RESISTING EVICTIONS ACROSS EUROPE

EUROPEAN ACTION COALITION
FOR THE RIGHT TO HOUSING
AND TO THE CITY

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3

Note from the funder

It was at the *Encuentro transnacionale de Resistencia a los desahucios*, at the end of October 2014 in Cordoba, that we as *Rosa Luxemburg Foundation Brussels* got to know the *European Action Coalition for the Right to Housing and to the City*, which was at that time in its early formation process. There, we saw something important growing in Europe. In that transnational meeting, different groups working on the issues of displacement and dispossession started to talk to each other about common issues, strategies and struggles, and pushed forward the coordination process at the European level to find collective responses. It became clear that this new upcoming coalition should be fostered. Therefore, we decided to support the organisation of a two-day meeting the following year to carry on the discussion and networking process. That meeting took place at the *National Technical University of Athens* at the end of June 2015, showing solidarity from across Europe for the struggle of the Greek people for better living conditions. Discussions ranged from land and housing dispossession in urban and rural spaces to migrant and refugee housing needs in the European South. Proposals were made about alternative housing policies, along with practical discussions on how to organise struggles against evictions and for occupations. As a result, the need to systematise collective knowledge aggregated over time by the different groups became apparent. The *Rosa Luxemburg Foundation* collaborated in the publication of this study with the strong conviction that it could be a helpful tool to spread knowledge about displacement and eviction in Europe. But more importantly, we hope it is of use to all those struggling for the right to housing and to the city.

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4

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HISTORICAL INTRODUCTION

This text has been written by members of the *European Action Coalition for the Right to Housing and to the City*, a swiftly growing convergence of groups. In early 2016 we number twenty-four groups in fifteen countries: tenants' movements, those in inadequate housing, victims of eviction, those affected by debt, slum and self-built neighbourhood dwellers, squatters, campaigners and researchers. Most of our member groups organise within one city, from self-organised homeless people in Budapest to urban coalitions like *Right To The City Zagreb*. Some of our members are national in scope. Despite these variables, we are a horizontal organisation that sees anti-hierarchical organising as the only route to sustainable far-reaching social change.

The Coalition emerged in 2013 through meetings in Essen and Athens and by October that year had already coordinated a day of action in fifteen cities calling for an enforceable right to housing and an end to forced evictions. By the end of the year we had met once more in Paris to plan for our next target, the MIPIM real estate fair that takes place in Cannes, France every year. After a successful People's Tribunal indicting the politicians selling off public assets to developers at the 25th MIPIM in March 2014, we organised against the first ever MIPIM UK in London six months later. With stronger representation from Central and Eastern Europe, new subgroups began to form, including the Evictions working group from which this text derives. With a commitment not just to document the European housing crisis but to intervene in it, we continued to converge at sites of struggle, meeting in Athens during the referendum on the *Troika*. A series of actions in October 2015 under the banner *'No People Without Homes, No Homes Without People'* was also coordinated with the research carried out for this publication. In recognition of the need to privilege the stories of cities not treated as globally significant, our next public conference in Poznan focussed on the Central and Eastern European housing context, more research on which will be forthcoming.

2016 sees a focus on strengthening the bonds between our groups and collectivising various resources and tools across borders; we see this paper as part of that effort. In sharing knowledge, analysis and strategies, we are building the relations between grassroots organisations, and so creating the conditions for international solidarity. *The Coalition* is building its capacity to organise common action to raise the visibility of the current housing disaster and to target its causes. We know from experience that this is no easy task. Housing crises are masked as agentless, facts of the market that are kept in check by well-meaning nation states. But in truth, our crises have been ushered in through decades of state policy for deregulation. We mean not only to reverse this, but to support the development of alternative proposals for housing ourselves, in the knowledge that this can only go hand in hand with building the power to realise them.

7

In a fragmented European space increasingly at the service of finance and securitisation, the grassroots convergence of movements is key to overcoming xenophobia. Our internationalism and our work with and as marginalised communities of migrants strengthens as fortress Europe draws up its bridges. The rampant privatisation that has swept the continent over the last forty years creates a new precarity, and pushes more and more people into market-renting. In this way, tenant numbers swell and tenant power grows. We plan to use this power, and that of all organised inhabitants, to organise collective action against privatisation and displacement, to adopt common positions on European housing policies, and to create solidarity between movements that strengthens each struggle.

In order to achieve this we are carving out a space for militant research in housing, for the critiques, targets and skills of movements to be communicated. Evictions are phenomena that all our groups deal with in some form, encapsulating the brutality of property rights, while necessitating an activist response that is both forceful and caring. As the point at which landlords and the state find it most difficult to cover up class struggle, it seemed the obvious place for us to start.

This text is not an analysis of the European housing market, nor a collection of organisers' viewpoints on their action. It focusses on the forms that eviction takes (in essence *who* is affected), and demonstrates the flimsiness of the barriers between tenures as people fall through them towards ever-greater precariousness. We start with a short introduction on the reasons we resist evictions, which we hope will also clarify why we write about them. There is then a guest introduction by Dr Stuart Hodkinson providing a theoretical framework through which we can understand forced displacement in Europe. Our first section provides a number of findings from analysis of the research across the entire terrain. These findings cohere on an issue basis which does not always correspond to a geographic base. This is followed by a second statistical section to hold some of the information gathered on the primary forms of eviction carried out country by country, and any informa-

tion on their prevalence. The third section showcases some of the forms that anti-eviction initiatives have taken across the continent, before we conclude with a brief outlook on our prospects. An appendix is available online at the *Coalition* website: www.housingnotprofit.org, with the legislative mechanisms that both govern and limit evictions, and despite the grim picture painted, we hope that this cross-pollinates between struggles and becomes genuinely useful to activists demanding a variety of state concessions.

What this paper does not do is analyse the organising tactics used to prevent evictions, or the strategies used by movements that have won legislative protections in the past. We hope groups will contribute papers on strategy to our website, and in the summer of 2016 we hope to create a housing organisers' toolkit that looks specifically at the organising methodologies of successful housing campaigns. This paper does not analyse the lack of security of tenure in chronological terms, but in spatial terms across the continent. Neither is it focussed on the mechanics of dispossession by landlords and the state, nor the geography of displacement. Many activist-researchers are doing this important work, but we saw a need for analysis of the differences in forms of eviction across Europe in relation to the housing stock, the legislative framework, and the shape of the movement. We hope that this text contributes towards that goal.

WHY WE FIGHT EVICTIONS

12

As grassroots housing groups and initiatives, NGOs and rese-archers organised in the *European Coalition,* we see the fight against evictions as an important part of our struggle for the right to housing and the city. Therefore, we defend our homes, struggle with landlords, we sit in front of houses blocking bailiffs and the police. We stop evictions and we get evicted. We enter the offices of banks, real estate companies and local authorities. We go onto the streets, we visit landlords and politicians at their homes and raise our voices. We do research and we address the media. We campaign and we take empty buildings to create housing alternatives by ourselves.

Our fight against evictions may take different forms across urban Euro-pe, but every eviction has one thing in common: people are losing their homes while private or public landlords profit from them. An eviction represents a violent type of displacement. Throughout the history of the capitalist city, housing as a commodity has demonstrated the con-tradiction between the economic forces of investment and profit and the social needs of inhabitants to live a decent life. When riot police are kicking people out of their homes, it is made very clear: the right to housing is violated by the force of the state in order to impose the right to property.

Finding ourselves on the other side of this struggle we can recog-nise our common enemies. We witness German banks evicting a family in Madrid, while capital fleeing Italy or Greece is invested in real estate hot spots like London or Berlin, leading to yet more evictions. We see hedge funds like Blackstone buying up neighbourhoods in Spain and at the same time buying and closing industry in the Balkans just to get hold of the land. Meanwhile, the Serbian government is giving up its jurisdiction of a huge part of Belgrade just to give free rein to capital coming from the UAE. Analysing the housing situation all over Europe, we can see the frontiers of what is called 'the housing crisis', but as we recognise the same agents of the enforced financial domination of our cities, we can also recognise common strategies of resisting. Forging alliances is, therefore, a logical step. Alliances that fight against the interests of real estate and financial markets and the local authorities and the state, or European legislation that back them up - alliances that fight for the implementation of our housing rights. Identifying common enemies and employing common strategies, we also acknowledge that the tools of our resistance can take different forms depending on the political, economic, social and historical context we live in.

There has been resistance against evictions for hundreds of ye-ars. Housing and the city were always within the core of capitalist de-velopment and so were urban protests against it. Now neoliberal and austerity policies and the financialisation of the housing market since

13

the 1980s has led to a situation which has been stated as the worst housing crisis in Europe for the last 70 years. With the bursting of real estate bubbles and the collapsing financial market in 2008, mass evictions became a symbol for this crisis, and a focus for urban social movements once again. The red 'stop evictions' sign derived from the Spanish *Platform of People Affected by Mortgages* (la PAH) can now be seen in cities everywhere as a symbol for the fight against evictions.

Our struggle also reaches deeper than symbols, from the effects of the crisis to its causes. The same demands resonate all over Europe: We want new public housing, new models of common housing, rent control and protection of our homes from the volatile nature of markets. Whichever model or solution we advocate, the message is clear - our homes are not a commodity, we want to give housing back its social function.

Forming the *European Coalition for the Right to Housing and to the City* is one example of people coming together for a common struggle against evictions and displacement across Europe. We have so much to learn from each other. We can share our skills and knowledge. We can motivate ourselves once again, seeing that people are resisting evictions all over Europe. We can put transnational solidarity into practice. We can put pressure on transnational actors in the capitalist city in a coordinated way. Together we can speak louder, demanding the social function of housing and the right to the city with our common power.

We hope that this publication will both inform and inspire you to join the struggle.

THE RESISTIBLE RISE OF URBAN DISPOSSESSION IN EUROPE

by Dr Stuart Hodkinson, University of Leeds

As this timely report makes depressingly clear, the forcible eviction of people from their homes – whether rented, owned or occupied – is on the rise in Europe. In some respects, Europe has arrived late to the global eviction party that each year sees millions of people displaced from housing across the world. Over the course of the twentieth century, the various national housing crises afflicting Europe's industrial working classes were gradually tamed through state intervention as part of the broader Keynesian deal that put Western capitalism on a more social democratic course. Private landowners' right to extract monopoly rents from the propertyless masses was tempered by the creation of a popular right to decent housing – and to the city more generally – through the partial decommodification of shelter. But now, social democracy is all but dead after forty years of neoliberal policies that have seen European societies and especially their cities radically restructured and re-regulated along free market lines in the interests of global financial speculation and elite consumption.

Under neoliberalism, governments across Europe – whether of the so-called left or right – have rolled back citizens' protections from market forces and rolled out new forms of market-based housing provision. At the urban scale, neoliberal policies have impelled the gentrification-led restructuring of central urban areas through gated mega-development projects, widespread clearance of public and low-income housing and the diminution of tenants' legal protections. Neoliberalism has also exposed cities and neighbourhoods to the destructive race-to-the-bottom dynamics of global inter-urban competition for jobs and investment. The result is the ongoing commodification of public space and the creation of new, exclusive urban spaces of elite consumption in which those surplus populations with insufficient market value – either as workers or consumers – are to be, in the words of Saskia Sassen, expelled by stealth or force.[1]

Connecting displacement to dispossession under the neoliberalisation of our cities is part of a broader process I have called the new urban enclosures.[2] Enclosure links the historical acts of rural dispossession that paved the way for the birth of the capitalist city to today's acts of urban

dispossession that accompany neoliberal urbanism. During the original enclosures in Europe, it was the peasantry who were separated, often violently, from the means of (re)production and propelled over time as a mass landless proletariat into the swelling ranks of the industrialising and urbanising centres. They were victims of a massive appropriation of state and church lands - and their associated natural wealth of valuable resources — into the private hands of individual landowners, generating the concentration and expansion of landed class power. Enclosure also enshrined and ideologically embedded the ultimate cultural value of capitalist society - the sanctity and inviolability of private property rights.

16   While these old enclosures are very much alive today in the proto-capitalist spaces of the Global South, what is striking about urban life in contemporary Europe and other core capitalist countries is how new acts of enclosure and dispossession punctuate the restructuring of cities. Enclosure abounds in the 'privatisation' of urban spaces and services formerly publicly owned, and in the 'fencing off' of the city itself through the countless residential, office and retail developments that both destroy the existing use values and publicness of particular spaces and actively 'displace' and 'exclude' the urban poor from the city. Enclosure moves more insidiously through the corporatisation and revanchist control of public space and the associated political curtailment of the public sphere that have become familiar experiences of urban entrepreneurial strategies.

Yet calling urban enclosures under neoliberalism new is somewhat misleading as they are merely the latest episode in a continuing historical story in which capitalism responds to crisis through the appropriation of new resources or the extension of capitalist relations. Today's crisis of housing might be immediately traced to the United States sub-prime mortgage crash that triggered the 2008 global financial crisis and subsequent housing market meltdowns in many European countries, but it has much deeper roots in the global economic crisis of the 1970s onwards, which triggered a new and historically unprecedented wave of enclosure under neoliberalism on a planetary scale designed not simply to source new outlets for accumulation but to reorganise the accumula-

tion process itself so as to undermine collective organisation and place-based struggles, depress wages, and make workers vulnerable and precarious and thus more compliant to capital. This two-fold process encompassed the privatisation of industries, sectors and key areas of social reproduction in the core capitalist countries under what David Harvey has called 'accumulation by dispossession'.[3]

Accumulation by dispossession goes to the heart of the housing story under neoliberalism. Post-war state intervention in the housing system not only imposed limits on accumulation to speculative capital and strengthened working class power in the labour market, it also built up a valuable stock of housing and land that was removed to varying degrees   17 from the market but with the potential for its to be included on highly profitable terms. This is why privatisation has spearheaded the neoliberal attack on housing, opening up precious stocks of public and social rented housing to new private owners, whether former tenants, so-called 'charitable' social landlords or for-profit companies, and shutting down affordable and secure alternatives to the market. Privatisation has also enabled finance capital to gain more profitable access to the land rents previously locked up within the old collectivist model of housing finance. So-called 'regeneration' schemes — typically under public-private partnerships - have been used as sophisticated land grabbing machines, bribing, cajoling or forcing low-income populations out to the periphery of major cities under the guise of urban renewal, and unleashing the forces of gentrification and speculative corporate investment.

Essential to the financialisation of housing has been the political promotion and financial lubrication of home ownership that was a central feature of most European societies from the early 1990s. The financialisation of housing generated vast increases in house prices everywhere from 1997 to 2008 but it was built on a fundamental contradiction with circuits of capital increasingly organised around investment and trading in mortgage debt and derivative products, which depended on rising asset prices and increasing numbers of people taking on higher levels of personal debt to access housing. We know what happened next. Uncontrolled

international speculation in national housing markets detonated the 2008 global financial crisis and the consequent wave of evictions and repossessions detailed in this report. This was the inevitable outcome of the neoliberal project to recommodify and financialise housing.

However, rather then representing a turning point against neoliberalism, the post-2008 world has witnessed the speeding up of the neoliberal project under the aegis of austerity. A major factor in Eurozone countries like Portugal, Ireland, Greece and Spain has been the onerous terms and imposed structural adjustment programmes of the EU bailouts in response to the sovereign debt and banking crisis since 2009. States in relatively less affected countries, like the UK, meanwhile, have chosen to use the 2008 crisis and the subsequent rise in public debt as an opportunity to complete the unfinished neoliberal revolution started over three decades ago.[4] The outcome everywhere is the intensification of housing privatisation policies alongside welfare state retrenchment that is producing greater precariousness of work, income and shelter, whilst boosting private landlord power to choose tenants and evict at will.

What is now different about the urban landscapes of Europe since the 2008 financial crisis, however, is the rise of a new threat to tenants from outside the nation-state in the shape of global financial actors scouring the planet for profitable opportunities. These include 'global corporate landlords'[5], primarily private equity firms like Blackstone and Goldman Sachs acting like vulture capital to accumulate wealth from the urban dispossession of hundreds of thousands of households losing their homes from mortgage defaults by buying up repossessed homes and mortgage loan books from troubled banks. The idea that Wall Street is now landlord to many thousands of tenants, including former homeowners, in Spain, opens up not only a bitter irony, but a major political problem of how to regulate and hold to account opaque private equity firms headquartered thousands of miles away. Global finance is also embodied in the institutional investors and sovereign wealth funds who attend the annual international and European real estate fairs held by MIPIM looking to exploit what Tom Slater has called 'planetary rent gaps'[6] through acquiring,

redeveloping and gentrifying devalued public / social housing and land from indebted local authorities and social landlords.

As always, however, people are fighting back in innovative and heroic ways that point us in the direction of effective resistance that can also generate alternative housing models and social relations based on solidarity, dignity and need - and not profit. The emergence of the European Day of Action against MIPIM and the ongoing Global Days of Action against Blackstone are hugely significant developments in the creation of cross-border organising networks and campaigns. The work of the Detroit People's Platform in the United States serves as another beacon of hope. In October 2015, activists raised an astonishing $100,000 in just 10 days through an international public crowdfund appeal and purchased 14 of 8,000 occupied Detroit homes being auctioned off and secured them permanently in a Community Land Trust.[7] Just as capital thinks and acts globally to extract locally, the Detroit action was conceived during an international roundtable of activists and researchers in Berlin inspired partly by the solidarity model of the Spanish housing movement, the PAH. It shows how the rise of urban dispossession in Europe, however powerful, is resistible when people unite across borders.

1   Sassen, S (2014), Expulsions: Brutality and Complexity in the Global Economy. Harvard University Press

2   Hodkinson, S (2012), 'The New Urban Enclosures', City: analysis of urban trends, culture, theory, policy, action, 16(5): 500-518, http://www.fooddeserts.org/images/paper0010.pdf

3   Harvey, D. (2003) The New Imperialism. Oxford: Oxford University Press.

4   Hodkinson, S and Robbins, G (2013), 'The Return of Class War Conservatism? Housing under the UK Coalition Government', Critical Social Policy 33(1): 57-77, http://eprints.whiterose.ac.uk/74333/2/Hodkinson-Robbins_CSP_2013.pdf

5   Beswick, J et al, (2016), 'Speculating on London's Housing Future: The Rise of the Global Corporate Landlord in Post-Crisis Urban Landscapes', City: analysis of urban trends, culture, theory, policy, action, 20(2)

6   Slater, T (2015), 'Planetary Rent Gaps', Antipode, http://www.geos.ed.ac.uk/homes/tslater/planetaryrentgaps.pdf

7   http://detroit.curbed.com/2015/10/21/9908862/keepourhomesdetroit-unitedcommunityhousingcoalition

1.
A BRIEF ANALYSIS OF THE CURRENT CAUSES OF EVICTIONS IN EUROPE

First finding : Despite certain received ideas, owning your own property in Europe does not necessarily lead to quality of life or help in avoiding evictions.

The housing market is generally composed of a rental sector, with both private and public housing stock, and a privately-owned and occupied sector. Depending on the European country, situations vary dramatically. The graph (EUROSTAT 2012) shows the proportions of social renters, private renters and owners. Within the European Union, one can

23
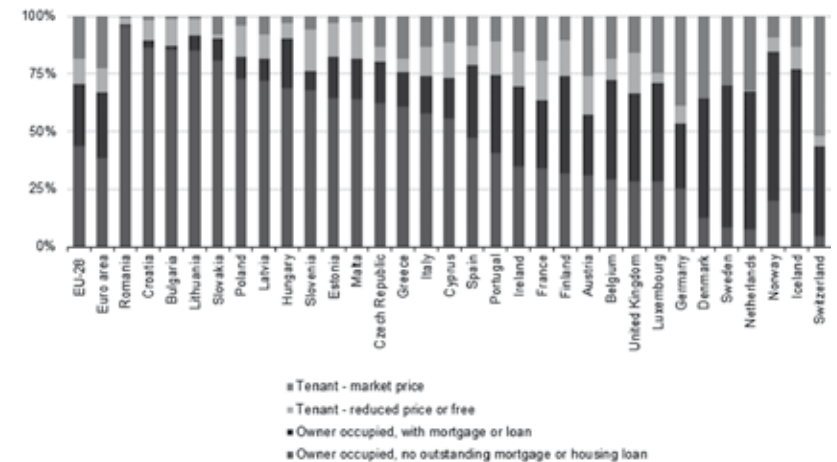
see that the countries with a high percentage of owner-occupiers are in part situated in Central and Eastern Europe, but this is property of very poor quality (with Hungary, Romania and Poland being the worst comparatively). The privatisation process of the early 1990s enabled

The causes of evictions are numerous. On reading the documents sent in by the activists of the *European Coalition*, along with some other sources of information, we can identify at least 10 different causes of evictions in Europe.

many to buy the property they were living in, but since there had been a continuous lack of investment in older housing units during state socialism, and a deteriorating economic situation after its end, the current owner-occupiers, who are now solely responsible for upkeep, do not have the financial means to do so. Poor quality housing also means very low energy efficiency. This, along with rapidly increasing utility costs in the 1990s and 2000s, has led to severe household indebtedness due to arrears in utility bills. In Hungary for example, this affects one quarter of the population, making energy-related indebtedness one of the main causes of eviction.

The *Troika* (the alliance of the *European Central Bank*, the *European Commission* and the *International Monetary Fund)* is imposing memorandums on Greece, meaning cuts to services in return for money, mainly used for bailouts and debts. This is putting many home-owners at risk. Until 2010 85% of Greeks were owner-occupiers, though from the early 1990s many of these properties were being bought with mortgages. As a result of crises, this fell dramatically to 75%. Of these homeowners, more than 300,000 families are in danger of losing their home due to unpaid loan instalments. The recent law on the arrangement of debts of over-draft individuals includes protection for the very poor, but for others the condition for being protected is also to become poor through paying monthly for the loan.

In Portugal, many home-owners lost their homes to the banks after the financial crash of 2007. Families also lost their homes through the increase in taxes and reduction of income due to austerity policies. This provoked the seizure of the houses and their auction, at which they were often sold for much more than the debt they were intended to clear. In 2014 alone, almost 6,000 families lost their house in this way.

Second finding: Privatisation of social housing is a significant factor contributing to evictions.

In Eastern Europe, this process unfolded through the early 1990s as part of the political and economic transition. In Romania, for instance, "Post-1989 governments encouraged private ownership of houses through a decree enabling long-term residents of state apartments to purchase them for the equivalent of little more than a month's salary."
There were two dominant forms of privatisation: on the one hand to sitting tenants and on the other, reprivatisation to previous owners (the heirs of pre-1945 owners). The first form can lead to evictions through indebtedness, as outlined above. Reprivatisation, however, induces much more complicated situations, in some cases involving a 'restitution mafia'. For instance, "in Poland in 1995, state tenants in nationalised houses were allowed to buy their homes, to the detriment of pre-WWII owners. Historical owners sued but many also sold the litigation rights to well-connected real estate developers who could press for resolutions in their favour. The law was changed to favour historical owners, though in 2003 it was amended so that former tenants who had bought their houses 'in good faith' during the 1990s could keep them. The new law offers virtually no protection to tenants who could not afford to buy the houses or to rent on the market. Many of the recent brutal evictions result from this setup, with developers employing 'house-cleaner' companies to force tenants out of their lifelong homes."

Furthermore, drastic privatisation of public housing has resulted in an almost complete loss of social rented sectors across CEE countries, leaving people abandoned by the state and entirely dependent on a volatile market. In Croatia, "all this has left the majority to seek solutions for their housing needs by buying property on the open market, because this represents the only form of tenure where one is actually able to get some sort of state subsidy."

The remaining social housing stock is now mostly owned by local municipalities. As in Western Europe, municipalities are constantly selling off (and to some extent demolishing) this remaining housing stock. This often leads to evictions, since many tenants are not entitled to any kind of compensation. Evictions can be authorised based on the type of tenancy contract, arrears, or merely the plans of the new owner. The shrinking social housing stock also means that those evicted can often only find housing on the informal housing market.

In Western Europe, there has been a withdrawal of the state when it comes to lower-cost housing. Because of legal regulation, tenants in the public, social or non-profit housing sectors are often better protected against evictions, rental increases and other changes than in the fully private sector. If the house gets sold to private owners, tenants may lose their right to stay, or else the rent increases are so high that they fall into rental debt, and come under threat of eviction. Many blocks of public housing in urban centres are being knocked down and 're-generated' by private partners who often refuse the 'right to return' to residents wanting a place to live in the newly-built housing.

Social housing is also given to charities created to take care of vulnerable people, or even to renovate damaged social housing. In the UK, council housing was given to housing associations with little accountability towards their tenants. These housing associations are now primarily using their capital to build homes for sale and private rental, and have lost most of their social function. In Germany, privatisation of social housing is not even needed to guarantee maximum profits for the owners. From the 1970s onwards, the German state subsidised private investors into build temporary social housing and ended the provision of public housing. After several decades, the social flats built in the 1970s and 1980s which were rented under special conditions to working and middle-class tenants are reverting to the owners as the temporary conditions expire. As these ex-social flats are not protected by German tenancy law, landlords are now able to excessively increase rents.

Third finding: New housing and welfare policies in several European countries increase the number of evictions.

This is the case for France, among others. "Tax breaks helping rich investors to buy new rental housing have been brought in. The extension of this support has benefited primarily those rich enough to buy, when state subsidies for renters are negligible. It also increases the prices of property and thus rents, worsening the housing crisis and increasing the number of evictions. There are also plans to reduce housing benefit paid to tenants, resulting in the further impoverishment of the working class, particularly social renters. This increases rent arrears and results in even more evictions."

In Germany, landlords benefit from state subsidies for 'energy modernisation'. The measures taken in Energy Modernisation programmes often do not lead to substantial savings in energy, and even if tenants save a little on their energy bill, rent increases mostly outstrip the savings because of the tenants' duty to co-finance modernisation measures.

The entire welfare system in Germany has undergone dramatic changes since the early 2000s, and employment offices are now often a cause for evictions, for instance by not paying benefits to the unemployed on time. Systematic mistakes in handling new applications make the employment office or housing office a primary source for rent arrears for the unemployed and poor across many countries, despite the fact that a welfare system's duty is to prevent poverty.

In perhaps the most nakedly capitalist housing and migration policy of recent years, the Portuguese government in 2012 introduced the 'Golden Visa' program, a residency permit for any foreigner who buys property worth more than 500,000 Euros (350,000 in an area of 'urban regeneration'), along with a tax exemption for rich European foreigners who go to live in Portugal. This attempt to drive up prices, while austerity policies are pushing up taxes and reducing incomes for most of the

population, decreases access to housing for low-income groups such as many migrant communities. At the same time the rich can use their assets to buy citizenship.

Fourth finding: The exorbitant cost of housing is a Europe-wide phenomenon. In a context where wages are falling and the cost of housing increasing, evictions are inevitable.

According to EUROSTAT (and these figures are conservative), a high percentage of the population in certain countries (between **15%** and **35%**) has to allocate **40% or more** of its earnings for the cost of housing, in decreasing order: Greece, Denmark, Germany, Romania, Bulgaria, Netherlands and Spain. It goes without saying that the cost of housing has a direct effect on the rise in the number of evictions and homeless people in Europe. On top of that, the incredible price hikes in energy costs have emerged due to the liberalisation of markets in some cases, and changes in the economic systems of others - such as the abolition of subsidised gas.

In Italy, for example, a study showed the direct link between the increase in rents and evictions. "Before the crisis entered its worst phase (that is to say up to 2007), 'only' 40,000 people per year were affected by evictions, 40% of cases resulting from rent arrears. Today, the primary reason for 90% of evictions is non-payment of rent."

There is a concerted policy across many governments to feed the housing bubble because increased prices can benefit existing home-owners, who in Western Europe are more likely to vote for the Right. Increased prices (and thus rents) are also seen as providing a financial 'stimulus' to lead the economy out of recession, while the majority of the population becomes more indebted to landlords.

Fifth finding: The financialisation of the real estate market has created a massive increase in evictions.

As states have withdrawn from sustainable housing policies, access to a home has become dependent on huge levels of credit, which has pushed up house prices and vastly increased speculation. When this debt is called in, mass evictions follow. Spanish policy exemplifies this perfectly, as unrestricted access to mortgages was the only solution established, without regard to the responsibilities of the public authorities. The same policy has been followed by other countries such as Portugal with the slogan: 'You want a house, go to the bank!' Since 2008, there are an average of 532 evictions a day in Spain, resulting in 'Gente sin casas y casas sin gente' (People without houses and houses without people).

Simultaneously, the liberalisation of rental markets has led to the loss or weakening of the rent controls won by many past movements. As the rental sector becomes more expensive, people attempt to get out of it and buy, pushing up house prices. In Romania, "after 2001, the stress put on property acquisition at the expense of tenancy rights triggered the development of an oversized mortgage industry, which encouraged the 2000 housing bubble. The banking sector's risky credit policies, aided by the state's direct support for property ownership, were both instrumental in these developments. The deficiencies of this project would be noticed only when it was too late and the global financial crisis had already reached Romanian shores." Similarly to Romania, foreign-currency-denominated mortgages spread very quickly in Hungary, Poland, and all the countries of ex-Yugoslavia after 2004, exposing households to fluctuations of the global economy as their mortgage repayments change with exchange rates. After 2008, this has led to the spiralling indebtedness of many households.

In Ireland, where mortgage default rates are extremely high, vulture funds (private equity) have bought the loan books of bad banks, and

have now doubled their holding of the total mortgage stock in just two years (from 2% of the total stock in 2013 to 5% in 2015). There is a concern that as property prices rise they will try to repossess properties, as they have done in the USA.

Property bubbles now seem normalised across the continent. In Norway which has 80% owner-occupancy: "the prices of housing have increased by 30% between 2006 and 2012. The current success story of Norway creates a real property bubble that could end after this property boom by a collapse in the market, like in other European countries." This is the opinion of one of the advisers to the *Central Bank of Norway*.

In Germany also, private and state bank advisers have sent out warnings on real estate bubbles in bigger cities in the last month of 2015. During the past few years, we have seen a massive influx of capital into German real estate markets while at the same time in most cities there is a continuous loss of affordable housing.

Sixth finding: Europe, through the Troika (the alliance of the European Central Bank, the European Commission, and the International Monetary Fund) has increased evictions by imposing its regulations for an even more liberalised rental market.

In Portugal, the contract with the *Troika* is clear: "the *Troika* memorandum imposed the total liberalisation of the housing market. That means two main things :

1) A new state entity was created solely to speed up the eviction process. Landlords no longer need to go to court in order to evict, and the law is made without real protection of tenants.

2) The new law also abolished the rent controls that existed in the old contracts made before 1990, which belonged mainly to old people who receive small pensions. The government announced rent subsidies to these people, but no one trusts that this will work considering all the cuts in social welfare."

Greece has undergone the rolling back of social housing organisations, the withdrawal of housing benefits, and now has much less access to housing (mainly through the large rise in council taxes, the difficulty in repaying loans and the rise of the cost of public services). As in Portugal, there are also new legal measures concerning evictions that create an accelerated legal procedure without court proceedings.

THE RUINS OF THE HEYGATE WILL COME BACK TO HAUNT YOU

Seventh finding: Evictions also affect those living in the most precarious housing conditions, who are also often criminalised.

Homeless people: In Hungary homelessness is criminalised at the highest possible legal level: the constitution of the country states that homeless people living in public places are liable to pay a fine of 530 Euros or to spend 60 days in prison. They are between a rock and a hard place: people are first victims of eviction and, if they cannot find a home, then become criminals! Furthermore, under the same law people who build housing for themselves without permission (many people live in self-constructed shacks in the wooded areas of Budapest – as in many other European cities) are also criminalised. Numerous evictions occur through the destruction of these self-built shelters. In East London, a local council tried to introduce a 'Public Space Protection Order' making rough sleeping and begging fineable offences, with jail time if payment wasn',t received. This Order was revoked after less than a month after a campaign organised by *Digs*, the local private renters group.

Travellers, Roma, and informal settlements: Across Europe, anti-Gypsyism means the situation of Roma is very precarious, with poor housing conditions and minimal rights. "In 2012, the mayor of Baia Mare (Romania), presided over the eviction of 1000 Roma people from the Craica neighbourhood to a disused ex-chemical laboratory. This massive displacement came one year after the same mayor had built a 2m tall and 100m long wall, to separate the Roma community in the Vasile Alecsandri neighbourhood from the rest of the locals, claiming to protect the community from the car accidents on the highway!" Slovenia typifies the scenario in most countries across Europe. "The majority of Roma do not benefit from a decent home. Many Roma end up living in slums or camps, often in isolated rural areas, on land where they have no security of tenure, nor access to public services or sanitation. Many have been denied citizenship in Slovenia after the collapse of Yugoslavia, further increasing their precariousness. Meanwhile, mass evictions have been occurring in France and the UK with border agencies in attendance, attempting to deport people to Eastern Europe, in some cases to countries they have no roots in. Across Europe, Roma are also the primary targets of displacement from urban areas, as in the mass evictions from Prague to Moravia.

Due to extreme and widespread racism, it is particularly difficult to find an apartment if you are Rom/Romni. Some landlords in Germany specialise in renting out run-down, overcrowded flats to seasonal workers and Roma at incredibly overpriced rents. Often, this occurs in houses landlords want to empty in order to refurbish or demolish and rebuild new condos. Marginalised people then guarantee rental income until the building is ready to be demolished. In many cases, at this point, they are evicted by the landlords without any legal procedure through threats and pressure.

In Portugal, the attitude that enabled self-built neighbourhoods has almost disappeared. "Portugal still has slums and self-built houses, mostly made up of migrants, which were tolerated and even encouraged some decades ago and now are considered illegal and liable for demolition. As urbanisation spreads, private interests are land-grabbing with the support of the municipalities that undertake the evictions. Around 40% of the people that live in these conditions are facing eviction and the demolition of their home without the prospect of rehousing."

Travellers or people living in semi-permanent structures (caravans, boats, etc.) have very little security of tenure. In the United Kingdom their situation is difficult. "Irish Traveller and Romani Gypsy evictions are commonplace for many living on unauthorised sites across the UK. Approximately one half to two thirds of the UK's 300,000 Travellers and Gypsies live in bricks and mortar, often against their will, due to

a lack of caravan sites. New legislation proposes that only Travellers who are currently moving will be considered as needing a pitch on a site - in this way the state can renege on its duties to provide culturally appropriate accommodation to tens of thousands of people that it has forced into settled housing. Bargee travellers and boaters who live on the waterways have a mixture of permanent moorings and 'continuous cruiser' licences, which require them to move 'from place to place' every two weeks."

Squatters: the present Conservative government in the U.K. has criminalised many squatters. In England and Wales, squatting of residential properties became a criminal offence in 2012, while squatting in commercial properties remains a civil matter. A few European countries have also regressed in this respect: squatting became illegal in the Netherlands in 2010. In France, multiple anti-squatting laws have been defeated after the housing movement mobilised, most recently at the end of 2014. When squatters aren't the victims of forced eviction, it's often because a 'normalisation' process occurs, often through the city authorities. For example, the famous Christiania squat in Copenhagen has endured after long negotiations with the city. In 2011 the residents were able to buy the majority of the buildings and thus avoid a mass eviction. Even if squatting is a choice for some, it is the only housing alternative for many; with many people living in occupied homes without framing this as a political squat. For instance in Macedonia, where 15% of the population live in illegal shelters, there are 120,000 squatters in Skopje alone. In the Obra Social campaign by the PAH in Spain, families occupy buildings owned by the banks that have evicted them. This is used as a political tool to negotiate fair rents and security for the occupants, but is framed as 'relocating' families rather than as squatting.

Eighth finding: A lack of investment in support for those with enduring mental health issues is contributing to eviction and homelessness.

Historically, many European countries had a level of support for 'vulnerable' people, such as young homeless people, those with mental health issues, or others institutionalised for addiction. Institutionalisation has often given way to 'care in the community', but with austerity policies cutting funding, this care is failing to prevent homelessness for a significant proportion of people. Repeat crises and welfare cuts can prevent them from paying the rent when placed in independent accommodation, and prejudices mean they are always the first evicted for non-payment, disrepair of the premises, infestation and other housing injustices.

Studies have shown that the percentage of street homeless people in Europe suffering from mental illness could be up to 53%. Mental illness is both a cause and consequence of evictions, particularly after the trauma of the inability to repay a mortgage. Despite some benefits of the European policy of 'de-institutionalisation', those leaving psychiatric institutions require stable housing and ongoing care.

Ninth finding: In some countries, the absence of regulation of the housing market, coupled with strong protection laws for tenants who have formal contracts, intensifies the level of evictions.

Renting on the open market has become very precarious in most European countries. In many Western countries, the state has gradually decreased or removed rent control regulation; in the East, there is a different and somewhat paradoxical situation that can lead to evictions.

In Russia, for instance, tenant law from the communist era is still applicable. The official eviction procedure takes 2.5 years. In these conditions, a study carried out by the University of Bremen showed the emergence of two phenomena: many landlords refuse to sign a contract with their tenants who are considered to be 'too' protected by the law and, at the same time, a huge black market develops where evictions are numerous since tenants have no rights. In ex-Yugoslav countries such as Serbia, the laws protecting tenants from eviction are still applicable (though these are being rescinded as of January 2016). Due to these protections, and the taxation of rent, many landlords refuse to sign a contract, so most tenants live without regulated status. This power imbalance between owners and renters is manifested through sudden cancellations of tenancy, the inability to register at the place of residence, or forced exclusion from tenants' associations. Even when a landlord offers a contract, the burden of the 'rent tax' charge falls completely on tenants, so they voluntarily choose to stay unregulated. All this leaves tenants much more susceptible to eviction.

Tenth finding: Urban transformation and gentrification is a process of mass eviction.

From the loss of social housing in Budapest city centre to the urban transformation of Istanbul, through big cities in France, Germany and Spain, gentrification is a continent-wide state and corporate process of social cleansing. It creates an overvaluing of land and an upward pressure on rents, which pushes out working class populations from their traditional strongholds for the benefit of global capital. In all cases, the result is a mass displacement of established communities, both in the city centres and in the periphery of the European metropolis.

The European Action Coalition for the Right to Housing and to the City has been intervening in this process on an international level through demonstrations against 'MIPIM' a huge global real estate fair which promotes urban gentrification and the entry of market speculation into housing. Local and state-level politicians attend in order to seek development financing, but in reality it is the investors and developers choosing what public land or housing to buy and profit from. We can exert pressure on elected representatives not to pursue these corporate development models or to attend these events.

Conclusion

It is clear from these rather bleak findings that neoliberal processes of marketisation have got us into a corner in our fight for decent housing. Despite the bold efforts of those who have come before us, the housing crisis is getting worse for the inhabitants of Europe. We are attempting to understand its dynamics, the similarities between displacement processes, the companies that are doing better and better as things become worse and worse. In recognising this we can build the base of a conscious internationalist movement.

Our next section drops yet deeper into the mechanics of our displacement: numbers where we have them, trends where we don't. We look at evictions from many tenures, and this limits the scope for comparison. Displacement due to gentrification, evictions of Roma, or defaulting on a mortgage all have different immediate causes, and require different organising responses. We do not therefore try to compare the data among European countries, especially since many activists pinpoint the lack of reliable figures. We simply share some of the findings made by activists on the ground, on a national basis.

Our last section will lay out what we have been doing with this knowledge so far. The primary reason that some countries are experiencing fewer evictions in a certain tenure is because they have won legal protections. We hope that supporting transnational analyses to be made will draw attention to these protections, as these victories are the building blocks of our housing movement.

42

This photo shows Berlin tenant Ali Gülbol protesting against his upcoming eviction in 2012. Photo: Jakob Huber

2.
DISPLACEMENT TRENDS

A SHORT TOUR OF EUROPE

BELGIUM

The main cause of evictions (around 80%) is unpaid rent. Over the last decade, the number of cases has risen dramatically, in some parts of the country by up to 50%. However, only a small number of these cases (less than a quarter of them) ends with an actual eviction, because the resident has left or negotiated an alternative.

BOSNIA HERZEGOVINA

The Roma population has suffered a high number of evictions, with no rehousing offered, particularly around the city of Mostar.

CROATIA

There are no figures available about evictions, only about 'property seizures', which are on the rise. In 2014, the Government changed the laws about property seizure, which made the eviction process faster than it had been before. As evictions from the predominantly unregulated rental houses or apartments do not have a paper trail, the data showing the huge rise in property seizures from 2008 onward suggests that the majority of evictions are happening in cases of mortgaged property.

FRANCE

Evictions have been constantly on the rise since the 1960s: from a few thousand judgements per year, there were more than 123,000 this year. About half affect social renters, and nearly 30% are renters in Paris or its suburbs. The increase is caused by rising rents. The number of forced evictions (actual evictions, with the police in attendance) has also risen, now standing at more than 13,000 a year. The residents are left in the street without support, despite legal rights to temporary housing before relocating. There is a 'winter truce' on evictions, from November 1st to March 31st. Renters may apply for a delay to their expulsion from between 3 months to 3 years, through a commission that will rule on the social situation of the occupant. Any tenant or resident who has to go to court is entitled to financial aid and a lawyer, and the inhabitants of unfit housing or those in serious overcrowding with children are entit-

45

led to rehousing in public housing. The inhabitants of social housing may only be evicted in cases of arrears or anti-social behaviour. There are few evictions of home-owners, as they are better protected by legislation.

GERMANY

There are no official numbers on evictions nor on eviction notices for the entirety of Germany. Estimates are 33,000 cases of forced eviction annually, and 53,000 households moving before the actual eviction takes place. In Berlin, around 10,000 new court cases are started annually, and between 5000 and 7000 eviction notices are sent out. All shelters are constantly overcrowded, so people are sent to sleep in the streets. Germany has a reputation as a strong welfare state, but in fact every year, more and more people face homelessness and precariousness. German tenancy law has undergone several attacks; the last in 2013 allows faster, cheaper evictions. Judges increasingly uphold landlords' right to property over tenants' right to decent housing.

GREECE

Today, the official number of people living in conditions of extreme poverty is about 22%, but according to some research it is reaching 30%. For these people, housing costs have risen from 67% in 2009 to 95% in 2013. This means that they are in extreme housing need, and immediate danger of homelessness. From day to day we hear reports of evictions due to rent arrears, and the very few local and state policies for rent support are only for those that are extremely poor. New laws recently made the process of eviction easier and quicker. Large numbers of people have defaulted on their mortgages, and are dependent for their houses on government policy negotiated with the *Troika*.

HUNGARY

In Hungary, the primary cause of evictions is arrears for utility costs (and, to a lesser extent, for rent). Around one quarter of the population is indebted through these housing-related costs. In some urban municipalities with gentrification strategies, there are more

and more evictions from public housing. Many households have defaulted on mortgages (mainly on those denominated in foreign currencies), but until late 2015 there was a moratorium in place on these kinds of evictions. The end of this moratorium may bring an increase of evictions related to mortgage default. It is almost impossible to judge the exact number of evictions, since there is data available only for evictions from public housing (which represents less than 3% of the housing stock).

IRELAND

24% of owner-occupier mortgages have been defaulted on, rising to 36% for buy-to-let mortgages. This includes both mortgages in arrears and those that have since been restructured, often in an unsustainable short-term fashion. Evictions have so far been kept low, partially as a result of these restructurings, but there has been a significant increase in the amount of legal proceedings in the last two years, rising from approximately 300 a quarter in 2012 to over 3000 a quarter in 2014.

ITALY

Last year, nearly one hundred families were evicted every day, often for arrears due to the effects of the economic crisis for which they are not to blame. Over 36,000 households have materially suffered an eviction in 2014, compared to 150,000 requests for execution and over 77,000 eviction notices issued by the Bailiff (on average one in every 334 households, according to data released by the Ministry of Interior). The last decade shows a worrying rise in evictions. The orders issued in the period 2005-2014 grew by 69%, while the evictions actually executed (which may also include notices issued in previous years, since the eviction may have been postponed for various reasons) increased by 41%. These all relate to regular rental contracts. The government fund to support the most critical cases has only dealt with 320 cases, so responses to eviction can only come from autonomous organising and social networks.

LUXEMBOURG

The President of the Chamber of Bailiffs of the Grand-Duchy says that the number of evictions they carry out has doubled over the last 10 years. He says: "Rents are expensive and when there is a problem such as a loss of employment, divorce or accident, people get into difficulties. Before, they didn't want to pay. Now, they just can't."

THE NETHERLANDS

Officially, the number of evictions in the social rented sector between 2009 and 2012 rose from 5,862 (0.24% of dwellings) to 6,750 (0.28% of dwellings). 80% of these evictions were due to rent arrears. However, evictions from tenants on temporary contracts are not registered. According to some local statistics, applications for temporary contracts doubled in 2011, and in 2013; almost half of the new contracts made by Amsterdam housing corporations were temporary. As of early 2016, the UK and Dutch governments are simultaneously introducing maximum 5-year rental contracts for social housing instead of the normal indefinite contract. The Dutch bill will result in hundreds of thousands of legalised evictions to create 'flow in the housing market', removing many tenants' rights and increasing precariousness. There are no statistics available about the number of people who have signed anti-squatting (property guardian) contracts; these are 'loan contracts' meaning that the owner is not compelled to give a legal basis to terminate the contract, and can evict with one month's notice, without any housing alternative.

POLAND

The law changed in 2012 and municipalities can evict people and then put them in homeless shelters when there is not enough proper social housing. People are fined for sleeping outdoors.

PORTUGAL

In 2011 and 2012, around 12,500 homes were seized by banks, leading to widespread evictions. In the rental market in the first 4 months of 2013 there were 1,289 procedures for eviction. There is a shift to withdraw

from the jurisdiction of the courts by assigning more power to new administrative entities; in 2014 the fiscal arm of the State auctioned 5,849 family homes.

ROMANIA

The intensive development of the biggest cities in Romania, such as Bucharest and Cluj, was accompanied by massive forced changes along race and class lines. Poor communities were progressively forced towards the cities' outskirts and in some cases illegally relocated to unsanitary, polluted and inadequate environments. This process was carried out by local authorities in complicity with real estate interests and legitimised through racist and classist discourses that ensured electoral gains. Currently, no systematic data is available regarding the number of evictions.

RUSSIAN FEDERATION

Evictions for non-payment of rents and charges are legal with a judge's decision after 6 months of consecutive non-payment, and in the absence of 'valid cause'. However, the experience of previous

years shows that the courts interpret the existence of 'valid causes' in a very flexible manner, ignoring cases of unemployment or social isolation. The arrival of the *Olympic Games* in Sochi also led to many evictions. Cases of large-scale evictions of Roma using police and bulldozers have also been flagged up.

SERBIA

Just in the period 2009-2013, in the capital Belgrade, there were more than 20 large-scale forced evictions of informal Roma settlements related to 'development projects', affecting more than 3000 persons. At the same time, at least a hundred families living in Belgrade social housing are facing forced eviction due to arrears of rent and utility bills, while there is a newly introduced tax on social housing and housing provided for refugees and internally displaced persons. Only in Belgrade, privatisation of publicly-owned companies have left hundreds of workers and their families at imminent risk of forced eviction from the companies' housing (where, on various grounds, workers

50

PAH-led, nationwide March for Homes in Barcelona, 2013. Photo: Maka Suarez

were entitled to live for decades before the privatisation). National statistics on numbers of persons living without security of tenure or facing forced evictions are not available. In many cases, alternative accommodation is not even provided for evicted communities or individuals. Specifically, in the cases of forced evictions of Roma, the government provided alternative accommodation in segregated, Roma-only settlements consisting of metal container units. The Serbian legal system does not provide tenants with proper security of tenure, there are no provisions of alternative accommodation and the eviction procedure itself is being considered as urgent and does not leave space for those affected to benefit from effective legal remedy.

SPAIN

Between 2008 and 2015, in Spain, over 600,000 foreclosure took place and more than 400,000 home evictions, along with mass, unaccounted forced migrations and ongoing gentrification. Due to the inner workings of Spain's mortgage law, proper-

ties do not act as the sole collateral to a mortgage debt. Given the lack of individual bankruptcy laws, this means that after auction at a much depressed price, the ex-owner still holds a huge, uncancellable debt. The outcome of this indebtedness is borne not only by those who took out the loan but also by their guarantors, often ending in more than one family losing their home, and putting a heavy toll on family relations. Over-indebtedness and home loss has brought severe psychological ramifications (including suicides in worst case scenarios) and has affected people across all age groups.

UNITED KINGDOM

In the UK, in 2014 there were around 21,000 repossessions of mortgaged homes – this is a drop of around 26% from 2013, and forms part of a downwards trend over the last decade. Interest rates have been kept low by the state, and the state support for these owner-occupiers and buy-to-let landlords in arrears is considerable, in sharp contrast with tenants who receive no support

at all. However, more and more homes are falling into mortgage arrears. The only available data on tenant evictions does not discriminate between social and private tenants. The figure given is 42,000 evictions in England and Wales in 2014, but this does not include the many illegal evictions that occur without being documented. Another element is the extreme precariousness within the private rented sector, which is almost unregulated. Landlords routinely decide not to renew 6-12 month contracts, resulting in households moving every year. Though not officially eviction, this displacement has an economic basis which should not be ignored. It has become much more difficult for tenants to have legal representation in eviction cases due to the cutting of the national budget for legal aid (which affects about 600,000 people who would otherwise have recourse to free legal representation).

3.
STRUGGLES ACROSS EUROPE

CROATIA

Franak NGO was formed around the case of toxic housing loans tied to the Swiss Franc. Almost all housing loans in Croatia are tied to a foreign currency (mostly the Euro), and the organisation *Franak* takes its name from the Swiss currency. Over the next couple of years *Franak* succeeded in changing the narrative and reversing the dominant blame game by collecting stories of those affected from all over Croatia and publishing them in a 'Black Book' which is a testament of the social devastation produced by toxic loans and lack of alternative tenure. *Franak* has also published extensive research of this phenomenon and its social and economic consequences. By 2013, they had won a case in which the court ruled that arbitrary changes of interest rates were illegal and can be reversed in individual court cases (only a handful of these cases have been won so far). At the other end of the spectrum, *Right to the City* (www.pravonagrad.org) and other partner organisations closely work with the still relatively strong (mostly public sector) trade unions. The latter have, upon receiving some of the funds from the sale of social housing, entered into housebuilding, some more successfully than others, building housing units for their trade union members. From accounts of some of those working on this project, they are aware that this is just a drop in the ocean and that much more should be done by the state, but they are reluctant to get involved in issues of social reproduction while trying to defend people's rights in workplaces. As of recently, they have seen the rise of property seizures affecting their members and some of them have joined *Franak's* actions recognising over-indebtedness as a serious and systemic problem.

ENGLAND AND WALES

The Eviction Resistance Network (ERN) is a working group of the London-based *Radical Housing Network* (RHN). They organise workshops to teach how to support each other when threatened with evictions, and how to stop bailiffs. On their website (www.evictionresistance.org. uk) there is a 'How to organise your own eviction resistance workshop' and blog posts to show examples of eviction resistance. A guide is being written with all this information. At the moment they do 2 to 4 workshops a month, with the hope that the local groups who benefit from these workshops, can then organise their own in their local area. Thanks to these workshops, two anti-eviction groups and phone networks have been started in July 2015 in London.

London Tenants Federation (www.londontenants.org) is a representative body, mainly for tenants in social rented council housing, but also for housing association tenants, council leaseholders and others. Its meetings have representation from most of London's 33 boroughs. LTF seeks to support borough tenants' organisations with information and give them the opportunity to exchange knowledge and experiences. LTF believes that strong tenant organisation is the best defence against attacks on our housing estates and our homes.

Just Space (www.justspace.org.uk) brings together a very wide range of organisations concerned about matters raised through the planning process, including housing, transport, industry and commerce, and the environment. Just Space is currently working on its own alternative London plan, involving a broad spectrum of London people and organisations.

Just Space and the *London Tenants Federation* (UK) work among other things to make the case against council estate demolition as the dominant form of estate 'redevelopment', pushing for clauses in local and city-wide planning policy that privilege refurbishment as an option that prevents displacement and eviction.

Defend Council Housing have organised across the UK against stock transfer (the transfer of council housing to housing associations and privatisation), and against estate demolition, a process that in its current form inevitably leads to displacement and homelessness. They have also been closely involved in campaigns that have been run in London and across England (Manchester, Bristol, Leeds etc.) against the 'bedroom tax', a reduction of housing benefit for families deemed to have surplus rooms, often leading to eviction (www.nobedroomtax. co.uk).

In 2014 and 2015, a variety of groups including *Shelter*, *GMB Young London*, and some other *RHN* groups, demonstrated and lobbied Members of Parliament and the government which led to a change in legislation: the introduction (in the *Deregulation Act* 2015) of section 33 'Preventing Retaliatory Evictions'.

FRANCE

Created in 1990, the *Droit Au Logement* association (www.droitau-logement.org) is a housing union across 25 cities, organising the poorly housed and homeless to access or maintain decent housing . *DAL* uses the power of independent collective action with a broad support network. *DAL* committees are actively fighting against evictions and have developed many forms of resistance:

- Resistance before the eviction, through legal support, or the solidarity of neighbourhood residents. Legislative improvements have been achieved in this area, for example: a bailiff cannot conduct a forced eviction without the state authorising a police intervention, or against a family that is recognised as in priority need.

- Physical resistance to evictions, which means mobilisations in local neighbourhoods. This faces repression in many cases, sometimes resulting in convictions of activists.

- Resistance after the expulsion, i.e. setting up a camp for rehousing

or reintegration into the neighbourhood or in a central point of the city, with others who have been evicted. These attempts have often led to lawsuits against the families and activists.

The latest victory, which remains fragile because it is not enshrined in law, is the government instruction (circular) given to local state officials not to evict people recognised as having priority need under the DALO (right to housing) law. Following *DAL's* mobilisations, the government requested that families be rehoused as required by law, and therefore not to be evicted in the first place.

These actions have resulted in rehousing, strongly challenging the politicians but have failed to stop the steady increase in evictions. Indeed, the most effective way to end the evictions would be to lower rents in the private sector and the social housing stock and to strengthen the stability of tenants' housing.

There is a 'winter truce' for evictions, the outcome of the struggles of the poorly housed and squatters in the 1950s, and then extended in 1990 and in 2014. At present, it is in force for 5 months: from 1st November to 31st March.

5 times in the last 20 years, *DAL* managed to repel the criminalisation of squatters, or laws that would have facilitated their eviction. However, these efforts are currently failing. The extreme Right has launched a campaign against squatting empty houses abandoned by private owners, including the elderly. Mobilisations in early 2014 prevented the removal of the 'winter truce' for squatters. It can now only be disregarded through a judge's decision.

DAL fights for the requisition of empty buildings and houses owned by local communities, by local administrations, by banks, by insurance companies, by large landlords, and by the real estate sector.

DAL campaigned for 15 years on rent decreases: to relieve tenants and to reduce property prices. Rents have increased almost continuously since 2000, and are very high in France, higher than in most 'wealthy' countries compared to the average household income. A law from March 2014 set up a form of rent control in major cities but

for now it only applies to Paris, and owners do not respect it. Lower rents would lead to a much lower level of evictions.

In France, first-time buyers (17.1% of households) are better protected than renters through the regulation of mortgages. In case of default, the occupant can be thrown onto the street by the bank only after a lengthy procedure during which the occupant can sell their property, find another source of credit, or sometimes arrange for the property to be bought by a social housing organisation, which retains the occupants housed in exchange for a modest rent. In cases where debt is still owed after auction, and the ex-occupant is insolvent, the debt may be completely and permanently erased by a court judgement. Because of this level of protection, the banks ensure the solvency of the borrower before granting a mortgage. Finally, the bulk of loans are 'fixed rate', but are renegotiable at the request of the borrower, who thus benefits from lower interest rates.

DAL, with the support of the banking trade unions, mobilised in 2007, at the start of the subprime crisis to prevent a reform looking to widen access to mortgage credit, and so to establish the real estate lending models that throw the working classes out onto the street, destabilising banks, and producing severe economic crises. The government abandoned this project after pressure.

GERMANY

The Berlin-based group *Stop Evictions Berlin* (www.berlin.zwangsraeumungverhindern.org), fights against evictions. The group emerged in 2012 out of neighbourhood groups and a movement against rising rents when the German-Turkish Gülbol family decided not to let their forced eviction happen, but to protest and resist against this form of injustice. A publicly announced blockade of the bailiff was organised and a thousand people responded. The family's struggle became known in the whole of Germany and received a lot of support, but in the end the

eviction was executed by the state with more than 800 police officers. Since then, *Stop Evictions Berlin* has fought against the eviction of around 70 families and individuals by bigger and smaller actions, press work, civil disobedience, collective negotiations with landlords and state entities and support at court proceedings. In some cases, evictions are stopped, in others *Stop Evictions Berlin* successfully finds housing alternatives. Some evictions can't be stopped. The group meets weekly and discusses what will be done in the current cases of evictions. *Stop Evictions Berlin* also participates actively in struggles and campaigns against rising rents, displacement, racism on the housing market, refugee struggles and oppression by the employment office.

Other groups in Hamburg, Cologne, Freiburg, Hannover and Krefeld have campaigned against the eviction of tenants and networks have been built to exchange knowledge and skills throughout Germany and other European countries. The city of Cologne has moved towards a policy against evictions which is akin to a form of requisition. When the court passes judgement on an eviction case, the federal law requires it to notify the city. The municipal department then makes a survey of the residents and may decide to keep the renters, for 26 weeks, in private rented accommodation, paying their rent and any arrears. The intervention of the local authority is accompanied by social support for persons to resume their payments or for them to move to another home. According to the *Director of Housing Services* of the city of Cologne, this has emerged as a less expensive alternative to placing people in emergency accommodation after eviction.

GREECE

In Greece there is no tenants' movement and not many alternative housing efforts such as occupations or co-housing. On the other hand, an growing anti-auction movement of indebted people (more than 70 initiatives and 4 networks) has been fighting auctions for the last 3

years, preventing many families from losing their homes. The gains are not permanent, as through the movement we only postpone the auction and gain time. Organising has included pushing the government to obtain better terms in negotiations with the *Troika* on who is protected from eviction. Due to the memorandums and austerity policies, it is difficult to shift the discourse onto solutions, as the state focusses on the level of social assistance.

HUNGARY

A Város Mindenkié (AVM) is a Hungarian organisation of homeless and poorly housed people that struggles against evictions (www.avarosmindenkie.blog.hu). *AVM* employs several modes of action against evictions. The group is mostly contacted by people facing eviction from public rental housing and from self-constructed dwellings (demolition of shacks), but also from privately rented properties. The organisation has an approach of 'increasing stakes': always aiming to stop the eviction process through negotiation before passing to direct action. In several cases the group has done eviction blockades as a last step in this process.

The group has also achieved results in some cases of evictions from self-constructed housing. Last year, *AVM* filed a successful court-case, where it was recognised that the demolition of a number of self-constructed shacks was illegal. The people affected received financial compensation. In several other cases, following *AVM's* intervention, people who were to be evicted from shacks moved into social housing units, participating in the renovation of these units. In one of Budapest's districts this has also led to the signing of a convention for a 'housing first' program. This led to the forming of *Utcáról Lakásba Egyesület* (From Street to Housing Association) – a campaign for 'housing first' type programs in cooperation with municipalities. Furthermore, *ULE* have recently formed a small social housing management entity (www.facebook.com/pages/Utcáról-Lakásba-Egyesület/726732454089379).

Szociális Építőtábor (Social Construction Camp) works with indebted social housing tenants in a model where they renovate public housing units themselves, and in exchange have (part of) their debt written off. (www.facebook.com/sz.epitotabor).

IRELAND

In Ireland, a huge movement has grown around opposition to new charges for water the government is trying to bring in. These charges can be taken out of tenants' deposits in the event of non-payment, preventing them from accessing other housing. The charges are being introduced as yet another austerity measure in a country that has seen public services slashed and taxes raised to bailout banks and appease the market. The movement that has grown in opposition to the water charges has become a focal point for anti-austerity movements and the defence of public services.

ITALY

One of the primary goals of Milan's *Comitato Abitanti San Siro* (www.cantiere.org/abitanti-san-siro) and *Parma's Rete Diritti in Casa* (www.dirittincasa.blogspot.it) is to strengthen social relationships between those who are involved in struggle. The fight has worked to pull together migrants, along with some precarious non-migrant youth and unemployed workers. Those born in Italy, although also affected by the crisis, often prefer to use the safety net of family or friends rather than take the path of struggle. Otherwise, they intersect with it on an occasional basis in emergencies (eviction for example) and then leave again. The Italian-born component of the struggle for housing tends to be mainly linked to the presence of fellow militants. Many Italians own their own accommodation, and a proportion are having difficulty meeting

their payments. This would be an important arena in which to expand the struggle for housing. However, foreclosures are not widespread, as Italian banks have been cautious with issuing credit. The numbers of properties auctioned is much lower than in some other contexts, so it is difficult to envisage a mass movement building up around the issue.

Since 2009, the Committee of *Abitanti San Siro* is a community with a daily activist, cultural, social and political struggle in the neighbourhood of San Siro and across the city of Milan. We fight for the right to housing for everyone and for the right to the city. We started our struggle against eviction, building a real solution with the reappropriation of empty houses. Our cities are becoming unsustainable, full of empty buildings (more than 81,000 empty private houses and 10,000 empty public houses) and people can no longer pay the rent. The process of gentrification is destroying our neighbourhoods, and their social relationships. The solutions exist! This is clear! We have to build different territories, to create different communities, through solidarity and mutualism.

In Parma, the crisis prevents many people from regularly paying the rent, and the municipality is not prepared to cope with the situation, as there are no accommodation and/or support services to help those who end up on the street. The movement of struggle for housing in Parma and in the rest of Italy has clear overall aims:

1) Withdrawal of the Renzi government's *Housing Plan*, specifically Article 5, which states that anyone illegally occupying an apartment will not be entitled to a connection to electricity and gas, and that those who do so will lose the right to be on the public housing waiting list for 5 years.

2) A moratorium on evictions, particularly when the landlord owns multiple properties.

3) Requisition of long-term vacant properties to increase public housing without having to overbuild already high-density areas.

4) Renationalisation of *Parma Social Housing*, the private company that manages the municipal housing service.

Spontaneous protest of those evicted from former nationalized property on Vulturilor street, which has been redeeded to the initial owner. Bucharest, December 2014.

Solidarity from Berlin against an eviction in Madrid by Deutsche Bank, 2014.
Photo: Bündnis Zwangsräumung Verhindern

Comitato Abitanti San Siro, Milan

PORTUGAL

Habita is organising for the right to housing and to the city. It gives legal support to families, but mainly organises collective awareness and action with them to block the process of eviction. It also creates proposals to develop adequate public housing policies for all, free of the usual social stigma. *Habita* denounces the liberalisation, privatisation, financialisation and speculation processes and the increasing lack of security for people which takes away their access to housing. The following links document one specific struggle by *Habita*: www.lugardoreal.com/ video/via-de-acesso and www.aquitemgente.blogspot.pt

ROMANIA

Common Front for the Right to Housing (www.fcdl.ro/common-front-right-housing) is an initiative of people whose basic right of housing is in danger of being broken or has already been broken. Created by a group of people evicted and at the risk of being evicted from Bucharest, Romania, alongside relatives, friends, activists, artists, *FCDL* is a platform of activism on a national level.

On the 15th of September 2015, *FCDL* marked the bitter one-year anniversary of the protest camp of the Roma community of Vulturilor 50. Since the 2014 eviction, part of the community decided to remain in the street to protest the lack of decent public housing, with the support of tens of organisations that accompanied them in their efforts to push their issues onto City Hall's agenda. They also had to organise to survive an extremely cold winter and a very hot summer. This was so far the most extensive organised resistance against evictions, in a context in which struggles are mostly carried out individually and in isolation from hundreds of other people facing what has become a mass phenomenon. However, the limited resources, the lack of legal support, the extreme opacity of local authorities and the difficulties in building

solidarity and mass mobilisation due to pervasive racism and classism, has led to demotivation regarding the prospects of the organisation.

Nonetheless, *FCDL* members have been involved in organising protests against evictions and demanding rehousing in decent accommodation, in research and dissemination of information on different eviction cases, in assisting people with paperwork related to social housing requests and accompanying them at meetings with local authorities. They also participated in public national and international conferences and discussions on housing problems, monitored empty public housing and housing waste, provided logistical and informational support for direct action (an occupation of a social housing flat by evictees in November 2013), and engaged with central and local authorities on the topic of housing needs.

SCOTLAND

The new *Living Rent* campaign in Scotland (www.livingrent.org) is building momentum through creating local organising groups in a number of cities. These groups are going through the process of formalising membership, and in essence are functioning like small tenants' unions. They are currently organising for the scrapping of the s21 'no fault eviction' clause that allows private tenants to be evicted for no reason other than profit. With a more powerful *Scottish National Party* (which has displaced the *Labour Party* after decades of dominance) this call is gathering strength, and they hope that legislation in favour of private renters will be passed in the near future.

SERBIA

Since 2008, the association of former employees of the construction company Trudbenik from Belgrade has been organising a solidarity net-

70

71

work. The network involves union and activist collectives working against the eviction of over a 100 worker families from their homes which the company, since its privatisation has been trying to vacate and sell. Similar initiatives, successful in stopping evictions, are common elsewhere in Serbia (direct action organised by a war veterans' association in Novi Sad against forced eviction due to unpaid debt), but there are not many prospects for permanent solutions. Human rights organisations (like *Regional Minority Center, Praxis, Lawyers' Committee for Human Rights*) are providing support to communities and individuals that are being evicted, most often to make way for 'development projects' in Belgrade. In 2015, the problem of the cost of utilities and mismanagement of public companies rose to public attention with massive protests in Niš. They were organised by *Association of Presidents of Tenants Assemblies* in response to sudden price hikes of central heating services in an already impoverished city, threatening to cause mass evictions. Their protests gathered several thousand people and succeeded in securing price stability of the heating charges, as well as better civic oversight of the Heating Company's operations. At the end of 2015, *Who Builds the City* (www.kogradigrad.org) and *The Ignorant Schoolmaster* (www.uciteljneznalica.org) initiated the formation of a broad coalition of associations concerned with the problems of housing in Serbia, which would have the power to articulate a comprehensive bottom-up housing policy, which among other things would include a permanent solution of housing problems of people who live under the daily threat of eviction.

SPAIN

The Platform for *People Affected by Mortgages* (PAH) was born in 2009 as a grassroots response to the ongoing housing emergency. With 240 chapters across Spain, the *PAH* is the largest social movement for the right to housing. Through its assembly-based model, it seeks to share practical knowledge, create a welcoming space for all affected

by housing problems, as well as pinpoint the responsibility of politicians and the banking system in the crisis. This has helped redirect feelings of shame and guilt into positive transformations thanks to collective support and empowerment. Through its direct action campaigns, the *PAH* stops evictions, pressures banking institutions and government entities to find genuine solutions to the housing crisis (including changing the current laws), and also occupies empty buildings (which are in the hands of bailed-out banks) to house families who have no other housing alternative. To this day, the *PAH* has stopped more than 2,045 evictions, housed over 2,500 families, brought to Congress a citizen-led law proposal (ILP in Spanish) that gained the support of nearly 1.5 million citizens, and changed the Catalan law with the support of 500,000 people, in order to provide Catalans with a real second opportunity.

More information about the *PAH* can be found here: www.afectadosporlahipoteca.com and in this book (English version): 'Mortgaged Lives: From the Housing Bubble to the Right to Housing' which can be downloaded here: http://www.joaap.org/press/pah/mortgagedlives.pdf
Here you can download the pdf of practical advice on how to stop eviction: https://traduccionesindignadas.files.wordpress.com/2015/01/how-to-stop-an-eviction-final.pdf
Here you can download the practical advice from PAH's Obra Social, occupying empty properties for families who have no other alternative (Spanish): www.afectadosporlahipoteca.com/wp-content/uploads/2013/07/MANUAL-OBRA-SOCIAL-WEB-ALTA.pdf
Watch the documentary Sí se Puede (PAH Barcelona) with English, German and Italian subtitles: www.vimeo.com/comandovideo

Squatters' banners hanging from one of the Aylesbury Estate blocks, occupied in protest at their planned demolition. London, February 2015.

WHERE DO WE GO FROM HERE?

Whether you are forced from an upstairs room in Parma, or a self-built migrant neighbourhood in Lisbon, the feeling of losing one's home is similar across nationality or culture. Due to this common feeling, resistance is everywhere. From going with a friend to a court hearing, to barricades across the entrances to our neighbour-hoods, empathy and solidarity with those losing their homes is a hugely powerful motivator.

This publication has focussed on the causes rather than the effects of evictions. We can see these effects fairly easily, in the shape of our cities, or the distance from our families. Yet we can rarely see the ef-fects of our resistance. Having a home can seem so basic that keeping it hardly seems a great victory. But stability in a community, the main-tenance of support networks, or the possibility for sharing out childcare have a huge impact on our wellbeing and mental health. This collec-tivism is both the cause and outcome of our resistance. Many win on their own for a time, but we are exploring what happens when we come together to collectively fight for housing, in solidarity and for ourselves. When we get organised, it is not only for the power that organisation gives us, and with which we can win our struggle. For we need not only to win, but to know when we are winning. As we open out our groups to more and more people, the side effect is the mass dissemination of our struggles, as tactics, news and ideas flow through our networks. This is true transnationally, just as much as locally. Now that we have substantial numbers involved in a European platform, the potential for sharing our struggles has grown to be deeper and broader. Sometimes knowing about forms of resistance is enough to motivate action, but more frequently, it is the knowledge of victories that spurs us on. We cannot hope to encompass the victories made across the continent, but if you have news you want to share with us, email housing@riseup.net and we will include it on www.housingnotprofit.org.

At this point, we hand over to our readers, in the hope they will pass this text over to those around them. Armed with the rage produced by the early sections, and the confidence from the last, we hope you can take up the demands and gains of the residents of other cities. More than just information, we can provide practical support through exch-anges and training. Our member groups are listed overleaf for those attempting to build or link up housing struggles.

We Won't Let Belgrade D(r)own protest against the
Belgrade Waterfront superproject, 2015. Photo: Kamerades

SOURCES

Groups

A Város Mindenkié - Hungary

Bond Precaire Woonvormen – The Netherlands

Bündnis Zwangsräumung Verhindern Berlin – Germany

Comitato Abitanti San Siro - Italy

Frontul Comun pentru Dreptul la Locuire - Romania

DAL (Droit Au Logement) - France

Habita! - Portugal

Habitat et Participation - Belgium

Housing Action Now - Ireland

Ne da(vi)mo Beograd - Serbia

La PAH (Plataforma de Afectados por la Hipoteca) - Spain

Plataforma por une Vivienda digna – Spain

Pravo na Grad - Croatia

Réseau Brabançon pour le Droit au Logement – Belgium

Rete Diritti In Casa - Italy

Solidarity For All - Greece

Reports and resources

European Popular Education School
for the Right to Housing
www.educpop-droits.eu/en

FEANTSA, 'Le Sans-Abrisme et la Santé Mentale', 2013

Human Rights Watch
www.hrw.org

International Federation for Human Rights
www.fidh.org/en

London Grouping of the European Action
Coalition for the Right to Housing and to the City,
report 'Evictions in the UK', 2015

Urban Habitat Worldmap
www.wm-urban-habitat.org/eng

L'Essentiel – 2014

Zwangsräumungen und die Krise des Hilfesystems.
Eine Fallstudie in Berlin, Berlin 2015
www.sowi.hu-berlin.de/de/lehrbereiche/stadtsoz/
forschung/projekte/studie-zr-web.pdf

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