

Voices from the Grassroots Oral History Project

Detroit Equity Action Lab

Damon J. Keith Center for Civil Rights

Wayne State University Law School

Detroit, MI

Michele Oberholtzer

Interviewed by

PETER BLACKMER

April 26, 2019

Detroit, Michigan

Narrator

Michele Oberholtzer worked in environmental issues before moving to Detroit and becoming a land surveyor for Loveland Technologies. Experiences at that job caused her to become an activist opposing foreclosures in Detroit. She was one of the co-founders of a now-defunct non-profit called the Tricycle Collective which raised money to help people keep their homes. Currently, she is the director of the Tax Foreclosure Prevention program at the United Community Housing Coalition. She is also a candidate for Michigan State House of Representatives District Four in the 2020 Democratic primary election.

Interviewer

Peter Blackmer is a Research Fellow at the Detroit Equity Action Lab, an initiative of the Damon J. Keith Center for Civil Rights at Wayne State University Law School.

Abstract

Michele Oberholtzer discusses her personal and professional background, how she came to Detroit, the changes that she has seen in the city, and how she became an activist. She talks about her work as a surveyor and data collector for Loveland Technologies, her work as an independent activist and with the Tricycle Collective, and her work with the United Community Housing Coalition (UHC). She discusses foreclosure and housing policies in Detroit, how foreclosure changes a community, the origins and structure of UHC and the work that they do, her role in the organization, what the foreclosure auctions were like, how some clients turn into activists, and lawsuits filed by the ACLU (American Civil Liberties Union) and the NAACP (National Association for the Advancement of Colored People) on foreclosure. She mentions allies of the UHC and explains why they have worked with Quicken Loans, a partner that many activists see as problematic. She also talks about why she believes legislative change matters, how a combination of intentionality and a narrative of meritocracy and otherness created the crisis, why she is running for the Michigan State House of Representatives in 2020, and what policies she would work to change in housing, environmental issues, and emergency management if elected, and her vision for the future of Detroit.

Keywords

Detroit bankruptcy; Detroit, Michigan; Electoral politics; Emergency management; Environmental issues; Foreclosure crisis; Gentrification; Housing; Loveland Technologies; Quicken Loans; Ted Phillips; Tricycle Collective; United Community Housing Coalition; Water shutoffs

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Transcript of interview conducted April 26, 2019 with:

Michele Oberholtzer [MO]

Detroit, MI

By: Peter Blackmer [PB]

[Pre-interview conversation]

PB: How are things going at the office?

MO: So busy.

PB: I can imagine so.

MO: It's great though. I mean, my work is awesome and we have amazing programs, and we're getting started. And so, it's good. I just feel - it's hard for me to leave when my team is counseling and they're doing that right now, so I feel a little bad in this moment. In general, it's the same though. It's super busy and super good.

PB: Well I appreciate you taking the time [inaudible]...

MO: Yeah, yeah [laughs].

PB: [inaudible]

MO: I'm okay. Hopefully they are.

PB: So, is that like a big part of the day is the counseling portion?

MO: Yeah, so Monday, Wednesday, and Friday mornings we're kind of, like, on standby. That's the more social worker part of my job. People walk in and we do one-on-one counseling and you don't know who's gonna come. There's different waves different times of year. We send out mass mailers and just tell people to show up. We have very few appointments, so some people are brand new and they, you know, every kind of curveball, and some people we see every year or multiple times a year. It's just a mix.

PB: So what's the other part of the day? Or what's . . .

MO: Just dealing with all the work you accumulate when you meet people. You know, we, we have, we pay out on people's taxes, we send out mailers, we have a lot of data entry, phone calls. I get a lot, give a lot of phone calls. We do an incredible amount of work. Like, we really do. I used to call UCHC like "sloppy angels" before I worked there, 'cause I couldn't believe how much they did, but it was, like, sloppy [laughs] because they couldn't, they couldn't really handle all the stuff they were doing and they've gotten much more organized in the past few years, but it's still just, like, it's an insane volume, so. I don't even know what we do. Just so much. [Laughs]

PB: So much [inaudible]. That is a ton of work. Like, so much more so than people even realize. Like, behind the scenes.

MO: Yeah, for sure. Yeah. It is. But it's cool to be around people who are passionate and they, they get it, they love it. So we have no problem with that on the staff so that's good at least.

PB: How many folks are there are on staff?

MO: In the organization, like, 20 or 30 and then on the tax foreclosure team I would say six dedicated people and then we have some part-time, like, support staff on data and other area, so.

PB: That's so few...

MO: Yeah [Laughs]

[Pre-interview conversation ends]

PB: So, can you start just by giving us your name, where you live, and your organizations or affiliations?

[0:00:00]

MO: Okay. So, my name is Michele Oberholtzer. I live in Hamtramck [Michigan], and I work at United Community Housing Coalition. My job is I'm the director of the Tax Foreclosure Prevention Project. In terms of affiliations, that's hard. There are a lot of fuzzy lines and groups that I work with, but those are the main ones. My job is the main thing.

PB: So, could you describe what your neighborhood was like when you first came to Detroit [Michigan]?

MO: So, I've lived a lot of places. When I first came to Detroit--actually, I worked in Detroit before I lived here. I was out of college, and I lived in Ann Arbor [Michigan], and I was a commuter. And then, I lived in New York for a few years, and I got divorced, and I moved back to Detroit, and I wanted to live here. And, I lived...I lived in Corktown, subletting from a friend, and I didn't really know anything about it. The train station [Michigan Central Station] was right behind me and, you know, no windows in there, and it was a cool area to play soccer and all that. So, that neighborhood has changed dramatically just since I've been here. I joke that, you know, it's like rat carcasses and stuff when I lived there, and now it's on Curbed. So, [laughs] that's a weird transition. And, I've lived a lot of places. Hamtramck, where I live now, it's basically the same as it was when I came there. It's very multi-racial, multi-ethnic, a lot of people of all ages. A little bit, I don't know, the mix between not too nice and not too shabby kind of thing.

[0:01:48]

PB: So, can you tell us a little bit about how you first got active in struggles for social justice?

MO: Well, I guess the best way for me to answer that is when I was in college I studied engineering, and I was always interested in a million things, but I did engineering because I liked physics and I thought that was the most practical decision I could make. But, I actually didn't care about cars at all, and that's like the default for mechanical engineers in Michigan is automotive. And so, after suffering with kind of trying to fit myself into that box, I was looking for other ways, and so I started with my career. I did environmental work, and I don't know...I don't know why I was like that, you know, that I was always someone who volunteered and was kind of looking for other ways of--I think... I always call it, like, my perpetual big sister. Like, I want to be useful, I want to help. And so, I don't know, sort of always been like that, but I had a lot of experiences from traveling around. When I was married, my husband kind of took us all over, so I was in South Africa for a little while and did environmental advocacy there. They taught me a ton about protests and organizing and getting active without being given a mandate but having--seeing the need and then figuring it out.

And when I moved to Detroit, I was still doing the job that I had had back in New York, and I was just open. I was writing, I was seeing a lot of changes, and I was trying to figure out if I had a place here or not. And after being here for a bit, I got a part-time job working for Loveland [Loveland Technologies LLC], and I was a property surveyor. And, it wasn't an activist job. It was a data job, and yet there was this social component to it, particularly because I was on my bike and so I was...I was more exposed, and I would have more conversations with people than I think if I had been in a car. And, talking to people whose homes were in the auction, about to go up for sale, realizing how...how much there was a gap in knowledge about the status of the home and what they could do about it. I had people in New York that were talking about buying homes in Detroit, and now I'm meeting the people in the homes, and they don't even necessarily know that their house is for sale or how to get it, and that just was inconceivable to me. It was unacceptable, and I had a moment where I had changed. I had a moment where, like, a button got pushed, and I call it my radicalization moment because I realized, like, "Oh, shit. I'm gonna have to do something about it now." Because I had been thinking, "Okay, I'll write about it." But, this was a moment where I knew I had to act.

I don't--I think that was a really long answer to your question, but that was... I think it was, you know, me being open to something, wanting to...wanting to know if there was a place for me and then finding myself in the very weird circumstance of having really useful information that was relevant to people in a time sensitive way, in a way that could actually change their whole life, and I'd never encountered anything like that before, where it's like the difference between eviction, house getting scrapped, it's gone forever, or it's home for life, a child is raised there, and their memories are there, and they're part of a community. And, you know, the differential between the possible fates was so incredible that it--and it's still...I still feel that way, you know, five years later. I didn't know... You don't really get to know when you...when something happens to you, like you fall in love. You don't know if it's gonna last. So, I had this radicalization thing happen to me, tax foreclosure. You know, I didn't know if it was gonna last. And, it has because it still is needed.

[0:05:53]

PB: Do you recall... Like, are there any of those early conversations that you're having with people when you're on your bike and, like, talking to people in their houses that have, like, stayed with you?

MO: Yeah. Sometimes those are the ones that stay with me the most because I had the least context, so I was really just learning and listening a lot. One person, I remember trying to tell him, you know, "You could...you could buy your home. This is the auction." It's--and he's like, "Are they coming to my house?" I said, "No, it's online. It's on the internet." And he said, "I think my neighbor has one of those...has one of those internet." You know, he really was that far from being able to take advantage of this opportunity to buy his home and that...even just that language really scared me. I--there's so many.

So, the way that I got involved was after I decided I wanted to do something, the question is then, okay, what and where do you start? Because there were like 8,000 occupied homes in the auction that year and, again, I had no mandate, I just wanted to see what I could do. And, I had been noticing and admiring the houses with tricycles in the front yard. I thought it was a really sweet sign of life and youth and a community where, you know, the kid can leave their toy outside, and it's...it's their playground. And so, I went back to the tricycle houses first. And in talking with those people, I just heard every type of story. I heard people who got scammed on land contracts. I talked to a man who paid a 30-year mortgage on his house, and then he had never directly paid his property taxes. He actually thought he was done and now was losing it, didn't know anything about the auction or how to get his house. He got it back for 500 dollars ultimately, but at that time I met him, we didn't know that was gonna happen. And, just...yeah. I can't even pick one. There are so many. [laughs]

[0:07:55]

PB: No, that's a--My apologies. That's a hard question.

MO: Yeah, yeah. No, it's okay.

PB: So, you were working for Loveland. Can you talk a little bit more about the work that you did with Loveland?

MO: So, it was--I think it's kind of part of this idea, like, you can't change something unless you understand it. So, we're collecting data and it was--the people that I worked with taught me a lot about tax foreclosure and informed a lot of my opinions about it, so it wasn't completely socially agnostic, but it wasn't an intervention. It was data collection. So, I was on my bike. I had my phone taking--you know, is there a home on the property? Yes or no. Is that home occupied? Yes or no. Stuff like that. And then, I had a little scrap of paper to hand people if they were living there and if they needed info and--I'm sorry. Does that answer your question?

PB: Yeah. No, that's fine.

MO: So, we went to thousands of houses in that way.

PB: So, how long did you end up working for Loveland?

MO: I think I worked for them for about six months. The foreclosure project was really short, maybe one or two months, and then the auction happened. And by then, I had already kind of gone rogue [laughs] and started this little fundraiser and was speaking out about tax foreclosure and I think straining the professional boundaries of my position because I wasn't a spokesperson for the organization and yet I was doing all this stuff that affected their work. And then, I worked for them on a much less contentious issue just tracking--doing data mapping of all the properties in Highland Park [Michigan] and Hamtramck, and that was really incredible and wonderful in a separate way, in a way that didn't make me feel like, you know, the angel of death visiting all the homes that are about to go up for sale. It was just more observational and that was... So, that was nice. But, I wanted... I was still stuck on the old stuff, so that's really where I was pushing for.

[0:10:00]

PB: Did you find that that--so, often with like data collection, you know, it can be used in ways that's unintentional to how you set out to do it or what your original purpose was in collecting that data. Did you find that happen with the survey of, like, housing with Loveland?

MO: It's really hard to know and, yeah, that's a huge issue because even if there is more good actors out there than bad, there is already a bias in who has access to the data. My ex-co-workers in New York had access to the data and a lot of the people in the homes didn't. I tried to use that tool. I tried to use that tool by posting on each house that I knew the resident was trying to bid on their house. We said, "This house is represented by this group," and, you know, we put up signs in the yards and stuff so that if someone was accessing that data they would have some context and at least think twice. But, it could backfire too because some people target the occupied homes because they know they have a built-in profit source in terms of a renter.

So, I think that, yeah, that's a huge issue. You never really get to know for sure. One of the main objections I had to my role as it was defined is that it was, like I said, data collection, and I was...I wanted to reciprocate, you know. Here is how you can save your home. Here's the resources. Do you want--you know, connecting people. I'm there. I'm at their door, and I would...I would be a little bit sad when someone was home because then I would have to have these difficult conversations again, and it made me way less efficient at my job. But then if someone wasn't home, I would feel terrible, like, they might never know, you know. It just felt...it felt like people's fate was that tenuous that one conversation could potentially affect their future in their home.

[0:11:51]

PB: So, you...you kind of transition, if I'm hearing you correctly, to like be more outspoken. So, what does that look like as you're, like, transitioning out of Loveland and into a more proactive kind of space?

MO: It was actually one of the hardest...it was one of the hardest times in my life. I felt like I had done something really good, and I was really proud of it, and I felt that I wasn't just a gentrifier coming in, you know, that if there was a place for me to come at the expense of someone else and other people were being supported. And yet, I didn't have a place in the activist community and the professional community. I made mistakes. I lost that job at Loveland through probably some poor decision making on my part. I lost the activist community that I got connected with, and I really didn't know what to do. You know, it felt like I'm not even getting paid to do this, and I'm also...now I'm being ostracized for it, you know. And, part of it was just, like, hard learned lessons, you know. I think things that I did that I wouldn't do in the same way again. Or, maybe when that...that clear, like, grab-a-bucket-put-out-the-fire attitude kind of misses the context of other people that are doing the work.

And so, I really had to readjust and rethink if there...if I should keep doing it. I decided, you know, in terms of some of the people who had issues trusting me, I can't make you trust me. I know that I can't just tell you that I'm trustworthy. So, what I decided was, ultimately, I know that there is a need, and I believe that I can support, and if the people who I am supporting feel that why--if they tell me that I need to stop, then I'm gonna stop. But if it's other activists [laughs], I'm gonna, you know, respectfully try to incorporate that into what I'm doing, but I'm not gonna just stop because I'm afraid of their criticism. And, I just thought, you know, if I continue to do this work over time, then I'll prove myself that way.

And so, you know, the next year's auction came around, and I was thinking, "I just know I can't sit here and watch this happen when I have the information. I know how to help." And, I just knocked on doors, you know, and did it that way. And ultimately, after maybe a year and half or two on the fringe, just not getting paid for anything and building my knowledge, I got a job at United Community Housing Coalition, which is the non-profit that I had referred people to all along, and that has stuck and it's been...it's been an incredible honor to work at that organization and to get to do this work and to get paid for it and to not just inform people of

their options but actually have a hand in changing the options that are available to people and creating the programs to help them better get through it.

[0:15:11]

PB: So that period of, like, knowledge growth that you're describing, where was that knowledge coming from? Where were you seeking out those opportunities for growth and development?

MO: A lot of it just happened by individual responding to a need. So, there was one woman who I met right after the tax foreclosure auction in 2014, and I had this one conversation with Ted Phillips at UCHC [United Community Housing Coalition] where I was like literally following him down the hallway as he talked and like catching scraps of--because he was so busy--and he said, "Well, they used to sell the homes back to the residents for \$500 if the house didn't get sold in the auction. They should do that." And he just said, "They should still do what they used to do."

So, from that little kernel of there's a precedent for this, I had met this woman. Her house was unsold in the auction. She lived in Brightmoor. She didn't know it was for sale. She was a renter, and the house was then going to the Land Bank. And, she needed water--her water had been shut off--and she wanted ownership of the home because she'd been living there, and the Land Bank had this new policy--I'm sorry, the Water Department had this policy you need a lease or a deed to get the water on. So, just trying to handle her one problem had me interacting with the Water Department and the Land Bank and the non-profits. Just things like that, that was the best way that I learned. Trying to figure out with people how to meet these laws that they were butting up against.

[0:16:43]

PB: So, I kind of want to pivot for a second, if that's okay.

MO: Yeah.

PB: Could you kind of walk us through the history or the background or what are the causes of foreclosure?

MO: Tax foreclosure?

PB: I mean, that's like a big...

MO: I do this all the time. [laughs]

PB: I was gonna say, I'm sure you have like a prepared response.

MO: So, this is the way that I describe it to my clients. So, I say, when you own a home you have to pay property taxes, and the taxes come twice a year from the City of Detroit. The big bill's in the summer, the small bill's in the winter, and it's like a utility that you pay for street lights and schools and other city services. And if you pay the city on time, you're good. If you don't pay the city on time, the bill gets sent over to the Wayne County Treasurer for collections, and when it's with the Treasurer, it starts growing. It starts collecting fees and interest. The interest rate is 18 percent a year for most people, so it's like quicksand. If you couldn't pay it when it was on time, it's going to be very hard to pay it when it's delinquent. And according to our state law, which was passed in 2002, I believe--or [19]99?--when a house gets three years behind on the taxes, the foreclosing body--the Wayne County Treasurer in our case--can take ownership of the property. And so, the owner loses all their equity. The Treasurer then sells the house in the auction to the highest bidder, in most cases, and tries to recoup the unpaid taxes that way. And in this way, one in four homes in Detroit has been auctioned in the last 10 years.

We have--Michigan just made records. We lost more African-American homeowners than any other state, in part because we had more to lose. That was one of our claims, you know, a lot of homeowners. And so, we had so many to lose, and we have lost so many, and tax foreclosure also is part of the second wave of foreclosure that hit Detroit and that hit Michigan. Because we had a lot of homeowners, we had a lot of mortgages. Because of redlining, we had a lot of bad mortgages, and so we had a lot of foreclosures with the banks there. And then once the title of the ownership gets screwed with like that, the taxes can stop getting paid. If you just look at the line items, the transactions per household in homes in Detroit, it's so complex.

You know, it might have been your house is owned for 20 years, this one's owned for 50 years, and then you sell it. Now, we have this bank--oh no, that bank shut down, now it's that bank. Now, it goes to the city. Now, it goes to the Land Bank. Now, it goes up for auction, and then this investor buys it. And, it's this mess and that's happening across neighborhoods. And now, we've gotten to this critical threshold where the density is not to the point where we can have a vacant home and it will be okay. Now, if you...you have so many that once it's vacant, it's scrapped or it's blight or it's permanent abandonment. It's so hard to recover. It's lost its life. So, you know, in this way so many people have...so many homes are permanently lost, and that's why it's so important to keep people in the homes and keep what we've got. Because once you lose it, once you separate person from place, it can be permanent.

[0:20:00]

PB: So, I guess from there could you talk a little bit about, like, how the foreclose...like, how a tax foreclosure can impact--or a series of tax foreclosures impacts the community more broadly?

MO: Well, if you own your home and you own it free and clear, your only expense might be utilities and taxes and repairs. And if you can't pay the taxes, which might be one or two thousand bucks a year, you will not be able to afford rent. You won't. So, you might move in with other people. You might leave Detroit permanently. I like to say people live in the best known circumstances available.

So, either there's something better that they just don't know about, or this is the best. So if you take away what they currently have, it's going to be something worse. And so, just aggregating that over thousands of people who are getting foreclosed upon, you have homeowners who will never own again. You have people who lose...lose their neighborhood, their communities. It's...it's so amazing, like, the difference that it makes to own something. The same person is gonna care differently about a place that they know that they have a future there.

The same gentlemen that I told you about a minute ago who paid his mortgage for 30 years and then was losing it to tax foreclosure, when I met him, he was so depressed he said he stopped mowing his lawn. And then when he got his house back, he started mowing the lawn for the whole community because he knew that was his home, you know, and he had to conserve his energy and his love and his finances and everything when he thought he was gonna lose it. He just couldn't keep giving to something that he was about to have taken from him.

And, I just think, you know, home ownership has...has an indication of stability. It helps schools, it helps the condition of the houses, it helps all these different...in all these different ways. It's a better predictor of a community's well-being than wealth or all these other factors--education. It matters a lot, and when you take it away, you kind of play Russian roulette, you know, what's gonna happen to that house afterward.

On the other hand, I do want to say, sometimes the foreclosure is a good thing because it can wipe the slate clean. Sometimes, the taxes are too high, or sometimes the deed is in the name of the great-great grandmother's stepsister, and, like, you can't go through probate for that. And so, it's just kind of stuck over there. Or, you had a scammy land contract, and the guy moved to India. All of these are real things, you know. [laughs] So, sometimes it can be nice if you can have another start, but the problem is a lot our government policies don't recognize the advantage of the resident or the rights of the resident and that what's good for them might also be good for everyone. And so, instead of using that as an opportunity to create a homeowner, it gets put in the Land Bank or shuffled to the wind or highest bidder wins and that kind of thing. The opportunity for a good thing to come of it is often lost.

[0:23:12]

PB: So, could you talk a little bit about the Tricycle Collective? The formation, what the organization was doing, and like some lessons that you learned coming out of it?

MO: Yeah. So, the Tricycle Collective is actually not in existence anymore. It was a non-profit that I started. It started as a fundraiser, and it was from that radicalization moment, and it was from me trying to figure out, without already having relationships with the people in this home, without having an office that I can ask people to come to, you know, where do I start? How can I help? And, I went to the tricycle houses that I had seen, and I started a fundraiser. So, the personal context there was that I had recently had my car broken into. My computer was stolen out of it. You know, that thing happens all the time. And, my soccer team raised money within itself and replaced my computer and that was very generous, and I felt undeserving and really beholden to this gift that I had gotten. So, I wanted to try to figure out how to repay it sufficiently and pay it forward, and I thought, "If you could get 500 dollars, that could help someone save their home."

And so, that was kind of the basis of this idea for the fundraiser and, again, targeting the homes with young children. Part of also why I wanted to target the young children is I had heard a lot of the counter-narrative that said, "You can't help people who are shirking their civic duty. They're not paying their taxes, and they don't deserve to own the home." And so in order to kind of navigate those criticisms, I thought, "Well, even if that was true, it's not the kids' fault, and certainly we can agree that it would be good for a kid to have a home." So, that's another reason why, you know, I wanted to start with the homes with the children.

But anyway, yeah, it was a fundraiser. For five years, we did fundraisers. We tried to give 500 dollars, the starting bid for people to save their homes. We targeted the homes with tricycles. The second year we did it, we went back to the neighborhood from the first year and said, "Okay, your home was saved, but your

neighborhood isn't." So, we did outreach that way, and we also, in addition to storytelling--or, in addition to fundraising--we wanted to raise awareness. So, we hosted these storytelling events where people gave testimonial about what it was like when their house was foreclosed. Some people were facing it right then, and they were so afraid, and they were talking about that, and it helped, I think, build awareness around the issue. I started to see the word families get mentioned more in articles instead of, like, taxpayer or resident. You know, something more human. And always, we gave the money...we paid out the money through United Community Housing Coalition, which is where I work, because you can't just give someone 500 dollars and hope it will work out, and they provided all the supporting services to help make sure that it actually did work.

And then over the years, it's changed. You know, the auction is really not a valid tool anymore because of Detroit's comeback. You know, the bidding is so much higher, and 500 dollars isn't enough to make a difference for almost anybody. I mean, it makes a difference, but it's not...it wasn't like it was before where that could literally buy a house and did. And then also, the women--so, it was an all-women collective, non-profit, consensus-based group. I learned a lot from that. And, we ultimately have all kind of grown in our professions. Two of us now work at UCHC. Two other women are on the board. One...one of us is at University of Michigan doing a lot of this research work. And, we've all matured professionally, and so it kind of ceased to serve that need in that way too. So, we finally decided to disband it last year, and we gave all the money--well, we gave away like 120,000 dollars, I think--and we...everything we did was on a volunteer basis, so it was really cool for what it was. [laughs] But, I also worried that it took credit away from others who were really doing the work, like United Community Housing Coalition and others. So for that reason, I'm kind of glad that the name is not in the conversation anymore.

[0:27:42]

PB: So, when you joined UCHC--I guess what I'm wondering about is like the structure of the organization. So, you're the director of the Tax Foreclosure Prevention Project. Could you talk about, like, how the organization is structured?

MO: Sure. It's really unstructured in many ways. So, we have this fierce leader, Ted Phillips, and he's been leading the organization for 30 plus years, and he is the type of director who would never ask someone to do something that he doesn't do. So, he still counsels, and he still will give people rides, and he still, you know, kind of has his hands in everything, but he's also applying for the grants and stuff. So, even in just...in that way, it's kind of a flat administrative structure in a lot of ways.

We do a lot of--we have a lot of different divisions. So, there's eviction defense lawyers that represent people at the 36th District Court, which has more eviction cases I think than any other courthouse in the country, and most people are unrepresented. We have housing placement. That's a program that was just gutted by HUD [U.S. Department of Housing and Urban Development]. They completely cut off our funding, and we help people who are imminently about to be homeless to get first month's rent or security deposit paid so that they wouldn't actually be homeless, which is more expensive and just worse in every other way. So, that component is still there, but it's much underfunded. And then, we have land contract and mortgage work and other stuff. And then, the biggest component is tax foreclosure prevention. We have, like, 3,000 cases a year that we see different households and many of them multiple times a year.

[0:29:21]

PB: So, we talked a little bit about this before we started recording, but could you kind of walk us through the range of services that the Tax Foreclosure Prevention Project provides...carries out?

MO: [sighs] So, okay. We will help residents of homes with property tax issues. So, most of our clients are already the homeowner. I call it "radical paperwork." You know, it's like, Oh my gosh! You're missing this form, and it takes two minutes to fill out, and it can reduce your taxes, and it can give you this payment plan. So, a lot of it is weaving together data that we have from the city and the county, you know, to make sure that people's paperwork is done correctly. We also fill out forms for tax exemptions. It's called the HPTAP [Homeowners Property Tax Assistance Program] or the poverty exemption. We fill hundreds of those out a

year, and that can help...help you catch up on your back taxes or help you stay out of trouble with back taxes.

And then, we support our non-owners in a lot of ways. We have people who help family homes, help people go through probate. So, if you are the rightful heir but you don't have the deed in your name, we could help you through that. And then, we support our non-owners, renters who don't know if they should pay rent or not. We do--sometimes, we have to do eviction defense for them. And land contract purchasers who are trying to figure out where they fit in. Some of them are in just dead ends paying more because they think it's going to lead to ownership, and it never does. And then, again, every other area in between.

The...the biggest part of what we do for the non-owners is to help them become the owner. What we used to do in the auction we now do in a different program using the city's right of refusal. When I first started doing this work, I would meet all these people, and I would tell them, you know, "Your home's going up for the auction," and they would say, "Don't I get first dibs?" And I said, "No, that's a rumor. It's like the t-shirt 'It's Detroit versus everybody.' You...it's highest bid wins. It's the only thing that matters." And so, we actually turned that rumor true, and now we have a program that does give residents the first option to purchase, and it's a collaboration with the City of Detroit, and it's incredible. People have bought their homes for like 1,000 dollars, 8,000 dollars. We've purchased 600 homes this way in the last two years with our tiny little team. And, low-income purchasers, you know, it's not like they were cherry picking the easiest cases, but they're incredible situations. People who've never owned homes before, could never have otherwise got the deed, or were about to lose something that they had owned and were able to, again, take the opportunity that foreclosure can provide and turn it into a chance to create homeownership and try to build back up a lot of what was lost. So, that is a huge part of what we do.

[0:32:10]

PB: So, what I'm hearing from that, like, range of services is kind of like a social services focus. Is there also a component of, like, public education and, you know, ...

MO: Yeah.

PB: ...in the communities as well?

MO: I talk a lot, and we all--we don't just want to do it for you. We explain what it is, and we also--you know, I'm not buying a house for someone who doesn't want to own it. So, it's always on the affirmation on the request of the client. So if you live in a home and you want to buy it, then this is what you should do and this is what you need to know. I'll fill out the form, but I'll explain it to you, and when you get this thing in the mail, that's what that means. You know, we're definitely always counseling. Most of it happens in our office. We do mass mailers, you know, 20,000 piece mailers. That's how many homes are subject to foreclosure that are occupied. And, people come into the office, and we talk to them there. And then, we also do community events. Each council district will have a couple of events a year.

And, we are also big on canvassing. You know, from my origins and many other people who do this work, we got involved as canvassers because it's a really easy way to help without being super, super knowledgeable. You just need to know where to go, which houses need the information, and where to tell the people to go. So, it's pretty doable. And on the other side, we've heard, yeah, people got this mail, but they didn't know if it was legit. There's a lot of scam spam mail out there. But when you have a human at your door talking to you, looking you in the eye and giving you actionable information, that makes a difference. So, we really are believers in that, and every year we organize door knocking outreach and stuff like that to try to make sure that no one loses their home just 'cause they had a lack of information.

[0:34:00]

PB: Do you find that people who come into the office for the counseling or for other services then go back into their neighborhoods or into their communities and kind of distribute and disseminate that information?

MO: Yes and no. We do have--we have a lot of referrals, word-of-mouth referrals from family members. It's hard to know, like, if they don't need us anymore, we might not see them. So in general, stuff about this is what a PRE [Principle Residence Exemption] is and this is the taxes and this is the city and the county, all that stuff. I think that absolutely that knowledge is held within households, and it becomes institutional knowledge held around communities. But then, in terms of that...the larger interventions, like dealing with the Wayne County Treasurer, trying to buy the house, even filling out the poverty exemption--the HPTAPs [Homeowners Property Tax Assistance Program]--people often will still continue to need help there. So then, the...it becomes more about this is where you go to get the right support that you need.

[0:35:01]

PB: I'm wondering about--so, like, the Vice News report, like, that was how... Like, I saw that when I was still living on the East Coast, and it was, like, that really dramatic footage of you on one side bidding at the auction and...

MO: Investors.

PB: ...white folks from West Bloomfield [Michigan] on the other side. Could you kind of walk us through...could you put us in the room during the auction process? Can you kind of describe, like, the atmosphere, the emotion of those days?

MO: So, again, the auction is not as big as it used to be in terms of our service because most of our people were able to get into a way better system, but the auction is wild. It's...it's just so weird that we have a society in which fates are decided in such an arbitrary way. Like, it--you click. You know, you're looking at a file. How much do they have saved here? How much did they say they can pay

every month if they get a loan? How much did they agree to pay? How many kids do they have? Ahh! And, it's bidding, and you have all these screens open, and you're making phone calls, you know, "Hey, this is happening. Can you come down?" And then ultimately, the screen just, you know, it freezes. One color or another. It's black and it says, "You are the winner," or it's red and it says, "You have lost," and it just...it's this cold finality, and it feels so weird, you know, when it works and when it fails. It's just...it's bizarre, you know, how much is wrapped up in that little transaction.

I think a lot of people bidding might not even--well, a lot of people do know. Most of the bidders know exactly what they're doing, but people who are, like, on a one-off basis, they might not even know the house is occupied. It's not told to them, you know. You can--so, it's an extreme vulnerability. That's what it is and not--I can't even imagine what it would be like to be the person in that situation. I just only have it vicariously, but it's hard to even be happy when you get 20 homes in a day 'cause you lost--you always lose one. And often, it's the people who deserve most to save their homes that lose it. Why? Because they're the one who took good care of their house, therefore they made it more appealing, and someone poached it. You know, it's inversely oriented that way.

[0:37:32]

PB: And where...where was the money coming from to bid on the houses?

MO: This is a story that doesn't get told often enough, but the original loan pool that United Community Housing Coalition has is from Ted Phillips and Marilyn Mullane. You know, she's the leader of Michigan Legal Services, which is the partner of United Community Housing Coalition. And, they had incredible instinct that said we can't let these people lose their homes. We know they can afford it, but they just don't have it right now. So, they asked people to save as much as they could, and then they took out second mortgages. You know, financed it personally. They didn't go to Kresge [Foundation] or like United Way, they just [laughs], like, financed it themselves, and that was kind of the origin of the revolving loan fund.

But now, we do have, like, grant-funded pools of money. So, the idea is, you know, if your house is 5,000 dollars and you have only saved 3 [thousand], you need a 2,000 dollar loan. If you're on your own in the auction, you lose. You need the money now. But, this loan can come in and fill the gap. We ask you to pay it back, zero percent interest. As soon as you do, we give you the deed. Boom. And, it's obviously every kind of complication you could imagine will come up, and it's not always that easy. But in general, that's how it works, and...and we do really ask people to save as much as they can so that they're not dependent on our loans and things like that.

[0:39:01]

PB: So, like, as you mentioned, now that the kind of the auction has become less of a focus of UCHC's initiatives, what's--and you mentioned the right of first refusal--like, what's next in this struggle against the foreclosures?

MO: [sighs] I don't know. One of the things that I really rely on peers for and people who aren't in the same role that I am is to maintain the bigger picture perspective because when you work with thousands of people every day and you get into the minutia of their water bills and their whatever, it can be hard to maintain the big picture and to remember that we are not just trying to navigate through, we're trying to change the rules. I ran for state representative last year 'cause I...I noticed how much of my career and life and the people around me was faced--was based on fighting state law. And, again, these semi-arbitrary things, if you have a different sort of lobbyist or person in a position to change them, they don't have to be like that. We don't need to have the tax foreclosure law that we do. We have retroactivity for the principal residents exemption, but we don't have it for the poverty exemption. They're not inherently different. It's just the arbitrary law that we have. And so, I think that that type of thing pushing for laws to change is important.

I don't know if we can ever truly undo what we've done. You know, we're never... I don't see Detroit, I don't see Michigan having reparations for homeowners who were foreclosed upon. I don't. But, I do see--we have 90,000 publicly owned

properties in the Detroit Land Bank Authority. We have a homeless population. We have a high rentership. If we could get together a policy that put the two together, wouldn't that be incredible? And that didn't prioritize investors, but said, "If you're willing to live here, we want to help you." And, I think that that is before us if we decide that we want it and if the political will is there. And that's--so, I think that the ideas need to exist and then the know-how of how to implement it, and, you know, we're trying to balance that. But, I do think it comes from the Land Bank. That's the next big horizon.

[0:41:27]

PB: So, let's talk a little bit about the campaign. So, it sounds like the campaign was based on this frustration with or reacting to oppressive policies that you want to be more proactive about that.

MO: Yeah. Right.

PB: Could you talk a little bit about, like, the--your platform, your broader platform beyond housing, how housing fit into that platform?

MO: Yeah. Oh my gosh, can I even remember? [laughs] Well, you know, I had a career even before doing the housing work. I did environmental work, and we have a renewable portfolio standard in Michigan that could affect whether we have renewable energy or not. And, we have emergency management in Michigan that has caused the Flint [Michigan] water crisis and all these other things. I was just continuing to notice these state laws that had this inordinate impact on the fates of individuals and communities and their futures. So. I think part of it was, yeah, noticing how many there are: the land bank, emergency management, tax foreclosure, environmental issues, stuff like that.

And, a lot of the broader premise that I was working with was that what's good for one person can be good for another. You know, thinking about not a place of scarcity, but what we have. You know, we have land, we have people, we have

government-owned properties. Can we put those together? We have this water resource. How can we make sure that we protect it? Instead of, you know, just cutting, cutting, cutting and hoarding. And, even this sense of otherness that we have, you know, that Detroit is separate from the rest of the state or that the convenient meritocracy that we kind of internalize. Or, we think if that happened to you, you might deserve it, and if I have something good, it's because I worked for and earned it and believing that our systems are just. Hmm. I had so many ideas [laughs] and so many interests.

And, I worry that if I'm successful and I run for office and I get this other job, I might never again be in a position of being as effective as I am now. Should I really squander the opportunity I have to do something more? I know I'm making a difference, and I know that I'm making a positive impact to being one of many in a governmental bureaucra--a bureaucratic system where maybe I don't do anything or never pass a law. So, that was scary to consider, but I also felt we're catching drops in a bucket, and at some point we need to change the flow for all of these different issues. So.

[0:44:14]

PB: So, is that a decision that you made independently or were you...was that...did that come about in conversation with others in the organization? Or outside?

MO: I mean, a little bit of both. I took a class--there's a lot of classes now post-[Donald] Trump like educating people on how to run for office or support others to do it. And, I... When I moved to Hamtramck, I just figured I guess I'm not going to ever run for office because my work is in Detroit, and I just didn't think it made any sense. And so, I took this class to figure out how to support others, you know, people who were running for office. And in the course of doing that class, I got much more amped up, and I learned about this position that was opening at the State House, and it made a lot of sense. So, that was kind of an internal decision where I thought, "Oh, I could really do this, and I want to do this." But then, the process of running a campaign and deciding to do it was...was definitely shared. And, I relied probably the most on the advice of Ted Phillips because he knows more than anyone how effective our job is. And so, I wanted to know from

him is this premise even legitimate? Like, is it possible to...to have as much impact in this other role as what we're doing here, or should I just save my time and my breath and keep my head down? So.

[0:45:39]

PB: So, for thinking... Like, if we're thinking of an alternative path, right? Like, if you had won, what kind of policies would you have wanted to or would you have fought for to address the, like, to address the foreclosure crisis? So, in other words, like, what kind of policies can and should the city, county, state governments be doing?

MO: Some of them are easy. Like, I do believe that we should have retroactivity for the poverty exemption. If you qualified but you just didn't fill out the form on time, you should be able to correct that. So, that one is sort of simple. I also--right now, they're renewing a payment plan that reduces the interest rate for homeowners from 18 to 6 percent. So, that is something I would've fought for. But, there's another payment plan that we used to have temporarily that was not implemented, and I would push to bring it back, and that cuts the debt on the taxes to a fraction of the assessed value so that you're not underwater on your taxes. I would fight for MSHDA [Michigan State Housing Development Authority] to use this...the hardest-hit funds to actually do what they're intended for and help people. That's not a legislative thing, but I think that I could've had more influence as a, you know, if I had that title.

And, you know, there's some bigger things that you could do. You could end the revolving loan fund between city and county which creates kind of that split incentive on tax collection. You could say that it's illegal to profit from an auction sale and that any additional gains in the auction would go back to the former owner, and that would also kind of take away the incentive to do it the way that we do. So, that's just tax foreclosure, and there's more. I would fight to expand the right of refusal to give the resident first chance to purchase, although I recognize it needs a mighty non-profit or some organization to implement it.

And, the other thing, you know--I don't know if this is related to tax foreclosure--I would fight to end emergency management. I don't understand how people can get elected by the power of a vote and then implicitly be supporting a law that takes away the power of the vote. You know, on the basis of an arbitrarily determined emergency, you can cancel democracy. I think it's fucking dangerous. We have a president who calls an emergency on the border and that's... You know, if in America we have precedent that you can just call an emergency and take away elected officials' powers, that terrifies me. And, I don't know what that has to do with housing directly, but [laughs] I would be the first to sign my name on a repeal of that law because legislation, legislature is kind of the only path I think right now that we can do that.

[0:48:27]

PB: I'm glad you brought us there to emergency management because that's been part of, like, all of our interviews, kind of like the fulcrum on which we're analyzing movement work. So, like, in your analysis--I'm hearing a lot of, like, these policy work or elements of your platform that do have imp--like, the emergency management impacted or had implications for. So, like, in your analysis, why was Detroit placed under emergency management?

MO: [sighs] Wow. It's such a...it's sort of a simple question maybe and also a big one. Well, the legislature lame duck shoved this law through even after the voters declared their will, and I believe that it was targeted to cities like Detroit that had debts. I think that part of the rationale was, you know, these pension costs and these fixed costs that are making us kind of upside down. But, I also don't think that any of the people who were doer--implementing the emergency management, whatever, have the same thing done on themselves. So, it was about otherness. It was about kind of, again, that meritocracy, the blaming, the othering of Detroit, Flint, those cities, you know. And, it was a way to cut through red tape, you know, in the same way that tax foreclosure clean-slates it. So, emergency management--and you still can declare bankruptcy even if you don't have emergency management--but anyway, it's a way to cut those obligations and responsibilities, and I think that it was a top-down thing, you know, with the creditors.

When Detroit went into emergency management, the priority was pay the creditors, keep the bond rating up. The priority wasn't keep the water on, keep the deeds in people's names. And so, we balanced our books on people's backs, you know. To increase our credit rating, we shut off water so that we could increase our collections. You know, all of those things were interconnected at that time, and, I mean, it's just a completely inverted view of government. You know, I think it's to serve people, not to serve another function like pay Wall Street or something. I don't know. This is a tangent. I'm kind of losing my point [laughs], but.

[0:51:03]

PB: I don't think that's tangential at all. [laughs] You know, there is no other harder...

MO: And, this all related--you know, we saw water shut offs peak in 2014 around the time of, you know, trying to build that comeback narrative, and it was part of our solution, I think, in a fucked-up way. It was part of our solution to increase our credit rating by being tough on collections, and that was also when tax foreclosure was peaking. You know, it was the clean-slate approach. It was start over. And, I don't think we really knew how much we were getting rid of. You know, even tax foreclosure, I think the intention when it was passed was to prevent blight. These houses are sitting there. No one's taking care of them. We need to get them in government hands so that they can go to their highest and best use. But, we swept up the occupied homes with the vacant ones, and we caused more vacancy than we ever remediated by...by doing this. Shortsightedness is the other answer. [laughs]

[0:52:08]

PB: Do you see a degree of intentionality there as well? Like, I guess another way of asking that, are there particular areas that have been targeted that you've seen for foreclosure and then at auction?

MO: There is intentionality, and there's also intentional neglect. You know, we have...we have money. We have ways to intervene. We don't always flex our muscle on behalf of certain causes or certain things, and we do so for others. One example of that is if you look in the auction, you'll notice that thousands of homes in the past five years have been bundled, which means that they are put in a cluster so that technically they follow the law. They're up for auction, but they can't be bid upon, and so they'll therefore go to the Land Bank. The properties put in that bundle are claimed to be blighted, and some of them are. Many of them are, and some of them are not. So, it's a direct...it's directly counter to the intent of the auction, which is to sell properties, and the understanding there is, well, the auction's not actually working that well. It has these flaws, and we need to have a different way, and this is our way. You could do the same thing for occupied homes. You could do it.

For three years at UCHC, I signed people up. "Would you like to have your home in the bundle?" People said yes, and I'd say, "Here's the list of people," and lobbied and never got anywhere. The Land Bank, the city, the county, whomever was the decision makers, they chose not to intervene for people in the same way they intervened for a vacant home. In the same way, we choose to spend our money on demolishing homes instead of choosing to spend it to stop--to pay off the taxes. And that's...the intentionality there is, like, people are difficult, their lives are messy. When you have no witnesses, when you just have a vacant home you can check the box. You're not gonna reject a demolition request, but if there's a person, you start saying, "Well, why didn't you pay? Where's that bill where you say you had to replace your furnace or your engine of your car?" You know, "What was the hardship that happened to you that blew you off your chair and you need a leg up?" And it--even just the notion that there was an event, nothing chronic, nothing historical, you know. [laughs] The way that we even build the paperwork to ask people to apply and...and be vetted through, that has intentionality.

And, I just... Yeah, I think it in general comes from a lack of seeing ourselves in others and seeing that what's good for one person is good for us and kind of wanting to take over, take charge of, and reset a system instead of working with people. That's the hard part, but that's, like, how it has to work.

[0:55:04]

PB: So, could you talk a little bit about--let's get a time check. Okay, so it's about quarter to. Okay.--Could you talk a little bit about the lawsuit that the ACLU [American Civil Liberties Union] and the NAACP [National Association for the Advancement of Colored People] and the Legal Defense Fund filed?

MO: Yeah. Which one? They filed a couple lawsuits, and they sued the county for tax foreclosures, they sued the City of Detroit for over assessing properties, they also sued the City for their failure to implement the poverty exemption. The first two lawsuits that I mentioned failed, and I think that the most...I think that the one that's most frustrating is the failure to challenge the assessments. Judge [Robert] Colombo [Jr.] said that there is a process for if the assessment is incorrect, you can appeal it. That's a two-week window--a ten-day window--in February, and it's not meant to deal with systemic issues, and it doesn't even work in most cases when you appeal, so I completely disagree with that outcome.

But, the one lawsuit that progressed--it wasn't won, but it was settled between the City of Detroit and the ACLU and the NAACP and a few plaintiffs--was based around poverty exemption. We had the state law, one of the good ones, that says if you're low income and due to your low income you cannot afford to pay your property taxes, then your municipality has to provide a remedy. Actually, Detroit does better than almost every other city in the state on dealing with it, but we also have more people who need it, and we've also lost more homeowners for lack of it. So, what was--it was a legitimate lawsuit. And so, what is said is that it made a pathway for the application to be easier to complete and to access and to learn about in the future. But for the people for whom it was already too late--they were being foreclosed upon for taxes that they could have essentially gotten waived--they used our right of refusal program as the basis for their settlement and said, "These homeowners can get their houses back for 1,000 dollars instead of paying the back taxes."

And, it's...it's one of those things that reminds me of kind of the fickleness and arbitrariness of our policies. Where when I started this work in 2014, a

homeowner could buy their home back from the auction for five hundred bucks. A year later, it was illegal to buy your house back from the auction if you had been the owner before. And then last year, not only was it legal, it was incentivized, and we'll give you a discount [laughs] and get you your house back for a thousand, and we'll put you on the front page of the news, you know. And so, I think that's a healthy...builds a healthy skepticism, like, just the way things are is not because it's the way it must be. But anyway, so we're proud that the settlement happened, but it's not sufficient because it doesn't address people who already lost their house over all those years. They have no recourse.

[0:58:03]

PB: That recognition that you just described of, like, recognizing the arbitrariness of some of these policies, some of these laws, do you see that kind of recognition spreading throughout the city as this struggle progresses?

MO: I don't know. I don't really know. I think that people have a gut feeling. This feels wrong. This doesn't make sense, you know, when my water is shut off, when my house is foreclosed, when this and that. They know--or when my school doesn't have the basic resources. Like, people know that it doesn't have to be this way and that we have a wealthy state and a wealthy nation. Like, I think people know at that level for sure. I don't know if we realize where all the levers are and how delicate some of them are and how much is possible right away. And sometimes, we accept the answers that we get, and, you know, it's just people. It's people who run government.

I--starting from that lady who couldn't get her water after her house wasn't sold in the auction, I have kind of a side gig as hustling the Water Department [laughs] and harassing them, and I'm to the point where I have a letter that I...if I sign this letter and give it to you and you could go down there, you might be able to get your water bill reset. And, it's super weird. I don't know how that happened [laughs], but just from...from years of pushing and learning--and, you know, I don't give it out to everyone. I give it to people who qualify, but it's learning, like, who the person is there, and with this piece of paper you climb the 11 stories of that building and get past the glass and have a...access to some greater form of justice.

But, I don't think--I think people know the eleventh floor is there. I don't know if they know [video cuts out] how...how...how possible it is that they could get that help.

[1:00:00]

PB: So, who--this is a lot of work to be doing as a small organization. Who are some of your allies in this work?

MO: We have so many allies. We have block clubs and community groups. We have the individual council districts and district managers within the city. [video cuts back in] One of the bigger groups is the Coalition to End Unconstitutional Tax Foreclosure. They supported us last year with canvassing, and they helped to fight to extend the deadline, and they've done a lot of work around...around the poverty exemption as well. Different foundations kind of get it. Even, like I said, the Quicken Loans Community Investment Fund--that's very interesting, kind of different perspective that they have--but they recognize the destruction of tax foreclosure, and they've supported. A lot of it's just individual people who give a shit, and, you know, they see their neighbors in trouble. We've converted clients into activists as well, and they're kind of joining up. So, there's a lot. And, we do have allies within the government within the city and elsewhere that are also, you know, they see our work, and they are often supportive in...at least in some ways.

[1:01:13]

PB: What strikes me is that what you mentioned with the clients to activists. How does that--or can you--like, you don't have to name names if you don't want to--but can you talk about, like, that--I don't want to say transformation, but like that activation?

MO: Right. I think it comes from, like, the knowing of I know that there's another way, I know that something's wrong into finally getting connected with the this is the place that you can go, this is the form, now I have actual information. And,

people really want to do it. So, they still need support often to know which houses to go to or, you know, what to say or here's the form, but it's so cool to see those faces back in the office, and it's a completely different context. And, I think it's...it's empowering too. It's why we counsel, and we teach. We don't just do, you know, because it is too much for anyone to do. We all need to be collectively supporting. Yeah.

[1:02:13]

PB: Is that a dedicate--I mean, is that a dedicated function of UCHC to have that kind of process or that kind of support for clients to become more active?

MO: I think that's implicit in our approach of how we build in the education in the conversation. People--you know that little spiel I did, this is how your property taxes work? People may have owned a home for 10 years and never gotten that basic level of information. They've been to the county 10 times, they've been to the city, they get these papers, and they're trying to interpret them, but by virtue of the...of the fact that we have that conversation and those conversations, we are...we're trying to build that understanding, and we know that it spreads. So, at least to that level, yeah.

[1:03:00]

HT: Five minutes.

PB: Okay. I don't intend this as a gotcha question because it's not how I'm understanding it, but you mentioned Quicken Loans as a ally in this particular venture, and a lot of people had cited them as being culpable in the mortgage foreclosure crisis. So, like, do you see a contradiction there, and how do you deal with it?

MO: I do see a contradiction. It's hard. You know, I don't ever want to stop someone from doing good or to shame them from doing good. I--and I also kind of feel that there is a difference between the role of government and the role of business. If a person or a business takes advantage, I think that is bad, but I also blame the government systems that...that supported and allowed that. So, I think that we need to be having consumer protections and regulation and, you know, all the stuff that we kind of learned too late with the mortgage crisis and are unlearning already.

And, you know, it's a huge question. It's a huge challenge. The fact is we couldn't have done this right of refusal program without their money. It wouldn't have happened. So, it would have been very hard to justify to those now 600 people, "Your home is gonna go up for auction because we have a moral compunction that we can't settle, and so you're going to lose the chance to save your home." It really comes down to, like, the reality of the alternate fate and recognizing that this is a truly greater good and giving a pathway for...for that good to happen by the people who are in a position to fund it. Yeah, that's kind of how we come down on that one. [laughs]

PB: It's a tricky situation.

MO: It is. It is. Yeah.

[1:04:57]

PB: Okay, since we're short on time, one thing that we're asking everybody is what's your vision for the future of Detroit? So, like, if your work is successful--and you can put whatever timeframe on it you want. Like, what's your vision for what an equitable society looks like here?

MO: [groans] It's so important to imagine this, and it's also hard. I've been reading *Braiding Sweetgrass*, and it's also really helpful for rethinking some of our...our societal structures and stuff. I envision, like, smaller communities where people

can walk to a store and have a playground nearby and, like, have access to all the stuff that they need around them and to not feel threatened that they're going to lose their home. That they have agency in their own community, you know, like maybe they're growing things or maybe they are able to start a business and not feeling over-regulated or that they only have one way to do something. Maybe they have water catchment, maybe they have renewable energy and stuff that, you know, just a little bit more autonomy in that way. And, different forms of knowledge too. You know, not just like the top-down business model, the Big Three and even assuming you get a pension and things like that, but being more internally stable and capable within a family unit, within a community. [sighs] I don't know, like, it also goes back to, like, the tricycles in the front yard, you know, being able to play outside, having enough kids who can play in proximity to each other and healthy air to breathe to do it. You know, all of those signs I see in any happy Detroit future I think needs that. [laughs]

[1:06:53]

PB: And, who else should we--let's wrap up on this--who else should we be talking to to get like an activist perspective or organizing perspective around foreclosures?

MO: Around foreclosures? I would say Bernadette Atuahene with the Coalition to End Unconstitutional Tax Foreclosure. She'll kind of... She has a lot to say and a lot to offer. Jerry Paffendorf of Loveland, he taught me a lot. And, even Alex Alsup at Quicken Loans Community Investment Fund. He knows a lot about this issue. Ted Phillips has been there from the beginning, could give you stories about the days when the auctions were in person at the Wayne County Treasurer's Office, and a little old lady would stand up and say, "That's my house!" and shut up all the investors, and they would sit down, before they had the internet to hide behind. [laughs] [clears throat] Yeah, that's who I can think of right now.

PB: Thank you so much for your time.

MO: Yeah, thank you so much. Appreciate it.