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EUROPEAN COALITION BULLETIN



European Action Coalition for the Right to Housing and to the City

The European Action Coalition for the Right to Housing and to the City is a convergence process between movements from different cities in several European countries fighting for the respect of these fundamental rights.

After having campaigned independently for years, those movements (groups and, social movements composed by tenants, slum/ self-built neighborhoods dwellers, squat residents, victims of inadequate housing, victims of eviction or affected by indebtedness, professionals and researchers) felt the need to gather in order to strengthen this fight to take common action and common positions on European Housing issues.

European Union has gradually adjusted its policies on the neo-liberal model involving market self-regulation, the withdrawal of the welfare state and the erosion of the social model.

To this adjustment was added the “crisis” phenomenon, which had an unprecedented impact on housing conditions all over Europe: increasing commodification process, deregulation, reduced public investment and financialisation; that made access conditions to decent housing even more difficult and caused the weakening of housing policies, the increase of inadequate housing, victims of evictions and homeless people and the sharp rise of rents and housing prices. These phenomena thus reinforce Cities and social segregation.

Given the emergency of the situation, common campaigns and actions have been set up between European movements. Anti-Mipim* campaigns were held in Cannes and London in 2014, decentralized actions to protest against vulture funds such as “Blackstone”, responsible of massive purchases of properties and thus promote speculation dynamics.

All these joint-actions emerged from a strong will to create a European Action Coalition for the Right to Housing and to the City, in order to adopt common positions on European housing policies and to create solidarity bonds between all those movements, which will enable them to strengthen their own struggles. The Coalition is a fundamental convergence of movements in an European space increasingly at the service of finance and deregulatory policies which affect the fundamental rights, and drive its populations to poverty and precariousness in all dimensions of their lives.

**The biggest real estate fair worldwide – conference, exhibition, networking and transaction – where properties and lands are sold and tap into high-potential real estate markets in a non-transparent and non-democratic way.*

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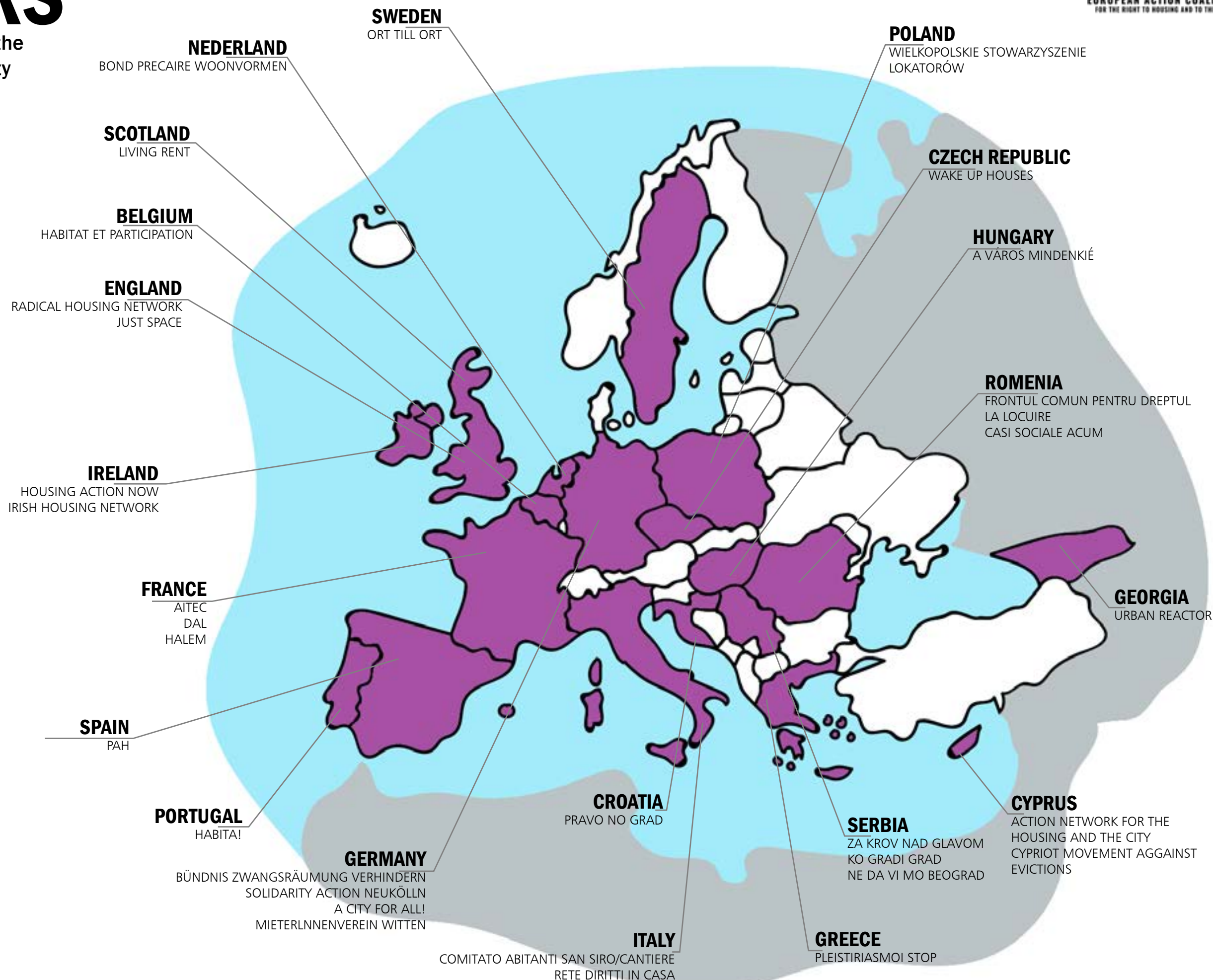


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MEMBERS

European Action Coalition for the
Right to Housing and to the City



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PUBLIC HOUSING

Meeting in Cluj



The Public housing thematic group of the European Action Coalition for the Right to Housing and to the City had a meeting in the city of Cluj, Romania, on 28-29 March 2019 with the participation of activists from the following members of the EAC: Căsi sociale ACUM/ Social housing NOW (Cluj-Napoca), Frontul Comun pentru Dreptul la Locuire (Bucharest), Habita (Lisbon), DAL - Droit Au Logement (Paris), AITEC (Paris), Stop Auctions (Athen), and Housing Action Now (Dublin). Besides representatives of these movements, members of the Irish Housing Network and Blocul pentru Locuire from Romania also participated.

Within the frame of our internal workshops, in a first step we elaborated some country sheets on public housing including information about: the definition of public housing, social housing, affordable housing; the historical and current

political context of housing policies; housing-related legislation; financial resources for public housing; statistics on public and social housing; activist actions on the subject. Very briefly put, we concluded that people from these countries are faced with the following difficulties:

"In Greece we struggle with the lack of public housing policy, lack of protection of tenants and of indebted people who are under the risk of losing their houses through auctions and evictions.

In Portugal there is an enormous demand for public social housing, while rents rise and evictions that leave people homeless are supported by law.

In France we do not have sufficient public housing, the costs of housing including utilities are very high and many people are homeless or live in

bad conditions.

In Ireland there is an enormous demand for public housing and due to neoliberal housing policies we struggle with the absence of programs for building public housing, evictions, poor tenant protection and a lack of regulation of homelessness services and large numbers of unused empty buildings and large numbers of Travellers and migrants, asylum seekers who have no right to housing.

In Romania housing is considered a merit and not a right, and the low incomes and high housing costs are depriving people from adequate homes, while housing development is almost exclusively made by the private sector."

Based on the knowledge about these country-specific situations, we defined the common/ shared

problems around public and social housing that occur across countries as follows:

"The European Action Coalition for the Right to Housing and the City affirm: housing is a human right, not a commodity, HOUSE IS HOME.

But in capitalism, housing is a commodity and a financial asset. International institutions claim that the current housing crises should be solved by the market and by more deregulation in the domain of housing. Neoliberal policies insist that public money should be invested in the production of housing by the private sector. Real estate developments make high profits for the investors and banks, and don't serve people's housing needs. [...]

In all of our countries, neoliberal market policies are dominating the politics and economics of housing, continue the enforcement of privatization of social housing and there is a long waiting list for public and social housing."

On the base of the work from above, we elaborated the "European Manifesto for Public Housing: Public money for public housing - Public housing from public money," accessible here: <https://casisocialeacum.ro/archives/3586/european-manifesto-for-public-housing/>.

We formulated our demands as follows:

"The European Action Coalition for the Right to Housing and the City asserts that the right to housing is a universal right! We militate for a system that assures housing for all! We want a public housing stock that assures the right to housing for those who cannot afford a home from the market, and makes the fulfillment of the housing needs of low-income people a high priority! We want to take out from the market as many buildings and as much land as possible. We demand that national laws implement the provisions of international treaties on housing rights and on forbidding forced evictions. We demand that central governments keep their responsibility towards the right to housing for all, in order to solve the problem at country level.

Our proposals include the following: take back privatized social housing from big landlords and companies and make it public again; transform and use empty properties and lands for public housing; stop the accumulation of homeownership in the hands of investment funds or real estate developers."

In the afternoon and evening of the 29th of March 2019, we organized a public presentation about public housing policies across Europe, and a street protest titled "Solidarity with Berlin. European Manifesto for Public Housing." The video made about the later by Căsi sociale ACUM! is available here with English subtitle: <https://www.youtube.com/watch?v=mjufZiWpHsA>.

In addition, at the Cluj meeting, the Public housing thematic group discussed about the current transnational trends in housing politics. Most importantly about the affordable housing initiative promoted nowadays in the European Union, defined under the EU Urban Agenda and promoted by the "Housing Partnership Action Plan" (<https://ec.europa.eu/futurium/en/housing/housing-partnership-final-action-plan>), and by the European Citizens Initiative "Housing-for-all" (www.housingforall.eu). In relation with this trend, we expressed our concern about investing public money into the so-called "affordable housing" produced by private companies and/or by public-private partnerships that could benefit at the end of the day, as history showed, the private entities and could turn public investment into a fuel of the housing market and source of profit. But we also observed that under such a scheme of differentiating between affordable housing and social housing, there is a risk that social housing will be reduced to a type of housing-for-the-poorest-only, being produced/owned/administered by non-governmental or charity organizations.

We also talked about the World Bank's new proposal regarding housing, mobility and welfare in the EU that includes the following: national, regional, and local policy makers should reduce the housing supply barriers erected by the differ-

ent levels of governments (i.e. they should loosen regulatory restrictions on real estate developers); policies favoring homeownership should be replaced with policies promoting rental housing. These proposals are based on the WB idea according to which housing shortage and rising prices are due to the fact that the housing market is not functioning well, therefore the solution for these problems would be to make it more efficient. We approach these ideas with a deep criticism, since for us it is the market and the deregulation favoring real estate developers and the capital that creates the housing crises, so for us the solution of housing crises consists in taking out from the market as many lands and buildings as possible and in strengthening the control on them for the benefit of people.

We agreed that it would be good if the EAC could have its own statement on the current housing crises and on the possible solutions to that, and - in this way - it could position itself on the global and European stage where these issues are debated. The elaboration of the document FOR ANOTHER EUROPE, WHICH DEFENDS THE RIGHT TO HOUSING! (<http://bit.do/ForAnotherEurope>) and the video statement with the same message (<https://www.youtube.com/watch?v=kRiZHenhtEA&fbclid=IwAR0rOcMqP-CkdG-2f8laY4uER8h5pGfSVZkNiOr5BsgL-Cxn6cpKPv98inLzo>) is a good starting point in this endeavor, because it firmly states:

"The housing crises cannot be solved without the adoption of the universal right to housing as a fundamental duty of all EU institutions and member states, and its implementation into a European housing strategy; without guaranteeing and supporting publicly regulated democratic not-for-profit housing for broad strata of the population, outside EU competition rules and financial capital flows; without an EU-framework which allows, encourages and supports strict social regulations of profit-oriented private landlords, market rents, land markets, mortgage, transparency, facility services and social measurements in cases of credit default; without protecting, encouraging and supporting the engagement and organization

of tenants and other inhabitants for their rights and the needed structural changes in housing, land and real estate.”

The Public housing thematic group of EAC acknowledges that there is no single formal definition of social housing and public housing in the European countries, while these definitions may relate to several aspects: ownership; who constructs the dwellings; whether or not rents are below market levels; the relevant funding and/or subsidy stream; the purpose for which the housing is provided. Most importantly, we observe that due to the different historical trends of housing politics, in some countries the percentage of social housing is higher than in others (i.e. in the advanced capitalist countries); while in the countries where the social housing stock is very low (in the former socialist countries) it is about a housing stock owned by the state, contrary to other countries where social housing might be produced/ owned/ administered by private entities. Nevertheless, we could see in all countries that in different phas-

es of capitalism, the state easily modified legislation regarding social and public housing according to the interests of capital, as a result of which the housing stock built from public money could be sold out. This opened up the privatization, commodification and financialization of public and social housing. Therefore, when today we are demanding public housing as a mean for assuring the right to housing as a universal right with a focus on satisfying the housing needs of those who cannot afford a home from the market, we should also demand its socialization or assuring that it is kept out from the market once and for all.

Enikő Vincze,

Căsi sociale ACUM!/ Social housing NOW



EAC MEETING 2019

in Berlin

In July 2019 Zwangsäumung Verhindern Berlin (Stop Evictions Berlin) and Solidarische Aktion Neukölln were in turn to host the meeting of the European Action Coalition in Berlin. The meeting was timed upon a momentum of rising new initiatives and forms of action in the city since 40.000 people joined the demonstration against the outrageous rents (Mietenwahn-sinn) in April. Besides of offering the appropriate working environment for the assembly, this was also a good opportunity to introduce the coalition to the larger movement and to show our guests around the spaces of resistance in Berlin.

About 50 participants came from all over Europe to contribute to the work of the Coalition and to meet each other. The three main locations in the neighbourhood of Kreuzberg were already telling stories from the history of urban struggles in the city. These were the Regenbogenfabrik - a manufacture building first squatted in 1981 - is now a cooperative organisation running a hostel, a café, a canteen, a cinema and a bike workshop; New Yorck in Bethanien - a space squatted in 2005 and after years of struggles legally recognized, now offering space for a great number of anti-racist, anti-war and right to the city groups; Aquarium - a relatively new community space used by activists, neighbours and workers on Kottbuser Tor.

During the four days of the meeting we have seen many other places, projects and groups through different events, actions and neighbourhood walks. Thursday and Friday were mainly assigned for the skills building workshops.

On Friday morning we have together visited the housing complex Otto-Suhr-Siedlung to meet its tenants and the initiative Deutsche Wohnen und Co Enteignen (Expropriate Deutsche Wohnen and Co.). Deutsche Wohnen is the biggest

landlord in Berlin, exploiting about 111.000 dwellings. Deutsche Wohnen und Co Enteignen has set the goal to push the Senate of Berlin by initiating a referendum to apply the Article 15 of the German Basic Law and expropriate housing from companies owning over 3000 units.

This article states that land, natural resources, and means of production may for the purpose of socialization [Vergesellschaftung] be transferred to public ownership or other forms of public enterprise by a law that determines the nature and extent of compensation. Although it has never been applied in this field before, this article provides with a legal basis for the collectivization of housing. Guests of the EAC meeting have symbolically signed for the initiative with a giant pen on a giant signature sheet, and added their own local exploiters on the list of future expropriated landlords.

Since then the initiative has handed over more than three times the number of signatures necessary for the first round and the proposal has been juridically approved by different institutions, among them the Research Service of the German Parliament. Friday evening during a public event the international and local groups were briefly introduced and the documentary 'A început ploiaia' (It started to Rain) was screened, telling the story of the families fighting back eviction on Vulturilor Street in Bucharest.

The screening was followed by a discussion in the presence of the director Michele Lancione and Emanuel Georgescu representing the struggling families from the documentary. The film is freely accessible online. The assemblies were kept on Saturday and Sunday. This time the coalition discussed themes such as the finances of the network, expansion of the public outreach, important functions in the coalition and the next steps of the working

groups. Some of the major decisions made were: the organization of the International Action Day 2020 on the 28th of March of next year, the formation of a working group researching on financialization that will meet separately later this year, and last but not least the approval as a member for the cypriot group Action Network for the Housing and the City. As part of the assembly we had the honor to have the Turkish activist Mücella Yapıcı with us giving an input on the struggles of the right to the city movement in Istanbul, Turkey.

During the breaks messages were recorded in solidarity with the 14 activists from the Gezi Park resistance facing life sentence and with Rozbrat, the oldest squat in Poznań, Poland, now under threat of eviction. As a closing some participants went for a guided walk in the close by district of Neukölln, visiting some of the neighbourhoods and spaces fighting back gentrification, as well as the former Airport of Tempelhof, today a large public park saved from big investment by activist.

We would like to thank again for all those who participated, supported us, and prepared the themes so we could again complete a constructive assembly. See you all later this year, or even before during protests, actions, assemblies all over Europe!



HOUSING FINANCIALIZATION

Brochure

It has been over 10 years now since the collapse of the subprime mortgage market triggered the financial crash and yet it is as if nothing has changed, with the financial sector continuing to wield great influence over the housing market. Banks and investors are still profiting from the popular classes' basic need for housing, thereby shaping our cities to line their own pockets.

The brochure *Resisting Evictions* across Europe we published in 2016 with the European Action Coalition

for the Right to Housing and to the City (ACRHC) addressed the impact of the financial crash on the lives of millions of people in Europe and their resistance to these developments. Today, investment funds and banks are buying up entire neighbourhoods and pushing speculative investments in cities with the support of national and European institutions at a rate never seen before. This is exacerbating the level of conflict surrounding affordable housing and is increasing displacements and evictions.

This second brochure, following up on its predecessor addresses these dynamics and developments by examining the recent interrelations between capital and housing, bringing these together under a single cover term, namely the 'financialization of housing'. Its main goal is to provide clear answers to the many questions raised by this trend: an objective achieved in no small part thanks to the structure of the text taking its lead from a list of questions and its dense yet accessible style of writing.

This publication then goes on to outline policies aiming to meet the ACRHC's demand for radical improvements to be made to the current disastrous state of affairs, before concluding with a series of inspiring examples of the resistance in many cities to the financialization of housing.

Once again, the collective input (in terms of both research and writing) of many affected people, whether members of activist groups or precarious academics who have been organizing struggles around housing from Lisbon

to Prague and from Berlin to Athens, has been fundamental to bringing this brochure to fruition. Our thanks go out to each one of them, not only for their hard work putting this publication together but above all for the battles that they are fighting day in, day out regarding this issue.

Federico Tomasone,

Project Manager at Rosa-Luxemburg-Stiftung, Brussels Office



HOUSING FINANCIALIZATION: TRENDS, ACTORS AND PROCESSES

More info:

housingnotprofit.org/resources



MIPIM

in Romania

Before the 39th MIPIM real estate fair in Cannes, in March 2019, housing activists and militant researchers from Social Housing NOW! and The Common Front for Housing Rights have prepared a statement to denounce the less known real estate profit-making mechanisms at the EU periphery. The statement was part of a series of critical positions and denunciations towards MIPIM, from activists and researchers in the wider networks around the European Action Coalition for the Right to Housing and the City.

Romania is represented at MIPIM by Paula Pîrvănescu, Secretary of State within the Ministry for Business Environment, Commerce and Entrepreneurship. She plays an important role in "InvestRomania", which is the Government's leading body in promoting and facilitating foreign investment in Romania. This "gateway of business" states that Romania maintains its position as "the leading foreign direct investment recipient in South Eastern Europe". "InvestRomania" reaffirms that the country's friendly business climate "secured a sound, healthy economy, enjoying a generous state aid schemes and a competitive tax system – one of the lowest flat tax, VAT and income tax in the EU, tax exemption on reinvested profit and income tax exemption."

The Global Property Guide observed in 2018 that "the Romanian Real Estate sector fared very well in the recent years", Romania being "ranked on the 3rd position in the European ranking of Gross Rental Yields (after Moldova and Ukraine). The gross annual rental income (what a landlord can expect as return on his investment before taxes, maintenance fees and other costs) is situated at 7.76% at the moment, outreaching countries like Italy, Denmark, Germany or France.

At the same time, in Romania more than 100.000 families live in precarious informal housing. More than 24.000 forced evictions were performed by the bailiffs in the last

17 years (some evictions affecting tens of families). Romania has the highest overcrowding rate in Europe. About 25% of the population lives under the risk of poverty and almost 40% of the population lives under the risk-of- poverty-and-social exclusion. About 50% of the employees earn the minimum wage and in-work rate poverty is 18%. Gini coefficient displays one of the highest income inequality in Europe. Since 2007, the government has spent less than 800 million lei (around 150 million euros) for social housing.

In this context, it becomes clear that real estate developments in Romania are based on speculative practices and are using this country as a semi-periphery of Europe, while they contribute to the increase of poverty on its territory – with the complicity of state institutions. The state is serving the interests of capital, allocating public funds to sustain the banking and real estate sector, while refusing to invest into the development of public housing stock, which by now is reduced below 2% in Romania. This politics keeps the population in poverty, vulnerable to work exploitation and overburdened with housing costs.

Under EU pressure, the Romanian Legislation was changed to lift interdictions to ownership rights over real estate such as apartments, commercial or industrial buildings, for foreign citizens, stateless persons or for legal entities, regardless of their country of origin.

Its regional so-called magnet cities (Cluj-Napoca, Timișoara, Iași, Constanța) are pushed to compete among each other for attracting FDI, which – according to Colliers International – "is a proof that Romania is starting to follow the Polish model of development". The municipalities of these cities sell cheap their greenfield, brownfields and other areas for urban regeneration, trying to compete with Romania's capital city.

At this year's MIPIM, it is the mayor of the 5th District of Bucharest (the poorest district of the Romanian capital), together with two representatives of the lawyer company "Ionescu & Sava" who sell their land (100 ha of greenfield – 1,6 million sqm built area, 10.000 dwellings, 300.000 sqm office spaces) as "the best investment opportunity in Romania." This "largest urban project developed in the last 30 years in Romania," which is planned to be created as "a new city within the city," will be realized within a public-private partnership. The 5th District has refused to offer public and social housing for its precarious population, and allowed forced evictions to take place continuously since the 90s, while preparing an urban regeneration plan for its deprived housing area, Ferentari, which will leave further families homeless.

Statistical data sustain that - after falling between 2008-2009 and 2011-2013 - since 2015, housing prices continued to rise in the EU and in the Euro area (Fig. 2). In many countries, they grew with significant percentages between 2017-2018 (Fig.3), while in several countries their increase rate was higher than the EU average (Fig.4).

More info
<https://housingnotprofit.org/25-years-of-mipim-is-enough/>

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“ROZBRAT IS HERE TO STAY!”

The oldest squat faces eviction in Poland

In October, Rozbrat squat is celebrating its 25th birthday, but its future is uncertain. A bailiff is preparing to auction off the plot, which we occupy. We won't give it up without a fight!

Several years ago, Rozbrat filed a case in court to secure rights to the land we have been occupying based on adverse possession. The case remains open. Despite that, on May 15, 2019, the bailiff set an estimated value of the land we occupy, which opens the way to an auction and a possible forced eviction of Rozbrat. The date of the auction has not been announced yet, but that can happen any time.

The history of the land is complicated: it was nationalized in 1948, but after the transition to capitalism it was taken over by a private company as part of a doubtful reprivatisation. That company took out high loans and went bankrupt. The bank sold the loan to a debt trading company who is now demanding that the bailiff sell the land. The value of the land was estimated at 6 million PLN (1.4 million euros).

The mayor of Poznan has declared that no tools are available to him that could force the bank to relinquish its claim to the plot and let the anarchists maintain possession of the land. But we know that the state and local governments have grounds for defending the social ownership of the property. They are simply refusing to make use of this right and stop the land speculation. The bailiff, real estate speculators and their political allies have once again taken legal steps to get rid of us.

It is our conviction that after 25 years this area belongs to the Rozbrat community and needs to stay a collective property of the movement. We are not going to give it up without

a fight. Rozbrat has countless times proved to serve the public interest, in contrast to the authorities, which represent the private interests of real estate developers.

Over the past 25 years, thousands of events have been organized at Rozbrat: concerts, exhibitions, theater plays, lectures, seminars and workshops. Rozbrat has housed many grassroots initiatives: the anarchist library and publishing house, the free bicycle workshop, various self-education initiatives, the printing workshop, a sports club, the kitchen for Food not Bombs, and a rehearsal space for musicians, among others.

Rozbrat has also been home to several generations of activists who have played critical roles during many important social mobilizations and debates on social issues. Activists from Rozbrat and the Poznan Anarchist Federation have actively defended the most excluded inhabitants of our city. They have supported and initiated dozens of labor, tenant and environmental protests. It was we who co-founded the Wielkopolskie Stowarzyszenie Lokatorów (the regional tenants' association). It was we who brought the issue of illegal evictions to public light by organizing eviction blockades, making it impossible to throw sick, often disabled people, seniors and parents with children out onto the street. It was at Rozbrat that 15 years ago, the first meetings of the grassroots workers' union Inicjatywa Pracownicza (IP) were held, attended by the legendary labor organizer Marcel Szary. Rozbrat has also been the starting point of countless demonstrations in defense of parks and green areas in our city.

We have provided organizational, legal, and moral support to thousands of victims of capitalism and of the state, and we have supported other

independent groups in Poland. We are building a movement that relies on solidarity and mutual help instead of a rat race. We have organized hundreds of rallies and demonstrations decrying contempt for people with a lower material status, a different skin color or different views. This place has also become a temporary and permanent shelter for many homeless people.

Rozbrat celebrates 25 years, Rozbrat is here to stay!

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HOUSING CRISIS

in Greece



Many people believe that soon Greece is going to face a housing crisis. What we say is that housing crisis is here!

Our movement has started actions at 2013 mainly on the field of auctions and evictions. After these years of crisis we are now enlarge our interests and struggles on the housing problems more generally.

In a country that before crisis we had 85% of home ownership this percentage has decreased in only six years to 74% and so has increased the number of tenants.

Today the housing problems are related with four different issues.

1. The ongoing and everyday increasing of the number of auctions

2. The enormous increasing of airbnb and golden visa sales that took out for the housing market thousands of houses and led to rise of rent up to 4% for the last three months

3. The lack of policies on public and social housing

4. The insufficient social policies on tenants' protection and support.

So as movement we are trying to open our struggles in all these fronts.

First of all by pressing the banks to

negotiate with the indebted families. and the government to create a more protective legal frame for them. For this we organized mobilization in front of ALPHA BANK that is quite active doing auctions this period.

We also mapping the funds that are buying red loans from the banks and are more aggressive in auctions.

Every week we are having mobilizations in front of notary's offices that are doing the electronic auctions trying to push them to postpone the auction and give to the indebted family the opportunity to negotiate.

Also we are trying to sensitize people on the forthcoming results

of auction that means the evictions. For this reason we present material from the experience in Spain and recently with the participation of Pedro Martin Heras from PAH.

We have organize and participate up to now in several presentations on the problems that come as results from airbnb and golden visa and we have form certain proposals on the issue.

Also we have made many proposals on the use of empty buildings for social housing and first of all the need of an observatory on housing issues and needs in Greece.



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STOP PERSECUTION OF ACTIVISTS

in Turkey now!

16 activists from the Gezi Resistance in Turkey face trial with prosecutors demanding aggravated life sentence plus 2976 years for their role in “organizing and financing” the Gezi protests during the 2013 Taksim Solidarity protests in Istanbul, Turkey.

This latest attempt by Turkish authorities to put 16 people on trial with an indictment with zero substantiated evidence violates all universal legal norms and is a futile effort to smear this exemplary democratic resistance and criminalize and thus silence environmentally and socially concerned individuals, political parties, professional chambers, NGOs, urban grassroots platforms. It is an unacceptable attempt to reverse universal norms and to intimidate all citizens wanting to use their most basic democratic right to protest in order to protect their rights and commons.

We reject these efforts and declare that we stand beside these 16 people and the millions that came out to the streets to defend their most basic universal rights. We stand in solidarity with Taksim Solidarity and all the citizens of Turkey, admiring their courage to defend democracy and life.

We, members of the European Action Coalition for the Right to Housing and to the City coming from 20 countries, together with the signatories of this petition demand the Turkish Government to:

1. Stop the violation of human rights;
2. Immediately exonerate the 16 people on the Gezi Trial;

3. Immediately release the arrested activists, academics, journalists, university students and artists who expressed their outrage against undemocratic attempts;

4. Stop baseless accusations of people that express democratic demands (right to the city, stopping evictions, unlawful urban processes etc.);

5. Stop the attempts that suppress democratic rights for expression;

6. Bring equal justice for all, especially for the victims of police violence;

7. Stop targeting and criminalizing journalists, academics, lawyers, doctors and other professionals who seek to reveal truth;

8. Stop relating the peaceful defenses of rights with conspiracy theories.

We declare that we will closely follow the progression of this case and stand behind our demands to support everyone involved with the Gezi Resistance as it has been and continues to be an honorable mass movement that has inspired many other ‘right to the city’ movements worldwide.

To remind Turkish authorities that solidarity is a duty, not a crime, the Coalition has started a petition that we urge you to sign at <http://chnng.it/hHjn2FYmkX>

BACKGROUND

The Gezi Resistance was sparked at Taksim Square of Istanbul,

Turkey in May 2013, due to the disproportionate police force used against the citizens who peacefully occupied Gezi Park in order to protect it from being unlawfully demolished to make way for the construction of a shopping mall. Their determination despite incessant police violence has influenced millions, constituting a unique example to defend environmental justice and urban democracy.

Taksim Solidarity – an exemplary urban initiative with the participation of 126 NGOs, professional chambers, labour unions, political parties, neighbourhood associations as well as individual citizens against the Turkish Government’s plans to redevelop Taksim Square, in the heart of Istanbul, including a shopping mall in Gezi Park – was pursuing legal efforts to stop the project when bulldozers entered Gezi Park under the cover of night.

The incessant police violence against peaceful protestors in the following days ignited much wider reactions and caused millions of people to come out to peacefully protest in support of the Gezi resistance all across the country and in fact across the world. Instead of bringing to justice the police officers responsible for the murder of 9 young people during the protests as well as more than 40 who lost their eyes by direct hits of tear-gas canisters, and thousands injured, the Turkish Government has tried repeatedly to criminalize peaceful protestors, doctors who helped them during the protests, lawyers, academics and journalists.

In February 2019, Turkish prosecutors put forward an indictment demanding aggravated

life sentence plus 2976 years for 16 people for their role in “organizing and financing” the Gezi protests. This latest attempt by Turkish authorities to put 16 people on trial with an indictment with zero substantiated evidence violating all universal legal norms, is a futile effort to smear this brilliant and exemplary democratic resistance. It is an irrational effort to criminalize and thus silence environmentally and socially concerned individuals, political parties, professional chambers, NGOs, urban grassroots platforms. It is an unacceptable attempt to reverse universal norms and to intimidate all citizens wanting to use their most basic democratic right to protest in order to protect their rights and commons.

We reject these efforts and declare that we stand beside these 16 people and the millions that came out to the streets to defend their most basic universal rights. We stand in solidarity with Taksim Solidarity and all the citizens of Turkey, admiring their courage to defend democracy and life.

“

Just like it said on that banner in the park: Dare not touch my neighbourhood, square, tree, water, earth, home, seed, forest, village, city, body! I, as a citizen, want to decide my own fate.

Can Atalay | lawyer and human rights defender



Illustration by ©Murat Başol

#geziyasavunuyoruz

Sign the petition at

<http://chnng.it/hHjn2FYmkX>

Follow this process on Twitter

@defendinggezi

HABITA!

in Portugal

The struggling year 2018/2019 opened for us at Habita with the exciting experience of hosting the coalition meeting. A challenging moment for our small community but that has allowed us to grow enormously from an organizational, political and human point of view: knowing directly the struggles and the comrades who carry them forward has supplied us with energy and allowed us to make a qualitative leap in terms of ambitions and daily practices of struggle.

On September 22, 2018, during the meeting, was held an important demonstration for the right to live, the first in this sense in the country since 2006. About three thousand people paraded in the most diverse ways. The aim was to put the housing crisis that crushes the country at the centre of the public debate and to put together the frayed fabric of the city's social movements to defend the city from property speculation. A goal that has been partially achieved: since then media and parties have given a different emphasis to the issue of housing, the different struggles have resumed dialogue, getting to know each other, regroup. The ability to bring to the streets the necessary mass movement that serves to face a housing crisis (and social) of such magnitude has been lacking. But we had no illusions and we can say that, together, we have traced the path to follow.

Autumn saw us strengthen our action in our more traditional fronts of struggle: we fought alongside the inhabitants of the informal district 6 de Maio, in Amadora. For years, the City Council has been pursuing a policy of total demolition of these neighborhoods, very often without any care at all to provide alternative housing for residents. To ensure that all the inhabitants of the neighborhood were assigned a house, we have repeatedly occupied the premises of the State Secretariat

for Housing, opening negotiations on several fronts. This has meant that many families that had been excluded have now entered the process of allocation. But the struggle continues, and it will last until everyone gets a home.

Another important area of struggle is that of the families occupying the houses of the social housing neighbourhoods of Lisbon. Like private individuals who have left their buildings in the city centre to rot for years, the municipality is unable to manage its assets except to sell them to the highest bidder. In the social housing neighbourhoods we are therefore faced with the paradox in which families live in overpopulation, having thousands of public houses uninhabited for years as neighbours. They are mainly women with children who, tired of waiting for the attribution of a house to which they would be entitled, decide to take the houses and save them from abandonment.

We are still in a very difficult process of organizing the struggle, but the actions we have taken during this last year (repeated collective speeches during municipal meetings, multiple occupations of the Department of Housing Policy, a campaign of constant communication) have allowed the vast majority of these families have not been evicted and left on the street (as was the initial intention of the municipality in the face of the problem).

We continue to face difficulties in attracting and finding effective strategies for rent problems in the private sector. For this reason we have undertaken training trips in groups belonging to the coalition and not, in order to learn the organizational practices of these sectors in other countries. These trips have enabled us to strengthen our fundamental international ties and to lay the foundations for improving our daily work.

In a historical-geographical context that is not inclined to activism, Habita believes that it is essential to dynamize existing disputes and create bonds of struggle based on mutual knowledge and common practice. For this reason, in recent times we have never failed to dynamize new important realities such as Stop Despejos (Stop Evictions), the creation of new district committees, participation in the trans-feminist movement and so on.

Lisbon is under attack in many ways: it is becoming more expensive every day and it is becoming difficult for its inhabitants to access many services, but also to an alternative culture that escapes the logic of the market and privatization: we are proud to animate and be part of the Sirigaita, local in the center of Lisbon that is our headquarters, our home, and that in a short time has become a cultural reference point for many.

In short, the city is changing in dizzying rhymes, but Habita as well. We are growing and we are fierce, convinced that we can build a popular power necessary to save the planet from the destruction of wild capitalism starting with the fight for housing.



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CYPRUS NOW

Already from his first tenure in presidency, the neo-liberal President Anastasiadis, sent us a very clear message by the very acute way we felt the shrinking of democracy, the severe cut of our standard of living, the increased unemployment, the flexible working conditions with the utmost minimum wages, or the mere “work hard and get a pittance” and finally by depriving working people of their housing and other small businesses or agricultural properties.

The crisis was used by the regime as a vehicle to transfer the social wealth from the producers, that is the working people, to the elite. This was achieved through surplus derived from unpaid and very low paid work. The looting process is still on.

Ever since the looting started and the Parliament covered it with the pro bank law that gave banks immense rights (it was voted in 2014), working people were deprived of their housing and other properties as the bankers blackmailed with taking property to pay off the unsustainable loan. In some cases what people gave in return to the loan payoff was enough; But in much more cases people lost almost everything and still owed to the banks. Only the time will come soon for them to be evicted from their homes.

This is how the Parliamentary majority, then, facilitated the banks by giving them the right for express-quick foreclosure-auction and eviction rights, while they actually subtracted the rights from the working people of having housing and a decent life, along with both their human and constitutional rights. As if all these were not enough, last July the majority in the Parliament voted a supplementary law that made things even worse for people with unsustainable loans. In essence now people had no chance of asking for protection of any kind from the bank arbitrariness, which of course was well into the frame of usury. Even if someone's case

was in court the bank could sell the house and if at a later point the court concluded that what the bank did was from irresponsible to criminal, all would happen would be for the bank to compensate the person who would have already lost his/her house or/and any other property.

In this kind of situation, the auctions sky rocketed and there was a lot of unrest. The pressure amongst the people was building up steadily. So, the Parliament very recently voted for some relief law which actually allowed debtors to go to the courts and question the legitimacy of the banks' actions against them.

In essence the Foreclosure Law, as it is now, is definitely unconstitutional and it is an insult to our society and our democracy. The two laws voted recently by the Parliament do not change the concept of the foreclosures law. What it does is that it restricts the arbitrariness of the banks and it constrains the banks to follow the directions of the Central Bank and finally to proceed to logical restructures of unsustainable loans.

The “Presidential Referral” of these two laws show beyond any doubt that this regime crashes down on peoples' human and constitutional rights, it is against public interest and it's “solidarity” to the banks and other looting institutions is more than obvious.

This is why we called for a mobilization and action outside the parliament on 29th July. We should practice pressure on parliament members so as to make them vote for the people and not to support the president for a second time who fights for the “rights” of the banks and not the rights of the people. We do not know the outcome yet, but we will stay mobilized as long as it takes until we get the result we want.



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THE FIGHT FOR RENT CONTROL

in Scotland

BACKGROUND

In 1915, a wave of rent strikes - starting in Glasgow and spreading across Scotland and the rest of the UK - forced the Government to introduce limits and freezes on rent prices across the country. These stayed in place until the late 80s, when Margaret Thatcher's government scrapped them.

During the 70-odd years rent controls existed in the UK, the proportion of people renting privately plummeted. That's often pointed to by opponents of rent controls as proof that the policy was a disaster but, by any measure, the opposite is the case. The number of people renting privately fell because slums were cleared and replaced by millions of good quality, publicly-owned homes through enormous programs of council house building. At the same time, trade unions successfully won pay increases that brought home ownership within reach of people in ways it had never been before.

But since rent controls were scrapped, the number of people renting privately has more than tripled. Again, opponents of rent controls point to this as a success story but, again, the opposite is the case. There have been three main causes for the increase in the proportion of people renting privately:

At the same time as scrapping rent controls, Thatcher's government brought in the 'Right-to-buy' - a scheme through which council tenants could buy their council home at massively reduced rates. This scheme gutted social housing across the UK, and is often pointed to as one of the greatest transfers of public wealth into private hands

in the UK's history. Although the homes could only be bought by their sitting tenants, huge numbers very quickly made their way into the hands of private landlords. As just one example of countless - Charles Gow, the son of Thatcher's housing minister who implemented right-to-buy, now owns dozens of ex-council homes. This has meant millions of people who in the past would've rented affordable council housing now without any other option but private renting.

Since the 80s, wages have stagnated and house prices have sky-rocketed. This means buying homes has become all but unaffordable for huge numbers of people.

Buy-to-let mortgages - specific schemes to allow existing homeowners to buy homes specifically to rent them out - have led to huge numbers of new people become landlords. This has had a massive inflationary impact on house prices, further pricing renters out.

The consequences of a wildly unregulated private rental system are well-rehearsed. Tenants in poverty, slum-like conditions making people sick, exacerbating social inequalities, as well as schewing the entire country's economy towards financialisation and unproductive capital investment.

THE 2016 ACT

Fast forward to 2014, and the Scottish Government announced plans for a new private housing bill. Living Rent launched and ran a massive campaign calling for this bill to include the re-introduction of rent controls in Scotland; this campaign

involved tens of thousands of people backing our submissions to the government, a coalition of organisations representing over a million people (out of a population of just 5 million) formally supporting the campaign, and rallies and protests and days of action around the country.

The campaign had three demands:

Give tenants greater security by scrapping the "no-fault ground for eviction," which landlords could previously use to evict a tenant without needing to give any reason.

Give tenants greater flexibility by scrapping 'fixed term' tenancies and instead making them open-ended and indefinite.

Reintroduce rent controls (more on our specific proposal below)

We won the first two demands, and although we didn't win the kind of rent controls we were calling for, the government did introduce measures that - while they don't and won't help tenants - did amount to a political recognition that the 'free market' approach to rents had failed.

It is worth noting that the SNP, the governing party in Scotland, voted unanimously at their party conference in support of a motion tabled by a Living Rent supporter for a proper system of rent controls, but this was never reflected in their MSPs' votes in the Scottish Parliament, or in the party's manifestos.

RENT PRESSURE ZONES

What the government introduced instead of the kind of proper rent

controls we were calling for was something called "Rent Pressure Zones (RPZs)" The idea was to provide local authorities with an emergency measure to limit rent increases in small, local hotspots. But there were a number of key problems:

The burden of proof on local authorities is unreasonable and creates unnecessary barriers in making successful applications. No council has successfully been able to use these powers.

RPZs only create rental limits within tenancies and do not prevent rent hikes between tenancies—doing little to stabilise rents in the long term and creating dangerous side-effects.

RPZs only limit increases in rent, so do not address the fact that rents in much of Scotland are already too high.

RPZs do nothing to improve the quality of Scotland's PRS housing stock. As detailed below, we believe this is a significant missed opportunity and that proper rent controls represent a powerful tool to improve the quality of Scotland's PRS stock.

The 2016 Act sought to provide greater tenant security, but without workable controls on rent, landlords can easily force out tenants through rent increases.

RPZs can only be applied to small, localised areas, so cannot address the scale and degree of the rent problem in Scotland.

They are therefore unworkable anyway, but even if a council was able to bring them in, it's unclear that they'd make much of a difference anyway. We are therefore calling for a different approach.

OUR PROPOSAL

The rent controls we are proposing take aspects from models across Europe and to learn from the challenges these models have faced, to build a model specific for Scotland's needs:

We want a points-based system that links the maximum rent a landlord can charge to the quality of the flat; this would act as a carrot for them to make improvements, and a stick for landlords who refuse to do so.

This would also be attached to the property, not the lease - meaning that tenants moving out wouldn't have any impact on the rent.

We also want rents limited to a specific Rent Affordability Index to ensure that they are affordable for tenants in any given area

To oversee this all, we want a new Scottish Living Rent Commission to act as an umbrella body and a centre of expertise and regulation in the private rented sector.

A policy paper outlining the full proposal can be read here: <https://www.scottishhousingnews.com/uploads/documents/Rent%20Controls%20%282%29.pdf>

THE CAMPAIGN

Over the last year, we have relaunched our campaign for a proper system of rent controls in Scotland, and have been working hard to build support for the Living Rent proposal across the country.

Polling consistently shows overwhelming support for rent controls - and, in theory, all of the major parties in Scotland now support the principle of it. But the details are important, and a major focus of the campaign has shifted to ensuring that any model of rent controls that comes in has the radical impact we believe it needs to.

But Living Rent is not a think-tank, nor are we a small group of 'experts' in an office, divorced from the struggle of tenants. We are clear that 100 years ago, it was the militant action of tenants that forced the government to introduce rent controls - not glossy, persuasive policy papers. And we are clear that this is what it will take to win again.

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“AFFORDABLE HOUSING” AND “SOCIAL HOUSING”

New ways of public housing privatization and financialization in Europe

THE HOUSING CRISES

During the decade following the 2008 global financial crises, international organizations with a fundamental role in shaping financial and development policies – such as the European Commission, the World Bank and the International Monetary Fund – recognized the persistence of housing crises across the world, including the European Union. It is easy to observe that the rates of financial burden of the total housing costs¹ are unevenly distributed among the EU Member States (Fig. 1). Moreover, the housing cost overburden rate² is exceptionally high among people at risk of poverty (Map 1), but it is also worrying among households who are renting their home from the market (Map 2) and among homeowners with mortgages (Map 3).

Statistical data sustain that - after falling between 2008-2009 and 2011-2013 - since 2015, housing prices continued to rise in the EU and in the Euro area (Fig. 2). In many countries, they grew with significant percentages between 2017-2018 (Fig.3), while in several countries their increase rate was higher than the EU average (Fig.4).

When it comes to identifying the causes of housing crises, the international organizations acknowledging it continue to be in a state of denial. They do not admit that privatization, super-com-

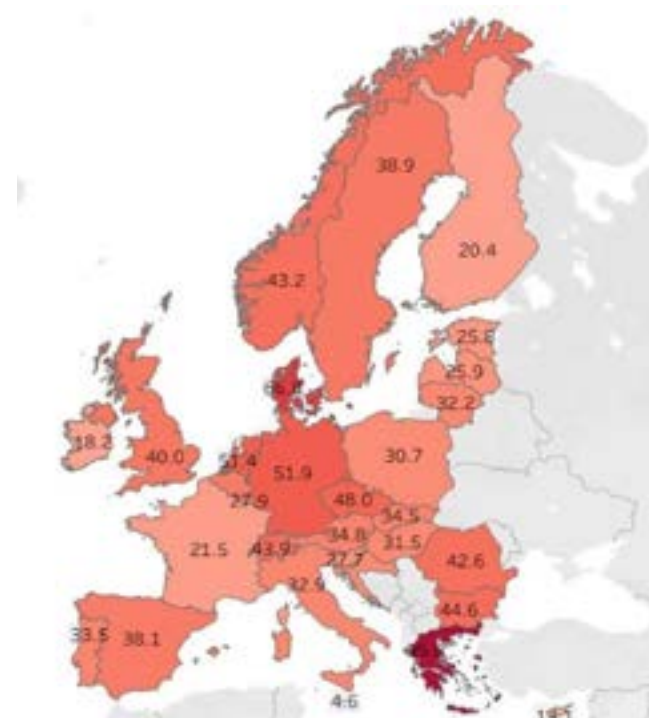
modification, and financialization of housing, in parallel with the decrease of people's purchasing power are the systemic mechanisms that (re)produce housing crises in capitalism. Subsequently, these organizations continue to promote solutions that re-enforce the privatization of public housing and housing financialization, while subordinating people's housing needs and rights to the financial interests of private companies and banks. In this article, I will signal some new EU initiatives on the domain of housing politics, which display the tendencies mentioned above. The European Action Coalition for the Right to Housing and to the City has to address critically such issues. According to its political standpoint, public housing is an instrument of guaranteeing housing rights as universal rights, and taking out as many buildings and as much land as possible from the market is part of the solution to the housing crises⁷. Accordingly, EAC considers that the EU institutions should stop both the accumulation of homeownership in the hands of investment funds and real estate developers, and the privatization of public and social housing⁸.

THE HOUSING PARTNERSHIP ACTION PLAN

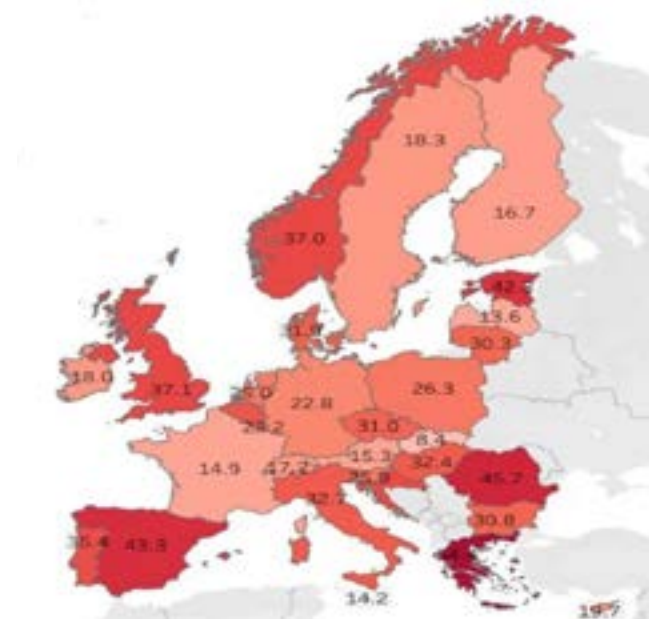
The Housing Partnership was created as one of the four pilot partnerships established within the framework of the Urban Agenda

for the European Union, and its members included among others Housing Europe - the European Federation of Public, Cooperative & Social Housing⁹. According to the Pact of Amsterdam agreed on the 30th of May 2016 at the informal meeting of EU Member States' Ministers responsible for territorial cohesion and urban matters¹⁰, the objectives of this partnership were “to have affordable housing of good quality,” the material resulted from this initiative being also entitled “Affordable Housing Partnership Final Action Plan”¹¹. Back in 2016, the European Action Coalition for the Right to Housing and to the City made a call to protest against the neoliberal policies that backed up this Pact¹².

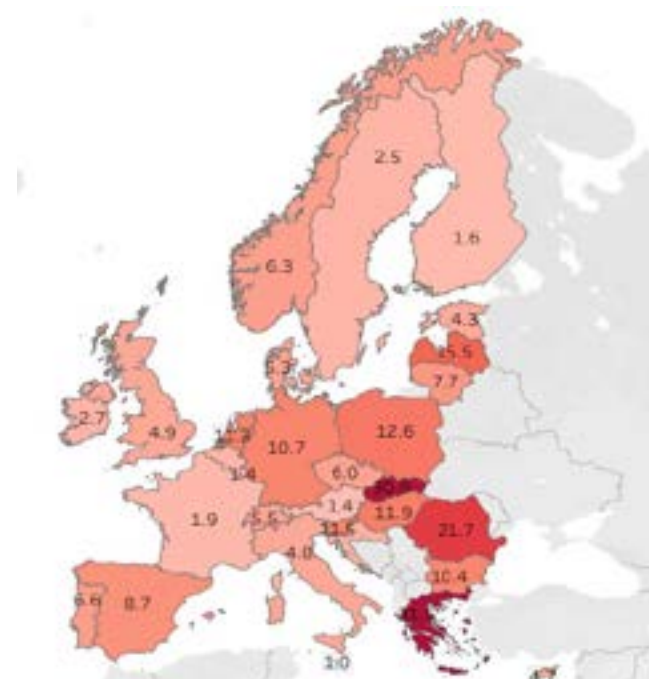
The Housing Partnership Action Plan was launched in Vienna in December 2018 during the “Housing for All” international conference attracting more than 300 affordable housing stakeholders from across the world. “This is not the official position of the European Commission”, sustains the document; however, its initiators directed their recommendations towards the EU legislators, and – acting under the umbrella of the EU Urban Agenda – are well-positioned with their endeavors. The “Housing for All” Citizen Initiative¹³ seems to also come to the support of the Housing Partnership Action Plan.



Map 1. Housing cost overburden rate among people at risk of poverty earning less than 60% of median income (EU average 39.2%), Source: 2015 Eurostat data³.



Map 2. Housing cost overburden rate among people renting their home from the market (EU average 27%), Source: 2015 Eurostat data.



Map 3. Housing cost overburden rate among homeowners with mortgages (EU average 6.7%), Source: 2015 Eurostat data.

¹ The financial burden of the total housing cost refers to the percentage of persons in the total population living in a dwelling where housing costs, including mortgage repayment (instalment and interest) or rent, insurance and service charges (sewage removal, refuse removal, regular maintenance, repairs and other charges), consist a financial burden. Related EUROSTAT data is accessible here - http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc_mdmd04&lang=en

² According to EUROSTAT, this rate refers to the percentage of the population living in a household where total housing costs represent more than 40% of the total disposable household income.

³ Maps accessible here - https://public.tableau.com/profile/nhf.research#!/vizhome/HousingcostsintheEU_0/Overburdened, made on the base of metadata presented in the report “The State of Housing in the EU,” Housing Europe, 2017, available at: <http://www.housingeurope.eu/resource-1000/the-state-of-housing-in-the-eu-2017>

⁷ See the document “European Manifesto for Public Housing: Public money for public housing - Public housing from public money,” launched by the Public housing thematic group of EAC in Cluj-Napoca, on the 29th of March 2019 (accessible here: <https://casisocialeacum.ro/archives/3586/european-manifesto-for-public-housing/>, and here: <https://housingnotprofit.org/european-manifesto-for-public-housing/>

⁸ See the document “For another Europe, which defends the right to housing,” launched by the EAC as a call for the newly elected EU Parliament in May 2019 (material accessible here <https://housingnotprofit.org/campaigns/for-another-europe-which-defends-the-right-to-housing/>)

⁹ <http://www.housingeurope.eu>

¹⁰ https://ec.europa.eu/regional_policy/en/information/publications/decisions/2016/pact-of-amsterdam-establishing-the-urban-agenda-for-the-eu. The Pact of Amsterdam is built on a set of formerly adopted documents in the EU. Their list is presented here - https://ec.europa.eu/regional_policy/sources/policy/themes/urban-development/agenda/urban-agenda-documents.pdf

¹¹ <https://ec.europa.eu/futurium/en/housing/housing-partnership-final-action-plan>

¹² <https://hic-gs.org/news.php?pid=6754>

¹³ <https://www.housingforall.eu>

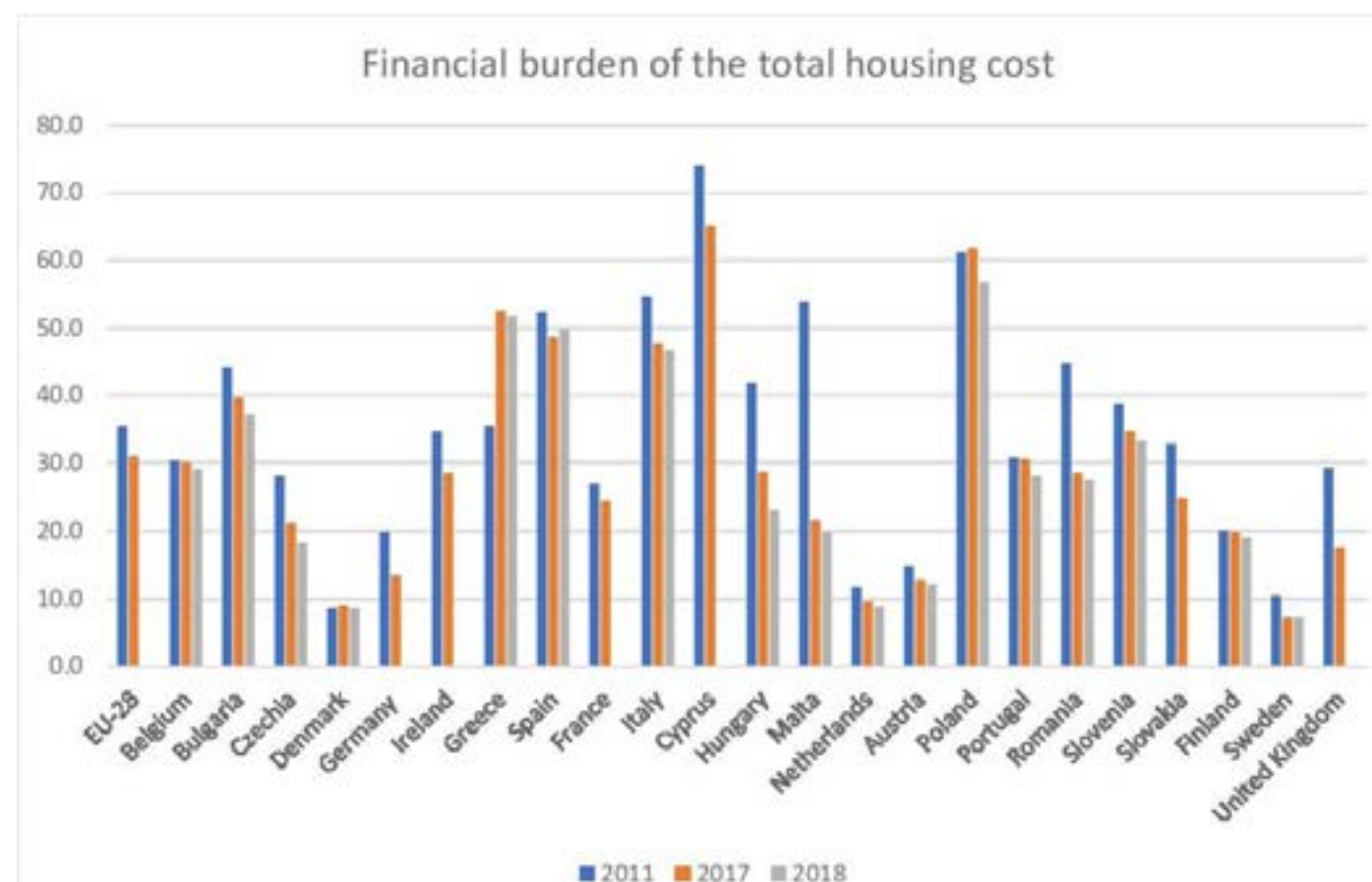


Fig.1. The evolution of the financial burden of the total housing cost in selected EU countries, made by the author on the base of Eurostat data.

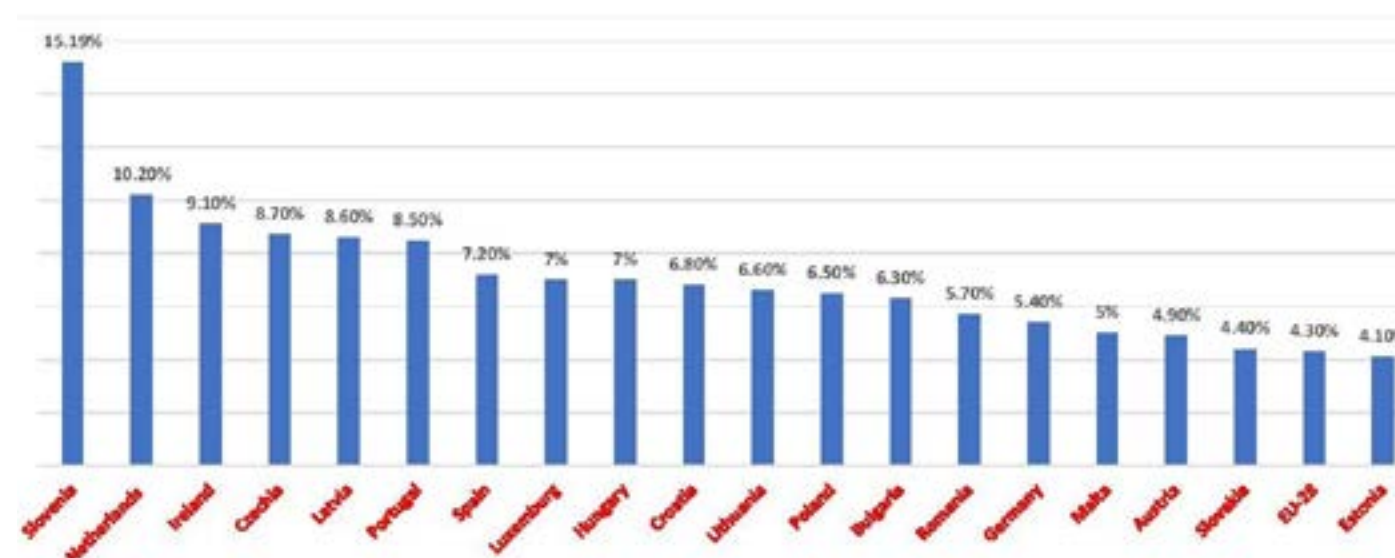


Fig. 3. Percentage change on the previous year of residential property prices in selected EU countries, between 3rd quarter 2017 and 3rd quarter 2018, made by the author on the base of Statista data (<https://www.statista.com/statistics/958544/house-price-index-hpi-change-in-eu-by-country/>).

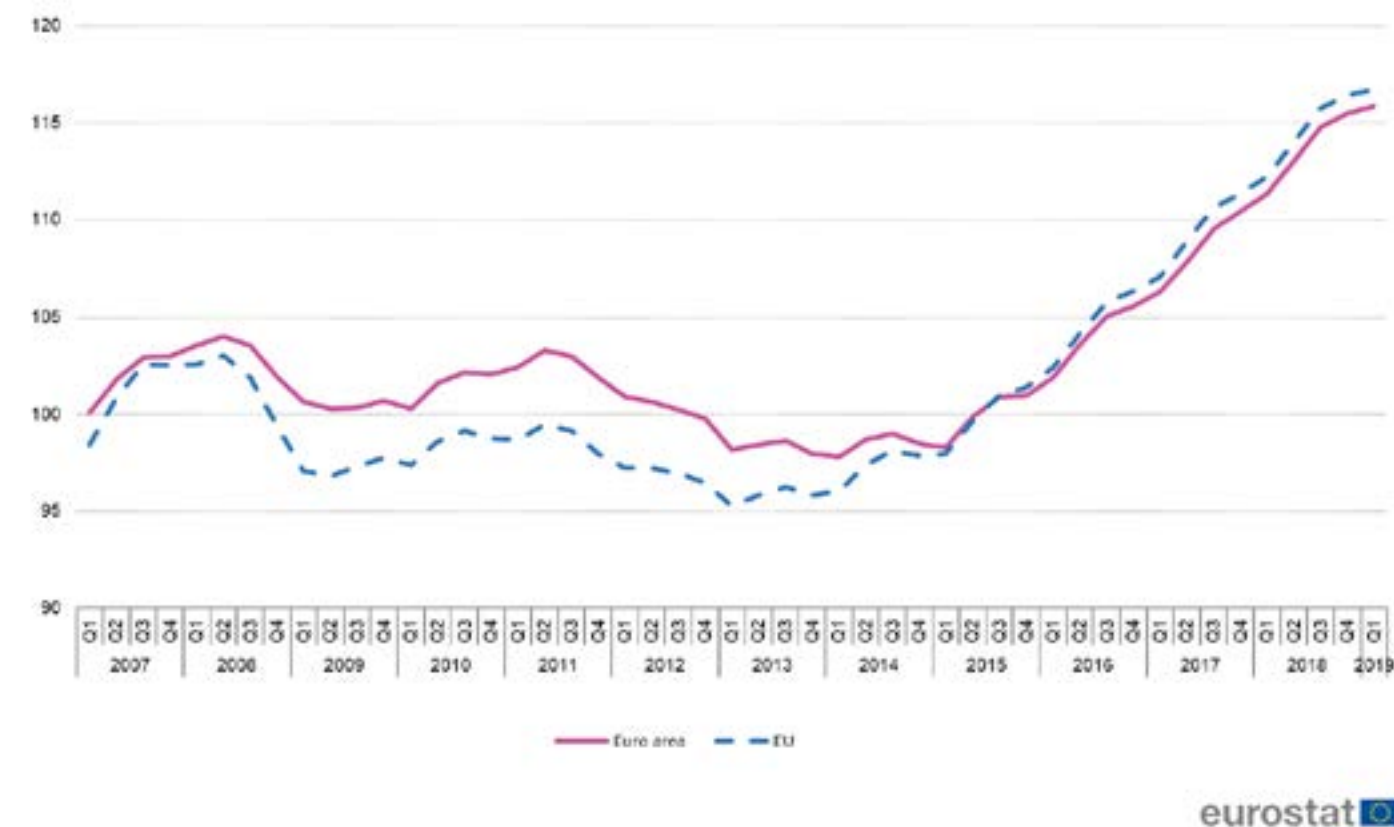


Fig. 2. Housing price indices – euro area and EU aggregates; Index levels (2015 = 100), 2007-2019Q1, Source: Eurostat (Data on housing prices are available here - https://ec.europa.eu/eurostat/statistics-explained/index.php/Housing_price_statistics_-_house_price_index).

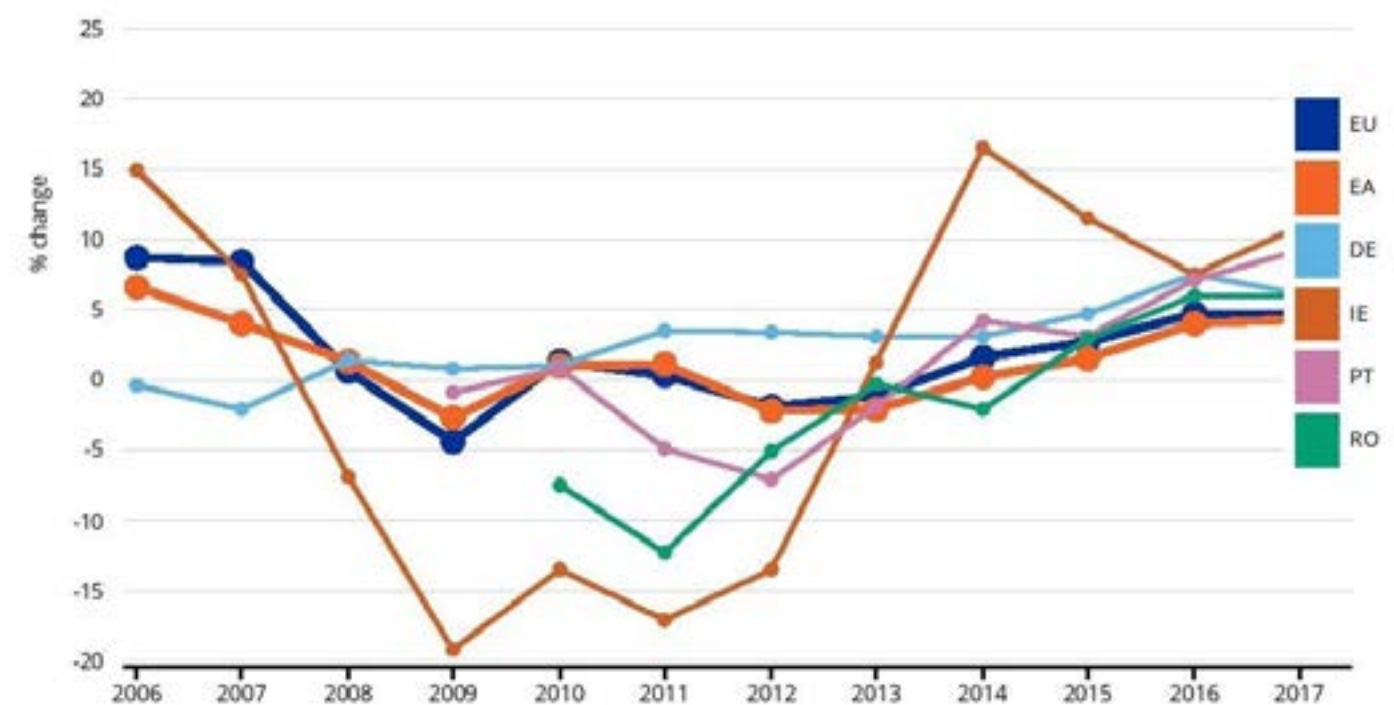


Fig. 4. Increase of housing prices between 2006-2017. Percentage change in 2017 compared to 2016: EU-28: 4.6%, Euro Area countries: 4.3%, Germany: 6.1%, Ireland: 10.9%, Portugal: 9.2%, Romania: 6%, Source: Eurostat (<https://ec.europa.eu/eurostat/web/housing-price-statistics/visualisations>).

The initiative was launched as a petition addressed to the European Commission, demanding “better legal and financial conditions in order to enable affordable housing for all in Europe,” for example by “not applying the Maastricht criteria to public investment in affordable, public and social housing,” and by “better access to EU funding for public and non-profit housing developers.” The *Housing Partnership Final Action Plan* promotes a broad understanding of affordable housing, defining it as a section of a larger housing continuum including affordable homeownership, affordable rental housing, and social housing, and differentiating it from both market housing and emergency housing. Nevertheless, mainly if applied to divergent national contexts, this distinction might remain unclear and abused on the base of the confusions that it creates. Besides, the past experience with affordable housing shows the fact that it defines affordability linked to the market prices and not to people’s incomes, therefore it might be a solution only for a low number of households belonging to the middle class¹⁴.

The Action Plan considers: the EU can have a substantial impact on national housing policies even if it does not have an official mandate in the field of housing. The EU effectively does this primarily through its competition and state aid rules, but as well as by the means of the European Semester. The Plan also states that there is a lack of clarity around the implementation of state aid rules at the city level, and EU competition law limits public investment into affordable housing. The Plan aims to increase the supply of affordable housing in Europe with EU funding and European Investment Bank financing instruments. The *Housing Partnership* has developed a set of recommendations how to utilize EU regulations on state aid for Services of General Interest. It targets “to ensure that state support is available for affordable housing for cities/local authori-

ties and affordable housing providers to be able to access better housing financing conditions”¹⁵. In parallel with these ideas, the Plan maintains the distinction between social housing for the poor and affordable housing for the better-off population that cannot catch-up with the growing housing market prices. Briefly put, the *Housing Partnership* recommends that the EU should allow the Member States to allocate state aid as compensation for those who want to produce housing rented or sold under the market price.

At this point of the argument, we should politically wonder: if one demands to take out the construction of affordable housing from the competition rule and to introduce this under the spending for Services with General Interest, why would not claim to use state money for producing public housing? Why the creation of social housing and affordable housing by the private sector with state aid should be our priorities in the midst of aggravated housing crises? Our dilemma is even more understandable since we know that many states with a relatively significant social housing stock (France, Netherlands, Denmark) enforce the private social housing owners to sell them on the market. If this trend continues, this means that the new housing stock planned to be made with state aid will continue to be reintroduced into the market so that public money will feed the housing market again. Besides, there are countries, where private social housing is a non-existent form of housing, and where social housing – altogether forming an insignificant percentage of the total housing stock – is in public ownership. In such countries, like Romania, the proposed regulations would be inscribed into the broad trend ongoing for three decades, i.e., the privatization of any type of housing and continuous marketization of housing as an economic field.

The *Housing Partnership* is a new product of the neoliberal political

economy sustaining the (housing) market from public funds, and it oversees that the market – uncontrolled as it is, or regulated to the benefit of large housing companies – is responsible for the (re)production of housing crises. As a result of such crises, some gain huge profits out of market speculations, while many are overburdened with housing costs and homelessness continuously rises. Without social control on the homes that it aims to support producing, the *Housing Partnership* risks remaining business as usual.

THE INVESTEU PROGRAMME

In January 2019, the European Parliament voted the European Commission’s proposal called *InvestEU Program*, shaped after the model of the Investment Plan for Europe (the “Juncker Plan”). The Program “will bring together, under one roof, the European Fund for Strategic Investments and 13 EU financial instruments currently available,” and will support four main policy areas: sustainable infrastructure; research, innovation and digitalization; small and medium businesses; and social investment and skills. “Like in the Juncker Plan, *InvestEU* will be a part of the Commission’s economic policy mix of investment, structural reforms, and fiscal responsibility, to ensure Europe remains an attractive place for businesses to settle and thrive”¹⁶. The EU will realize this program through a loan guarantee scheme assured from the EU budget (consisting in 38 billion Euros). This is expected to mobilize €650 billion Euros between 2021 and 2027¹⁷. Differently put, the EU will not offer this amount of money in the form of non-reimbursable grants for beneficiaries across the Member States, but as a specific fund mobilizing public and private investment. As this program, unlike other EU Funds-related schemes was not technically analyzed and evaluated, it embodies a strong political will from the side of the EC under the circumstances of the shrinking EU budget and EU

Funds for the 2021-2029 period.

Under the category of social investment and skills, the *InvestEU* Program might be used, among others, for the construction of social housing. The banks are expected to apply for the loan guarantee budgets, and at their turn, they will offer loans for public authorities or private companies/associations producing social housing. In this context, social housing provision is strictly delimited from the production of affordable housing. The EC expects that the European Investment Bank will be the leading actor in this process, alongside with the European Funds Bank and the Council of Europe Development Bank, but commercial banks might also benefit from this investment scheme.

To conclude, *InvestEU* looks for the involvement of banks into the creation of social housing, but – in fact – it is extra support given to the banks and for private investments. This *Program* is a new step in the continuous process of housing financialization, i.e. it supports the financialization of social housing for the poor. Or, differently put, it is a way of transforming social housing (and poverty) into a business of the financial and private housing sector.

Enikő Vincze,

Căsi sociale ACUM!/ Social Housing NOW!, Cluj, Romania.

¹⁴ See a brief critique of this approach on page 8 of this document of UNISON. The Public Service Union: <https://www.unison.org.uk/content/uploads/2019/05/APRIL-2019-UNISON-SUBMISSION-TO-AFFORDABLE-HOUSING-COMMISSION.pdf>

¹⁵ <https://ec.europa.eu/futurium/en/housing/theme-1-better-funding-and-financing-conditions-draft-actions-1-2#action%201>

¹⁶ https://ec.europa.eu/commission/priorities/jobs-growth-and-investment/investment-plan-europe-juncker-plan/whats-next-investeu-programme-2021-2027_en

¹⁷ This amount is a result of a calculus that starts from the allocation of 38 billion Euros as a budgetary guarantee (out of which 4 billion is thought to be directed for social investment and skills), to which it is expected that 9.5 billion Euros will be added by the financial partners, the resulting amount of 47.5 billion Euros being multiplied with 13.7 times (this being estimated as potential crowds in public and private investments). https://ec.europa.eu/commission/sites/beta-political/files/what_is_investeu_mff_032019.pdf



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REPRESSION AND CRIMINALIZATION

of the housing movement in Serbia

On a morning of a cold autumn day in 2017 a group of neighbors, family members and housing activists rally to a call of a family in distress. The family is locked inside their apartment, surrounded by two goons and a lawyer - representing a man who claims to be the new owner of their home. A bailiff is standing on their side, waiting for the family to sign a paper requested by the lawyer, and renounce their claim on the property. The door lock has been changed, ten policemen are in front of the door and in the courtyard preventing a group of housing activists from storming the staircase. A couple of years before, the family fell into debt towards a bank, but managed to repay the loan; the court ignored this fact, proceeded with the foreclosure, and the bailiff auctioned their flat worth 90.000 euros for 25.000.

Six hours pass, the owner of the house faints, falls to the ground and suffers an epileptic seizure lasting two hours. His wife is struggling to keep the two bulky men from carrying him away. The activists call an ambulance, the police - tired, shaken, but still following orders - won't let them through to the door. Under a barrage of insults, threats and persuasion they cave in and let the ambulance through, the activists slip by the weary officers, and barge into the flat while the door is still open. The goons leave in a hurry, someone remembers to take the new key from the lock and hide it. Twenty people are now squatting the flat demanding that the bailiff and the police leave. The police leave and so does the lawyer. It seems that the siege is over. Two hours pass and the night falls. Someone is knocking on the door. The lawyer of the new owner, escorted by hooded thugs with clubs

and metal bars, returned to finish the eviction. Seeing that people are still inside the flat, they leave after a brief exchange of threats.

The family is living in their flat up to this day, the evictions have been put on hold and they are still fighting in the justice courts for the right to their flat. The situation of the Kocić family is shared by many other families, pensioners, single mothers, workers, refugees and war veterans who are struggling against evictions in Serbia. In the past eight years, since the introduction of the system of private bailiffs and their extended power to implement foreclosures, the narrowing of the right to housing has taken on a dimension of terror over local people.

ROOTS OF THE EVICTION EPIDEMIC

Before the breakup of Yugoslavia, above 50% of all housing was "societal housing"[1] provided through monthly contributions of workers. In the early 1990s, the decision to allow public companies and state institutions to sell societal flats was motivated by the need to fill up state coffers in order to fund the war effort during the secession wars in Yugoslavia. Thus, the housing fund was abolished and all forms of state and cooperative housing provision ceased to exist. As a result of this "transition" Serbia today has a high percentage of home ownership (98%) in the property of mostly poor house owners who struggle to pay maintenance costs and utility bills.

Those who refused or missed out on the opportunity to privatize a piece of the public housing stock (due to a lack of money or good connections with the responsible

authorities), were left to struggle alone on the private housing market that developed at the beginning of the new millennium. Stripped from life savings through inflation and unemployment, many were forced to get loans from speculative, mostly foreign banks that entered the Serbian market[2] and buy their homes from dodgy private investors that practiced selling the same, usually unfinished apartment, to multiple families.

The self-managed and state owned construction sector was faced with the same bleak prospects as the rest of the economy during the transition years into capitalism. Construction giants such as Trudbenik[3] and Komgrap that provided high quality flats on a mass scale were privatized and then went bankrupt. Over 800.000 refugees (Serbs and Roma) fled from neighbouring states to Serbia during the wars in Croatia, Bosnia and Kosovo. Since the state stopped investing in social housing many of the refugees still live in improvised collective housing centres. Under these circumstances home ceased to be a place of refuge from the hardships of life and became another battleground of class struggle.

In Serbia, in order to access credit, an individual needs to guarantee for the debt with his/her entire property, often representing their only home. In a country of unregulated, low paid labor where 25% of the population lives on the brink of poverty and 7.2% lives in extreme poverty, their home has become the only possible asset for debt collection.

The eviction epidemic started with the privatization of the eviction system in 2011. Through legislative changes, the state introduced private

bailiffs as a supposed solution to the problem of "inefficient enforcement" of court verdicts - previously done by public court bailiffs. This reform was adopted by the ruling center-right Democratic Party's government under pressure from the European Union. While the narrative designed for the general public was that the private bailiffs would provide working people with a quick way to collect their salary debts the reality fell short of this promise. Instead of workers from privatized and ruined factories being able to claim their redundancy pay and wages, the

law only accelerated the demise of the already impoverished working class. Justice became accessible only to those who were able to pay the bailiff fee. The new enforcement system provided banks, loan sharks, utility companies, corporations and wealthy tycoons with an additional tool for the dispossession of poor and indebted members of society.

The organization of the bailiffs' work implies their personal interest in the enforcement process. Since bailiffs have the power to decide how the debt will be repaid it often happens

that they choose to sell a flat for a small debt of a couple of thousands of euros. The bailiff is the one who assesses the value of the property and also the one who sells it, while he/she keeps a hefty commission. Since their services are expensive, they remain unaffordable for working class people. Flats and houses are sold at auctions that are often organized in obscure places[4] far away from the place of living of those whose homes have been sold. Homes are often sold at prices many times lower than the estimated market price, and there



have been cases where buyers have been other bailiffs, their relatives or people close to them. Other buyers are wealthy individuals, banks and loan sharks. People's misery doesn't end with their flat having been sold. The debtor is required to pay the enforcement fee for being kicked out of his/her own flat. At the end of 2017, a single mother was thrown out of a flat that she bought but lost when it was restituted to a previous (pre-war/pre-nationalization) owner. A bailiff who grossed 800.000 euros that year alone, charged them 11.000 euros for the cost of her enforcement "services".

Bailiffs are assisted by the police or private security firms. The act of forced eviction involves the forced removal of people from their homes and communities, frequent aggressive behavior and intimidation by the bailiffs, the police and private security. More than once, social service workers threatened mothers to take away their children if they failed to comply with eviction orders. In late 2018, a man's dog was euthanized on the spot when the bailiff came to evaluate his property while he wasn't home. In Serbia, the State has no obligation to

protect the evicted. The institution of emergency accommodation has been abolished, and there is no housing support for the homeless.

With the legislative changes that came into force in 2016, private bailiffs were renamed "public bailiffs" to hide the true nature of their work. Control over the bailiffs was transferred from courts to the bailiffs themselves – since then, complaints about fraud and irregularities are to be submitted to the ones that perpetrated them. This cartel of 215 individuals now called "public bailiffs" established a racket through which they ruthlessly enforce debts with the assistance of the police. In addition to acting on court decisions, bailiffs also act on so-called "credible documents" from creditors (such as utility or phone company bills and debts towards banks), without prior court verdicts. At the beginning of 2019, bailiffs were tasked with enforcing more than 300.000 individual cases of debt in a country of six million inhabitants.

Today, the repayment of debt has become paramount and nothing delays enforcement – it can be

done from dawn till dusk, under extreme weather, during holidays, and without taking health and socio-economic status of the people being evicted into account. Together with their homes people often lose their furniture and family heirlooms which are auctioned off. Public bailiffs also confiscate up to two thirds of debtors salaries and pensions. There have been cases of illegal confiscation of social benefits and alimonies.

The privatization of the bailiff system, aimed at dismantling the so-called "debtors lobby", gave rise to a new stratum of the middle class that is profiteering from the bailiff system – bailiffs, sales agents and auction hosts, moving companies, better-off buyers, locksmith and private security firm owners. The debt enforcement continues even when irregularities or frauds have been identified in the court – nothing delays the swift hand of the so-called justice of the capitalist state.

In 2017 alone, 3736 real estate seizures were carried out, according to the Chamber of Bailiffs, while the daily newspapers Politika states that more than 3000 families have been

evicted from their apartments in the last seven years. Homelessness is being produced at the same rate of new housing blocks. The capital of Belgrade alone has 698.811 flats out of which 107.474 (15.49%) are uninhabited, while this percentage in other cities is around 20% - in a country that is the European champion in terms of overcrowded housing with around 55% of overcrowded households.

Empty flats and houses shrink the supply on the real estate market which results in the rise of rent for tenants and home prices for potential owners, while benefiting landlords, investors and banks. In essence, stark contradictions in the housing sector reveal the utter absurdity of capitalist relations which produce wealth for the purpose of bolstering portfolios and abstract growth while neglecting the needs of the people whom this wealth should serve.

GROWING REPRESSION ON THE HOUSING MOVEMENT

At the beginning of 2017, the Roof was founded by several left wing organizations and individuals.

Through community organizing, advocacy work, research, awareness campaigns, protests, bank occupations and more than a hundred anti-eviction actions, the organization has played a crucial role in shifting the ideological paradigm – evictions are no longer viewed as private affairs of indebted individuals, but as illegitimate dispossession of ordinary people by the rich, that must be resisted. More and more people that are struggling with housing problems are joining the movement. The main goal of the Roof is to struggle for a society where no one will be homeless, a society where the right to a home is guaranteed.

Solidarity and self-organization of people in the street has been growing. Neighbors and work colleagues are getting increasingly involved in anti-eviction actions and the state is pressuring the movement. As of now, members of the organization are faced with more than 20 individual criminal charges for obstructing police – each carrying a potential prison sentence from one to three years.

In April 2019 the police took into

custody 17 activist of the Roof who gathered in solidarity with Mandić family in Novi Sad. Mandić family invested 40.000 EUR in a joint construction effort together with another family who owned the land. They gave the money in advance, without a written contract, counting on the verbal agreement. Instead of honoring the agreement the landowners took the money and filed a lawsuit against Mandić family. Without a written proof that they gave the money to the landowners Mandić family lost the case and were evicted from the half-finished house.

Another mass arrest took place in summer 2018 when police surrounded a building where 22 refugees from Kosovo, Bosnia and Croatia were occupying empty flats for the last ten years. The Commissariat for Refugees was determined to evict them. Activists charged the police line and managed to break through to the building and block the entrance. They were all rounded up and sent to the police station. Thanks to the heroic efforts that were televised, the eviction was canceled and the Commissariat agreed to negotiate.



In June two activists of the Roof were attacked and brutally beaten on the university campus by two masked men. The same attackers have been noticed plastering “Serbian Right” posters on the campus. The “Serbian Right” is a rightwing proxy party of the ruling Serbian Progressive Party and does its dirty jobs. This attack best reveals the reactionary role of the various right-wing organizations which are under the direct control of the regime. They serve as a tool for dealing with people who are fighting for a better and just society. This attack is an example of increased repression and the determination of the state to criminalize solidarity by all means necessary.

After two years of intensive street mobilizations and anti-eviction struggles, the government reacted to the mounting pressure by changing the Law on enforcement. The law was drafted with the support of the EU, USAID and the Council of foreign investors, without the participation of the Roof and the public, and without prior public debate, quickly voted through Parliament during the summer of 2019.

Instead of addressing pressing grievances with the current system of evictions, the state criminalized solidarity by implementing fines and prison sentences for “eviction obstruction”. When the law comes into force, even filming an eviction procedure will be deemed as “obstruction of the eviction process” and land you in prison. The law also ramped up eviction costs as a way of discouraging people from resisting. This is a clear indication that the state stood up for the protection of the bailiffs’ and unscrupulous creditors’ interests.

In June 2019, as an attempt to pressure the law makers, the Roof organized a public protest. The rally, with the main slogan “No one without a home, a home for all – now!”, began with a minute of silence for Ljubica Stajić, who had committed suicide a few days before by setting her apartment on fire. Several days later, activists of the Roof protested outside the European Union embassy in Serbia and demanded a meeting with the European delegation chief - since EU

institutions have been supporting the implementation of the law on enforcement. The EU had praised the results of the bailiffs in its report on the progress of Serbia in EU integration, and had secretly funded and organized so-called round table discussions about the law that had been closed for the general public. The European Delegation avoided a meeting with activists of the Roof in which the question of the EU’s responsibility in the process of passing this criminal law was to be raised.

Thanks to the pressure from organized resistance, evictions became difficult to ignore as more and more people choose to defend their homes by seeking help in their communities instead of giving up. The struggle is spreading from the capital to other cities, towns and villages, a new nationwide movement for the right of housing is within sight. What has changed in the last two years is that the dispossessed are no longer left to their own means.

Ana Vilenica and Nemanja Pantović

ZA Krov nad glavom [The Roof]

*This text was first published for ROAR magazine’ in the end

[1] Unlike in other socialist states in which the state played a key role in providing housing, the Yugoslav model of self-managed socialism left the role of investment in housing to individual companies and workers who deducted approximately 4% of their monthly wage to the housing fund from which the investment in flats was financed. That is why the term “societal housing” has been introduced, since it describes the housing system in Yugoslavia before the break-up with more accuracy.

[2] Official statistics state that today only 5% of people have enough assets to buy real estate on their own.

[3] A couple of hundred workers from Trudbenik still live in barracks at a worn-down collective housing facility built to house workers. The entire street was privatized in 2009 together with the

company, workers were left stranded and are now fending off eviction attempts. The Roof helped organize a solidarity festival in the neighbourhood and opened the Workers museum Trudbenik in an abandoned workers hotel as a way of supporting the struggle.

[4] One of the most infamous cases was that of Branka Hawatmi whose flat was sold at an auction that took place in a butcher’s shop in a small village near Belgrade without her being informed about it.

well. We are growing and we are fierce, convinced that we can build a popular power necessary to save the planet from the destruction of wild capitalism starting with the fight for housing.



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AIRBNB AND CO DRIVE US OUT OF OUR NEIGHBORHOODS AND CITIES TOURISTS IN HOTEL, FAMILIES IN HOUSES!

in France

In France, tourist rentals like Airbnb and Co capture an increasing share of rental housing to the detriment of employees and seasonal workers in the tourism sector, in the mountains, on the coast lines, in Paris / suburbs and in most other big cities ...

In the tourism sectors, companies face difficulties in recruiting employees in the high season because of the lack of available housing, while many seasonal workers are forced to live in their car, or in tents. In working-class suburbs, more and more Airbnb homes are rented to people who have no alternative for housing.

In Paris, almost 60 000 homes are put up for tourist rental, i.e. 15% of the private rental stock, at the expense of evicted tenants, of owners chased away by "overtourism" and of households in search of housing: students, low-income employees, families in search of a stable rental ... Year after year, Paris thus loses its inhabitants despite the increasing number of housing units¹. Meanwhile, the State shelters thousands of homeless families in hotels! It's

absurd ! Families must live in houses and tourists in hotels!

Big and small investors, attracted from all over the world by the prospect of lucrative profits are rushing towards this new Eldorado. They rent at full price (up to 300 € per night for a studio flat) and disregard the existing prohibitive legislation: they rent all year long, sign "professional leases", change their name on the ads, transform shops and offices in rentals for tourists ...

Even businesses and offices, thanks to the authorization delivered by the services of the City Council, are transformed into speculative rentals. Condominiums are powerless to fight the invasion for lack of sufficient legal means.

The consequences are: noise pollution, comings and goings at any time, disappearance of local shops replaced by night bars, luxury shops ... schools are closing, tenants face evictions... The central districts are being emptied of their inhabitants. Even the outer districts are under attack! The price per square meter

now exceeds 10 000 €. How far will we go? The center of Paris is losing its life!

The measures taken, particularly in a law passed in December 2018 (the ELAN Act), and those such as implemented in Paris, are inoperative and the control services are ineffective because they are insufficient to enforce the ban on renting other than a main home and for more than 4 months, the obligation of having a registration number, and to issue fines ... Criminal practices become commonplace!

Yet cities like New York, Berlin, Amsterdam, San Francisco, ... have taken radical steps to get rid of this plague and have succeeded thanks to the mobilization of the inhabitants! Why not us?

On the occasion of the World Tourism Day, we walked around the center of Paris with homeless families housed in hotels and inhabitants of the neighborhood exasperated by the degradation of their living environment. We ended up in front of a school that is closing due to the

departure from the neighborhood of families with children. Children hit a Airbnb-logo-shaped piñata ...

At the same time inhabitants of Douardenez, a Breton city impacted by the rental via internet platforms, also demonstrated their anger.

Since then, it has been decided to create a national coordination Versus Airbnb & Co, with a Facebook account and a website.

The best way to end this plundering without borders, is to dry up the sources of profits: control rents of tourist accommodation as for private rentals, enable public authorities to prohibit totally or partially tourist rentals, tax the profits of the hosts and the platforms and compel them to open their databases.

And it is also necessary to regularize the situation of undocumented migrants who work for the tourism platform industry, often under brutal exploitation condition, and to requisition illegal tourist lodgings to accommodate homeless families there rather than in hotels !

To be continued ...

1 Between 2011 and 2016, Paris lost 59 300 inhabitants and gained 18 000 homes, 16 000 empty homes and 28 000 secondary residence. Spot the error ...



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HOUSING ACTION DAY

Call for the Housing Action Day on the 28th of March 2020

Since the subprime mortgage crisis in 2008, the fight for the right to housing and the city has only intensified: our homes continue to be a gold mine and a mere share on the stock exchange market that does not see people and sees only profit.

Housing speculation is driving up rents and property prices, while the amount of affordable and public housing continues to decline. Our communities and neighbourhoods are rapidly being restructured to generate more profit: our favourite pub, our indispensable kindergarten or our local kiosk are under threat or have already been displaced.

While some of us have become homeowners and took on debt so that we could have a roof over our heads – always facing the risk of losing our homes to the bank as many did, some of us are tenants and receive eviction notices or rent increases that take away more and more of our monthly income. Our houses are being sold and resold with tenants inside for profit, our rents continue to rise, our homes turn into offices and co-working spaces, holiday apartments, or simply remain vacant as a financial investment.

We are served eviction notices and get violently removed from our homes, torn out of our neighbourhoods, and on to the streets. As homeless people we are forced to live in inhumane conditions.

These cruelties have become an everyday occurrence in many places in Europe and around the world. But we will not tolerate this injustice and violence any longer. The sellout of

cities in the interest of the few is not a law of nature, but the consequence of an uninhibited economic system and a policy that seems to have lost any sense of social responsibility. Together we can change that!

All over the world people are rising to demand our housing rights: we need to get organized in our neighbourhoods, join forces in tenant organisations and right-to-the-city groups, block evictions, squat vacant houses, stop the auctions of our homes, and create alternative forms of living by sharing experiences with people in other cities and countries.

HOUSING FOR PEOPLE, NOT FOR PROFIT!

We stand in solidarity together and demand that our homes and cities must stop being sources of profit. We want to live in decent housing without fear of being evicted as housing is an essential place to any living being: it is our home, not a commodity!

We want cities that represent our diversity and, as such, we advocate for the full integration of the various social, cultural, educational and economic dimensions of our cities; regardless of income, ethnicity, geographical origin, sexual orientation, gender or age. We want to have the right to live in a decent home and to actively participate in the development and transformation of our cities.

We, a Europe-wide coalition of tenant and right-to-housing/city groups, demand:

1. Real social rents and a fundamentally different rent law. No profit from our rents and homes!

2. An end to evictions and homelessness. Housing First in dignified houses and a legally enforceable right to housing!

3. End vacancy! We demand that the renting of speculative vacancy can be forced. Legalize squatting!

4. Real democratic participation and collective rights for tenants and residents. We want to decide what happens to our homes and our cities!

5. A new non-profit status in the housing sector, an end to the land speculation, a socialization of land ownership and large housing companies. Housing and land must be a collective good!

6. Everyone should have the right to choose their form of housing.

7. A radical change of course in policies and economy: for a social and ecological urban development!

As long as our right to housing is not being enforced, the injustice in the housing sector will not come to an end as profit will always weigh more than social justice in this economic system. We will continue to raise the pressure until the right to adequate housing is guaranteed to all!

We stand side by side, beyond the city limits and across national boundaries, in protest, resistance, solidarity and with alternatives!

Join the worldwide Housing Action Day on the 28th of March 2020¹.

In the last few years, people have taken to the streets demanding a better housing and urban policy; on the 6th of April 2018, tens of thousands of people demonstrated for the right to housing in almost 50 European cities.

We call for everyone to go out to the streets together, on the same day in cities across Europe, because we care for each other and are united in common interests. Every local group is completely free to set their own agenda, to stress their local topics and use their preferred form of action.

Many participating groups are part of the “European Action Coalition

for the Right to Housing and to the City”, a European wide network of over 30 organisations fighting together against the housing crisis in our cities and countries.

We chose the 28th of March in solidarity with tenants in France because it is the end of the winter truce for evictions. The French winter truce starts every year in October and extends to March, but from April on, the tenants in France face forced evictions and homelessness once again.

¹For further information: www.housing-action-day.net

If you want to be part of the action day 2020 with people from your city and/or organisation, you are more than welcome to join our movement on the 28th of March.

If you have a question, want to participate or have other comment, please write to:

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EUROPEAN ACTION COALITION

FOR THE RIGHT TO HOUSING AND TO THE CITY

