Stand Up. Fight Back.

The event: A meeting of people affected by foreclosure.

The organization: City Life/Vida Urbana, a nonprofit Boston community group.

The crowd: A hundred people, mostly Latino and African-American homeowners facing foreclosure, tenants threatened with eviction from foreclosed properties, City Life staffers and members from the community, lawyers from Greater Boston Legal Services and the Harvard Legal Aid Bureau providing volunteer services.

6:42 A man in a white T-shirt stands at the front of the room, telling his story. The bank foreclosed. He went to court with a lawyer. Boston Community Capital (BCC, a nonprofit community loan fund) bought back his house from the bank. And now he is living in the house, using the rent from the first-floor unit to make mortgage payments.

“People get up and say, ‘I got my house back,’ but now I can say, ‘It’s me. It’s real.’”

6:50 Mary Wright, a tenant organizer with City Life, takes over the microphone. “Sometimes we have to wait and wait and wait. It was his time then. Be patient. Sometime it’s going to be your time.”

6:54 One by one, the people in the room introduce themselves. “My name is ____. I’m a tenant.”

“My name is ____. The bank foreclosed on my home.”

“I’m ____. Foreclosure.”

6:58 One man, new to the meeting, hesitantly introduces himself. “I’m a homeowner.”

“And you’ve been foreclosed on?” asks Steve Meacham, City Life’s tenant organizing director, from the front of the room.

“Yes. And I found out after the fact. I have a court appearance on Thursday.”

“You can talk to an attorney here tonight,” Steve tells him.

6:59 “I’m ____. Tenant.”

“I’m ____. This is my first time here. I’ve been fighting this for two years. I’m at my wits’ end. But I’m still in my house. And I’m going to keep fighting.”

Mary nods. “Let me tell you, tonight you came to the right place.”

Applause.

7:02 A woman says, “I’m ____. And I’m facing foreclosure.”

Steve says from the front of the room, “BCC made an offer to buy your place, but the bank is proceeding with foreclosure without even responding. That’s not going to be allowed.”

7:09 Tenant organizer Melonie Griffiths delivers a speech that’s partly an introduction to City Life and partly an empowering pep talk. “We help families in the Boston area fight displacement and gentrification. We help people stay in their homes by any means necessary.”

7:14 Cell phones ring. Children run in and out of an adjoining room, where there’s pizza. The speech continues. “A lot of people think when they get that first notice from the bank, it’s time to leave. But we say to the bank, ‘Go ahead and foreclose. We’re not leaving.’ We use the sword and the shield. The shield is Boston Community Capital. The shield buys us time. But if the shield doesn’t work we go back to the sword. If people are threatened, we join hands and do a vigil or a blockade. Success is any time you stay in your house longer than the bank says you can. Even an extra month can be a good thing, if that gives you a chance to find someplace else to stay.”

7:20 Tenant organizer Jim Brooks talks about the bill recently passed in the Massachusetts Senate that extended from 30 days to 90 days a tenant’s right to stay after a foreclosure. “It passed because of you. Because you got up and told your stories. This is a major victory.”

7:30 Jim asks: “How’s everybody feeling?”

“Great,” the audience replies politely. “Doesn’t sound like it.”

“Wonderful!” someone shouts.

“OK,” Jim says. “What do we do when the banks attack?”

This galvanizes the crowd. “Stand up!” they shout, jumping to their feet.

“Fight back!” They sit down again.

7:30 “What do we do when the banks attack?”

“Stand up! Fight back!”
7:30 “WHAT DO WE DO WHEN THE BANKS ATTACK?”
“STAND UP! FIGHT BACK!”
The room erupts with cheers.

7:40 The crowd has split into several groups. Some people meet one-on-one with volunteer lawyers about upcoming court cases. Some are in the main meeting room discussing political strategies. Out in the hall, several newcomers sit in folding chairs in a circle, as Jim explains basic legal rights and strategies. “How many people here are homeowners?”
All raise their hands.

7:41 “OK, can a bank evict you for not paying your mortgage?” Jim asks.
“Yes,” a woman says.
“On my street,” a young man says angrily, “there are six houses in foreclosure. The minute the first one happened, mine went into the garbage.”
Jim nods, then repeats the question.
“No,” another man answers quietly.
Jim: “That’s right. Only a judge can evict you. Not the bank. You get your day in court.”

7:46 Jim explains that you don’t have to hand over your keys to the bank. “You have a lot of rights. Most people will do anything to avoid foreclosure, but we say: let it go into foreclosure. You have more negotiating rights after foreclosure than before. We do a PR campaign on your behalf. We say, ‘This person has done nothing wrong. They just want to pay a mortgage or rent based on the fair value of the home.’”

7:50 “Yeah,” the angry man says, and launches into a rant against banks.
Jim listens, then interjects: “What I’m hearing from you is a lot of righteous anger. That’s good. The bank wants you to feel alone, and guilty, and ashamed. You can come in here, express that anger, cry, get energy from your peers. Fight back.”

7:52 Jim explains that City Life has a relationship with a fund — BCC — that will assess properties, buy them from the bank, and then sell them back to homeowners at a fair value. “You have to write a public letter. Not a hardship letter, but a letter telling who you are, how long you’ve lived here. Your history, your community, your kids. CC it to the mayor. It’s bad PR for the banks. People get to know your story, and say, ‘We don’t want to invest our money in that institution. We don’t like the way they’re treating Mr. and Mrs. So-and-so.’”

The angry man says, “They already print your name in the paper. There’s that little column every week that says, ‘Foreclosures.’”
“This is different,” Jim says. “This is putting a face on it. The bank is a business, a building. It doesn’t have a face. The banks don’t want you to become the face of what they’re doing.”

7:53 Jim: “The bank will offer you cash for keys. Here’s $5,000 for your keys. How does that sound to you?”
A woman, who has been taking notes on a yellow pad, answers, “Lousy.”
“You’re right,” Jim says. “That’s a cheap buyout.”

7:55 “OK,” Jim says. “Next step is a notice to quit. You have 72 hours to leave your property. What should you do?”
A man says, “Wait for an eviction notice from the court.”
“Very good. They will highlight the word ‘QUIT.’ And a lot of people get scared and run.”

7:57 Another man asks a quiet question about his own situation. “Every case is different,” Jim says, and advises him to run it by one of the volunteer attorneys tonight.

7:58 “The next step is a notice to appear in court.” Jim looks at one of the men. “What part of the city do you live in?”
“Dorchester.”
“OK, so do you show up in Dorchester District Court?”
“Yes.”
“No,” Jim says. “Before the hearing, you want to get it transferred to housing court.”

7:59 It’s hard to hear what Jim is saying. There are kids running through the hall, a man yelling into a cell phone nearby, loud voices from the political meeting in the big room. He is explaining the importance of asking for discovery, a transfer to housing court, and a jury trial. “You’re sending a message to the other side that this is not going to be a cheap buyout.”

8:02 Jim talks about the public letter. “It’s a way to practice telling your story. We had one woman who had a 48-hour notice — we thought we were going to have to do a blockade. But she went to court and told her story in a way that made the judge practically break down, and the lawyer from the other side said that maybe we could work something out. She put aside her shame and told her story.”

8:10 A couple talks about how they’ve tried to get someone to help them renegotiate their mortgage with the bank. “Nobody cares, nobody wants to hear it.”
Jim: “There are a lot of vultures out there. You have to go to a nonprofit.”

8:11 “Someone asked me for $1,900 for a modification,” a man says. Another says ruefully, “For me it was $3,000.”
Jim says again, “There are a lot of scams.”

8:12 The angry man: “I’ve done this, I’ve done that, I’ve jumped through hoops …”

The man jabs a thumb at his wife. “She stresses me out. She says her Aunt Mary got this and her Uncle Joey got that. I don’t want to hear it.”

Jim says, “This movement is about love. There’s a lot of help here. This stuff is corrosive. It does awful, evil, terrible things to people. We have to be there for each other. It’s the bank that’s your enemy, not your wife.”

8:25 It’s time to rejoin the larger group. The homeowners put away their notepads and carry their folding chairs back into the meeting room. Jim follows, but stops to listen to one last question.
“You should speak to one of the lawyers before you leave tonight,” Jim tells the woman gently.

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