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# **Struggles against Financialisation of Housing in Lisbon – the Case of Habita**

## **Introduction**

The enjoyment of the right to adequate housing across the world has been strongly affected by the commodification and financialisation of housing (Rolnik, 2013): financialised housing markets have caused massive territorial dispossession, displacement and intensification of segregation (Farha, 2017; Rolnik, 2019). Their impacts vary according to the context and dynamics of capital which define investment typologies according to the city (Farha, 2017). Nevertheless, cities and housing cannot be conceived simply as by-products of capital. Instead, urban processes are shaped by intense struggles between disparate interests and multiple stakeholders (Bayat & Biekart, 2009), of which social movements form an integral part. Social movements have begun to contest the financialisation of housing and its effects using different tactics and strategies. In these struggles, they face an enormous imbalance in power relations or differences in access to resources compared to actors that promote financialisation. This also applies to knowledge and information on financial strategies, tactics, and instruments, which are in a state of constant flux and reinvention (Fields, 2017), often presented as ‘abstract’ and ‘complex’, contributing to the idea that the financial mechanisms and logic can only be comprehended by economists and financial experts (La Berge, 2014).

In this paper, we aim to examine how housing movements, taking as a case study the Habita Association, have sought to contest the impact of housing financialisation in Portugal, more specifically, in the Lisbon Metropolitan Area. To do this, we use a historical and relational perspective, connecting urban struggles to different phases and forms of housing financialisation, in addition to the socio-political context in which they occur. While recent scholarship has brought forward insightful analysis on the reasons and underlying contextual factors of the achievements of housing movements (Cahen et al., 2019; García-Lamarca, 2017; Grazioli, 2017; Lima, 2021; Martínez & Gil, 2022), our focus is on the analysis the housing movement activists themselves make on their successes and failures. To do this, we draw from their perceptions in relation to the usefulness of different categories of strategies. However, the use of strategies and their

effectiveness always needs to be linked to the socio-political context (Cahen et al., 2019; Martinez, 2019) as well as to the targets of the action. Like other social movements', Habita's strategies are also influenced by the specificity of different stages of financialisation, in addition to the general socio-political environment. This paper explores the state as a target of social pressure, and the political contexts in which the results were obtained.

While it is difficult to evaluate precisely the success of social movements in contesting financialisation, Fields (2017) argues that their contribution to the formation of new political subjectivities alone is a significant factor, enhancing equality for the excluded and disrupting dominant modes of the production of space. In this regard, we want to contribute to the debate on the strategies and outcomes in contesting financialisation by discussing what success, necessarily context-dependent, can look like. Moreover, since in existing research of contestation of housing financialisation the focus has often been on private financial actors (García-Lamarca, 2017; Gonick, 2016; Lima, 2021; Lira & March, 2021; Martínez & Gil, 2022; Wilde, 2019), we include a discussion about the importance of the State in the financialisation processes, their contestation, and the outcomes.

This article focusses on the context of Lisbon, a city that can still be considered 'off the map' (Robinson, 2002) in terms of urban theory-making. Civil society in Portugal has often been presented as weak and under-organised, with few strong social movements or citizen organisations and associations (B. de S. Santos & Nunes, 2004) and little space for deliberative democratic practices (Matos, 2016). Among activists in Portugal, comparisons are often made with Spain, in which the Spanish civil society is considered more active and radical (Baumgarten & Díez García, 2017). Given this context, it is particularly pertinent to explore the cases of success, achieved by a small organisation such as Habita in a challenging setting. The next section will contextualise this study within the historical processes of housing financialisation in Portugal. Thereafter, we discuss how housing movements against financialisation have been understood in relevant literature, bringing in the notions of 'invited', 'in-between' and 'invented' strategies (Saaristo, 2022a). Moreover, we build a hypothesis on the importance reputational pressure can have on the state and some of its actors. The section 4 goes on to explain the methodology used for this study, while the following section examines the

strategies of Habita's housing struggle in general terms. The sections 6 and 7 present the central findings of this study, analysing how Habita sought to struggle against housing financialisation in self-constructed neighbourhoods and within private rental housing. The concluding section considers the implications of the research findings, arguing that social struggles can have important repercussions in terms of giving visibility and promoting public debate and awareness of the housing question. Moreover, they can achieve particular victories stopping or delaying projects of financial extraction. When contextual and political conditions are met, they have also the ability to push for legislation and budget outcomes that counter the logics of financialisation.

### **Research context: housing financialisation in Portugal**

Portugal has been conceptualised as a “semi-peripheral country” (Santos, 1985), characterised by an intermediate level of economic development when measured by conventional standards and by a strong adherence to neoliberal economic and financial policies (Santos & Nunes, 2004). Portugal has become progressively detached from the central dynamics that have determined the social and economic evolution in Europe, with various forms of dependency (Reis, 2018) and economic policy constraints (Rodrigues, 2018). In particular, the Portuguese context is characterised by an economy strongly dependent on the finance-real estate-tourism (FRET) complex (Aalbers et al., 2020; Caldas et al., 2020; Rodrigues et al., 2016), which makes the context difficult for social movements to contest the consequences and impacts of this kind of developments.

The first phase of the financialisation of housing in Portugal was fostered by the state's promotion of homeownership, with multiple incentives for families to obtain credit (Rodrigues et al., 2016; Santos, 2019). Between 1987 and 2011, the total amount of housing loan subsidies and tax incentives for homeownership constituted about 73% of public expenditure on housing, in contrast to the 2% allocated to the direct promotion of public housing (IHRU, 2015). This cycle, which began to emerge a few years after the 1974 revolution, intensified in the 1980s and further increased in the 1990s. The liberalisation of financial flows within the institutional framework of the European Union created new possibilities for the capital markets (Rodrigues et al. 2016) as well as mortgage securitisation that began in 1999 and has witnessed various changes and adaptations over the following years (Tulumello & Dagkouli-Kyriakoglou, 2021). It

facilitated the multiplication of bank credit, low-interest rates and mortgages, and the introduction of real estate to the global circuits of capital (Roger and Koh, 2017). These policies resulted in a construction boom and unrestrained urban expansion. One and a half million homes were built between 1991 and 2011 (IHRU, 2015). Portugal transformed itself into a homeowner country, homeownership representing 79% of dwelling occupancy in 2011 (IHRU, 2015), but left outside the people who could not afford a mortgage (Rodrigues et al., 2016). The urban expansion meant that the peripheries began to enjoy better transport and other facilities, thereby increasing land value.

The second phase of housing financialisation was triggered by the global financial crisis of 2007/2008, which interrupted and reconfigured the homeownership model, introducing more requirements for families to obtain credit. However, it provided new opportunities for capital to reorganise, concentrate and appropriate new assets (Fields, 2017; Harvey, 2003), which resulted in the deepening of financialisation through other means. Capital turned to the impoverished inner cities, which had lacked investment for many years. These central areas of Portugal's largest cities were mainly inhabited by older people, youth, migrants and low- and middle-income families, where many were living in rental accommodation (Mendes, 2017). Potentially large rent gaps, which had resulted from the lack of investment, were identified and compared with the redevelopment potential and price valorisation. In a context of deteriorating purchasing power and access to credit, a new path to resolve the crisis of accumulation was created through an urban, political, and economic reconfiguration that has tourism and foreign direct investment as two fundamental drivers to maintain the FRET complex. This has promoted the entry of new types of investors, financial actors, and real estate companies. Different programs and legislative changes were introduced (Santos, 2019; Tulumello and Dagkouli-Kyriakoglou (2021). The programmes to attract wealthy foreigners, such as the so-called 'golden visas'<sup>1</sup> and the regime for non-habitual residents<sup>2</sup> (both approved in 2009), are measures that constructed a demand, and as such, were instrumental as market-makers (Çelik, 2021). There was a deepening of the legal, institutional, and fiscal framework for urban rehabilitation and for corporations that operate in the real estate market. Crucial for this was tenants' rights deterioration through the reform of the rental market legislation with

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<sup>1</sup> <https://www.sef.pt/pt/pages/conteudo-detalle.aspx?nID=62>.

<sup>2</sup> Decreto-Lei n.º 249/2009: <https://dre.pt/web/guest/pesquisa/-/search/490420/details/normal?l=1>

the New Urban Rental Regime (NRAU)<sup>3</sup> of 2012<sup>4</sup>. In this context, real estate companies and institutional investors began acquiring housing as an investment, in a context of low growth, low-interest rates and high liquidity (Beswick et al., 2016; Fields & Uffer, 2016; Janoschka et al., 2020).

In what follows, we will explain how these different phases of housing financialisation have been reflected in Habita's strategy choices. A significant decrease in housing options, combined with an increase in displacement, has prompted a response from the housing movements, aligned with the movements of capital and the State's policy choices.

### **Research aims and theoretical framework**

In the Southern European context, the research on housing movements has focussed to a large extent on the context of Spain and especially the movement *Plataforma de Afectados por la Hipoteca* (PAH), which has challenged the logics of financial extraction through mortgages (Casellas & Sala, 2017; Colau & Alemany, 2014; Di Felicianantonio, 2017; García-Lamarca, 2017). Recent literature has made some important contributions on the significance of strategy in housing struggles, such as the contributions examining occupation as a strategy (Caciagli, 2019; García-Lamarca, 2017; Grazioli, 2017; Lima, 2021; Martínez, 2019; Stevens, 2019). This literature generally argues that despite the many challenges and failures, social movements have been able to create counter power in terms of empowering victims of mortgage debt, renegotiating debts and stopping evictions, legitimising the occupation of properties in absence of housing alternatives, promoting and legitimising resistance to occupations, and encouraging legislative changes to sanction owners of empty houses (Casellas & Sala, 2017; Di Felicianantonio, 2017; García-Lamarca, 2017; Gonick, 2015; Martínez, 2019).

Recently, analysis of housing-related social movements in Portugal has focussed on movements contesting the phenomenon of touristification (Sequera & Nofre, 2018) as well as on the ways social movements and networks have challenged the authorities over

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<sup>3</sup> New Urban Rental Regime (NRAU, Novo Regime do Arrendamento Urbano) of 2012, <https://dre.pt/pesquisa/-/search/175305/details/maximized>

<sup>4</sup> Several of these changes, inscribed in the memorandum of understanding for Portugal's financial rescue, were made under the remit of the International Monetary Fund, European Central Bank and European Commission, and subscribed to by the right-wing coalition government and the Socialist Party.

frequent contradictions and omissions in the housing policies (Allegretti et al., 2018). Building of political subjectivities has been analysed from the angle of the role of popular memory as an instrument in the struggle for decent housing (Bogado & Saaristo, 2021). Studies in Portugal have also examined the ability of housing movements to present alternatives in the context of neoliberalisation, austerity urbanism, and the Covid-19 pandemic, concluding that their capacities are limited in the face of the dominant economic models (Mendes, 2018, 2020b, 2020a; Tulumello, 2019). This paper approaches the issue from another angle, arguing that while recognising the enormous power imbalances, it is more pertinent to identify the kind of counter-power the movements have managed to promote – against all odds – over the years.

Housing movement strategies can be categorised in terms of how much they challenge the status quo and existing spaces of participation – how ‘insurgent’ – transgressive, counterhegemonic, and imaginative (Miraftab, 2018) – they are. Miraftab (2004, p. 1) in her analysis on ‘invited’ and ‘invented spaces of citizenship’ in urban planning focuses precisely on that distinction: the first are defined as the spaces ‘legitimised by donors and government interventions’, while the second are those ‘directly confronting the authorities and the status quo.’ In this article, these categories are applied to the analysis of strategies, considering whether they are ‘invented’ or ‘invited’, according to how insurgent they are. Yet when applying the notions of invited and invented to strategies, it becomes evident that they should not be conceived as binary opposites; on the contrary, they constitute each other mutually, interacting in various ways (Cahen et al., 2019; Miraftab, 2009, 2020). Additionally, many strategies fall between these two extremes, being neither completely legitimised nor totally confrontational (Saaristo, 2022a.) Hence, we build this categorisation further, addition ‘in-between’ strategies to the categories of ‘invented’ and ‘invited’ strategies.

Some authors argue, in line with (Miraftab, 2009) that transgressive strategies are particularly needed to bring about change. For example, García-Lamarca (2017) maintains that the more insurgent practices have high emancipatory potential as they both demand equality for the ‘outcasts’ (Rancière, 1999) as well as question the capitalist and neoliberal logics of the production of space and of accumulation by dispossession. Lima (2021) locates the most successful strategies in the middle, in the category of ‘in-between’ strategies, arguing that a combination of strategies was needed to open up a new

discursive political space on government housing policy. Moreover, actors might have to move across and between the spaces or kind of practices depending on the specifics of the struggle, leading to highlight the juxtaposition of invented and invited spaces of politics (Miraftab, 2020), emphasizing the ways they interact. Cahen et al. (2019) present a similar argument, stating that invented practices might be ‘invited’ by specific socio-economic conditions, such as abandonment by the state. We contribute to this discussion by highlighting the processes through which housing activists are pushed towards insurgent strategies due to the perceived lack of efficiency of invited strategies in certain contexts.

However, it must be noted that the relative success of the strategy will not depend solely on it being invented or invited, nor on the tactics adopted. As highlighted by the ‘contentious politics’ approach (McAdam et al., 2001), it is necessary to have a relational approach to the analysis of social movements, giving consideration to the interaction of diverse actors involved as well as to the political and social context. As argued recently by (Martinez, 2019), both the demands of the housing movements as well as the outcomes of the struggles are significantly influenced by the context in which they take place. Furthermore, political and economic cycles of housing financialisation can shape different forms of housing (and anti-financialisation) movements (Martínez & Gil, 2022). A historical and relational approach can help to understand how the struggles reacted to the different cycles relating with structural and conjunctural context and to discuss results and success under the same framework.

Compared with large corporations, social movements face difficulties and inequality of power as they are hardly able to leverage mass processes that can change the harmful practices of companies (King, 2016). However, they can obtain results and change the agendas of large corporations when they focus on the reputation of companies since these present sensitivity to reputation and management risks (King, 2016, p. 221). Some authors contest the efficacy of these results if the pressure is only symbolic and does not touch the concrete material disruption of the market and earnings (Banarjee & Case, 2019). The state has the capacity to transform the relation between real estate and finance and promotes financialisation (Çelik, 2021; Tulumello and Dagkouli-Kyriakoglou, 2021). That gives the state a vital importance as a target of housing rights mobilisation. It seems to us that the same hypothesis can be put forward about the state and some of its actors, given the inequality of power and resources between the state and the social movements.



However, small movements may nevertheless affect the reputation of the state, especially of some political actors within the state, if this impacts their concrete and material perception of electoral risk, thus promoting a change in some of their policies or actions. Certain political parties that belong to a spectrum closer to the defence of social rights or allegedly have social rights as their priorities might be concerned with their image and reputation to their constituency. They can thus be vulnerable to sustained activist denouncing, especially when it generates media attention.

## **Materials and methods**

This paper is an attempt to bring together separate but complementary research conducted by the two authors, as well as on their personal, lived experience of activist work within the association Habita, resulting methodologically in a combination of activist research (Lewis, 2012) and autoethnography (Young & McKibban, 2014). *Habita*, an association that defends the right to housing and the city, was created in 2012 as the continuation of the work of the group *Right to Housing* (formed in 2005; hereafter, Habita) within the immigrants' rights organisation SOLIM<sup>5</sup>. Habita's main focus has been on evictions and housing problems, which it has attempted to counter by organising families and promoting different kinds of actions to defend the right to housing. The urban struggle engaged in by Habita arose in the context of demolitions of informal neighbourhoods, mainly inhabited by migrants. Later, Habita's actions developed to challenge all kinds of forced evictions that spread to the different sectors of population after the global financial crisis. Over the years, it has built a set of strategies to counter processes of financial extraction and their impacts.<sup>6</sup> It is noteworthy that in terms of the number of activists Habita is extremely small: in recent years, its core group of activists has consisted of five to 10 active members. Despite that, Habita manages to mobilise different kinds of people outside from the inner circle, having as a core element the participation and mobilisation of families affected by housing problems in all kinds of action, as well as alliance building.

A significant number of materials used in this article comes from Habita's archives, notes and other documentation as well as Silva's personal experiences, which the authors have

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<sup>5</sup> <http://www.solimigrante.org>

<sup>6</sup> See more at <https://habita.info/>

sought to organise and analyse in two semi-structured interviews, conducted in February 2018 and March 2021 by Saaristo (interview Habita 1 and Habita 2), in addition to numerous informal conversations. Silva is a founding member of Habita, and her experience in the Portuguese housing movement dates from 2005; thus, our study is able to illustrate the extent to which housing struggles in Portugal have achieved their objectives over the years.

In addition, we draw from research materials collected by Saaristo during fieldwork from December 2017 to April 2019 for a PhD study on occupations and resistance against evictions in the Lisbon Metropolitan Area (Saaristo, 2022a). She used primarily ethnographic methods following the notions of multi-sited (Falzon, 2009) and relational ethnography (Desmond, 2014; Knoblauch, 2005), combining participant observation with semi-structured interviews conducted with housing activists. Interviews were transcribed and translated and they are referenced by numbers (e.g. A1 refers to activist interview 1). Furthermore, policy analysis is used in this paper.

Recently, many significant contributions have highlighted both the need for as well as the pitfalls of activist research, or scholar-activism, in housing and urban issues (Herzfeld & Lees, 2021; Rolnik et al., 2020; Villela De Miranda et al., 2019; Villela De Miranda et al., 2019). As others have also contended (Rolnik & Lancione, 2020), we maintain that scholarship need not be conceived as an end in itself but a ‘platform to build a specific agenda’ to address specific urban and housing policy issues. This article is intended to directly serve the end of collaborative reflection on activism. The analysis of the praxis of social movements can contribute significantly to theorising the process of developing counter-power to housing financialisation.

Moreover, in Portugal, the lack of available data on evictions and foreclosures, terminations of lease agreements, or demolitions hampers assessment of the exact impact of financialisation on the right to housing. This omission renders activist research an absolute necessity from the perspective of accessing and sharing information on the ongoing processes of financial extraction in the urban environments. With its access to many people affected by the financialisation of housing, Habita can help to reveal part of the hidden reality of housing exclusion.

## **Habita's struggle against housing financialisation in Portugal**

In what follows, we analyse through which strategies Habita, always networking with other actors, has tried to counter the process of the financialisation of housing and its impact in Portugal over the last 15 years. The best ways to support housing rights have been under constant contemplation at Habita: new strategies have been experimented with and tested, engaging in 'theoretical practices' (Osterweil, 2013) and, considering Habita's long experience, some of them had already been evaluated as more effective than others. Habita uses a wide variety of strategies and tactics to fight for the right to housing. As a joint brochure states, Habita, together with the EAC and Stop Despejos, works through community self-organisation, political and public pressure, formulation of political proposals and dialogue with institutional actors, supporting various struggles within the area of housing and urbanism, and organising academic and political debates (EAC et al., 2018).

We draw on a categorisation of Habita's strategies presented by Saaristo (2022a, p. 174) into 'invented', 'invited' and 'in-between' strategies, elaborated initially based on (Cabannes et al., 2010), which includes eight main strategies. The first two categories, A and B, are considered 'invented'. Strategy A, open struggle and resistance, refers to open mobilisation and contestation, mobilising families directly affected by housing problems. Strategy B, 'Occupy – resist – live' concerns occupations of empty dwelling as a solution to housing exclusion. In the category of 'in-between' strategies, the following are identified: C, *Atendimento*, written in Portuguese due to the lack of a good equivalent term in English, means information and counselling sessions in which the people facing housing problems can consult Habita's activists directly regarding the most efficient ways to contest their housing exclusion. In Strategy D, negotiation, Habita promotes direct negotiation with the public authorities and the urban dwellers, and in E, legal channels and court cases, it uses legal channels, such as formal complaints, to further their cause. F, campaigning and media, refers to building mediatised campaigns that can involve demonstrations and the use of traditional and social media. Finally, the categories G and H belong to the category of 'invited' strategies. Through G, building rights and policies, Habita seeks to contribute to the identification of lacunas and problems in existing or proposed policies and promote the design of policies that would better secure the right to

housing. Finally, Strategy H concerns networking with like-minded organisations to strengthen the struggle.

In what follows, we present specific cases that illustrate the various dynamics of expulsion related with processes of financialisation and their contestation, analysing activists' perception on how they have sought to develop counter-power in context by strategising collective action. Habita's struggles against housing violations can be viewed mainly as a reaction triggered by the movements and cycles of capital, which led to the reduction of housing alternatives and the rise of evictions. While Habita works to contest various typologies of eviction, we have selected two of them for the purpose of this paper: evictions and demolitions in self-constructed neighbourhoods, and one case of struggle against evictions in private rental housing. We focus on self-constructed neighbourhoods because it is related to the first phase of financialisation described, and because, having Habita started its struggles in this domain earlier, the results achieved can be clearer, while exploring the private rental sector is important to analyse the impact of the 'assetisation' phase of housing finalisation. The struggle has targeted the state, including its various levels and institutions, such as ministries, city councils, and the Institute for Housing and Urban Rehabilitation (IHRU).

Table 1 illustrates some of the most important actions related to contesting demolitions in self-constructed neighbourhoods and in the private rental sector, as presented by Habita activists (interviews Habita 1, 2018, Habita 2, 2019). It lists the threat of eviction that Habita responded to, the main strategy used as well as their short- and long-term results, or direct and indirect results, as well as the political parties ruling the state in municipal or central level at the time. The strategies are highlighted in red, yellow, or green, according to whether they are "invented", "in-between" or "invited" strategies, respectively. As the Table 1 shows, historically, the actions of Habita had a strong focus on self-constructed neighbourhoods, whereas in the last five years, action has evolved to encompass more housing typologies. There is a perception that the direct results can be considered a direct consequence of Habita's actions, whereas, for the indirect results, a straightforward chain of cause and effect is more difficult to prove, although Habita's actions have likely contributed significantly to achieving these results (interview Habita 2).

[Table 1 near here]

### **First phase: Contesting demolitions in self-constructed neighbourhoods**

The first phase of financialisation through the promotion of credit and new construction had consequences in self-constructed neighbourhoods in the Lisbon Metropolitan Area. These were built on land that was previously considered peripheral and without infrastructure by internal and foreign migrants with a certain collaboration, or complicity, by the municipalities in the '60s, '70s, and '80s. Later, a significant part of this land was bought at the right time by financial investors and developers, and became a prime site for rent gap exploitation (Smith, 1979). The state's role changed in the '90s with municipalities and the central government adopting forms of enclosure and coercion to facilitate land appropriation by investors and promoting forms to remove inhabitants from these locations, planned for new uses, such as new private urbanisations, roads and infrastructures corresponding to the new model of urban expansion and the construction of private housing to be sold through credit. In these processes of accumulation by dispossession, the poor and the marginalised tend to suffer the most (Harvey, 2003, 2008). All the neighbourhoods (see Table 1) were inhabited predominantly by immigrants and their descendants from former Portuguese colonies in Africa.

The *Programa Especial de Realojamento* (PER, Special Resettlement Program),<sup>7</sup> which was created in 1993 with the objective of demolishing the peripheral self-constructed neighbourhoods and relocating their residents, did resettle tens of thousands of families. Yet it was never concluded in some municipalities, allegedly due to lack of funding (Agência Lusa, 2017), with some 3,000 families excluded (Cachado, 2013; Morais et al., 2018) in municipalities such as Amadora. When this land began to interest and be appropriated by investors, the PER was transformed into an instrument of forced evictions, as it continued to rely on outdated surveys on resettlement needs that were undertaken from 1993 to 1995 (Alves, 2016; Cachado, 2013; Farha, 2017; Morais et al., 2018), resulting in so-called PER exclusions: forced evictions without housing alternatives (Alves, 2019).

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<sup>7</sup> Degree-law n°.163/93.

## ***Strategies***

Habita began to struggle against the resulting demolitions and evictions, with two major demands: 1) to contest the so-called PER exclusions, insisting that the families be provided alternative housing, and questioning the rush to release the financialised land with the support of the State and 2) to give visibility and question the way the evictions were undertaken, often violently and with racist undertones, clearly without respect to the provisions of the International Covenants of Human Rights (Observatorio do Controle e Repressão, 2014; OHCHR, 1997). For example, in Santa Filomena from 2012 to 2014 Habita worked together with SOS Racismo, whose activist described the process in the following way:

*Our intervention was to denounce the process itself, but also because of the violent way it was happening, with police violence, the way the neighbourhood was attacked, the way the police arrived, the way the demolitions were taking place: it was a state of war. There were police armed in all sorts of forms, there was no transparency in the process, not even the slightest bit of dignity. Dignity was difficult because demolishing people's houses without giving them an alternative was not a dignified process. The city inspectors would arrive at the neighbourhoods, at the houses they were going to demolish, around seven or eight in the morning, knock on the door and give bags to the people so that they could put the things and the house would go down, there was no prior notice. That happened every time. (Interview A4, 2018.)*

Habita began by researching financialisation of the land in Santa Filomena neighbourhood and denounced the complicity of the municipality and central state with the Investment Fund that bought it (Habita, 2014). Habita sought support the people at risk of eviction to negotiate with the municipalities (strategy D) to stop evictions and to envisage alternative solutions. In addition to sending letters, e-mails and requesting personal audiences with the municipal and state employees, Habita also encouraged the participation in the public meetings of the city council and the municipal assembly in which it is sometimes possible, via pre-registration, for the residents to intervene. Habita has considered fundamental to go to the sessions together, as a collective, to show that the group was organised. The direct involvement of the victims of the housing crisis and their participation in the denunciation, giving their faces and showing the direct consequences of the state's action, is an important form of pressure that confronts the

political power with its own action and the social deprivation of the population, putting pressure on its reputation (interview Habita 1, 2018).

These strategies Habita combined with invited strategies F (campaigning and media), G (building rights and policies) and H (networking). For example, it promoted a broad alliance of organisations to create the Plataforma Artigo 65 (2005 – 2008) to specifically respond to the problem of demolitions. Diverse organisations joined, from the Architects Registration Board to immigrants' and anti-racist organisations. With them, they organised a campaign and a petition for the Right to Housing which started on 24 February 2006, to be presented to Parliament, which collected 4000 signatures to turn the Article 65 (Right to Housing) in the Constitution of the Republic effective<sup>8</sup>.

Habita also sought to influence the programme *Prohabita*, created by the decree-law 135/2004, which aimed to offer financial support for construction and reform in severe cases of housing deprivation. However, to determine eligibility of the families to access it, it relied on the PER survey. Habita contested this and in 2007 organised a protest action with the Ministry of Cities and got an audience with the Secretary of State at the time João Ferrão, who admitted the need to change the criteria of the re-housing programmes.

*With the political pressure we made, we managed to promote an amendment to the Prohabita degree-law in 2007, which made it more inclusive in terms of residents eligible for support: people who were left out of the PER were included in this programme.*  
(Interview Habita 2, 2021.)

However, the financial crisis interrupted funding for the programme (Tulumello et al., 2018) and later, in 2011, demolitions restarted, without the implementation of *Prohabita*. The period between 2012 and 2015 was described as hard as the right-wing coalition in the central government and the intervention of the Troika (European Central Bank, European Commission and International Monetary Fund) in Portugal left even less space to denounce the demolitions. The movement saw a closure to any kind of negotiation also at the level of the Socialist Party chambers that continued demolishing at the same time as repression increased, leading into a period of defeats.

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<sup>8</sup> <https://arquitectos.pt/?no=202015443:022007>

In 2012, facing the lack of response from the City Council of Amadora, governed by the Socialist Party, Habita proceeded to apply the invited strategy E: legal channels. Habita presented a formal complaint to national and international bodies (Habita, 2012; Público, 2012). These included the Cabinet of the Commissioner for Human Rights of the Council of Europe, which recognised that the demolitions could lead to serious human rights violations. The Portuguese Ombudsman's office began to investigate the case, issuing latter, in 2016, a recommendation to the Minister of Environment, in which the Ombudsman proposed that the current occupied territories should be integrated into the PER, and all of the inhabitants who were forced to leave their homes due to demolitions should be rehoused (Provedoria de Justiça, 2016). This recommendation was also cited in the report by the ECRI (2018).

Yet these recommendations had little impact as the city council of Amadora simply refused to take them into account. Yet the different initiatives presumably put pressure on the Socialist Party (back to the central government at that time), as the Mayor of Amadora (also from the Socialist Party) was called to answer in front of the parliament about the demolitions and evictions, a call also supported by her party.<sup>9</sup>

The process continued, when the parliament had a more leftist composition, with a draft resolution:

*In 2016, we wrote a draft resolution and managed to get passed in the Parliament. It was approved by everyone. It stated two things: it condemned all demolitions that resulted in eviction without alternative; and that it was necessary to make a new survey on housing needs in the country, and then respond with a new housing programme. It gave origin to encouraging the government to do the survey on housing conditions. (Interview Habita 2, 2021.)*

Yet, in many cases, facing the lack of response from the state, it was decided that it was necessary to invent new spaces of participation using transgressive tactics (strategies A: open struggle and resistance and B: occupation) as formal rights were often the preserve of landlords, real estate companies, municipalities, or the state:

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<sup>9</sup> <https://observador.pt/2016/12/21/parlamento-quer-ouvir-camara-da-amadora-sobre-moradores-desalojados-do-bairro-6-de-maio/>



*We have already seen that institutional work, such as meetings, hearings, and petitions in which we have participated has its role but fails to promote fundamental changes. We understand that another type of complementary action is necessary and urgent: direct action, such as occupation and sit-ins in public institutions, or the blockade of evictions, hand-in-hand if necessary, are important forms of pressure that can help to boost social movements, promote public discussion, and contest the legitimacy of evictions in a country that assumes the right to housing but without promoting alternatives, where the only interests defended are those of the market. (Habita, Activity Plan for 2018–2019.)*

The movement activists also highlighted the importance of promoting mobilisation, even if it was a key challenge due to the precarity and different kinds of exclusion experienced by those communities: “it was always through fight that we conquered our rights” (Interview A2, 2018). Mobilisation has also been identified as a key practice of resistance against evictions in previous research (AGFE & UN-HABITAT, 2007, 2011; Cabannes, 2010). Habita’s tactics to promote mobilisation include political awareness-raising and collective empowerment within *assembleias de famílias* (collective meetings, “family assemblies” for families at risk of eviction), as well as bigger and smaller protests and demonstrations, highlighting the importance of participation and mobilisation to be able to defend the people at risk of eviction (fieldnotes, 05/05/2018, 24/07/2018). In open protests, demands were put forward for the national budget for housing:

*“The leader of the association [Habita] said that the protest aims to «confront the Government with the political option of putting in the State Budget for 2019 an amount for housing that is ridiculous (...) especially when we are witnessing a «housing crisis» (...) «it is still possible to increase the budget for housing» (Lusa, 2018).*

The Strategy B has in Habita’s case involved mainly temporary occupations of state and city council offices before or after evictions and demolitions if all the other negotiation channels had dried up, as occurred in April and November 2018 when Habita occupied the Ministry of Environment together with the inhabitants of 6 de Maio (Lusa, 2018). Like the strategy A, these occupations are often seen as “putting pressure on” [*fazer pressão*] the authorities, to shame them about violations, so that they will apply legislation, policies or increase the budget in favour of housing rights, and to demonstrate

to the authorities that the current policies or legislation are having negative consequences (Fieldnotes, Family Assemblies 27/02/2018, 24/07/2018).

In addition, Habita liaised with collectives, academics and neighbourhood associations. In 2017, it promoted the organisation of the *Caravan for the Right to Housing in 2017*,<sup>10</sup> which put together a new alliance of researchers, neighbourhood associations and different kinds of local organizations as well as antiracist movement, touring dozens of tens of neighbourhoods in the Lisbon and Porto Metropolitan Areas and in the Azores. Networking within the Caravan for the Right to Housing also led into building policies, resulting in a document “For the Right to Housing” which was handed to the secretary of state for housing, Ana Pinho, in December 2017 (Falanga *et al.*, 2019; Kühne, 2019). The document was delivered in a collective act that brought together about 50 people, families affected by precarious housing, academics and activists and confronted the secretary of state for housing and the president of the IHRU with numerous testimonies. It was considered to have impact on creating visibility and pressure:

*The Caravan provided a connection between populations and communities with diverse housing deprivations, giving visibility to the national housing problem. (Activity Report 2017, Habita).*

The next section proceeds to analyse the results obtained in this struggle, always intimately connected within the socio-political context in which they occurred.

## **Results**

The responsiveness and the political aims of the targeted city council or government in place varies. Through a relational approach between the strategies and tactics of the social movement, analysing the historical trajectory in the specific contexts of the local and national governments in place, differences can be seen. When assessing the results, it is also important to note that from 2009 to 2018 there was practically no central state funding for social housing. While between 2012 and 2015, little was achieved with the right-wing coalition in the central government implementing the policies of Troika, the new government in 2015, composed by the Socialist party in minority, backed by an

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<sup>10</sup> <https://caravanapelahabitacao.wordpress.com/>

alliance with the parliamentary left, opened the way to several kinds of actions mentioned above and new advances in housing policies.

In general terms, the increased mobilisation resulting from these actions was considered to have three main outcomes, with Habita making significant contributions in creating visibility and awareness; stopping or delaying demolitions, sometimes negotiating alternatives, and finally, having influence on new legislation and on budget (interviews Habita 2, 2021; A5, 2019). The eviction of black bodies in the periphery of Lisbon has often been conducted matter-of-factly and was neither widely known, questioned nor considered problematic (Alves, 2019; Raposo et al., 2019). Activists considered that with Habita's actions, some awareness was raised on this 'invisible' problem and succeeded in problematising these evictions in the national media:

*The activists and civil organisations that started to accompany the processes in Santa Filomena, Estrela de Africa and 6 de Maio, managed to break the public silence in relation to this, and managed to get the press involved a few times with what was happening there. (Interview A4, 2018).*

The motivations for the demolition of dwellings and the resulting human rights violations of people who had lived in the neighbourhoods for decades were questioned, and more attention began to be paid to the way evictions were conducted. The media gave more attention to evictions without alternatives, with numerous newspaper articles published over the years.

In addition, activists argued that the speed of demolitions was hindered, resulting in delaying processes of financial extraction, stopping evictions, and stopping sales:

*We managed to do it a few times, we managed to stop some evictions. This slowed down the City Council's process, (...) this mobilisation, it contributed to slowing down the process [demolitions], and to raising some proposals for possible alternatives (Interview A4, 2018).*

The increased visibility in turn leveraged the negotiation of specific solutions with the city councils involved as well as with the central government:

*In some cases, we have managed to force the rehousing of the population that was going to stay on the streets, and promote the creation of new programmes and laws, like the change in the Prohabita law, the Government survey on the housing needs, and the creation of the new housing policy agenda NGHP (Interview Habita 2, 2021.)*

However, clear differences can be detected depending on the political context and specific municipality. If in *Bairro da Torre* neighbourhood, Loures, the struggle against demolitions promoted by Habita managed to suspend the demolitions under the Socialist Party rule, and completely stop the demolitions with the commitment to rehousing the entire population when the Communist Party was in power<sup>11</sup>, in Amadora this negotiation was always much more difficult with the municipal executive also from the Socialist Party, where important real estate interests were present. On the other hand, a minority government from the Socialist Party backed by a left-wing parliamentary alliance between 2015 and 2019 might have given added conditions to make some advances. Despite the difficulty to obtain clear evidence, one can presume that the reputational pressure on the Socialist Party government and left wing parties committed to govern in alliance, might have strengthened the pressure for some changes.

In terms of indirect achievements, to which Habita considers it has at least contributed or shaped (interviews Habita 1, Habita 2, A5), there is the New Generation of Housing Policies (NGPH, Secretaria de Estado da Habitação, 2017), published by the Government of Portugal in December 2017. NGPH includes a new programme for public housing, *1º Direito* (First Right). *1º Direito* also obliged local governments to formulate local housing strategies eligible for state financial support. The government also proceeded to survey the housing needs in February 2018 (already mentioned in the draft Resolution promoted by Habita and approved in the parliament), identifying 25,762 families as being in an unsatisfactory housing situation – considered underestimated by Habita (Habita, 2021b) – and in need of rehousing, also providing an estimated budget for this: 1.700 million euros (IHRU, 2018).<sup>12</sup> The creation of this programme finally delegitimised the continuation of demolition processes without alternative housing.

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<sup>11</sup> <https://www.dn.pt/lusa/camara-de-loures-vai-realojar-23-familias-do-bairro-da-torre-9084223.html>

<sup>12</sup> Interestingly it was also noted that all the identified 187 municipalities had more vacant dwellings than families in need of re-housing and that in 2011, of the total Portuguese housing stock, 735,128 dwellings were vacant, i.e., a number much higher than the identified number of 25,762 families to be re-housed (IHRU 2018, p. 41).

In 2019, also the Housing Framework Law (Law no. 83/2019) was approved, led by an independent deputy in the Assembly of the Republic who had been part of the campaign and petition for the effectiveness of Article 65 of the Constitution of the Portuguese Republic, made years before with Habita. Minor openings for housing budgeting in the national budget from 2019 began to appear. The Recovery and Resilience Facility of the European Union will now provide Portugal with funding that can also be allocated to housing, and the (Government of Portugal, 2021) has announced that it will fund 1º Direito with 1,250 million euros in the coming six years, with the objective of supporting 26,000 families to access “decent housing”. However, Habita Association still considers the sum manifestly insufficient for the needs (Habita, 2021a; Rede H, 2021).

### **Second phase: Creating pressure to question evictions from private rental housing**

The second phase of housing financialisation in Portugal was marked by the changes in the rental legislation NRAU (New Urban Rental Law) which accelerated the speed and ease of evictions. Long-term or protected rents were discontinued, and the possibility to end contracts and increase rents has been deepened in an unprecedented way. The NRAU led to the creation of the *Balcão Nacional de Arrendamento* (BNA) to facilitate rental housing evictions. The BNA publishes data on the eviction cases that it processes, and those cases doubled from 2013 to 2016, with 5.5 eviction cases processed per day throughout Portugal (Mendes et al., 2019). In 2017, the BNA dealt with around one thousand evictions up to September (DN/Lusa, 2017). However, the BNA registers only the eviction processes that it handles, related to private leasehold, and does not document the cases that go to the court, are solved through some kind of agreements, or where the residents are evicted simply by the landlord not renewing their rental contracts or increasing the rents, which is probably the most common means of displacing the residents. Some additional data exist through the parishes, however. For example, according to the data from the parish of Santa Maria Maior, in the historical centre, two thousand families were evicted in four years, causing the number of families in the parish to fall from 12,000 to 10,000 from 2013 to 2017 (Fernandes & Pinto, 2018).

For many families facing the danger of eviction, the consequences of these developments are devastating. These evictions can be conceptualised as forms of expulsions from today's core social and economic opportunities, taking various forms but bound by the logic of advanced capitalism, in which the ascendance of the finance sector plays a key role (Sassen, 2014). In the rental housing market, evicted families commonly fail to find adequate and affordable housing alternatives (Saaristo, 2020). This results in anxiety, shame and revolt, as well as in a general precarity that makes future planning impossible for the families (Saaristo, 2022b).

Habita has progressively expanded its sphere of action to address the request of tenants at risk of eviction in the formal rental market connected with the new politics for the attraction of foreign investment in real estate. For this article, we selected one case of several struggles promoted by Habita in this field (see table 1) to present some of the dynamics involved: the case of a residential building in the historical neighbourhood of Mouraria, Lisbon. In 2017, a real estate company owning a building on Rua dos Lagares in Mouraria sought to evict all 17 families living in the building by sending them a letter announcing the non-renewal of their leases.

### ***Strategies***

All the actions taken had the strategy H (networking) as a basis as they were supported by new alliances like the platform Morar em Lisboa<sup>13</sup> and co-organising actions with the collective Stop Despejos<sup>14</sup>. Habita realised that there was a political opportunity to put pressure on the Lisbon City Council to intervene as the municipal elections were set for October 2017, while the families were going to be evicted in August 2017. The strategies A, D and F were selected (mixing invited, in-between and invented strategies) to promote the mobilisation of residents, and demanded negotiation with the City Council, campaigning during the months of June and July. Habita activists affirmed this had a significant impact on putting pressure on the City Council to act:

*The residents asked for support from the CML, which was not at all willing to find solutions. So, with the support of Habita, the residents started to organise in other ways and*

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<sup>13</sup> moraremlisboa.org

<sup>14</sup> stopdespejos.wordpress.com

*intervened numerous times at the meetings of the Municipal Assembly and the City Councils. They erected posters on the façade of the building, demanded solutions and created the slogan: “The Council has Houses, the Council has a Solution.” They organised the “Saint Anthony Against Evictions”, with the right to a pilgrimage, and the City Council was called to support this cause. (Habita, 2019)*

*We told the City Council that it can impose its terms on the private owner, and that the Council can stop the eviction. And that as the City Council has council homes in the neighbourhood, they can also relocate those families in the neighbourhood. First the City Council argued that it was a matter between private parties and that it had nothing to do with it, but in the end, in August, it negotiated with the owner, and the owner gave in so as not to interrupt the contracts, and to renew for another five years, without any increase in rent. (Interview Habita 2, 2021.)*

Inventing new spaces of participation using transgressive tactic was considered fundamental by many activists. They recognised that in this struggle, formal rights were often to preserve landlords, real estate companies, municipalities, or the state, and thus disruption was needed to bring about change:

*It seems to me that a movement to stop evictions will have to be a movement of denunciation and disobedience, for several reasons: first because eviction is an enormous violence that is now legitimised by law and is too normalised in our society. Only disobedience can bring people to their senses and only disobedience can stop this social scourge that is defended by politics and powerful economic interests. (Fieldnotes, a Habita activist, 19/06/2018.)*

Under intense pressure and facing criticism over complicity in the process of displacement of Lisbon’s population, expelled from their communities, the City Council, governed by Socialist Party in alliance with left wing alliance of independents, capitulated and agreed to negotiate with the owner, which agreed to extend the tenants’ leases for five more years, without increasing the rent. However, the timing and reputational pressure on the Council accused of expelling Lisbon residents was critical, allowing for the opening of a political opportunity:

*At the time, it was only possible to do it that way because the municipal elections were just around the corner. In other words, all strategies are inserted in a context, and we have to see which strategies we’re going to follow in a particular situation. But it was an interesting*

*process, it really was. It probably wouldn't have the same outcome today though because we don't have an election coming up. (Interview Habita 1, 2018.)*

## **Results**

In the case of the struggle in Mouraria, processes of financial extraction were also delayed or suspended, resulting in a victory against the investment company through reputational pressure on the State. Moreover, in the course of this struggle, in which Habita spoke of the existence of many abandoned houses belonging to the city council, located in the historic centre, which should be used to prevent the displacement of those who have always lived there, the Lisbon City Council created a specific public housing programme – *Habitar o Centro Histórico* (Câmara Municipal de Lisboa, 2019) – to allow at least part of the people being evicted to remain in the historical centre of the city, so it could decrease the intensity of the criticism that it was aiding the expulsion of Lisbon residents. In relation to the trend of commodification and financialisation of the housing market, there were thus results that oppose the trend: when pressure was created for the provision of more public housing, the direction of the process went against the logic of neoliberalisation and financialisation. Nevertheless, Habita has enjoyed less success in other areas, such as its attempts to address what it considers the most pressing issues of real estate speculation with rental accommodation: NRAU (rental legislation), touristification, and the diverse schemes that seek to attract foreign investment.

Habita's triumphs in contesting rental housing evictions might be considered limited compared to the large amount of tenants losing their homes (Cocola-Gant & Gago, 2019; Mendes, 2017); however, it should be noted that they were achieved with minimal resources and few activists. Moreover, they were useful to promote public debate and awareness and illustrate the possibility of gaining such victories, despite the initial refusal of the municipalities to intervene due to the so-called 'private character' of the eviction processes. Here targeting the reputation of the City Council ahead of the elections seemed to be crucial to push for change: when the political will was 'discovered' – through the pressure exerted by Habita and the residents – the city council was indeed able to find ways to exert influence over the companies to protect the tenants. One has to note that the partial victories achieved were under a specific moment and composition of the city government.



## Conclusions

This article has highlighted the unfolding forms of financialisation of housing and some of its impacts, focusing on how they have been countered in the Metropolitan Area of Lisbon, using the experience of the Habita association as a case study. It shows the tendency towards financialisation through two different but complementary paths: first, an expansive phase toward homeownership based on household debt, new construction, urban expansion and rising prices; and a second phase, with focus on the inner cities through rehabilitation, tourism and foreign investment, conceptualising housing as an asset class. The different phases of financialisation, supported by the state, triggered struggles that opposed some of the specific effects on the violation of housing rights, in particular, and among others, evictions. We argue, contrary to other analyses (Mendes, 2018, 2020b, 2020a; Tulumello, 2019), that despite the imbalances of power, and while the capacities are indeed limited, important outcomes to counter financialisation can be achieved in specific struggles in conducive socio-economic contexts. Among the activists, the perception is that Habita has managed to interfere, in significant ways, in the following areas:

Firstly, Habita's action has helped to provide visibility for different housing problems. The dogged struggle to defend occupiers and residents of self-constructed neighbourhoods helped change the common conception that slums no longer exist in Portugal. It made a contribution towards problematising and politicising the questions of property, commodification and financialisation by highlighting the winners and losers of these processes, and the interests that legislation promotes. Secondly, the increased visibility contributed to delaying or suspending evictions in self-constructed neighbourhoods or in rental accommodation and thus delaying or cancelling sales of land and real estate, hindering processes of financial extraction. Finally, Habita has promoted new policies and decrees that go against the logic of neoliberalisation, commodification, and the financialisation of housing, making important contributions towards prompting a survey on housing needs as well as pushing for the new public housing programme *1º Direito* and the new Housing Framework Law.

Nevertheless, Habita has not been able to achieve significant changes in terms of amending legislation and policies that directly promote financialisation and the

commodification of housing. The difficulties in promoting more structural changes are connected with the limited capacity of the housing movement and to the central role of housing in the processes of capital accumulation (Aalbers, 2017), the current wave of financialisation (ibid.) and Portugal's high dependence on the FRET complex.

The reasons for Habita's relative success in the defence of housing rights cannot be determined in a linear and conclusive way, but the cases described allow some hypotheses on characteristics that seem to have promoted the creation of counter power. First, the mix of invited, invented and in-between strategies make a combination in which the diverse strategies mutually supports and reconstructs each other, highlighting thus the interaction of diverse strategies and their mutual co-constitution (Cahen et al., 2019; Miraftab, 2020). Invited strategies, such as building policies, are extremely relevant for increasing awareness and Habita has registered various cases of successful policy proposals that have later been adopted by the central state or by the municipalities. Especially networking has been fundamental to allow Habita 'grow beyond' its tiny size. In addition, in-between strategies are fundamental to building bases for the action by negotiation and mobilisation. Yet invented and transgressive strategies are crucial for contesting the processes of financialisation of housing, which today is so entrenched in institutional and legal systems: as argued by (Miraftab, 2009), invented strategies are needed to conquer new spaces of participation regarding cases and issues that would otherwise not be heard or visible. Political mobilisation and protest create pressure for change, having a special role in pushing issues forward. A fair amount of civil disobedience was often needed to 'increase the political will' to promote transformations and it was also often efficient in putting on pressure on the reputation of the state actors.

Second, and cumulatively, the state's roles promoting financialisation led Habita to point to the state (the central government and the municipalities) as a crucial actor in the violation of housing rights (Çelik, 2021; A. C. Santos, 2019; Tulumello & Dagkouli-Kyriakoglou, 2021) and the one who, in the current context and through pressure, could bring victories as reputational pressure was put on the state, and specific political parties, allegedly compromised with social aims, which under certain conditions can bring results despite the lack of resources and size of the movement. The resulting visibility of housing violations exerted pressure on the municipal and central governments of Socialist or leftist parties. The most of Habita's conquests were achieved when the Socialist Party was in

minority with some form of alliance with the left. Even if the practice showed that the Socialist Party is not interested in changing its housing and financialisation policies structurally, the pressure on it seems to have a greater effect than on the right-wing alliances, probably due to the reputational pressure that questions its socialist character and an electoral base that might pay attention to social causes and problems that are made visible by the struggle. In this article, we thus bring in the hypothesis that the reputational pressure that can be exerted on the local or central government is highly dependent on the political party in power and the perception it has on the preferences of its electorate.

The Covid-19 crisis, in the wake of the previous financial one, has given rise to even more mechanisms for purchasing debt by central banks, resulting in a flood of liquidity in the financial markets and extremely low interest rates, therefore encouraging the purchase of real estate and leading to inflated land and house prices (Fields & Uffer, 2016). In the face of inflation arising from the dynamics of post-pandemic, war and energy crises, the rise in interest rates has not resulted in a fall in housing prices until the time these lines were written, making it very difficult for the working class to pay rent. New bubbles and bursts in a highly instable economic environment can accentuate the concentration of ownership that has been occurring since the previous global financial crisis. Although much work remains, good combinations of strategies with analysis of the economic and political context, sense of opportunity, political awareness and new subjectivities will be fundamental in the mobilisation and construction of favourable relations of forces to influence on future policies and to combat the dominant neo-liberal hegemony that supports the financialisation of housing.

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