

## **Occupy Eugene Foreclosure Action Committee Campaign Proposal**

Working name of Campaign

- Our Homes Over Wall Street

Your name and contact info (including email and phone if possible)

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Describe what the goal of your campaign is. What do you hope to accomplish? Short-term or long-term?

- Short-term goals are to empower homeowners to stop their foreclosures, and to provide whatever support we can to help stop their foreclosure.
- Long-term goals are to see national, state, and local government implement a moratorium on foreclosures where mortgage documents are of questionable validity, and allow principle-reduction principal reduction for loan modifications, both of which would help our economy recover.

Does OE have the resources (human and otherwise) to achieve this goal in the next 6 months? Why/why not? How many people will you need to achieve this goal?

- We feel that OE is in decent shape right now with an estimated core group of 40 active participants with a wide range of skills across various committees. If we all combine efforts under this one campaign we can successfully recruit more people to assist and expand our capacity to help more Lane County residents. To be successful we estimate we need to add 45 people, averaging 3 additional people per committee to our existing number of participants, bringing the total to 85.

Does the Campaign go to a root issue or concern? How?

- The campaign focuses on the foreclosure crisis because it is a highly visible issue, and is directly connected to Wall Street, who created this crisis in the first place. We will apply direct action pressure against Wall Street and the US government for their direct role roles in this crisis.

How does the campaign grow the movement or draw in new people? Describe with examples.

- As we help people to stay in their homes, they will spread the word to others, and this has already happened. They may themselves want to join OE to help others, this others; this, too has already happened.
- Because this is such a hot issue, we have already gotten media attention (Eugene Weekly), Weekly, KEZI); more will surely follow and this will attract others to join the campaign.

- Certain direct actions are very appealing to activists, such as singing non-violent songs to disrupt auction sales, creating physical barriers between the police and homeowner to block an eviction, and helping the less fortunate occupy vacant, bank-owned homes.

Describe who/what this campaign will benefit?

- Immediately the The campaign will immediately benefit Lane County homeowners facing foreclosure by helping them stay in their homes, and enact revenge against the Wall Street banks.
- The campaign will likely be part of a much larger Occupy focus on the foreclosure crisis and by adding our contributions to the nationwide movement, we have the potential to help the entire nation if the government ever gets it act together and throws the crooks in jail and breaks up banks like Bank of America.

Are there existing allies or groups working on this/these issue(s)? Do you think these existing groups will support this campaign? Why/not?

- We Are Oregon
- Economic Fairness Oregon
- ESSN
- SEIU
- We believe all the above organizations and more organizations will wholeheartedly support our campaign because we have already begun discussions with some of them and they them. They are working on the same issue, but because the problem is so widespread, they can use all the help they can get.

### **Other criteria to consider**

Tied to national Occupy Wall Street campaigns/goals

- Yes, OWS is focusing more on the foreclosure issue as the weeks progress. Just today 4/10/12 they posted

Includes multiple short term pay-offs (mini-successes)

- Potentially, every day we could have successes if we stop the daily auctions at the Lane County Courthouse. Otherwise, successes come on an individual homeowner basis. It's a long process with many steps and small victories along the way, such as postponing auctions, and winning restraining orders in Federal court.court. Mini-successes would also include each time we educate homeowners on the foreclosure process, identifying bank fraud, etc. Discussing the process will help reduce any shame the homeowner may feel, which in turn, will encourage them to share with other people in the same situation.

Creates links with marginal or communities of color

- Wall Street banks notoriously preyed on people of color who were economically disadvantaged to take sub-prime mortgage loans. They were hit first with the

foreclosure crisis and are still being hurt, while it's not also moving into the white middle class sector.

Addresses issues not being addressed by existing local groups

- NEDCO is a non-profit that attempts to help homeowners facing foreclosure.

Addresses issues that cause most harm

- Occupy started in New York to hold Wall Street accountable for their corruption of our economic and government systems. To solve the foreclosure crisis, we have to force Wall Street and the government to provide justice. The national economy is in ruin because millions of homeowners are underwater on their mortgage, principle-reduction mortgages. Principal reduction will help. On a local level, lives are devastated by the shame and the economic situation. By stopping foreclosures we can help keep families and communities together.

Holds participants' interest

- The laws, settlements, and other news are changing on a weekly basis. This is one of the hottest issues on Wall Street right now. Bank of America's stock is tanking, Wells Fargo was ordered to pay one homeowner 3.1 million for their handling of the person's mortgage, inaccurately calculating amounts owed.
- There can be quick victories and long term long-term victories.

Can be linked somehow with the activities of all or nearly all committees now active in Occupy, and doesn't exclude anyone

- Food – need to feed eviction defenders, education events
- Library – help educate homeowners
- Morale – marches, eviction defense
- Medical – help less fortunate homeless who occupy vacant homes
- Communications & newsletter – reach public about our work
- Media – document our work, inspire ourselves
- Homeless solutions – identify families needing to occupy vacant homes
- Foreclosure – that's us! Help people stay in their homes via document research, direct actions, and referring people to legal aid when necessary
- Actions – target banks and government via the issues of foreclosure crisis
- Education alliance – educate students, recruit them to help with eviction defense
- Finance – pay for legal fees, jail bail, signs, mortgage document printing, etc.
- Fundraising – foreclosure work can be costly with the above
- Garden – turn vacant land into community gardens
- Outreach – recruit supporters, build collaborations with the community
- Welcoming – help new recruits plug into our campaign
- Research and legal – foreclosures are legally complicated, direct actions may lead to arrests
- People of color – often preyed upon and given bad mortgages set to self-destruct

## Range of tactics

- Halting foreclosure auctions by singing songs
- Eviction defense to stop police/swat from evicting a homeowner
- Occupying vacant bank-owned homes
- Protests at banks
- Sit-ins and Live-ins (move furniture into a bank lobby), pressuring banks to work with homeowners on loan modifications and foreclosures
- Petition signing, letter writing, phone calling to pressure government, and banks.
- Street theater of a family sitting in a living room, but on a street corner, with nearby signs saying they are being foreclosed on
- Education events to empower homeowners