

# FAULTLINES

## RADICAL CARDIFF

ISSUE 1  
NOVEMBER 2011

### HOUSING CRISIS!

**Welcome to the first edition** of Cardiff's new free radical newsletter. We are a collective writing snippets from the social war on the poor, highlighting the incredible injustices going on in our communities. This month kicks off with the Housing Crisis, not the false crisis created by right wing tabloids of hordes of migrants stealing our deserved houses, but the real crisis of the systematic removal of social housing as a right. Housing is a right, a hard-won victory over centuries of social conflict culminating in the duty of local authorities to house people. But this right has been slowly removed and eroded and housing has become a commodity and a privilege, attached to your value in society.

First off are the reforms to housing benefit. As of April 2011 there are changes to the amount people can receive weekly, and the £15 weekly excess payment will be removed. Other changes will continue after New Year, the age limit for single accommodation will be raised from 25 to 35, and housing benefit will be downsized according to 'need' and extra working-age residents, forcing parents to push their teenage children out of the house in order to continue to receive benefits. Then we have the changes to the squatting law under the Legal Aid Bill, criminalising thousands of people because they have no house. The eviction of traveller sites such as Dale Farm and the Billy Banks in Penarth show the contempt that local authorities have for people who don't fit into the standard model of citizens, and therefore would be better to make them homeless.

Across society we have an assault on our right to be housed safely and securely, council housing is sold off and landlords own huge swathes of our city. Private accommodation is vulnerable to the parasites of estate agents, people who seem to delight in the commodification of homes. Countless numbers of eviction companies jostle for space online to advertise how efficient they are at throwing people out onto the streets. The message is simple: housing is a social privilege granted only to those who fit the model. Work hard and you might be lucky enough to be housed well we don't care if you don't, it's your own fault.



### LETS SEE MORE SQUATTING

**Squatting is rare these days**, especially in our city where a handful of thuggish landlords dominate the property market. But for many homeless, as well as skint youth or anyone with a good community project but no funding, squatting may be the only option. The trash media would have you believe that squatters are all dangerous druggies who can steal your home while you're down the shops and leave you powerless to stop them. This nonsense is currently being played-up by millionaire politicians driving through new laws to criminalise squatting in abandoned residential buildings. Perhaps they're worried that their second and third homes will be put to better use as was Gaddafi's London residence in 2010.

In reality, squatters are just people looking for a place to live. Landlords can go through the courts to get squatters evicted, so an ideal squat is an abandoned building with an absentee landlord. Incredibly, thousands of such places exist – maybe the landlord has disappeared or just has more property than sense. Instead of letting these buildings rot for years on end, squatters find a way inside and make the place their home. Once they control the entrances it becomes illegal for the police or the landlord's dodgy cousins to force entry and kick them out.

When they talk about squatting, newspapers routinely make up quotes from unidentified neighbours worried about 'antisocial behaviour'. In reality, squatters would love to have community support and don't want to rock the boat. To find out more about squatting, why not pop down to the Red and Black Umbrella on Clifton St?

Squatting raises an important question for society. Is it more important to preserve property rights to the point where thousands of buildings are left to fall apart and thousands of people have to sleep on the streets? Or is it better to accept that everyone has the right to housing, even if they are homeless or can't get on the rental market? This question will soon be at the forefront of debate in this country. Repossessions are on the rise, and whereas squatters can't and won't kick you out of your home, the banks are more than happy to.

### THE RED AND BLACK UMBRELLA

**Cardiff has a new squatted social centre**. For nearly a month the Red and Black Umbrella collective has been occupying the old Tredegar pub at the end of Clifton St, Adamsdown. The squatters initially found it in a state of disrepair, with holes in the roof, no copper piping and smashed-up bar areas more or less untouched since the pub's closure by police in 2005. But since then the space has been transformed. The yard has been cleared, bedrooms and a kitchen are now set up and the bars have been turned into thriving communal spaces for workshops, meetings and gigs. Currently there are Arabic lessons on Mondays 5.30pm and Welsh lessons, same time on a Wednesday. English lessons will be offered soon. There is also an info point offering radical zines, pamphlets and books for donation, and a free-shop where you can donate and exchange clothes for free. Volunteers have helped install running water and local tradesmen generously fixed the roof without charge. In fact, local residents' response to the squatters has been overwhelmingly positive. "They're as much part of the space as we are," one of the squatters told Faultlines. The Umbrella is awesome, so pop over for a visit, or check out one of their events.

### Legal Aid Cuts Threaten Housing Claims

**The Legal Aid**, Sentencing and Punishment of Offenders Bill 2011 is rapidly becoming infamous, for its criminalisation of squatting, its blatant disregard for the voices of charities, magistrates, lawyers and the police, and its savage cuts to legal aid. Buried within its pages include the cuts to housing legal aid provisions. These include the removal of legal aid to cases involving: illegal eviction, housing benefit troubles (unless threatened with eviction) and damages against landlord liability. This gives carte blanche to bad landlords to bully, threaten and ignore tenants who they know don't have the money to fight back. We need to resist these cuts before they decimate our communities and create a new underclass cut off from the justice system.

### G4S THUGS TO RUN MIGRANT HOUSING

**In this age of cuts and austerity**, everyone's housing situation is a lot less stable. Just 11% of new arrivals in the UK get help with housing, typically families who may be at great risk if deported. But for a vulnerable family fleeing persecution, social housing is cynically used by authorities as an easy place to round them all up at 4am in order to detain and forcibly deport them. And things just got worse. The Home Office budget has been cut by 17% and Group 4 Securicor (G4S) is now bidding to take over the running of migrant housing in regions across the UK. This vicious and unaccountable private army was responsible for the killing of Jimmy Mubenga on a deportation flight last year and was the subject of 773 complaints by detainees in 2010 alone, including serious allegations of racism and assault. Its immigration prisons at Tinsley House, Brook House and Dungavel have been implicated in numerous reports of psychological damage and child suicide. No Borders South Wales believes that G4S are the last people capable of safely running migrant housing, and that this contract will secure their domination over the transport, accommodation, imprisonment and forced deportation of vulnerable people.

**Faultlines** is a local newsletter dedicated to highlighting everyday issues and social change in South Wales.

It's written by the Bad Apple Collective who focus on radical alternatives to the grind of recession and depression. We aim to publish monthly on topics such as housing, welfare, work, migration and the justice system.

If you would like any further information on any of our topics, any help or advice then please visit our blog: <http://faultlinescardiff.wordpress.com>

If you would like to contact us for any reason, please email [faultlines@riseup.net](mailto:faultlines@riseup.net)

## REPOSSESSIONS

A hidden feature of the recession is the sheer numbers of people losing their homes to repossession, highlighting the vulnerable state of housing and the 'housing as commodity' view of the banks and other dealers in basic needs. According to Shelter Cymru the number of repossessions in Wales has reached 3,860 homes. The most troubled areas are Blaenau Gwent, Merthyr Tydfil and Rhondda Cynon Taff. Cardiff has seen 365 repossessions over 2011, with a rate of 3.13 per 1000. This level of social damage is obscene and the victims are hidden and forgotten. Shelter Cymru reports a 300% rise over the last three years in repossession rates, with thousands of others making sacrifices over utilities and food to pay the bills. This should not be a hidden problem, we should be aware of this as a community and defend our neighbours who may be at risk of being thrown out onto the street. We should be out in force when the bailiffs arrive, regardless of who that person is. Everyone deserves to be housed.

If you are in danger of repossession please contact Shelter Cymru on 0845 0755005.

## HOUSING CO-OPS

Stuck in low income work or relying on benefits, it seems like renting a flat is our only option. Finding a good one is hard and the bad deals will leave you stuck with an arsehole of a landlord, a washing machine that pisses dirty water, and walls that you can't touch in case the fuckers keep your bond. And that's if you get past the uncommunicative letting agencies extorting massive fees out of you just to do a credit check and maybe turn you down anyway. This abusive rental market has got our access to housing sewn up tight because they know we can't afford the alternative.

Or can we? Before we come up with a solution we need to examine the problem. Landlords and their agents are parasitic scum, but the world is full of parasites and we rarely have to cling so tightly to them. As with all bullies since the dawn of time, they only get our lunch money if they find us isolated and alone. In other words, there is strength in numbers. We can't afford to buy a house alone, as a single person or parent, or a small family. But if we join up with all our mates – or at least the ones we think we could live with – and set up a housing co-operative, suddenly the real cost of a house falls through the floor.

It works like this. You and your mates form a legal entity called an Industrial and Providence Society (IPS) with a name and a bank account. All of you are technically shareholders of this organisation, and you can agree rules for how to join and what kind of commitment is expected. Your IPS buys a house with a mortgage agreed by the bank. You and your friends foot the remaining 20% or so to buy the house. This can be hard but there are organisations ready to help you find this money, such as Radical Routes who will put in 10% of the cost of the house if you join their organisation and do a reasonable amount of work towards social change. The best part? You pay your rent to the co-operative, which uses it to pay the mortgage so no issues with arrears and bad credit. The mortgage you've negotiated is affordable for a small IPS, meaning you can pay your share of the mortgage even on a low income, or housing benefit.

There are very few housing co-ops in the UK but the movement is growing. This is a radical idea: affordable housing, maintained by the occupants and no landlord to stop you getting a dog or painting the walls. Housing is a right, not a privilege!

## SCUM COMPANY OF THE MONTH:

### National Enforcement Services

Every month we will publish the name and dealings of a company we believe is an enemy to working-class people. This month we start with National Enforcement Services, part of JBW group specialising in making peoples lives a misery. CCJ enforcement, rent recovery, eviction, traveler site evictions, the list goes on. How anyone can sleep at night after spending the day banging on peoples doors demanding money and serving notices is beyond us. Where we need solidarity against landlords and big business we don't need grubby bastards profiting off our problems. If you feel like telling them what you think of their vile business strategy phone the Cardiff Officer on (0292) 0026339. Or check out their website where they are only too happy to show off their professional services. First ones to go...

## IT'S AS IF THEY NEVER LEARN...

The Tory government has promised to build 450,000 new houses before 2015. Housebuilding companies will be able to build on 'council-owned brownfield sites' – ie public land which we should all be able to use and enjoy – and only pay for it once the houses are completed. The drive is aimed to enable young middle class first-time buyers to own property. What that means is that the government will use taxpayers' money to cover the risk on the huge mortgages necessary for first-time buyers to enter the property market. It was exactly these kinds of subprime 95% mortgages which are partly responsible for the financial meltdown which is, um, *melting* the world economy. People will again be encouraged to borrow more than they can afford to pay back, and thousands of them will default and lose their homes, this time at the expense of the taxpayer. There will also be the terrifying option for buyers to sink part of their pension into the deposit when they buy the house. The only people who benefit from all this is the housebuilding industry. But even then it's not the workers we're talking about. Thousands of skilled construction workers are currently being threatened with dismissal if they do not accept new semi-skilled grades and whopping 30% cuts in pay – more on this next issue.



## Upcoming Events

**November 30<sup>th</sup>** will see one of the largest strikes since the 1920s, and Cardiff should see some fun. There will be a family-friendly march from City Hall to the Swalec Stadium at 12, or you could plan some hijinks like a banner drop or occupation.

**The Red and Black Umbrella** squatted social centre has a full weekly events list including films, discussions, food, language lessons and music.

**Occupy Cardiff** is camped outside the Unite! trade union building on Cathedral Road, pay them a visit or take a tent and join.

## Sacked, rehired, 30% pay cut, deskilling – not for the sparkies.

The last few months have seen the rank 'n' file skilled workers uniting against the construction giants to prevent a catastrophic pay cut. Occupations, wildcat strikes, pickets and uniting public and private workers, what we need when we are all under threat. Watch this space as the deadline for accepting the new contracts is Dec 7th. Read more at <http://jibelectrician.blogspot.com/>.

## RESOURCES AND GROUPS

### HOUSING:

**Shelter Cymru** – Advice and assistance on housing issues. 0845 0755005

**Advisory Service for Squatters** – Highly experienced London based group offering over the phone advice to squatters. 020 32160099.

### GENERAL:

**The Red and Black Umbrella** – Your local anarchist social centre based at the old Tredegar pub, Clifton St, Adamsdown.

**No Borders South Wales** – Fighting for the abolition of all borders and an end to the persecution of migrants. <http://www.noborderswales.org>

**South Wales Anarchists** – Is what it says on the tin. Meetings every Monday, 8pm. Check out Facebook for location.

**Cardiff Anarchist Black Cross** – Anti-prison group, meeting and letter writing Thursdays 2pm at the Red and Black Umbrella.

**Occupy Cardiff** – Currently occupying outside the Unite Transport buildings on Cathedral Rd.

**Direct Action Cardiff** – Collective offering Direct Action and Legal training to activist groups, check out <http://directactioncardiff.wordpress.com>

**Action Against Cuts Cardiff** – forum for various local anti-cuts groups, check out Facebook for more details.

**Cardiff Refugee Welcome** – Refugee drop-in at Trinity Methodist Church, Newport Rd, Wednesdays 5.30-7.30pm.

**Gold St. Resource Centre** – Free internet and resources for campaigning groups, behind Hungry Planet on Clifton St.

**Fuck Off Facebook** – Local radical bilingual zine with articles on everything from squatting to music.