

THE FALLOUT FROM THE GREAT RECESSION



THE STOCK MARKET CRASH OF 2008 left many Americans feeling insecure and unsure of their future. It reverberated through jobs, bank accounts and assets, affecting retirement as well as personal savings. Across the U.S., the housing market crashed as well. The subprime mortgage crisis triggered a nationwide banking emergency, resulting in a steep decline in home prices, and leading to mortgage delinquencies, foreclosures and the devaluation of housing-related securities.



Although seven years have passed, Americans are still feeling the effects of the financial crisis. This was most evident in PDF's latest Community Organizing Grants docket. This year's docket reflects what is happening in communities across the country, and supports organizations PDF believes will be able to create the most change and impact with the \$5,000 grants we provide.

Many of these groups are dealing with the loss of housing, a rise in incarceration, or a need to develop youth leadership opportunities as an antidote to education inequality and unemployment.

From more than 80 applications, PDF interviewed applicants and narrowed down the number of organizations to about 20 before bringing them before our Board of Directors for review and discussion. Everyone was impressed with the applications, their diverse missions, the sense of community that surrounded them and the commitment that the groups displayed in both interviews and within their plans of action.

PDF uses the "Four Pillars" to frame our grantmaking, namely organizing to shift power, working to build a movement, dismantling oppression and creating new structures.

In order to shift power (the first pillar) we look for leaders who are accountable to their communities, a collective decision-making process, and leadership from the communities who are affected by the problems. Within the second pillar, working to build a movement, PDF seeks organizations that have a plan for systemic change, a way to develop strategic alliances, and for the organization to have a long-term vision or analysis of their effect and role within their community.

The third pillar of PDF grantmaking focuses on dismantling oppression through challenging existing institutions and structures, connecting different forms of oppression together to bet-

ter understand their origins, and confronting privilege where possible. The last pillar, creating new foundations and structures, means allowing power to come from the bottom up: people who know the issues and are directly affected by them also know best how to create changes within their communities.

During the grantmaking meeting there was a lot of discussion that focused on power, and what power means within America today. Says Board President, Teresa Juarez, "It is important for PDF to determine what our role is when acting as a funder and also to understand how the power dynamic within America itself alters the way people are able to work together." To that end, PDF engages with grantees, with programs of technical assistance such as through The Sustainability Project.

Three of the organizations within this docket showcase the "trickle down" effect that the Great Recession has had on housing and homelessness in communities all over the country: **H.O.M.E.** (Homeless and Others for Meaningful Exchange) of **Daytona Beach**, **Occupy our Homes** and **Springfield No One Leaves**. These organizations seek to remedy the current market and to generate change that will aid not only the current population but also the future residents of their cities, and surrounding towns.

Organizations like the 16 grantees in this docket are beacons of light for many communities who are experiencing oppression due to unjust social and economic structures. PDF's community organizing grantmaking is inspired by the desire to fund front-line grassroots organizations that are working towards peace through justice, that give working-class and other oppressed persons a platform through which they can voice their concerns, and work towards equal and just solutions for their community. With them, we stand on the frontier of social justice. ■

PDF's community organizing grantmaking funds front-line grassroots groups.



FROM TOP TO BOTTOM: **Californians United for a Responsible Budget**, **Occupy our Homes Atlanta**, **Fuerza Laboral**

PEACETALKS

Join us for fall events in New York City and at the PDF Center for Peace and Justice, with activists from PDF-funded organizations. For more information and to RSVP, email peacedevfund@gmail.com.

Thursday, September 24, 7 to 9 p.m.
Pioneer Valley Fall Open House

Our community partners, Board of Directors, staff and friends invite you for an evening of inspiring conversations with PDF grantees.
PDF Center for Peace and Justice
44 North Prospect Street, Amherst, MA

Thursday, October 15, 7 to 9 p.m.
Our Liberation! Using Interactive Theater to Untangle Oppressions
Meet activists from Out Now, the only youth organization in Springfield dedicated to supporting the agency of queer families.
PDF Center for Peace and Justice
44 North Prospect Street, Amherst, MA

Monday, November 2, 6 to 9 p.m.
Celebrate the Women Who Crossed the DMZ
A group of 30 female peace activists, including the feminist leader Gloria Steinem and two Nobel Peace Prize laureates, crossed the demilitarized zone from North Korea to South Korea in May, calling for an end to the Korean War, whose unresolved hostility has been symbolized by the heavily armed border for six decades. Hear about their peace walk and learn what comes next.
ACA Galleries
529 West 20th Street, 5th Floor, New York, NY



PHOTOS COURTESY OF Californians United for a Responsible Budget, Culture of Peace Alliance, Out Now

RECENT COMMUNITY ORGANIZING GRANTS

An ★ denotes a first-time grantee

- ★ 350 Vermont, Burlington, VT
www.350vt.org
- ★ Californians United for a Responsible Budget, Oakland, CA
www.curbprisonspending.org
- ★ Coal River Mountain Watch, Naoma, WV
www.crmw.net
- ★ Emerging ChangeMakers Network, Mobile, AL
www.emergechange.org
- Fuerza Laboral/Power of Workers, Central Falls, RI
www.fuerza-laboral.org
- ★ H.O.M.E. of Daytona Beach, Daytona Beach, FL
www.homeofdaytonabeach.org
- ★ Hondurans Against AIDS, Bronx, NY
www.casayurmein.com
- Movement for Justice in El Barrio, New York, NY
- ★ Occupy our Homes Atlanta, Atlanta, GA
www.occupyournhomesatl.org
- ★ Out Now, Springfield, MA
www.outnowyouth.org
- ★ Persist Health Project, Brooklyn, NY
www.persisthealthproject.org
- ★ P.E.A.C.E. (Polk Ecumenical Action Council for Empowerment), Lakeland, FL
www.polkcountypeace.com
- ★ Put People First! PA, Philadelphia, PA
www.putpeoplefirst.org
- Seattle Young People's Project, Seattle, WA
www.sypp.org
- ★ Southeast Immigrant Rights Network, College Park, GA
www.seirn.org
- Springfield No One Leaves, Springfield, MA
www.springfieldnooneleaves.org



DAYTONA BEACH, FL IS AN ECONOMICALLY DEPRESSED COMMUNITY WITH AN ESTIMATED 11,000 HOMELESS MEN AND WOMEN.

FROM OUTSIDERS TO A COMMUNITY

ALTHOUGH THERE ARE NOT enough beds in public shelters to meet their needs, nevertheless a new homeless shelter engendered considerable public opposition. The city government demonized the homeless by enforcing an unconstitutional ordinance that banned sleeping in public at night. The social service industry in the area benefited economically from practices which treat the symptoms of homelessness rather than working for a long-term solution.

In recognition of the right to shelter, emergency assistance, freedom from harassment, and to decriminalize homelessness, **H.O.M.E.** (Homeless and Others for Meaningful Exchange) of **Daytona Beach** began in 2010. "The original purpose was to address the problems that people who are experiencing homelessness have to overcome to help themselves get back to a healthy, productive lifestyle," says co-founder, William Carter. "If we can change public perception of people experiencing homelessness, and if we can build confidence and self-esteem in our homeless members, we hope that they will feel more comfortable applying for jobs."

H.O.M.E. successfully challenged Daytona Beach's sleeping ordinance in 2012. The court agreed that the ordinance violated the principle of due process because, among other things, it criminalized involuntary conduct. Just the removal of a no trespassing sign, which had led to many patrons of the local homeless dining facility being ticketed and arrested for standing in the shade of a nearby tree while they waited for the bus, was also a significant recent success.

Some of H.O.M.E.'s other notable actions include its 2013 challenge of the Volusia County public library system's discriminatory policy preventing homeless individuals from checking out library materials, its leading role in the 2015 campaign responsible for causing the city of Daytona Beach to dedicate \$200,000 for a Homeless Assistance Center with 250 beds and a medical clinic, and its 2010 establishment of the first World Homeless Day event in Volusia County. In 2014, H.O.M.E. played a key role in revealing that the lead social service agency receiving federal, state and county funding for Volusia County was out of compliance with federal, state and county law. H.O.M.E.'s objections led to months of news investigations and public engagement that ultimately resulted in the formation of a diverse, elected board responsible for addressing homelessness in Daytona Beach and subject to community governance policies.

H.O.M.E. also participates in Fighting Against Injustice Toward Harmony, a coalition of more than 30 religious and non-religious organizations, which has worked to reduce crime, drug abuse and unemployment in the Daytona Beach community. It is currently involved in advocacy for Ban the Box, which would prohibit potential employers from asking about applicants' past criminal records on initial applications. "So many applications are not even considered once the applicant checks the box 'yes' that asks if they are a convicted felon," remarks Mr. Carter.

H.O.M.E. has identified itself with the Homeless Bill of Rights movement and has drafted its own Bill of Rights that it hopes to have approved by the Daytona Beach City Commission. It affirms homeless people's rights to receive emergency medical care, be subject to the same privacy laws as non-homeless people, obtain the documentation necessary to register to vote, and not face discrimination in hiring practices, law enforcement or government services. "We have made many significant changes in the way the men and women experiencing homelessness are perceived and treated in our community but much more needs to be done," affirms Mr. Carter. "We believe that communication is the key to bring our community together." ■

"Communication is the key to bring our community together."

Your Legacy for Peace and Justice

A simple bequest written into your will can help ensure the future of the Peace Development Fund. Together, we can strengthen the social justice movement to create the new systems and institutions essential to building a peaceful, just, and equitable world.

You may leave your gift to general support, endowment support, or a specific purpose that fits within PDF's Mission, Vision, and Goals—to provide grants, training, and other resources in partnership with communities, organizations, trainers, and donors with whom we share a common vision for peace and social change.

For more information about leaving a bequest to PDF and specific wording, call 413-256-8306 or email kathys@peacefund.org.

Exposing the Housing Market

ELSEWHERE IN THE SOUTH, efforts to prevent homelessness by protecting tenants' rights and preventing evictions address the other side of housing justice. Originally an offshoot of the Occupy Wall Street movement, Georgia's **Occupy our Homes Atlanta** (OOHA) retains several of Occupy's distinctive characteristics, including consensus decision-making, a focus on non-violent direct action and political organizing to challenge banks and policymakers, and the belief that those who experience housing injustice should direct the organization. OOHA seeks to address numerous forms of housing injustice in Metro Atlanta, such as gentrification, a shortage of affordable housing, commercial development, transit-oriented development, lack of accountability in the housing industry, and a dearth of protections for homeowners, small business owners and renters.

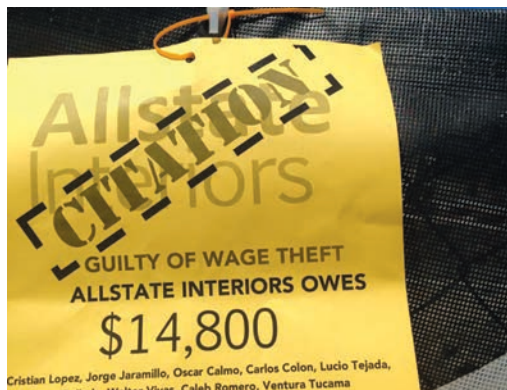
The housing crisis in the aftermath of the 2007–08 housing market crash disproportionately affected poor, working class and people of color communities, and led to the foreclosure of five million families' homes. In Atlanta, African American families saw a 52 percent decline and Latino families saw a 66 percent decline in household wealth. "Thousands of families are still dealing with the aftermath of the Great Recession and the current gentrification process that is picking up steam in the city of Atlanta," says Project Coordinator Jackie Rodriguez.

Meanwhile, a number of Wall Street investors, especially the Blackstone Group, have undertaken a massive housing grab in several of the hardest hit cities, buying thousands of foreclosed homes and converting them into single-family rental units. Blackstone, which is now the nation's largest owner of single-family rental homes, bought 1,400 homes in the Atlanta area in a single day.

In 2014, OOHA conducted a groundbreaking research project on the experience of Blackstone tenants using in-person, anonymous surveys and interviews, collecting both statistical data and open-ended personal responses. Their report, *Blackstone: Atlanta's*

Newest Landlord, was widely distributed to lawmakers and inspired similar research projects in Los Angeles and Riverside, CA. It showed how Blackstone's purchase not only destabilizes families but would negatively impact entire communities where Blackstone owns a significant number of homes.

"Housing injustice takes many forms, but is often the result of unequal and unjust ordinances, development, legislation and financial policies that only look to profits of the one percent instead of the needs of the 99 percent," comments Rodriguez. Over the last three years, OOHA has participated in countless individual campaigns, winning 80 percent of its cases and reducing the principle loan amounts, fines and penalties of distressed homeowners, churches and small businesses by more than \$5 million. OOHA uses the court of public opinion to bring banks and landlords to the negotiating table while educating members and residents about Wall Street's involvement in their communities.



In 2012, OOHA led a 200 person march on mortgage provider Fannie Mae's southeastern hub in Atlanta, demanding an end to abusive housing practices and mass principle reduction. In the same year, they negotiated a large relocation settlement with Bank of America and prevented the eviction of a combat veteran, assisted South West Atlanta's Pittsburgh neighborhood in taking over a vacant foreclosed home, stopped the eviction of a 108-year old church, and worked with the victim of a housing scam to secure affordable housing. In 2013, OOHA protested at the Department of Justice in Washington, DC with 500 residents and activists, and won several individual campaigns against large banks. In 2014, they defended the African American family-owned business DBABS Construction, allowing it to continue employing people and providing space for other small businesses.

In 2015 and in coordination with 13 other cities, OOHA mounted a letter campaign and held rallies for reform of the Distressed Assets Stabilization Program, which allows for the purchase of thousands of homes in the Atlanta area by the highest bidder. They also created the Peopletown Listening Project. Led by residents, OOHA collected and analyzed over 150 interviews to form the basis for future housing justice campaigns in Peopletown and the surrounding neighborhoods. It organized residents in Boyton Village to set up a community meeting between residents and their families, complex owners, administrators of the subsidized housing and community partners, and obtained confirmation in writing that all residents would be given the opportunity to return to their homes after renovations, be treated with dignity and have repair requests addressed in a timely manner.

Like H.O.M.E., OOHA has taken great steps towards building a unified, cross-organizational movement by forming alliances with related organizations. "We want to change the paradigm of the housing market, affordable housing, lending practices, accountability of the financial sector, and build and support communities and neighborhoods." ■

PDF WELCOMED

new Board member, Yi-Chun Tricia Lin, in June. As a 17th-generation daughter of Taiwan, Tricia was expected to follow a life pattern prescribed for her, her mother, her grandmother and her foremothers: to live a life of obeisance and submission to the Confucian patriarchal order. In the Confucian order, not unlike other patriarchal orders, women and girls do not signify; their roles are at best ancillary to men: as daughters, wives, and mothers. Far from what she was expected to be, Tricia lives a full life in submission to none but peace and justice, which she pursues with fervent passion. She considers her life a magical process of the decolonizing of the mind, which she begins with herself and extends to all the minds, hearts and souls she encounters.



New Board member, Yi-Chun Tricia Lin

Tricia is Director and Professor of the Women's Studies Program at Southern Connecticut State University, where she works for gender, racial, socio-economic and other forms of justice, in the classroom and beyond. She is the editor of a special issue on transnational Indigenous feminism with *Lectora* (University of Barcelona), forthcoming in 2016. Tricia is also the recent President of National Women's Studies Association. Internationally, she continues with the journey of a native daughter of Taiwan in her work with and writing about Taiwan Indigenous feminists' cultural productions as resistance and knowledge production.

"I am honored to be on PDF's Board," said Tricia, "and I look forward to the work and learning from PDF."

PDF'S NEW

De Colores Rapid Response Fund (RRF)

is being established in honor of retiring Development Officer, Ray Santiago. In his many years working for the farmworker movement, "De Colores," a traditional Mexican folk song that celebrates nature and diversity, was and still is one of Ray's favorite tunes.



Retiring Development Officer, Ray Santiago

De Colores RRF is looking to impact positive, dynamic-shifting opportunities. It is designed to make funds available for quick, short-term delivery to hot spots of opportunity for organizing in marginalized urban and rural communities.

Criteria for grants from the fund will include:

- Organizing in U.S. grassroots communities, with a focus on communities of color, poor and working class;
- Opportunities for strategic intervention (i.e. Ferguson and Baltimore moments);
- Opportunities to impact new and strategic shifts (i.e. Occupy);
- Opportunities to amplify the effects of in-the-moment issues; and
- The ability to combine the grant with a strategic capacity building proposal out of The Sustainability Project.

Our goal is to raise \$100,000, which would provide approximately \$5,000 a year in grants. Almost \$40,000 has been raised to date. If you would like to make a gift to the fund in Ray's honor, please contact kathys@peacefund.org or go on-line to make a secure gift at <http://www.peacedevelopmentfund.org/how-to-give>. ■

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www.peacedevelopmentfund.org

Springfield No One Leaves organizes residents most directly impacted by economic and housing injustice in order to build collective power, defend against displacement and win long-term community ownership and control over land and housing. It was founded in 2010 by a coalition of community groups in response to the devastating foreclosure crisis sweeping across Springfield, MA.

IN THIS ISSUE

The Fallout from the Great Recession

As in other low-income communities of color, the banks targeted Springfield families with subprime loans, heavily inflating home values. As a result, these banks made record profits while their practices led to the subsequent economic crash.

This group takes a very “hands on” approach to deal with the housing crisis. For example, they developed a program called the Bank Tenant Association, comprised of members who are both tenants and owners who work in foreclosure building solidarity and who are fighting displacement. This association is a diverse, multi-cultural and multi-lingual membership group, which employs consensus-based decision-making and emphasizes leadership development. It has 150 active members and 300 families who are fighting displacement. Through an approach that combines legal defense with direct public action to pressure banks, the Bank Tenant Association has prevented the eviction of all but three active families: a success rate of 98.6 percent.

“The seeds of the next housing crisis are sprouting in Springfield,” says lead Community Organizer Malcolm Chu. Families continue to be pushed out of their homes through foreclosure, and private interests are attempting to profit from the increased demand for rental units by gaining control and ownership over large tracts of land and housing in this community. This problem is taking place all across the country in low-income communities of color. However, in Springfield the threat of gentrification and the resultant harm is particularly pressing. City government has targeted primarily low-income communities of color in Springfield’s urban core for “revitalization,” the development of private market-rate housing, and the impending construction of a multi-million dollar MGM Casino. These gentrifying forces threaten to displace and push out long-term residents, particularly residents of color, and remake the city without them.

Working with people who are directly affected and truly are members of this community enable Springfield No One Leaves’ work to have a holistic approach when tackling the issues related to the housing market. “We believe that lasting housing justice will be led by those most directly impacted by housing injustice,” confirms Mr. Chu. “We believe that systemic change happens when we collectivize peoples’ struggles. Leadership development and political education are an integral part of our work, and a way of effecting change in the economic, social and legal systems that oppress our community.” ■

Peace through Justice

MISSION STATEMENT

The PEACE DEVELOPMENT FUND works to build the capacity of community-based organizations through grants, training and other resources as partners in the human rights and social justice movements. As a public foundation, we nourish, foster and encourage the diverse, self-sustaining and economically viable communities that are essential to building a peaceful, just and equitable world.