



**PLATAFORMA
DE AFECTADOS
POR LA HIPOTECA**

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HOW DID WE GET HERE?

- “ Liberalization of land use (National Land Use Act 1998)
- “ Deregulation of credit
- “ Public policy and housing:
 - a) Tax incentives for purchasing
 - b) The insecurity of renting
 - c) The annihilation of social housing
 - <2% of the total constructed (EU-15 average 20-30%)

HOW DID WE GET HERE?

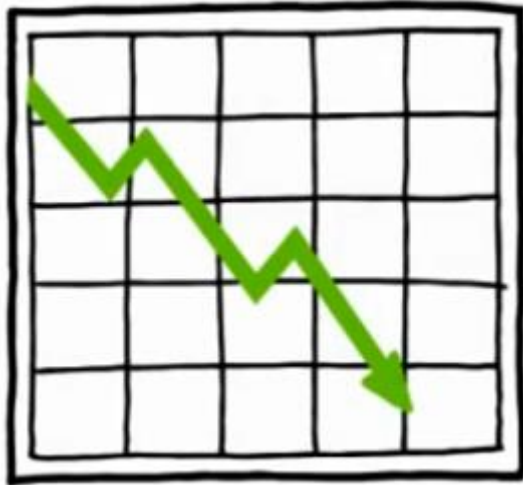
- “ Liberalization of land use (National Land Use Act 1998)
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- “ Public policy and housing:
 - a) Tax incentives for purchasing
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 - c) The annihilation of social housing
- “ Mortgage scam (cross guarantors, co-owners...)

European Court of Justice

Spain's mortgage law is incompatible with a European directive on abusive practices in consumer contracts

HOW DID WE GET HERE?

2006-



- Unemployment rate >22%
- Lack of incomes
- Mortgage law

Bank repossess the property at 60% of the value and families pay outstanding debt

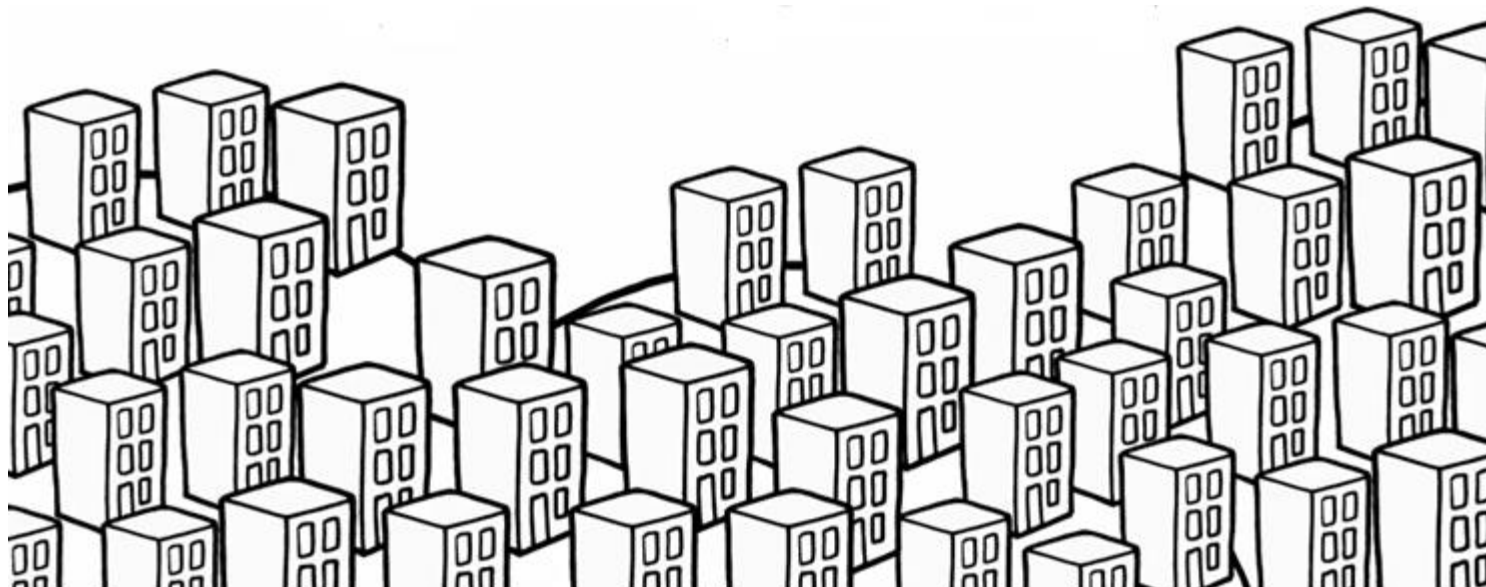
+
Court costs
+
Late fees



HOW DID WE GET HERE?

Since 2007 more than **500.000** foreclosures have been initiated according the general Council of Judiciary.

Highest percentage of empty houses in EU:13.7% of the total



2009: the PAH



Key aspects:

- Simple replicability:
 - Not linked to a political party
 - Free of charge
 - Non-violent.
- Short, medium and long-term goals.
- Direct action and civil disobedience
- Importance of "small big victories"
- Diversity: age, origin and political affiliation.
- A commitment to communication.
- 15M: Indignados Movement.

2009: the PAH



Three basics demands:

1) Dation in payment.

Cancellation of mortgage debt upon handover of the property to the bank in cases of primary residence.

2) Immediate stop of all evictions where it is the family home and sole property.

3) Transformation of empty houses held by financial institutions into social housing.

What do we do? The PAH campaigns



Weekly meetings for collective consultation



What do we do? The PAH campaigns



Collective negotiations



Occupation of the BBVA Bank headquarters in Barcelona.

What do we do? The PAH campaigns



Collective negotiations



Occupation of the BBVA Bank headquarters in Barcelona.

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Collective negotiations



Police evicting the Popular Bank in Barcelona.

What do we do? The PAH campaigns



The fight against evictions: 1135 evictions stopped (May 2014)



What do we do? The PAH campaigns



The fight against evictions: 1135 evictions stopped (May 2014)



Firemen refusing orders to participate in evictions

What do we do? The PAH campaigns



The fight against evictions: also in Europe...



What do we do? The PAH campaigns



“Obra Social” campaign: citizen reappropriation of empty, foreclosed homes

To date, 20 entire building occupied and 1180 persons rehoused



What do we do? The PAH campaigns



“Obra Social” campaign: citizen reappropriation of empty, foreclosed homes



European Court of Human Rights

To postpone the eviction as a precautionary measure arguing that evicting the families would go against international law on housing rights. The Spanish Government has to prove it has adopted the measures to guarantee such rights.



What do we do? The PAH campaigns



Popular Legislative Initiative campaign



To put forward legislative proposals to be discussed by the Congress of Deputies a minimum of 500.000 signatures is needed within a maximum nine-month period.



What do we do? The PAH campaigns



Popular Legislative Initiative campaign



What do we do? The PAH campaigns



“Escrache” campaign

To deliver first-hand accounts of what it's like to become a victim of mortgage fraud and how the ILP would help them



What do we do? The PAH campaigns



"Escrache" campaign



According to PP, PAH activists were:

Terrorists

(M. Dolores de Cospedal, Secretary-General of PP)

Nazis

(Cristina Cifuentes, Madrid central government delegate)

Violents

(Esteban González Pons, PP deputy)

European Citizen's Prize 2013



According to the European Parliament, PAH activist were:

...fighting for European values,

promote integration between citizens and member States' and

'assist with transnational cooperation' within the EU.

What do we do? The PAH campaigns



“Escrache” campaign

Despite the criminalization attempt...

CAMPAÑA DE ESCRACHES POR LA DACIÓN EN PAGO

Datos en porcentaje del total. La diferencia hasta 100 corresponde a NS/NC.

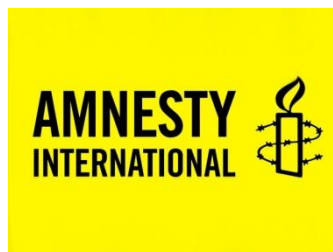
► ¿Conocía ya esta campaña, o es la primera vez que oye hablar de ella?



► ¿Está usted de acuerdo con que se lleven a cabo este tipo de campañas, siempre que sean pacíficas, para intentar que los políticos voten en algunos asuntos según sus propios valores personales aunque vayan en contra de la opinión de su partido?



And support of Human Rights organizations:



What do we do? The PAH campaigns



By breaking from below

1. Autonomous communities: Decree of Andalusia

“ Protect the most vulnerable from being evicted from their homes

“ Allow the Andalusian government to take over any empty property owned by the banks and to let people who have been evicted live there for up to 3 years. The regional government would pay a nominal rent to the banks.



Olli Rehn, European Commissioner for Economic and Monetary Affairs

“such a measure could harm the financial health of the banks, and asked the Spanish government for explanations”.

What do we do? The PAH campaigns



By breaking from below

2. Municipalities

"100 Catalan municipalities approved motions in one month that were put forward by the PAH to fine all empty flats in the hands of banks



Sí, se puede!





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