

AN OPEN NEWS PAPER

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Housing for people – not for profit!

Information for actions in Europe can be found on the page of the European Action Coalition for the Right to Housing & to the City www.housingnotprofit.org

The call in many languages, information material and further information can also be found on the website www.housing-action-day.net

News from Athens, 15.02.2020

Housing Crisis and Movements Today

MANY PEOPLE BELIEVE that Greece is going to face a housing crisis soon. What we say is that the housing crisis is here! Our movement has started actions already from 2013, mainly on the field of auctions and evictions. After these years of crisis, we are now enlarging our interests and struggles on the housing problems more generally. In a country that before crisis had 85% of home ownership, this percentage has decreased in only six years to 74% and thus has increased the number of tenants. Today the housing problems are related with four different issues:

1. The ongoing and everyday increasing of the number of auctions.
2. The enormous increasing of Airbnb and golden visa sales that took out for the housing market thousands of houses and led to rise of rent up to 4% for the last three months.
3. The lack of policies on public and social housing.
4. The insufficient social policies on tenants' protection and support.

So as a movement we are trying to open our struggles in all these fronts. First of all by pressing the banks to negotiate with the indebted families and the government to create a more protective legal frame for them. For this we organised mobilisation in front of Banks that are active in auctions this period. We also mapping the funds that are buying red loans from the banks and are more aggressive in auctions. Every week we are having mobilisations in front of notary's offices that are doing the electronic auctions trying to push them to postpone the auction and give to the indebted family the opportunity to negotiate. Also we are trying to sensitise people on the forthcoming results of auctions, that lead to evictions, especially after the end of the last and weak protection of the family house on April 30. For this reason we present material from the experience in Spain and recently with the participation of comrades from PAH (Plataforma de Afectados por la Hipoteca). We have organised and participated up to now in several presentations

on the problems that come as result from Airbnb and Golden Visa program and we have formed certain proposals on the issue. Also we have made many proposals on the use of empty buildings for social housing and primarily on the need for the formation of an Observatory on housing issues and needs in Greece. On the 28th of March, we hope that we will have actions in many European cities for the right to housing with the common demand "Housing for people not for profit".

TONIA KATERINI

News from Belgrade and Novi Sad, 14.02.2020

January 30, 2020

ALTHOUGH THE EVICTION of the Lalović family was formally cancelled for the ninth time in the Bežanijska Kosa neighbourhood, police remained in and around the building, waiting for our activists in order to check their documents and penalise them. In the light of the new law on bailiffs that has been in force since the beginning of the year, police pressure on the activists of the Roof has been intensifying. New higher penalties for resisting evictions are meant to intimidate families threaten with evictions and the activists fighting to keep families in their homes. Since the 25th of September, citizens have been gathering daily at the Lalović apartment as the building is under surveillance. Military and civilian police, the gendarmierie, and other units came to the building several times. We assume that they have been waiting for an opportunity for one last eviction attempt. Gojko Lalović was a colonel in the army until 2004 when he was illegally fired after pointing out corruption in the military housing programme. The Ministry of Defence has stripped him of his flat since he doesn't serve anymore and are now trying to evict him and his family.

October 15, 2019

Until today, the Osman family home was standing on the land that has been prepared by the City of Belgrade for an elite investment project titled "Marina Dorćol". The City is obliged by law to provide the family with adequate housing.

Instead, City officials bypass the law in order to remove the family from the profitable land. The property has been erased from the register even though they have been living in it since 1982. On the 15th of October, the demolition of their home was enabled by a police brigade that was brought to intimidate citizens, who had gathered in solidarity to protect the only home of the Osman family. In the preparation for the demolition, the furniture had been brought out of the window as was Susan Alijev, a woman diagnosed with cancer. Following the demolition, the Belgrade Secretariat for Inspection Affairs, announced the condemnation of the citizens in solidarity with the evicted family, while the City authorities in their statement accused them of abusing the sick. It was not solidarity that caused the deterioration of Susan Alijev's health, but the sole responsibility lies with the officials that ordered the demolition and the police officers, who by force kicked members of her family out in the street.

November 25, 2019

Members of the Roof Collective from Novi Sad gathered in front of the bailiff office in order to present their demands on behalf of the Kukor family. The Kukor family bought their house from a woman who was claiming to be the sole owner. All the property papers were in order and the family spent all their savings (15.000 euros) for a depleted house situated near the city centre. Prior to that, they lived in makeshift barracks that was occupied by construction workers during the housing boom in the socialist period. When the workers vacated, the Roma population took their place and among them the Kukor family. During the displacement of the neighbourhood, the city gave out cash to families living there. After spending all the money on the house they soon found out that they were deceived. The woman who sold them the house went through a divorce settlement and lost half the house to her husband. A trial against Kukor took place and the Kukor family lost half of their house. The ex-husband was determined to get rid of the Kukor family in order to sell the house to a real estate company. The way to it was to evict them on a basis of

debt the Kukor family had towards the ex-husband on the basis of his court expenses. The total sum of around 2.000 euros was too much for a poor family living on social benefits. The Roof intervened and visited the bailiffs office and demanded that he renounce his 500 euro fee that was a part of the debt. After media coverage and public pressure, he renounced his part of the money. The rest of the amount was collected at various solidarity events. In the end, solidarity triumphed and the debt was paid in full. This family of three, now has a home to live in.

February 15, 2020

The local branch of the Roof in Novi Sad had its monthly meeting, where a university professor of engineering, Zvonko Rakarić talked about his housing problem. Unlike most other people who are beset by banks, loan sharks and bailiffs, the Rakarić family is being forced out of their small house by a group of right-wing neighbours who were once members of the extreme right Serbian Radical Party and are now close to the ruling Serbian Progressive Party. Both of the main culprits are directors of public museums. In the past they fired artists and writers who do not meet their ideological standards. Zvonko Rakarić, although born in Novi Sad, is of Croatian descent. That was enough for him to become the victim of thugs who hold positions of power in the city. They have repeatedly assaulted and offended the defenceless professor and his family in an effort to drive them out of the neighbourhood. It is important to add that the city of Novi Sad was selected to be the European capital of culture in 2021, while the local autonomous culture scene is being evicted and bulldozed over as the official institutions of culture are run by criminals. The Roof will take action and demand justice and the resignation of the individuals that have endangered the safety of the Rakarić family.

THE ROOF

News from Thessaloniki, 16.02.2020

THE STRUGGLE AGAINST housing dispossession in Greece

goes back about a decade. At the peak of the debt crisis, in 2011, the government attempted to balance its budget through a regressive tax on homeowners, controversially collected through the electricity bill. Lower and middle class households, already affected by rising unemployment and wage cuts, were faced with electricity cutoffs when they could not pay the tax. This saw the rise of neighbourhood committees that would protest at the power company and extra-legally reconnect the electricity.

The Coordination of Collectives of Thessaloniki was formed in 2015 to bring together neighbourhood assemblies, trade unions, associations and parties that had been fighting dispossession in the previous years. Agglutinated around a set of demands to protect the primary residence of over-indebted households from foreclosure and guarantee basic amenities to all, the Coordination soon gained momentum, managing to block several auction processes of mortgaged homes with its weekly mobilisation at the court house. The practices of Thessaloniki's Coordination soon spread to other Greek cities.

To curb the rise of the anti-foreclosure movement, in 2017 the government led by Syriza modified the process of the auction, which came to be conducted through an electronic platform without the bidder's physical presence. Moreover, the police attempted to criminalise the mobilisations, by judicially persecuting specific members of the movement.

The first in a series of such trials in Thessaloniki was celebrated in February 2020, against schoolteacher and Coordination member Ilias Smilios. The trial was planned to intimidate the movement, ahead of the wave of foreclosures expected to take place after the framework of protection of primary residence is abolished in May. Smilios was accused, among other things, of "disturbance of social peace", a vaguely defined offence, tailor-made to criminalise protest and opposition in the years of austerity.

However, at the trial, the policemen testifying failed to uphold the fabricated accusations. The movement's line of defence was not apologetic, on the contrary, defence lawyers and

witnesses justified the necessity of the movement's actions in the promotion of social justice. The defendant was cleared of all charges.

Not only has the movement not been intimidated by the criminalisation of its actions, but also the trial served as a moment or reactivation after the relative demobilisation of the past couple of years. It is likely that the evictions and foreclosures will affect up to 200.000 households in the next few years will be met with increased grassroots opposition.

THEODOROS KARYOTIS

The grabbing of private property and the struggle against auctions in Greece today by Tonia Katerini, first published in U31 Quaderni #13 di UrbanisticaTre, December 2017.

Repression and criminalisation of the housing movement in Serbia by Ana Vilenica and Nemanja Pantović, first published as *On the frontlines of Serbia's struggle for housing justice*, first published at roarmag.org, October 14, 2019.

Repression, eviction and dispossession in New Democracy's Greece by Theodoros Karyotis, first published at roarmag.org, January 7, 2020.

This is a collaborative attempt to address the urgency of the housing crisis in Serbia and Greece by bringing together different collective experiences, gathered by movements active in Athens, Belgrade, Novi Sad and Thessaloniki.

www.pleistiriamoisstop.blogspot.gr
www.noaactionsgr.blogspot.com
www.syntonsylogthes.blogspot.com
www.zakovnagdglavom.org

A collaboration between Theodoros Karyotis, Tonia Katerini, Nemanja Pantović, Theo Prodromidis, Ana Vilenica

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

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 "pleistiriamis-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.

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 1990s 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 1990s 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 stability 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

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Repression and criminalisation of the housing movement in Serbia

ON A COLD MORNING in the autumn of 2017, a group of neighbours, family members and housing activists rally to a call of a family in distress. They are locked inside their apartment, confronted by two goons and a lawyer representing a man who claims to be the new owner of the home. A bailiff is standing on the side, waiting for the family to sign a paper renouncing their claim on the property. Ten policemen are waiting outside the door and in the courtyard, preventing a group of housing activists from entering the stairwell.

The family had fallen into debt a few years back, but they have since managed to repay the loan. The court ignored this fact, proceeded with the foreclosure and the bailiff auctioned their flat with an estimated worth of €90.000 for merely €25.000.

Six hours pass, the owner of the house faints, falls to the ground and suffers an epileptic seizure lasting two hours. His wife struggles to keep the two bulky men from carrying him away. The activists call an ambulance, but the police — tired, shaken, but still following orders — won't let the medics in. Under a barrage of insults, threats and persuasion they cave in and let them through. Seizing the opportunity, the activists slip by the weary officers and barge into the flat.

Twenty people are now squatting the flat demanding that the bailiff and the police leave. They do and so does the lawyer. It seems that the siege is over. Two hours later, someone knocks on the door. The lawyer of the new owner, escorted by hooded thugs with clubs and metal bars, has returned to finish the eviction. Seeing that people are still inside the flat, they leave after a brief exchange of threats.

The family is still living in their flat today; the eviction has been put on hold while they are fighting in the courts for the right to their home.

Their story is shared by many others — families, pensioners, single mothers, workers, refugees and war veterans who are struggling against evictions in Serbia. Over the past eight years, since the system of private bailiffs and their extended power to implement foreclosures was introduced, the constant attack on tenants and

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their right to housing has left many in a state of constant fear. The crackdown on housing rights acts of resistance led to a formation of a nationwide movement and an organisation that stands at the forefront of the housing justice struggle – the Roof.

Roots of the eviction epidemic

Before the breakup of Yugoslavia, more than 50 percent of all housing was "societal housing", provided through workers' monthly contributions. In the early 1990s, the need to fill up state coffers to fund the military during the Yugoslav war led to the decision to allow public companies and state institutions to sell off societal flats.

The housing fund was abolished and all forms of state and cooperative housing ceased to exist. As a result of this "transition", Serbia today has a high percentage of home ownership — 98.3 percent — but the owners are mostly poor and struggle to pay maintenance costs and utility bills.

Those who refused — or missed out — on the opportunity to invest in this newly-privatised real estate, struggled on the housing market that developed at the beginning of the new millennium. Stripped from life savings through inflation and unemployment, many were forced to get loans from speculative, mostly foreign banks and buy their homes from dodgy private investors that sometimes sold the same — usually unfinished apartments — multiple times.

The self-managed and state-owned construction sector faced the same bleak economic prospects as other sectors during the transition to capitalism. Construction giants such as Trudbenik and Kongrap that provided high quality flats on a mass scale were privatised and then went bankrupt.

Over 800.000 refugees, mainly Serbs and Roma, fled from neighbouring states to Serbia during the wars in Croatia, Bosnia and Kosovo. Since the state stopped investing in social housing, many of the refugees still live in improvised collective housing centres. Under these circumstances home ceased to be a place of refuge from the hardships of life and became another battleground of class struggle.

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Repression, eviction and dispossession in New Democracy's Greece

DMITRIS INDARES was still in his pyjamas when the police knocked on his door in the neighbourhood of Koukaki, in Athens, in the early hours of Wednesday, December 18. Not long after that, he was lying down on the floor of his home's terrace, with a Special Operations policeman's boot on his head. He and his two adult sons were beaten up, handcuffed, blindfolded and taken under police custody. What was Indares' crime? He had refused to let the police go through his home without a warrant in its operation to evict the squat that was right next door.

Even so, as long as the arbitrary violence of the police was directed towards protesters, youth, students, squatters, homosexuals, immigrants or the marginalised, the reaction of the public opinion to daily gross human rights violations was at best timid. Sadly, such abhorrent practices are made possible by the active or passive support of a part of Greek society who have been convinced that in the battle against the internal enemy all means are legitimate, even the violation of constitutional rights and human dignity.

Indares himself, in press statements after he was released pending trial, appeared confused as to what really hit him. He is obviously appalled by the campaign of defamation against him, but he seems to consider himself the innocent victim of a just war. In the leaked audio recording of the moment of his arrest, he is heard reproaching the police of "acting like anarchists," even though the possibility that anarchists break into his home, beat him up and kidnap him is non-existent. In his desire to remain equidistant, Indares does not acknowledge the arbitrary nature of police repression nor the reality-distorting function of the mass media, as long as peace-loving, hard-working, everyday people like him remain immune from this violence.

But it is precisely peace-loving everyday citizens like him who have most to lose in this new cycle of dispossession in Greece.

Even when Nikos Alivizatos, the Ombudsman for Police Violence appointed a few months earlier by the minister himself, threatened to resign in light of the evidence of police brutality, the mainstream press was quick to dismiss the Constitutional Law professor as a leftist who sides with squatters.

Indares' case got a lot of publicity, with many denouncing the fabrications. Meanwhile, the government and its opinion makers refused to back down. What is of concern here is that this massive wave of support came only when an "average family man" had his civil liberties violated.

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Since New Democracy was elected with a "law and order" agenda last July, the police have been acting like an occupation army in Greek cities, routinely violating human rights and dignity. Arbitrary detentions, torture, beatings, teargas attacks, raids in cinemas and nightclubs, public humiliation, verbal abuse, have been the order of the day.

Even so, as long as the arbitrary violence of the police was directed towards protesters, youth, students, squatters, homosexuals, immigrants or the marginalised, the reaction of the public opinion to daily gross human rights violations was at best timid. Sadly, such abhorrent practices are made possible by the active or passive support of a part of Greek society who have been convinced that in the battle against the internal enemy all means are legitimate, even the violation of constitutional rights and human dignity.

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

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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.

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.

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. 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.

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 possessions 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 ‘generalised 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. 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”, 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.

TONIA KATERINI

Repression and criminalisation of the housing movement in Serbia

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Accelerating the demise of the working class

In order to access credit in Serbia, an individual’s total assets need to be provided as collateral. In many cases this means their home. In a country of unregulated, low paid labor where 25 percent of the population lives on the brink of poverty and 7.2 percent lives in extreme poverty, privately owned houses and apartments are often the only assets available for seizure.

The eviction epidemic started with the privatisation of the eviction protocol in 2011. Through legislative changes, the state introduced private bailiffs as a supposed solution to the problem of “inefficient enforcement” of court verdicts – previously done by public court bailiffs. This reform was adopted by the ruling center-right Democratic Party’s government under pressure from the European Union. While the narrative designed for the general public was that the private bailiffs would provide working people with a quick way to collect back payments of their salaries the reality fell short of this promise.

Instead of workers from privatised and ruined factories being able to claim their redundancy pay and wages, the law only accelerated the demise of the already impoverished working class. Justice became accessible only to those who were able to pay the bailiff fee. The new enforcement system provided banks, loan sharks, utility companies, corporations and wealthy tycoons with an additional tool for the dispossession of poor and indebted members of society.

The design of the new system implicates the bailiff’s personal interest in the enforcement process. Since bailiffs have the power to decide how the debt will be repaid, it often happens that they choose to sell a flat even for a relatively small debt. The bailiff is the one who assesses the value of the property and is also the one who sells it, keeping a hefty commission.

Since their services are expensive, they are not affordable for working class people. Flats and houses are sold at auctions that are often organised in obscure and isolated places. Homes are often sold at prices much times lower than the estimated market value, and there have been other cases where buyers have been their bailiffs, their relatives or people close to them. Other buyers are wealthy individuals, banks and loan sharks.

Peoples’ misery doesn’t end with their flats being sold. The debtor is required to pay the enforcement fee for being kicked out of their own flat. At the end of 2017, a single mother was thrown out of a flat that she bought but subsequently lost when it was restituted to a previous owner. A bailiff who grossed €800,000 that year alone, charged them €11,000 for the cost of her enforcement “services”.

Bailiffs are assisted by the police or private security firms. Evictions often involve the forced removal of people from their homes and communities, frequent aggressive behaviour and intimidation by the bailiffs, the police and private security. On more than one occasion, social service workers threatened mothers to take away their children if they failed to comply with eviction orders. In late 2018, a man’s dog was put to sleep on the spot when the bailiff came to evaluate his property while he was not home.

In Serbia, the state has no obligation to protect the evicted. The institution of emergency accommodation has been abolished and there is no housing support for the homeless.

Debt Enforcement

With the legislative changes that came into force in 2016, private bailiffs were renamed “public bailiffs” to hide the true nature of their work. Control over the bailiffs was transferred from courts to the bailiffs themselves – complaints about fraud and irregularities now are to be submitted to the ones who allegedly committed them.

This cartel of 215 “public bailiffs” established a racket through which they ruthlessly enforce debts with the assistance of the police. In addition to acting on court decisions, bailiffs also act on so-called “credible documents” from creditors – such as utility or phone company bills and debts towards banks – without prior court verdicts. At the beginning of 2019, bailiffs were tasked with enforcing more than 300,000 individual cases of debt in a country of six million inhabitants.

Today, the enforcement of debt repayments has become paramount – it can be done from dawn till dusk, under extreme weather, during holidays and without taking health and socio-economic status of the people being evicted into account. People often lose not only their homes, but also their furniture and family heirlooms, which are auctioned off. Public bailiffs also confiscate up to two-thirds of debtors’ salaries and pensions. There have been cases of illegal confiscation of social benefits and alimonies.

The privatisation of the bailiff system, aimed at dismantling the so-called “debtors lobby”, gave rise to a new stratum of the middle class that is profiteering from the bailiff system – bailiffs, sales agents and auction hosts, moving companies, better-off buyers, locksmith and private security firms. Debt enforcement continues even when irregularities or frauds have been identified in the court – nothing delays the swift hand of the so-called justice of the capitalist state.

In 2017 alone, 3,736 real estate seizures were carried out, according to the Chamber of Bailiffs, while the daily newspaper Politika states that more than 3,000 families have been evicted from their apartments in the last seven years. Homelessness is being produced at the same rate of new housing blocks.

In Belgrade, over 15 percent of its nearly 700,000 apartments is vacant, while in other cities this number can rise up to 20 percent. At the same time, Serbia is the European champion in terms of overcrowded housing with more than half of the households classified as such.

Growing repression on the housing movement

At the beginning of 2017, several left-wing organisations and

individuals founded a housing movement - the Roof (Zdužena akcija Krov nad glavom). Through community organising, advocacy work, research, awareness campaigns, protests, bank occupations and more than a hundred anti-eviction actions, the organisation has played a crucial role in shifting the ideological paradigm – evictions are no longer viewed as private affairs of indebted individuals, but as the illegitimate dispossession of ordinary people by the rich, which must be resisted.

More and more people who are struggling with housing problems are joining the movement. The main goal of the Roof is to struggle for a society where no one will be homeless, a society where the right to a home is guaranteed.

Solidarity and self-organisation of people in the streets has been growing. Neighbours and co-workers are getting increasingly involved in anti-eviction actions and the state is pressuring the movement. As of now, members of the organisation are faced with more than 20 individual criminal charges for obstructing justice – each carrying a potential prison sentence from one to three years.

In April 2019 the police took 17 activist of the Roof who gathered in solidarity with Mandić family in Novi Sad into custody. The Mandić family had invested €40,000 in a joint construction effort together with another family who owned the land. They gave the money in advance, without a written contract, counting on the verbal agreement. Instead of honouring the agreement the landowners took the money and filed a lawsuit against Mandić family. Without written proof that they gave the money to the landowners Mandić family lost the case and were evicted from the half-finished house.

Another mass arrest took place in the summer of 2018, when police surrounded a building where 22 refugees from Kosovo, Bosnia and Croatia had been occupying empty flats for the past ten years. The Commissariat for Refugees was determined to evict them. Activists charged the police line and managed to break through to the building and block the entrance. They were all rounded up and sent to the police station. Thanks to the heroic efforts that were televised, the eviction was canceled and the Commissariat agreed to negotiate.

Last June, two activists of the Roof were attacked and brutally beaten on the university campus by two masked men. The same men had been seen plastering “Serbian Right” posters on the campus – a right-wing proxy party that does the dirty work for the ruling Serbian Progressive Party.

This attack clearly reveals the reactionary role of the various right-wing organisations that are under the direct control of the government. They serve as a tool for dealing with people who are fighting for a better and just society. This attack is an example of increased repression and the determination of the state to criminalise solidarity by all means necessary.

“No one without a home, a home for all – now!”

After two years of intensive street mobilisations and anti-eviction struggles, the government reacted to the mounting pressure by changing the Law on Enforcement. The law was drafted with the support of the EU, USAID and the Council of foreign investors, but without the participation of the Roof and the public, without prior public debate and quickly voted through parliament during the summer of 2019.

Instead of addressing pressing grievances with the current system of evictions, the state criminalised solidarity by implementing fines and prison sentences for “eviction obstruction”. When the law comes into force, even filming an eviction procedure will be deemed as “obstruction of the eviction process” and can land you in prison. The law also ramped up eviction costs as a way of discouraging people

2 3

from resisting. This is a clear indication that the state stood up for the protection of the bailiffs’ and unscrupulous creditors’ interests. In June 2019, as an attempt to pressure the law makers, the Roof organised a public protest under the slogan “No one without a home, a home for all – now!” The rally began with a minute of silence for Ljubica Stajić, who had committed suicide a few days before by setting her apartment on fire.

Several days later, activists of the Roof protested outside the European Union embassy in Serbia and demanded a meeting with the European Delegation chief – since EU institutions have been supporting the implementation of the law on enforcement. The EU had praised the results of the bailiffs in its report on the progress of Serbia in EU integration, and had secretly funded and organised so-called round table discussions about the law that had been closed for the general public. The European Delegation avoided a meeting with activists of the Roof in which the question of the EU’s responsibility in the process of passing this criminal law was to be raised.

Thanks to the pressure from organised resistance, evictions became difficult to ignore and more and more people choose to defend their homes by seeking help in their communities instead of giving up. The struggle is spreading from the capital to other cities, towns and villages and a new nationwide movement for the right of housing is within sight.

What has changed in the last two years is that the dispossessed are no longer left to their own means.

ANA VILENKA AND NEMANJA PANTOVIĆ (FOR THE ROOF)

Repression, eviction and dispossession in New Democracy’s Greece

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Repression, eviction and dispossession in New Democracy’s Greece

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austerity has been “naturalised”: it is no longer seen for what it is – a massive operation of wealth transfer from the popular classes to national and international capital – but as a natural disaster, much like a flood that sweeps everything away and leaves one to rebuild from scratch.

Syriza’s tenure in government has contributed greatly to this condition. Notwithstanding

its overdue socially progressive reforms in matters of individual rights, Syriza’s inability to challenge austerity and its continuation of dispossession policies have had a “TINA effect” – convincing the population that there is no alternative to austerity. The only possible course of action, they are led to believe, is to elect the political force that can best manage it; and the mass media, shifting the agenda to the familiar tropes of security, immigration and nationalism, have convinced most voters that the best manager of austerity is the right-wing New Democracy of Kyriakos Mitsotakis, which won the July elections by a landslide.

Mitsotakis, stemming from a long line of politicians, was born with a silver spoon in his mouth. In 1999, fresh out of his studies at Harvard and Stanford, he got a job as an investment fund manager in Athens using his father’s connections, earning the equivalent of €10,000 a month. In the past decade, he has gained publicity as the heir apparent who comes to invigorate the discredited old regime. What others would call privilege and nepotism, he has marketed as “excellence”: this was the rallying cry of his electoral campaign, along with the promise of enforcing law and order.

The present incarnation of the New Democracy party is an alliance between its neoliberal and extreme right currents, marginalising the center-right current that was dominant in the

2000s. Mitsotakis and his troupe of entitled aristocratic technocrats have surrounded themselves with ultra-conservative, fear-mongering, moralising, flag-waving television personalities.

It should be noted that this is not a temporary alliance around power sharing, but one based on a solid joint project. The common ground of the two factions is a kind of social Darwinism, in which appeals to economic rationality are alternated in the government’s discourse with racist and sexist truisms to justify and naturalise its repressive and exclusionary policies. Moreover, both factions agree on the reinforcement of conservative values and the traditional family

structure as the institution that will absorb the permanent social shocks of the post-memorandum era.

Besides its technocratic discourse and its promise of economic growth, New Democracy has employed a divisive anti-communist rhetoric reminiscent of the Cold War, along with a historical revisionism that seeks to write popular resistance out of the country’s recent history. Through nationalist, xenophobic and homophobic narratives they have managed to poach voters from neo-Nazi party Golden Dawn, which, cornered by the actions of the anti-fascist movement, an ongoing trial, internal division and the rise of new political formations in the extreme right, failed to enter the parliament in July, for the first time since 2012.

On that account, the “law and order” doctrine is a vital part of the government’s strategy. Like with previous

governments, its capacity to exercise its own policy is extremely limited, as, despite the formal end of the bailout “memoranda,” economic and foreign policies are still dictated by the country’s “partners” and “allies,” and there is constant monitoring and assessment of legislation and fiscal outcomes by foreign externally appointed bodies. “Internal security,” then, is the only field where the government can actually apply its energies and legitimise its power in the eyes of their increasingly conservative electoral clientele.

The deployment of police forces in urban areas has therefore been made into a great spectacle, with the anarchist movement identified as the primary adversary. The notoriously heavy-handed Minister of Citizen’s Protection Michalis Chrisohoidis gave a 15-day ultimatum to all squatters to voluntarily vacate their buildings or face forceful eviction.

The ultimatum was calculated to expire on December 6, the anniversary of the murder of Alexis Grigoriopoulos by the police in 2008, a date that regularly attracts crowds of protesters in city centers. However, the plan backfired after the Koukaki evictions; faced with increased mobilisation and widespread criticism of police violence, the minister had to put the plan on hold to redefine his repressive tactics.

Squatting in the land of small property

Incidentally, it were the 2008 riots that incubated Greece’s squatters movement; squatting has persisted as a practice of popular self-organization in the years of mobilization that followed. Today there are hundreds of squats in Greece, among them housing for locals and immigrants, social centres, urban farms and factories.

Squats are an important part of the social infrastructure put in place by constationalist movements that seek to liberate human activity and sociality from commercialisation and consumerism, and try out structures of plural decision making and coexistence. Despite their experimental and incomplete character, squats are a living reminder that there can be social spaces and relations outside the rule of capital, outside the cycle of work-consumption-sleep.

Squats have also been places where locals and immigrants coexist and asylum seekers create their own structures of self-support, as a hands-on response to the inhumane conditions imposed on newcomers in refugee camps. The consensus among all memorandums-era governments is that social alternatives should be repressed. The present campaign of evictions, therefore, is an intensification of the tactics of previous governments, including that of Syriza.

Even though the vast majority of squatted spaces are abandoned and neglected buildings belonging to the state, private foundations, rich heirs or the church, small property owners have come to see squatting as an affront to their own interests. This may be due to the fact that small real estate property is foundational in Greek society. After the Second World War, in contrast to the social housing policies of northern Europe, the Greek state actively promoted self-construction, viewing real estate property as the equalising factor that would guarantee national reconciliation among a people deeply divided and scarred by the Civil War.

As a result, Greece is characterised by the dispersion of small ownership and one of the highest rates of owner occupancy in Europe, even when one-fourth of the population is propertyless and condemned to a very volatile rental sector with no housing policies in place as a safety net. Although the austerity measures have turned real estate property from an asset into a liability through overtaxation and the decrease of real estate prices, property is still a major significance in the imaginary of progress for a majority of Greeks.

Real estate property, then, signifies much more than a home. It is a family’s measure of success, their means of social mobility, the asset to transfer to the next generation, and, in the absence of adequate state welfare policies, their hedging against an uncertain future. This may go a long way in explaining the principled opposition of most Greeks to the practice of squatting, despite the fact that small family property is never the target of squatters. But it may also help explain the fact that since the beginning of the crisis, a special insolvency law protects the mortgaged primary residence of low-income debtors in arrears from foreclosure and liquidation by banks.

Although in many cases foreclosures still have gone through, this arrangement has helped maintain social peace by preventing mass evictions of working and middle-class families. Since the family has such a prominent position in Greece and has borne the weight of the structural adjustment, all governments so far, regardless of political orientation, have respected this arrangement. Things, however, are about to change.

Family troubles

The preeminence of the family on the Greek socioeconomic plane is not due to a supposedly family-centric Greek “psyche”, but it is the product of a historical “familistic” mode of economic development, in which the extended family unit was made responsible for the protection and welfare of its members and took on reproductive tasks that in northern European countries were carried out by the welfare state.

In the second half of the 20th century, this carefully designed and implemented model of development allowed Greece to achieve high rates of economic growth based on cheap labor with a minimal cost for the state and employers. In this context, clientelism, tax evasion, corruption, laxity in the enforcement of regulations, and other Greek “peculiarities” were not pathological behaviours, as economic manuals would have us believe, but perfectly rational, state-sanctioned adaptive behaviours of the family, which sought to compete and maximise its wealth in order to provide welfare to its members, in the

absence of any other mechanism of redistribution.

The unhealthy side effects of such an arrangement came to light in the late 2000s, with a great volume of theoretical and artistic works criticising the oppressive patriarchal structure of the Greek family. The epitome of such criticism can be found in the filmmaking movement known as “Greek weird wave”, kickstarted by Giorgos Lanthimos’ award-winning film *Dogtooth*, a parable for the claustrophobic and reality-bending complications of the co-dependent patriarchal family. A will to criticise and overcome the traditional family formation and celebrate new identities and social arrangements

was evident in the mobilisation and experimentation of the social movements in the following decade.

This criticism, however, was short-lived. For the alliance of neoliberals and extreme right-wingers that is currently ruling the country, the recomposition of the traditional family is a central piece. The extreme right’s reasons for this are clear: the patriarchal family is the basic biopolitical laboratory of the nation, reinforcing the reproductive tasks of women, policing the aspirations and behaviours of its members, enforcing the “correct” gender and sexual orientation, the one language and religion.

For neoliberals, the reasons are slightly more profound: despite neoliberalism’s discursive emphasis on the rational self-made individual, the family is still the structure that is entrusted with facilitating its designs of privatisation and eradication of all welfare provisions. On top of the gendered unpaid care work, the family, through investment, indebtedness and internal

redistribution, will yet again absorb the shocks of structural adjustment and shield its members in the all-out war that is the privatised economy, thus mitigating the social reproduction crisis that is synonymous with neoliberal expansion. In the society of self-serving isolated individuals envisioned by neoliberalism, the traditional family is the ultimate safety net; thus its authority over its members is actively reinforced.

Austerity has already paved the way for such a revival of conservative family values. Shrinking incomes and high unemployment rates have condemned an entire generation of young people to remain economically dependent on their parents; they are often forced to live with them until well into their thirties. This reinforces the moral authority of the patriarchal family over the dependent family members.

However, the revival of traditional family values has also required external reinforcement: throughout the times of crisis, the mass media have kept the Greek people on a steady diet of nationalism, religion and moral panic. Reactionary homophobic, anti-abortion or misogynistic narratives have made their way into every crevice of mass culture and hordes of extreme-right social media influencers have been promoting the fable that traditional patriarchal culture is the object of political persecution by the left wing.

This was the substrate for a continuous process of constructing the “internal enemy” as anyone who does not contribute to the cultural and physical reproduction of the nation: social movements, immigrants, anarchists, LGBTQ persons, people battling with mental illness, drug addicts and the Roma. Along with the biopolitics of the traditional family cell, run the thanatopolitics – a politics of death – of the state and the neo-Nazis.

To the well-publicised murders of antifascist rapper Pavlos Fyssas and queer rights activist Zak/Zackie Kostopoulos, one should add the thousands of locals and immigrants who are deemed undeserving to

live and are denied basic rights and assistance, often with fatal consequences.

Like in many other countries, austerity in Greece has not led to forward-looking positive solutions, but to an accelerated conservative retrogression. Despite the appearance of a wide social consensus around conservative values, the ruling class knows that this new equilibrium is very delicate, since the politics of dispossession of the social majority by local and international capital is far from over. And the next round of dispossession in Greece concentrates on what Greeks hold most dear: housing.

Stepping up housing dispossession...

The net effect of austerity policies in Greece has been a large-scale upwards redistribution of wealth. According to UN data, between 2007 and 2017, despite mostly negative GDP growth rates, the top 1 percent of the population has seen its income increase by 6 percent, while the bottom 40 percent lost 44 percent.

Owing to shrinking incomes, as well as to the banks’ frivolous lending practices in pre-crisis times, Greeks started missing payments. Non-performing mortgages went through the roof, from 5 percent of all mortgages in 2008 to 45 percent in 2019. Social tragedy was averted by the above mentioned legal framework of protection of the primary residence, which allowed for a moderate haircut, a renegotiation and a subsidy of

mortgages for low-income overindebted homeowners. Despite this measure, however, in late 2019, 350,000 mortgages, worth €25 billion, were still in arrears, jeopardising housing security for a great part of the population.

Protecting homeowners, however, was not the only motivation behind the primary residence protection framework; this arrangement served to also protect the interests of the banking sector. At the height of the debt crisis, real estate prices had plummeted, and therefore liquidation of the mortgaged assets would have come at a great loss. Banks needed to buy time until real estate prices rose again. And this condition was met in 2018, when, despite low domestic demand, prices were pushed up by rising pressures on the real estate market: the deployment of Real Estate Investment Trusts following significant tax breaks, a “Golden Visa” program offering residence to non-EU citizens who invest more than €250,000 in real estate, and, importantly, a sharp rise in short-term rentals, especially through Airbnb.

With prices rapidly rising again, banks have been hard at work accelerating foreclosures and auctions of mortgaged homes, as well as selling “packages” of already foreclosed assets to foreign funds. Under pressure by Greece’s international “partners”, the government is abolishing the first residence protection framework this May. Up to 200,000 homes are threatened with foreclosure over the next year.

This represents an intensification of the trend of housing dispossession that has already changed the face of Greek cities over the past few years. Koukaki, Dimitris Indares’ neighbourhood, exemplifies this trend. In the absence of renters’ protection, Koukaki has seen many renters thrown out, their homes bought by foreign or local investors and turned into tourist flats. Exorbitant rents – often higher than the average wage – drive locals out of the neighbourhood, thus sucking the life out of a once lively area, now increasingly oriented to servicing tourists seeking out the “authentic Athenian experience”.

At an anti-Airbnb demonstration in July 2019, peaceful neighbours were met with unprovoked police violence. The eviction of three squats in the early morning of December 18 using rubber bullets – the operation that ended up with

the raid at Indares’ home – has been integral to the government’s effort to quell all resistance against violent touristification. Other neighbourhoods, such as social movement hub Exarchia, have similar stories to tell.

...and bailing out the banks again

Last December the parliament approved the “Hercules” plan to sell €30 billion worth of non-performing loans to funds, with the state acting as the guarantor. Loans will be sold at a fraction of the nominal price, and the funds will be given free rein to demand repayment in full, which will result in foreclosures and auctions of real estate collateral, including both commercial and residential properties. The symbolism of the name is clear: as the mythical Hercules diverted two rivers to clean the stable of Augeas of tons of manure, similarly the government is diverting up to €12 billion of its reserves to guarantee these bad loans and clean up the banks’ accounts. This is not simply “taxpayer’s money”: this is blood money extracted from the Greek people through extreme austerity measures.

The paradox is that while banks are prohibited by law to offer generous haircuts and renegotiations to debtors, they are now allowed to sell the bad loans at even 7 or 10 percent of the nominal value to get them off their books, and the state uses its reserves to guarantee this cut-rate transfer of wealth to foreign funds specialised in “distressed assets”. The “Hercules” plan, then, constitutes an indirect recapitalisation of Greek banks, the fourth since the beginning of the crisis, again using the taxpayer’s money.

This plan – along with the impending abolition of primary residence protection, the big wave of housing foreclosures that is already underway, and the fire sale of “packages” of already foreclosed real estate by banks to funds – constitutes a well-orchestrated operation of housing dispossession in Greece. Thousands of families are threatened with eviction, with their homes ultimately possessed by foreign corporations for prices well below their market value.

As real estate players are preparing to attack, the Greek housing model – characterised by widespread small property ownership and a high percentage of owner occupancy – will begin to falter. This is certain to generate human suffering, as the context is one of skyrocketing rental prices and a complete absence of effective housing policies to absorb the shock.

Throughout the world, wherever neoliberalism takes hold, social solidarities break down, inequality intensifies and governments deploy a militarised, brutal and unaccountable police force to contain popular discontent. 2019 has been replete with such examples, from Chile and Ecuador to Lebanon and France. In the Greek context, the ongoing attack of the government on the squatting movement has a dual function: on the one hand, they aim to neutralise the “internal enemy” and eliminate one of the few bastions of criticism and resistance to dispossession, gentrification and “urban renewal.” On the other hand, they are rehearsing the repressive tactics they are going to employ in the impending wave of housing foreclosures, testing society’s reflexes to extreme and arbitrary violence, and sending a positive message to potential “investors” that no effort will be spared in protecting their “investment”.

Paradoxically, if the current trend of housing dispossession continues, Dimitris Indares and many peace-loving citizens like him are going to realise that, despite their desires and aspirations, their fates are linked more to those of the squatters next door than to those of the Greek government and the international financial organisations it serves.

THEODOROS KARYOTIS