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A move against foreclosures

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Housing activists' bold tactics pressuring banks

By Jenifer B. McKim, Globe Staff | September 26, 2009

Frances Louis last week lugged her belongings into an empty and unlocked three-story townhouse in Roxbury that she does not own nor rent, intent on taking over the bank-owned property and making a statement.

She claims to have a "moral" right to live in the newly renovated building on Cobden Street, a four-bedroom unit seized in June by a Wisconsin bank because the owner failed to make mortgage payments. It's one of many foreclosed and vacant properties in the neighborhood.

"Now is the time for banks to step up and help families instead of putting them out," said Louis, 41, who needed a place to live after losing her home in Mattapan to foreclosure. "There are all these vacant, empty places for no reason."

Louis is staying in the townhouse with her 10-year-old son and members of the Jamaica Plain group City Life/Vida Urbana, which has attempted to prevent foreclosure evictions by having people chain themselves to properties. The Cobden Street "occupation" is different because no one was being evicted. It marks the first local example of the more militant tactics being used by housing activists nationwide, who say lenders are culpable in the foreclosure crisis.

City Life's unorthodox - and illegal - action appears to be yielding results. Yesterday, the townhouse's owner, Guaranty Bank, said it will sell the property to Boston [Community Capital](#), a nonprofit lender that specializes in selling and renting to local residents homes that were formerly owned by banks. That means Louis might be able to stay put.

Guaranty Bank chairman Jerry Levy - who learned about the City Life takeover earlier this week from a Globe reporter - said he doesn't condone trespassing, but the bank is eager to resolve the matter, and it has no plans to force Louis from the building.

"We are sensitive and concerned about the responsibilities we have as a lender to the communities we work in," Levy said.

The Cobden Street unit is one of many vacant and foreclosed units in the neighborhood that Boston Community Capital has been attempting to purchase to either rent or sell back to former owners. Elyse Cherry, its chief executive, confirmed she signed an agreement to purchase the property at an undisclosed price. She would not comment on City Life's takeover. "Our whole goal is to stabilize the neighborhood and buy the properties and resell them to an existing owner or tenant," Cherry said.

Despite its apparent success, City Life said it is not planning similar occupancy protests. But the effort is part of the group's new strategy to focus on neighborhoods rather than individual homes. It is working with the Bank Tenants Association, a local group whose members include residents of foreclosed properties. The Cobden Street townhouse was targeted, the groups said, because a tenant was forced out after the foreclosure.

"People are suffering terribly out there," said Steve Meacham, a City Life leader who is organizing shifts of volunteers to stay in the townhouse with Louis until a sale is complete. "If these actions can help resolve these situations, they are justified."

Occupying a home without permission is a crime, according to the Boston Police Department. But unless the owner notifies police from the location, no action is taken, said department spokesman James Kenneally.

In parts of the country especially hard hit by foreclosures, there has been an increase in the number of people "squatting" in abandoned homes, but such tenants usually avoid publicity. Now more groups are getting involved as a political statement. For instance, Take Back the Land, a Miami group, has moved 11 families into bank-owned and government-owned homes since late 2007. Founding member Max Rameau said that after a recent standoff at a foreclosed house, the lender agreed to sell the property to a nonprofit group for \$1 and let its occupants stay.

"Housing is a human right, and it doesn't make any logical sense to have vacant homes on one side of the street and homeless on the other side of the street," said Rameau. "Given the fact that banks have all the power, this is becoming increasingly the only option left for people to engage in direct public policy."

In the case of Guaranty Bank, Meacham conceded, the family-run lender doesn't appear to be a culprit in the foreclosure crisis. Still, he maintained activists are justified in occupying foreclosed buildings because the lending industry helped cause foreclosures through predatory lending practices.

Louis became involved with City Life in 2008 after her mother lost to foreclosure a Mattapan home she shared with her husband, Louis, and three grandchildren. Louis said she and her father unsuccessfully attempted to buy back the property. As a result, she said, the family had to move into a crowded two-bedroom apartment in Dorchester.

Last Saturday, volunteers helped Louis move into the Cobden Street townhouse, carrying in air mattresses, a dining room table, two televisions, clothes, plants, and lamps. They changed the lock and hung a banner out the window reading, "OCCUPY" (an acronym for Organize, Community, Control, Unite, People, and "Yes we can"). The home, with stainless steel appliances and hardwood floors, had running water and electricity until Tuesday morning.

Louis has since put the electricity account in her name and expects to remain in the townhouse indefinitely. She eventually wants to buy the property, with help from her father, and was relieved to learn about the tentative deal. "We are in the position to purchase it," said Louis, who has a temporary job in the convention industry. "I'm not going nowhere."

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