Question for written answer E-007985/2014/rev.1 to the Commission
Rule 130
José Blanco López (S&D)

Subject: The EU Charter of Fundamental Rights and Spanish mortgage legislation

There have been around 500 000 foreclosures in Spain since 2008. Interior Ministry figures show that the autonomous community of Galicia has the third highest number of administrative procedures pending, and a total of 110 evictions. Anti-eviction campaign *Stop Desahucios* recently referred to those figures when it drew attention to the hefty fines being imposed in Spain, such as the one handed down to a fireman in A Coruña.

A year and a half ago, the fireman concerned refused to take part in the eviction of an elderly woman living in A Coruña. More than 100 000 people signed an online petition on the change.org website in support of the fireman's actions, and there were similar reactions nationwide, with various associations getting involved.

A few weeks after the fireman was fined, the European Court of Justice handed down a judgment condemning Spain's mortgage legislation for violating the procedural rights of mortgage debtors in contravention of EU consumer protection legislation and of the EU Charter of Fundamental Rights.

- 1. Given the shortcomings that have been identified in Spain's mortgage legislation, should it be possible to appeal against administrative penalties such as the one mentioned above?
- 2. What is the state of play with regard to the transposition of the Mortgage Directive adopted during the previous parliamentary term?
- 3. Will it solve the current eviction crisis?

1040243.EN PE 540.549