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## Facing eviction, foreclosed homeowners raise voices

Posted by Jeremy C. Fox

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(Jeremy C. Fox for Boston.com)

Jamaica Plain resident Heather Gordon told her story as City Life/Vida Urbana's Steve Meacham looked on in front of the Edward Brooke Courthouse. Gordon said she had tried to negotiate an agreement, but the bank had been unwilling to accept her money.

By Jeremy C. Fox, Town Correspondent

Heather Gordon thought she had done everything right.

Eighteen years ago, Gordon, now 59, bought a house in Jamaica Plain that up until then had been used for drug-dealing, prostitution and hiding stolen goods. She had to spend six months cleaning and repairing the home to make it habitable before she could move in.

"That house was like the Leaning Tower of Pisa," Gordon said.

She dutifully made her house payment each month for many years, until her mortgage was sold and it doubled from \$1,700 to \$3,400. A former fund administrator at JPMorgan Chase now living on disability benefits, Gordon could not afford the new rate. When she continued to pay \$1,700 each month, the mortgage holder foreclosed and tried to evict her, she said.

"We have worked hard. We have paid our taxes. We have paid the banks. They simply refuse," she said. "They have brought in private investors and sold our mortgages, and these investors are like vultures. They swoop down, and all they want is our homes."

Gordon told her story along with a handful of other former homeowners who spoke out last Thursday against the banks that foreclosed on their mortgages and now seek to evict them from their homes.

The rally on the plaza outside the Edward W. Brooke Courthouse drew around 15 protesters into the bitter cold morning, several of whom were then headed inside to Boston Housing Court to fight their own evictions.

The event was led by Steve Meacham, a community organizer for City Life/ Vida Urbana, a grassroots nonprofit organization based in Jamaica Plain that focuses on affordable housing and the rights of tenants and homeowners.

"The same banks that got billions of our bailout money are making billions in profits now," Meacham declared into a bullhorn. "And their CEOs are making millions in salaries and bonuses. We have a chant that we always use in our protests that's more appropriate now than ever: 'Pain for the many, profits for the few. Wall Street banks, we're coming for you.'"

Meacham said these homeowners weren't deadbeats — they had tried to renegotiate their mortgages with the banks or were willing to pay rent to stay in their homes, but the banks would not cooperate.

"These evictions are no-fault in the sense that the penalty for not paying your mortgage is foreclosure — they take the title — but after foreclosure the bank becomes the landlord of the homeowner," Meacham explained just prior to the rally. "So our bottom-line demand is that nobody should be evicted no-fault by the banks. The banks should let them pay rent. They're all willing to pay rent, and the banks won't accept it."

Meacham said many of the former homeowners were also willing to buy the properties back from the banks at their current market values — the same amount that the banks would be able to charge a new buyer.

In situations like that, City Life/ Vida Urbana tries to help the former homeowner negotiate with banks. Sometimes, if the bank will not cut a deal, CLVU's partner Boston Community Capital will buy the mortgage from the bank at the original, pre-recession cost of the home and then sell it back to the homeowner at the current market rate, so they are no longer "underwater" on the mortgage.

Joan Williamson, 44, who works as a housekeeper at the Sheraton hotel, said Atlanta-based SunTrust Bank bought her mortgage from Wells Fargo a year after she and her husband purchased their home on Milton Avenue in Dorchester. The bank foreclosed on March 29 of this year, after a three-year battle.

According to Williamson, the trouble began when SunTrust attempted to process her payments early, before the money was in her account. She said she still doesn't understand why the bank has been unwilling to settle the issue.

"I've been fighting with the bank to accept my money since 2007, and they have not wanted to deal," she said. "I did not hold the bill. The bank just does not want to take the money."

Jean Wassell, 88, who lives near Downtown, said the way the rich treat the poor is shameful.

"I worked for a poverty agency down out at the old Columbia Point, I worked in senior home care, getting housing for seniors, and things are only getting worse now," she said. "It's a disgrace."

After the rally, many of the protesters went inside to housing court. No one associated with the group was evicted on Thursday, Meacham said.

"All of the cases that I'm aware of, that we were handling, most all got postponed or got more time," Meacham said. "In one case the motion of the bank got withdrawn. In one case our arguments were taken under advisement by the judge. In one case, our member was out of options, but was for her own reasons beginning to think that she wanted to move."

Email Jeremy C. Fox at [jeremycfox@gmail.com](mailto:jeremycfox@gmail.com).

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Steve Meacham, a community organizer from City Life/Vida Urbana, led the protest in front of the Edward W. Brooke Courthouse.

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