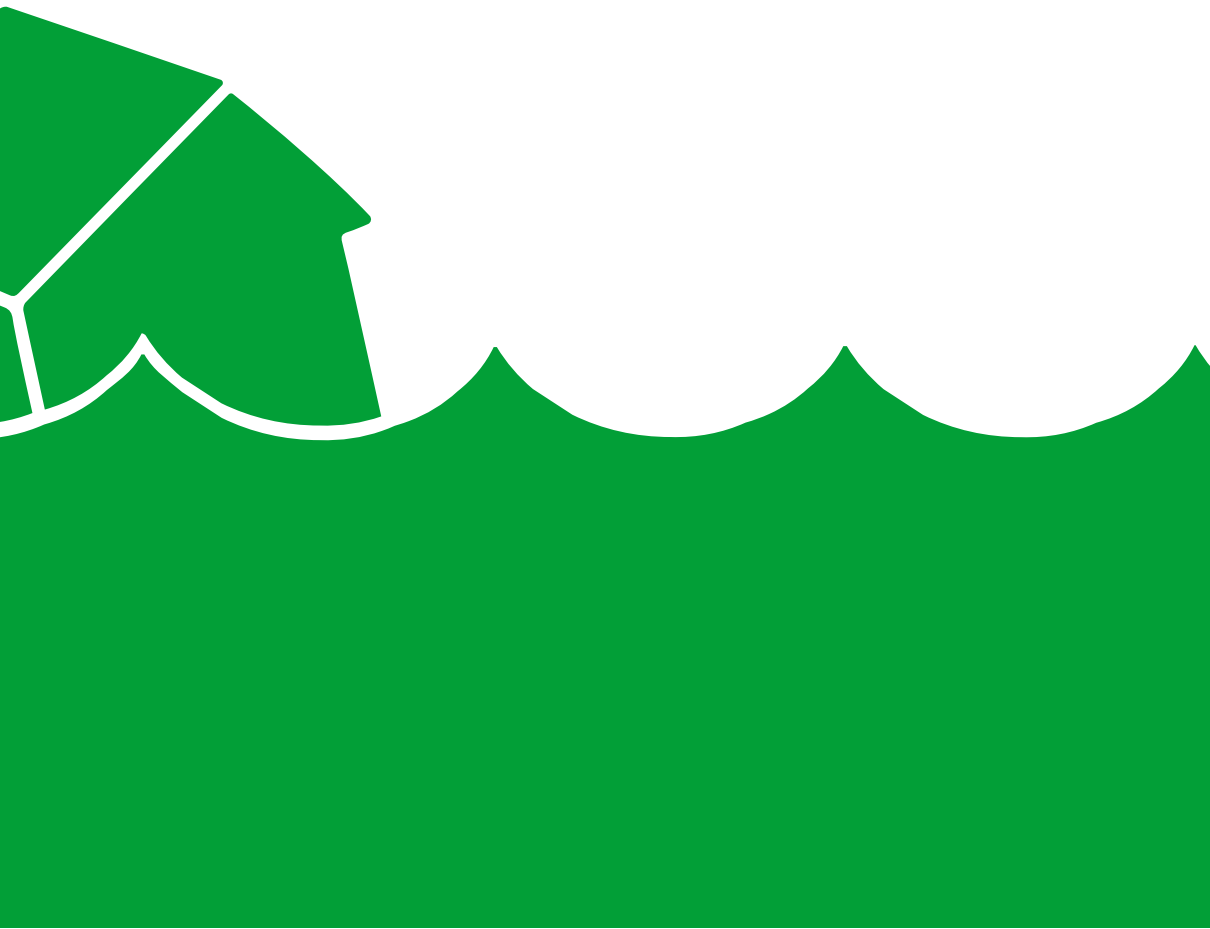


JOÃO FRANÇA

LA PAH A HANDBOOK

**LESSONS FOR COLLECTIVE
ACTION FROM THE FIGHT
FOR THE RIGHT TO HOUSING**





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FOREWORD

Leilani Farha, Global Director, The Shift

Former United Nations Special Rapporteur on the right to adequate housing

More than 1.8 billion people worldwide lack adequate housing, and the number of people living in informal settlements has now surpassed 1 billion. It is estimated that 15 million people are forcibly evicted every year and that approximately 150 million people are homeless. Private developers and investors are dominating housing systems in an unprecedented fashion, often divorcing housing from its social function by treating it as a commodity for speculation. The land on which informal settlements are located and affordable housing have become prime targets for private equity firms and pension funds looking for undervalued assets in which to park, grow and leverage capital, making housing and land increasingly unaffordable. The present global housing crisis is not like any previous crisis of its kind. It is not caused by a decline in resources or an economic downturn but rather by economic growth, expansion and growing inequality. Housing has become a key driver of growing socio-economic inequality, increasing wealth for those who own housing and driving those who do not into greater debt and poverty.

Many of these housing conditions have taken hold in Spain, in particular since events arising related to the Global Financial Crisis of 2008. After the crisis, the price of housing dramatically fell by 35 percent from 2008 to 2014. This created the perfect condition for private equity firms, investment funds, and high net worth individuals to enter the Spanish market, further incentivized through a series of government measures like decreasing the minimum legal duration of rental contracts from five years to three years, the removal of rent control measures in between contracts, the acceleration the judicial procedure for evictions and instating “express evictions”, and the introduction of the “Golden Visa” scheme granting permanent residency by foreign nationals who purchase homes worth more than 500,000 Euros, and the creation of a new legal framework and beneficial tax regime for SOCIMIs (or REITs) to operate in Spain.



During the same time period, a multinational private equity firm was allowed to become the largest private landlord in the country with the selling off by Madrid of 1,860 social housing units to Blackstone at a reduced price, allowing Blackstone to make a 227 percent profit in a short period of time. Blackstone also purchased a Spanish mortgage group as well as more than 100,000 mortgages from Catalunya Caixa.

Taken together, these measures have resulted in more speculation in the housing market, increasing unaffordability and a direct assault on the realization of the right to housing for many households throughout Spain. Between 2013 and 2018 it is estimated that rental housing prices increased by 18.4 percent nationally, and by 47.5 percent in Barcelona and 38 percent in Madrid. It is estimated that the rent has increased by 49 percent in the social housing units acquired by Blackstone in 2013 in Madrid. A preliminary investigation on 110 apartments of Blackstone in Barcelona shows that already, on average, rental prices for homes managed by the company are 38 percent more expensive than the average prices of the neighborhoods where they are located. This number is expected to increase as new contracts are provided to tenants all over the country.

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It is not surprising then that the eviction rate is exceptionally high in Spain, with an average of 75,000 evictions taking place in any given year since 2007. It was in that context that the Platform for People Affected by Mortgages (Plataforma de Afectados por la Hipoteca – PAH) was founded. Since 2009 it has become a reference in the struggle for human rights and specifically the right to housing. PAH is a grassroots organization that empowers people who have to fight against banks, private equity firms, vulture funds, people who become able to fight powerful and often faceless landlords. And PAH does so with an organization that is assembly-based, nonpartisan and free of charge.

It's an example of how to organize and to fight together, of how to stop looking at people as victims or blaming them for the situation they are going through, and to start fighting the problem where it is, in the commodification of housing.

PAH understands that this situation raises unique challenges for the implementation of the right to housing. Tinkering around the edges of an unsustainable model of economic development will not work. PAH is clear that the right to housing must be implemented in a manner that changes the way housing is currently conceived, valued, produced and regulated.

PAH is one of the most effective grassroots movements in the area of housing. Their success, at least in part, can be attributed to the fact that their movement is based in the housing needs and realities of individuals and families, and that governments and private actors have human rights obligations that have been articulated through international human rights law. PAH is leading the way by demonstrating, on-the-ground, what is required under the well-established right to housing framework in international human rights law.

This handbook about PAH gathers, as the subtitle says, some “lessons for collective action from the fight for the right to housing”. On the following pages people from PAH share their experiences and their knowledge, which is a gem for people around the world who want to start or improve their collective action. I hope PAH’s model can inspire people and collectives, because we really need collective action, to fight for the right to housing, but also for Human Rights in general. The platform’s experience might be useful regardless of the issue you’re tackling, because it’s about getting people together and organising to fight for your rights.

International human rights law is an important tool to fight the commodification of housing. But in truth, adequate, secure, affordable housing for all will only be achieved by people – people mobilizing and organizing to claim their human rights.

Learn from PAH. And get active.



PROLOGUE

International Committee of PAH

The Platform for People Affected by Mortgages (Plataforma de los Afectados por la Hipoteca – PAH) was founded in February 2009 at a venue in central Barcelona, where we held our first assembly. Over the years, what was initially a small group of people coming together in response to the mortgage scam taking place in Spain has become a nationwide civil movement and a source of inspiration for people fighting for the right to decent housing around the world.

The last twelve years have brought struggles, victories large and small, moments of joy and celebrations, along with occasional defeats and mistakes, feelings of impotence and uncertainty, and ongoing adaptation to changing circumstances.

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It's been 12 years of constant learning. Learning how to organize ourselves, how to look after one another, how to do politics from the street and how to bring about legislative reform. We've managed to change the dominant narrative that blamed us for being unable to pay our mortgages or rent or for having to squat just to have somewhere to live. We've won broad popular support. We've engaged in peaceful civil disobedience. We've forced the political parties to pass laws. We've obliged the powerful—banks, vulture funds and multiple property owners—to negotiate with us and accept our demands.

Twelve years of peaceful civil disobedience, of legislative proposals, of demonstrating that organized citizens have far more power than they would like us to believe.

Our struggle is not limited to the local level; many of our targets are international. Globally, housing is subject to a process of financialization driven by the most ruthless forms of capitalism. Housing is treated as a capital good to be speculated with rather than as a human right to be guaranteed. The fight must be global. Together, we will seize the right to housing.

We're now keen to share everything we've learned with anyone who feels they might be inspired by it. PAH focuses on guaranteeing the right to housing, but our model could be useful for groups of citizens fighting collectively anywhere in the world. One of the main things we've learned is that only by organizing on the streets can we force legislative change, and only through legislative change can we gain more rights.

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This handbook summarizes our modest experience, knowledge and contribution and we hope that it will be useful for you. For more information, feel free to contact us at pahinternacional@gmail.com.

¡Sí se puede! (Yes, we can!)







INTRODUCTION: TO DO SOMETHING

“We have to do something!”

Faced with a world of inequality and injustice, many of us are quick to say these words. But do what? And how? It's easy to be outraged but it's not so simple to find something to do.

In 2009, a group of people in Barcelona were convinced that they had to do something when the recession forced more and more families into mortgage default. They put up posters to encourage people experiencing problems with their repayments to come to an assembly held by the Platform for People Affected by Mortgages (PAH). Lots of people turned up, but it was only once they were there that they began to find out what they needed to do.

12 years on, the platform has over 200 self-managed “nodes” (local platforms) across the Spanish State. It has stopped thousands of evictions, negotiated with banks, forced legislative change, occupied 50 buildings, and, most importantly, rescued thousands of people from the edge of the abyss. It's achieved all of this without backing from any party, union or major NGO and without full-time staff or external funding.

Platforms have been very successful but members remain convinced that they must carry on doing something. They are still looking for ways to do that *something*, but many others have acquired knowledge worth pooling. The handbook compiles this knowledge with testimonies from half a hundred PAH activists and describes how the platform operates to offer tools and inspiration to people seeking that something elsewhere. There's no doubt about it: *something* has to be done.

THE PLATFORM FOR PEOPLE AFFECTED BY MORTGAGES

What is PAH however? It's a horizontal, free, non-partisan organization that fights for the right to housing through mutual self-help. The platform's work is based on sharing advice and support in groups. Rather than expert knowledge, it's built on affected people guiding one another and seeking collective solutions to their individual problems.

At PAH, people who can't keep up with their mortgage repayments or are experiencing any kind of housing issue are the heroes of their own struggle. Far from providing welfare, the platform encourages affected people to take responsibility for their own cases with support from the assembly. This empowers *afectados* (those affected) to fight their own battles. Strong bonds are forged along the way and many affected people continue to help others years after resolving their own cases.

Each PAH assembly operates autonomously, while coordinating with others at the regional or national level. This is useful for putting together joint actions and campaigns, multiplying the platform's strengths and boosting its political impact and ability to change the public narrative and housing policy. At the same time, autonomy makes the movement highly diverse. Although they all share some basic operating principles, each platform has its own peculiarities. As a matter of fact, not all of them are called Platforms for People Affected by Mortgages (PAH) but also PAHC, PAVPS or Stop Desahucios, but they are all part of the same movement.



A BRIEF HISTORY OF PAH

There's no magic formula for collective organizing: PAH's strategies are a product of years of experience, trial and error, and knowledge from earlier social movements. The platform's founders had a decade of experience in right-to-housing activism, coming from the squatters' movement, global justice movements, right-to-the-city campaigns, social unionism schemes and high-impact movements for the right to housing.¹ The victories and failures that they experienced helped them think of different ways of doing things when they created PAH.

The platform's name was intended to reach people directly affected by mortgage issues without an activist background. It had to be clear, descriptive and direct: Platform for People Affected by Mortgages. Although the founders expected to encounter people who were angry at being swindled, guilt and shame were more prevalent emotions among those who came to the assembly. The first challenge was to make it clear that individuals were not to blame for their situation.

The first cases to be brought to the assembly revealed the scale of the problem. In the Spanish State, you can't settle mortgage debt by handing over your property. Instead, the bank keeps the property and demands the difference in price between the initial valuation and now lower estimated value—a debt that would take a lifetime to pay off for most families. But they're not the only victims: anyone who underwrote the mortgage, often elderly mothers or fathers, is dragged down with the debt and risks losing their home. The second challenge was to demand legislative change so that surrendering the property would allow the debt to be written off.²

1 The histories of the forerunners of the right-to-housing movement in Barcelona are brought together in França, J. (2018). *Habitar la trinxera. Històries del moviment pel dret a l'habitatge a Barcelona*. Barcelona, Octaedro.

2 The housing crisis in Spain and the early days of PAH are explained in a publication by two of the platform's founders: Colau, A., Alemany, A. (2014). *Vidas hipotecadas. De la burbuja inmobiliaria al derecho a la vivienda*. Barcelona, Cuadrilátero de libros. Available at: <https://afectadosporlahipoteca.com/wp-content/uploads/2013/01/vidas-hipotecadas.pdf>. Translation to English: Colau, A., Alemany, A. (2014). Mortgaged lives. From the housing bubble to the right to housing. Los Ángeles/Leipzig/Londres, Journal of Aesthetics & Protest Press. Available at: <http://joaap.org/press/pah/mortgagedlives.pdf> (12 December 2020).

The failure to legislate to allow debt cancellation by property return (*dación en pago*) meant that people began to be evicted from their homes after reaching the end of the legal process for non-payment. Families who have fallen behind on their mortgage repayments can find it hard to find alternative housing, especially when they're in debt. The situation called for urgent action and a year and a half after the platform was created, the first evictions were stopped. In acts of nonviolent civil disobedience, PAH supporters rallied outside buildings to prevent families from being evicted. The "Stop Desahucios" (Stop Evictions) sign became the movement's main symbol. These actions set an example and platforms were launched in more and more parts of Spain.

On 15 May 2011, a decentralized group of people came together online to organize a demonstration in several Spanish cities under the slogan "We are not commodities in the hands of politicians and banks". PAH joined the protest, which saw camps set up in many public squares in what came to be known as 15-M or the *Indignados* movement. This horizontal, assembly-based mobilization challenged austerity and corruption and sought to defend citizens' rights.

PAH took advantage of 15-M to rapidly expand. Stopping evictions was a good way to channel the protestors' energies; it was a practical action producing immediate, tangible results. PAH also started a petition to sponsor a popular legislative initiative (ILP, according to its Spanish initials) and many 15-M activists helped out. When the squares were vacated, some of the people involved in the move-



ment began to participate in other struggles. Many joined or set up a Platform for People Affected by Mortgages.

The ILP experience allowed the PAH movement to grow structurally and to create nationwide assemblies and working committees. The platform became a high-level political player and a role model in the right-to-housing movement. Meanwhile mortgage defaults are no longer the main housing issue and many people came to PAH assemblies because they have fallen behind on their rent or are living in squatted properties to avoid sleeping on the street. In both cases, they were threatened with eviction. The platform has constantly reinvented itself in response to these changing circumstances.

Years after its creation, PAH continues to combine practical proposals and political advocacy with grassroots activism (which ultimately is what keeps the movement going). It helps families who need something to be done every day.³

A HANDBOOK

When someone comes to an assembly for the first time, someone explains to them what PAH is not. It is not a welfare charity, legal advice centre or service for stopping evictions. Explaining what this handbook is not would also be a good way to start.

16 / The pages that follow this introduction do not contain any magic, universal or definitive recipe for collective organizing. There are countless different circumstances requiring mutual self-help and it is very unlikely that they require an identical response to the situations addressed by PAH. This handbook is based on a specific experience—PAH’s struggle for the right to housing in the Spanish State—and involves a particular set of issues, legal framework and political context.

3 For a sample of PAH’s different levels of action, see: Faus, P. (2014). *Sí se puede. Siete días en PAH*. Available in Spanish at: <https://vimeo.com/323426092>. English version (*Sí se puede. Seven days at PAH Barcelona*) available at: <https://vimeo.com/323297000> (12 December 2020).

Our aim here is to share knowledge to inspire other collectives aiming to tackle a range of issues in different contexts. PAH's struggle has been framed around housing issues but the organization's strategies of collective advice, support, disobedience and advocacy may be useful in many other situations where rights are denied.

This document does not aim to provide a definitive summary of PAH's functioning. The term "handbook" may be misleading. While the platform has its own basic standards, protocols and documents, this book focuses on *practices* and draws on the experiences of the people who have brought the collective to life in different parts of Spain. This geographical diversity means that assemblies do not always respond to an issue in exactly the same way. In this text, we aim to showcase the movement's diversity and offer examples of the different practices used by PAH activists.

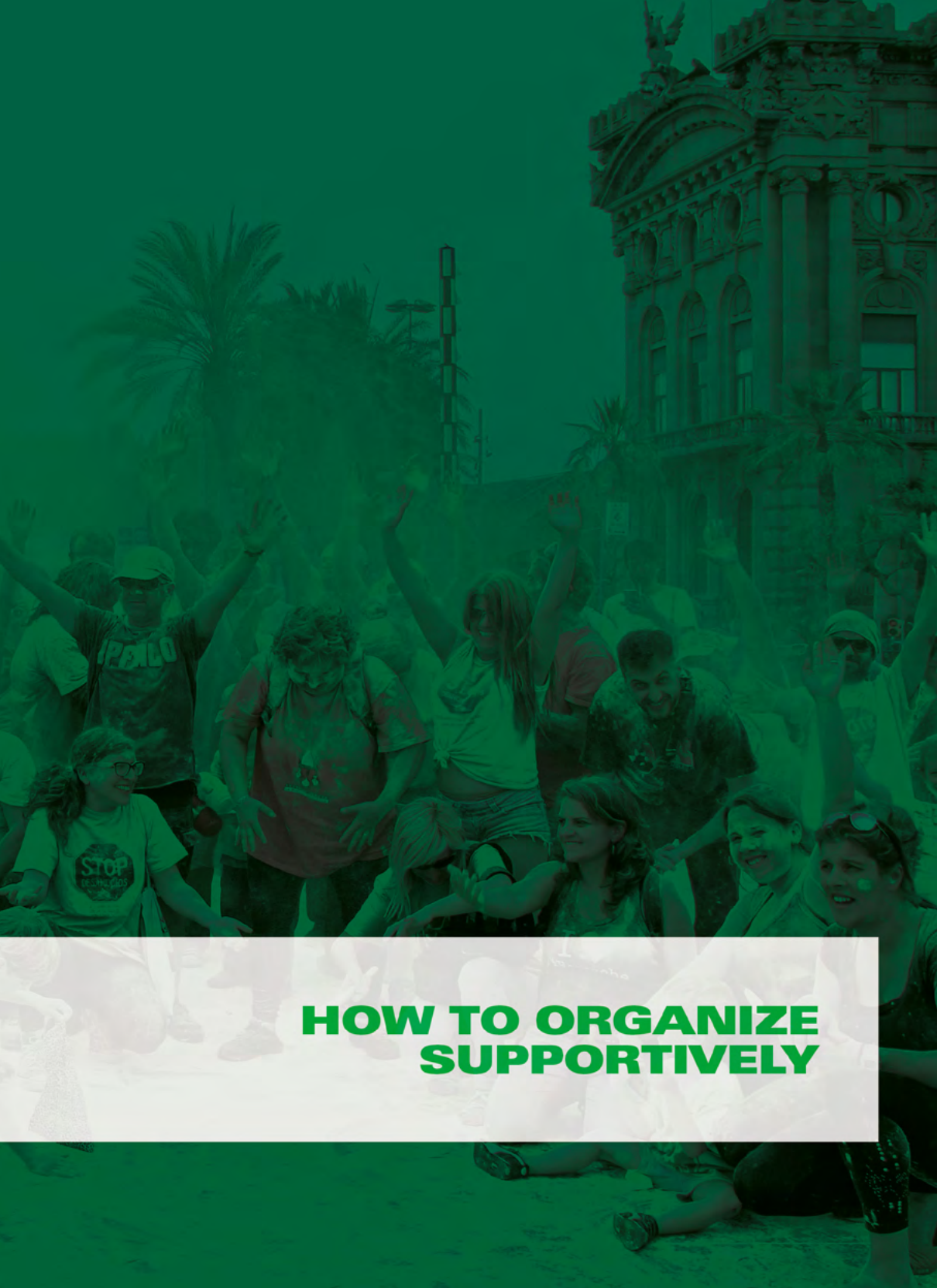
The content of the handbook draws on knowledge and experiences generously shared by 49 activists from 18 different local platforms. Due to the COVID-19 pandemic, discussions and interviews were carried out online. Participants expressed their concerns that another social crisis would hit Spain after the pandemic, fearing that it would be even worse than the crisis that led to the creation of PAH. This time, at least, they're already organized. The aim of this handbook was to share concrete knowledge, so these concerns (including the added difficulty caused by lockdowns and distancing measures) have not been included here. PAH is exploring solutions to these issues as they arise.

What is clear, nonetheless, is that something has to be done.



1





HOW TO ORGANIZE SUPPORTIVELY

Curro and Asun had always religiously paid their taxes, debts and mortgage repayments. When Curro lost his job in the economic crisis, he set up his own business. The conditions were very strict: he needed two loans and had to use the couple's home as collateral. "In the middle of the crisis, my business went under and I had the mortgage plus the two loans I'd taken out", he recalls. Both Curro and Asun were unemployed and couldn't keep up with their repayments. The bank ordered them to surrender their house and would continue to demand repayment of the debt after they'd handed it over.

"All your life paying and suddenly you realize it's all just a house of cards. You pull one out and they all come tumbling down", says Asun. "You knock on one door, then another, and another... and nothing. You can't believe you have to pick up your few things and go and live on the street". They remember being unable to sleep during that time, as well as a long list of other stress symptoms. Curro lists his afflictions: "I couldn't breathe, I was losing hair, I had indigestion, I had a burning sensation...". His wife, Asun, managed to get some cleaning work and at one job in a new building she burst into tears while cleaning. A colleague asked what was wrong and told her about the Platform for People Affected by Mortgages.

20 / "You're in such a dark hole where nobody listens to you or helps you and suddenly you find a place where they listen and give you hope", Asun says. After three weeks of PAH assemblies in Málaga, she and her husband managed to sleep again. "They don't promise a solution because they know there are very difficult cases, but they listen to you and that's something. Then you start to find out that many families have kept their homes thanks to PAH. Little by little, I saw tiny doors opening."

THE IMPORTANCE OF LISTENING

One of the things that stands out most in people's minds about their first time at PAH—not only in Málaga but all over Spain—is precisely that they were listened to. After coming up against closed doors at banks and public authorities, someone finally showed a genuine interest in their problems and let them get them off their chest. "It's about making the person feel their situation matters to us. Being friendly and asking 'how can I help you?' are simple things but they can touch people's hearts when they really need to hear them", says Delia almost a decade after she first visited PAH Barcelona.

Being listened to is the first step but, as Asun's story highlights, what you discover next is also important: there's light at the end of the tunnel.

When you take your housing problems to a PAH assembly, you come across people who are in a similar situation. This proves two things that are echoed in the platform's slogans: "No estás sola" (you're not alone) and "Sí se puede" (yes, we can). You're not alone because there are many other people in the same situation; getting to know them helps you realize that your housing problems are caused by certain policies and are structural and collective rather than personal. It's very important that an affected person's initial contact with PAH is shaped by collective advice and support: it's not about explaining that others are in the same boat, it's about hearing about them for yourself at an assembly where people share their problems and solutions. This helps you realize that yes, we can.

The slogans "you're not alone" and "yes, we can" help counter the feelings of guilt, fear and shame that run strong when people come to PAH for the first time.

OVERCOME BARRIERS

Sometimes, this process is easier said than done. Shame is a major obstacle, as members of PAH Segovia explain. "People try and hide what's happening at home as much as possible. The last thing you want is your neighbor knowing that the bank's after you. Many people prefer to hand their keys over to the bank or courts than for other people to find out", says Amanda.

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No matter how much effort goes into making the PAH assemblies welcoming, many people's initial contact still comes as a shock. "Where the hell have I ended up?", Nicole from PAH Castelló asked herself on her first day. But she came back again after a while and continues to participate even now. Often, people's prejudices are the main barrier. At PAHC (Plataforma de Afectadas por las Hipotecas y el Capitalismo, People Affected by Mortgages and Capitalism.) Bages, which is largely composed of people of Moroccan origin, members suggest that this perception is present. "If people with a more middle-class profile who might be having problems with their rent come along, they see the racial and class characteristics of most of the people at the assembly and might not return. We're a bit worried about that", says Berni.

"There's a fear of being poor or being seen as poor", explains Maria from PAH Segovia. Some people think that their problems are more important because they've fallen from higher up, describing everything they once were and owned.





When that happens, they must be reminded that it doesn't matter where you come from at PAH. Everyone's in the same boat.

"PAH changed the way I am", insists Francisco from PAH Barcelona. "I used to have a small business and I was one of those people who thought nobody would solve their problems for them and walked on by if something didn't affect them personally. When I lost my business, I lost the apartment too and I saw that people will help you out without expecting anything in return". The diversity at PAH is one of the first things he highlights about his experience: "I've gone to know lots of people from all over the world and I really like asking them questions and hearing their stories. Without going anywhere, I've learned loads of things from around the world". At PAH assemblies, people come across others who they might not have got to know otherwise, developing bonds that are as strong as they are unexpected.

BE CARING

Despite all of this, shame is not an insurmountable barrier. Often, it is simply an obstacle to be overcome through mutual care.

Each PAH tackles the issue in its own way based on its own capacity: some groups have few new members and others welcome many new faces each week. Every group has strategies in place to make new arrivals feel comfortable.

At PAHC Bages, people coming for the first time are welcomed in a space that's separate from the rest of the assembly. "There are usually 50 to 80 people at the meetings and many people coming for the first time are embarrassed to speak in front of a large audience, and that's understandable. So we created a more intimate space for people who are here for the first time, where they can also talk in a group rather than individually, which is the important thing", Bernat explains. Ishaan confirms: "The day I arrived I couldn't say anything. I was scared and I didn't know what was going to happen. I spoke in Arabic and the girls there translated for me because I was really embarrassed and didn't know where to start, but I calmed down as the girls explained things to me". After breaking the ice, the next step is to explain your case the following week—or the same day if it's urgent—at the main assembly for advice and support. In Bages, someone from the assembly acts as a translator each week to make sure everyone can understand.

In Barcelona, activists use a simple yet important gesture to make newcomers feel at ease. Lili stands at the door and welcomes the people who come. She asks if it's their first time, tells them where they can sit and explains a bit about how the assembly works. "That initial care, that realization that you're in a space where you'll be looked after, is very important", Santi points out. Edu adds: "People are used to an assistance-based approach. They look for someone to speak to about their problem and even if you tell them to sit and wait for the assembly to start, they insist: 'No, my case is different'. That's why you need someone who's caring and patient to take on the role every week, because saying the wrong thing or just saying 'I can't' might mean someone doesn't come back".

The welcome extended to newcomers is "caring but also really tough", as Berni from PAHC Bages puts it. "We tell people we can't give them the keys to an apartment, we don't do welfare provision, and if they want something, they'll have to work for it... The door's open, but strong boundaries are set from the beginning because people are more used to a charity approach."

When a new person arrives, they're given chores. "When it's my turn to welcome newcomers, I try to give them tasks to complete during the week; for example, go to the courts and hand in a document", says Berni. He accepts that "sometimes these tasks aren't very useful but this way people leave with something to do that they can tell the assembly about the following week and that creates a bond because you're working together". Lidia, who went through the process, is grateful: "It's a good thing because sitting there not knowing what to do can be quite overwhelming."



Tania from PAH Barcelona adds the tasks people are given often are useful and it's not unwelcoming to give people something to do: "I was in another organization and I only went once because, first of all, they required me to commit to attending meetings for two months and I felt excluded. But at PAH, you leave with tasks to try and stop the eviction you're facing and often, with the two or three tasks they give you, you can freeze it and keep fighting. That's when you start to believe in what you're doing". In Barcelona, members regularly update the PAH "Green Book" (*Libro Verde*), which is given to people attending the assembly for the first time so they know about the different phases in the process they're involved in.⁴

All these things are done the first time someone comes to PAH but to create a truly welcoming organization, it is necessary to look beyond the first day.

GET INVOLVED IN DIFFERENT SPACES

The horizontal, assembly-based methods used by PAH are key to the movement's ongoing functioning. Everyone can find something to do at their PAH. There are infinite tasks, ranging from more visible duties such as chairing and facilitating meetings, participating in negotiations or being part of a press team to less visible but equally important tasks such as supporting someone who's having a hard time, taking the loudspeaker to a protest or celebration, correcting the spelling on statements for publication, giving talks about how the platform operates to interested groups, keeping the meeting venue tidy, organizing a celebration... There's always something to be done for the movement and the platform invites people to ask themselves not what PAH can do for them but what they can do for PAH.

"The first time I came to the assembly I was a bit lost but within seconds I was asked to take the minutes. They saw I did it pretty well, so I was put in charge of minute-taking. I sat there with the laptop and by taking notes I got to know each case and the different solutions very well. That's how I learned all the tricks for stopping evictions", says Juan Luis from PAH Torrevieja.

"It's very important for every task carried out at the platform to be acknowledged", emphasizes Bernat from PAHC Bages. "Whoever stays to clean the toilets has their work acknowledged; if you go out to put up posters and send a photo, the

4 PAH Barcelona (2020). *Libro verde de la PAH* (Hipoteca). 2020 edition. Available in Spanish at: <https://pahbarcelona.org/wp-content/uploads/2020/07/Libro-Verde-HIPOTECA-PAH-2020-CAST.pdf>. First edition (2014) available in English (*The PAH's Green Book*) at: <https://afectadosporlahipoteca.com/wp-content/uploads/2016/06/GreenBook-PAH-21juny.pdf> (12 December 2020).

whole group applauds you... There's social recognition within the collective. A lot of weight is placed on the assemblies, where some people aren't so good at arguing their ideas or don't feel comfortable. But at the same time, they might be supporting fellow platform members each week and that's crucial and must be acknowledged". As well as everyone's efforts being acknowledged, as Lucia N. from PAH Barcelona says, there must be room for everyone in decision-making. "Some collectives have some really powerful minds but us 'ants' have no rights or say. At PAH, you feel like even the smallest ant has ideas and can make a contribution".

CREATE A WARM ENVIRONMENT

Another way of being welcoming is for the organization to guarantee the right to support, as Berni from PAHC Bages advocates: "The institutions view rights through a particular prism and don't consider that a person whose life is torn apart has the right to receive support. PAH understands that an affected person has the right to be accompanied in court, or at the bank or social services. We have to guarantee the right to that warmth. It's very powerful and people often come to the assembly asking for exactly this, for support".

Many people say it's precisely that warmth that made them stay at PAH. "Once they've listened to you and supported you through those dark times when you felt so bad, how could you not want to give something back? We're trying to help



people in the same situation we've been in", says Asun, who regrets being unable to attend assemblies because she works nights (although her husband continues to attend).

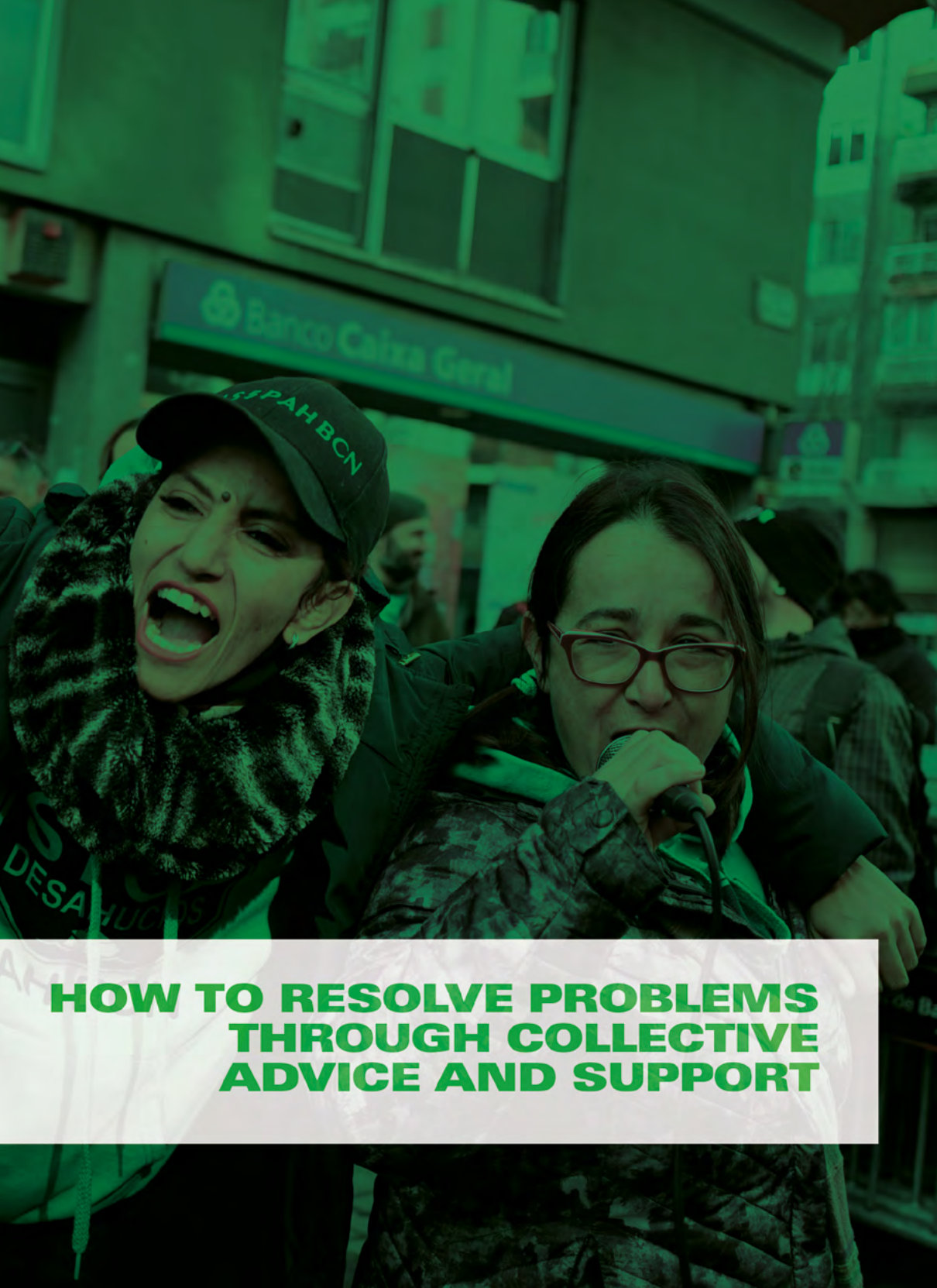
But there are also many people who don't stay. Most of them. "Sometimes, someone whose eviction you stopped doesn't come back and that affects you quite badly at the beginning. You think about dropping out. What we've had to learn is not to get so frustrated because there are always people who stay and continue to fight with you", admits Berni.

Frustration and difficult times at PAH are overcome by creating spaces for relaxation. "When we get back from an action, Asun and Curro and others start telling their stories and joking around... it makes you see life differently and smile", says Chary from PAH Málaga. "Going for a drink and having a laugh when the assembly's finished is a great way to let off steam", concludes Chary's comrade Pilar, "because otherwise things are very difficult".

HOW TO ORGANIZE SUPPORTIVELY

- > Listen closely and show genuine interest in the affected person's plight.
- > Share experiences to show them they're not alone and people with similar problems have found solutions in the past.
- > Make it clear what the organization can offer them and what they must do to tackle their own problems, as well as showing that there's always something to be done for the group.
- > Implement dynamics that make newcomers feel cared for and supported, even though the platform doesn't offer individual attention.
- > Suggest specific tasks from the outset so that people are able to take responsibility for their problems.
- > Acknowledge all tasks performed and create truly participatory spaces so that everyone can contribute.
- > Create spaces for socializing to build personal and emotional bonds beyond actions and assemblies.
- > Not everybody will stay and develop a bond, so it's important to ask what we could do better while doing our best to manage frustration.





**HOW TO RESOLVE PROBLEMS
THROUGH COLLECTIVE
ADVICE AND SUPPORT**

“Many of us don’t have anything; we earn money when we’re working but we’re abandoned when we aren’t”, says Aziza. After leaving her native Morocco, she worked for two decades in Catalonia. But when she lost her job and couldn’t pay the rent, she ended up on the street. For three days, she slept in a doorway at the hospital where she was receiving treatment for cancer at the time. She insists that she didn’t know she could go to the social services. Then, someone told her about PAH.

Today, Aziza lives in a block squatted by PAHC Bages and is fighting for the authorities to assign her social housing that she can afford. “The first time I came to PAHC, I was ashamed. I was crying and couldn’t speak. I didn’t know anything. All the doors were shut to me, but little by little you learn: how to speak to a social worker, the Town Hall, the court...”.

Aziza hasn’t stopped learning since. Every week, she accompanies her comrades to the places she didn’t know she could go to, and, despite not knowing how to read or write, she laughs when describing everything she’s learned: “One day, I went to court with an old gentleman that was lost, with a little girl, out in the cold, and when we were in front of the judge I started saying things that I’d never known in my life. It was a real surprise when those words came out of my mouth!”. When they left, a lawyer asked her what she had studied because she had represented them so well. “But I’ve never studied in my life! PAHC has really taught me a lot”.

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One of the basic operating principles at the Platforms for People Affected by Mortgages is collective advice and support. Rather than responding individually to each affected person, cases are dealt with collectively at an assembly where everybody can help to find a solution. The model helps to empower affected people, who find out how to solve problems themselves and can then pass the knowledge on to others. The usual barriers between activists and affected people are demolished, as PAH believes that everyone involved in the platform is affected by the commodification of housing and that they can all inspire and teach others in the future.

This approach has allowed PAH to grow and consolidate over time, as well as to remain free of charge, relying on individuals providing mutual support rather than on a group of professionals. It also enables the platform to work on achieving more far-reaching change, such as changing the hegemonic discourse or influencing housing policy, by ensuring that its time and resources are not solely focused on individual cases.

TAKING RESPONSIBILITY FOR YOUR CASE

PAH assemblies often begin with an explanation of what the platform is not: it's not a consultancy or law firm, nor is it a service for stopping evictions. Many people come in the hope of finding a lawyer to take on their case. They're told that PAH doesn't offer this service and that the law tends to favour the bank or landlord, so legal support alone is unlikely to provide a solution. What the platform does offer is collective organization. Newcomers are told that they will receive support but nobody will take charge of their case. "The most important thing is to inform yourself about your problem and how to tackle it. From that point on, we'll all offer guidance; the work is collective", sums up Rosa from PAH Altea.

"You always go away from the assembly with some tasks to do, even if it's just sending an email or doing some paperwork. This has to be done by the affected person, as far as they're able, because we won't solve anything by doing other people's work for them", explains Virginia from PAH Berriozar. She's experienced it herself: "When I came, I was in a real mess, really bad, but they kept on at me, they didn't treat me with kid gloves", she recalls, laughing.

She laughs now because she was able to take control of her case and resolve it with guidance from the assembly. "It helps you grow as a person and now, when I deal with administrative issues that have nothing to do with PAH, I know exactly what to do. My living situation hasn't improved dramatically since I came five years ago, but I have", she concludes.

The movement has won victories on many levels through the journeys of the people who have been part of it. One of the biggest victories is empowerment, which, to a large extent, comes from people taking responsibility for their own cases. As Ricardo from PAH Barcelona says: "If a person comes here in pieces and someone else resolves their case for them, they'd feel indebted but they'd think that they can't do things for themselves and someone has had to save them. But when they've saved themselves, that changes everything".



Needless to say, it's not as simple as just taking control of your own issues; that would indicate a slide into individualism that PAH wants to avoid at all costs. Individual responsibility plays a part, but it's the group network that really makes it all possible.

CHECKLIST FOR COLLECTIVE GUIDANCE ASSEMBLIES AMONG EQUALS

BEFORE	<ul style="list-style-type: none"> Organize assemblies in advance Prepare information and reference materials Constantly reassess the functioning of the assembly
AT THE ENTRANCE	<ul style="list-style-type: none"> Welcome newcomers and show them they're in a safe space Listen actively Emphasize that it's a space for mutual support
DURING	<ul style="list-style-type: none"> Facilitate the assembly, paying attention to the priorities, time slots and turns to speak Share out roles and don't have the facilitator answering questions Showcase the diverse knowledge of the people participating in the assembly Ask the group to share their experiences of similar situations Share resources to allow each person to progress with their own case
AFTER	<ul style="list-style-type: none"> Suggest tasks that each person can do on their own Set objectives for the next assembly Provide support when necessary



AMONG EQUALS

The movement offers collective guidance through assemblies where each affected person can present their case publicly and participants can think through possible solutions together. Although the way these assemblies work varies according to each PAH's needs and resources, we can identify a number of basic elements.

The assembly is facilitated by a group of people who distribute the different functions between themselves: introducing or animating the event, noting the names of people wishing to speak and taking the minutes. Depending on the platform, more specific roles may also be required, such as interpreting, noting down people's eviction dates at the start or providing childcare so that families can dedicate their full attention to the assembly. Newcomers are told what PAH is and what it is not and how the assembly works. They're also given some general guidance that's relevant to all cases, including the different phases in the foreclosure process. Then, the assembly begins and they receive collective guidance.

Each PAH chooses the day, time and format for their assemblies. In some cases, advice and support assemblies are held separately from the platform's coordination assemblies, although both are open to all. Other platforms, including PAHC Bages, hold a single assembly and offer collective guidance after dealing with general matters. This encourages people to get involved in the platform's work. They also use speaker slips and collect them in an urn. With the exception of



cases that need to be dealt with urgently—often because they have an eviction date—, the order of speakers is picked by drawing lots.

Some PAHs receive newcomers in small groups before the main assembly. At others, reception is part of the assembly. There are also different ways of organizing the meeting. For a few years, when cases of people unable to repay their mortgages were more numerous, specific advice and support groups were created for people indebted to certain banks. Over time, this practice was dropped because it diverged from the collective approach advocated by the platform. Years later, as a more diverse range of housing issues began to arrive, PAH Barcelona began to subdivide its advice assembly by type: problems with mortgages, rentals or squatting. Based on their previous experience, they insist that this division must not lead to parallel assemblies taking place and the beginning and end of the assembly are attended by everyone.

As for the collective advice and support itself, each person outlines what the week has brought for them. The person in charge of facilitating the meetings doesn't respond but asks other participants what they would do in the same situation, encouraging those with a similar problem or experience to contribute.

In this process, everyone is treated equally. "We always say that they mustn't be embarrassed to speak because there aren't many volunteers at the assembly and most people are directly affected by these problems like they are", notes Yaqoubi from PAHC Bages. Virginia from PAH Berriozar adds: "Then we try and boost their confidence and make sure they don't feel alone. During the meeting, we hear from newcomers about their big problems but also from others who are about to solve theirs".

Seeing people in the same situation as you and who are finding solutions is key to the idea of *Sí se puede*—one of the platform's main slogans. "People choose PAH and collective guidance rather than other options because they see that it works, that some other person has managed to renew their social rental. Those small victories are also essential for the advice and support to work", points out Diego from PAH Vallekas. Of course, you can't rely on winning victories right at the beginning, but you should aim to win them—however small they are—so that their benefits can be shared.

SHARING KNOWLEDGE

It's important to be aware that advice is shared between equals because habit sometimes pushes people in the opposite direction. "We've realized that when there's a comrade at an assembly who talks like a lawyer, whether or not they are one, people approach them to discuss their case at the end of the meeting", Diego complains.

That means that members who are lawyers, like Alejandra from PAVPS (Plataforma de Afectadas por la Vivienda Pública y Social. Platform for People Affected by Public and Social Housing) Madrid, must know how to speak using accessible language and be aware of their role. "At first, they might have been more hopeful that I'd answer their questions but we've managed to break free of that dynamic. At the assemblies, queries are addressed collectively and I tend to hold back. If I speak, it's usually about a topic where it's helpful for me to provide my knowledge, but in the same way as a plumber helps when taking back a building", she explains.

Support from lawyers and other specialists can be useful for PAH but not during advice and support sessions. "We produce documents and useful materials and offer them to the movement in general. We make generic materials that can be posted on our websites and then distributed", Alejandra explains. At the advice assembly, people are pointed to these documents so they can adapt them to their case and submit them to the courts, bank or authorities.⁵

The people involved with PAH tend to be entitled to free legal aid and be legally represented by a court-appointed lawyer. But still, legal solutions often come out of the assemblies. "You go to your lawyer and tell them what they have to do, and the lawyer does it and gets a result: that gives you hope", says Felix from PAH Málaga. He explains that affected people often end up knowing more than those representing them, who aren't necessarily housing specialists. "I always joke with Alejandra that with what I've learned about the law, I'm close to qualifying as a lawyer", adds Angelines from PAVPS Madrid.

5 PAH's website has a specific section compiling a variety of useful documents: <https://afectadosporlahipoteca.com/asesoria-y-recursos>. As there are so many, PAH Barcelona has created an interactive PDF guide allowing affected people to access the documents they need for their particular case directly: PAH Barcelona (2020). *¿Conoces los documentos útiles de la PAH?* Available at: <https://pahbarcelona.org/wp-content/uploads/2020/09/Documentos-Utiles-PAHBCN.pdf> (12 December 2020).





Besides the knowledge shared and pooled at the assembly, workshops are also organized to provide extra training on legal matters or negotiating with banks. This equips participants with useful skills and boosts their confidence.

Knowledge is not just passed on but improved. As Paco from PAH Murcia notes, “the people who’ve gone through what you’re experiencing have learned but they’ve also made mistakes, so the strategy is gradually polished and people can learn from it”.

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With regard to guidance among equals, Diego highlights the importance of appreciating non-expert know-how. This is especially key in areas such as the Puente de Vallecas district in Madrid, where his PAH operates, where welfare services are very active. “Everyone who comes to PAH Vallecas has been to the social services or the local church or an NGO at some point. It’s important to appreciate that there are things we need that none of the social workers know about but you do. Things as simple as ‘they don’t answer that phone line, they answer that other one’. We need that kind of know-how at the assembly. It’s very difficult to put it in a manual because the circumstances keep changing and you have to rely on people who’ve had direct experience”. In fact, he adds, it’s not just a matter of sharing knowledge: “It’s also about people at the assembly explaining it better to you. The way everyone’s contributions are valued equally helps you understand what PAH is specifically and what an assembly is in the abstract. Mutual support isn’t just about words: you either see and feel it or it doesn’t work”.

PROVIDING SUPPORT

Mutual support among equals extends beyond the assemblies, where affected people can find others to go with them to their appointments while remaining in charge of their own cases. Escorting people is a way of tackling insecurities and language barriers, providing assistance from someone with more experience in the field or simply offering company. Although individuals accompany one another on an independent basis, it's planned at the assembly as part of the collective process.

Angelines from PAVPS Madrid remembers the first time she escorted a comrade that she didn't know previously to the bank to request social housing: "I got to the place where we'd arranged to meet and I saw a young woman on her own. We spoke a bit and I went with her in silence because I didn't know anything. At the beginning, you just go to make up the numbers but you learn things and become more empowered over time, and eventually you're able to intervene yourself".

When comrades accompany each other to appointments, personal bonds and mutual understanding begin to flourish outside the assembly. It also helps people to feel useful in a context where they are often insecure and suffer low self-esteem. "Apart from solving my case, PAH has cured me of my worst afflictions, especially insecurity. It's taught me to see life differently", says Delia from PAH Barcelona. She adds: "Often, you put your problems to one side to help others, to the point that you forget that your issue is unresolved".

According to Rosa from PAH Altea: "You should never let people suffer their problems alone. You need someone with you because your problems are still painful, even if you're very empowered". Nobody's case is forgotten and an assembly is held every six months to review everyone's situation. At PAH Elx-Crevillent, they go one step further and try to assign people to a second case as well as their own. This sometimes happens in pairs, with each partner following the other's case. "It's not that you're a particularly good person or anything, but you see how big their problem is and yours fades into the background", says Marga.



MANAGING THE EMOTIONAL BURDEN

Although PAHs are spaces of mutual support and empowerment, collective guidance also carries a burden. The assemblies can be tough. “When there are lots of bleak cases, you come home in a state. You worry about them and you go over and over how to solve things in your head”, says Chary from PAH Málaga. “We have our own issues too. Sometimes it gets messy and your case gets mixed up with others. But you have to learn to separate things and disconnect”, adds Pilar, another member of PAH Málaga.

Their thoughts are shared by PAHC Bages and many other groups. “There are cases that could have made me cry, and in fact I’ve gone home and cried sometimes, but you have to shield yourself and be strong”, says Lidia. “That also carries a danger, which I’ve experienced—you start treating certain issues as normal and your armour makes you less empathetic. One day, I came home worried that I was normalizing things. How do you build a shell in a way that allows you to keep being caring and kind as people expect when they come to us?”, asks her partner Berni after eight years of assemblies. Alex summarizes the challenge: “In truth, we’ve never stopped to talk about how this affects us emotionally and each of us has built this armour however we could. That’s a problem we should think about how to tackle collectively”.

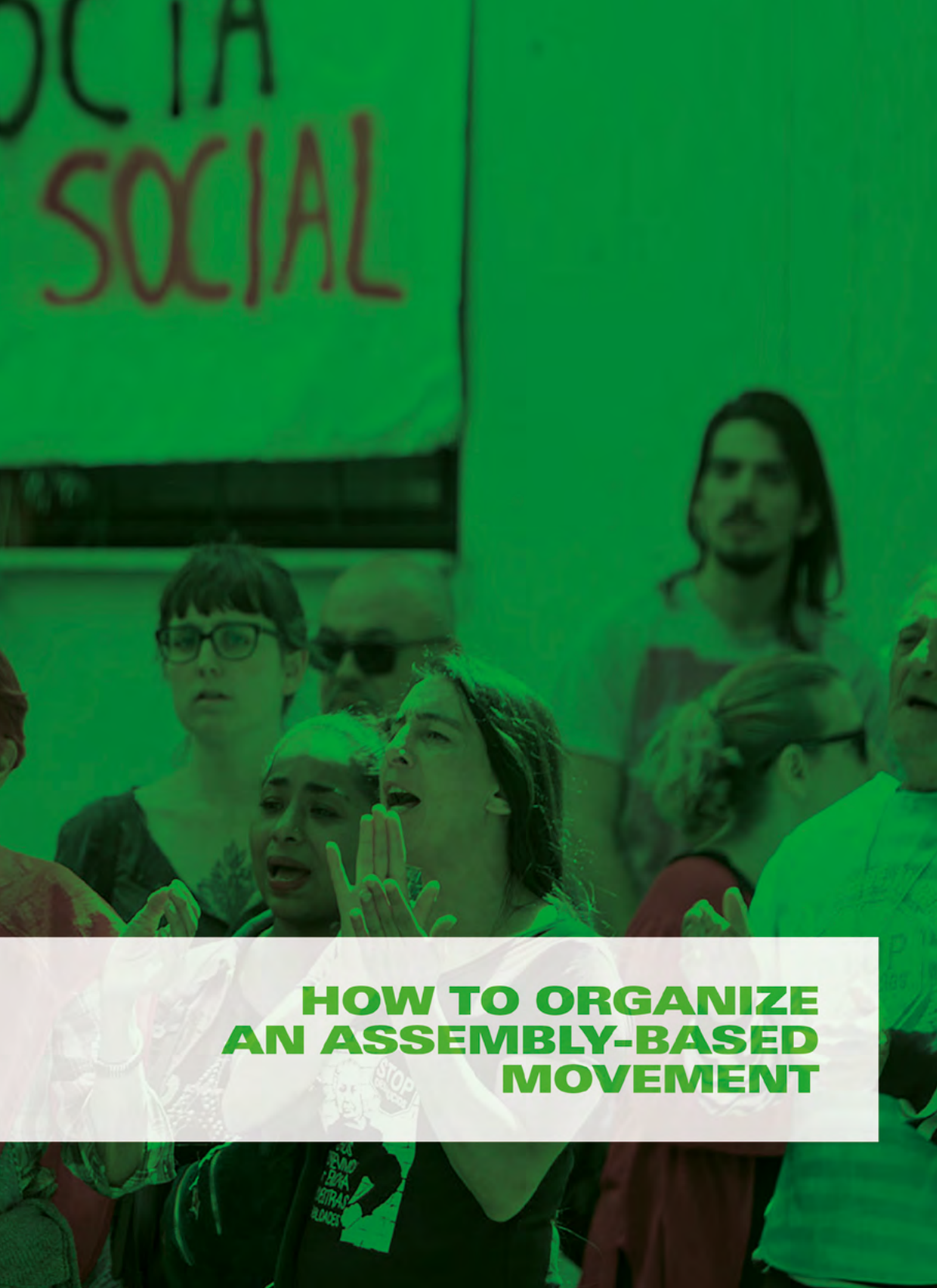
HOW TO RESOLVE PROBLEMS THROUGH COLLECTIVE ADVICE AND SUPPORT

- > Don't get drawn into assistance-based approaches and make it clear to people that they must take responsibility for their own case, as they won't have a professional assigned to them.
- > Equip people with tools so that they can work towards resolving their issue independently.
- > Create a horizontal space where guidance can be given among equals and solutions that have worked for other people in the same situation can be shared at the assembly.
- > Watch out for practices that diverge from the horizontal approach and seek strategies to minimize narratives or attitudes that position people as specialists.
- > Encourage people to accompany each other to appointments as a strategy to boost empowerment and an opportunity for learning for the person being accompanied and their companion.
- > Develop mechanisms to ensure that helping others doesn't mean you overlook your own problem.
- > Be aware of the potential emotional impact of attending an assembly where people regularly describe difficult personal circumstances.

3

Y NEGRO
QUILER





**HOW TO ORGANIZE
AN ASSEMBLY-BASED
MOVEMENT**



42 / Angelines's daily life used to be like that of many other housewives: looking after the children at home, taking the eldest to school, then shopping, cooking and tidying the house while looking after her youngest... The first time she saw an eviction being stopped was on television, although it was happening in the very district she lived in: Usera in Madrid. "Lots of people were talking about it because the police got quite violent with the people who are now my comrades. But back then, I watched and thought: how can they be throwing people around like that?", she recalls.

Angelines soon got involved in the housing movement. When her grandmother died, she went to live in her apartment—a council house from the Madrid Regional Government—and eventually managed to be officially recognized as a tenant. The difference was that her grandma paid 90 Euros a month and she paid 500. When the crisis came, Angelines was no longer able to pay the rent and the authorities threatened to evict her over her debt. Another mother at her daughter's school told her about the Usera housing assembly and that led her to PAVPS Madrid. She's still at the apartment and pays 140 Euros per month, covering the rent and the debt she's paying off as part of an affordable repayment plan.

Her life looks very different these days. "I've changed a lot. It's no longer 'drop the kid at school, shop, then go home...'; it's 'take the kid to school, do a sit in at some administrative building, stop an eviction, meet with the housing councillor or the manager of wherever", she explains. Her youngest was two when his mother began to get involved in right-to-housing activism. One day, the child was asked

at school what his parents did and he said that his dad was a builder and his mum worked stopping evictions. “My son has experienced it as a job because every day I left them at school I had something to do”.

Most PAHs don't stop at weekly or fortnightly assemblies but maintain a feverish level of activity all week, which requires a lot of organization.

Each local PAH group is autonomous and can decide how it organizes and operates depending on its local context and resources. But some basic standards are in place. The main one is that the organization must be horizontal to promote collective decision-making, sharing and disseminating information, and sharing out tasks and responsibilities. At a PAH, decisions are made at weekly or fortnightly assemblies that are open to all. Operating parallel to that are committees or work groups (which are also open) allowing specific issues to be tackled in greater depth on a more regular basis. These groups are dependent on the assembly and are only authorized to make decisions on certain matters.

At a large PAH like Barcelona, there can be up to 20 committees at any given time, although the overall structure of the organization changes constantly. The committees handle issues as diverse as organizing protest actions, selling merchandising to raise money, speaking at meetings the PAH has been invited to, chairing and facilitating assemblies, providing information through social media and the press, developing new strategic proposals, and organizing celebrations. The problem is that there's not always enough organizational muscle to keep up with such diverse activities. For instance, Jesús explains that at PAH Berriozar there used to be several committees, but now that fewer people are involved on a daily basis, most issues are dealt with directly at the assemblies.



BOOSTING HORIZONTALITY

For the horizontal approach to work, it's very important for the assemblies to be properly facilitated. This can take very different forms, from sharing the agenda in advance to creating an environment that allows all opinions to be heard.⁶

"There's a coordination team at the PAH group that takes responsibility for preparing some of the structure of the assembly so that when it happens, we have the agenda to keep us on track", explains Rosa from PAH Altea. Saskia from PAH Torrevieja explains that they put the agenda together in a WhatsApp group: "Everyone talks a bit about the issues they want to deal with and then these are addressed when the assembly begins".

Some PAH groups, like Bages and Sabadell, opt for not having a coordination committee in order to decentralize the work. Others, including Barcelona, don't have a specific committee either to organize assemblies as well as a separate coordination committee. Proposals for topics are sent by email so that the committee can send out the agenda—also by email—before the assembly. Some flexibility is allowed so that the final meeting agenda can be adapted to the needs raised by participants and items can be added to the list.

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For the meeting to function properly, it's important for everyone to know which item they're covering and how long it will last. To help out with this, it's a good idea to have all of the agenda items written on a board. "We used to find that we would finish Sunday's assembly at 11 pm. Considering that we get up at 7 am on Mondays, that had to change. But when we put a 9 pm limit on the assembly, it still worked", explains Alex from PAHC Bages. Time slots are also useful for dividing the different parts of the assembly. "We agree to stop at exactly 8 pm to deal with actions and evictions, so there are things that have to be left for the following week", says Edu from PAH Barcelona.

"One of the positives of PAH is its organizational complexity. Everything is very structured and although it's hard to grasp it all the first time you come—the committees and ways of doing things—, being clear about the structure and repeating it at each assembly allows everyone to get used to it. And over the years, people have been able to explain things they've heard before, adapting and

6 In 2014, the Catalan PAHs produced a facilitation manual based on platform training workshops with help from external collaborators: Parera, M. (2014). *Manual de facilitación para la Plataforma de Afectados/das por la Hipoteca*. Available at: <https://pahbarcelona.files.wordpress.com/2017/05/1manualpah-cast.pdf> (12 December 2020).

passing ideas on”, adds Edu. It’s also very important to take minutes of all the discussions at the assembly and make them available for consultation.

The facilitator’s role is not easy. They must be alert and make sure that everything proceeds according to the plan, while ensuring that everyone can express their opinion. Edu is grateful that his whole assembly shares a kind of sign language. “As a facilitator, it’s difficult for me to ask people to stop but the signing helps because if someone gesticulates to show that the person is going on and on or has gone off on a tangent, I can ask them to get back to the point. Sometimes, when the issue provokes a lot of discussion or leads us into a different discussion altogether, we suggest parking the topic and putting it on the agenda for a future assembly”.

Signing also allows the facilitator to take the temperature of the meeting, as the platform aims to avoid votes and seek options with an overall consensus. “PAH has taught me to respect different opinions because it’s very hard for everyone to agree at a meeting of 60 people. We do what’s decided at the assembly, even if I don’t agree with it”, explains Delia from PAH Barcelona. “I often say things that go against what everybody else thinks. I don’t hold back, but what I’ve learned is that if people don’t agree, I’m not going to get annoyed”, adds her comrade Francisco.



COLLECTIVE INTELLIGENCE

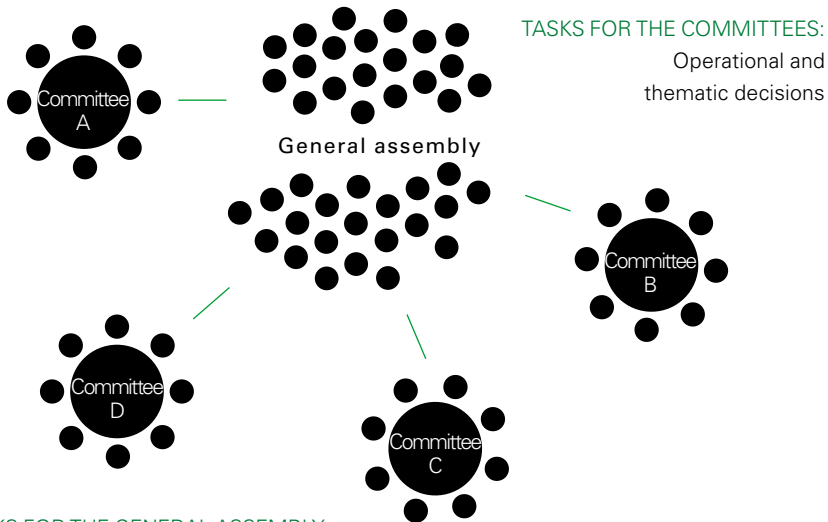
The platform aims not only to respect diversity but also to value it. “The main thing that PAH has shown me, personally, has been the practical potential of collective intelligence”, says Santi from PAH Barcelona. “It’s astounding how much things can change when it’s not just a handful of people thinking and things are opened up to everyone. Debates arise and you don’t even remember who contributed what. Sometimes you see an item on the agenda and you think you know exactly how to do it but then people start talking and you realize that what comes out of the assembly is much stronger than what went in”.

Marcia from PAH Barcelona adds: “The fact that there’s no leadership or coordinator encourages people to get involved and take on a role, especially women, who often facilitate the committees. The platform has a way of boosting our strengths and building something together that empowers women”. “When you come with a housing problem, you have low self-esteem and think you’re worthless and don’t know anything. The assembly makes us feel important and that our viewpoints should be taken seriously, and that’s really special”, says fellow group member Lucia N.

46 / Despite this, it’s a constant challenge to stop hierarchies from developing. Any organization can produce leaders and this is not necessarily negative, but it’s important to be aware of their existence so that they don’t distort the horizontal approach to the movement. “The most empowered people or the ones who dedicate the most time to PAH used to make a group and sit in the same place, next to the board, so we suggested that the same people didn’t always sit there”, says Edu. It’s no good sitting in a circle instead of in lines if all the knowledge seems to come from the same part of the room. Likewise, Edu suggests that someone with lots of responsibilities, like acting as spokesperson or being involved in several committees, shouldn’t also chair and facilitate meetings.

“The assembly has a lot of potential and has worked well but it’s also at risk from polemicists and manipulators, from people who might want to take advantage of PAH’s collective strength for their own gain”, warns Alex from PAHC Bages. “It’s the assembly itself that draws the line and reacts when someone does weird stuff. But that risk is always there and sometimes it’s self-limiting”. His comrade Bernat explains: “Like it or not, there are people at PAHC who provide a degree of leadership in certain processes, and sometimes they have

been asked for a more central role and it's these very same people who have reminded others that the platform is assembly-based". Maintaining horizontality is thus an ongoing challenge that groups must remain alert to.



- Strategic decisions
- General organizational decisions
- Coordination of committees
- Operational decisions on cross-cutting matters

ADAPTING ALL THE TIME

PAH is always attentive to any changes required, whether they're simple or major. "Of course, roles emerge at the assembly but we don't have a group of people in charge. Decisions are made collectively and that makes it much easier to re-examine them because it means questioning decisions made by everyone rather than a particular group of people", says Santi from PAH Barcelona. "If the welcome assembly needs to be changed, we do it; if lots of squatting cases start arriving, we look at how to respond to them. We've learned how to adapt to different circumstances and I'd say that's why we've lasted so many years", he goes on.



“Sometimes, issues emerge when we’re having a drink in the bar after the assembly. What we do then is comment on it the following week and suggest a change, and if lots of changes are needed, we call a plenary assembly and spend a whole Saturday thinking how to modify things”, explains Berni from PAHC Bages. Although decisions are made at the assembly, informal meeting spaces are vital for creating bonds and for raising concerns.

Some changes come not from the assembly itself but from external considerations. When indebted people’s apartments belong to banks with local HQs, it’s possible to hold protests, but when they’re owned by global hedge funds, the situation is rather more complicated. Many PAHs now have specific committees to propose longer-term strategies to the assembly. There are also training committees that allow participants to organize workshops to cater to needs that have arisen at the assembly.

ORGANIZING WITHOUT RESOURCES

The ability to adapt is especially important in a movement with minimal resources. Very few PAHs have their own premises, so most have almost no structural expenses. “We operate with very low costs. We tend to work in outside premises, either public facilities or venues belonging to other social collectives”, explains Paco from PAH Murcia. Expenses include printing posters, making banners and buying megaphones, but these are paid “from merchandise sales or donations. At our assembly, we keep a money box on the table and each of us makes a contribution within our means. That allows us to operate because there’s nobody who’s paid or any expenses of that kind here. What there is plenty of willingness among people to give up their time”, concludes Paco.

Collective guidance and organizing at assemblies have allowed PAH to operate without paying for professional support. Both mechanisms have been crucial to its survival on minimal funding.

But that doesn’t mean that involving professionals is incompatible with the PAH model. PAH Vallekas, for instance, was able to have a full-time employee for a while thanks to members’ contributions. Other PAHs also receive support from human rights organizations, which release their teams for part of the working day so that they can actively support PAH. Other people come to PAH to do research and get involved as part of their academic work. Nevertheless, these examples are few and far between in the movement and tend to be subject to internal debate.

One thing is clear though: if someone is able to devote more time to the platform because they're directly or indirectly paid to do so, they don't have any more power over decision-making or act as a coordinator: PAH decisions are always taken at the assemblies.

BUILDING A SENSE OF COMMITMENT

To keep growing, taking action through disobedience, coming up with new ways to organize and protect members from burnout, one of PAH's main challenges is to encourage affected people to get involved with the movement beyond their own case. "What pushes you to stay is continuing to fight for other families in a similar plight to you, because you remember how much you cried when the letter about your eviction arrived. That makes you want to stay and fight for things to change because you become aware of all the injustice that's out there", says Angelines from PAVPS Madrid.

Bonds are often nourished in informal spaces. In Barcelona, for example, the group has a Telegram group called PAH Familia (PAH Family). "After people have attended one or two assemblies, we try to incorporate them into the group. It's a way for everyone to find out about things like evictions and actions, as well as birthdays", Francisco explains. It isn't a decision-making space or an official communication channel because those things already exist; it's a more informal mechanism involving around 200 people. "I think it works well despite everything, because sometimes you even receive notifications from the group at 1 am!", Francisco says, resignedly.

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Maria Antonia from PAH Cardedeu, a municipality of 18,000 inhabitants, thinks it's easier to build relationships at smaller PAHs: "Fewer cases are managed than in a large group and relationships are more personal. You know more about how people feel, what's happening with their children, whether they have other problems beyond housing...". But although she values the role of small platforms in helping people feel less alone, she also points out that "they have a downside, which is that it's harder to get people to take on responsibilities for things in small groups".

"At the beginning, PAH thought a lot about language, images and clear messages. That helped us reach out to people who had never been involved in any movement and who had very little social relationships, because we're shut up in our houses and barely even say hello to our neighbors", says Emma from PAHC Sabadell. "For many people, PAH was the first time they'd joined an organized mutual aid



group where you get to know a lot of people and help each other out. This creates a 'PAH identity' where you feel part of a big family that's always there when you need it". Very often, it's that feeling that explains why people still go to assemblies, years after joining the movement.

Some people still feel like part of the movement despite no longer participating. "There are people who haven't been able to come for four years, for whatever reason, but still feel part of PAH. Sometimes, they ask us if they can help and I think there are people who'll never stop feeling PAH because they're so grateful, not just for resolving their material issues but because the organization has brought wider change to their lives", states Jesus from PAH Berriozar. But he warns: "There are also people who treat PAH as if it were an investment bank: they never come, but if they need something they turn up".

Several groups agree that only a small number of the people who come to PAH end up developing a real bond. But they also share the view that they'd struggle to hold assemblies with thousands of people if everyone who's come to the advice and support assemblies had stayed. Another challenge facing the platform has to do with changes in the housing issues it deals with. When most people came with mortgage problems, they were usually caught up in a slow legal process and it was easier to develop bonds in the time that they spent at the assemblies, which was often more than a year. Now that the toughest years of the mortgage crisis have passed, most people affected by housing issues have problems with renting or squatting. Processes in these areas tend to be faster and PAH must constantly reinvent itself as a result.

HOW TO ORGANIZE AN ASSEMBLY-BASED MOVEMENT

- > Make decisions at open assemblies and organize work in committees or working groups that answer to the assemblies.
- > Organize the assembly by sharing the agenda in advance, displaying this information at the meeting and establishing a time limit for each item.
- > Facilitate discussions to accommodate the full diversity of positions at the assembly while also moving through the agenda, being clear when a discussion is urgent or should be revisited another day.
- > Respect dissenting voices and value collective intelligence as a way of reaching more developed conclusions than the positions that any individual could reach alone.
- > Promote decision-making by consensus instead of always voting to choose the option with the most support.
- > Be careful to avoid or counter hierarchical relations that might undermine horizontal decision-making.
- > Question the platform's strategies and organizational methods whenever necessary to tackle emerging problems or challenges.
- > Create spaces for people to meet up and interact in to strengthen long-term bonds between members.

4

To Aboyo
All Things Social
PAH

MATTARO

STOP





HOW TO BUILD A DECENTRALIZED MOVEMENT

“We were at the 15-M assembly here in Segovia and many of us were already activists in other movements—in my case, pacifism and feminism—but as time went on, the 15-M movement in Segovia began to dissipate and as PAH’s people’s legislative initiative came together, we set out to collect signatures”, recalls Sole. She didn’t have any housing problems herself but some of her friends did and her son’s girlfriend had lost her home. “From the moment we got involved with the people’s legislative initiative, we said: ‘Let’s create a PAH group’, we need one.”

They got in touch with their nearest platform in Valladolid, where they were told how the movement worked and they were put in touch with the national network of platforms. “We made leaflets and began to make our presence known on the streets every week, and people affected started to come. At the start, there were many cases and we had to learn as we went along, but the Barcelona, Murcia and Valencia PAHs gave us plenty of help through the mailing list, with the online documents through the mailing list, and with every problem we faced, we learned a bit more”, she says.

PAH was founded in Barcelona in 2009, gradually taking on cases from all over Catalonia. Over time, more platforms were created and the 15-M led to a boom, with dozens of PAHs founded all over Spain. PAH Murcia was one of the pioneers, before any kind of national coordination was in place. “We were a group of people who’d always been involved in social activism here in Murcia, and from the end of 2009, friends began to tell us that the bank had evicted them and we went to PAH Barcelona for answers. We called the number listed online and they made us get involved”, recalls Paco.

“In the early days, all you needed to do to set up a PAH was choose a place, date, time and frequency for the meetings and people would start to come, but over time we’ve developed a mentoring process”, explains the long-standing member. With time, growth and some conflict, the movement developed a series of basic operating guidelines, which they refer to as their “red lines”. The document states that support from a nearby, established PAH is required to create a new local PAH group. The more experienced PAH is responsible for teaching the new PAH group about the movement’s day-to-day operations, supporting its first assemblies and answering questions.⁷

7 The document referred to by the movement as its “red lines” was adopted at the National Assembly in July 2015 after months of discussion. Platform for People Affected by Mortgages (2015). *Criterios básicos de funcionamiento de una PAH*. Available at: <https://afectadosporlahipoteca.com/wp-content/uploads/2019/06/CRITERIOS-BASICOS-FUNCIONAMIENTO-PAH-L%C3%8DNEAS-ROJAS.pdf> (12 December 2020).

A DIVERSE MOVEMENT

Although the scope of PAH is usually local, there are different realities. For example, Bages covers a whole area through a platform and PAH Segovia goes beyond and serves the entire province. In Madrid, however, platforms operate in different districts of the city and there are even platforms specializing in specific types of cases, such as the Platform for People Affected by Public and Social Housing (PAVPS).

By producing clear operating guidelines, collectives can be incorporated into the movement regardless of whether or not they call themselves PAHs. “The red lines contain very important principles, such as a horizontal approach, non-partisanship and no-cost assistance, which we must all comply with, but no matter what you call yourself, you can join the national network of PAHs if you fulfil these requirements”, explains Toñi from Stop Desahucios Móstoles. This is the case for many platforms in the Madrid region—including Stop Desahucios Móstoles, which came out of the 15-M movement—that comply with the operating guidelines for PAH groups despite not using the platform’s name.

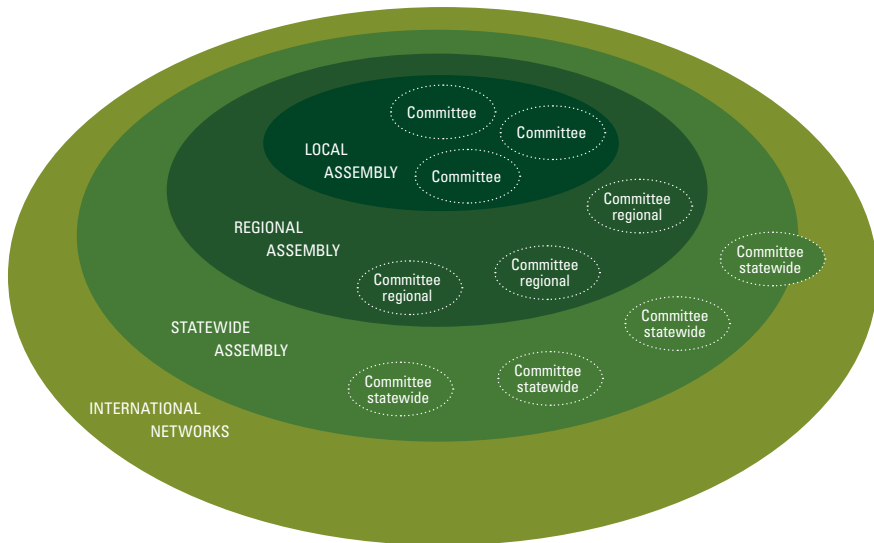
Beyond fulfilling these common requirements and sharing a structure as a movement, “each platform has its own characteristics, depending on the people who created it, the type of community, whether it’s a large city or a small town, the venue where it meets, and the PAH that mentored it”, says Emma from PAHC Sabadell. “For example, we began to receive cases from Bages here and we went looking for people that we already knew to tell them that a PAH was needed there. That’s why PAHC Bages was created in the image of PAHC Sabadell and is quite similar, as we already had quite a bit of experience of success and failure and we passed that on”. This is even reflected in the acronym, although PAHC Sabadell uses the name Platform for People Affected by Mortgages and the Crisis, whereas in Bages the name is Plataforma de Afectadas por la Hipoteca y el Capitalismo (Platform for People Affected by Mortgages and Capitalism).

Ultimately, each PAH focuses on the parts of the movement’s action and narrative that are best suited to its needs: class, human rights, anti-capitalism, legislative proposals, social unionism, citizen lobbying... These issues are all encompassed by the PAH movement and each assembly adapts them as they see fit. Without that autonomy and diversity, the movement would have been unable to grow the way it did. Despite this, all groups share the principles of a horizontal approach, non-partisanship and no-cost assistance, and aim to provide solutions for families at risk of homelessness week after week through collective guidance and civil disobedience.



“In such a large movement, there are different ways of looking at things but I believe that since PAH was founded we’ve learned to be quite generous, give in sometimes and go our own way a bit more within the limits set by the movement, because at the end of the day we share a political objective. If the aim is to bring people in, to reach a lot of people, for them to realize how the system works and fight to change it, then we welcome those differences”, concludes Emma.

ORGANIZATIONAL AND DECISION-MAKING AREAS



LOCAL

Autonomous assemblies with freedom of organization and action.

They are limited only by the general guidelines for the movement drawn up at the statewide assembly.

Participation in other organizational levels is dependent upon participation at a local assembly.

REGIONAL

Space for coordinating matters affecting all platforms in a region, such as joint campaigns or political processes

Mediates in conflicts between assemblies or conflicts that can't be addressed within a local assembly.

STATEWIDE OR NATIONAL

Space for coordinating all the platforms.

Sets out the general guidelines for the movement that all assemblies must follow.

Organizes and coordinates statewide campaigns and political processes.

INTERNATIONAL

Space for participation and dialogue by the platform at the international level.

Depends on the decisions made at the statewide assembly and is organized via a committee.

OPEN SOURCE

Just like the useful documents for people with housing problems produced by the movement, PAH shares its source code publicly and openly. The operating guidelines, logos and campaigns, communication protocols, assembly handbook and adaptations of famous songs to be sung at demonstrations with lyrics from different PAH groups can all be found on the website.⁸ Making the source code widely available promotes decentralization, as anyone can access the information without a technical team or coordinator being required to respond to each request individually. These materials are useful not only for PAHs, but for other people or groups who want to make use of them. Decentralization also allows each assembly to produce its own tools and share them once they've been proven to work. That's how the first PAHs were launched after the movement was founded in Barcelona. "There was a lot of trial and error; Barcelona told us how they did things, but you didn't have to do it the same way", recalls Jesús from PAH Berriozar.

"We want people to organize by themselves while taking advantage of the tools that have been created", explains Diego from PAH Vallekas. "It's a given now that the Stop Desahucios movement is nonviolent, but that's because the Barcelona people decided it should be that way. That's been replicated because it works. But if the movement had begun with a variety of groups debating the use of violence instead, we'd never have agreed on anything", he says. "They knew from experience that it worked, and having a common structure makes it easier for that knowledge to be conveyed more organically".

Beside the materials made available to the public, there are also internal channels for sharing knowledge and dealing with more specific issues. Once a new PAH's mentoring is complete, they're added to the national mailing list with all the other PAH groups in the country. The list doesn't include personal email addresses, only addresses for the platforms, and what's written there has to be on behalf of the assembly. "Email is a way of sharing knowledge, because there will always be someone who says they're in contact with a specific bank, who's looking for a

8 The materials are very diverse. The PAH songbook includes links to the original songs and lyrics adapted to reflect the platform's grievances, as well as links to performances by PAH members, often at bank branches: Platform for People Affected by Mortgages (16 April 2014). *El cancionero de la PAH*. Available at: <https://afectadosporlahipoteca.com/2014/04/16/cancionero-pah> (12 December 2020). As for graphic resources, there's a guide to creating Stop Evictions symbols for use at demonstrations: Platform for People Affected by Mortgages (2012). *Instrucciones Plantilla: Stop Desahucios*. Available at: https://afectadosporlahipoteca.com/wp-content/uploads/2012/01/Stop-Desahucios_Desnonaments_Eviictions_plantillas_70x70cm+instrucciones.pdf (12 December 2020).



way to contact a different bank, or who wants to share something very specific, like they've come across a bullet mortgage and want to know if anyone knows what that is", says Jesús.⁹

As well as committees within PAH groups, other committees operate at the regional and national level. Beyond their specific goals, these spaces are intended for sharing knowledge directly through constant communication via Telegram groups. "I'm on the National Communication Committee and when I have any questions I say so and I immediately get an answer from someone from another PAH explaining how they do it," says Maria from PAH Segovia. "Although a smaller assembly like ours gets fewer cases, there are many different cases so it's vital that we coordinate with other PAHs and continue to learn from what they do", adds Sole.

MULTI-LEVEL ORGANIZATION

The need for coordination became clear as soon as the movement began to grow. "Many groups focus solely on their local area, but we understand that we have to shift from local to global," says Santi from PAH Barcelona. "We knew we wanted to change the law and to do that we have to be a national movement. That's why we maintain these spaces for regional coordination, which allow us to work nationwide". There's also an International Committee to take PAH's struggle beyond the borders.

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The first level of organization between PAH groups is regional. Territorial coordinating groups meet every month or two at an assembly. They have their own committees, which can be used to prepare joint campaigns and strategies or act as intermediaries when communicating with the authorities, as responsibility for housing policy falls within the scope of the autonomous community.

Regional coordination is not always easy and not all regions have a coordinating group. Small regions with many platforms, such as Catalonia or the Madrid region, are very different from larger regions with fewer assemblies. "Andalusia is a huge region, so it's difficult to get from one side to the other, especially when the transport links are so bad and it's so expensive", explains Chary from PAH Málaga. There's also the question of the platform members' personal circumstances, as

9 Based on experiences at a conference organized in July 2012 by cultural and free software collectives Xnet and Communia, a handbook of good practices for the PAH mailing list was compiled: @tekno-social 2013. *Manual para buen uso listas correo PAH*. Available at: https://afectadosporlahipoteca.com/manual_pah (12 December 2020).

Asun points out: “If they told me ‘we’re going to Seville’, I’d love to go but I just can’t afford the trip, we’re all stretched to our limit”.

Nationally, PAH holds a face-to-face assembly at least every four months and this is the movement’s main decision-making space on organizational or strategic issues and national campaigns. At these events, consensus decisions are prioritized although each local assembly, which can send multiple representatives, is entitled to cast a vote. Discussions are broadcast online for people who are unable to travel. People were initially allowed to participate remotely, but this option was abolished as it led to conflicts and debates in parallel to the discussions taking place among the people who were physically present.

A coordination committee sets the agenda well in advance so that local assemblies can discuss it, taking into account the fact that they meet once every one to two weeks. “The aim isn’t for someone to come from each place to debate, but for each person to present the consensus that their assembly has reached so that we can try to reach an overall consensus”, explains Ricardo from PAH Barcelona.

The assembly decides on the creation of on the creation of statewide committees (at national level), that work for the movement as a whole. Some are more structural in nature, such as those working on communication, legal issues, international relations and strategy. Others relate to specific problems or campaigns, such as rental problems and vulture funds, or specific campaigns, such as *Obra Social*, which occupies empty buildings.

The statewide Coordination Committee meets online every two weeks, bringing together representatives from the regional coordination bodies and from each of the committees. Its role is to deal with urgent issues affecting the movement that can’t wait until the next national assembly, as well as to coordinate and encourage the committees and regions and prepare for national meetings. Individuals aren’t allowed to participate in this committee for more than two years but rotation is promoted so that there’s always someone with experience.

The other committees are open to anyone who’s been chosen by their local assembly to participate once the committee reviews and approves the request. “A committee is an autonomous workspace; we work on a number of day-to-day issues that demand a fairly quick response, and then at each national assembly we evaluate the work carried out”, explains Maka, who represents PAH Barcelona on the International Committee. “Then there are some decisions that go beyond





the committee and there's a need for obtaining approval from PAH, which would ideally go through the assemblies, for example, when we decide to take part in a legislative initiative at the European level. That needs to be decided at a national assembly".

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How do you know when an issue is no longer a matter for the committee and must be taken higher? That depends more on collective intelligence than on formal mechanisms. "I think the fact of having 16 people on a committee is that you can have collective thought; it's never one person's decision, but you have people who've been in PAH for a decade and a fresher take from more recent arrivals, as well as people from different assemblies and perhaps different committees, who are in contact with 20 other people," says Maka.

Santi from PAH Barcelona and the International Committee stresses the importance of digital tools in maintaining this coordination. Many of these tools, which include conferences on Mumble allowing national committees to meet regularly, have been inherited from the 15-M statewide coordination effort. "The Telegram group where we stay in touch is the most obvious, but shared documents where everyone feels they can contribute are also important; the idea isn't that one person writes the document but for these tools to allow us to socialize the work and share it from the outset," he says.

MOVEMENT STRENGTH

As well as a shared focus on national projects such as legislative change, it's very important for the movement to be well-structured to strengthen local PAH groups. This can bring personal benefits for platform members. For Gabriele from Barcelona, one of the most exciting moments at PAH was the first national assembly he attended, which coincided with the platform's tenth anniversary: "It was really inspiring to see that beyond Barcelona there was a whole movement snaking across the country and to meet all those people".

For Marga from PAH Elx-Crevillent, her connections with her colleagues from the Valencian coordination committee are very important: "Besides virtual contact, the in-person contact we have is key because we're friends rather than comrades, we care about how the others are doing and there's quite a connection between the different PAHs". The platform has had some very memorable gatherings. In 2013, around 800 people from PAH Catalonia and other parts of Spain spent a night together to stop an eviction at an apartment block in Salt that housed 36 people, including 17 children, who didn't have any alternative housing.¹⁰

Beyond the personal level, coordination can also amplify local demands. For example, PAH Segovia had a problem with the City Council, which refused to register two families who were squatting. "The mayor received messages from Majorca, Málaga, Barcelona... That's one of PAH's biggest strengths", says Sole. Her comrade María explains the mechanism: "We prepare a document explaining what we're asking for, our objectives and our schedule for the campaign, and all PAH groups work towards that. Everyone participates, like a comrade from La Rioja who made us a few memes to publish with the campaign; one day it's for your group's campaign and the next day it's for another".

It's the same with negotiations, where groups share contact details for representatives of different banks if they don't provide a solution at the local branch. Lobbying actions operate on a similar principle. "Once we went to the bank here in Málaga to support some friends in Granada; another time, the Seville group was taken to court for stopping an eviction and we went to protest outside the courthouse in Málaga", notes Chary.

10 PAH fitted out the block next to the squat, which was also empty, to host activists and organized a dinner and a concert night. In the morning, a decision from the European Court of Human Rights halted the eviction. The platform released a video summarizing the day: Platform for People Affected by Mortgages (2013). PAH vs SAREB: Crónica de una Victoria. Available at: <https://youtu.be/LzDLk1R22Sc> (12 December 2020).



Besides supporting other PAH groups, there's also a high level of participation nationwide in campaigns launched at the national or regional level. "These national campaigns might kick off with one central action but they're then developed in each region; not just in regional capitals but in each town, so, for example, when we've campaigned to submit motions to city councils, PAH groups in small towns can go along and demand that they use their powers to take action", explains Paco from PAH Murcia.

It's not always easy to organize the movement and there are often differences of opinion, but the platforms believe it's all worth it in the end. "Of course, because of our differences, we could have opted to stop calling ourselves PAH and be the Sabadell Housing Movement instead, but that comes at a cost," says Emma. "We're proud to use the name PAH because of the history of the movement and it's useful for reaching more people, because they've seen it on TV and at one point everyone had heard of PAH. That makes you seem more legitimate in the eyes of people, institutions and banks".

HOW TO BUILD A DECENTRALIZED MOVEMENT

- > Encourage the creation of new groups able to operate autonomously and provide decentralized support by appointing a nearby group to help them.
- > Establish clear, simple, flexible guidelines indicating how the movement should operate that have been agreed by members.
- > Publicly share the information and resources required to run a group.
- > Share the tools produced by each group based on their experiences.
- > Create virtual spaces for sharing questions and experiences allowing groups to advise each other on a daily basis.
- > Coordinate at different administrative levels to meet different needs.
- > Hold a regular assembly where debates arising in local groups and autonomous working committees can be shared.
- > Leverage digital tools to facilitate collective work that everyone can participate in simultaneously across regions.
- > Amplify and support local groups' campaigns and grievances to demonstrate the movement's strength.
- > Tackle any differences with generosity by prioritizing shared goals.

5





HOW TO SAFEGUARD RIGHTS THROUGH DISOBEDIENCE





Stopping evictions is perhaps PAH's most well-known activity, but the movement only began to use civil disobedience out of necessity. Foreclosure processes tend to move slowly and a series of problems must be resolved before eviction is imminent. But in 2010, Lluís came to PAH Barcelona after receiving a date for eviction from his house in La Bisbal del Penedès. He was desperate, claiming that he'd rather fill his house with butane canisters and blow it than hand it over to the bank. At the platform, they understood the need for an alternative solution.

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The platform's founders realized that at some point they would have to start using direct action to stop evictions, but they didn't think they'd be capable of it... until they were forced to. To stop Lluís's eviction, they armed themselves with a strong narrative, echoing the legal and ethical arguments against eviction, and an energetic communication campaign that included signs and banners, media coverage and a recording of the action.

The comrades knew they had to avoid violence, but when the judicial delegation arrived, they refused to move away from the entrance. There was little that the two police officers at the rally could do, so the eviction was postponed. Two days

later, PAH released the video of the demonstration, providing proof of what would later become one of the movement's slogans: *Sí se puede*¹¹.

HARNESSING LEGITIMACY

Civil disobedience to stop evictions became part of PAH's regular activity. "What we have to do to stop evictions has become so normalized that when we talk about it at the assembly, we don't speak in terms of 'we're engaging in civil disobedience', although that is what we do, and perhaps we should reflect more on that", ponders Berni from PAHC Bages. "PAH emerged at a time when thousands of evictions for mortgage defaults were taking place and the issue affected a lot of people who thought they were middle class; in the public discourse, everyone saw that this was something dramatic and unfair", recalls Emma from PAHC Bages. "The fact that in this context, a group of people spoke out to draw attention to this injustice and engaged in nonviolent but active civil disobedience led to the success of the PAH model and its acceptance within society", she concludes.

To ensure that the platform's civil disobedience continues to be successful, it's vitally important for it to preserve that legitimacy. That means being able to justify each and every action as legitimate. Although it will sometimes react to emergency situations, PAH only takes action on evictions affecting people involved in the platform. At their assemblies, PAH groups make it clear that they're not an eviction prevention service, but that they work on the basis of mutual support and only try to prevent evictions if the people being evicted do not have alternative housing.

Beyond the general idea behind these actions—to resist peacefully at the entrance to the building to prevent the judicial delegation from entering—, they must be carefully planned and roles assigned to make sure everything runs smoothly. If there are minors in the family's care, a solution must be found to ensure that they aren't in the house at the time when the eviction is scheduled. It's very important to support the family, who might be out on the street with their comrades or prefer to resist from inside their home. It's also very important to remember

11 Platform for People Affected by Mortgages (14 November 2010). La PAH impide un desalojo. Stop Desahucios! Available at: <https://youtu.be/FwrPYc1Uzwwg> (12 December 2020). A few months later, the platform was stopping evictions on a regular basis and their green T-shirts and "Stop Evictions" symbols became commonplace, as the video of a later demonstration shows: Platform for People Affected by Mortgages (19 June 2011). Stop Desahucios! VII- 3 desahucios bloqueados. Paremos el del jueves 1 de septiembre!! Available at: <https://youtu.be/keECLmhimwE> (12 December 2020).



that the action revolves around their interests and they must be kept informed of what's happening and able to make decisions when necessary.

Outside, the aim is to keep people's spirits up while they wait for the judicial delegation to arrive, which might take the whole morning. It's important to have people to energize the protest in creative ways and give directions if necessary. Although people can move around, someone must be responsible for making sure that the door is always protected. It's also important to decide who will be in charge of communicating with the authorities and the media in advance, rather than leaving it to be decided on the spot.¹²

The movement's relationship with the media and its social media presence are also very important, as they are tools that can be used to amplify PAH's demands and reinforce its legitimacy. Groups should also plan in advance how to communicate the action, its purpose and its legitimacy, preparing the affected person to deal with the press when necessary.

EMPOWERING ACTIONS

PAH has an extensive repertoire of actions that goes far beyond stopping evictions. In fact, stopping an eviction is not usually the definitive solution, but a postponement that should make it possible to seek an answer to the problem. This might require action against financial institutions, public authorities or water, electricity and gas companies. As well as taking action on specific cases, big demonstrations are also called to draw attention to the institutions responsible for the problems faced by many families.

"I remember the first time we occupied a bank, back in 2010 or 2011. We occupied Caixa Catalunya and the riot police came to kick us out; that was ecstasy, a real high, and then the fear disappeared," says Delia from PAH Barcelona. "The fact of protesting inside a bank with 50 people is really fulfilling, it takes away your fear and it's as if it empowers you all of a sudden." Many people emphasize the strength of collective action; sometimes the mere fact of covering a bank with posters condemning its actions is very powerful. "Wallpapering is a high, an outlet

12 15-M led to a boom in actions to stop evictions and a short time later PAH published a paper explaining the methods it used. Although the strategy has since changed, it's still useful as a reference: Colau, A. (2011). *Cómo se para un desahucio. La experiencia de la Plataforma de Afectados por la Hipoteca*. Available at: https://afectadosporlahipoteca.files.wordpress.com/2011/07/como-parar-desahucio_a-colau1.pdf (12 December 2020). English version (*How to stop an eviction. The experience of the Plataforma de afectados por la hipoteca*) available at: <https://traduccionesindignadas.files.wordpress.com/2015/01/how-to-stop-an-eviction-final.pdf> (12 December 2020).

for your rage; you can take out all the hatred you've built up inside and stick it all over the institution", says Juan Luis from PAH Torrevieja.¹³

That's where the festive tone and creativity of PAH's actions comes in. Even if you're protesting about a very difficult issue, you have to make room for joy.¹⁴ If you occupy a bank, you can use the leaflets that are there for anyone to take as confetti and play music or put up balloons and banners. "It wiped away my fear of the bank when I saw how all the employees could leave and the office would be left alone, occupied by activists", says Juan Luis. PAH manages to paralyze the bank's activity without confronting anyone or even directly hindering its work. The movement's actions are simply intended to make its presence felt because the bank is unwilling to continue its activity in these conditions.¹⁵

Of course, everyone experiences these actions in their own way and that's why some groups in Madrid organize what they call "fear workshops". "These are workshops for people to learn how to act during an action, how to avoid losing their temper or falling for police provocation, how to rely on colleagues... In short, how to overcome yourself so that you can go to the protest even if you're afraid, because nothing is going to happen to you in 90 percent of the cases", explains Alejandra from PAVPS Madrid.

It's also important to think about how to look after people in these protests. This can be done, for example, by warning when there's a possibility that the police will come to carry out an eviction and recommending that people in an irregular administrative situation stay away to avoid unnecessary risks. "Besides that, they tell you how to act or how to hold onto another person so that they don't hurt you if they're trying to remove you by force," adds Francisco from PAH Barcelona.

13 PAH designed stickers with the slogan "Este banco engaña, estafa y echa a la gente de su casa" ("This bank tricks, scams and throws people out of their homes") for each platform to print and stick to local banks, as they did in Lanzarote: PAH Lanzarote (2013). Acción Bancaja/Bankia Playa Blanca. 5 July 2013. Available at: <https://youtu.be/6MgM1EVGc3M> (12 December 2020). Wallpapering often involves sticking posters to windows with glue, as seen in the video in the following footnote.

14 A festive atmosphere can develop during this kind of action, offering an opportunity to record a video like this version of the song from *The Fresh Prince of Bel-Air: Platform for People Affected by Mortgages* (28 June 2016). Rap de la PAH. Available at: <https://youtu.be/w1PKRhk2Y6c> (12 December 2020).

15 One example is this occupation at a Bankia branch in 2013 to demand the cancellation of an affected person's mortgage debt when they hand over their property: Platform for People Affected by Mortgages (7 April 2013). PAHbcn presenta: Acció a Bankia. Available at: <https://youtu.be/vtjMSTIOkqY> (12 December 2020).





SAFEGUARDING RIGHTS

PAH has managed to stop most of the evictions it has demonstrated at, but on the occasions when it doesn't succeed, the affected person mustn't be left in the lurch. In these cases, disobedience is about guaranteeing rights rather than simply preventing rights violations. The most obvious example is *Obra Social*, a PAH campaign that takes the name of the social projects launched by the very institutions that evict vulnerable families and consists of rehousing families without alternative housing in empty buildings belonging to financial institutions.

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When the campaign was launched, it focused on opening up the apartments that the families had been evicted from, but this wasn't always possible. "We're committed to recovering entire empty blocks and rehousing families from our assemblies there who haven't been given an alternative, because an entire block is easier to collectively defend than scattered apartments," says Emma from PAHC Sabadell.

The practice of occupying empty blocks has a long history among social movements, but PAH's legitimacy within society also comes into play here.

"Some of us talk about *okupación*¹⁶ (squatting) because we think we need to break the stigma and that our background is in the squatters' movement. But it's true that in public opinion, there's a certain image of squatting involving young people with a particular appearance. So we decided to talk instead about 'recovering' apartments or blocks", explains Emma. The term "recovery" aimed to highlight the fact that the properties had already been financed through public aid and payments from families who had lost their homes. "The idea was to focus on something legitimate: banks have been evicting families via abusive mortgages and malpractice, and the apartments couldn't be left empty while there were homeless families who were calling for access to social housing," she adds.¹⁷

"The *Obra Social* campaign was shaped by political differences within the movement; PAHC Bages and Sabadell advocated calling it *Okupación* (Squatting) but Barcelona told us no way, and that led to debates within the movement that helped us to find a compromise and made it a very horizontal, intersectional campaign", recalls Berni from PAHC Bages. "I think that explains why we've been able to do very radical things like occupying more than 50 blocks, using a peaceful and everyday language".

The movement's legitimacy became clear after a television show that was aired during prime time recorded hooded people opening up one of the seven blocks squatted in Bages and the action was met with broad social acceptance.¹⁸ "There is a downside, which is creating a divide between PAH squats and squats that people refer to as criminal, but so far we've managed to make it so that, at least when it's us who are questioning private property, people understand it; no political party in Manresa City Council will publicly position itself against PAHC Bages occupying a block", she concludes.

16 The term *okupación* (squatting) written with k in Spanish, does not only refer to the fact of occupying an empty building, but is linked to a political tradition, that of the squatter, autonomous and anti-capitalist movement, and which is also stigmatized in the public and media discourse.

17 PAH created an animated video using very simple language to explain the legitimate grounds for the *Obra Social* campaign. Platform for People Affected by Mortgages (9 July 2013). *La PAH presenta: de la burbuja a la Obra Social*. Available in Spanish with English subtitles at: <https://youtu.be/TkrM-zBGjBQ> (12 December 2020).

18 La Sexta (26 April 2015). *Así ha okupado la PAH un edificio vacío en Manresa – Salvados*. Available at: <https://youtu.be/P5UhTGlxCY4> (12 December 2020).



Legitimacy is also about demonstrating a lack of alternatives. “We place a great deal of emphasis on the goal of rented social housing so as not to fuel the idea that ‘those people want to live for free’. PAH’s *Obra Social* is a real material solution, providing shelter for a family with nowhere to live, and it’s also a way of pushing for a more sustainable response,” says Emma. Berni observes the importance of showing that people living in PAH blocks have tried to access all the solutions offered by the authorities: “We explain that it’s a necessity because the entire state apparatus has failed to guarantee a roof over people’s heads and this person only has a home because the movement is providing it, and I think that’s the ‘checkmate’.” Beyond specific cases, this narrative also has an impact on broader issues that justify the movement’s squatting campaign, such as the fact that the banks were bailed out with public money and kept lots of empty housing, and that there’s not enough public housing capacity to meet families’ needs.

The problem exceeds PAH’s capacity to respond so the platform makes the tools and knowledge from its campaign available to those who need them. They’ve developed a PAH *Obra Social* manual for all platforms, so that people can carry out their own civil disobedience actions.¹⁹ “Now people come along saying ‘I need an apartment’ and we make it clear that we don’t have apartments but we can pass on our knowledge and provide tools so that people who squat on their own do it the way we think it should be done and don’t pay a mob for the keys to an apartment,” says Emma.

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RESPONDING TO REPRESSION COLLECTIVELY

Despite working hard to increase its legitimacy, PAH sometimes suffers repression. It’s unusual for police to make arrests or use force during PAH actions. “Our accumulated legitimacy has allowed us greater flexibility in the application of the law, and, as far as public image is concerned, the police find it harder to beat 70 mothers, children and elderly people than a group of youngsters,” says Alex from PAHC Bages. It can happen though, especially at evictions that have already been stopped on several occasions. The movement increasingly faces financial repres-

19 PAH Obra Social (2013). *Manual Obra Social la PAH*. Available at: <https://afectadosporlahipoteca.com/wp-content/uploads/2013/07/MANUAL-OBRA-SOCIAL-WEB-ALTA.pdf>. English version (*PAH Obra Social Manual*) available at: www.joaap.org/press/pah/Pah-Obra-Social-Manual.pdf (12 December 2020).



sion through fines, “and that has clear consequences; there are comrades who have quit activism as a result of this repression,” he adds.

The authorities also adapt to PAH’s methods and some legislative changes such as the 2015 Law on the Protection of Citizen Security, known as the gag law, have criminalized nonviolent actions from the platform and other groups linked to 15-M.²⁰ “Since the gag law was passed, I’m facing 9,000 Euros in fines for locking myself in the buildings of local authorities” says Angelines from PAVPS Madrid.

The platform is committed to avoiding this situation whenever possible. “Sometimes, when we see that the police are coming, we go away while things are quiet, talk about it and assess the situation. Sometimes we decide we’ve already met our goal through that specific action,” Angelines explains, but that hasn’t stopped her from being fined. PAH guarantees that any fines for participating in collective action will be paid collectively, even if significant amounts have to be collected, but it also appeals sanctions through the courts.

20 The 2015 Law on the Protection of Citizen Security was passed in Congress by the Partido Popular, which was in government with an absolute majority at the time. The other parliamentary groups voted against it. Several social organizations, including some international institutions, criticized the bill because it limited the right to freedom of expression and protest. PAH was particularly affected by articles criminalizing peaceful occupations of bank branches. The day before it came into force, PAH occupied a bank in Barcelona to challenge the police, who evicted them before midnight before the law came into force. The action can be seen at: Platform for People Affected by Mortgages (1 July 2015). #BienvenidaLeyMordaza (#WelcomeToTheGagLaw). Available at: <https://youtu.be/pbDeg3GgSmc> (12 December 2020).



This is the case of the PAVPS activist who has appealed all the fines imposed on her in court.

Beyond the principle of collective responsibility for sanctions, her comrade Alejandra stresses: “You have to be careful not to put anti-repression at the centre of our struggle because it scares people and it’s an approach that leaves many people on the sidelines, especially women and elderly people.”

HOW TO SAFEGUARD RIGHTS THROUGH DISOBEDIENCE

- > Emphasize the legitimacy of your actions by pointing out the injustices that make them necessary and stressing the absence of a solution through official channels.
- > Ensure that each case is legitimate according to the criteria you've set out.
- > Plan carefully and share out roles like communicating with the authorities so that nothing is left to chance at times of tension and the people involved in the action are motivated and energized.
- > Follow the principle of nonviolence, avoiding confrontation and using strategies that cause disruption in a peaceful, creative way.
- > Communicate actions and their causes to broaden the scope of the issue and increase support.
- > Allay fears and insecurities, offering information and tools to allow people to participate in actions and avoid unnecessary risks, taking each person's individual circumstances into account.
- > Build engaging, common-sense arguments to justify direct action to a broad audience.
- > Respond collectively to repression, guaranteeing legal assistance or funds to cover fines issued to those taking part in the collective action.
- > Avoid putting anti-repressive discourse at the centre of the struggle, but always keep an eye out for people suffering repression.

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**HOW TO SHIFT NARRATIVES
THROUGH OTHER WAYS
OF DOING POLITICS**

The founders of the Platform for People Affected by Mortgages came from other movements for the right to housing, where they had made efforts to push their demands onto the political agenda. These efforts met with varying degrees of success but never achieved what PAH has managed to do: instil the idea that housing is a right as a given.

In 2013, PAH submitted a people's legislative initiative to Congress with 1.4 million signatures, almost three times the minimum number required to demonstrate public support. The aim was to establish emergency measures to bail out families who are unable to keep up with their mortgage repayments and end up homeless and in debt. The measures proposed by PAH were rejected by Parliament. Despite this, a survey commissioned when the process began by daily newspaper El País indicated that 87 percent of the population were in favour of the measures suggested by the platform.

"PAH was successful in changing the narrative around the housing crisis. With a great deal of work, we were able to change the idea spread by the media and the political class that it was people's own fault if they couldn't pay because they'd got into debt or because they were living beyond their means; PAH helped to change perceptions of the crisis within society and it's now seen as more of a structural crisis or a scam", explains Gabriele from PAH Barcelona.

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This narrative is promoted in the platform's collective advice sessions to tackle feelings of guilt or failure, but it's also projected outwards. People who are no longer able to keep up with their mortgage repayments have followed the path set out for them, which is endorsed by both public policy and the banks issuing the loans. PAH highlights individual cases to demonstrate blatant injustice, but they are always framed as part of a collective issue.

"Through specific situations in the fight for housing, PAH highlights structural conflicts and contradictions", says Àlex from PAHC Bages. "The platform draws on the gap between property and life for working people to highlight this contradiction with specific conflicts, specific people who are experiencing this violence in their own lives". In short, PAH denounces particular cases, which tend to attract greater public attention, but always makes sure to emphasise their structural causes and potential solutions.

KEEP COMMUNICATING

Communication is the key to any PAH action. Constant communication helps the platform to reach new people experiencing housing problems and to influence the public debate and build legitimacy. For example, the police will feel less able to use violence against an act of civil disobedience that is livestreamed on social media, filmed by TV cameras and intended to defend the rights of someone who is experiencing an injustice that has already been publicly condemned.

The usual practice is to prepare a statement explaining the situation being denounced and the reasons for the action; this statement is distributed in advance if it's a public event or prepared for subsequent distribution if it's a surprise action. Regardless of whether or not the event is public, other PAH assemblies and collectives that are sympathetic to the cause are notified so that they can participate, help to distribute the statement or prepare to do so when needed. During the action, regular updates on everything that's happening are provided via social media and the reasons for the action are emphasised, highlighting the role of those responsible for the situation.

The movement also liaises with the media as a way of reaching the public and using public outrage as a tool to exert pressure on financial institutions and public authorities.

Maintaining a media presence requires constant creativity and innovation, as the novelty factor is often present in decisions on news coverage. Groups of people blocking doorways to stop evictions gained a lot of attention in the media and in public opinion when they were a new sight. As time goes on, these actions remain necessary but only appear in the news on a sporadic basis when there's a particularly egregious case or a specific news focus.

Although it continues to stop evictions every week, PAH has had to work to generate new powerful images to increase its media coverage. These might feature a few people camping outside a bank or a large group occupying the inside of the branch, spending the night there if they're not removed by the police. In the case of evictions, the police intervention itself might grab the attention of the media although the platform tries to prevent violence from making the headlines, extricating itself from tense situations with riot police when they occur. If the action relates to an institution selling evicted families' homes to an investment fund, one option could be to protest outside their offices with several people dressed as vultures to highlight the wrongdoings of vulture funds. If a



change to the law makes it a criminal offence to occupy financial institutions, the best strategy might be to form large queues of “customers” waiting to be served and prevent the branch from functioning normally with absurd, lengthy requests. PAH has demonstrated an almost infinite repertoire and creativity over the years.²¹

GAIN THE TRUST OF THE MEDIA

As well as being creative, another way of increasing media coverage is to build strong relationships, especially by those who act as spokespeople or are in charge of communication. “It’s important to work hard on the relationship, it has to be very fluid and they have to know that when you send them something it’s because it’s really relevant; you have to work very hard on that”, explains Alejandra from PAVPS Madrid. Supplying substantiated, well-founded information and stories is better than trying to generate eye-catching yet unfounded headlines, strengthening relations with the press and bringing greater benefits over the long term.

The fact that PAH has positioned itself as a reliable interlocutor that speaks the language of the media encourages mutual respect and means that journalists seek out the platform for other information besides the statements it issues itself. “As a spokesperson, I’m always talking to journalists and replying to them when they write to me looking for a case to illustrate a specific situation, but it’s a reciprocal relationship and we can tell them when we’ve organized a particularly important action”, says Alejandra.

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Sometimes, stories from PAH members can help journalists to humanize the information they have at their disposal from other sources, such as statistics from a different organization. In any case, it’s very important to look after and support people who are inexperienced in dealing with the media, equipping them with tools for interacting with the press and protecting them from sensationalism.

21 As well as organizing its own actions, the platform takes advantage of every opportunity to make its demands. For example, when singer-songwriter Nacho Vegas, who has close ties to PAH, performed at a big festival sponsored by a bank in Barcelona, he took the opportunity to denounce the bank’s abusive behaviour in a parody video and invited PAH on stage to present their demands while he sung his Canción para la PAH: Platform for People Affected by Mortgages (22 January 2016). Nacho Vegas: Canción para la PAH. Palau de la Música Catalana, 21 January 2016. Available at: <https://youtu.be/pAvmlw6gMXc> (15 December 2020).

“You have to be careful not to get caught up in atrocious sensationalism and sentimentalism because the media often take that approach, but I think we usually manage to convey the political side of our narrative; it’s David against Goliath, but I think it’s better to occupy media spaces and convey small messages to anyone who’ll listen because if you don’t appear in the media then you’re completely out of the game”, concludes the spokesperson for PAVPS Madrid.

FOCUS ON VICTORIES

“In other movements I participated in, we did some very powerful things but we were terrible at communicating what we were doing. But one of PAH’s virtues is that it does a lot of work in this area with a specific communication committee that thinks about how to communicate each action, framing it as a victory every time to encourage others to get involved”, says Bernat from PAHC Bages. “Stopping an eviction is only a partial victory, but it makes the conflict very visible; it shows that we’re achieving things in the short term and it gets people fired up and more involved than if they were waiting for a major change that never comes”, he adds.

There are days when all that can be done is to condemn an unjust situation, like when a family ends up homeless, but most of PAH’s actions end up with some kind of victory to celebrate. The platform doesn’t always meet every objective it sets, but it always tries to achieve something. For example, if members occupy a





bank branch to try and find a solution for a family, they might not achieve anything that day but they try to stay there until they at least get an appointment with someone with decision-making power for another time. Where others might see defeat, PAH always finds something to hold onto, ending its actions with a *sí se puede* and boosting its strength for the next challenge.

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“There’s a lot of story-telling in all of it but in the end we need victories; it’s important for people to get stability back in their lives or it’s all just talk”, notes Diego from PAH Vallekas. “At PAH, we value small victories but the ultimate aim is to win the case. How we define winning a case is another matter because you might have been evicted but you’re not alone and you’ve got other options or you’ve managed to get a social rent, and those are victories too”, he concludes.

CELEBRATING TOGETHER

As well as changing the narrative, celebrating each small victory internally at PAH fuels the platform’s growth.

“We celebrate each and every achievement and the person who’s managed to get their case resolved brings a cake they’ve made or something if they haven’t got any money, or some biscuits or Spanish omelettes if they’ve got a bit more to spend... It’s not about the money, it’s about celebrating our victory and sharing it with every member”, explains Jesús from PAH Berriozar. “You need at least two or three meals or aperitifs each year because some things don’t come out at the

assemblies, and in the end, we're a social group and getting to know each other, having fun and dancing brings people together and reinforces the bond", he adds.

Delia from PAH Barcelona is a fervent advocate of the importance of "celebrating and immortalizing really great moments, because that makes you feel closer to people" and that goes for the platform's victories or just the fact of sharing celebrations together. Once, at the Barcelona assembly, everyone wrote down the three things that they felt were most important for PAH to function. Someone wrote "the Christmas party". "At first, I thought: 'It's not really an essential'. But it's true that it's a really nice moment for PAH and sometimes we forget that it's important to be able to celebrate Christmas or whatever, or just life itself", confesses Edu.²²

It's also important to nurture these bonds at difficult times. For example, Berni from PAHC Bages, recalls the death of two comrades: "Not long ago, when Carmen left us, we paid a special tribute to her and we planted an olive tree in her memory at the Ateneu for people to look after; and when Marcela passed away, we were there for the family who couldn't afford the funeral and all that... Those community actions are also really important because they create a sense of belonging to the movement".

A DIFFERENT KIND OF ACTIVISM

The practices adopted by PAH aren't the norm in political activism. "I've been involved in more traditional activist spaces and I started out with PAH through the actions it organized; in my experience, you were meant to look serious and a bit threatening, but then I got to the bank and there was a comrade there with a speaker encouraging people to dance, kids running around... But it's an action inside a bank! It leaves you quite bewildered", recalls Bernat from PAHC Bages. "I was also used to being with young activists, but at PAHC there are lots of different age groups, lots of different backgrounds and you realise the potential it has", he adds. His comrade Berni echoes his words, saying "for those of us from more traditional activist groups, this has been a space where we really feel we're meant to be".

22 Christmas parties, which are held by many platforms, are a time for coming together, as this video shows: PAHC Sabadell (17 January 2014). Sopar de Nadal + Espectacle de la PAHC de Sabadell. Available at: https://youtu.be/AP_TRWwE_Ag. Celebrating these occasions as a collective is very important for children from disadvantaged families and some assemblies organize gifts for children, as seen in this video from Sabadell: PAHC Sabadell (6 January 2014). Els Reis Mags visiten la PAHC de Sabadell!!! Available at: https://youtu.be/0Z1UJ_JjI4Q (12 December 2020).



One of the main challenges the platform initially faced, and one of its biggest success stories, was how to do politics with people who were motivated by the fact that they were directly affected by the issue. Their ties to PAH were usually based on a desire to tackle a specific injustice rather than an ideological commitment to the cause. “That means that someone can come along who’s meant to be your ideological enemy in many ways but they end up being a great activist”, explains Bernat. At PAH, people fight side-by-side with others who they might never get along with in other spaces or agree with at the voting booth.

That can be hard to understand in other more traditional activist spaces. At PAHC Bages, they highlight a specific example: one day, an affected person came to the assembly who had run for election for an openly xenophobic party in his village. “People came from other collectives to warn us that a neo-Nazi had sneaked in and we should kick him out, but we discussed it at the assembly where there are lots of migrant people and they were very clear that he should stay if he had a problem with housing”, says Berni. “In the end, it’s easy to kick someone out but it’s certainly more powerful to try to involve them in a political process and enhance their understanding”. That said, respect for the other people at the assembly and acceptance of the platform’s red lines is a must.

HOW TO CHANGE THE NARRATIVE BY DOING POLITICS DIFFERENTLY

- > Take advantage of specific conflicts to highlight structural problems and proposed solutions.
- > Prepare communication for actions in advance, explaining what will happen and why, and provide ongoing updates during the action.
- > Come up with creative, innovative actions to generate images that are attractive to the media.
- > Offer the media substantiated, well-founded information and stories to build relationships of mutual respect and understanding.
- > Take advantage of media requests to denounce specific cases and draw attention to political demands.
- > Seek out and showcase small victories to boost the movement and fuel the narrative that it's achieving something.
- > Organize celebrations and shared spaces to strengthen personal bonds within the movement.
- > Let people get involved, regardless of their political ideology, as long as they respect others and follow the basic rules set by the movement.

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**HOW TO GET
THE POWERFUL TO
SIT AND NEGOTIATE**

Several members of PAH Málaga laugh as they tell stories about their powerful green T-shirts. “Once, three of us went to the bank to discuss a comrade’s case. We showed up in our T-shirts and a very staid-looking man in a suit immediately came out and said: ‘Come on through to the office’, and they got us out of there really quickly”, says Félix. “The key is to position yourself in a strategic part of the bank so everyone can see you in your T-shirt”, explains Curro. “He knows all the banks and the most visible spots in them inside out. When they see Curro in Unicaja, they serve him right away: ‘Come on through, don’t put your T-shirt on, come on in’”, jokes Pilar.

They reminisce about what their lives were like when they were facing homelessness before coming across PAH. Félix remembers “the fear you feel every time someone rings the doorbell and you don’t know who it is”. “The fear of coming home and not knowing what you’re going to find, the fear of looking in the letter box, although it sounds silly to say it”, adds Pilar. Curro interrupts: “I used to be scared to walk past the bank, but now I stroll past whenever I feel like it”. They laugh, and he goes on: “I’ve walked straight in there as if I was at home; I go and look for the manager now without any problems, whereas before they’d refuse to see us. But now, when they see we’re from PAH, they see us quickly”.

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There would be little point to PAH’s collective organization if it were unable to find solutions to people’s problems and those solutions often require talking to banks or local authorities. In a battle between David and Goliath, the first challenge is getting the more powerful party to sit down to negotiate.

BE A NUISANCE

Many affected people tell us that the manager of the bank branch that sold them their mortgage was initially very pleasant, behaving like a friend as long as they were able to pay. When they stopped paying, the manager turned his back on them, making it much harder to find an alternative solution.

At PAH Barcelona, they’re convinced that the way to resolve a problem is to make yourself a nuisance like Curro did, turning up every day if necessary and letting the “nos” bounce off you before you finally get a “yes”. “We’re very aware of that and we don’t pretend that anyone’s problems will be solved as soon as they come to us. By persuading them that they need to be annoying, people come to realise that they have to play a very active role themselves”, says Santi.

Members of PAH tend to be very well placed to make themselves a nuisance: they might not have a job or an income, but they certainly have free time. "I remember once when the Minister of Economy, Luis de Guindos, came to have breakfast at a hotel here and we went to deliver a letter to him. There was a police officer who glared at us and I said to him: 'The reason you have to be here is because we're out of work. If I had a job, do you really think I'd be here giving the minister a scrap of paper? I'd go to work and make money, which is what I really need'", says Chary from PAH Málaga.

As well as putting in the time to keep persisting, it's important to exert pressure via collective action. People can put on a show of strength by going to the bank with a companion but if they still don't get what they need, it might be a good idea to go back with a whole group of protesters, making noise and sticking up posters. It's not usually necessary to take action that directly interrupts the bank's work; the main thing is to make it impossible for them to ignore your presence. If you do that in a festive way, it's more enjoyable for the people protesting.





Equally, once a movement like PAH becomes more widely known, you can exert collective pressure just by showing that you're part of the platform, either by wearing a green T-shirt or by handing over the useful documents featuring the PAH logo that are available on the website. These symbols show that you're not alone and that you're aware of your rights, even if you haven't got anyone with you this time.

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Lidia, who had no other choice but to squat an empty apartment in Bages, says that mentioning PAH pushed the local council in her village to acknowledge that she was living there: "I'd been waiting for nine months for them to register me, like so many others, but when I said I was in PAHC and they realised they were at risk of protests or complaints in the press, they only took two days to get it done". "We've shown them that if they refuse to see you, you'll block the doorway, make a scene and call the press so they end up letting you in. Now, that often isn't necessary. You just call and say: 'Listen, I need to see you'", says Rosa from PAH Altea.

This persistence is effective because it has an impact on the public image of the bank, local authority or utility company you're putting pressure on. "Banks invest millions in marketing, but the fact that we protested at the entrance harmed their image so they analyse that, calculate the costs and benefits and say: 'This is costing us money, it'd be better if we met them so that they don't make a fuss'", explains Jesús from PAH Berriozar.

TAKE YOUR SEAT AT THE TABLE

The first step is for the institutions that once ignored you to open their doors to you. That's a victory that you deserve to celebrate, but the next step is the negotiation. This is where long-term solutions are needed.

At the very least, families are usually able to stay in their homes while negotiations are ongoing, which is an achievement in itself. "We try to prolong the procedures to gain time and negotiate a better solution to our case. We put spanners in the works whenever we can so that they can't continue with the process. Although we're a small platform, the PAH branches all keep pestering them", says Chary from PAH Málaga. "There are some cases that we aren't too keen to resolve quickly because the solution on the table isn't a good one, so it's more sensible to wait", adds Rosa from PAH Altea.

In any case, it's very important to come to the negotiating table with everything well prepared, presenting the full background to the case and suggesting specific solutions. "We think carefully about feasible ways of putting pressure on the organization so that there are several alternatives and the affected person can say which option they prefer", says Nicole from PAH Castelló. "We analyze the case and try to put together a proposal, identifying what's hindering progress, and sometimes we at the platform find formulas that not even the bank negotiator had considered. They then look them over and tell us that they're possible", explains Juan Luis from PAH Torrevieja.

It's very important for the affected person to take a central role and make any decisions relating to their case, but they also need company and protection. "Most of the time, they try to make people feel uncomfortable and we want to avoid this mistreatment", adds Nicole. "By accompanying people, we prevent them from being taken advantage of, because they create an atmosphere where they can manipulate and steer the situation so that the affected person takes decisions that are bad for them", says Juan Luis.

"When you accompany an affected person to a negotiation, you play the bad guy. If it's time to get angry or say something outrageous, the person accompanying them says it, because if the affected person gets confrontational, it'll set a negative tone for the negotiations. But if they take a dislike to me, someone else can accompany the person next time and that's it", points out Jesús from PAH Berriozar. Juan Luis explains that at PAH Torrevieja, they try to send someone with experience in negotiating with banks with the affected person, along with



another person who is more inexperienced “so that they can gain confidence in bank negotiations”.

Francisco from PAH Barcelona has had this experience: “Initially, when I went to a bank and the manager was there, I found it a bit intimidating because they’re like a boss. Then, when you accompany someone, you learn that the person on the other side of the table is doing a job that could be just as important as yours and that they just happen to be doing that job for whatever reason. Without being disrespectful, you start to adopt a more informal tone. Whether it’s a bank manager or a police officer, learning that you can speak to them more informally gives you the strength to fight for your interests”.

FIND NEW WAYS TO EXERT PRESSURE

As in all PAH campaigns, it’s also important to be able to reinvent yourself when it comes to negotiating. For example, if the media stop attending a certain type of action, it might be time to come up with a new strategy to generate media pressure again. It might also be necessary to take the pressure elsewhere: what works with a bank might not work so well with another kind of institution.

In fact, the people who form part of the Platform for People Affected by Public and Social Housing (PAVPS) in Madrid don’t have a problem with the banks; their problems lie with the local authority. Even so, Alejandra thinks that the strategies used by PAVPS are quite similar to those used against banks: “We contact the authorities to arrange negotiations and if they don’t respond, we shut ourselves into their headquarters or we stick posters all over them... They’re the same tools, but sometimes you can try and shame the local authorities more, because the problem comes down to a lack of political will”.

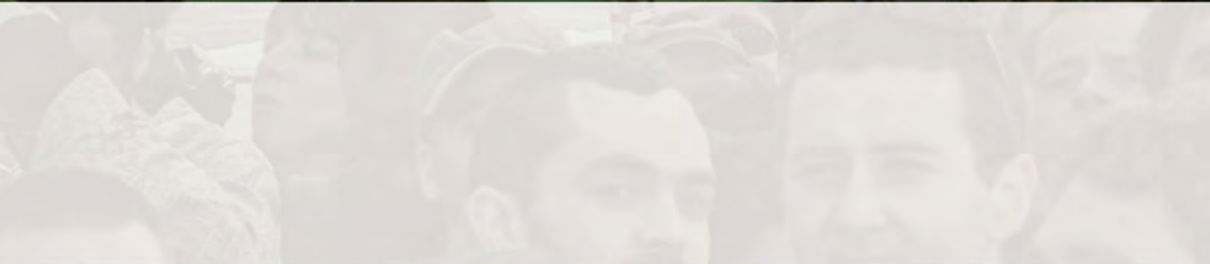
A bigger problem is that many mortgaged families’ homes have ended up in the hands of vulture funds. “In these cases, it’s very different because there doesn’t tend to be an office you can go to, so you have to find other ways to fight”, notes Paula from PAH Elx-Crevillent. If the institution equipped to resolve the problem in the first instance doesn’t have an office open to the public and isn’t accessible, you can target parallel businesses or whoever sold the mortgage. Sometimes, the solution can be to look for another organization able to force the original institution to take responsibility: “We have to target the public authorities so that they crack down on these funds”, says Alejandra.

HOW TO GET POWERFUL PEOPLE TO NEGOTIATE

- > Keep seeking answers and understand that it's normal to be told 'no' plenty of times before a solution is found.
- > Make it clear that individual problems are part of a collective struggle, either by accompanying a person or group or demonstrating that you're part of a collective.
- > Exert pressure through actions that although they aren't intended to interrupt normal activity they alter it because they're impossible to ignore.
- > Develop actions that aim to impact the institution's public image and emphasise its responsibility.
- > Prolong negotiations when it is helpful to do so to give you time to find the best solution and organize collective pressure.
- > Study the case in detail and prepare proposals for specific solutions to anticipate potential obstacles.
- > Protect the affected person from attacks and pressure during negotiations and take on any roles that could harm them if they do so themselves.
- > Include people with less experience in negotiations so that they can obtain the necessary tools to take on the role in the future.
- > Put pressure on other actors to take responsibility when it is not possible to exert direct pressure on those who should respond in the first instance.



DES
*ASAM



A large crowd of people is gathered for a protest. In the foreground, a large white banner is held up, featuring the text 'STOP SAHUCIOS' in large, bold, black letters. Below this, in smaller purple letters, it says 'ASAMBLA POPULAR #TEJONIA*'. The background shows a city street with buildings and a street lamp. The entire image has a green tint.

STOP SAHUCIOS
ASAMBLA POPULAR #TEJONIA*

**HOW TO TRANSFORM
POLICIES FROM
THE STREETS**

When she retired as a teacher, Maria Antònia knew that she wanted to dedicate her time to some kind of social initiative and opted for the Platform for People Affected by Mortgages that was active in her village, Cardedeu. Although she initially only planned to offer sporadic support, she ended up getting fully involved, accompanying affected people's cases and joining the committee to coordinate the people's legislative initiative (ILP)²³ set in motion in Catalonia.

The law proposed by PAH and its allies was approved in 2015. "It was a really powerful experience for me, seeing the strength we have if we work together, seeing how you can not only talk to politicians but write legislation directly and persuade them to pass it", says Maria Antònia. The experience wasn't a one-off and she has continued to participate in negotiations for other legislative proposals.

One day, when she was coming out of a meeting with a regional parliamentary group wearing her PAH T-shirt, the president of the Chamber, who was one of the deputies she had had to negotiate the 2015 law with, stopped to greet her. Her comrades joked about her friends in high places, but she wasn't laughing the next day when they asked her to call him to ask how an application was progressing. "I'm 70 years old and I find deputies a bit intimidating. 'How am I going to call the president of the Parliament?' —I said to them, but they talked me into it. I couldn't get hold of him because it was a Friday afternoon and, just when I thought I'd got out of it, they insisted I should send him a message. The next day, which was a Saturday, he replied apologizing for not reading it sooner and saying that he'd check the application right away".

Sometimes she finds it hard to believe, but every time she shares the progress they're making on the legislation at the assembly, Maria Antònia insists: "All that power, going to the Parliament and being seen immediately, it wasn't those of us who go there who achieved that, it came from the strength of our collective struggle, from being out on the streets".

23 In the Spanish State, the right of legislative initiative lies with the government, Congress and the Senate, while at the regional level it is held by the autonomous governments and parliaments. The people's legislative initiative is the only mechanism allowing direct citizen participation in the legislative process. The proposed law must be approved by the Legislative Chamber (at the national or regional level) and a petition must be signed, with 500,000 signatures required for national laws and 50,000 for Catalan laws.

From the outset, PAH has been clear on the need for legislative change. “They’ve forced us to the conclusion that we must change the law because otherwise we’ll only be able to resolve specific cases for the people who come to the assemblies, but we need much broader change”, argues Paco from PAH Murcia.

PROPOSE A LAW

Three years after it was founded, the platform submitted its first legislative proposal: an ILP to reform mortgage law, bring an end to evictions, debt cancellation by property return and increase social housing stock. To ensure a greater chance of success, PAH joined forces with larger unions and social organizations to help them reach the 500,000 signatures required. But several months later, the 15-M movement was launched and dozens of platforms were created, giving PAH an unexpected boost that allowed it to collect almost 1.5 million signatures and submit the proposal to Congress in 2013.

The next step was for the Chamber to approve the law, which was no mean feat with a conservative majority. The first thing that PAH did was to send a letter to all parliamentary groups asking them to take a stand.²⁴ They were given a deadline by which to respond and their stances were then made public. This allowed the public to see who was in favour of the law and who was hindering its progress, denying the rights that the law aimed to protect.

PAH did not manage to obtain the backing of the governing party, the Partido Popular (PP), whose absolute majority made the law dependent on their vote. A campaign of *escraches* began, publicly shaming deputies into taking responsibility for their vote.²⁵ The platforms had invited members of Congress to their assemblies to discover the reality of the situation they were being asked to legislate on.

24 Plataforma de Afectadas por la Hipoteca. *Carta abierta a los diputados*. 26 February 2013. Available at: <https://escrache.afectadosporlahipoteca.com/2013/02/26/carta-abierta-a-los-diputados> (12 December 2020).

25 PAH borrowed the *escrache* strategy from the Argentine collective HIJOS (Children for Identity and Justice against Forgetting and Silence). In Argentina, *escraches* were intended as a way of delivering justice in a situation where those responsible for murders, torture and forced disappearances during the military dictatorship were going unpunished. Although they were never brought to trial, these individuals were publicly shamed via creative actions to end social impunity. PAH aims to identify deputies so that the public know that they are planning to vote against a law to guarantee basic human rights. For more information about *escraches* in the Argentine context, see Mir, J. (2008). *Escraches: justicia popular y construcción de la ciudadanía en Argentina*, in: Viento Sur 101, 64-72. Available at: http://cdn.vientosur.info/Vscompletos/vs_0101.pdf (12 December 2020).



They failed to attend, so members decided to go and tell their stories to those intending to vote against the law in person.²⁶

The *escraches* involved seeking out deputies at their homes, leisure venues or workplaces and exposing the experiences of affected people and the reasons why the law needed to be changed in a peaceful manner.²⁷ Neighbors and local businesses were also informed that a person with the power to approve the law was living in their area and were asked to speak to them about it if they saw them.²⁸

The PAH campaign was based on the social legitimacy earned by the platform, on nonviolent action and on acknowledgement of the fact that the ILP was the last possible option for achieving legislative change via the institutions.

However, the PP's opposition to the law meant that Congress voted against the measures proposed by the platform. Despite this defeat, the campaign was successful in many ways. "The ILP was a mobilisation campaign in itself, with the *escraches* and all that; it wasn't just about lobbying, it was also about articulating other issues", recalls Diego from PAH Vallekas. Ultimately, the campaign made PAH's demands visible to a large part of the population and the coordination involved in collecting the signatures was the first step in establishing stable coordination mechanisms for a nationwide movement.

26 They announced it with a video: Platform for People Affected by Mortgages (12 March 2013). De afectado a diputado. Available in Spanish at: <https://youtu.be/d4sequ8gw4s>. Version with English subtitles: <https://youtu.be/Pqw3iflNh9c> (12 December 2020).

27 An example of an *escrache*: Platform for People Affected by Mortgages (18 March 2013). *Escrache a Antonio Gallego, diputado del PP*. Available at: <https://youtu.be/E0nxTmsk7RA>. In response to the *escrache* campaign, the platform was accused of violence and a protocol was drawn up to clarify the type of action backed by PAH: Platform for People Affected by Mortgages (2013). *Protocolo de escraches y acciones contra los bancos*. Available at: <https://escrache.afectadosporlahipoteca.com/wp-content/uploads/sites/2/2013/03/Protocolos-de-acciones-y-escrache.pdf> (12 December 2020).

28 The *escrache* campaign used simple, impactful visuals created by the artists' collective Enmedio. Enmedio copied the buttons used by the deputies to vote, adding the slogan "yes, we can" (sí se puede) to the green button and "but they don't want to" (pero no quieren) to the red button, before reproducing them with a one-metre diameter for all the actions. They describe the process on their website: Enmedio (24 April 2013). *Sí se puede pero no quieren*. Available in Spanish at: <https://enmedio.info/si-se-puede-pero-no-quieren-asi-se-hizo-la-campana-grafica-de-los-escraches> (12 December 2020). English version (Yes we can, but they don't want to) available at: <https://enmedio.info/en/yes-we-can-but-they-dont-want-to-the-making-of-the-escraches-graphic-campaign-2> (12 December 2020).

SHAKE THINGS UP FROM BELOW

“When we’re feeling frustrated that something didn’t work out, PAH always rethinks its strategy. We don’t let ourselves get down; instead we throw our energy into looking for new ways to do things. So we said: ‘If we can’t shake things up from above, we’ll do it from below’”, says Santi from PAH Barcelona. After reaching the top of the legal system, PAH went back to lobbying city councils and regional parliaments.

At these administrative levels—and later at the national level, when cracks appeared in the PP’s absolute majority—, public authorities and political parties were found to be more cooperative. “I don’t think they have much choice, because PAH has shown that it’s trustworthy; it’s recognised in Spain and around the world and it’s a proactive movement. They know our proposals come from genuine knowledge of the situation, from fighting it every day”, says Paco from PAH Murcia. With regard to the importance of combining grassroots action with political advocacy, Santi adds that “stopping evictions or recovering homes is, of course, a way of meeting emergency needs, but it also helps us progress towards legislative change”.

One of the initiatives taken as part of the drive to “shake things up from below” was for each PAH to call on their local city council to pass a motion to apply its existing powers on housing. “Although the local authorities here have less power to legislate and act than they do in other countries, there’s still a lot more that they can do, and we have to get them on board so that they can put pressure on the regional and national governments”, points out Jesús from PAH Berriozar. One useful strategy is to pit the parties at the local level, which are usually more willing to address citizens’ demands, against those at the national level.

The local level is a good starting point for exerting pressure, as Emma from PAHC Sabadell explains: “PAH has earned respect from the institutions because we’ve spent years making life easier for the city councils and social services. They’re overworked, but if it wasn’t for PAH, they’d be even worse off”. Many people are referred to the platform by the social services themselves, which lack the means to address their housing needs.

“We’ve successfully changed public policy at the local level; for example, Manresa has a local housing plan, which is utterly inadequate, but it exists because PAHC was there highlighting the contradictions in the local authority’s



own plans, which it then had to address”, explains Àlex from PAHC Bages. “As well as the 250 people we’ve rehoused in our blocks, you could say that PAHC has also managed to get another 400 families in Manresa rehoused, who haven’t attended our assemblies but have benefited from a change in public policy as a result of our campaigns”.

But his comrade Berni warns that the institutions also take advantage of the platform: “Manresa passed a motion stating that it’s a city without evictions and it made the front page of all the newspapers; it’s a way for them to clean up their image, but they know it won’t actually happen”. When interacting with institutions, it’s important to weigh up whether a measure benefits the movement or the government more, although it can be beneficial for both parts.

POLITICAL NEGOTIATION

Besides exerting pressure at the local level, PAH opted to adapt its measures to the powers held by regional governments after the national ILP fell through. PAH groups in Catalonia submitted a new ILP for the Catalan region. The proposed law was unanimously passed by the Catalan Parliament two years after the previous ILP failed to clear Congress.²⁹ This victory paved the way for other laws at the regional level that were not based on an ILP; instead, the approval of the law in Catalonia allowed other platforms to put pressure on their regional parliaments and governments.

As the national ILP showed, it isn’t enough just to collect the required number of signatures; whether or not a law is passed depends on its progress through Parliament, and PAH can have a significant influence on this process. In the Catalan case, a committee was created to negotiate with the political parties. For the

29 The Law on urgent measures to address the housing and energy poverty emergency passed by the Parliament of Catalonia in July 2015 as a result of the ILP submitted by PAH, the Observatori DESC and the Alianza contra la Pobreza Energética (APE) was pioneering in some respects, recognizing the right of evicted people with no alternative housing to be rehoused. Another new measure makes the owners of properties belonging to financial institutions or multiple property owners responsible for offering a social rent rather than the public authorities. This rent is calculated as a maximum of 10-18 percent of income depending on the family’s circumstances. A number of later improvements to the law included recognition of the same rights for people reaching the end of their rental contracts and for those squatting an apartment belonging to a financial institution due to a lack of alternative housing. For the original text of the law in Spanish, see *Ley 24/2015, de 29 de julio, de medidas urgentes para afrontar la emergencia en el ámbito de la vivienda y la pobreza energética* in: Boletín Oficial del Estado, 9 September 2015. Available at: www.boe.es/eli/es-ct//2015/07/29/24 (15 December 2020). A summary in English is available at: Alonso, J. I., Albós Sánchez, J., Benito, A. (30 May 2019). *Housing leases in Catalunya*. Available at: <https://web.archive.org/web/20201215191752/https://www.dentons.com/en/insights/alerts/2019/may/30/housing-leases-in-catalunya> (15 December 2020).

process to function correctly, it's important for the committee to be transparent and report back on its progress to the assemblies, as well as for it to be trusted by the collective to make decisions and be able to stay within the red lines set by the movement. The negotiating group should serve as a space of trust where certain individuals are responsible for liaising with the different parties but the dialogue and demands are prepared collectively within the group. Different profiles are needed to allow the contact person to be swapped when negotiations with a particular party come to a standstill and a friendlier or tougher profile is deemed appropriate. Unlike most of PAH's activities, negotiating groups should have a lawyer among their members.

In this context, legitimacy and widespread public support are required for a law to be passed, but the ability to take advantage of political opportunity is also key. "We submitted it before the elections so we were able to put pressure on them, and we also participated to a degree in the political game between Catalonia and Spain, because it was in their interests here to make out that the bad guys were there", says Maria Antònia. The platform exploited the conflict to its advantage, putting pressure on the Catalan parties to position themselves on the side of human rights so that they would stand out from other parties, even though the law went against some of their political projects. Beyond this specific context, PAH always tries to time its actions strategically and it knows that its influence grows when elections are on the way. As well as submitting its own proposals, the platform aims to influence election campaigns and force the issue of housing onto the agenda.



Although some parties are more sympathetic to the platform and its proposals, it's very important to keep a distance. It might be in the government's or parties' interest to appear in a photo with people from PAH, but the platform must decide on the price of that image and set out the commitments required. At PAH Barcelona, they're very careful about how images are staged after appearing in photos that benefited politicians more than the platform. "You can have the parties that support your measures behind you when you're speaking because that gives you legitimacy and reinforces your message, but you should never stand behind the parties when they're speaking because you can't control what they're going to say and all people will remember is that you were there behind them", explains Santi.

"Non-partisanship is one of our main principles; we don't back any party and we protect that non-partisanship very carefully. Even if we have a very satisfactory meeting, we limit ourselves to reporting back on the compromises we've reached and the deadlines for implementing them, and then we go after them when the deadline's up if they fail to comply", says Paco from PAH Murcia. Of course, this doesn't mean that they can't point out the parties that are hindering improvements to housing policy.

RESPOND TO THE "LEAP" TO INSTITUTIONAL POLITICS

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Following the failure of the ILP in 2013, PAH opted to shake things up from below and look for solutions at other administrative levels. Among the fruits of this strategy was the law approved in Catalonia. At the same time, some people in the movement thought it was important to occupy the decision-making spaces where proposals from the grassroots with broad public support were being blocked.

PAH's non-partisan stance means that nobody with links to a political party or candidacy can be a public face of the platform, so some members have left PAH to engage in institutional politics. The most prominent example is Ada Colau, one of the founders of PAH and its main spokesperson for years, who was elected mayor of Barcelona. But she's not alone; from 2014 in particular, people from several different platforms joined the lists for existing parties and candidacies or newly created parties at the local, regional or national level.

Although it may be beneficial to have contacts in the public authorities and political parties that are sympathetic to the policies promoted by the platform, this is not

without risk for the movement. To begin with, it gave PAH's detractors an opportunity to question its non-partisan nature. It also had an impact on the assemblies themselves.

"It caused a lot of distrust within many assemblies and among many people, because now, if someone stands out or talks a lot at an assembly, some people think they want to 'take the leap'", says Berni from PAHC Bages. "Sometimes, people confuse non-partisanship with avoiding politics, when PAH is constantly involved in politics. But if you speak in a certain way at an assembly, some people will go home thinking 'Berni wants to run for election in Manresa' because there's this idea that the institutional approach is more important", he laments.

In Barcelona, where several very visible figures in PAH took the leap, Santi explains that "the movement could have disintegrated when some of its main representatives moved into institutional politics; it's often been the case that movements disappear or decline because their people are in power and they think the job's done, but PAH was very clear that although they were on the city council, we had to carry on exerting pressure just as we did before, because change can only come from grassroots pressure". That pressure remains necessary because legislative change is never a permanent solution and the context is constantly changing, as Diego from PAH Vallekas observes: "We might change the law but then they'll change the problem".

Sympathetic parties or governments must also be subjected to rigorous scrutiny. Diego gives the example of "the PAH five", a campaign demanding that parties commit to five minimum proposals put forward by the platform. "We put together a minimum package so that those who said *sí se puede* in the elections would know exactly what they were supporting. Just saying you're going to stop evictions isn't enough, so we proposed some specific measures that we felt were urgent", he explains.

PAH aims to obtain commitments from political parties, even if they're not in government, so that they can be held to account if they later gain power. That was key, for example, in reviving the law that came out of the Catalan ILP. As predicted, the national government appealed to the Constitutional Court and the law was suspended as a precautionary measure. "We had the brilliant idea of going to Congress and getting all the parties to sign to say that if they got into government, they would lift the suspension, and those signatures allowed us to





put pressure on the Socialists to revive the law when they got into power”, says Maria Antònia.

STRATEGIC LITIGATION

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People coming to PAH for the first time are advised that it’s hard to find a solution through the courts alone, because the law tends to protect the rights of property owners. But there are times when it’s possible to make use of international pacts and agreements that offer stronger guarantees of the right to housing than national laws or policies. With this in mind, the platform practises strategic litigation, taking particularly egregious cases to supranational courts to denounce violations of human rights or economic, social and cultural rights (ESCR). The aim is not only to resolve a specific case, but to force changes to national policy.

“Sometimes, breaking new ground with an especially symbolic or paradigmatic issue can be very productive in toppling certain legal or institutional walls that once seemed insurmountable”, explains Alejandra from PAVPS Madrid, who’s also a member of the PAH Legal Committee. “You have to explain carefully to people why you’re using strategic litigation and make it clear that it’s one specific case and you won’t be taking the cases of everyone who comes to PAH to the United Nations”.

When the court rules in their favour, they make the tool available to the movement and anyone else who's interested. For example, a ruling from the United Nations ESCR Committee against evictions without alternative housing provision allowed templates for appeals requesting a suspension of an eviction based on this ruling to be produced. A guide was also created, containing instructions for anyone wishing to replicate the process.³⁰ "But it's important to bear in mind that strategic litigation is a tool that works well when used sparingly, because if the United Nations ruled against Spain every day, it'd have less of an effect", warns Alejandra.

ENSURE COMPLIANCE

PAH has been successful in obtaining recognition of many rights, but it has also found that recognising a right isn't the same as guaranteeing it. "Laws are passed then they languish in a drawer somewhere", says Maria Antònia from PAH Cardedeu. In the case of the Catalan ILP, she says: "the difference is that we're there all the time making demands, because the authorities won't apply the measures otherwise". "After the process of collecting signatures, which the whole movement was involved in, we felt like the law was ours and we've made it very clear that they have to come to us for anything to do with the law", she explains.

Once the ILP was approved, training workshops were held for people in the movement and useful documents were provided to help them demand compliance and defend the law in every municipality. "Five years after it was approved, we're still coming across local councils that say they don't have any apartments and we tell them that they have to use their resources to repossess empty properties", says Maria Antònia.

In all these processes, it's also important to be careful not to blindly adopt institutional approaches. "In this regard, for example, people who have greater difficulty obtaining institutional help, like people without a residence permit, are more entitled to access housing through *Obra Social*", explains Bernat from PAHC Bages. He goes on: "We've adapted institutional approaches a lot and created our own institutionality".

30 Coordinadora de Vivienda de Madrid (2018). *Defendiendo el hogar: Guía para la solicitud de medidas cautelares ante el Comité DESC de Naciones Unidas por casos de desalojo sin alternativa habitacional*. Available at: https://afectadosporlahipoteca.com/wp-content/uploads/2018/12/DEFENDIENDO_EL_HOGAR.pdf (12 December 2020).



This can be seen in the movement in small but significant ways. In an ILP, only signatures from people with Spanish nationality are valid, but PAH didn't want to sideline the migrants who made up a significant part of its assemblies in its first ILP. Instead, the platform organized a petition parallel to the one following all the rules where they could express their support so that nobody would be left out of the process despite the authorities' decision to exclude foreign nationals.

HOW TO CHANGE POLICY FROM THE STREETS

- > Persuade political parties to take a stance on specific proposals and publicise the names of those who support rights guarantees and those who don't.
- > Once you've exhausted other channels for obtaining a response, publicly identify the people responsible for blocking measures to guarantee rights in a peaceful manner.
- > Explore your options for defending your demands at all legislative levels and adapt your proposals to the powers held at each level.
- > Evaluate whether measures are of greater benefit to the movement or to the institutions that position themselves alongside it.
- > Create a negotiating group to make decisions autonomously while following the general principles established by the movement and ensuring transparency.
- > Take advantage of the political contexts that allow you to exert the most pressure on the parties, such as electoral processes or disputes where being seen to support social rights is beneficial to them.
- > Maintain a non-partisan approach, no matter how sympathetic some parties are or how closely linked their members have been to the movement in the past, and take action on the basis of their support or opposition to specific measures.
- > Demand commitments from the parties regardless of whether or not they're in government and hold them to account if they come to power.
- > Take specific cases to supranational courts to denounce rights violations and obtain rulings that pave the way for other cases.





HOW TO MANAGE CONFLICTS

Conflict is inevitable in a large, diverse organization like PAH. It can occur at all levels: interpersonal disputes, conflicts between neighbors, political disagreements and people taking advantage of the movement. The platform doesn't have a solution to each and every conflict, but it is gradually adopting tools and strategies to tackle them as they arise.

One of the characteristics of PAH that members highlight is the willingness to address conflict collectively. "Conflicts happen and that's OK; at PAH, everyday conflicts that are hushed up in many places always end up coming to the surface. Perhaps you were annoyed by something that happened at an eviction or something like that", says Berni from PAHC Bages.

As we've seen, the platform allows members to forge very strong bonds. "It's like a family bond and that can lead to conflicts that are different to the ones you get in more traditional social movements. It's such an intense relationship that it's all the more dramatic when it blows up", adds Berni. They work together to manage conflict at the assembly, "but we've noticed that, when we have an easily identifiable external enemy, people are venting their anger against a bank or stopping evictions and that anger and existential anguish are channelled elsewhere".

COEXISTENCE AND CONFLICT

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The spaces with the highest levels of interpersonal conflict in the movement are those where people are in close proximity to one another: the *Obra Social* blocks managed by PAH. Each block has its own assembly, but, like many other neighbors' associations, they often fail to resolve their differences.

In Sabadell, there is an *Obra Social* committee staffed solely by people who don't live in the blocks to avoid potential conflicts of interest. Based on the criteria approved by the assembly, they suggest families to move into the reposessed properties and sometimes act as mediators. "The assemblies held at the blocks are also attended by someone from the committee and in terms of conflict management, there have been all kinds of disputes", says Emma. "If they're typical disputes between neighbors, we step in to mediate, but there can be other problems like gender-based violence and in those cases we refer the people in question to feminist groups or specialist organizations that help and support us in these processes".

Like any other space for social interaction, PAH assemblies are not immune to this type of violence. In some assemblies, poor management has shown the importance of taking action. Many seek out support from other collectives.

As well as the basic standards agreed by the platform, which state that “PAH takes a no-tolerance stance to xenophobia, violence, sexism and discrimination based on someone’s religion, opinion or any other condition or personal or social circumstance”, the assemblies have begun to adopt a more proactive stance and some have organized training workshops to address these issues.

At the same time, the movement includes such a diverse range of people that some situations are hard to avoid and must be addressed as they happen. “There are people with shitty attitudes that we don’t like at all, homophobia, racism, sexism... But we try to work with them and engage them in a learning process so that these attitudes disappear from our spaces”, explains Bernat from PAHC Bages. He goes on: “But it’s very complicated. There are very different situations involving violence against women, violence against children, ways of interacting between members at the assemblies... varying degrees of violence resulting from the situations people find themselves in and their upbringing, so we can’t be as demanding as more orthodox collectives”.





PROTECT THE MOVEMENT

Meanwhile, the fact that the movement is open to anyone can sometimes undermine its spirit. At many PAH assemblies, members report encountering people who were trying to take advantage of the platform for their own personal gain.

112 / “Some people come to PAH and then take what they’ve learned and set up other things”, sometimes linked to political parties, says Pilar from PAH Málaga. The platform is concerned about people using its name or that of Stop Desahucios to set up collectives that don’t operate as a PAH should and mislead people. This is why its public announcements note that people should consult the list of recognized platforms on the website.

Of even greater concern to the movement are people with malicious intentions. “There was a case here once of someone who was taking down the details of the new people coming in then calling them saying he was from PAH and charging them 1,000 Euros for a lawyer promising to resolve their case”, recounts Nicole from PAH Castelló. Many assemblies have had similar experiences. “Some people set up associations and make people pay a fee. They defend other interests that aren’t those of PAH and many are linked to squatting mafias and things like that”, adds Rosa from PAH Altea. That’s why they insist from the outset that PAH is free and based on collective support.

Once detected, blatant cases like this have a clear solution: “Based on PAH’s red lines, these people have been ejected right away, but even so, it was quite unpleasant and hurtful”, says Nicole. On other occasions, a whole PAH rather than an individual has been expelled from the movement for gross violations of the basic standards.

SETTLE DISPUTES

The platform’s assemblies are intended as an opportunity to bring up any political differences. As we’ve seen, this dynamic prioritises care and respect and stops these differences from becoming a problem. “Even if we fight sometimes, we communicate well; there’s a small group of us who’ve been here since 2013 and communication has never broken down at any point”, says Sole from PAH Segovia. Her comrade María adds: “They’re not fights, they’re just differences of opinion, minor conflicts, but in the end everything works out and we’re as close as ever”.

Elsewhere, more major conflicts arise and sometimes require far more extensive work to resolve them. At PAH Valencia, for example, the assembly received help from Psychologists Beyond Borders (PBB) to develop a protocol for responding to internal conflict. “There was a conflict between two comrades at the national assembly, where there was nobody else from our assembly and no way to resolve it, so we called PBB and they came, assessed the situation and suggested measures for us to take”, says José Luis. “Although one of the parties wasn’t keen on their suggestion, it helped us a lot in knowing how to manage conflict”.

The model used by PAH is mediation, with neutral mediators with no decision-making power available to listen to and reconcile the perspectives of the affected parties. The aim is to help the parties to reach an agreement, but if this isn’t possible then the mediators suggest a strategy for resolving the conflict.

When a conflict is detected, the first thing to do is to encourage the people involved to speak to each other and try to resolve it. If they can’t and the conflict has arisen within a committee, then it is addressed by the committee. If a solution still can’t be found, it’s brought to the assembly. In these cases, it’s important to warn the person moderating the assembly that the conflict will be brought up so that they can prepare themselves. Although problems must not be overlooked, it’s also very important to make sure that conflict resolution



doesn't take up all of the assembly's time and energy because this could end up burning out other people.

When a conflict can't be resolved within the assembly or when it's between different platforms, it's handed over to the regional coordinator. Some people are critical of the fact that there isn't a higher mediating body, but others don't think it's feasible: "We don't pay fees or receive grants, so if I had to go and mediate in a conflict between the Galician PAHs, I'd have to take time off work to go there for several days. Who's going to pay for that?", asks Paco from PAH Murcia. "We've always aimed to resolve conflict in the space it arises in, looking for a consensus solution that might not satisfy either of the parties completely but that is sufficient to allow them to keep working together".

HOW TO MANAGE CONFLICT

- > Provide a space where conflicts can be raised so that they can be addressed collectively.
- > Develop tools for tackling violence and build alliances for external support when necessary.
- > Remember that violence may spring up at the assemblies because of the difficult circumstances that participants are experiencing.
- > Crack down on people who take advantage of the movement's horizontal structure for their own benefit, to the detriment of affected people.
- > Tackle conflicts through mediation, encouraging the parties involved to reach a consensus agreement allowing them to keep working together.

10

Albero Spine





HOW AND WHY TO NETWORK WITH OTHER COLLECTIVES



One of PAH's first interactions with vulture funds was when the American fund Blackstone bought Catalan bank Catalunya Caixa's portfolio of properties. The movement could have continued protesting at the bank's branches but it became obvious that pressure had to be exerted higher up. Many people were surprised when protests at the bank's premises were supplemented by others at the vulture fund's headquarters in New York, London, Tokyo and Atlanta. With this campaign, PAH showed its ability to build alliances in everyday activism and to take the fight to wherever it's needed.³¹

The PAH International Committee was created at that time. Its brief was initially to respond to requests from outside Spain. "We were receiving lots of questions about how PAH functions on the general email address and at the different platforms, as well as requests for interviews and invitations to participate in events. These were answered by whoever had time to respond, until someone suggested setting up a committee able to respond in a more organized way", says Maka from PAH Barcelona. "As the committee grows and matures, space opens up to do other things like taking a proactive role in creating spaces for solidarity and international activism".³²

31 The platform issued a video targeting Blackstone and warning them to get ready to do battle with PAH: Plataforma de Afectadas por la Hipoteca (11 February 2015). #BlackstoneEvicts. Available at: <https://youtu.be/gPGGJpOisel> (12 December 2020).

32 The International Committee regularly reports on its activities in Spanish and English on the PAH website: <https://afectadosporlahipoteca.com/category/propuestas-pah/internacional>.

AMPLIFYING THE FIGHT

Over time, PAH realized that internationalizing the platform's activism also had consequences within Spain. "Being an important player internationally makes PAH more important locally, because however much it irks you, you have no choice but to listen to a social movement that's being invited to speak at the United Nations Habitat conference, which takes place every ten years, or at the European Commission", stresses Maka. "Like all the other committees, our task is ultimately to work out how to create mechanisms to boost PAH's fighting power".

The platform also works hard to build alliances, acting as one of the driving forces behind the European Coalition for the Right to Housing and the City, which aims to share resources, strategies and campaigns despite differences between member countries and organizations.³³ "The very fact of meeting up with activists from other countries, who you know are fighting for similar things to you, is very powerful in itself", Maka concludes.

SHARED STRUGGLES

Being aware of shared struggles also has a bearing locally. The rapid spread of the 15-M movement across Spain sowed the seed for many PAH groups, which came into being as a way of channelling broader struggles for social rights. Like earlier ties, this led to the formation of alliances with different movements fighting for other issues besides housing. It's common to see PAH involved in feminist movements and migrant activism, or fighting for decent jobs, for the right to the city or against corruption. Ultimately, these issues are all vital to the people who make up the platform.

In small municipalities where fewer people mobilize in social movements, PAH can be an especially relevant player, as Maria Antònia from PAH Cardedeu highlights: "I think it's easier for us to become part of the social fabric, to be heard, to open up to what might be asked of us as a movement, and to consider the link between other struggles and the issue of housing". "For example, for Interna-

33 In 2016, the coalition produced a publication showcasing experiences of activism across the continent: Coalición Europea por el Derecho a la Vivienda y la Ciudad (2016). *La resistencia a los desahucios en Europa*. Available in Spanish at: <https://www.rosalux.eu/es/article/1065.la-resistencia-a-los-desahucios-en-europa.html>. Available in English at: <https://housingnotprofit.org/wp-content/uploads/2019/08/Resisting-Evictions-Across-Europe.pdf> (14 January 2021). More information about the coalition is available on their website: <https://housingnotprofit.org> (14 January 2021).



tional Women's Day one year, the feminist movement came to us so that we could emphasize the right to housing on the march that was being held in Cardedeu, and the families were able to speak about their situation. It was very powerful and quite a lovely moment", she recalls. One effect of participating in these spaces is that the platform has more people to draw on when extra support is required to stop an eviction.

Often, these alliances also provide platforms with a weekly meeting place at a very low cost or cost-free at a neighbors' association, an informal cultural centre (*ateneo popular*) or an occupied social centre. Some PAH groups have been able to develop a better infrastructure and in these cases it's important to support other movements too. When people were organizing anti-racist demonstrations in Manresa, "we provided them with megaphones, explained how to make a banner and posters, and helped them with any questions they had... In short, we support people who are doing things without requiring them to mention PAH, just because it's important to us that these things happen in the city", explains Berni from PAHC Bages.





CREATING NEW SPACES

A whole range of problems come to the fore at PAH assemblies and it's sometimes difficult for the platform to respond to everything. There are opportunities for other collectives to share their knowledge at workshops such as those organized by PAH Elx-Crevillent: "We got in touch with a comrade from the *Marea Blanca* (White Tide) movement in defence of the health service and two social workers came along and gave us a wonderful lesson on how to apply for different social benefits; we liked it a lot and we've stayed in touch with them so we can ask any questions we have", Marga explains.

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But sometimes learning isn't enough and new responses that go beyond PAH's normal activity are required. In Barcelona, the platform linked up with other collectives to form the *Alianza contra la Pobreza Energética* (Alliance against Energy Poverty). Many people who were unable to pay their mortgages couldn't afford to pay water, electricity or gas bills either so this campaign was launched as a sister movement to the platform to work together to exert pressure on the utilities companies and negotiate with them.³⁴

Other assemblies also carry out a wide range of work to support the creation of a broader popular movement in their region. PAHC Bages is developing new

34 APE's actions follow the PAH formula, but instead of occupying bank branches, they occupy the offices of companies supplying electricity, water and gas, as this video shows: *Aliança contra la Pobreza Energètica* (1 April 2016). #NiTallsNiDeutes - Els nostres drets no es negocien! Available at: <https://youtu.be/xu52hJu0qiQ> (12 December 2020).



spaces to allow people to remain active beyond their direct links to the platform. “The PAHC assembly can get a bit monotonous and hard to listen to because it’s the same story week in, week out, and some people get tired of it after a few years. That’s why we proactively look for new spaces so that people can stay involved”, says Berni. The network of movements with close ties to PAHC Bages include a people’s school (*escuela popular*) to support children’s education, a literacy skills school for women, a gym for young people, a feminist collective and a people’s union (*sindicato popular*). Àlex explains that “the assembly opens our eyes to other needs and we need spaces for activism and self-management so that we can tackle them. Our aim is to create links that go above and beyond the issue of housing”.

HOW TO BUILD NETWORKS WITH OTHER GROUPS AND WHY

- > Get involved in spaces beyond the local area that can help legitimize the movement in areas where its work is needed.
- > Share experiences and tools with people involved in similar struggles in other spaces.
- > Participate in movements that overlap with your goals.
- > Gain the support of other groups on issues that the assembly can't resolve on its own.
- > Join up with other collectives to create new shared spaces for activism.



SÍ SE PUEDE

“People without homes and homes without people: where’s the logic?”, went the chant made popular by the Platform for People Affected by Mortgages. But the logic is actually quite clear: it’s the logic of capital and accumulation. In the logic of homes as financial assets, it makes perfect sense.

But it’s incomprehensible in the platform’s logic: a human logic that prioritizes safeguarding rights.

This humanity, this people-centred, rights-centred focus, is the driving force behind PAH. Making people your focus and listening to them stops them from feeling alone and helps you bring them into a collective movement. PAH’s logic is akin to an empowering embrace: it fights by caring (or cares by fighting). It is the roar of *Sí se puede* that rises up from “you’re not alone”.

PAH denounces issues that have no logic, but much of its value comes precisely from its ability to show these issues up as illogical. It emphasizes ideas that were once common sense but are no longer viewed as such: your home should not be worth more than the mortgage you were given to pay it off and it makes no sense for you to still be burdened with debt if you surrender your property to the bank. It’s incomprehensible that you can become homeless if a bank seizes your home because housing prices aren’t aligned with your income and public housing supply is practically non-existent.

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When a majority of the population agrees that nothing of this makes sense, PAH has challenged politicians for failing to legislate to remedy the situation. The platform has shown that being active in politics isn’t about defending the interests of those who have the most. It’s something else entirely: demonstrating that basic demands portrayed as unachievable for years are simply a matter of political will and a question of what logic is applied and whose needs are prioritized. Or, as the slogan for the platform’s *escraches* campaign goes: “yes we can, but they don’t want to”.

Whether those with the power to govern and legislate like it or not, PAH insists that yes, we can. Perhaps the most important message they’ve sent is that when people come together, mobilize and fight, they can safeguard their rights. They can achieve things they could never have imagined.

Things as simple but important as casting off their fear.

Fear is part of life, but no one should have to live with the fear of losing a basic right like having a decent home and all the other rights that depend upon it. Recognizing that some things are rights enables you to face up to bankers, lawyers, judges, police officers and politicians and demand that these rights are safeguarded.

Sí se puede is a slogan of empowerment, of knowing that we have a right to things that are essential to life, and that, if our rights are denied, we also have a right to turn the situation around. Collectively. Empowerment at PAH is not individual victory but rather an understanding that collective struggle is the way to effect change. It is a feminist endeavour, a struggle waged above all by women that revolves around caring for one another and sustaining life together.

The Platform for People Affected by Mortgages has become a global pioneer due in large part to the fact that most of its members are personally affected by the issue they fight. The platform rejected an aid-based model in favour of building a collective movement led precisely by those people who had been told that they could not be protagonists in public life, in political life or even in their own lives. People who had been told they were failures for being unable to keep up their mortgage repayments.

Many people say that PAH changed their lives. Waving goodbye to distress, discovering your rights and starting to perceive the world collectively is no small achievement. It's even more impressive that those achievements also serve as a launch pad for political action.

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The platform has no magic formulas, but it has a wealth of experience. Year after year, it reinvents itself so that it can carry on fighting and providing support. These pages contain a fraction of this experience for use by other groups seeking to organize, embrace, empower, disobey, win rights, change narratives, transform policies and build networks. While PAH's approach may not be wholly applicable in all contexts, it can certainly serve as a source of positive inspiration.

Although it's never an easy task to challenge powerful narratives, institutions or governments, PAH shows us that with creativity, persistence and collective action, *sí se puede!*

Barcelona, December 2020







PLATAFORMA DE AFECTADOS POR LA HIPOTECA

FROM AFFECTED (AFECTADA) TO ACTIVIST

Some contend that in order to understand PAH you only need to go to one of its welcome assemblies. In the assembly, in just a few hours, one can not only understand the problem of housing in Spain, but also discover that solidarity and organizing are very powerful tools to transform the reality.

This is why it was decided to complement this book with the short film *El primer día* (The first day), where several people explain how their first time at PAH was like. Through their testimonies –and archive images of the past ten years-, we understand why those people who once stepped into PAH as “affected” became, in matter of months, part of the movement as activists.



[HTTPS://VIMEO.COM/505006894](https://vimeo.com/505006894)

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ROSA-LUXEMBURG-STIFTUNG

The Rosa-Luxemburg-Stiftung is an internationally operating, left-wing non-profit organisation providing civic education. It is affiliated with Germany's 'Die Linke' (Left Party). Active since 1990, the foundation has been committed to the analysis of social and political processes and developments worldwide. The Stiftung works in the context of the growing multiple crises facing our current political and economic system. In cooperation with other progressive organisations around the globe, the Stiftung focuses on democratic and social participation, the empowerment of disadvantaged groups, and alternative economic and social development. The Stiftung's international activities aim to provide civic education by means of academic analyses, public programmes, and projects conducted together with partner institutions. The Rosa-Luxemburg-Stiftung works towards a more just world and a system based on international solidarity.

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