

Detroit Eviction Defense

Facing Foreclosure? Getting Evicted? Say No, Stay Put, Fight Back!

WHO WE ARE

We are a coalition of people in Detroit and metro Detroit area that are against foreclosures, evictions and displacement. We see that evictions, foreclosures, and displacement target people of color, women, and poor and working people. We do not believe that anyone or institution is coming to save us, and we have to rely on each other. We believe that there is a “new Detroit” that doesn’t include many of us, and we have to resist gentrification and displacement.

We are not a social service agency, we are not a non-profit, or government group. If you are willing to fight, we are a group of people that will stand beside you in struggle.

We operate on the principles of solidarity, respect, direct action, and standing together.

IN THIS ISSUE:

2016 Reflections

Daniel Murray and the Land Bank

Land Contracts, Rent to Own, and Other Rip-offs

RIP William Garrett



above photo is a fence/mural/barricade from 2015 successful home defense for Lela Whitfield

Words from a long-time Detroit Eviction Defense fighter,
Jerry, who fought and stayed in his home :

When faced with the possibility of losing your home, here is something to be open to. First, we blame ourselves. **Don't**. When you have been paying your mortgage and you are current and the banks the mortgage companies find a way to start foreclosure on your home and others in your area, **get legal help**. Quit and try not to blame yourself. You have done nothing wrong. Stand up for what you believe is right. After you have done everything you know, do one thing, **ask one more person**. They may know something or an organization that may help you. Just remember it is not fought out; it is not through. **So stand up and fight back and do not walk away from your home**. Your home is your fortress of solitude. Defend it when you know you are right. All it takes is one good person to stand up for what is right.

DETROIT EVICTION DEFENSE meets every Thursday at 6 p.m. at
Old St. John's Church, 2120 Russell St. (near Eastern Market).
All Welcome, including children, wheelchair accessible
www.detroitevictiondefense.org FB: Detroit Eviction Defense
Reach us at: 313-530-0216

2016 Reflections:

In the past year Detroit Eviction Defense has waged campaigns to keep the homes of Sandi and Kenny Combs-Brinkley and Jennette Shannon and her family. We lost those struggles. We have won our fights in the cases of Mary Sanders, Lela Whitfield, Camille Perry and Tonya Pace. We are currently mounting campaigns for Daniel Murray and Barbara Campbell.

We have worked with Jennine Spencer and the Field Street Association, and with the Charlevoix Village Association to get information to homeowners and to help them fight the tax foreclosures threatening their neighborhoods. We have branched out into tenant work, with Autumn House residents in Ferndale and with Ryan Court in Detroit.

We have waged a successful challenge to HUD policy on the rights of reverse mortgage beneficiaries to remain in their family homes.

We also celebrated our 4th year anniversary, noting over 50 victories! ##

www.detroitevictiondefense.org

Daniel Murray and the Land Bank

Daniel's Story: My name is Daniel L. Murray. The Detroit Land Bank demolished my home while I was still in it. I lost my belongings, my medicine, clothing, family pictures and heirlooms into a dumpster. And a month later the Land Bank demolished my home. I have been through hell and back. The Land Bank and their agents have destroyed my life. The Land Bank now has named Rebecca Carmargo head of the demolition program. She is also a lawyer for the Detroit Land Bank.

Hearing is March 27, 10:00 am, at Wayne County Circuit Court in the CAYMAC, Room 1421, before Judge David Groner. Check our website, as court time/date are subject to change

History of the Land Bank:

The land bank is nonprofit blend of public and private, but is ultimately not accountable to the city or the community. The Land Bank is Detroit's biggest property owner — holding about a third of the properties in the city roughly around 100,000 properties. These properties were “gifted” from the city, a lot of the properties coming from the illegal tax foreclosures, any property that wasn't sold in the Wayne County tax foreclosure auctions were given to the Land Bank. The Land Bank works at some level with the city, big businesses, corporations, and foundations. Employees of the Land Bank have defined themselves as a big “real estate company.” No other city has had a land bank or a private entity that controls so much of the city's land, which will ultimately shape the fate and future of the city's restructuring and who is going to be allowed to stay or profit off of Detroit. The fact that the Land Bank is not accountable to the people of Detroit or the city has a huge hand in the restructuring of Detroit and bypass the self-determination of the people, in many ways it's “emergency management” of Detroit property. The Land Bank has had plenty of controversy, and has most recently been under federal investigation for making back end deals with construction companies and developers.



Land Contracts, Rent to Own, And Other Rip Offs

Home ownership in Detroit has dropped from 60% a few years ago to only 40% today. The economic collapse and housing crisis of 2008 resulted in a massive foreclosure crisis in Detroit and the metro area. Hundreds of thousands of residents lost their homes to mortgage and tax foreclosures. So-called ‘developers’ or vultures bought up the homes which Detroiters had lost to foreclosure. These vultures immediately ‘flipped’ the properties, reselling them to speculators: some Detroiters, and many from other states and foreign countries.

Local opportunist fined for failure to maintain properties:

Let’s look at Grosse Pointe Michael G. Kelly, who owns **Flip Detroit, Detroit Property Exchange, DPE, Angel Group** and other front companies. Kelly’s operations bought up hundreds of foreclosed homes and also lists itself as the biggest property management company in Detroit, with offices in the Wayne State area. A Detroit News investigation in 2010 stated that Kelly owed the City of Detroit over \$90,000 in fines for failing to maintain 1,152 parcels. In 2015, he owned 693 properties in Detroit. From newspaper reports, facebook posts and actual court cases, we know how Detroit Property Exchange (DPE) has operated, and the same is true for many other vultures like **Thor Real Estate** headquartered in California and **Sussex Immobilier** of East Brunswick, New Jersey. These operators buy up homes after foreclosure for very cheap prices, then ‘sell’ the homes to folks on land contracts, rent-to-own, or other such schemes, which are offered to assist folks with poor credit.

Housing vultures are scamming Detroiters

Here’s how it works: After foreclosure, these vultures buy empty and occupied homes for a few hundred or a few thousand dollars from banks or the Wayne County Treasurer. **DPE, Thor** and other vultures do no work on these homes, they sell them ‘as is’, which often means leaking roofs, faulty or non-working furnaces, substandard plumbing and deteriorating porches. But, the properties are not really sold, they are offered as rent-to-own or land contract so the ‘buyer’ is responsible for repairs. **In this way, the vulture avoids the normal landlord duties of maintaining a property, doing repairs, providing working furnace, etc.** So, the ‘buyer’ is actually a tenant paying rent and responsible for all repairs. **The catch is if you miss a payment or are late on a rent-to-own, the vultures take you to court to evict**



you like any other tenant, even though you thought you were buying the home. If you are buying on a land contract and miss a payment, they take you to court to evict you as a tenant or do a land contract forfeiture and put you out that way. Too often DPE and others owe thousands of dollars on back water bills or property taxes so unsuspecting ‘buyers’ are stuck. One example is Kenny Brinkley and Sandi Combs who lost their home after the **Detroit Property Exchange** bought it and then sold it back to Kenny and Sandi but failed to pay the property taxes. Sandi and Kenny – who believed the taxes were paid – lost the home again to tax foreclosure. The property was purchased by New Jersey based **Sussex Immobilier. Detroit Eviction Defense** is reaching out to Detroiters to expose these rip-off schemes and offer some assistance to folks who are being cheated by vultures.

Homeowners, homebuyers, tenants, all of us together, we must unite our forces to fight for decent, affordable housing for all.



RIP William Garrett

Mr. William K. Garrett died January 2, 2017 at age 71. We in Detroit Eviction Defense remember and honor him. We remember the struggle the Garrett family waged to stay in their home. This was one of our first efforts at home defense, January of 2012, and it was successful. The dumpster was prevented from being set down: cars and people in the street, blocking the way. The picket line at the bank grew militant as Mrs. Garrett laid her body down in front of the door to the bank offices: I am not moving and we will not move! Faced with an organized and determined crowd, the bank consented to a new offer: the Garretts would remain in their home.

Our supporters included UAW Local 600 and BAMN (By Any Means Necessary). Our ground troops included Moratorium Now, People Before Banks and First of May Anarchist Alliance. Numerous working class and neighborhood people without organizational affiliation came out to support the Garretts – we all knew that this was the way we could support ourselves.

The bank crisis of 2008 led to a housing crisis in Detroit. Massive numbers of homeowners faced mortgage and tax foreclosures. The fight to keep Detroiters in their homes led to the development of Detroit Eviction Defense. This past April we celebrated over 50 victories. The Garrett family was one of the first and led the way. In one of our more recent actions, the block party to defend the home of Jennette Shannon and her family, Mrs. Garrett and family members came to show their support. “You helped us keep our home, I’m here to help them keep their homes.” This spirit of relying on ourselves, of helping each other by fighting together is the glue that holds our communities together.##