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SPAIN

Streets Paved with Evicted Families

By Tito Drago

MADRID, Oct 7, 2011 (IPS) - As the number of apartments and houses left empty in Spain due to failure to make mortgage or rental payments climbs, tens of thousands of families, including many immigrants, are living on the streets, in shantytowns, or crowded into seedy boarding houses.

Since the global economic crisis reached Spain, the banks have repossessed more and more homes. And as a large proportion of properties going to foreclosure auctions are remaining unsold, banks themselves are repurchasing the homes - at prices significantly lower than what was owed by the original mortgage-holder.

Under Spanish law, it is not enough to merely hand over the housing unit to the bank to cancel the debt; lenders can foreclose not only on the house but seize all the assets, including part of the wages, of the debtor to cover the outstanding mortgage debt.

The bankers "want their clients to pay everything back, with their bones if necessary," Gustavo Fajardo, a lawyer with the [Americas-Spain Solidarity and Cooperation Organisation](#) (AESCO), told IPS.

Between their high salaries, stock options and bonuses, the bankers are not among those feeling the impact of the crisis.

For example, the CEO of the Banco Bilbao Vizcaya Argentaria (BBVA), Francisco González, earns 5.6 million euros (7.5 million dollars) a year, and Santander CEO Alfredo Sáenz, the highest-paid banker in Spain, rakes in 9.1 million euros (12 million dollars) a year.

Both of these totals represent a 10 percent drop from 2010.

Meanwhile, shantytowns have been mushrooming around Spain in the past few years, as the number of people living on the streets soars – despite the fact that there are 800,000 to one million empty apartments, according to a report by the state-run Banco de España; or up to twice that number, according to non-

government sources.

AESCO's Fajardo said this is happening because legislators do not want to modify "a perverse system" since "they aren't going to take aim against the banks, to which they are heavily indebted...and which are not foreclosing on them or forcing them to pay their debts."

With respect to the future of immigration, the activist said that "in the current circumstances in Spain and in the situation that can be expected over the next five years, no one is going to come, and those who did are now fleeing the growing poverty and evictions here.

"Human beings have always migrated out of need, fleeing drought, famine or social violence; logically they go where there is land fit for farming, work, and the minimum conditions for survival," he said.

But there is "less and less work here, while employment has become more precarious, and there is an army of seven million men and women who are deprived of an essential human right: access to work," he added.

Immigrants make up more than 10 percent of Spain's population of 46 million, one of the highest proportions in the European Union, and the country's unemployment rate has skyrocketed to 21 percent – the highest in the bloc.

He said there are "450,000 families whose homes have been auctioned and repurchased by the banks," and 25 percent of these families are foreign-born or second-generation immigrants.

Fajardo said the attention drawn by the plight of immigrants is because "they are a combative population who organise and fight for their rights, while Spanish families in trouble on their mortgage payments are embarrassed to appear in the media, to mobilise, to protest.

"This is because they don't organise to fight back, they have been socially disarmed, and the trade unions are too focused on defending their turf in the world of business to take on a social leadership role that goes beyond their relationships with companies," Fajardo said.

In foreclosure cases, judges do not generally take social concerns into account.

One illustration of this was the case of Paz Ahora (Peace Now), a local NGO that

helps refugees in the Palestinian occupied territories, among other activities. The organisation was evicted from the small apartment it rented in Madrid for its national headquarters because it owed rent, water, power and heating bills from December 2010 – a total of 15,000 euros (20,000 dollars), including interest.

Sources with the group told IPS that their financial difficulties were the result of a cut in central government funding for regional governments, several of which helped support the NGO and were no longer able to do that this year.

Lawmaker Mauricio Valente of the United Left coalition said that "at times of crisis, cooperation is even more necessary, and it is not the NGOs themselves, but the people they help who suffer from the evictions."

The Platform of those Affected by Mortgages (PAH) has been holding increasing protests around Spain, with support from other civil society organisations, calling for a halt to the evictions and demanding that housing be treated as a public service and a right rather than merely a business opportunity.

One of the popular chants of the demonstrators is "One banker went out to play/Upon the real estate bubble one day./He had such enormous fun/That he called for another banker to come!/Two bankers went out to play..." etc. (END)

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SPAIN

Madrid Mayor Wants to Sweep Homeless Out of Sight

By José Antonio Gurriarán

MADRID, Apr 20, 2011 (IPS) - The mayor of Madrid, Alberto Ruiz-Gallardón, has called for a law for compulsory removals of homeless people off the streets, but this has met with resistance from civil society organisations and has split Ruiz-Gallardo's own People's Party (PP).

Ruiz-Gallardón wants the **centre-right PP**, the main opposition party in Spain, to include in its platform for next year's general elections **a bill to authorise the**

expulsion of homeless people sleeping in public spaces in the country's big cities, against their will if necessary.

News of the proposal triggered controversy across Spain, where protests were mounted by political and social groups and human rights organisations.

Even the president (governor) of the autonomous community (province) of Madrid, Esperanza Aguirre, also of the PP, said she was against "prohibitions of any kind" and "depriving anyone of his or her rights."

Aguirre spoke up at a meeting on citizen security attended by the mayor, which was held at the headquarters of the Madrid municipal police, where criticism of the mayor's proposition was also voiced by homeless people and by representatives of practically all the political parties in the parliamentary spectrum.

A vigorously-worded communiqué from the Federation of Entities Supporting Homeless People (FEPSH) expressed "alarm" at the initiative, and accused the mayor of "worrying ignorance" when he stated that "anyone sleeping on the streets of Madrid does so voluntarily and not out of necessity."

The communiqué goes on to say that the initiative is an "attempt to make poverty invisible," rather than to seek ways of integrating homeless people into society.

Elena Valenciano, a member of the leadership of the governing Spanish Socialist Workers Party (PSOE) and spokeswoman for its Electoral Committee, told IPS that Ruiz-Gallardón's aims "are profoundly xenophobic" and remind her of "the law on Vagrants and Criminals used by the Francisco Franco dictatorship (1939-1975), which fortunately was repealed after democracy was restored."

For his part, Jaime Lissavetzky, a socialist candidate for the Madrid city government in the local elections in May, told the El País newspaper that the proposal has a "whiff" of the Franco regime about it.

"It's unacceptable to call for the reinstatement of a law to 'clean up' Madrid that would force homeless people off public thoroughfares, while cynically saying that the city government has the social resources to look after them," he said.

Similar criticisms were levelled at Ruiz-Gallardón by Ángel Pérez, a candidate for the Madrid city government for Izquierda Unida (United Left), a coalition of communists, "greens" and other progressive groups. He said "the mayor sees social problems as aesthetic ones, and wants them to disappear: he apparently believes

that if they are out of sight, they cease to exist."

IPS sought the view of the regional president of the Madrid Neighbours' Associations, who held the same opinion. "The problem of homeless people is not a question of urban landscaping, but of poverty," he said.

José Diéguez, an Ecuadorian immigrant who became jobless and homeless two years ago because of the economic crisis and sleeps on cardboard in the central Plaza Mayor, told IPS "although it's true that, as the mayor says, there are hostels and homeless shelters, there aren't enough of them: they are always full, and there are waiting lists of weeks or even months for a place."

The controversy about the homeless has been taken to heart by public opinion in Spain, and judging by the torrent of protests to be seen in online newspapers, blogs and web sites, the general feeling is against Ruiz-Gallardón's idea.

Everyone on both sides of the argument is aware that the vast majority of the people sleeping rough and enduring the cold at nights are unemployed and homeless as a result of the prolonged global economic crisis. They are immigrants from Latin America, Africa and Eastern Europe, as well as large numbers of Spaniards.

But they are also aware that the proposal is not a new one, as in 2006 Pedro Calvo, a Madrid city councillor for Security, put forward an amendment to the law on State Security Corps and Forces that would allow the police to remove beggars, prostitutes and drug addicts to shelters and hostels, even against their will.

"Ruiz-Gallardón's proposed law is fairly similar to Calvo's bill," Diéguez said. "They want to lump us all together in the same basket, but almost all the homeless people I know are working people who lost their jobs."