



Ciutat Meridiana, a historically marginalized neighborhood in Barcelona, is isolated from the rest of the city by a freeway.

DOI: 10.1215/07402775-3545894

P O R T F O L I O

FORECLOSED CITY: A BARCELONA NEIGHBORHOOD UNITES TO FIGHT EVICTIONS

PHOTOGRAPHS BY GUILLAUME DARRIBAU
ESSAY BY BRENNA BHANDAR



The Spanish real estate sector has wreaked havoc on homeowners. Since the property bubble burst in 2008, hundreds of thousands have been forced from their homes—their debts often intact even after eviction.

The impact on society is hard to underestimate: In 2013, Spain averaged 184 evictions a day. Amid this devastation, one isolated Barcelona neighborhood, Ciutat Meridiana, stands out as the hardest hit. With about 20 percent of

GUILLAUME DARRIBAU is a Barcelona-based photographer. He co-founded the photography collective Fractures Photo.

BRENNA BHANDAR is a senior lecturer in the School of Law at SOAS, University of London.

FORECLOSED CITY



At a multilevel shopping area in June 2010, shops struggle to stay open. Since the financial crisis of 2008, many businesses in the neighborhood have shuttered.

In May 2012, members of the Nigerian community pray in one of two evangelical churches in Ciutat Meridiana.



Muslims pray in a soccer field during Eid in October 2012. The current mosque is too small to host so many worshippers.



For decades, authorities intentionally degraded renting and privileged ownership. Successive governments, the banks, financial experts, and the real estate sector transformed mortgages “into a status symbol, a euphemism for professional success which signified the passage into adulthood. Rent, however, was a symptom of failure and inferiority,” as two housing activists, Ada Colau and Adrià Alemany, explained in their 2012 book *Mortgaged Lives*. (In June 2015, Colau was elected mayor of Barcelona.)

The Spanish government supported the real estate sector as the primary engine of economic growth and propped it up through financial and environmental deregulation, which in turn fueled land speculation. This radically changed the proportion of homeowners to renters. It is in this context that approximately a million Spanish subprime mortgages were offered to society’s most vulnerable groups between 2003 and 2007.



Teenagers hang out in one of Ciutat Meridiana’s parks in June 2010. Youth unemployment in the neighborhood stands at more than 50 percent.

A TOXIC SITUATION

Even with the privileging of owning over renting, activists point out that the right to housing is enshrined in Article 47 of the Spanish Constitution. Article 47 provides that “all Spaniards have the right to enjoy decent and adequate

housing.” The Article places a positive duty on the government to make this right effective and to “prevent speculation.” Article 33 is also relevant, stipulating that private property be limited by its social function. Despite these guarantees, Article 47 has been hollowed out



PORTFOLIO

by mortgage laws, the deregulation of credit and lending, and the unrestrained bolstering of real estate development.

Perhaps the most anomalous aspect of Spanish mortgage law is that when there is a default and the bank repossesses the mortgaged prop-

erty, the debt is not discharged, as it is in most jurisdictions. In Spain, *dación en pago* (literally “handing back the keys” to the lender to discharge the debt) does exist in the mortgage legislation, but it is optional. Banks have only applied it when forced to by people lobbying en masse.



At least 100 people affected by speculative lending practices gather for their weekly Thursday meeting to organize protests in October 2015. Most of the planning centers around resisting scheduled foreclosures.



Neighbors lock arms to prevent the execution of an eviction order in July 2012.



Douson waits for the police to leave after an eviction attempt in February 2015. Thanks to protests by Douson's neighbors, the attempt to push him out of his home was called off.



Masked police leave Douson's home defeated. The popular support Douson, above, enjoyed from his neighbors was enough to keep the police from completing the order.



Jaime Contreras is an activist with PAH (the Platform for Those Affected by the Mortgage Crisis) and a victim of predatory lending himself. Jaime doesn't earn enough to rent a new apartment, so he's squatting in the apartment he'd already bought.

Residents of Ciutat Meridiana resist the eviction of their neighbor, Jaime Contreras, in December 2011. This is just one of seven attempts to force Jaime from his home.



Blessing Idahosa poses in the lobby of her apartment building in May 2012. Today Blessing is resisting the bank's attempts to kick her out of her home.



The intersection of the rapid deflation of housing prices occasioned by the financial crisis and the practice of appending the mortgage debt onto the person rather than the property has created a toxic situation.

When a house goes up for auction in the current climate, the auction is unsuccessful in 90 percent of cases. Over the last several years, the bank would revalue the home at about 50 to 60 percent of the value of the property when the mortgage was taken out. This devaluing of the property at the time of repossession means that, at most, 60 percent of the debt is discharged.

Amparo thanks her neighbor after the community successfully stopped her from being evicted in April 2015.



A Ciutat Meridiana resident shouts at a bailiff sent to carry out an eviction attempt in October 2012.

PORTFOLIO

Property prices were overvalued to an extent that severely affected the levels of debt owed by mortgagors. The IMF and OECD both stated as early as 2004 that “the housing market was being overvalued at between 20 and 30 percent” and thus the value of property, and the debt owed, was severely inflated to begin with.

Additionally, there are few places for the displaced to legally go; public housing accounts for only about 2 percent of total units in Spain. Meanwhile, in the fall of 2011, there was a surplus of 3.4 million homes that were empty and unoccupied.

In this photo series shot over five years, Guillaume Darribau documents the grass-roots movements fighting these foreclosures. Collective action has enabled people facing eviction to avoid the alienating effects of debt by dealing with intense feelings of guilt and powerlessness together. In Ciutat Meridiana, neighbors have supported each other, sometimes even barricading themselves in the entrances of buildings to prevent evictions in their community. Across the country, hundreds of local *indignados* groups have successfully stopped thousands of evictions from taking place. The struggle for fair and adequate housing and to reform the punitive mortgage laws remain at the forefront of a changing political landscape in Spain. ●





One morning in November 2012, Oguechi Elekwa returned from dropping her son off at school to discover she had been evicted. Two weeks later, and with the help of her neighbors, Oguechi was able to recover some of her possessions.