of empty buildings. A



Home is a right!

building has been opened, but we faced police intervention at the Val-de-Grâce (disused army hospital) and Hôtel-Dieu hospitals

- National day of demonstrations against evictions, followed by camps or actions in several cities. In Paris occupation of the place de la République by the DAL for 3 days
- Militant pickets against evictions. All were suspended and social housing proposals have been made to the affected families
- March against slum hotels rented by slumlords. Evictions suspended in 2 hotels (Paris)
- Demonstration of the collective against the Elan bill - presented by the Macron government, including attacks on

French social housing and tenants rights, gifts to the real estate industry and speculation, ... - currently being discussed in the National Assembly

- DAL HLM and neighborhood rallying against demolition and "social cleansing" operations
- Rallyings against the metropolisation, set up in order to get rid of the lower classes
- In Toulouse, the campaign "Un toit pour apprendre" ("A roof for learning") created by the local DAL committee aims to provide accommodation and a rehousing for children at school.
- And many more...

Other mobilisations are set up to defend, enforce and make the right to housing and the right to the city evolve.



DAL Federation of homeless, poorly housed people, tenants including tenants of public social housing, existing since 1990. There are committees in about twenty cities in France and DAL HLM (social housing) committees are being set up in working-class neighborhoods, 1 collective of architects, 1 Federation which gathers the local committees and the various branches of the movement.

info: www.droitaulogement.org/carte-des-comites2/



FCDL - Bucharest, Romania



From March 16th to 19th, 2018 a workshop dedicated to militant research - „Housing Justice in Eastern Europe”, organized by Common Front for Housing Rights (FCDL), was held in Bucharest, Romania. The organization’s aim was to strengthen regional housing justice struggles and scholarship, by developing resources that could be used for further publications, infosheets and collaborative research. The workshop’s title reflects the group’s vision to take back the concept of justice from a legalist and punitive perspective and restore it as social justice – an idea meant to empower and support self-organization of local groups and communities.

The workshop was held in 6 sessions with specific topics: (1) Property and home-ownership, (2) Property restitutions and the transition period, (3) Evictions and homelessness, (4) Methods for the representation of housing struggles, (5) Heritage movement and liberalism, (6) Financialization and speculation; rents and credits.

Members of the European Coalition and other housing rights groups and researchers from central and eastern Europe were attending the workshops: activists from Serbia, Czech Republic, Poland as well as from local Romanian groups in Timisoara and Cluj-Napoca. After three full days of work sessions in which an exhaustive field of research on financialization was explored, the participants agreed on a common agenda for the collective research to be developed over the the next months.



Housing Justice in Eastern Europe. Research Workshop, Bucharest, March 16-19

The Common Front for Housing Rights (FCDL) in Bucharest, Romania focus in the past months has been on developing our research work, maintaining communication with communities and allies and supporting the growth of the local radical housing coalition based on a network of several organizations dealing with housing issues in the Romanian context, Blocul pentru Locuire.

For the month of March we are organizing an intensive workshop dedicated to militant research in Eastern Europe on housing issues. Titled „Housing Justice in Eastern Europe” it takes place from March 16th to 19th, 2018 in Bucharest and aims to bring together activists and researchers to share, collaborate, write, and workshop ideas collectively. We envisage this time spent together as a means to strengthen regional housing justice struggles and scholarship, and more as a collaborative workshop than as a formal conference. During the workshop days, material shall be developed that can be used for upcoming publications, infosheets and future collaborative research. The title reflects our vision to take back the concept of justice from a legalist and punitive perspective and restore it as social justice – an idea meant to empower and support self-organization of local groups and communities. According to the necessities of our time, we understand Eastern Europe as a historical and political category that has entered a new post-Cold War /post-socialist epoch with its own functions in the advancement of imperialist capitalism. To this aim we foreground an antiracist, anti-fascist, and decolonial approach -one that we maintain throughout all of the discussions.

The discussion topics include (but are not limited to): financialization and speculation; property restitutions and the transition period; evictions and homelessness; rents and credits; the heritage movement and liberalism; property and home-ownership histories; methods for the representation of housing struggles.

We consider the explorations and work developed in the frame of the March workshop to be part of our broader struggle for radical housing rights and justice giving an insight to the processes happening in Eastern Europe that speak about global dynamics and the future of our solidarities.

This event is supported by the European Action Coalition for the Right to Housing and to the City, FORMAS Project and Rosa Luxembourg Foundation.

Wake Up Houses - Ostrava, Czech Republic

In January 2018 the group Wakeuphouses from Ostrava, Czech republic decided to make a symbolic occupation of an empty house on the street Stodolní. We installed an art exhibition inside, hung a banner from the roof and organised an action in front of the building to show that the many empty buildings in Ostrava can be much better used than just letting them fall down and building shopping centers or office buildings instead.

In April 2018 we made a neighbourhood party in Bedřiška, which is currently a social housing locality. The mayor of the city is planning to sell all the houses, destroy them and build luxury apartments, while throwing more than 20 low income families on the streets. There was food, music, movie screening, guided walks around the neighbourhood, along with a petition stall and banner making. The atmosphere was amazing and the party was organized mostly by the people from the neighbourhood.

Social Housing Now- Cluj Napoca, Romania

As Romanian housing policy drastically shifted towards the full support for homeownership, the local criteria for social housing allocation often convey a policy of active discouragement of applications of impoverished populations. After we submitted around 100 application in both 2015 and 2016, last year Social Housing NOW opened up two fronts in a legal battle to prove that the local criteria in the city of Cluj are:

1. Discriminatory - they actively violate the anti-discrimination legislation;
2. Illegal - they violate the Housing Law 114/1996, which stipulated that social housing is designated towards impoverished socio-economic categories.

In April 2018 we received the decisions of the first level courts in each case, thus confirming our allegations: the municipality of Cluj actively uses the criteria to actively disposes the most impoverished people - some of whom the local administration actively displaced from the city center - from their right to the city.

info: <https://www.facebook.com/CasiSocialeACUM>, george7zamfir@gmail.com



HUNGARY - 2018 is the year of families. Do it with us really!



A VÁROS MINDENKIE! Every year thousands of people become homeless, including elderly, sick people and families with children. During the evictions, children are separated from their parents. Children are then taken care by public services, and later, by becoming adults, many of them become once again homeless.

If you do not accept first of all children to be separated from their parents while families are thrown out to the streets without any place to go, as well as homeless people to be prosecuted by the police, then

JOIN AND SUPPORT THE 8TH FLOOR!

Help us so that no one would be thrown out to the street without adequate provision of a proper placement! We demand the safety for families and their children. We demand that the state would not abandon anyone alone, especially when it is in a very difficult position!

Scheduled date of the dwelling: September 29, 2018, Saturday, 15.00

info: Avarosmindenkie@gmail.com



LONDON - Home Truths: Join us on 7th July

On Sunday 8th July 2018, Radical Housing Network and Rainbow Collective organised an afternoon and evening of films, discussions, spoken word and music bringing together campaigners on housing and migrant rights, and raising money for the Grenfell people's enquiry project

Discussing the roots of the current housing crisis, debunking the myths on immigration and homelessness, and learning from our victories in housing campaigns across London.

We had speakers and contributions to the discussion from groups including – Save Cressingham Gardens, Ledbury Action Group, Aylesbury Estate, Elephant & Castle shopping centre campaign, Anthony Iles from Tarling West Estate, Southwark Notes, Broadwater Farm, Central Hill Estate, Stop HDV, Professor Paul Watt Department of Geography Birkbeck, University of London, Rita Chadha Migrants Rights Network.



Ort till Ort new member from Stockholm, Sweden



Ort till ort (English: Place to place/Hood to hood) is mainly based in Stockholm, Sweden, but has contacts with activists in other Swedish cities. Ort to Ort is a platform for individuals and groups who practice solidarity between struggles in different cities in metropolitan areas, in smaller cities and in rural areas. These places (in Swedish: ort) are characterized by growing sales of public housing, privatization and community service cuts.

Ort till Ort (OTO) started its activities in the summer of 2015 when a number of conflicts flared up simultaneously on different sides of Stockholm and the need for exchange of experience and knowledge became apparent. The first conflict within which the platform was used was the struggle of 35 families with children threatened by the eviction from the public housing company Svenska Bostäder in Tensta in the summer of 2015. OTO actively participates in conflicts but focuses also on building up an infrastructure for the exchange of knowledge and experience from place to place. In 2017 we have been working against evictions in Sundbyberg and Hagsätra (Stockholm).

In both cases the residents have short-term contracts or other types of unsafe housing forms. In 2018 we have been organizing protests together with newly arrived migrants against housing policies forcing people out on

the streets after two years. We see that landlords and property owners have found ways to circumvent the protection that is available to tenants to systematically replace their tenants (and gentrify) and that the most vulnerable groups when it comes to housing are: migrants, elderly, families with children and single-parent households.

We also believe that it is important to spread the lessons we provide to others in similar situations. Therefore, we regularly organize meetings, workshops, film-screenings and panel discussions with people active in the fight against their landlords. We also work to spread perspectives and information from ongoing struggles and organizations

through our website, a podcast, and other media channels. This is both for the purpose of forming public opinion and creating mutual assistance structures.

OTO is not part of any political party and is not receiving funds from any organization or political party. The work of OTO is guided by an antifascist and feminist orientation.

info: www.orttillort.se, e-mail: orttillort@riseup.net



GREECE - The movement against Auctions

Greece has lived in an extreme economic downturn in recent years, and governments have been pursuing extreme austerity policies since 2010. One of the major impacts was the sharp increase in over-indebted households. From 5% in 2008 to 45% today. International auditors of the Greek economy require a large number of auctions to serve the financial liquidity of banks. Their demand is to reduce the percentage of red loans from 45% to 33% by the end of 2019, while with auctions already in dynamic growth, this percentage has fallen by 1% in the previous year. Based on our data, 150,000 homes are at risk of being auctioned. And this happens in a country that for many years and still nowadays has non-existent social housing policies, which are currently shrinking to the direct management of part of the already homeless living on the streets, without developing prevention policies or policies to deal with hidden homelessness that consists of inappropriate, inadequate or precarious housing.

The social housing in Greece is now reaching the 0% and the financing of the housing emergency policies is one of the lowest in Europe while the housing cost is the second highest, about 45% of the income of people of lower and middle class.

The STOP Auction Group, now integrated into the wider United Anti-Auctions Initiative, has been struggling over the last five years against auctions by informing and supporting the indebted people and by fighting in the courts where auctions have taken place, and nowadays in the offices of notaries that are now taking place the online auctions. Every week hundreds of properties, including houses, pass into the hands of the banks. Sometimes under the movement's pressure we manage to suspend an auction and force the bank into a realistic agreement for the debtor. The movement has faced intense repression and has been brought to trial.

We believe that it has now begun to be clear throughout society that the protection of over-indebted households is not just a support of an affected social group but a struggle against the total attack of the grabbing of the home – an attack on one of the basic tools of reproduction of oppressed classes.



European action at EU Commission office in MILANO



On 13 of April 2018, members of the European Action Coalition (EAC) picketed the offices of the European parliament and European Commission in Milan to highlight the direct responsibility the EU has in preventing the free access to housing for all regardless of their legal status and to demand the EU stop its complicity in the destruction of social and public housing carried out by global finance and national governments.

The coalition comprises 30 member organizations in over 25 countries who came together in April in Milan to plan out a Europe-wide strategy to tackle homelessness, the lack of affordable social housing and the alarming increase of evictions across the continent.

The coalition delivered a letter to representatives of the European Parliament and the European Commission with the following demands:

1. Housing rights for all, regardless of a person's citizenship status or legal status!
2. Stop the sponsorship of banks and mortgages!
3. Stop the dispossession of people for the benefit of the banks!
4. Stop promoting the privatization of public and social housing!
5. Support the construction and maintenance of good quality public and not-for-profit housing!
6. Enforce mandatory directives to stop evictions and protect both homeless and inadequately housed people!
7. Initiate directives to regulate the private renting system for the protection of tenants' rights!

The representatives of the European Parliament responded by saying that the EU was not responsible for housing and it was down to the individual member states, after a brief confrontation with members of the EAC they agreed to take the demands and pass them to senior officials in the European Parliament.

Rita Silva, a member of the European Action Coalition said:

"European Union representatives say they don't have direct responsibility in housing but there are concrete

actions and strategies taken by the EU institutions that are negatively impacting the direct access to housing, for instance the liberalization of rental market through memorandums, or the limiting of public housing spending through european fiscal treaties."





The Situation in Spain: A crisis or a scam?

For the past 8 years the PAH -the Platform of People Affected by Mortgages- has continuously **condemned the systematic violation** of housing as a **human right** in Spain. We have **stopped thousands of evictions and reclaimed empty properties in the hands of financial institutions bailed out** with taxpayer's money. In these empty properties we have successfully rehoused more than 3,500 families. Additionally, we have carried out **numerous direct actions** to continue **pressuring banking institutions and local, regional and national administrations, to find a solution to Spain's housing problem**. We have made possible what everyone said was impossible.

We have also brought a **different discourse**. We brought people together **to face what others called a "crisis."** They told us, citizens were responsible for the housing bubble and the families attempting to buy a home needed to be held accountable. **It was a lie!** We know this is the result of a well-orchestrated scam by **political and financial powers**. Nearly 100,000 million euros (**10 % of Spain's GDP**) have already gone into **rescuing failed banks**. These are Spanish taxpayer's euros **devoted to a banking industry** that in 2016 declared profits above 10,000 million euros, though around 60.000 million euros used to bail out the banks **will never be returned**. Additionally, **no social reinvestment** has been requested from these actors as a **punishment for the excesses and malpractices** that caused the housing bubble, which since 2007 has **already left more than half a million families without a home and with a debt for life**.

From day one the PAH has been at the **front of law proposals**, that could bring about **changes to guarantee housing as a human right**. In 2013 a PAH-sponsored law proposed **to stop all evictions, cancel all foreclosed loans upon home repossession, and an increase to social**



housing by properties in the hands of the bailout banks. We collected more than 1.500.000 signatures, having a large amount of Spanish **population supporting our proposal.** But Spain's **right wing party, that had a majority in the Congress, blocked-out our legal reform.**

But the PAH didn't give up

We decided to **break through the bottom**, submitting proposals for one of the most progressive housing laws in Europe to the different regions in Spain. These proposals were **approved as law by the local regional parliaments** in many of our autonomous communities such as Cataluña, Murcia, Valencia, and Baleares. But again, our **right-wing government, lacking of any political will for housing reforms**, has taken all these laws to the **Constitutional Tribunal**, where they are now stuck, not being able to be applied and where it will take years and years to be processed.

Our government has **systematically blocked** all the advances we have made to solve our **housing struggle.** **Civil society has proposed laws to revoke the actual situation** but again and again both **right and left-wing government have always opposed them.** Their only **objective and sole interest has been to protect the banks.**

Yet again the PAH didn't give up

With a new political scenario in 2017 we **propose a new change to Spain's Constitution to prevent evictions and guarantee housing, a new PAH Housing Law** which includes 5 main **demands**:

- 1) The **extinction** of all **mortgage debts** following **foreclosures and repossession** of the property
- 2) Guaranteed stable and **affordable** rents and **rent price controls.**
- 3) A **halt** to all **home evictions (foreclosure, rentals, and irregular occupations)** without the **guarantee of an alternative rehousing.**
- 4) An **increase of affordable social housing** units using the large **housing stock** currently in the hands of bailed-out banks.
- 5) Guaranteed access to water, electricity, and gas for all families.

This PAH-sponsored law proposal **seeks to make changes** in Spain's legal **framework**, so we can **-once and for all- put an end to the more than 150 evictions** that take place each



day in a country with **more than 3 million empty properties.** In 2016 there were more than **60,000 evictions** across the country. This law would also **force water, gas, and electricity providers to allocate** part of their profits to **avoid cutting of these utilities to low-income families.** Finally, this law will **put an end to a life of mortgage debt after a family has lost their home.**

Our government **has never treated housing as a primary need.** In fact in the peak of our housing crisis, when **hundreds of families were being evicted**, our local governments **sold thousands of public housing to vultures funds.** Spain currently has 1.5% of its housing stock allocated to social and public housing, whereas in European countries near us is well above 20%.

This law **will force all parliamentary groups** to decide who they are **governing** for and whether or not **they are willing to uphold Human Rights in real, tangible ways.** Do they **govern for financial and banking high level decision-makers** or is it **for the citizens they claim to represent?** Our **legal system has allowed the banking sector to continue profiting from people's misfortune.** Spain's mortgage law has been declared **unfair and unjust** by a number of European Union institutions, including **8 sentences from the European Court of Justice and the Human Rights' Tribunal.** In June 2017 the **United Nations Committee** for Economic, Social and Cultural Rights condemned Spain's violation of Right to Housing when families with children in a vulnerable situation were evicted by the courts without any alternative housing. Spanish government **has far refused to make real changes.** Now there is a real opportunity.

In March this year, the **Spanish government vetoed our proposal, arguing** that this law **affected the current general budget** (the public spending budget that is agreed by



the National Parliament every year). After a sudden change in government, this veto was declared anti- constitutional and now PAH housing Law is waiting to be discussed by the Parliament.

Here today we want **to pressure our governments to fulfill its political obligation, to allow a democratic debate around our proposal at the Parliament**, which is more

needed than ever!!!

Every **8 minutes an eviction takes place in Spain** and **there are 5 million of families** that cannot **heat up their houses this winter** because they are unable to pay their utilities bills. This law if **approved will stop that altogether**.

We want **no more political promises**, we want the **PAH Housing Law approved!!!**





Cyprus targeted:

The last looting before pauperization

The U.S. Crisis of 2008

The housing crisis in USA resulted in homelessness for about 10,000,000 Americans. In 2009 the unsustainable loans were more than 95%. Investment funds bought these housing units and after the necessary repairs they threw them back in the market in the form of rental properties. Private equity and hedge funds, along with real estate investment funds bought and still buy housing units whether these are from mass foreclosures, or from bank packages (Kostas Vourekas, 15/06/2014. Akea 2011wordpress.com, the strategy of snatching and the resistance attempts). Ever since 2007, banks in the U.S. cleared out about 8,000,000 houses. It was estimated that 8 to 10 million more homes would undergo foreclosure before the crisis calmed down. The result is about 3,5 million homeless and about 18,5

million empty houses. By the end of 2009, two years after the crisis erupted, there were an immense number of foreclosures under court procedures. The rhythm of these foreclosure procedures reached the number of 350,000 on a monthly basis.

The depression reaches Europe

The wave of depression reached Europe sweeping everything in its path. The depression was used as a vehicle, a tool for looting social wealth. The resulting unemployment, the reduction in wages and salaries almost to "the ground", the deregulation of the labor market content, the nonstop shrinking of the welfare state, the dwindling of sectors like education and health, the vaporization of what the workers gained in the previous period, and the elimination of their rights, created the conditions for unpaid

labour which is the essence of surplus flowing in the money-box of the elite, both on the local and planetary levels.

The Keynesian Era had ended years ago, and along with it the welfare state vanished into thin air. What state remained is but a mechanism that facilitates the transfer of social wealth from the working people to the elite, either through legal implementations, through violence, or both.

The reality of that historic era in which the working people lived in a state of security, to a great degree, that concerned both housing and work, has been replaced by uncertainty both in work and housing, as working people's dignity and standard of living have been pulverized in the millstone of austerity. The deregulation of working conditions and relations, part time work, the long unpaid working hours, the degrading salaries and wages have created a state

of increased anxiety for the working people. At the same time this anxiety is magnified as the basic earnings for sheer survival are not easily accessed, and those that can access achieve it with serious difficulty

The austerity framework, along with all the above, resulted at least with respect to the housing sector, in over 11 million empty housing units and about 4 million homeless people, with homelessness threatening ever-growing number of families across Europe. The barbarity of capitalism with the neo-liberal mask strikes the working people mercilessly in order to create new profiteering sectors commodifying even the most basic human needs for survival like housing, health and education; at the same time this situation enhances the capitalists effort to crash for good any will for resistance shown by the working people, in an attempt to fight back at the destructive march of neo-liberalism. In North and Central Europe public/social housing, state/communal land and public spaces are led to the crematorium of speculation while it becomes highly unaffordable for people to sustain a personal house through ownership, through the nexus of huge taxes and equally huge expenses for services and maintenance a house needs. In the Southern European countries where owner-occupancy is widespread (83% upwards depending on the country), privately owned housing is being destroyed through a process of plundering austerity. Within this working people are deprived of the basics, are showered with heavy taxation and are unable to sustain their professional and/or housing loans, and are thus driven to foreclosures and evictions and alienated from their houses.

While this is happening, in the South of Europe as in the north, we witness the same plundering of state/public and communal land which is literally given away, at depreciated prices, to the private sector, for 'development'. A development which means the building of luxury flats, shops houses and villas



which of course remain empty but “deport” the rightful users from their neighborhoods, public spaces and cities

In Europe from North to South, the seizure of housing leads to the same result. The transformation of housing, from an inalienable human right to speculative housing for which one has to pay rent to have a roof over one’s head. Rent that is set by this new speculative corporate owner is very high, and he demands

the signing of only very short term contracts, with the threat of rent rise always present. In these kind of conditions, the right to housing is dissolved in thin air and evictions for any reason no matter how incredible this may be, is the daily routine.

We have all witnessed what happens in Ireland, Spain, Portugal, Greece, Serbia, Italy and elsewhere. We have all experienced the actions of the “distinguished”



On the 28th of February 2018, answering the solidarity call from our Spanish comrades we delivered the letter of PAH demands to the Spanish Embassy in the morning and we also organized a meeting outside the Embassy in the afternoon. The main slogans were “Si se puede” and “Spanish sisters Spanish brothers your trouble our struggle”.





and “educated” banksters and their “squires”, actions that led to the bankruptcy of their “institutions” through their impunity in handling the money people trusted in their hands, the lavish supply of huge loans to themselves and their “honorable friends”, without guarantees or minimal ones, the huge exposure to financial trash products accompanied by excessive profiteering from commissions, rake-offs and other things. We have sensed the serious and deafening absence of control of the “supervisory authorities” along with the total absence of any kind of accountability from their side in every consequent level. The deregulation of the financial system was and still remains the epitome of the neo-liberal financial policies. In parallel to this we have also experienced the political expression of neo-liberalism and neo-liberal social-democracy, by facilitating the socialization of losses (debt) and the privatization of profit through legislation and forced implementation. This was achieved through the implementation of austerity, the catastrophic reduction of workers’ income, the increase in unemployment, the reduction of pensions, the lengthening of the working period, the elimination of workers’ rights, the shrinking of the welfare state in health, education and other sectors. The result

was the pauperization of society, which rendered the working people’s right to decent housing easy prey to the vultures of speculation.

As austerity practically prevents the right to housing due to impoverishment and homelessness (through foreclosures and evictions), we witness the dawn of a new era in which societies are transformed into societies of tenants, if tenants of course can endure the cost of high rent. The huge concentration of housing stock in corporations and funds, turns these “institutions” into dominant financial entities which practice total control in the housing sector, having the only say as to who has a roof above their head and who has not. Thus the right to decent housing vanishes in thin air and homelessness increases to an unbelievable degree. In the end the imposed policies take us back to the miserable conditions of living the working class had to face in the beginning of the capitalist era, the period of industrialization of production.

Corporations like Blackstone and Blackrock which are like communicating vessels (Enet, gr, Elephtherotypia, 24/11/2017) Altamira, Colony Capital, Apollo Capital, Marathon Asset Management and more with shareholders even banks like Morgan Stanley, City-

group, Bank of America, Deutsche bank and many more are the financial entities that profiteer shamelessly from housing (Kostas Vourekas, 15/6/2014, Akea 2011, wordpress.com, Strategy of Snatching and Attempts of Resistance).

This income though is the by-product of looting and the final result is working class homelessness. This unethical and illicit enrichment has been built on homelessness, the shrinking of the right to housing and the final effort to eliminate this right that happens now in front of our eyes.

Cyprus in the crisis

The same happens in Cyprus now as the touring looters pay us a visit. The banks now are controlled by foreign investor-looters and this is shown by the composition in the governing bodies of banks; furthermore, banks signed contracts with administrative companies which specialize in administering unsustainable loans or agreed to form new common companies with these financial entities for the same reason. Legislation is overtly pro-bank. Austerity leaves little to no ability at all to the working people to pay their mortgage debt and thus the scene is set for the coming abolition of the right to decent housing. This is a key year as everything is ready for the mass attack to take place.

As an indicative example here is the governing body of the Bank of Cyprus:

I will just refer to three names only: “Josef Ackerman President, Maksim Goldman Vice-president, and John Hourican managing director (Website of the Bank of Cyprus).

From the ten people who make up the board only two are Cypriots, and the rest come from elsewhere, but they know how to buy businesses and sell them in pieces for profit or they know how to administer loans unsustainable or not, and we all know what this means. The names of the members of the Cyprus Bank board are all found in appendix 1, following the article. It is also noticeable that both Russians and “friends” of the

Trump administration are shareholders of the Bank and control it. (15/12/2017, "Cyprus is at the center of a circle of corruption surrounding Trump" by Ruth May, The Dallas Morning News.)

An indicative fact was that in the peak of the crisis, the allowances of the basic directing elites were neither cut nor remained the same, but were increased by a two digit percentage; as a result these people were some of the most privileged people ever in terms of income (Philelephtheros, 20/08/2017) .

In the same publication the newspaper stressed the following: "The case of the Bank of Cyprus presents a unique interest. Based on the financial reports, at the end of September 2014, the allowances of the basic managerial cadres underwent an increase to 1,92 million Euros in comparison with the 775 thousand Euros in the previous year. There was an increase of 1,17 million Euros which is an increase of 154,96%. The total sum of allowances for the members of the Governing body and other managerial cadres, for the nine-month period which ended on the 30/09/2014 was 3,1 million Euros in comparison to 1,52 million Euros of the corresponding previous period. The annual allowance of the managing director Mr. Hourican, were about 800,000 Euros".

At the same period a piece of news emerged, saying that the allowance of the governing body of the bank of Cyprus would double (Philelephtheros, 20/03 2017). Only for the non-Executive such the increase would be from 485 thousand Euros to 810 thousand Euros.

The cooperation of banks with collecting companies in the previous years, has been used by banks as experience in the administration of unsustainable loans. Following this process was the announcement of the co-operation of banks with corporations specialized

in dealing with unsustainable loans. For example The Hellenic Bank along with APS Holdings announced a joint venture that is ready to administer unsustainable loans of 2,3 billion Euros. At the beginning 2018 Hellenic Bank sold to B2kapital Cyprus Ltd, unsustainable loans of 145 million Euros. The Central Co-Op Bank did the same with the notorious Altamira (Iskra, 24/11/20017, Sotiris Vlahos), creating the joint venture Altamira Asset Management Holdings Cyprus, so as to manage a portfolio of unsustainable loans of 6,2 billion Euros. The Bank of Cyprus has announced their co-operation with Pepper Cyprus Ltd for the administration of 800 million Euros in unsustainable loans.

This form of solution in Cyprus, which was created by the Strategic Looters, is not arbitrary. It is in total harmony with the will and frames of the European Financial Institutions and of course the European political institutions, which through their position, conduct and actions facilitate the transport of social wealth to the pockets of the elite. It is more than clear; in fact it is a notorious phenomenon that banks are beyond any democratic accountability and control. While the issue was the sole prod-



uct of irresponsible and unaccountable private bank activity in the end private banks continue to enjoy surplus through speculation while society carries the financial burden on their shoulders. They function as the social wealth transport vehicle towards the elite pockets.

What does this mean for us? It means that banks may get rid of some of the burden that they created themselves for themselves but the presupposition of their relief is mass foreclosures and evictions. Those having the meager income will transform from housing owner-occupants to tenants; the rest will join the

On June the 30th we called a meeting and a demonstration at Liberty Square in Nicosia This was held as a answer to the giving away of the Central Co-operative Bank to the private sector. With this action the working people of Cyprus were burdened with 5-6 more billions of dept in euros. Although it was in the middle of summer and a Saturday morning the demonstration was a success.





army of homelessness as housing policies in Cyprus are practically nonexistent. The neo-liberal political leadership yells about financial recovery, reduction of unemployment etc., but alas all the rest know it is quite the opposite. The more they yell the more empty the words coming out of their mouths are. The only way society has for resistance against these policies is down in the streets. This is not an arbitrary conclusion or the product of wishful thinking.

It is a conclusion that came out of action. Each time there was an attempt of foreclosure and eviction and we were present on the scene this did not happen. Our mobilization and guarding of the house prevented it being taken. There are no professional saviors. All those who want to keep their homes must get out in the streets. It is only through mass movement action that we can protect and keep our homes.



On June the 20th, we organized a film watching by the title the "Big short" which deals with the crisis in USA, and consequently with the housing crisis there. At the end there was a discussion with the participation of an economist comrade.

On July 8th, on Sunday we gathered outside the parliament to reject a series of anti-popular measures and pro bank laws and amendments that give further ease to the banks in order to seize homes and people's properties leading to mass evictions. We also demonstrated our opposition to electronic foreclosures.

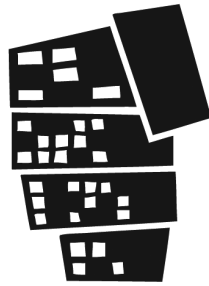
Appendix 1

Josef Ackerman President, Maksim Goldman Vice-president, Cristodoulos Patsalides Deputy Managing Director, and Director of the department of Operational Works, John Hourican managing Director, Yiannis Zografakis Independent Administrative Director, Michalis Spanos Higher Independent Administrative Director, Anat Bar-Gera Non-Executive Director, Arne Berggren Independent Administrative Director, Lyn Grobler Non-Executive Director, and Michael Heger Independent Administrative Director (Website of the Bank of Cyprus).

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- Big thanks to c. Demetris for his accurate markings which of course were incorporated in this text.



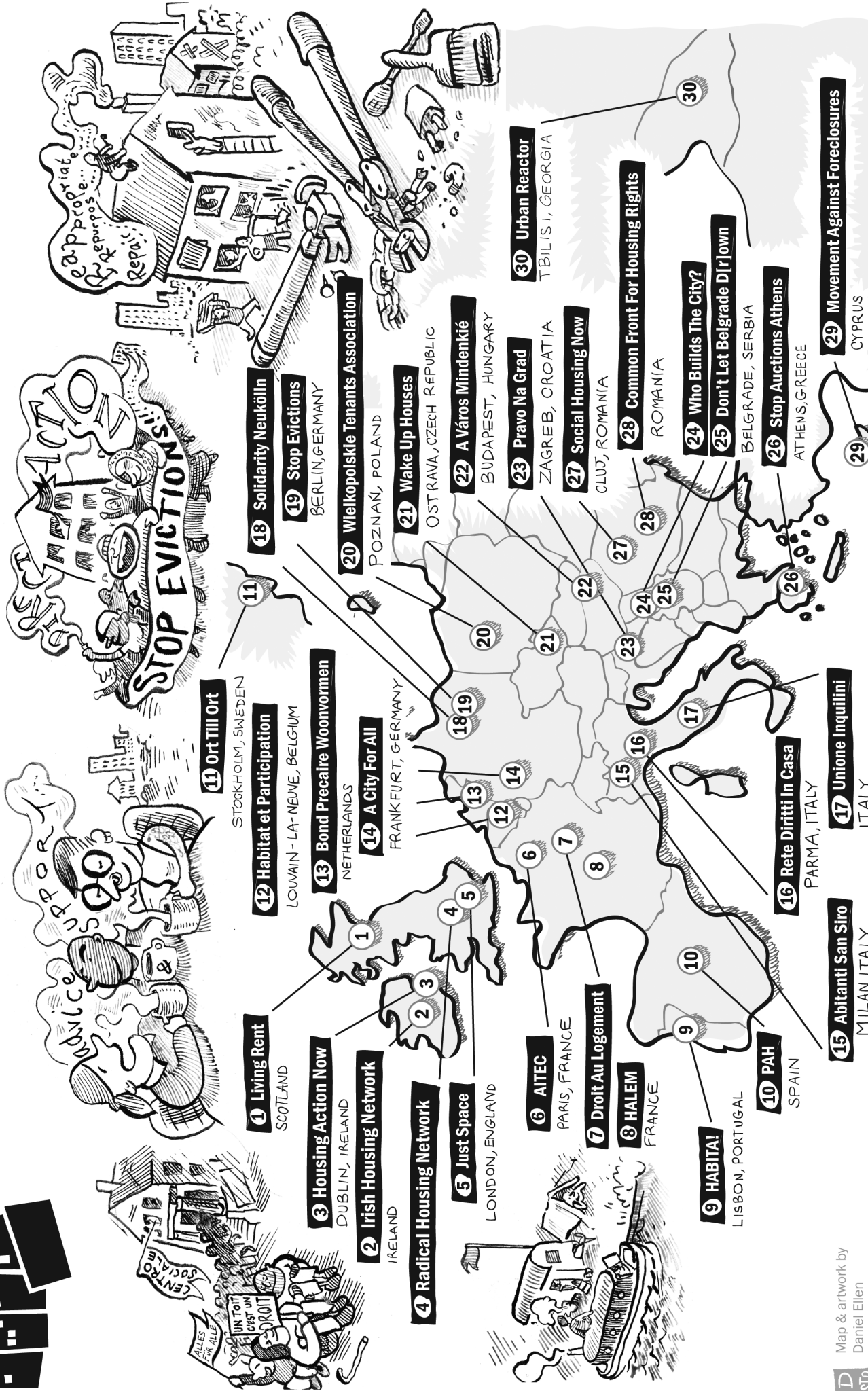


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