

Spanish homeowners and activists blockade and occupy to protest home evictions, 2009-2013

- [local community or neighborhood-level campaign](#) [1]

Timing

Time period notes:

The nonviolent action taken by this campaign was most central between 2010 and 2012. However, in order to understand the reasons for and legislative outcomes of PAH's actions, it is crucial to examine the events in the time period spanning from 2009 to 2013.

February

2009

to:

May

2013

Location and Goals

Country:

Spain

Location City/State/Province:

Barcelona

Location Description:

Campaign spread throughout Spain

[View Location on Map](#)

Goals:

The option of payment in kind (the ability to return property to the bank in exchange for cancellation of the debt, avoiding the sentencing of families to a life in debt) and to halt evictions.

"We wanted to put an end to this violence that is leaving thousands of families on the streets while financial institutions with serious responsibility for the current crisis accumulate thousands of empty flats, waiting to be able to speculate with them again." - Ada Colau, PAH representative

Methods

Methods in 1st segment:

- 001. Public speeches
- 007. Slogans, caricatures, and symbols
- 011. Records, radio, and television
- 038. Marches
- 048. Protest meetings

Methods in 2nd segment:

- 003. Declarations by organizations and institutions
- 006. Group or mass petitions
- 008. Banners, posters, and displayed communications
- 011. Records, radio, and television
- 117. General strike
- 173. Nonviolent occupation

Methods in 3rd segment:

- 010. Newspapers and journals
- 047. Assemblies of protest or support
- 048. Protest meetings
- 173. Nonviolent occupation

Methods in 4th segment:

- 038. Marches
- 047. Assemblies of protest or support
- 173. Nonviolent occupation

Methods in 5th segment:

- 006. Group or mass petitions
- 173. Nonviolent occupation

Methods in 6th segment:

- 006. Group or mass petitions
- 026. Paint as protest>Graffiti
- 159. The fast (fast of moral pressure, hunger strike, satyagrahic fast)>Hunger Strike
- 173. Nonviolent occupation

Segment Length:

228 days

Classifications

Classification:

Change

Cluster:

Economic Justice

Human Rights

Peace

Group characterization:

- Spanish residents at risk of home eviction

Leaders, partners, allies, elites

Leaders:

Ada Colau, José Coy

Partners:

Democracia Real Ya, Observatorio DESC, Comisiones Obreros, Andalusian Workers Union

External allies:

Some local locksmiths, policemen, and bankers. Andalusian Workers Union

Joining/exiting order of social groups

Groups in 1st Segment:

- Plataforma de Afectados por la Hipoteca (PAH)

Groups in 2nd Segment:

- Comisiones Obreros

Groups in 3rd Segment:

Groups in 4th Segment:

- Andalusian Workers Union
- Democracia Real Ya
- Observatorio DESC

Groups in 5th Segment:

Groups in 6th Segment:

Segment Length:

228 days

Opponent, Opponent Responses, and Violence

Opponents:

The Spanish Government, the Banks

Repressive Violence:

Police brutality against protesters

Success Outcome

Success in achieving specific demands/goals:

4 points out of 6 points

Survival:

1 point out of 1 points

Growth:

3 points out of 3 points

Total points:

8 out of 10 points

Notes on outcomes:

Despite not achieving the legislative change that PAH desired, the "Stop Evictions!" campaign was regarded as a success for many families throughout Spain

By 2009, the global financial crisis created high unemployment rates throughout Spain. For many homeowners who borrowed money, the inability to pay their mortgages meant that they risked eviction while continuing to pay back their loans, creating the combination of homelessness and growing debt. Social movements of recent years had worked to secure housing and employment for all citizens in the turbulent times, such as the “V de Vivienda” (“H for Housing”) campaign. Out of that particular campaign grew “Platforma de Afectados por la Hipoteca” (“Mortgage Holders Platform” or PAH), founded by activist Ada Colau in Barcelona on 22 February. PAH was structured for horizontal leadership and consisted of activists who were themselves at risk of eviction. Protesters were conscious that lenders, often governmental banks, were profiting greatly from the misfortunes of the public. Their demands were a “dacion en pago” (“payment in kind”, which would allow borrowers to give their property to the lenders instead of accumulating a lifetime of debt) and to halt the evictions that left countless empty properties and countless families without homes.

PAH activists mobilized at first as small committees, dedicated to publicly voicing the right to housing. On 28 March, 25 April, and 24 October, members took to the streets to denounce the mortgage fraud with the slogan “The Crisis that Pays the Rich”. As the platform gained visibility from the public, public radio talk shows invited activists to address the helplessness that thousands of local families faced.

Soon PAH expanded its focus beyond Barcelona, publicly condemning lenders in Madrid and other neighboring cities and demanding debt relief. Activists lobbied government offices and flooded the e-mail inboxes of House members. In March 2010, the PAH partnered with the organization Observatorio DESC and developed a legislative proposal that would make it possible for those evicted to be “absolved of any outstanding debt.” The PAH received support from the largest Trade Unions (Comisiones Obreros and UGT) and a variety of other human rights organizations. On 9 July, the proposal that included dacion en pago was discussed in the House of Representatives. The Parliamentary group IU-ICV-ERC and CiU fully supported the proposal, the ruling party PP called for a three month governmental economic study of the proposal, and the socialist party PSOE voted against the proposal completely. Legislators in the House approved a study of the PAH proposal by 19 votes to 18 votes. For the duration of the study period, PAH members decided to plan extensive action. Using the website <http://www.afectadosporlahipoteca.wordpress.com> [2] PAH communicated with its growing membership. On 25 September, hundreds of people occupied the former Spanish Credit Bank. A general strike was called on 29 September, and activists plastered building walls with green papers detailing housing statistics.

On 24 October, 2010, the “Stop Eviction!” campaign was started by PAH in

order to gain the support of municipalities in preventing evictions and shelter families that had been evicted in vacated housing with affordable rents. Activists paralyzed the first home eviction on 2 November, 2010 by protesting outside the home when law enforcement arrived. A judicial commission composed of a bank representative and two governmental officials decided not to further pursue an eviction attempt. The homeowner, Luis, if evicted, would have lost custody of his young son as a result of his homeless status. By December, 50 people attended the local court to demand a solution for Luis. Due to the organized pressure, the judge asked the bank to postpone the eviction until Luis found another home or got another job. PAH scheduled similar anti-eviction protests every week for local homes approaching their eviction days. PAH celebrated a series of successful blockades; however, the struggle persisted. On 12 November, a man committed suicide minutes before his eviction. A man named Jose Luis Burgos went on a week-long hunger strike outside of the doorway of the bank who evicted him. In February, 2011, 60 supporters protested outside a home on one particular eviction day and were met with unprecedented police brutality. Both adults and children who peacefully occupied the home, were physically dragged away from the property by police. The homeowner, a woman named Anita, who was 8 months pregnant, was taken to the hospital after suffering an anxiety attack caused by the interaction with the police.

By 2011, many new PAH groups formed throughout Spain. On 23 July in Madrid's Sol Square, 40,000 people attended the "15-M movement," a national rally for progressive political change organized by Democracia Real Ya (DRY; "Real democracy now"). Here, José Coy, a founding member of PAH, announced a new kind of action to defend housing rights. The platform would assist "squatting" in empty houses, and they developed a list of eligible homes in every part of Spain. Other anti-eviction protests proceeded, some mobilized by the SAT (Andalusian Workers Union). Protesters would enter through the windows and remain in houses until the bank agreed to negotiate with the family being evicted. On the 30th of August, 200 activists from the 15-M movement occupied an apartment block held by a bank, allowing five homeless families to move in. The protests even spread to other parts of Europe, including the UK. The first national PAH meeting occurred in September with representation from 40 groups.

By 2012, successful protests happened every week, but police violence also continued. Colau and PAH set out to gather 500,000 signatures across the Spanish state in order to formally constitute a Popular Legislative Initiative to force government, senate and congress, to deal with the proposal. The PAH managed to gather 1.5 million signatures. Roughly, 115 evictions were still occurring every day, and the Popular Legislative Initiative would be voted on within a year.

On 29 October, the United Nations harshly condemned the UN housing

policy in the annual report of the Special Rapporteur on the Right to Adequate Housing. In November alone, at least four suicides occurred moments before eviction. Graffiti covered banks' walls with the word "Assassin." The campaign referred to the deaths not as suicides, but rather as #GenocidioFinaciero ("genocide loans") on social media. Thousands of people joined demonstrations in many Spanish cities in response, including police officers. One major police union offered financial and legal support for policemen who refused to take part in evicting citizens.

Everyday, protesters staged nonviolent occupations outside homes, some successful while others failed. By 3 November, 2012, 500 evictions had been stopped. Around that time, nearly 60 protesters slept in front of the Madrid office of Bankia, the bank that was responsible for 80 percent of the evictions in the region. Several days later, the bank cancelled their evictions planned for the week and agreed to negotiate evictions, case by case. However, campaigners were not satisfied. "We don't want them to stop only these evictions, we want a solution for all the people who will be evicted by Bankia," said Tatiana Koleva, a PAH activist. Two days after another suicide, on 16 Nov, the PP and the PSOE said that they would "alleviate the drama of the mortgages" by ending evictions for two years in cases of "extreme need." However, strict qualifications meant very few citizens were eligible. Families had to have annual income below \$25,000, pay more than half of that income in mortgage payments, and meet at least one of a list of other strict conditions (such as "owning no other property, being a single-parent household with at least two children, having a large family, having a family member with disabilities or being a victim of domestic violence.") Additionally, the 400,000 households that had already experienced eviction received no compensation. The twitter hashtag #quehablelapah ("let PAH speak") trended throughout Spain registering disappointment over Bankia's program.

In January of 2013, PAH was awarded the Spanish National Prize for Human Rights. Soon after, the Spanish Banking Association (AEB) and the Spanish Confederation of Savings Banks (CECA) and the government transferred 6,000 properties that formed part of the Social Housing Fund to house families who had been affected by evictions. Some firemen and locksmiths throughout Spain refused to unlock the doors of homes of potential evictees, some judges gave sentences favourable to citizens facing eviction, and some bank officers individually helped renegotiate some mortgages. Growing support and campaigner membership continued to accelerate.

In order to pressure government officials to vote "yes" to the Popular Legislative Amendment in the Congress, the PAH used escraches (mass gatherings in front of the workplaces or homes of those expected to vote against the amendment). Hundreds of protesters with the PAH's logo

chanted the slogan “si se puede” (“yes we can”). In March, the European Court of Human Rights declared the current Spanish legislation to be in breach of EU consumer-protection laws, because it did not allow judges to halt evictions in mortgages contracts that were considered unfair. Finally in May, a new mortgage bill was approved by the Spanish government. To the disappointment of many, families were still not guaranteed protection against eviction.

After the decision, PAH transitioned into a new campaign called the “Obra Social” (“community work”), in which the platform took control of empty buildings owned by banks to house people who had been evicted. By July of 2013, 634 were re-housed by PAH. PAH continued to be active in anti-eviction blockades, and produced a civil-disobedience guidebook for reclaiming empty houses. Though PAH was unable to reach its legislative objectives, many Spaniards regarded the “Stop Evictions!” campaign as a great success for reclaiming housing justice for so many citizens, and relieving families of debt that would be passed down from one generation to the next.

Research Notes

Influences:

"V de Vivienda" and other social movements of the time

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Name of researcher, and date dd/mm/yyyy:
Jasmine Rashid 3/20/15

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- [1] <https://nvdatabase.swarthmore.edu/category/pcs-tags/local-community-or-neighborhood-level-campaign>
- [2] <http://www.afectadosporlahipoteca.wordpress.com>