

Creating political subjects: collective knowledge and action to enact housing rights in Spain

Melissa García-Lamarca*

Abstract Building on eleven months of engaged research with the Platform for Mortgage-Affected People (PAH) in the Barcelona metropolitan region and involvement in the movement post-2014 as an activist, this paper considers the processes through which people facing foreclosure and eviction become political subjects. Community development, in this context, is seen as a transformative, bottom-up process, unfolding as PAH members collectively push institutional housing-related boundaries by both producing and enacting learned political practices ‘from below’. A Rancierian framing of political subjectivation is used and extended to understand how the PAH ruptures indebted subjectivities and assistentialist approaches to mortgage problems, and the challenges such processes face. Upon a brief contextualization of Spain’s 1997–2007 housing boom, plus the PAH’s antecedents and emergence in the post-2008 crisis period, I argue that collective advising assemblies and actions are co-constitutive spaces where processes of political subjectivation are generated and enacted. Collective advising assemblies are spaces where people unable to pay their mortgage begin to disidentify with their position in the dominant economic and political configuration and begin to shed their guilt, shame and fear. This process flows through and feeds into actions like blocking evictions, occupying empty bank-owned housing or banks, spaces to *enact* one’s disidentification with the existing order and materialize new ways of acting and being. Concluding thoughts identify what the experience of the PAH means for understanding political subjectivation and community development in the 21st century.

*Address for correspondence: Melissa García-Lamarca, email: Melissa.GarciaLamarca@uab.cat

Introduction

Spain's 1997–2007 housing boom fuelled one of the most sustained periods of economic growth in the country's history, with record lows in unemployment and a widespread belief that the country had finally 'made it'. As the former (Socialist) President Zapatero boasted, Spain appeared to have entered the 'Champion's League of the world's economies' ([Elmundo.es, 2007](#)). But during this period stable and secure access to housing, a basic need for all, became dependent on unprecedented levels of mortgage indebtedness. Mortgages for a home's full market price were readily available and it appeared that household 'wealth' would only keep rising. But the global financial crisis in 2008 unleashed a housing emergency as, upon mass unemployment, hundreds of thousands of people became unable to pay their mortgages ([Colau and Alemany, 2012](#)). Due to Spain's Mortgage Law, which stipulates that a person is obliged to repay their outstanding mortgage loan in full, even if housing prices plummet dramatically as they did post-2008, foreclosed families have been left not only homeless but also indebted for life.

The hundreds of thousands of evictions, extreme indebtedness and severe precarity that have come with Spain's crisis have been among the core triggers in generating one of the most important housing movements in Europe: the Platform for Mortgage-Affected People (PAH). This article shares the PAH's strategies for collective organization in the face of ongoing oppressive social relations related to housing. It draws on; ethnographic engagement over eleven months, October 2013 to September 2014, with the Barcelona and Sabadell PAHs in the Barcelona metropolitan region, including over 35 interviews with PAH members, government officials and bankers; an extensive document review; and on my participation in the movement as an activist post-September 2014. The PAH makes innovative use of both conventional and contentious tactics ([Romanos, 2013](#)): here I focus on the latter, specifically those that give housing-affected people the tools to materially transform their own, and others', conditions. These tactics—namely collective advising assemblies, as well as actions to obstruct evictions, 'block' or occupy banks, and squat empty bank-owned housing—take place in a context where life itself is a financial asset to be traded and sold ([García-Lamarca and Kaika, 2016](#)). In other words, it is not only the economic, but also the *social* reproduction of labour, which has become intimately integrated into global cycles of financial real-estate speculation. In this article, I work from an understanding of the PAH as a knowledge-practitioner ([Casas-Cortés, Osterweil and Powell, 2008](#)) and consider how politics unfolds in the everyday, arguing that the PAH generates and enacts learned political practices 'from below' that counteract mainstream ways of knowing, being and doing.

In approaching these issues, I draw upon, but also move beyond, a Rancierian framing of political subjectivation. I understand the latter as emerging from action and division, as people who do not count in the eyes of the system—‘the part of those who have no part’ (Rancière, 1999, p.11)—disrupt its ways of operating through new ways of saying, being and doing, becoming visible in the process. Rancière’s work is of particular use here because of his understanding of political subjectivation as a process of rupture, where collective political actions interrupt the dominant order and its forms of neoliberal and financial subject formation (e.g. Lazzarato, 2012; Kear, 2013). In other words, they unsettle the self-evident system that suggests one does certain things or acts a certain way in given spaces (Rancière, 2001), a system built upon ‘good governance’ and expert knowledge and administration (Martin, 2010; Swyngedouw, 2013). In short, politics involves interrupting the system that maintains the political and economic status quo.

Through this paper, I seek to offer some insights into understanding community development as a social-change-based process that gives more weight to protest than to moderation and collaboration (Fisher and Shragge, 2000). Specifically, I propose that, at its most effective, this protest is a transformative, emancipatory political process that disrupts the status quo, enacts equality and creates political subjects—a process that is not without its own challenges and tensions. Before explaining the spaces and places where protest unfolds, I briefly present the context and rationalities informing the PAH’s tactics and strategies by explaining the roots of the Spanish housing boom and bust and the emergence of the PAH. I will conclude by reflecting on what the experience of the PAH might contribute towards thinking about community development and social movements in the 21st century.

Roots of Spain’s 1997–2007 housing boom and crisis, and the emergence of the PAH

The roots of Spain’s 1997–2007 housing boom and subsequent bust can be traced to particular economic and political developments over the past half century. Under almost forty years of dictatorship (1939–1975), significant energy was focused on two objectives: fostering development of the construction sector as a generator of economic growth, and ensuring social control through homeownership. The destruction unleashed during the Spanish Civil War (1936–1939) compounded the previously insufficient quantity, and overwhelmingly poor quality, of housing across the country. The political and economic objective underlying Francoist housing policies was to set the base for the emergence of a new field of capital accumulation

related to professional real-estate development (Llordén Miñambres, 2003). At the same time, upon the creation of the Ministry of Housing in 1957, its first minister perceived the problem of housing as one of public order; to achieve social peace he proposed the 'destiny' of the Ministry as 'making a spring of homes grow in Spain' (Naredo, 2010), with the express objective to create a nation of homeowners, not proletariats (ABC, 1959). Various strategies were successfully implemented to ignite housing production and increase homeownership.

At the end of the Franco dictatorship and the transition to democracy in the late 1970s, policies addressing housing, land and mortgages became the three key axes configuring the real-estate market (López and Rodríguez, 2010). These axes, deeply shaped by European and global dynamics, were key in driving Spain's 1997–2007 real-estate boom. During this period, housing prices skyrocketed from €703 per square metre in 1997 to a peak of €2086 per square metre in 2008 (Puig Gómez, 2011) and the country's total housing stock increased by almost six million units: at its peak, more housing was produced in Spain than in Italy, France and Germany combined (López and Rodríguez, 2011). Little to none of this housing was social housing, reinforcing the marginality of that tenure status in Spain. Echoing trends of neoliberalization in countries across the world (Schwartz and Seabrooke, 2008; Peck, Theodore and Brenner, 2009; Rolnik, 2013), in the 1980s and 1990s a cocktail of legislative changes—the liberalization of the land market and the deregulation of rental legislation, mortgage financing and savings banks—all served to encourage mortgaged homeownership. European market and monetary integration in the 1990s removed fears of devaluation, and towards the end of the decade capital gushed into Spain, particularly into mortgage-related financial instruments (Charnock, Purcell and Ribera-Fumaz, 2014).

Homeownership rates increased to a peak of 85 percent during the boom as it became incredibly easy to obtain a mortgage for at least 100 percent of the appraised value of a home. At the same time, housing became one of the biggest issues of social concern, a concern that in part led to the birth of the Movement for Dignified Housing (MVD) in 2003 from the remaining networks of the anti-Iraq War and 'anti-globalization' movements (Aguilar Fernández and Fernández Gibaja, 2010). *V de Vivienda* (H for Housing), a more radical branch of the MVD, emerged in 2006. This attracted tens of thousands of largely young people and students to marches in cities across Spain, but did not reach immigrants and other groups who had difficulties accessing housing during the boom (*ibid.*). As two of the PAH's co-founders who were involved in *V de Vivienda* note, the latter was a minority movement pushing against a largely homeownership-based society that

saw its 'patrimony' (housing) steadily increase in value during the boom (Colau and Alemany, 2012, p. 89).

This view that bloated property values were evidence of rising household 'wealth' was supported by official statistics, and by the widespread belief that housing was a safe investment whose price would never fall. But, in 2007, inflation and interest rates crept up and unemployment started to rise, meaning fewer mortgages and building loans were granted, and the number of new housing starts plummeted. As the Spanish state and subsequently the EU scrambled to 'rescue' the financial system by pouring in massive public funds, *V de Vivienda* reinvented itself both to respond to the sharp increase in mortgage foreclosure and eviction, and to verify the failure of the model that had created the crisis (*ibid.*). They worked with a handful of others to organize the first PAH assembly in Barcelona in February 2009. Via posters plastered in telephone boxes and government social-service centres (Blanchar, 2014), it attracted forty people, largely immigrants, facing mortgage foreclosure. Upon trial and error, what finally worked was 'collective and open assemblies to generate a space of confidence, where people lose their fear, empower themselves and verify that alone they cannot but together they can' (Domingo, as quoted in Blanchar, 2014, np). Rather than providing 'expert' advice, the PAH was built on the principle of regarding activists and those unable to pay their mortgage as equals. This is illustrated in a phrase from the basic guide to the PAH:

we are all affected by mortgages: the housing policies of the real-estate boom, the mortgage scam and bad banking praxis are at the origin of the crisis that today condemns millions of people to unemployment and precariousness. (PAH, 2014, p. 6)

The PAH's strategies and tactics: politics, housing and the everyday

The PAH's local assembly-based model born in Barcelona spread, as increasing numbers of families faced foreclosure, eviction and a debt for life: sinking housing prices meant that once the bank auctioned off their home, they still owed a significant debt, including interest and legal costs. These families included immigrants, and Spaniards from low-income, formerly middle- and even upper middle-class backgrounds. There were a smattering of PAHs in the Barcelona metropolitan region until 2011 but they mushroomed across Spain after the *indignado* plaza occupations in May 2011 (Antentas, 2013).

As a free, horizontal and non-party affiliated movement, all PAHs are united in their struggle for the universal right to dignified and affordable housing. The PAH has three non-negotiable demands: first, a retroactive change of Spain's Mortgage Law so that, during foreclosure proceedings, the bank cancels all outstanding mortgage debt in exchange for the house (*dación en pago*); second, a halt to all evictions of principal and sole family homes; and third, transformation of empty houses held by financial institutions into social housing. Their overarching strategy is to pressure the administration to implement these demands through legal changes and—in the face of insufficient structural and practical responses at all levels—to collectively enact them through various actions. I now turn to explain the PAH's core tactics and processes, starting with its heart, the collective advising assemblies, followed by its different forms of direct action.

Collective advising assemblies: being together, losing fear, guilt and shame, becoming informed

The collective advising assembly is the first point of contact for people with housing problems, where basic information is provided on the mortgage foreclosure process, tenant rights and 'recovering' (squatting) empty bank-owned housing. A process of collective advising follows, where people explain their situation and receive support and guidance from the assembly. Typically, three-quarters of collective advising attendees, ranging anywhere from 60 to 180 people, face mortgage foreclosure and eviction, or rental and squatting eviction, the latter largely being people left with no other option but to squat after rental or mortgage evictions. The remaining attendees are activists who do not face an immediate housing problem or who have solved (at least temporarily) their mortgage, rental or squatting situation through the PAH and who continue in the struggle to help others.

Individual advising, it is often explained, is not conducted because the PAH rejects paternalistic and 'hand-out' mentalities (*no es asistencialista*). In other words, people are not seen as clients but as active agents who can solve their own situation through struggle that is supported and made stronger by the collective. Phrases such as 'the only way to win is to fight' and 'you have to insist, insist, be a pest [to the bank]' (Field Notes, 28 April 2014) are commonly heard, and it is constantly reinforced in assemblies that there is no one in the PAH who has fought and not achieved what they want. People who share what the PAH terms 'little big victories' each week during collective advising—victories such as obtaining mortgage debt forgiveness and/or a social-rent contract with the bank—illustrate that the government or lawyers cannot be relied upon to address people's housing problems; rather solutions arise through popular struggle.

Three critical, and interconnected, processes happen in collective advising assemblies. First is the realization that you are not alone. People become re-energized and injected with hope, and move through a process of re-belonging. This is expressed by Amira, who told me that:

before coming to the PAH I thought my world had fallen apart, that I was the only one who has this problem. However, no, when I went there [to an assembly], well millions of us are affected and we are in the same boat, fighting for the same things, because there is strength in numbers.

Second is shedding fear, shame and guilt. This is articulated in common-place phrases like 'they should be the ones who are ashamed' (Field Notes, 21 October 2013), 'there is no reason to feel ignorant, we've been scammed' (Field Notes, 28 October 2013). It is not uncommon for new arrivals at the PAH to be very emotional, even having trouble explaining their situation. When this occurs, calls like 'chin up!' and 'you are no longer alone!' ring out, and, in solidarity, others share their personal experience. Relative newcomers to the PAH explain how coming to listen and talk changes the fear and desperation they felt before coming. Third, is becoming informed about what to do. Most people feel at a loss about what to do when they arrive at the PAH. As Patricia noted, information gives you 'more grounds to argue...I didn't have information about the foreclosure process, I had no idea what it was about. The PAH gives you the weapons and you try to use them'. Others underline how the bank was able to make them weak because they lacked information. As was stated in one assembly, 'the more knowledge you have, the less you fear' (Field Notes, 1 October 2013).

Such collective information exchange goes against 'expert' knowledge, both in its content (what to do and what not to do) and delivery (collective and assembly-based). While the PAH's accumulated knowledge points to empowerment and collective struggle as the most effective way to solve housing problems, it sharply contrasts with the mindset of some people who come to the PAH who say, for example, that 'I always pay what I owe' (Field Notes, 6 November 2013). The PAH works to normalize not paying one's mortgage debt or rent due to the material reality within which people are living, and the unequal and unjust situation that has created this reality, just as it works to normalize squatting empty bank-owned flats for people with no housing alternative. But it is critical to emphasize that taking on, identifying and living these ideas is by no means a straightforward process.

Actions to enact equality: stopping evictions, liberating housing and occupying banks

With regular, weekly support from the assembly as a base, PAH members begin their struggles for debt forgiveness and/or a social rent of no more

than 30 percent of a family's income while also engaging in a range of actions to address acute material needs. Perhaps, the PAH's most emblematic form of mobilization are actions to physically block evictions through creating a human shield at the property entrance, so that neither the judicial retinue delivering the eviction order, nor their police accompaniment, can enter. The way in which this action emerged is well explained by one of the PAH's founders:

the stop evictions [campaign] was very well thought through, but also happened when the same mortgage-affected person said he was the one who wanted to take that step. We could not, nor did we want to, do anything in the name of the mortgage-affected. (Colau, quoted by [Macías 2013](#), p. 126)

As this provides only temporary respite from eviction, the PAH negotiates a social rent with the bank, pressures local government and its agencies—specifically social services and the housing office—to provide a long-term solution and/or provides the solution themselves through recuperating empty bank-owned housing, as explained below. They thus make visible both the need for and the inability of the government to act. As of March 2015, 1663 evictions have been stopped across Spain by *Stop Desahucios* (stop evictions) actions.

Another important action is the *Obra Social* (social work) campaign. These actions recuperate (squat) housing that is in the hands of banks, all of which has been rescued by the state or has directly benefited from this process, in order to fulfil the immediate needs of people who have exhausted all housing alternatives. This is perhaps the PAH's most powerful political campaign, as aside from meeting an urgent need for shelter, it disrupts the rent-extraction mechanisms of Spain's housing model that systematically places profit above people ([García-Lamarca, 2017a; 2017b](#)). The ultimate objective is to formalize squats through social-rent contracts with the bank that owns them. Recuperated buildings serve as 'icons of the paradox of the current system' ([Sandiumenge, 2013](#), n.p.), a paradox which sees people being evicted from their homes with no housing alternative, while at the same time millions of flats lie empty across the country. The campaign thus, as its spokesperson remarked in an interview, 'lets us illustrate the contradictions of systemic accumulation and domination more than other campaigns' (Personal Communication, 29 October 2013). There are over 50 collective *Obra Social* housing blocks and hundreds of individual flats that have been recovered since the campaign started in December 2011.

Actions in banks to obtain debt forgiveness and/or social rent have also been a hallmark of the PAH. This strategy is one that escalates. The first

step is for people to go to their bank branch and insist that the PAH's debt forgiveness and/or social-rent contract papers are seriously considered. If the bank pays them no heed, the next step is an accompaniment, where one or two more experienced members of the PAH visit the bank with the person in question to speak firmly and clearly with the director. This can radically transform people's treatment and experience. For example, when Maria and her companions firmly inquired about her case during an accompaniment,

the banker shook, his hands were like this [shows hands trembling]. Then you really see the strength and the impact of the PAH.

But sometimes accompaniments are not enough. Depending on the objectives of the action—previously discussed and agreed upon in an assembly—and the (un)responsiveness of the bank, actions can include daytime or multi-day bank branch occupations or a bank 'block'. The first involves anywhere from 30 to 100 or more PAH members storming into a bank branch and raising a ruckus, paralyzing its activities until the director or a senior banker will meet with the affected person and other PAH members to negotiate a solution. Bank blocks aim to make it impossible for a bank branch to operate by using all its services: queuing up at cash machines or inside an office to ask banal questions, making phone calls to jam phone lines and bombarding the bank with emails.

PAH assemblies and actions: the power, and challenges, of creating political subjects

As spaces of equal, non-commodified, and solidaristic relations, contrasting sharply with experiences with banks, lawyers or estate agents, collective advising assemblies are places where not being able to pay one's mortgage, or squatting after eviction are supported and normalized, rather than being treated with contempt and blame. The processes that unfold in assemblies—realizing one is not alone, losing fear, shame and guilt and gaining information—are fundamental first steps towards action. These are critical because, when people arrive, they are in no emotional, mental or physical state to face an eviction (Macías, 2013; Mir Garcia, França, Macías and Veciana, 2013). Gradually, people begin to disidentify with their position as a 'failed' mortgaged homeowner, a person who cannot pay their rent or a squatter who should be filled with shame. Disidentification is by no means a smooth, even or easy process, illustrated by the health and family problems experienced by many PAH members. But when people *accept* their inability to pay their mortgage or rent and/or right to squat to obtain

a social rent they can pay, a process of subjectivation is initiated. People start to question the credit–debtor relationship, and other dominant societal and governmental housing-related relations. These relations are embedded in the struggle over the *universal* right to dignified and affordable housing that is not contingent on extreme indebtedness, the precariousness of rental markets or the extreme difficulty in accessing social housing.

Through assemblies, many PAH members thus begin to see themselves as outcasts in the existing order that creates winners (the rich) and losers (the poor). They thus start to recognize their position as ‘the part of those who have no part’ (Rancière, 1999, p. 11), that is, those who are not considered to be part of the ‘successful’ existing order. And it is then through action that ‘they constitute an order with another conception of the whole’ (Dikeç, 2005, p.178): the universal right to dignified and affordable housing. Here the political moment unfolds in actions, where the logic of the dominant system confronts the logic of equality in a common space, ‘where a wrong can be addressed and equality can be demonstrated’ (*ibid.*, p. 179). These are spaces of dissensus, the construction of a paradoxical world with the presence of two worlds in one (Rancière, 2001). In other words, the PAH does the opposite of what the dominant order states should be done—i.e. paying one’s mortgage or rent—and then enacts what ‘should not’ be done in specific spaces, i.e. occupying or disrupting them. Thus, the process of dis-identification initiated in assemblies sets the stage for acting in spaces of political subjectivation—blocking evictions, occupying bank-owned housing and occupying or blocking banks—which are moments where a wrong is visibilized and equality is enacted. Political subjectivation can thus be seen as a fluid, on-going and co-constitutive process that is initiated in collective advising assemblies, circulating through spaces where actions unfold back and forth.

This process of political subject formation, however, is by no means straightforward; as with any process, tensions and contradictions exist. The main challenges I both observed and heard from PAH members were with assistencialism (*asistencialismo*) and (non)engagement, two interconnected processes. Assistencialism is a term defined in the 1970s by Freire (2005a; 2005b) in Brazil’s colonial context. Assistencialism, he notes, ‘offers no responsibility, no opportunity to make decisions, only gestures and attitudes which encourage passivity’ (Freire, 2005b, p. 12–13). When used by the PAH, it portrays how social-service providers regard people as clients or consumers, focusing on the symptoms of problems rather than their root causes, an approach that has also been criticized in neoliberal-era approaches to community development (e.g. Fisher and Shrage, 2000). The term is also used by the PAH to say what the PAH is *not*, because assistencialist practices are the antithesis of political subject formation and

transformative change, as they ultimately maintain the status quo. Yet the fact that assistencialism is at times inadvertently reproduced by the PAH in specific contexts illustrates its deeply pervasive and ingrained position in everyday social relations. The prime instance in which this occurred was when organizational structures that were created to negotiate debt forgiveness and social rents with banks, inadvertently created a hierarchical process, where certain people were seen to be able to 'solve' other people's situations. The impact of this kind of approach was spelled out in an interview with one Pakistani mortgage-affected PAH member. When I asked him if the PAH has changed him or his way of seeing the world, he responded:

if they [the PAH] don't solve my problem, if they don't control the bank director, presenting papers, how can it change me?

The fact that this person was engaged more broadly in the PAH, regularly attending actions, illustrates the complexity and unevenness of processes of political subjectivation.

(Non)engagement, closely related to assistencialism, occurs in different spaces and places of involvement in the PAH, although instilling and, especially, maintaining engagement has been a challenge in many of the *Obra Social's* collectively recuperated housing blocks. Some people come to the PAH expecting to be given a house, especially in areas where individual and collective occupations are extensive and openly encouraged. In Sabadell, where this is the case, the *Obra Social* commission has to constantly undertake pedagogy. As one commission member explained to me,

re-education is fundamental. We need to re-educate people to understand that it's not about asking for a flat and asking for someone to connect (*pinchar*) your electricity, but providing everyone who needs it the skills to do it themselves. It is continuous work. (Field Notes, 24 September 2014)

For this reason, PAH Sabadell has run monthly squatting workshops and monthly workshops on obtaining electricity and water supplies since early 2013 and 2014, respectively.

An interview conducted with several people living in one of the PAH's occupied housing blocks highlights how the day-to-day realities of 30 families living together in the same building has its challenges in terms of (non)engagement. Some residents do not get involved in commissions, actions and activities, where in some cases language and cultural differences make deeper engagement difficult. Residents emphasized the need for 'pedagogy and re-education, because many people don't know what collective struggle is, they have never moved outside their own settings'

(Personal Communication, 15 December 2013). The challenges with, and tensions in, collective occupations are also illustrated by the fact that several *Obra Social* have disconnected from their local PAH. These points highlight that while the *Obra Social* is a powerful *political* act, there are constant challenges in maintaining such practices in the day-to-day.

Conclusions

This article has articulated the strategies, tactics and challenges of the PAH, considering how specific spaces and places generate processes of political subjectivation and how politics unfolds in the everyday. The contextualization of the PAH make clear how its roots grew in the context of Spain's housing boom and emerged during its bust. I argued that the PAH's assemblies and actions are co-constitutive spaces where people disidentify with the dominant order and enact this disidentification, making visible systemic contradictions and the deeply inegalitarian nature of the status quo. It is also clear, however, that this process of political subject formation has its challenges. In this conclusion, I briefly reflect on what the experience of the PAH means for understanding political subjectivation theoretically and more broadly for community development in the 21st century.

First, the idea of co-constitutive spaces has important implications for the temporal dimension of political subjectivation. Rancière proposes that politics and staging equality are rare and intermittent moments. In other words, he believes that materializing a more equal spatial and social configuration through direct action can only occur momentarily, as the police order always dismantles and (re)absorbs egalitarian actions. But the co-constitutive nature of assemblies and actions question this logic because without the subjective transformations facilitated in collective assemblies, most PAH members would likely be unable to act. Similarly, without actions, assemblies would likely not transcend a purely discursive process of disidentification. The experience of the PAH shows that what Rancière sees as rare and intermittent moments of disruption can be sustained in some fashion through collective advising assemblies, as solidarity- and equality-based practices where mutual aid and pedagogy occur on a continuous basis. Not trusting the 'solutions' of 'experts', learning how to confront banks and being collectively supported in this process, blocking evictions, squatting bank-owned housing and engaging in other forms of direct action are, in their essence, learned, collective political practices 'from below'. Such learned political practices contest and disrupt the inegalitarian relations of (financial) rent appropriation that drive the dominant model of housing provision at the core of Spain's political and

economic configuration, and in the process, transform the way people see the world and their way of being, saying and acting within it. This creation of political subjects is, of course, neither simple nor stable, meaning that PAH members' engagement is uncertain, uneven and continues to unfold.

In terms of community development, the experience of the PAH illustrates two specific dimensions of the power of process-focused, social action-based strategies for social transformation. First, considering movements like the PAH as knowledge-practitioners (Casas-Cortés, Osterweil and Powell, 2008), generating their own learned political practices, underlines the importance of the way knowledge is created and transmitted for community development. That is, it shows how both subjective and material transformation can occur through collective, horizontal, bottom-up processes towards enacting a more egalitarian reality. Second, the PAH's experience illustrates the danger of assistentialist practices, which are at the core of a service-provision approach to community development, where 'experts' provide guidance and advice in a top-down fashion. This predominant model for community development can simply reproduce the very societal structures that make domination and oppression possible and which are critical in maintaining the status quo. However, the article also shows how the deeply ingrained nature of assistencialism can be inadvertently reproduced by a movement like the PAH, and highlights the constant need to be vigilant if unequal and oppressive social relations are to be challenged or dismantled.

Melissa García-Lamarca is a post-doctoral researcher at the Barcelona Laboratory for Urban Environmental Justice and Sustainability, based at the Autonomous University of Barcelona. She is also an activist and researcher with housing rights movements in Barcelona.

References

- ABC (1959) «No queremos una España de proletarios, sino de propietarios». *ABC*, 2 May, pp. 41–42.
- Aguilar Fernández, S. and Fernández Gibaja, A. (2010) El movimiento por la vivienda digna en España o el porqué del fracaso de una protesta con amplia base social, *Revista Internacional de Sociología*, 68 (3), 679–704.
- Antentas, J. M.. L'Observatori del conflicte Social (2013) La indignación, tras la explosión inicial. El 15M en Catalunya durante 2012, in *Anuari del conflicte Social 2012*, Universitat de Barcelona, Barcelona, pp. 263–274.
- Blanchar, C. (2014) Sí, pudieron, *El País*. [online], accessed at: http://politica.elpais.com/politica/2014/02/21/actualidad/1393010178_488272.html (25 February 2014).
- Casas-Cortés, M., Osterweil, M. and Powell, D. (2008) Blurring boundaries: recognizing knowledge practices in the study of social movements, *Anthropological Quarterly*, 81 (1), 17–58.

- Charnock, G., Purcell, T. and Ribera-Fumaz, R. (2014) *The Limits to Capital in Spain: Crisis and Revolt in the European South*, Palgrave Macmillan, London.
- Colau, A. and Alemany, A. (2012) *Vidas hipotecadas: De la burbuja inmobiliaria al derecho a la vivienda*, Cuadrilátero de Libros, Barcelona.
- Dikeç, M. (2005) Space, politics and the political, *Environment and Planning D: Society and Space*, **23** (2), 171–188.
- Elmundo.es (2007) Zapatero afirma que España juega en la ‘Champions League’ económica, *El Mundo*, accessed at: <http://www.elmundo.es/mundodinero/2007/09/11/economia/1189506158.html> (20 August 2016).
- Freire, P. (2005a) *Education for Critical Consciousness [1974]*, Continuum, London.
- Freire, P. (2005b) *Pedagogy of the Oppressed [1970]*, Continuum, London.
- Fisher, R. and Shragge, E. (2000) Challenging community organizing: facing the 21st century, *Journal of Community Practice*, **8** (3), 1–19.
- García-Lamarca, M. (2017a) From occupying plazas to recuperating housing: Insurgent practices in Spain, *International Journal of Urban and Regional Research*, **41** (1), 37–53.
- García-Lamarca, M. (2017b) Recuperating the public through housing rights struggles in Spain, in J. Hou and S. Knierbein, eds, *City Unsilenced: Urban Resistance and Public Space in the Age of Shrinking Democracy*, Taylor & Francis, New York.
- García-Lamarca, M. and Kaika, M. (2016) ‘Mortgaged lives’: the biopolitics of debt and housing financialisation, *Transactions of the Institute of British Geographers*, **41** (3), 313–327.
- Kear, M. (2013) Governing homo subprimicus: beyond financial citizenship, exclusion, and rights, *Antipode*, **45** (4), 926–946.
- Lazzarato, M. (2012) *The Making of the Indebted Man: An Essay on the Neoliberal Condition*, Semiotext(e), Los Angeles.
- Llordén Miñambres, M. (2003) La política de vivienda del régimen franquista: nacimiento y despegue de los grandes constructores y promotores inmobiliarios de España, 1939–1960, in G. S. Recio and J. T. Fernández, eds, *Los Empresarios de Franco. Política y economía en España (1936–1957)*, Crítica, Barcelona, pp. 145–170.
- López, I. and Rodríguez, E. (2010) *Fin de ciclo: Financiarización, territorio y sociedad de propietarios en la onda larga del capitalismo hispano (1959–2010)*, Traficantes de Sueños, Madrid.
- López, I. and Rodríguez, E. (2011) The Spanish model, *New Left Review*, **69**, 5–29.
- Macías, C. (2013) Del empoderamiento a la autotutela de derechos: El caso de la PAH, *El Viejo Topo*, **306–7**, 44–48.
- Martin, R. (2010) Specters of finance: limits of knowledge and the politics of crisis, *Journal of Communication Inquiry*, **34** (4), 355–365.
- Mir García, J., França, J., Macías, C., et al. (2013) *Fundamentos de la Plataforma de Afectados por la Hipoteca: activismo, asesoramiento colectivo y desobediencia civil no violenta*, **55**, Educación Social, Revista de Intervención Socioeducativa, pp. 52–61.
- Naredo, J. M. (2010) El modelo inmobiliario español y sus consecuencias, *Boletín CF+ S*, **44**, 13–27.

- PAH (2014) *Libro Verde de la PAH: Una guía básica sobre la PAH*. Plataforma de Afectados por la Hipoteca, accessed at: <http://afectadosporlahipoteca.com/wp-content/uploads/2014/01/LibroVerde-PAH-32.pdf> (15 March 2014).
- Peck, J., Theodore, N. and Brenner, N. (2009) Neoliberal urbanism: models, moments, mutations, *SAIS Review*, **29** (1), 49–66.
- Puig Gómez, A. (2011) El modelo productivo español en el período expansivo de 1997–2007: insostenibilidad y ausencia de políticas de cambio, *Revista de Economía Crítica*, **12**, 64–81.
- Rancière, J. (1999) *Disagreement: Politics and Philosophy*, University of Minnesota Press, Minneapolis.
- Rancière, J. (2001) Ten theses on politics, *Theory and Event*, **5** (3), n.p.
- Rolnik, R. (2013) Late neoliberalism: the financialization of homeownership and housing rights, *International Journal of Urban and Regional Research*, **37** (3), 1058–1066.
- Romanos, E. (2013) Evictions, petitions and escraches: contentious housing in austerity Spain, *Social Movement Studies*, **13** (2), 296–302.
- Sandiumenge, L. (2013) PAH: La paradoja y el símbolo de Salt, *Esquerra Anticapitalista*, accessed at: <http://www.anticapitalistes.net/spip.php?article3807> (11 November 2013).
- Schwartz, H. and Seabrooke, L. (2008) Varieties of residential capitalism in the international political economy: old welfare states and the new politics of housing, *Comparative European Politics*, **6**, 237–261.
- Swyngedouw, E. (2013) Insurgent urbanity and the political city, in M. Mostafavi, ed., *Ethics of the Urban: The City and the Spaces of the Political*, Lars Müller Publishers, Zurich.