

# Platform for Mortgage Affected People

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The Platform for Mortgage Affected People (PAH) was created in 2009 in Barcelona in response to the growing numbers of foreclosures in Spain following the bursting of the real estate bubble; a development which is still affecting hundreds of thousands of families across the country. It is worth recalling that the law that regulates mortgages in Spain guarantees the right of financial entities to payment but does not provide for a right to housing. According to this law, if you cannot pay your mortgage and the value of your debt exceeds the value of your home, the repossession of your home by the lender does not clear your debt. That is precisely the situation that was applicable to many after the 2008 crash. Since then, more than 400,000 families have been evicted from their homes. Most of them are indebted for life as, despite losing their home, they still have to pay the bank the difference between the value of the mortgage and the value of their home, which is always lower than the price they originally paid for it.

The PAH is self-defined as a horizontal movement, non-violent, non-partisan and assembly based, which works to transform the legal framework with respect to housing rights. The original objective of the platform was to stop housing evictions but, as we will see, the organization has since grown and diversified combining three main strategies of collective action: resistance, incidence and dissidence. They combine both contentious and conventional actions (Romanos, 2014). Thus, at the same time as resisting systemic problems (such as stopping evictions or contesting public policies), they try to get influence to the system proposing alternative public policies and legal reforms, and they also produce dissident responses to the failure of authorities to address the problem. In this vein, they have directly negotiated, case by case, with financial institutions to prevent evictions, and they have occupied empty buildings owned by banks to make them available to evicted families. Between 2009 and 2016 the PAH prevented more than 1600 evictions, rehoused over 2500 people and had occupied more than 30 buildings.

Since 2014 the headquarters of the organization has been located in Sants, having previously been situated in Ciutat Vella and, then, els Encants. In Sants, in 2015 the PAH occupied an entire building, known as 'Bloc la Bordeta'. The building is owned by SAREB, a public-private company created to take on the toxic assets of those banks saved by the national government. The PAH has occupied this building in order to rehouse evicted families. The platform has not only moved its headquarters but has also spread out throughout the country through multiple autonomous local assemblies that function on a neighbourhood level. Through this process, a great growth of the platform took place rapidly since its foundation, demonstrating the success of the initiative (Romanos, 2014). To better understand how this success was achieved, the leadership practices of the PAH ought to be analysed in depth.

Locating its headquarters in Sants, occupying the Bloc la Bordeta, and mobilizing to stop evictions in the neighbourhood demonstrate how active the platform is in the area. Nonetheless, the PAH is a fairly de-territorialized initiative in the sense that it is less dependent on geographical context than the other examples of social innovation analysed in this project. As we will see, even though the PAH is most active in those neighbourhoods where the foreclosure crisis has had a significant effect, the initiative is better understood through its leadership practices than through the features of the neighbourhood in which it is located. In

fact, even though some neighbourhoods have specific local groups and assemblies, the PAH is organized and acts at the city level.

The platform began to negotiate eviction cases with financial entities and to offer support to affected families even before the city councils and other public authorities started to act; it was performing a task that public bodies had a responsibility for but were neglecting (Blanco & Leon, 2013). Thus, even though the platform was not able to resolve all the cases, they were nonetheless being more effective than public authorities. In this context, many city councils collaborated with the PAH in a variety of ways: funding it, providing spaces for it to use, or even redirecting affected people that came to the city council for support to the PAH. As the social emergency has clearly overwhelmed local social services, public bodies tend to collaborate with the PAH in order to together ameliorate the situation. In Barcelona, the City Council has an agreement with the PAH, funding a third entity (Observatori DESC) that hires three activists who provide assessments and organizational support for the PAH. From its side, the PAH also collaborates with the City Council and the Catalan regional government, providing consultancy. For example, the PAH collaborates with the City Council in reviewing its protocols, and they have weekly meetings with the Catalan government to follow-up on the implementation of the law<sup>1</sup> recently approved by the Catalan Parliament to address the social emergency.

Some of these forms of collaboration have raised doubts and debates inside the organization, but its members share the sentiment that the key issue is to avoid being co-opted by the public administration. As a result, the activists continue to receive funding while maintaining their autonomy and, if needed, are highly critical of the City Council and its social and housing policies.

*At the end of the day, the conclusion that always comes out the times that we have discussed it is that this [public] money is our money, and who could make a better use of that money than organized civil society? (PAH, Activist).*

One of the most interesting aspects of this organization is that it brings together activists for housing rights with people affected by foreclosure processes, the latter of which are for the most part immigrants coming from different cultures. More recently the platform has also engaged tenants (rather than home-owners) at risk of eviction and evicted families in need of rehousing.

The PAH evolved out of an older organization called 'V de Vivienda', that since 2006 had been campaigning for housing rights. Essentially, V de Vivienda was a social movement formed by young activists engaging in acts of contestation against the real-estate bubble in many Spanish cities. The PAH founders were, thus, social activists that had a high level of education and knowledge and who did not themselves have mortgages. Essentially, they were making a claim for affordable housing. We certainly cannot understand the growth of the PAH and its replication across Spain without taking into account the mix between activists and affected people that it attained in its organization. Particularly important is that affected people were empowered through the PAH and consequently became social activists themselves, not only against the mortgage injustice in Spain but also campaigning for decent housing as a social right.

This combination of a broad variety of types of people in the PAH demands leadership practices that bridge inter-class social groups. Precisely how the members of the PAH managed this - engaging affected people in the organization not as guilty parties but as victims who could be mobilized to help other affected people - is one of the key elements that explains the success of the PAH.

*When we founded the PAH, we wanted to work on social housing from the point of view of social majorities and not small, self-referential groups; we wanted to break through the limits of the more classical social movements. (...) We address a problem that cuts across many issues, affecting many people, and we do it using an integrated approach. We speak people's language. (...) And, the most beautiful thing we have done is that we have empowered the 'have-nots'; a whole load of people who arrive here, who can't even talk, who don't know how to explain what is happening to them. And after a process of self-education, a process of empowerment, with the support of others, now they are able to confront their problem, to resolve it and to help others! (...) And this is a key point – to understand that this is a collective struggle (PAH, former Spokeswoman).*

Hence, as the following quotation shows, the platform achieved this mix of social activists and affected people through a process of empowerment, which is also a process of unleashing the human energies of those affected by the housing problem:

*People arrived at our meetings convinced that their problem was the worst of all, that it was impossible to resolve, that it was their fault, that they were failures... Arriving there, they found themselves among a hundred people that were in as bad or worse a situation as themselves. And this in itself is a transformational experience. And then we gave them assessments, training, and made them responsible, telling them: "here we don't perform miracles, here we're all equals. What we do here is to find tools to defend ourselves and to resolve our cases". We have produced a lot of useful documents to enable people to go themselves to the bank to make a demand, or to go to the courts (...) In an afternoon you can become perfectly well-informed about mortgages. This alone restores your self-esteem and makes it so that you are able to go and speak to the bank as an equal (PAH, former Spokeswoman).*

The most important challenge the organization had to face during its first few years was to break the stigma of poverty felt by those who came for help. Thus, the PAH acted as a platform for legal support but also provided social and emotional support for people who were in a difficult situation. Collective assessment through regular meetings and assemblies was a key practice to cope with this situation (Mir Garcia, França, Macias, & Veciana, 2013). In this vein, reframing the discourse with respect to the issues of mortgage payment was the most significant leadership practice carried out by the PAH, and probably the one that had the most important impact.

*The system rests perfectly on this idea of the culpability of the weak: 'everything that is happening to you is your fault'. There is no alternative and, more and more, you have no power to change that. And we have changed that! It has been a process of changing the collective understanding, [a process] which has been multiplied in some way by the 15M ... That's it! To*

*start to redefine the reality. While they called it ‘crisis’, we called it ‘scam’. We go to the street and we say: ‘we are not alone, we have no fear!’ (...) This change in the collective understanding is the most difficult thing of all. And that is what it’s producing. We have won (PAH, former Spokeswoman).*

The PAH works horizontally through territorial assemblies and depends on the voluntary work of its members. The organization has 240 nodes spread around Spain. They are networked and collaborate with each other, even though each assembly has its own autonomy. At the same time, though, the platform also had an important spokeswoman - Ada Colau - who was not only highly engaged but also had a charismatic presence and took advantage of her communication skills. Colau does not recognize herself as a leader of the movement but undoubtedly played a significant role in making the PAH visible and enabling it to be successful in its aims. Colau left the organization in 2014 and, through a new political coalition (Barcelona en Comú), successfully ran for Mayor of Barcelona in the 2015 local elections.

*I’m not the leader of the PAH. I could be a figurehead, but not a leader. For me a leader is something individual, hierarchical, a boss... While a figurehead is something different. It doesn’t have a place over and above any others. There could be many figureheads! (...) If you compare hegemonic, vertical power with pure assemblyism, I don’t like either of them. (...) I believe that intermediary paths are being explored that are more interesting. Assemblies, yes! I think they are the forms [of organization] that we most want, to the extent that we create horizontal relations, that we want a distribution of roles and tasks, that we want a shared protagonism in processes of transformation... And in this sense, yes, I identify myself more with assemblies. But an assemblyism that is well thought-out, mature, not naive. And it’s clear that to be organized it is necessary to make committees, working groups, and decisions can be delegated at certain moments (PAH, former Spokeswoman).*

The PAH not only merges activists and affected people, therefore, but also different strategies of collective action (incidence, resistance, dissidence) and even different leadership practices. It is an organization for social change based on democratic and horizontal ways of getting things done. It reframes the relevant discourse, bridges differences and empowers the have-nots. But, at the same time, it also takes advantage of some charismatic individuals, such as Ada Colau.

Through these different leadership practices the PAH has had an important social impact, even though the housing problem in Spain is far from solved. As noted above, the platform has prevented thousands of evictions, has rehoused hundreds of evicted families and has helped to develop municipal regulations and even a regional law in the Catalan Parliament. The platform has also reconfigured power relations, constituting a new actor to be taken into account in housing policies and giving voice to affected people that previously could not be heard. Thus, the PAH has empowered its members and has done so by bridging differences between activists and affected people and unleashing their human energy. However, the main impact that the PAH has had relates to the reframing of the discourse made possible by the platform. It has redefined the way the housing problem is defined and understood by the majority of the population, framing it as a collective problem that goes beyond the specific

circumstances of directly affected families (Flesher Fominaya, 2015). The PAH has responded to a basic social need -housing- by rearticulating this need as a right.

Seven years after its foundation, we can probably say that the platform has entered a new stage in its existence. At least three points should be mentioned to better understand this shift. First, the important work of the platform is widely recognized. It received the European Citizens' Prize in 2013, and a number of its legal aims -such as the Catalan Law for urgent measures to cope with the housing emergency and energy poverty which was passed by the Catalan Parliament in 2015- have been achieved. Second, the 2015 local, regional and national elections led to a changing of the political landscape in all cases. Barcelona City Council is now led by Ada Colau, the former PAH spokeswoman. The conservative Popular Party (PP) lost its majority in the Spanish Parliament. The Catalan Parliament, meanwhile, has become more fragmented and, as a consequence, more open to the demands of the PAH. Finally, the PAH itself is going through a difficult organizational transformation; since many of its activists are now working for the new Barcelona City Council, it has lost much of its human capital and been weakened as a result.

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## References

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## Notes

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1 *Llei 24/2015, de mesures urgents per afrontar l'emergència en l'àmbit de l'habitatge i la pobresa energètica* [Law 24/2015 of urgent measures to cope with emergency in housing and energy peverty]. The law has been partially suspended by the Constitutional Court for jurisdiccional reasons.