

# Housing Struggle Continues in Detroit Defying Landlords and Bankers

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*Jeanette Shannon of Detroit was evicted from her home on June 3 after a protracted fight against fraudulent real estate interests and the local courts which favor the predatory lenders and the banks.*

This was a test case for Detroit Eviction Defense (DED) coalition and other anti-foreclosure activists in the city. The struggle to save Shannon's homes revealed further the political character of the administration of corporate-imposed Mayor Mike Duggan whose police officials provided protection for the bailiff and the contract laborers hired to break into the home, trash the property and dispose of the household belongings in a dumpster parked in an alleyway next to the house.

The role of the Detroit police was critical in the eviction which was viewed by 100 people who turned backed the dreaded dumpsters twice within two days.

In similar instances which occurred during 2012 in another section of northwest Detroit, police withdrew saying it was a civil matter or stayed away allowing for the situation to be resolved by activists through political pressure and negotiations with courts and the banks.



On Thursday June 2, the court bailiff appeared at the Shannon home after 5:00pm with the intent to evict the homeowner and her 17-year-old son. The storm door leading into the

house was pulled off the hinge.

Several activists who had been keeping vigil in an effort to block the eviction were able to stave off the bailiff. The bailiff then told those outside the home that Shannon had to be out of the home by Friday.

Early Friday morning when the dreaded dumpster was delivered it prompted a response by anti-foreclosure activists keeping watch over the home. A driver of the vehicle delivering the dumpster attacked, choked and pummeled activists resulting in a leading member of Detroit Eviction Defense, Bob Day, having his leg broken in two places.

A member of the Moratorium NOW! Coalition, Martha Grevatt, was unjustly issued a civil infraction for ostensibly refusing to move her automobile from in front of the Shannon home. Her vehicle was not breaking any parking laws and therefore these orders were motivated by the enforcement of the eviction order.



Others at the scene were threatened with felony arrests. Columns of police cars returned after Noon the same day and proceeded in their attempt to break down the front door.

Having failed to enter through the front they then walked around to the back entrance and barged the door open and later refused access to Jeanette Shannon so that she could retrieve her cats. She was later allowed to enter the home to rescue her pets from the bailiff and the hired hands that went about hauling possessions to the dumpster and boarding up the house.

#### Mobilization to Defend Shannon Home

DED along with other social justice and labor activists rallied to the defense of the Shannon home due to the compelling character of the case. There is a proliferation of similar scenarios across the city stemming from the real estate and banking collapse of 2007-2008, leaving tens of thousands of vacant homes many of which have been turned over to the unscrupulous “developers” and the notorious Detroit Land Bank Authority (DLBA).



A number of these so-called real estate developers exploit the situation when they are given preference in purchasing the properties through the Wayne County auction and those conducted by the DLBA. The homes are often sold on “land contracts” because despite the ruling class propaganda that Detroit is being revitalized with property values increasing as well as rents, the banks wrote less than 500 mortgages during the entire year of 2015.

After purchasing homes on land contracts from these companies, the residents soon discover that there are property tax and other liens on the homes. Others discovered that they do not even own the home since their names do not appear on the deeds.



In the specific case of Jeanette Shannon, according to an entry on the website of DED, “Shannon purchased her Detroit home in 2010 from Thor Real Estate LLC for \$15,000 on a land contract — with an understanding that the company was responsible for paying the property taxes, and that the amount for taxes was added into her monthly payment. But the year after she moved in with her daughter and son, she was shocked to be told by Thor’s attorney that her house payment was being jacked up by almost \$100 a month to pay the property taxes. That threw her in a panic and she hired an attorney she found through a friend of a relative, who said she was an expert in real estate law.” (detroitevictiondefense.org)

As is frequently the situation among other Detroit residents, “It was then that Shannon discovered that Thor LLC hadn’t paid any property taxes since 2008, two years before her purchase of the property. When she contacted the city, they told her that the property tax debt had been sent to the County.”

The County of Wayne is designated to collect not only their portion of taxes on properties but also those delinquent payments assessed by the City of Detroit Finance Division. Late fees and charges accumulate at the rate of 18 percent annually.

These inevitable burdens placed on homeowners are compounded by the fact that actual appraisals of Detroit homes have not been effectively carried out in two decades since the 1990s, when banks engaged in predatory lending in part by overinflating the worth, where residents would then borrow money against these arbitrarily designated values.

Typically the courts in Wayne County side with the real estate firms and the banks. Only public pressure from activists has won residents' rights to remain in their homes.

#### Federal Funds Misdirected to Corporate Interests

This is taking place while on June 1 the State of Michigan State Housing Development Authority (MSHDA) received \$188 million in federal funds ostensibly aimed at foreclosure prevention and blight removal.

There is now a struggle being waged by the Moratorium NOW! Coalition to Stop Foreclosures, Evictions and Utility Shut-offs to release the funds to those who need them. Other organizations are also endorsing the effort which not only is targeting the Treasurer of Wayne County for not vigorously pursuing the utilization of the federal monies to assist homeowners to remain in these properties, but also MSHDA and the United States Department of Treasury.

The Treasury Department issues the funds and is allowing them to be funneled into the DLBA where massive fraud by administrators and functionaries are currently under investigation by the Department of Justice. So-called "blight removal" efforts are the source of the corruption as well as the process of emptying the city of its African American and working class population.

MSHDA held their monthly board meeting on May 25 in Lansing. The proceedings were streamed to their offices at the state office building at Cadillac Place in the New Center area of Detroit.

A delegation from the Moratorium NOW! Coalition and supporters attended the meeting and during the public comment section blasted the board for not directed these limited resources to pay delinquent property taxes and water bills for residents of Detroit and Wayne County.

Another action is being planned for the Department of Treasury which by turning over hundreds of millions to MSHDA and the DLBA is facilitating the forced removal of people from Detroit. These efforts will continue through various forms of protests and agitation in the next several months, according to Moratorium NOW! Coalition organizers.

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