

Discussion Documents for Occupy Detroit's Anti-Eviction Subcommittee.

Submitted by the Committee for a General
Strike, a caucus within the Occupy Detroit
direct action group.



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A caucus within the Occupy Detroit direct action
group.

The following two documents, *Thoughts on Organization and Strategy*, and, *Tactical Lessons for Foreclosure Defense*, are being submitted in good faith and at a moment when we need an elevated discussion about what we are doing in the anti-eviction subcommittee. We feel that the small success that Occupy has had locally have thrown to the fore some real differences in strategy, tactics, and perhaps ultimately, goals. If we intend to deepen our practice then it would be negligent to either avoid or minimize these discussions.

A few quick points, we believe in united front work and see it as

important to be able to discuss our (whether movement or smaller caucuses) strategy and ideas. It is this honest approach that allows for us all to clarify what's in front of us and then attempt to develop some new insights and conclusions. This can only be done in straight-forward and non sectarian ways. To us a united front is the coming together of various individuals and organizations of a radicalized working class and poor peoples survival movements. This coming together creates a framework, based on practical action, that allows for greater interaction and developments of our social vision. Discussion and debate is an integral part of developing this framework. We want to do honest united front work on specific issues. So far we have joined together with UAW Local 600, People Before Banks, Moratorium Now, Occupy Our Homes, as well as any number of other folks who see these campaigns as necessary.

To reiterate, we submit these documents in good faith and to maximize the development of all our activity and social visions. While we need to be clear about different approaches we can – and must - work together on specific campaigns which are and will further attract folks who we want to work with and who want to work with us.

In Solidarity and Struggle,
Committee for a General Strike, a caucus within Occupy Detroit's
Direct Action Committee
2/16/2012

Thoughts on Organization and Strategy

Something important happened during the past couple of weeks in the fight to stop the foreclosure and eviction of the Garrett family in northwest Detroit. First, Michelle, the daughter confirmed with her parents that they wanted to fight to stay in their home of 22 years. She started making phone calls to get help in the fight. Michelle and her parents decided to fight and had a sense that there was a way to fight and people who could support that fight. This sense is growing and spreading.



Turning away the Dumpster - Garrett Home Defense 1-30-2012

Occupy Detroit and the various groups and individuals involved in the anti-foreclosure struggle have made this sense of “fighting back” a part of the public consciousness by the campaigns we have waged during the past period. In just the past few weeks, we’ve had success with the East Side fight, the Henry’s and 1515 Broadway. When Michelle started reaching out for support, she made contact with folks from Occupy Detroit and the anti-foreclosure committee. We found out about the situation on Friday night with the eviction scheduled for Monday morning. We had the weekend.

We set an emergency meeting of anti-foreclosure folks on Saturday afternoon at 1515. We confirmed that we would meet with Michelle and her parents at her parents’ home on Sunday afternoon. The anti-foreclosure committee is a united front, and it worked. The various individuals and groups united our forces to stop the foreclosure and the eviction. The Sunday meeting gave us an opportunity to get some of the history for the Garrett’s; they were willing to tell their story and to make it public. In addition to folks from the anti-foreclosure committee, Reverend Williams attended the Sunday meeting. All of us agreed to take a stand with the Garrett’s. Michelle agreed to provide us with court documents on Monday morning. The folks assembled agreed on having people ready to stop the dumpster on Monday morning and to have a demonstration downtown at the bank’s offices Monday at noon. This was decided on Sunday afternoon, less than 24 hours before we needed people to assemble to stop the dumpster and for the demonstration. We pulled it off.

The Garrett’s case already had been through the court system; judgment had entered saying the bank had a right to possession and

could evict the Garrett's on Monday. We reviewed the documents, talked with the Garrett's attorney and understood that the only way to win was to stop the dumpster, build the public campaign against the bank and the foreclosure and put the pressure on the bank.

We went into action. We found out the names, phone numbers and local office for the bank. We started the pressure through phone calls, emails and other to the bank demanding that they stop the eviction. The Garrett's story was a strong one. They have been in the house more than 20 years and raised their family there. Like many people, the Garrett's got in trouble on the mortgage with refinancings and the illness and failing health of Mr. Garrett.

The key to the victory was people coming out on Monday morning to stop the dumpster. We had ten cars and 14 people on Monday morning. Folks parked the cars to make it difficult for the driver to drop off



the dumpster. When the dumpster arrived, people stood in front of the dumpster, refused to move and made it clear that the dumpster could not be dropped and the eviction could not take place. The folks who stood against the dumpster represented the united front, including Occupy Detroit, Moratorium Now, People Before Banks, supporters of the Committee for a General Strike, BAMN, Reverend Williams, the Garrett's and neighbors of the Garrett's. By confronting the dumpster, people confronted the bank, the courts and the government. This was a new and crucial step.

UAW members from Local 600 joined in the action to stop the dumpster and the demonstration against the bank. Their support was important and, along with the support of Reverend Williams, people from the neighborhood and others, it signaled to the bank and to local authorities that this thing could get out of hand. It signaled the possibility that the anti-foreclosure fight and the united front or coalition of forces working together through Occupy Detroit was taking root among workers, the unions, the churches, neighborhoods and the broader community. This is our goal, and we know it can work. But it will not be easy, and this was a beginning. Now we need to figure out how to move forward.

One area that needs more discussion is the relationship between Occupy Detroit's anti-foreclosure subcommittee and Occupy Our Homes. At the Saturday meeting before the anti-eviction actions at the Garrett's, an organizer for Occupy Our Homes said they would participate and would handle media for the Monday morning action and the demonstration at the bank. Occupy Our Homes then decided not to support the action at the Garrett's; it appears that the Garrett's didn't pass the vetting process of Occupy Our Homes. This

tells us that Occupy Our Homes has a different agenda and a "vetting" process that is incompatible with building the kind of movement that we are working to build.

This doesn't mean we can't work with Occupy Our Homes on specific campaigns or actions, but it does mean that we have to be aware that there are different strategies, values and goals at work.

On Tuesday, when it appeared we would have a victory at the Garrett's, Occupy Our Homes announced their demonstration at a Bank of America branch to kick off their campaign of having people buy shares in Bank of America so they can attend a shareholders' meeting and argue for Bank of America to act better.

This is a contrast.

We say confront the banks, the courts and the government through direct action to stop evictions and keep people in their homes. We say organize



and build a movement through Occupy, through families, in neighborhoods, among unions and other organizations to build the fight to take back our homes and neighborhoods from the banks and the courts and government which support the banks. Occupy Our Homes says buy shares in Bank of America and try to get them to be fair.

Other participants in the Occupy Detroit united front, including

People Before Banks and Moratorium Now, are proposing strategies. People Before Banks works closely with Occupy Our Homes and played an important role in bringing Local 600 into the Garrett fight. But part of their approach seems to be to merge Occupy Detroit with Occupy Our Homes. We believe it's important to maintain Occupy Detroit and the anti-foreclosure subcommittee as an independent group and develop our own strategy. Again, we can work with Occupy Our Homes on specific anti-foreclosure actions, but we need to develop our own strategy as an alternative to the Occupy Our Homes approach of buying shares in Bank of America and pressuring the bank.

Moratorium Now has been active in the fight against foreclosures for several years and has played an important role in building the movement to this point. They were in the middle of the fight to stop the eviction of the Garrett's and in the other fights in recent months. They have worked in the united front of Occupy Detroit's anti-foreclosure subcommittee and have helped to build that work. We believe this work should continue. Moratorium Now has proposed a broader strategy of demanding that Obama issue an executive order declaring a two year moratorium on foreclosures. They have called a meeting for late March on that approach and are planning on demonstrating around this demand at the Democratic Convention this summer. The banks destroyed our communities, and the government bailed them out and went along with them. The courts have gone along, as well. There's nothing wrong with demanding a two-year moratorium on foreclosures. We certainly want to build and support nationwide actions to stop all foreclosures. But we believe the only way to achieve this or any broad demands is by building local movements based on organizing in our communities,

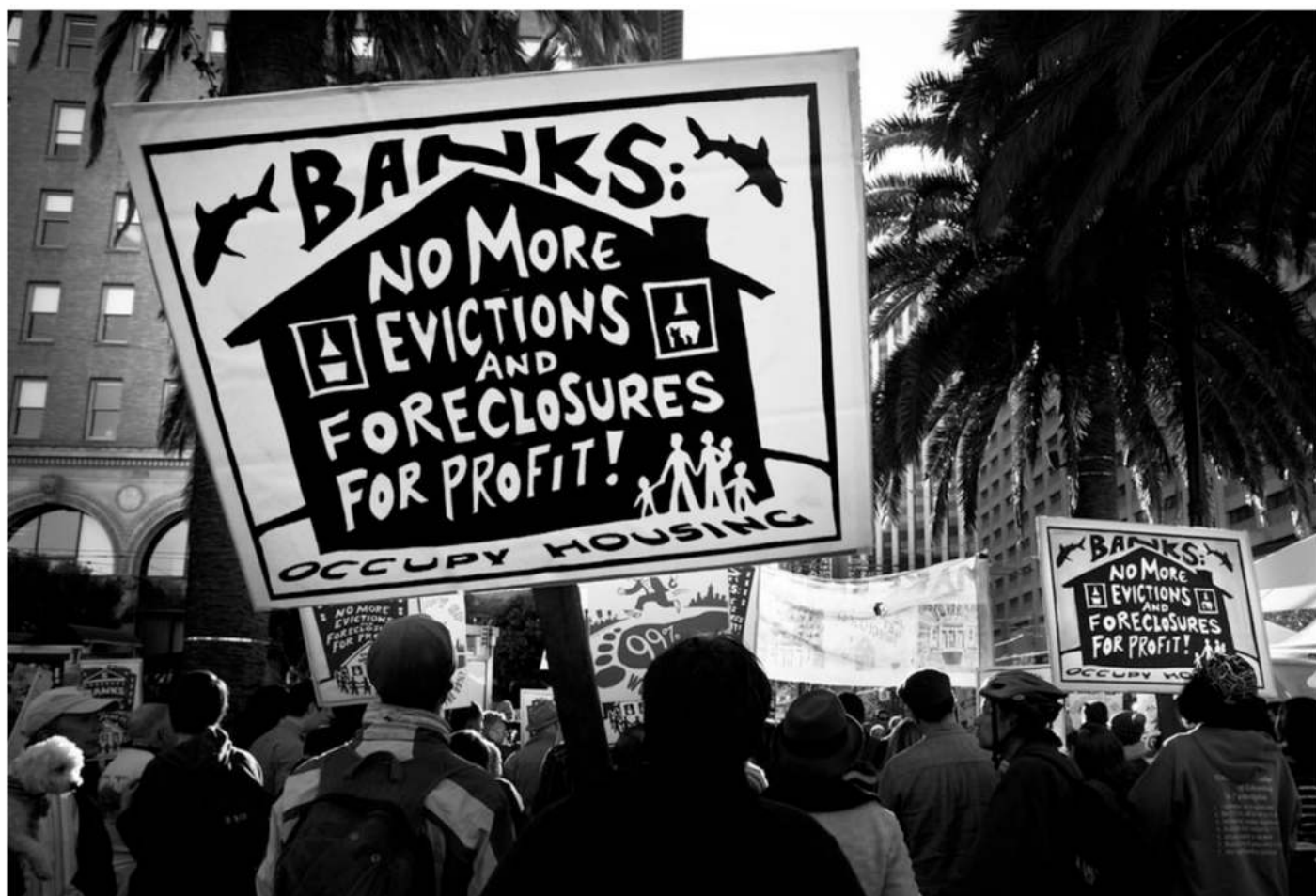
workplaces and beyond to take direct action to stop the foreclosures and to make it impossible for the authorities to carry out foreclosures and evictions in our neighborhoods and communities because we are uniting and mobilizing the forces to make it impossible.

We urge coordination and cooperation with Occupy groups and anti-foreclosure work locally as well as in other cities throughout the country. We should continue to work in united fronts with folks and groups on specific campaigns to stop foreclosures and defend against evictions, but we need a strategy on how to proceed. First, we focus on direct action against the banks, the government and the courts. We focus on building a movement to stop foreclosures by organizing in neighborhoods, community organizations and elsewhere. We focus on building a movement, which can defend our homes and our neighbors and our communities. Solidarity and mutual aid are the watchwords. Our goal is not to be a social service; we are building a movement based on solidarity, unity and direct action.

Our demands should be to stop all foreclosures and cancel all mortgage debt. We are fighting to overthrow the power and control of the banks and the government and the courts, which support the banks and other corporations. A reform demand is to restructure the mortgage debt to reflect the actual value of the homes. The Garrett's had a mortgage of \$121,000, but the house sold at sheriff's sale to the bank for \$12,000; the bank already had recognized that the actual value of the home was \$12,000 not \$121,000. The settlement is that the Garrett's buy the house from the bank for \$12,000. The settlements in other recent cases were similar; agreements for the owners to buy the homes or the business for the actual value instead of the inflated mortgage amounts. We can demand that all mortgages

be restructured to reflect the actual value of the home. If you owe \$100,000 and the value of the home is \$30,000 then the mortgage should be restructured to reflect the actual value of \$30,000. Even under the current system, there is no way to stabilize neighborhoods and stop the foreclosures unless all mortgages are restructured or pounded down to reflect actual values. The banks need a hair cut.

Finally, we need a strategy which includes taking back the vacant, foreclosed homes which can be made habitable. This can include



picking individual bank owned homes and planning an occupation; that is, moving in families and assisting those families in making the home livable and defending them against eviction. This would include neighborhood organizing, so the home that is seized will be

defended by community and the seizure or occupation is supported by the community.

A part of this strategy for us to consider relates to folks who have purchased foreclosed homes from “developers” who turn out to be rip-off artists who have not paid taxes or water bills. These homes also need to be defended, and the buyers need to be the owners, free of any claims by the rip-off artists. We have people who are in this situation and are trying to fight. We should support them and develop a strategy for having them and others like them to be part of our movement to retake and rebuild our neighborhoods.

If we are organizing to stop foreclosures, cancel mortgage debts, take vacant foreclosed homes and defend folks who have been ripped off in buying foreclosed homes, we also need to reach out to tenants. We should urge the organization of tenants unions across the area and work with existing tenant unions and attempt to coordinate actions among the tenant unions and cooperation. We want homeowners, neighborhoods and tenants to take control of their communities and their apartment complexes. This is our alternative to the current madness.

Based on recent successes and some news coverage, we have more people contacting Occupy for assistance with fighting foreclosures. We need a strategy for how to handle this increase in activity. We now are having some impact in the communities and in Detroit neighborhoods. This is what we’ve worked for; now we have to figure out how to build. We need more people joining the fight for one thing. We need better ways to meet with people and to review their situations and make decisions on the best approach.



No Dumpster = No Eviction : Garrett Home Defense 1-30-2012

Here are a few short ideas on building connections in the communities.

One is to organize fundraisers for the families like the Garrett's to assist in completing their purchase and to raise funds for other Occupy anti-foreclosure campaigns. This may help with organizing in the neighborhood and bringing in new forces. We also urge a broader public meeting on foreclosures and other housing issues to help organize additional forces, develop strategies and possibly to set it up so people who want to fight or are trying to fight can come and check us out. Best would be if this is an Occupy Detroit meeting with a broad call including various participants in the united front.

We have an important start. We need to focus and build. We need to develop our strategy and organize for it. It's shaping up to be an interesting and busy spring and summer.

Tactical Lessons for Foreclosure Defense

These tactical lessons for preventing home foreclosures are the result of a recent victory in the fight for peoples homes. We want to be able to literally stop an eviction by taking direct action and these lessons focus on that aspect of stopping foreclosures. People fought and won against the banks, the courts and the law. We think it should be celebrated, defended and most importantly.....REPEATED.

In the city of Detroit, an important choke point has been identified. If a home is being foreclosed on, the city requires a dumpster to be delivered to the address. Within 24 hours, a baliff will come with movers and take all belongings out of the home and put it in the dumpster. If all prior attempts to stop a foreclosure has failed, and you have reached this point, it time to STOP THE DUMPSTER.

1. Honesty – We can try to stop a foreclosure but there is no guarantee so don't make promises that can't be kept.

2. Neighbors and Family – No one is alone. A foreclosure defense is a good reminder of that. Family's fighting for their home should contact their neighbors, family and friends to help stop the foreclosure. From sending the dumpster away to sitting in the kitchen drinking coffee, the more people the better.

3. No Dumpster = No Eviction – If the dumpster cannot arrive, or be placed near the home, the movers cannot fill it. Park cars up and down the street and in the drive way. It is hard to deliver a dumpster if there is nowhere to put it, those things are huge. Have people on hand to prevent the delivery of the dumpster. People or “stalled” vehicles in the road make it hard for big trucks. Get the phone number off the side of the dumpster and immediately start calling them. Inform the dumpster driver that it makes more sense to leave than to try and argue.

4. Phone Communication – Texting and phone calls are quicker and more effective when a foreclosure is happening “at this very moment.” Phone trees for foreclosure defense need to be developed.

We need to make sure we have people's phone numbers and not rely solely on social media and email, sometimes they just aren't fast enough.

5. Make a Schedule – If people or cars

are needed at a home facing foreclosure, make schedule. Set up shifts



so there are always at least 5-10 people there. Stagger the shifts so if some people are late, there are still people in front of the home. More people are willing to do a specific 2 hour shift than show up for an unknown amount of time and then feel guilty about leaving.

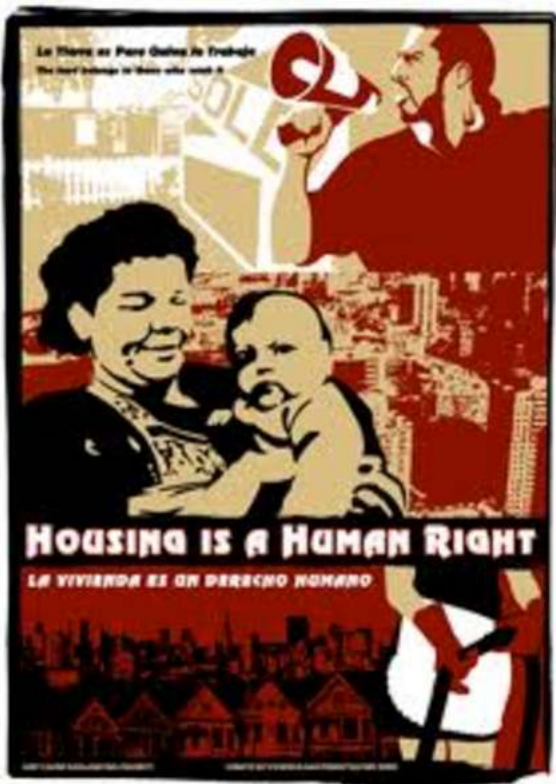
6. Lookouts – the further away you can keep the dumpster, the better. Lookouts on the street corners on either side of the home is a good idea. If they are in a vehicle, they can follow the dumpster if it drives by.

7. Door-to-Door During Down time – during slow times if there are enough people, we should be going door to door with a flyer about the foreclosure defense and invite neighbors to get involved. Signs for neighbors to put in their windows that say “Foreclosure Free Zone”, “Occupy Homes” or “Fight the Foreclosures” can be passed out.

8. Avoiding Police Confrontation – During some police responses to foreclosure defenses, they decide it is a civil matter and is not something they want to be involved in. If this is the case, don't give them any unnecessary reason to hang around. They can't stop the foreclosure so the less we have to deal with them the better. One thing to keep in mind in avoiding confrontation (to the extent it's possible or makes sense) with the drivers and police is identifying our target (the bank) and letting them know that our fight is with the Bank. This might depersonalize the fight and might make drivers and police less likely to get rowdy or call for backup. Another option is saying that we are 'already in negotiations' with the bank as a way of telling them off. Of course, this won't always work as lots of folks will not be put off from delivering/guarding the dumpster, however,

it might be a useful tool in some of the cases for limiting arrests and maintaining control of the dumpster blockade.

9. Police Confrontation – A plan should be discussed in case the police do decide to get involved. It would be better if this happens before they arrive. A dumpster escorted by police has few options if there are cars parked along the road and at the front of the driveway. A dumpster driver should be informed about what a hassle it will be to try and involve the police.



10. Empty the dumpster – If we are trying to prevent a foreclosure, but the dumpster has already been filled, it is probably a good time to help the family move all their belongings out of the dumpster, and back inside. This is a good reminder that if a choke point like the dumpster is no longer working, then we should look for another one.

There is nothing final or complete about this tactics list, we hope that it gets all of us thinking and discussing when we are on the ground, trying to stop a foreclosure. When the courts, banks, city and cops change their tactics in dealing with us, that's a reminder that what we are doing is working.

Defending our cities and neighborhoods from foreclosures in the long term will require mass resistance to home foreclosures by our neighbors, family and friends. This starts one house at a time and is just the beginning. Every time a home is saved by ordinary people, the canceling of personal mortgage debt and housing as a human right take a step closer to becoming a reality. We can build towards this, today, by *FIGHTING THE FORECLOSURES!*



Garrett Home Defense 1-30-2012

Banks back off

Published Sun, Feb 05, 2012

Activists vow to continue until bank signs deal

Nearly 100 people gathered at William and Bertha Garrett's home Jan. 31 to fight their eviction. The couple has been married for 45 years and have lived in the home for 22 years.

ERIC T. CAMPBELL
PHOTO



By Eric T. Campbell
The Michigan Citizen

DETROIT — Nearly 100 local activists and community members gathered outside the home of William and Bertha Garrett the evening of Jan. 31 to celebrate the couple's victory against eviction from their home.

After months of stonewalling, representatives from the Bank of New York/Mellon Trust Co. agreed to enter into a purchase agreement with the Garretts for the amount of the foreclosure — \$12,000.

“It was the pressure that was the difference,” says Garrett family

attorney, Eric Wein. “It was a wonderful call I got saying that they relented. We’ve got to get this in writing quick before the banks change their minds.”

The Garretts received a final eviction notice Jan. 26 giving them five days to leave the premises. The letter came after a year-long struggle to reclaim their home of 22 years from a bank foreclosure.

The five-day window proved to be just enough time for grassroots activists to organize a campaign to keep the Garretts in their home, says the Garretts’ daughter Michelle Finley, who contacted this paper in a last-ditch effort to save her parents’ home.

Up until December 2011, the Garretts thought they were still in negotiations with the bank to reclaim the mortgage. Finley says the family was told by the bank in October they could buy the house for \$12,000 — the price at which it was sold during the sheriff’s sale in December 2010.

“We were just asking the bank for compassion and more time,” Finley told the Michigan Citizen. “We could get the money together if the bank would make or accept an offer.”

The Garretts sold off what they could, borrowed money from family members and raised \$9,000. But the bank, through O’Connor Realty, later appraised the home to determine a higher purchase price.

In an e-mail response to local coverage, Bank of New York/Mellon spokesperson Kevin Heine stated he wanted to clarify that the bank is the “acting trustee for the Garrett’s loan, which is part of a pool of

mortgage-backed securitizations.”

The bank was not involved directly with the way the Garretts’ home was foreclosed on or in how the eviction process proceeded, Heine told the Michigan Citizen. Integrated Asset Services handled the eviction proceedings for State Bridge Mortgage Co., which managed the Garrett foreclosure.

On Jan. 26, 2011 — the day after her parents received the final eviction notice — Finley called this newspaper for assistance. That decision set off a chain of events that evolved overnight into a mass protest action.

When the Michigan Citizen visited the Garrett home Jan. 27, Bertha told this reporter that the prospect of leaving the house led directly to a steady decline in her husband’s health. Until a botched laser surgery procedure took the sight in one of his eyes, William was the proprietor of a unisex salon on the lower west side. Since the sheriff’s sale of the house, he has suffered four strokes, the last of which occurred Oct. 9. He now suffers from what doctors called an aneurysm.

William Garrett now depends on the layout of the house, which he knows intimately, to get around.

The elderly couple relies on their fixed income, from disability and social security, of \$684 a month to take care of themselves.

“I don’t know how we can pack a lifetime of stuff by Monday,” Bertha Garrett told the Michigan Citizen.

“We’ve put so much into this house,” added William Garrett. “We’ve raised kids here, and to know we’re getting put out on the streets...”

Members of Occupy Detroit, Homes Before Banks and Moratorium NOW! met at 1515 Broadway Jan. 28 to discuss the Garrett’s case after an Occupy Detroit General Assembly meeting. After meeting Jan. 29 at the Garrett home, several members of those groups decided to stage a 24-hour vigil at the Garretts’ home to contest any eviction actions by the Wayne County Sheriff. They managed to obstruct the dumpster company Monday morning with parked cars and themselves standing in the way of the dumpster truck.

By early morning Jan. 31, local news outlets had picked up the story and were arriving at the Garretts’ home.

Bertha Garrett and daughter Michelle, supported by Rev. Charles Williams, Sr. and Occupy Detroit attorney Bob Day, entered the Detroit offices of the Bank of New York that afternoon, still hoping to negotiate a purchase agreement. Over 30 foreclosure activists rallied outside.

“What we’re trying to do is, stop the eviction, call off the dumpster, allow us to negotiate for the Garretts to buy their house back,” Day told the Michigan Citizen in front of the Dime Building, where the Bank of New York operates on the ninth floor. “You’ve got one of the largest banks in the country, worth billions and billions of dollars, giving this family a hard time over two or three thousands dollars — it’s crazy. Mr. Garrett’s in very serious condition and there’s no need for this.” Rev. Charles Williams, Sr. says the family was negotiating

in good faith.

“What kind of corporation would do this to a family in this type of shape when the family is willing to negotiate in good faith?”

Later Tuesday afternoon, Wein received a phone call from bank representatives willing to establish a purchase agreement with the Garretts.

Wein told the Michigan Citizen that lawyers for Bank of New York/Mellon Trust Co. specifically requested that the protests end as a condition for further negotiations. The family and Occupy Detroit members say they will continue to rally until the papers are signed.

“They want the dogs called off,” daughter Michelle says. “They’re now showing good faith, but we’re keeping a vigil at the house. We’re not stopping the protest until the papers are signed.”



BUILD A GENERAL STRIKE OF ALL WORKERS AND THE COMMUNITY



CANCEL THE DEBT; STOP ALL DEBT SERVICE PAYMENTS
TAX THE RICH: MAKE THE BANKS AND CORPORATIONS
PAY NO SERVICE CUTS; NO LAYOFFS; NO WAGE AND
BENEFIT CUTS

Mayor Bing and the banks have decided on a new round of cuts in jobs, benefits and services to the people of Detroit. They claim the city is bankrupt so union contracts must be thrown aside and the people must endure still greater cuts in basic services. Why should the working class and poor continue to pay for a crisis made by the banks, the giant corporations and the politicians who serve them.

We have to stop transferring tax dollars and public resources to the banks which caused this economic crisis. The city budget provides for more than \$433 million in payments to the banks for

debt service this year. That's where the money is going. We must demand cancellation of the debts and stop all payments of public funds for service on the debt. The banks made billions by selling impossible and predatory loans to working people in our community and throughout the country. When the bubble burst and millions faced foreclosure, the government took our tax dollars and bailed out the banks to protect their profits. Now, when housing prices have fallen off the cliff and thousands of vacant, foreclosed homes fill the city, the banks demand that still more tax dollars be paid to them. We say no more.

Bing, Ficano and company tell us that the public funds must be paid to the banks, and that the rest of us must pay for the crisis. This is a government of the banks and for the banks. What resources we have from property taxes, income taxes and other sources must be directed to meeting the needs of our people. Tax dollars from casinos and revenue sharing are to go only to education; that's what we were promised. But 87% of those tax dollars are going instead to the banks for payment on the debt. Of the \$590 million in state per pupil aid for Detroit, more than \$512 million is paid directly to the banks for service on the debt. Not one more penny to the banks.

The fight against "austerity" is nationwide and international. From Egypt to Greece to Wall Street to Oakland, people are rising up against the banks and governments. We cannot succeed in this struggle if we are isolated or separated. All workers and all unions must join together and act together



against these cuts. Bus drivers, bus mechanics and bus riders must stand together. The people of the community who rely on city services must join the fight. Our allies are the Wayne County workers and residents who face similar cuts. The workers and people of Hamtramck, Highland Park,

Flint, Pontiac and Benton Harbor who already are suffering under the boot of emergency managers must join together. The workers and people of Taylor, Plymouth, Hazel Park and Warren face the same attacks.

Occupy Oakland organized a general strike in that city in response to police attacks on demonstrators and the life threatening attack on Iraq war veteran active in the protests. The workers of Greece have carried out several general strikes against austerity cuts in that country and caused a government to fall. We stand with them all.

Our response must be unified and direct. We must organize and mobilize for a general strike. And we must build a movement that includes workplace and neighborhood organizations for defense and to meet the basic needs of our people.

No one is coming to save us. We must rely on ourselves and our allies to end the domination of the banks and corporations. Our goal must be direct control of public resources and the economy by the workers and the people. We can build the new society, together.

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