

Occupy & the Fight Against Foreclosures in Detroit (USA)

Tuesday 3 July 2012, by [FEELEY Dianne](#) (Date first published: 21 June 2012).

While the Occupy movement may not be front-page news any longer, anti-eviction defense is a major activity in a number of cities. Here in Detroit we are currently supporting two homeowners facing eviction and will be sponsoring a second legal clinic later in the month. So far we have been successful in keeping people in their homes (and in one case, in his business) by forcing banks to renegotiate the mortgages. Occupy Detroit's anti-eviction work has been carried out in a coalitional effort with other organizations, including People Before Banks (in which Southeast Michigan Jobs with Justice is a member), Moratorium Now! and UAW Local 600. Our current cases are:

Jerome Jackson has been a paraplegic since age 14. He is facing eviction by the combined actions of Wayne County's Community Living Services (CLS), PNC Bank and Fannie Mae. Eight years ago CLS told him that renting was too expensive and he should purchase a home, promising to help with the down payment and provide 85% of the monthly mortgage. With that understanding, he signed a mortgage for a \$900 monthly payment — even though his SSI income is about \$600 a month. Mr. Jackson's house in Inkster, a suburb of Detroit, is wheelchair accessible, with wider doors and a ramp.

At the beginning of the economic crisis, CLS ceased paying their share of the monthly mortgage and without that support, Jackson's mortgage quickly went into default. Wayne County and its agency, CLS, has refused to honor their commitment to Mr. Jackson. PNC Bank, which sold the mortgage to Fannie Mae at a sheriff's auction, and Fannie Mae have refused to stop the eviction and modify the mortgage to reflect the collapse in housing prices.

Twice the coalition of forces has mobilized picketers at Inkster's 22nd District Court to "Keep Jerome in his home." Aware of the demonstrators outside, judges at both hearings agreed to stay the eviction order to allow for negotiation of a settlement. The second hearing occurred on June 7, the day a Detroit Free Press story, with a photo of Jerome in front of his home, detailed the case. That same morning the Wayne County Commission gave near unanimous support to Commissioner Martha Scott's resolution urging all parties to suspend eviction proceedings while the county reviewed its commitment to Mr. Jackson.

Jerome Jackson has fought against his eviction and CLS's attempt to place him in a group home. Along with his sister and her family he has joined the anti-eviction defense coalition, and has spearheaded leafleting his community and reached out to other organizations, such as Warriors on Wheels. He knows his case is just the first of many who were promised financial help only to have that withdrawn.

Jennifer Britt has been facing the threat of foreclosure since the beginning of the economic crisis as well. She lives in Detroit's Rosedale Park with her son, daughter, mother and uncle. When her husband died in 2006, she used \$26,000 from his life insurance policy to avoid default. Then her bank, Flagstar, raised the monthly mortgage payment from \$1,050 to \$1,550. After she lost her job two years later, the bank raised the payment to \$1,950. She was able to meet her payment by dipping into her savings until 2010. After she had paid Flagstar more than \$40,000, the bank

foreclosed on her in 2010 and sold the mortgage to Fannie Mae. Employed once again, Jennifer could make reasonable mortgage payments, but neither Fannie Mae or Flagstar are willing to work with her. Eviction is imminent.

This year Flagstar was assessed \$133 million in fines by the federal government for fraudulent loan practices stretching back over a decade. It has yet to pay taxpayers back for the \$267 million bailout it took in 2009.

Although it advertises itself as a “community” bank and a Michigan company, Flagstar is actually owned by MatlinPatterson Global Advisors, a New York equity firm that Forbes magazine recently described as a leading “Vulture Investors” known for “picking the bones of crumbling companies.”

In previous cases, banks that carried the original mortgage have been pressured through public protest to buy it back from Fanny Mae and negotiate with the homeowner. Following a rally on Jennifer Britt’s front lawn last Saturday, attended by a number of her neighbors, the Detroit Eviction Defense coalition organized a picket of about a 100 at a suburban Flagstar bank. The coalition is also prepared to prevent a dumpster from being set up in front of her home – a sign that indicates the sheriff would physically evict within 24 hours.

Detroit is 40% vacant, with more than 80,000 homes that have been foreclosed, abandoned or burnt down. Neighborhoods certainly don’t need more empty homes!

Dianne Feeley, June 21, 2012

For more on the work of Occupy Detroit visit the website <http://www.occupy-detroit.us/>

P.S.

* <http://www.solidarity-us.org/site/node/3631>