

CITY LIFE/VIDA URBANA/VIDA URBANA

2009 THE YEAR IN REVIEW

Prepared by

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This brief summary is excerpted from a longer document assessing CL/VU's organizing work, "An Evaluation of the Tenant Organizing Team 2009 Work Plan" 14 pp. Shorter versions of the report may be obtained by emailing: dmturner@clvu.org.

A General Assessment of 2009

In 2009, City Life/Vida Urbana/Vida Urbana became an organization with national importance. We received an award as "best urban non-profit" from the National Community Reinvestment Coalition (given by Jesse Jackson) in March, and we appeared on Bill Moyers Journal the weekends of May 1 and Dec. 18. The Moyers' appearances, in particular, stimulated calls from all over the country from activists and people facing foreclosure or eviction; all were seeking to find a group in their area similar to CL/VU. *What are the elements of our organizing that led to such wide and immediate appeal:*

- **Our partnerships with Boston Community Capital (BCC) and legal service [organizations]** in particular are nationally recognized as models. Through the BCC connection, we have achieved victories in 2009 that almost no one in the country thought possible. In last year's report, we noted the similarity between City Life/Vida Urbana organizing and the Republic Windows and Doors worker occupation. Obama recognized the occupation as the right thing *after* they did it. Similarly, radical organizing by City Life/Vida Urbana has gotten plaudits from many organizations and leaders who would not themselves initiate, advocate or participate in such organizing.
- CL/VU is able to maintain both an **active and aggressive grass roots effort along with effective coalition work and engagement with political leaders.**
- City Life/Vida Urbana's **organizing team is extremely effective**, utilizing large numbers of volunteers, managing huge numbers of cases, carrying out an almost dizzying pace of public actions. Each member of the team brings unique strengths. Our pace and accomplishments have a cost, of course. Our organizing can be deeply fulfilling but also exhausting physically and mentally. We are constantly in "battle mode."
- **Leadership in movement-building around radical organizing:** CL/VU again took the lead in Radical Organizing Conference work, sponsoring events around the Solidarity Economy Conference and initiating the 2009 Summer Institute. We organized a new bank tenant leadership team that has begun discussions at a high level of political sophistication. This sets the stage for new advances, but we are not entirely sure how to proceed.

The Downside:

This level of functioning and achievement around bank work has inevitably limited our other work.

- Traditional areas of City Life/Vida Urbana organizing – tenant association formation and Sec. 8 work for instance – have been put on the back burner. In 2010 we will search for ways to sustain this traditional work while building on the successes of the bank tenant organizing.
- Health Center work may be eliminated or significantly reduced in 2010.

The Unanticipated:

- Community-building through the bank tenant associations: People in the bank tenant movement comment about the community and solidarity they find within the association and its activities. We as staff experience this, too. In subtle but important ways, the frame of our organizing has shifted in the past few years to include a more open recognition of the importance of this aspect of our work.

MORE ABOUT OUR BANK ORGANIZING

Sword and the Shield Strategy and the Public Letter Tactic

At the end of 2008, City Life pioneered a series of very high profile eviction blockades. Even when “unsuccessful” (ie families were evicted), these actions were electric in their impact. They helped build a strong movement that has clearly affected bank behavior. In 2009, although we have announced blockades, we haven’t had to mobilize in front of a person’s house a single time. The Banks have always backed off.

The threat of blockades and public action has traditionally been combined with strong legal services work (our “sword and shield” strategy). However, at the end of 2008, new elements were added – **the public letter and the potential for a Boston Community Capital purchase and resale.**

As we assessed our blockades in 2008, we were clear that we had to start our public pressure campaign long before a family needed a blockade. This led to the idea of families facing displacement writing a **“public letter.”** These letters tell the story of each family in their own words – who their family is, who their children are, what they feel about their homes and their community, how they are involved in their community. The letters end with a clear statement of what each family wants. This always includes an end to any no-fault eviction but usually also includes a desire to purchase at real value or reset loans to real value. The letter expresses determination to resist any eviction but seeks negotiation.

The letters have proved effective in several ways:

- ❖ Bank lawyers know that the letters mean another family is committed to resistance all the way to a blockade.
- ❖ Political representatives are aware of how broad and deep our movement has grown.
- ❖ Our members take charge of their own “case”, expressing themselves in their own words.

This creates new leaders who speak publicly.

After a family writes such a letter, City Life staff evaluates them as a potential mortgage candidate with Boston Community Capital (BCC), and BCC follows up with an evaluation of whether family can afford a 30 year fixed-rate mortgage at the current real value of the home.

Despite Banks national determination to avoid principal reduction, in Boston Banks have in effect reduced principle through the City Life/Legal Services/BCC method.

The set of tactics developed in the bank tenant association model and the breakthroughs that have resulted are a great example of radical organizing. They **combine individual empowerment, militant group action and solidarity, and focus on making the banks pay for the crisis.** It links naturally to fundamental criticism of how our economy is organized.

Bank Organizing In More Detail:

Mass canvassing and outreach. Our movement continues to canvass almost all the buildings in Boston that are listed for a foreclosure sale in Banker and Tradesman. Harvard Law students prepare the properties and zone maps. A combination of those students and Bank tenants do canvassing. City Life sponsored 1-2 mass canvasses each month during 2009. The Harvard student-organized network does a lot of canvassing when students are around. When they are on vacation, relatively more is done by bank tenants, City Life volunteers, and Kavod House activists. During the summer of 2009, a significant amount of canvassing was done by student interns. Our East Boston staff and volunteers have kept up an even more relentless pace, canvassing almost every Saturday.

The No One Leaves campaign, originally organized out of Harvard Law School to support City Life canvassing in the fall of 2008, declined in participation during the winter and spring of 2009 as the original organizers prepared to leave Harvard. In September, a new group again reached out to their peers and to other schools and took on significant canvassing chores.

City Life spoke to a wide variety of groups about our work. Many of these presentations are a form of outreach. We note in particular Mary Wright's efforts to reach out to churches. We presented this year to New Hope Baptist, Teofilo's church in Dorchester, and the Paulist Center.

Weekly Mass Meetings. City Life hosted mass meetings every week in some form. The Bank Tenant Association met weekly on Tuesday evenings in the City Life office. During the Summer Institute of 2009, every other week Bank tenants participated in a wide variety of leadership development training courses. The second Tuesday of each month was a general leadership meeting; Bank tenants were the majority but other tenant leaders from CLVU tenant associations also attended. No matter what, City Life staff and attorneys were available every Tuesday even during training days in the summer or on vacation weeks to handle cases of people coming from the canvassing (since our flyers suggest that people can come *any* Tuesday). Crowds come to City Life every Tuesday.

Our East Boston branch met every other Wednesday at the EBEC offices in East Boston. Average participation was 15-20. These meetings are usually bilingual but conducted primarily in Spanish. Establishing an East Boston branch functioning regularly in Spanish was a very important accomplishment for Vida Urbana.

By September, weekly meetings in Jamaica Plain averaged 100 people, a doubling from the end of 2008. The number of lawyers and students, representing all 3 legal services, also increased significantly. Each meeting night, lawyers began consultation with members about half way through the meeting. Those who need to consult with an attorney are given numbers in the beginning of the meeting. About halfway through each meeting, lawyers begin to call the numbers. At the same time, new members are split off for an orientation meeting about basic legal rights.

Characteristics of participants in our meetings have slowly changed. The percentage of owners has gradually increased. Owners are coming to us much earlier in the process, before they ever get canvassed. They are frustrated by the loan modification process and drawn to the growing stories of success of owners getting their homes back with principal reductions. We've made room on the agendas for financial literacy discussions and strategic comparison of loan modification workout counseling and our method.

It's also noteworthy that many new members, mostly homeowners, are coming from outside Boston by word of mouth. We scheduled our first eviction blockade outside Boston in November in Medford, though the Bank decided to negotiate ultimately and sell to BCC.

Every Bank tenant meeting includes the following:

- Legal education. The break-off orientation for new members (led by Jim Brooks) uses our “shield quiz” to educate in legal evictions rights. Regular discussions are scheduled on bankruptcy or other legal matters affecting bank tenant strategy.
- Political discussion. Each meeting has a segment on the week’s news and there are frequent political discussions about current events. Outside speakers are invited for a regular feature known as “making connections”. Speakers are drawn from labor and many other movements. These political discussions are in addition to the Summer Institute and radical organizing conference activities.
- Casework. Lawyers meet with members who have urgent legal questions. City Life staff update cases in regard to public letters and BCC applications. To avoid this casework becoming too individualized, each attendee is asked to publicly state their case status at the beginning of the meeting.
- Movement strategy. Every meeting has a component on how people can volunteer (canvassing, calling, leadership committees, etc.). There are planning discussions around our frequent public actions and evaluations after they happen, often including slides of the event (prepared by KC Bailey).
- Solidarity. Perhaps most important, people experience the meetings as places of love, community and solidarity. We consciously try to create that, allowing space for testimony and stories.

Mass Case Management. At the end of December, 2009, our case list had expanded to be about 550 households. How can we possibly manage that level of casework?

After canvassers visit properties, all names and numbers are forwarded to City Life. Our staff calls each household at least 3 times and does intakes where possible. Initial counseling describes basic rights and encourages attendance at Tuesday meetings.

Each week members already involved call with new legal documents or strategic question and receive counseling. After each meeting, separate from reminder calls, we prepare a lengthy list of follow up calls to key cases which presented at the meeting. This includes new attendees and those who announced court cases or other legal actions.

Our staff and volunteers call *each household* on our case list *almost every week* to remind them of the meeting, get updates, etc.

Despite the huge volume of cases, we hope these combined methods prevent anyone from “falling through the cracks”. Directing everyone toward the weekly meetings is a crucial part of managing so many cases and preventing a casework mentality in both staff and members.

Mass public actions of all kinds. These include pickets, protests, hearings, and, most well known, eviction blockades. As stated above, we called several eviction blockades during 2009, but we never had to go in front of a house. The combination of past dramatic blockades, the threat of a new one, and frequently an offer to buy by BCC meant that no actual blockades were needed.

Our public actions became more creative and varied. We did a legislative tour in March. We did a series of protests in front of Bank of America offices urging an end to evictions. We picketed Deutsche Bank’s golf tournament dinner. We went to several public hearings at City Hall and the Statehouse.

We initiated a new strategy known as a “block rebellion”, targeting geographic areas hard hit by foreclosure. The idea is to organize around vacant as well as occupied foreclosed units, to organize neighbors as well as those directly victimized by the banks. This was first done on Cobden St. this past summer. After 3 protests and an occupation of a vacant foreclosed unit, BCC has achieved agreements to purchase 8 of 16 foreclosed units in the area.

East Boston held its first public action in November. Despite terrible rain, a large contingent “crossed the harbor” to support the event. City Life hired new staff to work in East Boston, representing our increased commitment to this work.

We ended 2009 with three strong actions in the holiday season. A “Holiday at the Brewingtons” celebration Dec. 19 prepared for another possible blockade to defend that family, protested bank bonuses, and celebrated the holiday with a social justice theme. This was followed by two vigils at 40 Zeller St. in Roslindale to support the Coyne family on Dec. 23 and 30. The second vigil featured participants (including many neighbors) making statements dedicating themselves to social justice work in 2010.

Mass Trainings and Political Discussion. City Life conducted extensive leadership development trainings. They were part of each Bank meeting and the monthly TOC meetings as explained above.

During the summer of 2009, City Life organized the second Summer Institute, a series of organizing training workshops. (See section on radical organizing conference.) During the summer, every other Tuesday was set aside for this training at City Life. In addition, there were trainings at other locations – ACE, CAAS in Somerville, and the public library.

We took a delegation of 15 bank tenant leaders to the Solidarity Economy Conference in Amherst in March, 2009, and did follow up discussions and visioning about a “solidarity economy.” This created space for our members to think about what kind of economy would be good, not just what’s bad.

Most important perhaps, we initiated a Bank Tenant leadership committee. This volunteer body is composed of 20-25 people. It combines political training and discussion with movement planning. This group watched Michael Moore’s movie “Capitalism: A Love Story” and discussed it afterwards. Increasingly members of this body are making the presentations that used to be done exclusively by staff. For instance, each Tuesday meeting has an initial presentation summarizing City Life’s method; that presentation is being rotated around the leadership group. In 2010 the Bank Leadership Committee will be a place where people are able to develop as social justice organizers.

Coalition meetings and legislation. Staff attended meetings of the Mass. Alliance Against Predatory Lending (MAAPL), which helps coordinate activities of 50 member groups around foreclosure/eviction issues and sponsors the 4 bills City Life is supporting at the State House. Hearings on all bills were held in 2009 either at the Housing Committee in May or at Judiciary in October. MAAPL sponsored a speak-out at the State House on Oct. 15 with a series of powerful statements from all over the metropolitan area. Although sponsored by MAAPL, all speakers were either City Life or Chelsea Collaborative. These key bills have the support of over half the legislature and the governor, but they remain bottled up in committee.

COHIF (Committee on Occupied Housing In Foreclosure) continued to meet at the offices of the Archdiocese Planning Office of Urban Affairs. This committee has assembled a significant group of actors committed to City Life’s organizing premise of avoiding displacement after foreclosure. The Committee, which includes City reps, achieved a breakthrough when Bank of America agreed to sell multiple buildings to the City without evicting occupants first. Although an important step, it was just a handful of buildings, they are only in Boston, there is no agreement on price yet, and B of A specifically rejected selling buildings with former owners involved. Our movement isn’t letting Bank of America off the hook just yet!

Jobs with Justice partnered with MAAPL and City Life to sponsor a series of actions against Bank of America in the winter and spring of 2009. For six weeks on Thursdays, City Life led protests at the Boylston St. branch of Bank of America.

New Bank Tenant Associations

City Life has made numerous presentations to other groups who wanted to do post foreclosure organizing. In 2009, groups modeled on City Life organizing methods were established in Chelsea, Lynn, the Merrimack Valley, and Providence.