



QUADERNI

#13 Anti-gentrification nelle città (Sud) Europee

Anti-gentrification in (Southern) European cities

Edited by Sandra Annunziata
Commentary by Loretta Lees

- Tonia Katerini |
- Libera Repubblica di San Lorenzo |
- Left Hand Rotation |
- Agustin Cocola-Gant & Daniel Pardo, ABTS |
- Dimitra Satitsa & Sandra Annunziata |
- Andrej Holm |
- Daniel Sorando |
- Margherita Grazioli & Carlotta Caciagli |
- Mara Ferreri |
- Thomas Maloutas |
- Pietro Saitta |
- Lidia Manzo |

maggio agosto 2017
numero tredici
anno cinque

URBANISTICA 
giornale on-line di
urbanistica
ISSN:
2531-7091

URBANISTICA **ire**

giornale on-line di
urbanistica
journal of urban
design and planning
ISSN: 2531-7091

Comitato di redazione

Editor: Giorgio Piccinato

Editor in chief: Nicola Vazzoler

Secretary: Francesca Porcari

Editorial staff: Simone Ombuen, Anna Laura Palazzo, Lucia Nucci

iQuaderni: Elisabetta Capelli, Sara Caramaschi, Lorenzo Barbieri

Rubriche: Flavio Graviglia

Social e comunicazione: Viviana Andriola, Domenica Bona

Graphic design: Janet Hetman

Comitato scientifico

Thomas Angotti, *City University of New York*

Oriol Nel-lo i Colom, *Universitat Autònoma de Barcelona*

Carlo Donolo, *Università La Sapienza*

Valter Fabietti, *Università di Chieti-Pescara*

Max Welch Guerra, *Bauhaus-Universität Weimar*

Michael Hebbert, *University College London*

Daniel Modigliani, *Istituto Nazionale di Urbanistica*

Luiz Cesar de Queiroz Ribeiro, *Universidade Federal do Rio de Janeiro*

Vieri Quilici, *Università Roma Tre*

Christian Topalov, *École des hautes études en sciences sociales*

Rui Manuel Trindade Braz Afonso, *Universidade do Porto*

<http://www.urbanisticatre.uniroma3.it/dipsu/>

ISSN 2531-7091



La qualità scientifica del Quaderno è garantita da una procedura di peer review ad opera di qualificati referees anonimi esterni.

Progetto grafico / Nicola Vazzoler

Impaginazione / Giulio Cuccurullo

Data di pubblicazione: Roma, dicembre 2017

In copertina:

illustrazione ad opera dell'artista Antonia Santolaya,

approfondisci il progetto grafico del numero a p. 131

edito da



con il supporto di



per informazioni



#13

maggio agosto 2017
numero tredici
anno cinque

may august 2017
issue thirteen
year five



in questo numero
in this issue

Tema/Topic >

Anti-gentrification nelle città (Sud) Europee Anti-gentrification in (Southern) European cities

a cura di / edited by Sandra Annunziata

Sandra Annunziata_p. 5

Anti-gentrification, an anti-displacement urban (political) agenda
Anti-gentrification, un'agenda (politica) urbana anti-espulsione

Prima Parte/First Part >

Le esperienze degli attivisti/The experience of activists

Tonia Katerini_p. 17

The grabbing of private property and
the struggle against auctions in Greece

L'esproprio della proprietà privata e la lotta contro le aste in Grecia

La Libera Repubblica di San Lorenzo_p. 25

Pratiche di resistenza a scala di quartiere.
La Libera Repubblica di San Lorenzo

Practices of resistance at neighbourhood scale.
The case of Libera Repubblica of San Lorenzo

Left Hand Rotation_p. 33

La práctica visual como táctica
contra-narrativa de la gentrificación

Visual practices as counter-narrative to gentrification

Agustin Cocola-Gant & Daniel Pardo, ABTS_p. 39

Resisting tourism gentrification:
the experience of grassroots movements in Barcelona

Resistere alla gentrification turistica:
le esperienze dei movimenti urbani a Barcellona

Seconda Parte/Second Part >

Tra attivismo, analisi delle politiche e ricerca/

Between activism, policy analysis and research

Dimitra Satitsa & Sandra Annunziata_p. **51**

**Attempts to prevent displacement:
housing policies in time of austerity in Athens and Rome**

**Tentativi di prevenzione all'espulsione:
politiche abitative in tempi di austerità ad Atene e Roma**

Andrej Holm_p. **63**

Berlin: anti-gentrification between protest and program

Berlino: anti-gentrification tra protesta e programma

Daniel Sorando_p. **71**

El estallido de las Resistencias contra la gentrification en España

The outbreak of resistances against gentrification in Spain

Margherita Grazioli & Carlotta Caciagli_p. **79**

The right to (stay put in) the city: il caso di Porto Fluviale a Roma

The right to (stay put in) the city: the case of Porto Fluviale in Rome

Terza Parte/Third Part >

Nodi teorici ed epistemologici/Theoretical and epistemological challenges

Mara Ferreri_p. **89**

**Beyond 'Staying put':
reflections on discursive strategies in recent anti-gentrification
movements**

**Oltre lo slogan 'Staying put': riflessioni sulle strategie discorsive di recenti
movimenti anti-gentrification**

Thomas Maloutas_p. **95**

Gentrification and the barriers to its global reach. A short commentary

Gentrification e i limiti alla sua espansione globale. Un breve commento

Pietro Saitta_p. **103**

Gentrification o speculazione? Note analitiche sugli abusi di un termine

Gentrification or Speculation? Analytical notes on the misuses of a concept

Lidia Manzo_p. **111**

Resistances to gentrification: the case for diversity

Resistenze alla gentrification: note sulla diversità

Commento/Commentary >

Loretta Lees_p. **121**

Resisting gentrification in (Southern) European cities

Resistenze ai processi di gentrification nelle città (Sud) Europee

Apparati/Others >

Profilo autori/**Authors bio** p. **126**

Parole chiave/**Keywords** p. **130**

**Anti-gentrification
nelle città (Sud) Europee**
Anti-gentrification in (Southern) European cities



Le esperienze degli attivisti

The experience of activists



The grabbing of private property and the struggle against auctions in Greece today

L'esproprio della proprietà privata e la lotta contro le aste in Grecia

Con questo contributo provo a descrivere un'esperienza di attivismo nata in Grecia negli anni recenti in cui sono direttamente coinvolta. In particolare mi concentrerò sul movimento anti-aste che è cresciuto in seguito alla crisi economica in risposta ad un processo diffuso di pignoramento di terre e beni di proprietà pubblica e privata a causa di debiti contratti con istituti di credito. Il pignoramento si presenta in Grecia come una pratica orizzontale di espropriazione che verrà descritta come una strategia di accumulazione che trova giustificazione nel discorso sull'austerità.

Introduction

This paper concerns the issue of indebtedness in Greece and the related anti-auction movement.

In recent years the country has been hit by four memorandums – or government bailouts – and a programme of austerity has ensued. This precarious and unstable situation has given rise to a diverse opposition movement, including groups opposed to the auction of properties. I am an activist belonging to this opposition movement and by writing this paper I seek to share my own personal experience of the challenge we face in Greece. I also

explain how we (as a movement) frame the relationship between housing and debt as a process which seizes land and property, as well as how we challenge this practice. During the last six years the Greek population has been confronted by a widespread process of property repossession which, in more general terms, equates to the seizure of both public and private (which this paper is particularly concerned about) land and property.

The name of the movement that I am part of is “*plestiasmi-stop*”. This organisation is firmly opposed to the repossession of private property and related auction in courts. In this paper I argue that the opposition movement makes an important contribution by facilitating public debate about the protection of homeownership, particularly as a fundamental human right within a property-owning society. Moreover, opposition groups provide support to those suffering from debt and demand that their debts be cancelled. This acts as a form of opposition to the post-neoliberal practice of using debt as a means of controlling people.

Housing and indebtedness in Greece

Access to housing: from family savings to forced indebtedness

Homeownership has a strong tradition in Greece. Historically, access to housing was relatively easy: family savings were invested in a construction sector that was extremely informal and comprised of small, family-owned building companies. The traditional Greek housing system enabled people to pay for and build their own homes which secured access to private property for a significant number of Greeks, as well as immigrants. Furthermore, this system compensated for (and/or justified) an almost complete lack of social housing, as well as the economic insecurity faced by many people due to unstable economic conditions. Significantly, since historically the prices of land and buildings were relatively stable or increasing, the act of investing family savings into one or more houses was considered a form of social security.

However, during the 1990's the traditional Greek housing system was transformed. Prior to this period only a very small minority of Greek people were aware of loans and so-called 'plastic' money (the credit card). This changed in the 1990's when people started to take out loans. In this regard, Greeks were won over by the aggressive marketing campaigns of banks. As a result, house prices rose and the profit made by banks increased from 20% in 1990, to 60% in 2000 and as high as 200% after Greece hosted the Olympic Games in 2004. Before the start of the crisis in 2009, a significant number of citizens were finding it extremely difficult to access the housing market without borrowing money. This left thousands of people with no choice but to enter the precarious state of indebtedness.

Implementation of austerity measures and the production of debt

The austerity policies imposed in Greece over recent years have severely impacted house prices. These policies have also indirectly contributed to a sharp increase in the number of indebted households (from 5% of all households in 2010 to 52% today). Another consequence of austerity is that a significant number of households became reliant on borrowed money to survive but consequently became over-indebted (and therefore they were unable to pay-off the debt). This had a direct impact on the economic stabi-

lity of the banking sector and provided justification for the current process of property seizure. Such a process can be seen as a corrupted form of wealth redistribution. In this sense, the financial wealth gained by the middle and lower middle classes in the last half of the twentieth-century has been snatched by financial institutions and powerful economic elites. Put simply, those in the upper echelons of the economy exploited the people and took advantage of the 'poor' profitability during the financial crisis. This process of exploitation was achieved through the implementation of legislative tools and austerity policies which took several forms and are highlighted below:

1. Tactics of manipulation through deleveraging. In this regard, banks which in the previous twenty years had promoted and offered all sorts of loans and 'plastic' money - thus inciting increased expectations of high living standards - asked for their money back to cover their capital deficiencies. This happened during a period in which property prices were falling. The result was negative equity between outstanding debts and the value of properties during a period in which austerity measures had already impacted personal incomes. This challenging situation made it impossible for many people to pay back their loans which in turn (after two months of non-payment) became "RED" (non-performing loans).
2. Introduction of a horizontal (direct and indirect) tax regime. The tax regime introduced as part of the first Greek bailout package had a direct impact on the cost of living as well as housing costs. Particularly damaging was the severe increase in VAT (value-added tax), which was even imposed on essential goods. In addition, this regime introduced indirect taxes on all private properties, even if the owners made no profit from them. The new system also ignored the market value of properties after the crisis. This led to horizontal private debts for the majority of citizens who found themselves without a job yet paying a mortgage.
3. A new legislative framework for the management of non-performing loans and the auctions of private property. This caused indebted people to fall into extreme poverty when deciding to give priority to loan repayments.
4. Conversion of the insurance system into a new taxation system without the appropriate reforms, which resulted in the loss of the reciprocity character that the system used to have.

The combination of these practices and legislative tools gave rise to the idea that indebted homeowners were the people who would pay for the financial crisis, thus leading to the seizure of properties. The impacts of this were not only significant socially – such as the increase in the number of working poor – but also in terms of the long-term effects on the housing system (mainly based on homeownership) and on land-use policies related to the organisation and transformation of the built environment. In a country such as Greece, which has a highly-dispersed population and fragmented ownership of the land, the tendency to centralise significant investments in large projects can definitely benefit from the concentration of property, land and critical public assets under one unified ownership authority.



πλειστηριασμοί:

αφορούν όλους μας, μπορούμε να αντισταθούμε

The birth of an anti-auction movement

Prior to the implementation of the second Greek bailout package private property was protected against debt-induced repossession by a law which was ratified in 2009. The law included three factors which established the conditions for whether a property could be seized: the income of the family, the amount of debt owed and the value of the property. Through this law around 90% of homeowners were protected. However, towards the end of 2013 this piece of legislation was repealed. The risk of people losing their home (and in some cases second home) triggered the growth of a large anti-auction movement. Consequently, in 2013 we started a public debate regarding this reform, organised assemblies and prepared people for the implementation of the new law. Our first step was the production of a 25-page leaflet containing vast amounts of information about debt; the policies of banks operating at a national and international level; the context in which the debt was created in the first place; and international action taken against bank repossessions and consequent evictions – particularly in the context of Spain which was already facing a similar problem to that of Greece.

Fig.1_ Leaflet produced by the anti-auction movement.

From the beginning, our main purpose was to challenge and reverse the dominant idea that those suffering a heavy debt burden were personally responsible for their perilous situation and that consequently there was no need for a law protecting private property. In this regard, we made a small brochure called “Answers to the Seven Most Frequently Asked Questions About Debt”. The brochure tried to subvert the main arguments concerning the banks, public interest and their connections with mortgage repayments. At the same time, we contacted all of the other opposition groups in Athens. This included collectives such as neighbourhood assemblies and solidarity initiatives which had proliferated after the crisis (Arapazi 2016). The intention was to create an alliance with a broad enough scope capable of challenging property seizures. This marked the beginning of the Stop Repossessions network which encompasses more than 40 different groups from across Greece (<http://pleistirasmoistop.blogspot.gr/>).

As well as deconstructing the main narrative about indebtedness, we continue to offer legal support to those in need and organise meetings and demonstrations in different neighbourhoods and cities to give voice to the problem. However, the most effective form of action has been to challenge auctions directly in the courts. This has, since the beginning of our work, been a weekly intervention performed directly in courts in which auctions were taking place. In this sense, we are trying to stop the auction process by using our bodies (by being physically present in court), making noise, making videos, as well as picketing. Throughout these years we have managed to stop thousands of auctions. The movement has discussed many things (and is still discussing them) concerning the best means of action, types of interventions, the auctions which we should stop and the auctions which we should allow to go on (for example, in the cases of auction of companies which owe money to their workers we decided not to intervene). Because our actions occur directly in the courts we have not faced eviction and we have not engaged in anti-eviction resistance. Evictions are more common for tenants. Unfortunately, tenants are poorly organised in Greece and in general they do not resist evictions. Typically, they ask for more time to pay their outstanding rent or for support in moving out. Although the government is promising a form of protection for homeowners, recent research from the

Bank of Greece on the housing problem reveals that more than 900,000 families are at risk of homelessness due to 'red' loans, rent arrears and inadequate housing conditions.

In the years which followed the crisis other groups concerned about housing emerged. These organisations have a range of political approaches and the ways in which they assist indebted people varies. Their policies differ from class-oriented approaches which focus on the protection of the main family home of the poorest people in society, while others seek to protect all homeowners. The latter is our approach. We feel that we should not allow any auctions because this has led to the seizure of many Greek properties and the majority of Greek family homes by foreign capital.

In 2014 and 2015 an informal agreement between the Greek government and the banks established a form of suspension of repossessions concerning all 'first' homes (in other words, the house in which the individual or family is living in as their main home). However, at the end of 2015 this agreement ended. Currently, the only tool that Greeks have to protect the homes in which they live in is by going to the courts and following the procedures of the so-called 'Personal Bankruptcy Law' (law 3896/2010 that has since been revised by law 4316/2015) and asking the court for protection. As part of this process the court asks the household to allocate a significant part of the income towards covering living costs. The rest of their money and property assets go towards the repayment of the debt. This is, of course, a useful tool for many families. However, a significant number of people cannot access this protection for a number of reasons: i) the financial cost of appealing to the court; ii) the long and bureaucratic process; iii) the severe psychological distress associated with potentially losing your home. In this sense, it is a process which is extremely difficult to access for people lacking money. Furthermore, as part of this law, even if an individual does manage to protect their first home they are still at risk of losing other properties which may be an essential part of their life (for example, a holiday home or a family home that is rented out to boost a pension pot; a house passed on by grandparents to their grandchildren for them to live in; a store in which someone works in etc.).

The situation today

As mentioned above, the opposition movement has been relatively successful. However, our struggle against what we call a "generalized process of property grabbing" has not ended and the problem is far from being solved. The number of indebted people is growing (there has been a 13% increase in the past year) and we lack proper legislation to address the needs of Greek society – a community so crippled by austerity policies that families can rarely generate any surplus capital to pay back the debts which they owe. The *Troika* and other related international institutions have pressed the Greek government to find a way of stopping the anti-auction movement. Without property seizures – which effectively consists of taking property from individuals and giving it to financial institutions – the entire repossession plan fails. The Greek government tried to intimidate the opposition movement with the police and by arresting activists and sending them to court. This, however, did not stop us.

It is not a coincidence that a requirement of the latest Greek memorandum of May 2017 declared that the government should implement a new auction process. In this sense, instead of a public auction in court, the new process will be in the form of an electronic auction that will occur directly in the offices of the notaries. This creates a new situation which the movement must challenge and we are urgently trying to ban this top-down procedure. The opposition movement is currently developing ideas about how to tackle this procedural change. Our main argument is that this new method goes against basic human rights since it violates the principle of a transparent public process. We now want to increase our visibility and to include as many people as possible that are at risk of losing their homes. The opposition movement has also been strengthened through the creation of a broader alliance such as the United Initiative Against Auctions (<http://noauctionsgr.blogspot.gr/>). Our narrative and our target audience has been improved and widened by focusing our protest against all those responsible (such as the Greek government, banks, notaries etc.) for this terrible situation. Importantly, we are a member of an international alliance called 'The European Action Coalition for the Right to Housing and the City' (<https://housingnotprofit.org/en>), and by being internationally connected we are able to share our experience and learn from similar movements from across Europe (see, for instance, our collective work titled *Eviction Across Europe*, 2015).

Today, more than 30% of Greek citizens are facing extreme poverty and are being deprived of their basic human rights. For many, homeownership is a means of security. Losing a property leads to a "naked life", as it has been accurately described by Giorgio Agamben. For this reason, the struggle against the seizure of private property is a struggle for social justice, dignity and life.

references

- Agamben G. 2005, *State of Exception*, University of Chicago Press, Chicago.
- Arampazi A. 2017, "Contentious Spatialities in an era of austerity: everyday politics and 'struggle communities' in Athens, Greece", *Journal Political Geography*, DOI 10.1016/j.polgeo.2017.03.010
- Lazzarato M. 2012, *The making of the indebted man*, MIT University Press, Boston.
- INE GSEE 2015, "Κοινωνική επισφάλεια και έλλειψη στέγης στην Αθήνα", *Μελέτες (Studies)*/ 39 accessed in May 2017 <http://ineobservatory.gr/wp-content/uploads/2015/12/MELETH-39.pdf>
- European Action Coalition for the right to housing 2015, *Eviction Across Europe*, accessed in May 2017 <https://housingnotprofit.org/files/EvictionsAcrossEurope.pdf>

web page

<http://pleistiriasmoistop.blogspot.gr/>
<http://noauctionsgr.blogspot.gr/>

UB

i QUADERNI

#13

maggio_ agosto 2017
numero tredici
anno cinque

URBANISTICA tre
giornale on-line di
urbanistica
ISSN:
2531-7091

È stato bello fare la tua conoscenza!
cercaci, trovaci, leggici, seguici, taggaci, contattaci, ..

It was nice to meet you!

search us, find us, read us, follow us, tag us, contact us, ..

