

EVICTIION DEFENSE CROSSROADS

Strategy Document by First of May Anarchist Alliance members active in Eviction Defense

Detroit Eviction Defense continues to develop, grow and broaden. More homeowners have become involved and take an important role in the meetings and the work. At the public meeting last month on the campaign against Fannie Mae, six homeowners were among the speakers. But the issues around the fight against Fannie Mae and how to build that fight make it clear that there are different approaches within the united front.

Fannie Mae (Federal National Mortgage Association) is controlled by the federal government. Fannie Mae always has been what's called a "government sponsored enterprise" since its beginning in the 1930's during the depression. Fannie Mae underwrites or insures many or most mortgage loans in the country. During the recent housing meltdown, Fannie Mae was paying so much out to the banks on all the failed and impossible mortgages that Fannie Mae faced its own meltdown. The federal government stepped in and with tax dollars took direct control of Fannie Mae, which is another part of the bail out of the banks and the financial services industry. The federal government now owns/controls directly 60% of Fannie Mae, and Fannie Mae is doing 70-80 % of the foreclosures in this country.

For example, Bank of America or some other bank may have made the original mortgage loan, but when that loan goes into default and foreclosure in most cases Fannie Mae, the underwriter and insurer, steps in and buys the home at sheriff's sale. This pays off the original lender, and now it's Fannie Mae doing the foreclosing and evicting. As a result, in most of the evictions we are fighting now, we are not up against the bank, we are up against Fannie Mae and the federal government. The government and Fannie Mae do the banks' dirty work and use tax dollars to pay for it.

The strategies we've developed in eviction defense against the banks include demonstrations at the banks, publicity against the banks, having many people call the banks to demand no eviction, the packing of courtrooms and the defense of homes against evictions, including stopping dumpsters and maintaining a presence at the home and in the neighborhood until the threat of eviction has passed. Some of these activities are not as successful against Fannie Mae. They don't have a branch where we can demonstrate, the nearest is in Chicago. We've demonstrated at the Federal Building in Detroit, but it's not the same effect. And the calling of bank officials and pressure on bank officials does not work as well against Fannie Mae as their only customers are the banks which they prop up.

We also are seeing that alternative financing has limitations, and we are focusing more on reducing principal to reflect the actual value of the home. In several cases, we have been able to stop the evictions and families have put together money to buy the home at the actual value or families have gotten a loan from community organizations and non-profits to buy the home at actual value and then the family repays the non-profit with monthly payments. Many families cannot afford to pay the actual value, if it's several thousand or 25,000 or more. Few families have those amounts around. Alternative financing is limited as well. It can work in a few cases but not in dozens or more.

There seems to be agreement in Detroit Eviction Defense that this means we have to focus on demanding that Fannie Mae, the federal government and the banks must reduce the principal on all mortgages to reflect the actual, reduced value of the homes and must modify those loans at reduced interest and reduced payments to prevent foreclosure. We also are agreed that Fannie Mae, the government and the banks must stop all foreclosures now so that the principal reductions and modifications can proceed and the destruction of our communities can end.

But part of the strategy in the campaign against Fannie Mae now includes circulating a petition directed to President Obama and calling on him to take action against Fannie Mae. Along with the petition, there are plans for a visit from FHFA representatives, a tour through the west side of Detroit and a speak-out to show these representatives what their policies have meant for Detroit. We think these government representatives should be confronted; this can be a place where homeowners and others could explain what has happened to them and our communities.

We all know that using a petition as a way to talk to people and have discussions can be useful, even if the petition itself won't amount to much. But Obama and the Democrats have a strategy of having people in movements do petitions to Obama and if they gather 50,000 signatures he will look at the petitions or review the issue. We all know that having a public meeting where homeowners tell their stories can be effective. But the idea that Fannie Mae or Obama don't know what's going in Detroit or how bad it is flies in the face of reality. Obama has been in charge for more than five years. He knows what's going on in the foreclosure crisis and in Detroit: it's his policy. Same with Fannie Mae, they know what's going on around the country and in Detroit: they are doing it/it's their policy. There is no confusion.

There was a climate change demonstration in Washington a few weeks ago. They showed it on tv. It was called by the Sierra Club and others and about 35,000 people attended. But the speakers were mainly Democratic Party politicians, and a representative from Obama said Obama will have your back if you will have Obama's back. The demonstration was tame and seemed more like a Democratic Party rally than climate change activists demanding that the government and corporations take immediate steps to protect the environment.

This is a danger in the eviction defense work. This has been the approach of the Democratic Party since the Occupy Movement: to take control of developing movements and to channel those movements into safe channels. We have seen this locally with Occupy Our Homes, Michigan United and other formations. The Democratic Party or, at times, the major unions that fund these campaigns, hire some organizers and keep the organizations tied to the Democratic Party and safe channels.

In Detroit Eviction Defense campaigns, union activists have played important and essential roles. UAW members came out to support the Garretts more than a year ago, and that support was critical to the success of that campaign. UAW activists and local leaders have supported the Jerome Jackson campaign and have been important to the work that has been done. Activists from the United Steelworkers have supported the Urealdene Henderson campaign and have been essential to its success. Ms. Henderson is a retired steelworker and member of the union and worked more than 30 years at

Great Lakes and US Steel. Gregorio Martinez is a retired Ford worker, member of the UAW for more than 30 years and UAW activists, including the President, Bob King, have been out to support Mr. Martinez in his fight to save his home. Union activists have been a crucial part of the united front which is Detroit Eviction Defense.

It's no secret that the unions and the union leaders are in trouble. Memberships are declining, the percentage of workers who are in unions has declined to its lowest level since the 1920's. Contracts are worse and worse with givebacks, wage cuts, layoffs, two tier wages and so forth. Now right to work is spreading and is the law in Michigan. Union leaders know they have to try to build support in the broader communities and take some militant actions in order to defend the unions and build broader support in the community to defend unions.

The strategy of the union leaders in this country, at least since WWII, has been class collaboration. They have tied the unions and their members to the Democratic Party, a wing of the ruling class and to making sure the corporations they are "fighting" remain profitable as we've seen so clearly in the UAW approach to the auto companies.

This strategy of class collaboration has been a disaster for the working class and poor people in this country. It has led to the weakening of the unions, the declining memberships, the givebacks and two tiers, job losses, austerity and right to work. These are the wages of class collaboration. And the union leaders, even if they practice "social unionism" and support militant actions or campaigns, continue with their strategy of class collaboration, support for the Democrats, and keeping movements in safe channels. We have to break from this strategy.

The new themes in eviction defense of petitions to Obama, lobbying in Washington and bringing a Fannie Mae rep to see Detroit are in keeping with the strategy of class collaboration. Cindy Estrada, UAW Vice-President has involved Michigan United in this campaign, even though Michigan United has done nothing that we are aware of to support Detroit Eviction Defense or the homeowners who are leading the fight. In fact, at the Jerome Jackson fundraiser, a few organizers from Michigan United showed up, not to support Jerome Jackson and his fight but to pitch for the founding conference for Michigan United.

As anarchists and revolutionaries and activists in the eviction defense united front, we have to oppose the strategy of class collaboration and point it out when we see it. Our strategy is direct action and independent action by homeowners, neighbors, activists, union members and others. What has been most successful in our campaigns and our work is direct action and independent action. All of us agree that mobilizing to defend homeowners against dumpsters and evictions has been central to our work and the gains we have made. Packing courtrooms, demonstrating at courts and at banks and at vulture developers have had an important impact. Organizing in neighborhoods and leafletting in neighborhoods and having a presence in neighborhoods has made us stronger.

In these activities we are organizing others to join us, and we are organizing to oppose the bailiffs and the courts and the banks and Fannie Mae and the government. The powers that be, the banks and their government do not like to see us defending against dumpsters and evictions and

publicizing it. They do not like to see us packing courtrooms and demonstrating at courts and demonstrating at banks and against the government. They do not like this because they are concerned that other homeowners in that courtroom will see us and will wonder if they have to accept their own eviction. Other homeowners facing the dumpster will see us and think they may be able to fight their eviction if they join with others. And when homeowners are fighting on their own and joining with others and playing a leading role in the eviction defense movement, the powers that be get concerned.

We don't need to be tame; we need to be uncontrollable. And we have to guard our independence and fight to maintain it and strengthen it. The direct action part is the easy part in a way, because all support it and we know it works. The unions and those who support the Democrats do not oppose direct action and have often played important roles in those actions and types of actions.

The question is how do we build on these successes while maintaining our independence and our focus on direct action and the leading role of homeowners. How do we build our movement more broadly and deeper in our local communities, how do we build the campaign against Fannie Mae and the government into a broader, national movement?

We can't effectively oppose the class collaboration strategy unless we have an alternative strategy. We do have to find ways to take the individual campaigns, link them and move towards neighborhood wide, community wide, citywide campaigns to stop foreclosures and evictions and for good housing for all. We also need to collaborate with homeowners and independent, direct action activists in neighboring cities and around the country to oppose the strategy of collaboration with a wing of the ruling class and to build a nationwide, independent movement.

We have to build on the strengths of this movement. First and most important is the self-activity of homeowners. In many of our campaigns the homeowners and their families were fighting on their own before they met us. What we've added is the solidarity of other homeowners and organizing for the support of neighbors and activists and others. But the self-activity of the homeowners, the fight of the homeowners and now the self-organization of the homeowners, that is what is strong and that is what is different and that is what makes the powers nervous. This we have to defend and build on.

The Jennifer Britt campaign in Rosedale Park/Grandmont provides an example. We were in that fight for so long that we met many people in the neighborhood. Activists from that neighborhood are active in Detroit Eviction Defense. And the campaign to defend the Cullors family in the same neighborhood grew out of the work on the Jennifer Britt campaign. These fights are not over and are not won. We have stopped the eviction of Jennifer and her family and of the Cullors, but Jennifer is working hard to pay off the loan used to purchase her home, and the Cullors still don't have a modification which is fair and workable.

And in that neighborhood, as in many others, the vulture developers, including Metro Property Management, are swooping into the neighborhood and buying up foreclosed homes and renting them out at exorbitant prices. This is a neighborhood where we should continue to organize and to fight until Jennifer's home is her own, the Cullors have a fair modification or own their home, and neighbors know that Detroit Eviction Defense is organizing to make that neighborhood a foreclosure and eviction free

zone. We also should reach out to the tenants of Metro Property and others, work with those tenants and put the vultures on notice that they will not have free rein in this neighborhood. If this works in this neighborhood, it can work in other neighborhoods.

We also have to build on what is in front of us. More homeowners facing tax foreclosure or facing eviction after tax foreclosure are coming to eviction defense. In Wayne County, 42,000 homeowners are in tax foreclosure, far and away the most of any county in the country. Most of this is fallout from the foreclosure crisis and the economic crisis. Homeowners who have lost jobs or had their wages cut and can't afford the taxes; homes which are worth next to nothing but still are taxed like they are worth much; land contract buyers who buy foreclosed homes only to find that the sellers haven't paid the taxes and the homes are in tax foreclosure. The Paramount homeowners who bought on land contract from Paramount which was funded by the Detroit Police and Fire Pension Fund to buy up foreclosed homes in Detroit and Wayne County. It was a scam and Paramount never paid the taxes on the homes and so that the homeowners face tax foreclosure on taxes owing for the years before they bought the homes.

We have had important successes in these fights. We are settling the matter of Urealdene Henderson after a campaign against Metro Property which bought her home at tax sale. Because of our fight and the fight of Ms. Henderson, Metro Property agreed to sell the home back to Ms. Henderson at a reasonable price. This would not have happened without a campaign to fight for it. This campaign against tax foreclosures also has involved Jennine Spencer, Kiley Givens, and the Cruz Valdez family in Southwest Detroit. We have to build on these campaigns, complete these campaigns and make clear that Detroit Eviction Defense is in the fight against tax foreclosures for the long haul and that we demand a moratorium on tax foreclosures, just as we demand a moratorium on mortgage foreclosures.

We also have had successes in the fight of Paramount homeowners. The homeowners organized themselves and built a homeowners committee. They asked for support from Detroit Eviction Defense, and we joined them. This has been a long and difficult fight against the Police and Fire Pension Board and the courts. Paramount homeowners and supporters from Detroit Eviction Defense have packed the courtroom, jammed Pension Board meetings, demonstrated and publicized what Paramount and the Pension Board have done to these homeowners and our city. Based on this fight, ten homeowners now have deeds to their homes, and 32 additional homeowners have settlements to buy their homes at reasonable prices. This would not have happened without the organization of the homeowners and the support of Detroit Eviction Defense. And this fight is not over; homeowners now turn their attention to the Wayne County Treasurer to settle property tax issues. It is likely it will take a fight to settle the tax issues.

These fights put us in conflict with the county, the state, the courts and the vulture developers who are buying up tax foreclosed properties. We need to link these fights with the fights against mortgage foreclosures. In all of them, the courts and the government are acting as collection agents for the banks and the "muscle" for the banks, the "developers" and the ruling class to throw people from their homes.

These fights are linked and central to the overall destruction of our communities and the madness and killing which are regular parts of people's lives. And the foreclosure crisis is central to the shrinking tax base of the cities and the fact that the government is taking what assets cities have to turn those assets over to the same banks in payment of debt service owed by the cities, in many cases payments to the same banks which caused the crisis in the first place. The emergency manager law is clear on this: the em takes the city's assets and pays the banks on the debt service first; it's only the leftovers, if any, which can be used to provide any services to the people who live in the city.

The campaign and the vote to overturn the emergency manager law is a good example of the results of tame election campaigns and urging people to vote to change things. The union leaders and others put much money and resources into the campaign to vote against the emergency manager law. Many union members and community activists worked to get petitions signed and get people out to vote against the emergency manager law. And they were successful. A good majority of people voted to do away with the emergency manager law. The legislature came back into session and within a few weeks, they passed a new emergency manager law to replace the old one and we are back to the same. The state legislature also passed the right to work law at the same time.

If we want to overturn the emergency manager law and the right to work law and if we want to stop mortgage and tax foreclosures, we have to organize and fight for it. We have to build our forces to challenge and stop these laws through direct action, independent action and a radical, militant fight. We have to organize and fight to take control of our neighborhoods, our communities, our workplaces and our lives. We have to organize and fight for revolution. This is our alternative to working with a section of the ruling class.

We need to build Detroit Eviction Defense and maintain the united front. We have to coordinate and participate where we all agree in areas such as defending homes against dumpsters and evictions, packing courtrooms, leafleting at courts and in neighborhoods, demonstrating at banks, courts and against the government, holding public meetings, free legal clinics and so forth. We want to maintain the emphasis on self-activity, self-organization, homeowners being central to the organization and playing leading roles in the work. And we want to expand the work to tax foreclosures, tenant's rights and other issues which will organize more homeowners and neighborhoods and bring us into further conflict with the courts, the government and the "developers". We want to build contact and solidarity and joint work with direct action activists in other cities who are fighting evictions and foreclosures and in other housing fights and who are organizing independently of the Democratic Party. If we can do this work, we can counter the strategy of class collaboration.

We also need to work with the folks who come to us and want to organize and fight. If tenants come to our meetings, we should advocate a citywide/region wide tenants' union to educate tenants and organize fights against the landlords and developers. Where people with disabilities are facing discrimination in their buildings, we want to join our fights, and coordinate our work. And we need to make the demand "good housing is a right" and "good housing for all" an important part of our work.

If we are organizing with homeowners to make their neighborhoods foreclosure free and eviction free zones; if we are organizing with homeowners against mortgage foreclosures and tax foreclosures; if we are organizing with land contract buyers against ripoff artists; if we are organizing with homeowners and tenants against vulture developers and slumlords; if we are doing all of this, then we are in the fight to take control of all housing in our communities and we are in the fight to make sure all people have good and decent housing under control of the people and the community.

Our message is not small and some homeowners and some activists and some others are beginning to see that the only workable strategy is direct action, independent action, fighting together and organizing. But we have to be honest, and we have to avoid overstating our success. We can join in a fight, but we cannot guarantee success. We can guarantee that if homeowners are willing to fight, then we are willing and determined to fight with them. We have to be honest about our victories; many times they are partial victories. Stopping a dumpster and stopping an eviction or foreclosure is no small thing. We haven't seen much of it, but we have seen some. And we have been in the middle of some, and people in the broader community are becoming aware of this.

Our approach, our alternative to class collaboration is more difficult and more frightening and more untried. But the self-activity we are seeing is at a new level. The growing sense of the need for solidarity and organization and cooperation if we are to make any gains or defend ourselves is being learned through actual struggles. This is what we need to join with and build on. This is where the fight to take control of our communities and housing in our communities begins to make sense. And we have to find ways to make clear that what we are saying is that there is no solution under this system; the only solution is to expropriate the capitalists and take the private wealth and make it social wealth for the entire community. This includes expropriating the banks and the vulture developers. And we have to be clear that the government is merely the agent of the capitalists and the rulers and the banks and the developers so that the only way forward is to bring down that government and replace it with the direct rule of working people and poor people organized and controlling our own lives and our own communities in cooperation with others like us around this country and around the world.

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