

## **Engaging the Banks in our turf and reclaiming and defending our property:**

The Occupy movement has done the inconceivable, normalized the occupation of public space. As a movement of the 99%, it could be vital that we take what we have learned, occupation of public space, and turn those skills against the banks, who continue to foreclose on and evict families nonchalantly, and own tens of thousands of vacant unkempt homes, depriving those needing shelter of a place to stay, and destroying struggling neighborhoods across the country. It is time to take the fight house by house, block by block, building by building.

There are two ways to engage in the fight. First, there is eviction defense, where we find families facing foreclosure and/or eviction and fight with them. Second, we can reclaim bank-owned property, either commercial or residential. Some strategic thoughts:

Eviction defense often requires a couple pieces in place: Capacity to spend a lot of time reaching out to and working with families facing foreclosure, legal or housing counseling support, and homeowners who are absolutely determined not to take cash for keys and stay and fight are all vital pieces, without those factors in place, it may make more sense to consider reclaiming bank-owned properties. However, check out Brandon Nessen's rap, we may find that we can do some level of eviction defense more easily, since we have larger numbers of occupiers.

Arguably, reclaiming bank-owned properties is easier to do at scale and here are some pointers.

Starting from the beginning, here is one way to look at the steps, keeping in mind, that there is no one way to do this.

- 1) Building lists: There are two complimentary ways to figure out properties. You can purchase lists (and we can help) of vacant bank-owned properties, or you can do neighborhood surveys and look up the properties with the County website, there are folks who can help with that as well.
- 2) Finding families to be the face of the campaign: If there is a good story of a family, either the family that previously owned the property or another family that needs a place to stay, it would be great to have those families as the reclaimers of property. Be sure to check out people's stories carefully if you are working with individual families.
- 3) Build Neighborhood Support: Before doing anything with a property in the neighborhood, go door-to-door and talk with all the neighbors. You may want all the neighbors to sign a pledge to support the squatters. Ask specifically about whether they can help with food, water and anything else. If there are any dissenting neighbors we need to find out what they might do against us, so it is worth the trouble to work with those who are not convinced of our plan. Also, speak with block clubs or neighborhood organizations that could be friends or foes.

- 4) Do a property assessment: We need to know if we can actually get inside. Do we think the wiring and piping has been stolen or could we possibly reconnect the utilities? Is the property dangerous, roof falling in, structural issues-we do not want to put anyone in danger.
- 5) Know What it Takes: Get three times as many commitments from potential squatters as you think we will need. We will need people to commit to sleeping in the property and we will need a watch 24/7. We need solid commitments from the family as well if they are really willing to sleep and stick it out in the cold or amid adversity.
- 6) Build the narrative: Do press events with the family and neighbors. Talk about the foreclosure crisis, get on the talk shows, blog, use social media, build the justification for a takeover. Bring trash from the property to the doorstep of the bank or other creative actions.
- 7) Clean up the Property: We are not only helping families reclaim their homes but neighborhoods as well. Properties that were unattended now are safely occupied and are no longer nuisances. We can do public clean-ups and then present the trash to the bank, and also get news coverage of us doing a service for the community.
- 8) Logistics: We need to decide first if the actual reclaiming is public or private, then we can answer some of the following questions. How many people do we need to turn out and what is the plan? What does the press release look like? What does the event look like? Can we get neighbors to speak, people of faith, grasstops leaders? Make a clear plan with "what-ifs"? What if the police are there? What if things on the inside look different than we expected (homeless folks, giant rats etc). Can we get a minister to help us take the boards off the house? What supplies do we need on that day and what do we need moving forward? How do we advertise the takeover with banners signs and other items? Do we have legal support lined up? Are we going to negotiate with the police or sheriff?
- 9) Daily meetings and planning around with the reclaimers and support are critical. Unforeseen circumstances might arise, and we need to be on top of them. We need to constantly be recruiting and figuring out if we can do this in more places.
- 10) Stay in touch: This is new for many of us, keep participating in the calls and talking about what is and is not working so we can all learn and become more effective.