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Peter Dreier: Well-organized people can beat well-funded interests

By Peter Dreier
Posted: 07/19/2012 05:47:32 PM PDT
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This spring, the Southern California districts represented by Assemblyman Felipe Fuentes and state Sen. Alex Padilla saw an unusual amount of political activity, but it wasn't election time.

Residents knocked on doors and put up lawn signs to persuade Fuentes and Padilla to stand up to the big banks and support the Homeowner Bill of Rights, legislation designed to protect homeowners from foreclosure abuses.

Similar activities took place in about 15 legislative districts represented by moderate Democrats that have experienced an epidemic of foreclosures, including Sen. Rod Wright's South Los Angeles district.

Although for months their support for the bill had been far from certain, Fuentes, Padilla and Wright eventually voted in favor of the legislation.

It passed the Legislature along straight party lines, except a lone Republican who voted for it. Gov. Jerry Brown signed the bill last week.

More than 2 million households in California have lost their homes to foreclosure since 2008, and 39 percent of homeowners are "under water," owing more than their houses are worth. But now the state has some of the nation's strongest protections for homeowners struggling to stave off foreclosure.

The bill prohibits dual tracking where banks foreclose on homeowners while they are still negotiating a modification. It provides homeowners with a single point of contact at each bank to avoid frustrating bureaucratic run-arounds. It

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establishes civil penalties for robo-signing and gives borrowers the right to seek injunctive relief in court before a foreclosure sale is recorded or seek damages after a foreclosure.

California's big banks, real estate lobby and Chamber of Commerce killed similar legislation in 2010 and 2011. Since 2008, the bank industry gave about \$134 million to candidates and committees, in addition to spending millions to lobby in the state capital. But this year a broad coalition of community organizing groups, unions, consumer advocates and faith organizations prevailed. How did they do it?

Last fall the activist groups came together to form the ReFund California coalition and to devise a more aggressive strategy.

Their first success was getting state Attorney General Kamala Harris to lead the fight. Harris along with New York AG Eric Schneiderman forced five major banks to negotiate a stronger settlement with consumers they had ripped off with abusive practices like robo-signing.

Eventually these lenders -- Bank of America, Wells F... Morgan Chase, Citibank and Ally/GMAC --

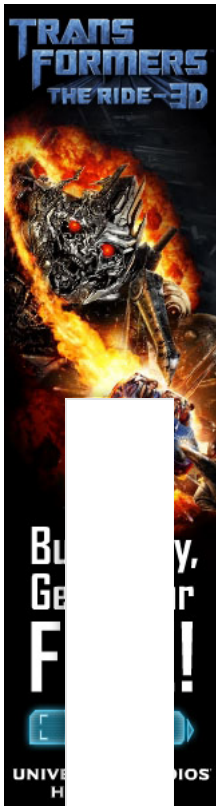
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ReFund California believed that the settlement was a good step, but that more was needed, including state legislation to reform the foreclosure process. Harris became a key ally, agreeing to sponsor the Homeowner Bill of Rights.

The coalition's research documented the impact of foreclosures in specific areas, including plummeting housing prices, declining property tax revenues, and abandoned and bank-owned properties. In Los Angeles County, for example, foreclosures have led to an estimated \$866 million decline in property taxes since 2008 and cost local governments within the county \$2.6 billion in clean-up costs.

In those key areas, unions and community groups waged a door-to-door canvass, put up lawn signs and mailed voters colorful flyers informing voters that their legislator was "helping big banks -- not local families."

The Alliance of Californians for Community Empowerment (ACCE) established a Home Defenders League that help thousands of struggling homeowners raise their voices, tell their stories, and in some cases engage in civil disobedience. They picketed outside the luxury homes of bank CEOs, organized sit-ins at bank offices to highlight their plight, and linked arms with their neighbors and other homeowners to resist getting evicted when the sheriff came knocking. On June 19, for example, the group held a 60 person protest action at a Wells Fargo branch in Riverside and released a report that documented that the area has become a hot spot of foreclosures.

One of the protesters, Bessie Johnson, purchased her house in 1995 and regularly paid her monthly mortgage until 2009, when her husband lost her job. She asked Wells Fargo to modify her loan but instead the bank sent her an eviction notice. The protest drew media attention and helped persuade Assemblyman Kevin Jeffries to support the bill. He was the lone Republican legislator who voted in favor. The Courage Campaign's online activists generated thousands of calls and launched a website exposing which legislators received money from the banking lobby and how they voted on similar legislation in the past. The California Reinvestment Coalition provided evidence of dual-tracking abuses.

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The PICO community organizing group mobilized thousands of faith-based congregants and clergy to educate legislators and Gov. Brown about the human and financial cost of the foreclosure epidemic. The National Council of La Raza built support within the legislature's Latino caucus. The state Federation of Labor, SEIU, CalPIRG, Consumers Union and dozens of other organizations mobilized members to loosen the bank and real estate industries' hold on legislators.

The Homeowners' Bill of Rights will make a huge difference for hundreds of thousands of Californians. Equally important, this grassroots campaign shows that well-organized people can beat well-organized money.

Peter Dreier is E.P. Clapp Distinguished Professor of Politics and chair of the Urban & Environmental Policy Department at Occidental College. His new book, "The 100 Greatest Americans of the 20th Century: A Social Justice Hall of Fame," was just published by Nation Books.

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