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Occupy Our Homes, Occupy Wall Street Offshoot, Builds a Reputation in Battling Foreclosures



By: Teke Wiggin - November 6th, 2012

Though Occupy Wall Street is fading from the public eye, one of its offshoots continues to garner attention, carrying the torch as perhaps the most potent legacy of a movement that's largely cooled.

Ten months ago, Occupy Our Homes officially launched in more than 20 cities, staging sit-ins at properties in danger of foreclosure to help distressed homeowners stave off eviction. And even in its youth, the movement is gaining steam as it tweaks its campaign tactics in order to reach a larger swath of homeowners and musters additional support from peer advocacy groups and public figures.

Organizers of some of the most active chapters of OOH -- in Atlanta, Minnesota, California and Washington, D.C. -- indicated that, since then, they have fought for more than 40 homeowners headed toward foreclosure and eviction. And, according to them, a majority of the campaigns ended in the favor of the homeowners.

"You look at the Occupy movement and you say, 'What are they doing?' " said Tim Franzen, an organizer with OOH Atlanta. "I think that Occupy Our Homes has brought tangible results for the 99 percent."

Franzen said that his chapter has waged 21 campaigns aimed at saving homeowners

from foreclosure since December 2011. Eleven of the completed campaigns resulted in either a loan modification, a short sale or a delayed foreclosure for the homeowners, he added.

Empowering Down-and-Out Borrowers

Jacqueline Barber, a retired detective who lives in Fayetteville, Ga., is one homeowner who has drawn the support of OOH Atlanta. Barber failed to land a loan modification with her lender after slipping on her mortgage payments in 2010 -- when she was diagnosed with cancer -- even though she successfully completed a trial modification, she said.

After being denied help from her bank, as well as city officials and housing groups, she contacted Franzen in early October at the advice of a friend. Now there are several tents erected on her property (pictured at top), a bus parked near her front door and at least one OOH activist always on watch, ready to call for backup if there is an eviction attempt, Barber and organizers said.

Barber (pictured at left with homeowner Ana Casas Wilson, who is resisting eviction with the help of activists in Los Angeles) said that she avoided going public with her case for two years because she didn't want to "air my dirty laundry." But now that she's a focal point of an OOH effort, she said that she feels "pride."

The shift in her mindset is an example of what many point to as Occupy Our Homes' greatest contribution: The movement has helped chip away at the stigma attached to foreclosure and has spurred distressed homeowners and their neighbors to fight back.

"Nobody was telling homeowners that they could say 'no' and that they shouldn't feel ashamed," said Melissa Byrne, an organizer with OOH D.C. But now, because of OOH, many see that "it's important to fight" for themselves and others, she said.

Mike Haack, another OOH D.C. organizer, said that his group has been involved in four campaigns since its launch. One campaign won a homeowner a loan modification, he said, while the other ended after three months when "federal marshals showed up with machine guns and pushed [the homeowner] out." Two other campaigns are ongoing, he

added.

Cultivating Empathy

OOH has brought many cases of struggling homeowners facing foreclosure into the limelight, and that's put "real faces and real people" to a foreclosure crisis that has claimed millions of homes, said Eric Hersey, a spokesperson for the National Community Reinvestment Coalition. The organization's affiliates often partner with OOH groups.

"I think it creates much more empathy: Neighbors standing up to protect neighbors from a system that's stacked against the little guy," Hersey said.

OOH chapters have snowballed in some communities, organizers said. Residents may initially come to the defense of a neighbor only to become rank-and-file members of OOH afterward, participating in other campaigns. Organizers also said the same goes for the homeowners who actually receive the support.

Rev. Michael Vanzant (pictured at left), who is disabled after suffering a stroke and is working with OOH D.C. to hold onto his home, said that he plans to support the group even if it fails to turn back his eviction.

"I've realized that I am not alone and that there are many other people who are in the same situation that I am," said Vanzant, the founder of a D.C. church.

Military veteran Bobby Hull, who received a loan modification thanks to OOH support, is another person who has joined the group to fight on behalf of other distressed homeowners. AOL Real Estate reported on the campaign at his home when it launched with others around the country last December.

Racking Up Endorsements

As Occupy Our Homes groups notch up victories, they also are winning endorsements from high-profile figures that lend credibility to their radical tactics.

The movement may have clinched its biggest endorsement yet when Green Party vice-presidential candidate Cheri Honkala recently appeared at the home of the Cruz family in Minneapolis to voice support for their efforts to defy eviction. Thirty-seven protesters have been arrested during four sit-ins aimed at thwarting the family's eviction there, said Anthony Newby, an organizer for OOH Minnesota.

In response to the pressure, the family's lender, PNC Bank, has reportedly said that it wants to help them stay in their home. Newby said that the Cruz family was foreclosed on because PNC mistakenly rejected a mortgage payment. PNC declined to comment on the case. (The front door of the Cruz family's home, which was damaged in an eviction attempt, according to Newby, is pictured below.)

He added that seven campaigns launched by OOH Minnesota, which has expanded from Minneapolis into St. Paul, won loan modifications for homeowners facing eviction. He also said that 10 other campaigns are ongoing, and a total of 60 homeowners have asked his chapter for help.

Meanwhile, the OOH Atlanta campaign to help Barber drew a visit from whistleblower Lynn Szymoniak, a Florida lawyer who helped expose the "robo-signing" scandal -- in which banks falsified foreclosure paperwork to repossess thousands of homes. The scandal resulted in banks paying a historic \$25 billion settlement.

Szymoniak said that she recognized some tell-tale signs of fraud in Barber's foreclosure paperwork during her visit, according to activists who were present.

In D.C., several city politicians have voiced support for the OOH campaign aimed at keeping Vanzant in his home, the reverend said.

Evolving Tactics

The movement probably would not have managed to garner as much support as it has if it hadn't learned to scale itself. Sharing the wider Occupy Wall Street movement's penchant for spectacle, OOH often dumped all its resources into one or two campaigns in its early days.

And that tactic sometimes backfired: In OOH's infancy, some of the original Occupy Wall Street protesters reportedly wrecked a foreclosed home that they'd intended to reclaim.

But "it's gone from activists paratrooping into the front lawn of the homeowner ... to now being much more thoughtful about how people can build their base," Newby said.

Organizers now often prepare homes for full-on occupation but do not camp out at a residence unless it's clear that an eviction is imminent. "We're not going to pull the trigger until we absolutely have to," D.C. organizer Franzen said.

That's allowed organizers to conduct more campaigns simultaneously because, at the touch of a button or the click of a mouse, they can use cell phones and social media to immediately summon support. "We have hundreds of people that are looped into text blasts," Newby said of OOH Minnesota's membership. "When we send it out, it mobilizes people in real time."

Indeed, Occupy Our Homes has leveraged technology and new media to great effect. It produced a YouTube video and raised \$34,000 using crowd-funding website LoudSauce.com to pay for the video to appear on networks including CNN, Fox and MSNBC. The group also created the OccupyOurHomes website to provide a field manual for battling foreclosure and an online tool called "start an occupation." The tool is designed to help homeowners enlist the support of local OOH groups.

Gaining Acceptance but More Support Needed

Another key to Occupy Our Homes' success has been its ability to partner with other housing advocacy groups. The Alliance of Californians for Community Empowerment, for example, was one of the first advocacy groups to link arms with an OOH chapter.

The ACCE, which used anti-foreclosure sit-in tactics before the OOH emerged, offered guidance and support to fledgling OOH activists in Los Angeles. "We were able to share some best practices," said Peter Kuhns, an ACCE organizer. He mentioned teaching activists how to call a press conference as an example. ACCE told AOL Real Estate that it has been involved in 11 "home defense" campaigns, some of which have received support from California OOH groups.

In fact, collaboration between OOH and other groups has become so entrenched that many organizers identify as Occupy Our Homes members while maintaining activist roles in other groups. Franzen, for instance, is a member of the American Friends Service Committee, a Quaker-founded social justice group that he said is helping to "build power" for OOH Atlanta.

In recognition of the cross-pollination between many groups, activists recently formed the Home Defenders League, which lists 25 partners, most of them non-OHH groups.

But OOH faces an uphill battle in winning the backing of many other housing groups, especially those that receive grants from the Department of Housing and Urban Development.

For example, the housing group NeighborWorks America, which funnels aid to hundreds of affiliates around the country, "would be crazy to try and identify and collaborate," Hersey said. A primary role of NeighborWorks, he said, is to "procure funds from the government."

Newby said a number of organizations have committed to working with OOH Minnesota only to pull out at the last minute. "The radical home defense concept of taking 30-plus arrests at one home is really something that these groups have a hard time getting their board to move on," he said.

OOH's arguably coercive tactics have drawn criticism from some industry observers. Mark Calabria, director of regulation and financial studies at the Cato Institute, said OOH takes "legitimate protest and moves it towards trespass."

He also questioned whether OOH chooses homeowners that are truly deserving of support.

"It's not clear to me that Occupy folks are really going through the process of, 'Have they been cheated or not?'" Calabria said. "We have a court system."

But other experts like Ira Rheingold, executive director of the National Association of

Consumer Advocates, said that taking direct action may be the only way to ensure that a lender gives a borrower a fair shake.

"Sometimes, desperate times require desperate measure," Rheingold said. "If this is going to get the banks' attention, then I applaud these folks."

Regardless, OOH chapters are increasingly gaining support from non-profits that were once leery of its aggressive approach to homeowner advocacy. For example, Newby said, a faith-based group known as ISALAH -- which he said repeatedly shunned overtures from OOH Minnesota -- recently committed to holding a prayer vigil with OOH to protest the eviction of St. Paul, Minn., resident Dianne E'laine.

"They say [lenders] don't like bad publicity," E'laine said about OOH and ISALAH, which boasts more than 100 member congregations.

Speaking of saving her home, she added: "I'm thinking there's still a way."