

How to Defend Your Home

First Things First



Congratulations! You are joining a growing movement of homeowners who sick of the bureaucracy, of trying to get your payments modified, and fed up with the banks having crashed our economy---banks that got bailed out and are now looking to take your safe place to live from you. We are the 99%, and we are fighting to keep our piece of the American Dream.

The Questions

The first step in all of this is getting a handle on your situation:

Where are you at in the process?

Are you underwater, and looking for the banks to change your loan?

Are you in foreclosure?

Has your home been sold already?

Do you have an eviction notice?

Allies

Who are the people you know who can help?

Will your friends, family, and neighbors come meet with you to take action?

First Steps

Put a sign
in your
window
and in your
yard that
says you
are not
leaving

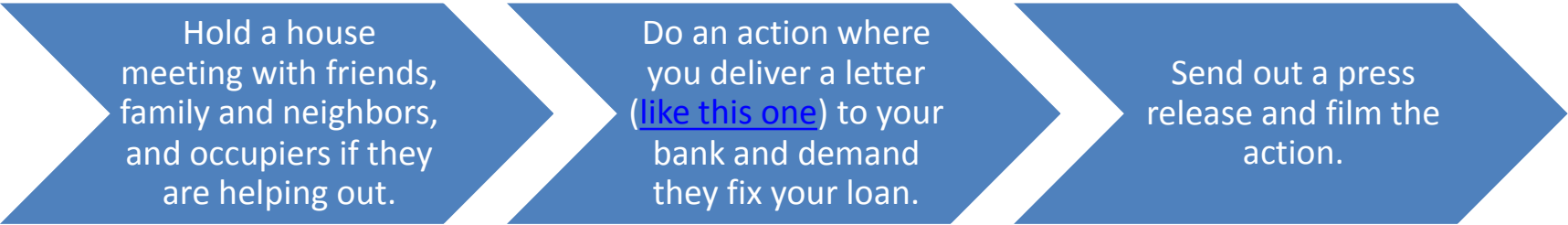
Take
pictures or
video of
your home
and your
story and
get the
word out
about your
situation

See if there
are groups
that will
organize
with you.

Are there
any
Occupies
you can
visit
nearby?

Are there
any
community
groups?

Engaging in the Fight

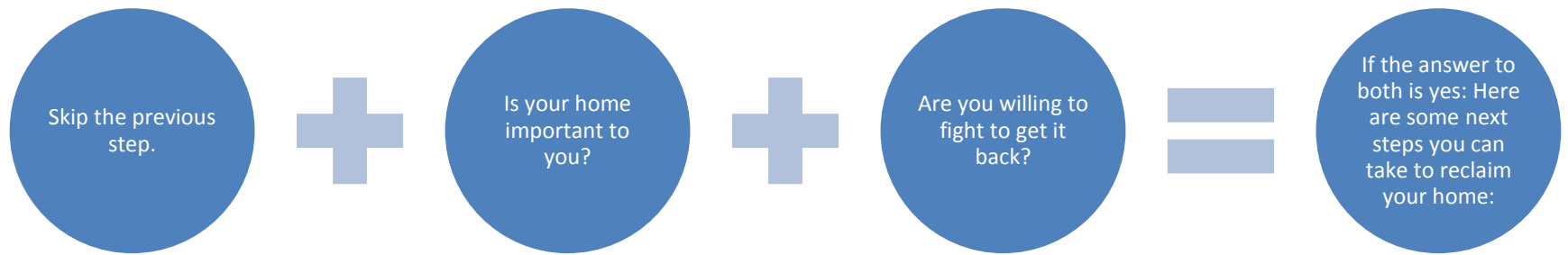


Hold a house meeting with friends, family and neighbors, and occupiers if they are helping out.

Do an action where you deliver a letter ([like this one](#)) to your bank and demand they fix your loan.

Send out a press release and film the action.

Already Lost Your Home?



Different Types of Action

Auction Protest

Basic Description

Protest at foreclosure sale auctions to discourage purchase by any investor who intends to evict. We want resale to owner.

Alternative Type

Loud with numbers. Seek to postpone. Seek to appear threatening.

Smaller. Bear witness. Engage with investors.

Different Types of Action

Vigils

Basic Description

Candelight and other vigils in front of someone's house to mobilize neighborhood support.

Alternative Type

Solemn, candles, testimony, draw out neighbors

Set stage for blockade. More militant and spirited.

Different Types of Action

Bank Pickets

Basic Description

Picketing in front of bank branch offices downtown and in neighborhoods.

Alternative Type

Small and frequent.
Constant Presence.

Large , well planned.

Questions

Will there be action inside?

Are you Willing To Risk Arrest?

Different Types of Action

Bank Functions

Basic Description

Protests and bank dinners and events, such as sporting events, chamber of commerce meetings, any place where the bank would like to have good PR.

Alternative Type

Is Goal to Disrupt? To Be Visible Presence>

Does event require large turnout & planning? What is narrative that counters bank story?

Different Types of Action

Blockades

Basic Description

Protest at moment of eviction where some sit in door way and risk arrest. 28 blockades called since Jan. 2008. Arrests 3 times.

Alternative Type

All blockades are “last minute” (48 hours +)

Questions

Will anyone risk arrest?
Importance of individual case vs. moment?

Different Types of Action

More Options

Basic Description

Use a variety of non-violent tactics to prevent the sheriff from coming in

Alternative Type

Community meeting
Community based
rally, or series

Occupation

Occupation

If you are working with Occupies, invite them to come stay with you.

Make sure ALL the neighbors are on your side.

Do a press conference and announce that you are not leaving.

Also make sure you have a rapid alert system so that you can turn more people out if the sheriff is coming.

The Occupation Itself

A lot of the occupation itself in eviction defense can be rather dull.

Some things can build energy:

- Holding General Assembly's at the house on a regular and advertise basis
- Creating work groups:
 - Actions, cleanup, neighborhood relations, media (both talking with press and creating our own videos and stories.)

Make it visible: signs and banners and art are important

Make it fun: host activities for neighborhood kids, teach-ins, etc

Occupy Our Homes Toolkit



[8 X 11 "I am not leaving sign."](#)

[11 X 17 "I am not leaving sign."](#)

[Sample Letter to the Bank](#)

[Petition](#)

[Still need help? Sign up for a Conference Call hosted by the experience organizers at ACCE.](#)

The Long Road



Stay in touch with Occupyourhomes.org and we will post your stories and videos and host calls that keep you in touch with home occupations across the country.



Its an uphill battle against the 1% and the banks. Not every attempt at defending your home will be successful---but resisting and working together are your only choice and your best bet.



You are not alone. Not only are the 99% here to help you defend your home, many folks across the country are going through the same thing. Connect with them and help them in any way you can.