**[Strike Debt Helena MT’s 8/22/13 Handout, with a few additions 8-23-13]:**

**HOUSING DEBT CRISIS WORKSHOP & LISTENING SESSION -- August 22**

**7pm at St. Paul's United Methodist Church, 512 Logan, in downtown Helena**

**...  A Helena community dialogue about the housing debt crisis in Helena and across Montana**

**...  and about what we can do together to ease that crisis and how the crisis began**

**...   to help unite all who care about the immense debt that is affecting and devastating so many of our families.**

**CO-SPONSORED BY:**

* **STRIKE ~~DEBT~~ HELENA MT - a Helena Economic Justice Group Working on Debt**: A Helena grassroots action  group working  for economic justice and debt solutions for the 99%,  bringing people together to promote creative community remedies for the debt problems we face as individuals, families, and as a  community.  **Phone:** 443-0843.  **Facebook:**  <http://www.facebook.com/pages/Strike-Debt-Helena-MT-Helena-Economic-Justice-Group-Working-on-Debt/181532472002490> **E-mail**: [strikedebthelenamt@gmail.com](mailto:strikedebthelenamt@gmail.com). **STRIKE ~~DEBT~~ HELENA MT**  is a local Chapter of Strike Debt: [http://strikedebt.org/](http://strikedebt.org/%20) and is an offshoot of Occupy Helena.
* **THE MONTANA ORGANIZING PROJECT:** MOP is a collaboration of diverse Montana community, civic, labor and faith groups and community members who have come together to form an organization. MOP actively works for economic, racial and social justice, promoting the dignity and empowerment of people with low and middle incomes whose voices have not been heard in their communities.  [www.montanaorganizingproject.org](file:///C:\Documents%20and%20Settings\CarolandFrankFiles\My%20Documents\Frank\OH\www.montanaorganizingproject.org)   **Phone:** 406-490-9777.   Facebook: [www.facebook.com/montanaorganizingproject](http://www.facebook.com/montanaorganizingproject)   **E-mail:** [info@montanaorganizingproject.org](mailto:info@montanaorganizingproject.org)

**The HOUSING DEBT CRISIS WORKSHOP panel:**

* **Sheena Rice of Billings:**  Affordable housing advocate,  an organizer for the Montana Organizing Project
* **Chuck Munson of Helena**: attorney in the MT Attorney General’s Office, the MT Office of Consumer Protection
* **Jeanenne Maas of Helena**:  Training & Development Specialist at  the Montana Board of Housing
* **Becca Titus of Missoula**:  Member of the Missoula Foreclosure Defense Team of Occupy Missoula
* **Flint Murfitt of Helena**:  Attorney for Montana Legal Services Association in Helena.
* **Teresa Schlauch & Kelli Clark of Helena (subbing for Schlauch):**  Director and Financial Assistance Coordinator, Good Samaritan Ministries
* **Joe Wojton of Helena:** Co-Manager of God’s Love Shelter for Homeless Persons
* **Jan Siemers of Helena**:  Economic justice activist ,  member of Strike Debt Helena MT
* **Frank Kromkowski of Helena**: Economic justice advocate, member of Strike Debt Helena MT, panel moderator

**[](https://www.facebook.com/photo.php?fbid=367217756724338&set=a.244855918960523.53146.244850825627699&type=1)** ****

**STRIKE ~~DEBT~~ HELENA MT:** STRIKE ~~DEBT~~ HELENA MT is Helenans working to bring people together to promote creative community remedies for the immense debt problems and the basic economic and educational needs challenges we face as individuals, families, and as a community.  Most of us   --  individuals, families, and communities -- are drowning in debt due mostly to the reckless, greedy actions of Wall Street financial wizards --  whose only concern has been for profit for  banks and corporations,  whose  profits are now at record levels.  Those of us who do not have the staggering personal debt problems that many have are still affected and deeply moved by the injustices and sufferings of our sisters and brothers in deep debt.  Strike Debt Helena MT’s work can help us to get together and begin a new day.

**STRIKE ~~DEBT~~ HELENA MT’s DEBT CRISIS WORKSHOP SERIES:**

**August 22:  Housing Debt** **-- September 19:  Student Debt** -- **October 10:  Medical Debt**

**Time:  7-9pm -- Location:  St. Paul’s Methodist Church, 512 Logan in Helena**

**Next meeting of STRIKE ~~DEBT~~ HELENA MT:**

**Sunday, Sept 8, 9:15 a.m., at Red Atlas (back section of the Staggering Ox on Euclid Ave.)**

**Some Housing Debt Resources in Montana**

**[](https://files.doj.mt.gov/wp-content/uploads/keepmymontanahomebanner2.jpg)**

[**https://doj.mt.gov/consumer/for-consumers/foreclosure/**](https://doj.mt.gov/consumer/for-consumers/foreclosure/)

**Also see** [**https://www.google.com/#fp=60d9209589f9d7c8&q=Keep+My+Montana+Home+Program++**](https://www.google.com/%23fp=60d9209589f9d7c8&q=Keep+My+Montana+Home+Program++%20)

* **Keep My Montana Home Program (Office of Consumer Protection, Montana Department of Justice, Attorney General‘s Office.)** [**https://doj.mt.gov/consumer/for-consumers/foreclosure**](https://doj.mt.gov/consumer/for-consumers/foreclosure/)A national investigation of the five biggest banks (Bank of America, Citibank, JP Morgan Chase, Wells Fargo and GMAC) discovered that they routinely violated state and federal laws. **In February 2012, the Montana Attorney General’s Office joined a landmark settlement agreement with these five mortgage servicers that provides help for struggling homeowners and requires national standards to protect consumers from the abuses of these five large banks.**  **For more information about the settlement:** [www.nationalmortgagesettlement.com](http://www.nationalmortgagesettlement.com/)

**If you are facing foreclosure or struggling to make your house payments – and you have a mortgage serviced by the banks involved in the settlement agreement – you may qualify for help.** The **Keep My Montana Home program** was established to provide a variety of benefits for struggling homeowners. Such benefits could include:  Lowering the principal of their home loan, known as a “principal reduction.”  Others may qualify to re-finance their mortgage at a lower interest rate to bring down their monthly payment.

**To inquire about  the Keep My Montana Home Program, call 1-800-481-6896 or  (406) 444-2556 or E-mail:** [focusonforeclosure@mt.gov](mailto:focusonforeclosure@mt.gov)

**If you believe you have been the victim of consumer fraud regarding your mortgage, please file a complaint with this  office** with its[**online complaint form**](https://app.doj.mt.gov/apps/Oscar/default.aspx)**:** <https://app.doj.mt.gov/apps/Oscar/default.aspx>***[Frank Kromkowski]***

* + **Information on foreclosure rescue scams and mortgage fraud:**
* The [Federal Trade Commission’s](http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.shtm) scam page. <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.shtm>
* The federal [Financial Fraud Enforcement Task Force](http://www.stopfraud.gov/protect-mortgage.html) mortgage page. <http://www.stopfraud.gov/protect-mortgage.html>
  + **The Center for Responsible Lending has produced two informative reports on the settlement.** 
    - A summary of the settlement is [here](https://doj.mt.gov/wp-content/uploads/Summary-of-AG-Settlement-3-12-12.pdf) -- <https://doj.mt.gov/wp-content/uploads/Summary-of-AG-Settlement-3-12-12.pdf>
    - A booklet aimed at helping citizens determine if they may be eligible for relief under the settlement is [here](https://doj.mt.gov/wp-content/uploads/Borrower-Relief-Final.pdf) -- <https://doj.mt.gov/wp-content/uploads/Borrower-Relief-Final.pdf>
* [**Montana Legal Services Association**](http://montanalawhelp.org/MT/showdocument.cfm/County/%20/City/%20/demoMode/=%201/Language/1/State/MT/TextOnly/N/ZipCode/%20/LoggedIn/0/doctype/dynamicdoc/ichannelprofileid/39611/idynamicdocid/4240/iorganizationid/575/itopicID/562/iProblemCodeID/1090099/iChannelID/70/isubtopicid/4/iproblemcodeid/1090099) offers legal assistance free to persons facing housing foreclosure. MLSA explains the foreclosure process in everyday language on their website.  <http://www.montanalawhelp.org/resource/the-process-of-foreclosure-in-montana>

* **Montana Housing Counselors** can sometimes help avoid foreclosure. <http://www.nwmt.org/foreclosuremitigationhomebuyercounseling.html> and <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MT>

* [**NeighborWorks Montana Foreclosure Intervention**](http://www.nwmt.org/foreclosureintervention.html) **Services** has helped thousands of Montanans avoid foreclosure.  [http://www.nwmt.org/foreclosureintervention.html -- 406-761-5861](http://www.nwmt.org/foreclosureintervention.html%20--%20406-761-5861)

* **Montana’s Credit Unions** also have a [list of tips](http://montanacreditunions.coop/RTF1.cfm?pagename=Topic%20of%20the%20Month) to avoid foreclosure. <http://montanacreditunions.coop/RTF1.cfm?pagename=Topic%20of%20the%20Month>

* [**Avoiding Foreclosure in Montana:**  foreclosure prevention information on HUD's website](http://www.hud.gov/local/mt/homeownership/foreclosure.cfm) (HUD: Housing and Urban Development) <http://portal.hud.gov/hudportal/HUD?src=/states/montana/homeownership/foreclosure>

**“Avoid Foreclosure: Montana. Don't lose your home! Here is some guidance on default and foreclosure prevention”**

* [**Housing counseling agencies**](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MT) - counseling on buying, renting, defaults, foreclosures, credit issues and reverse mortgages -- <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MT>
* [**Montana Consumer Protection Office**](http://www.doj.mt.gov/consumer/) -- <http://www.doj.mt.gov/consumer/>
* [**Legal Aid**](http://www.montanalawhelp.org/) -- <http://www.montanalawhelp.org/>
* **Contact information for housing counselors** at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MT>
* **Montana Division of Banking and Financial Institutions**  has  information and resources for homeowners behind on mortgage payments or in default or foreclosure: <http://banking.mt.gov/mortgagehelp.mcpx>

* **Foreclosure Prevention Information** is available from the **Housing Division, Montana Department of Commerce**:  <http://housing.mt.gov/FAR/foreclosureprevention.mcpx>

* **Many other links that may be of help:** <https://doj.mt.gov/consumer/for-consumers/foreclosure/>

**FK: ADDITIONAL BACKGROUND/Added 8-23-13**

* **FRONTLINE/PBS’s report *Wall Street "Untouchables"* – This video is on-line at** <http://www.pbs.org/wgbh/pages/frontline/untouchables/>
  + Documentary critical of the Obama administration’s actions/lack of action on housing, under policies promoted by Wall Street-tied Timothy Geithner, Secretary of the Treasury under President Barack, Geithner helped steer the White House’s response to the September 2008 financial crisis (and its still-existing aftermath). In [*The Untouchables*](http://www.pbs.org/wgbh/pages/frontline/untouchables/), which re-aired May 21, 2013 on FRONTLINE, correspondent Martin Smith examines why not one major Wall Street executive (FK: except possibly one in the last few days) has been prosecuted for fraud tied to the sale of bad mortgages.
  + Also see::
    - [**William K. Black**](http://www.economonitor.com/blog/author/wblack)**, “The Banksters’ Master Irony: The Push for Summers and Geithner.”** August 21st, 2013.  <http://www.economonitor.com/blog/2013/08/the-banksters-master-irony-the-push-for-summers-and-geithner/>
    - [**Zaid Jilani**](http://billmoyers.com/author/zaidjilani/) **, “The Wall Street Ties of Summers and Geithner.”** August 2, 2013. <http://billmoyers.com/2013/08/02/the-wall-street-ties-of-larry-summers-and-timothy-geithner/>).
* **Film: *HEIST: Who Stole the American Dream? --*** documentary co-directed by Frances Causey and Donald Goldmacher<http://heist-themovie.com/index.html>
  + Thanks to Becca Titus of the Missoula Foreclosure Defense Team and Walter Wilde of Missoula Moves to Amend for calling this to our attention.
* August 28th will mark the 50th anniversary of the March On Washington! To celebrate, the makers of HEIST have made it available for **FREE streaming online from August 23rd to September 4th!  Simply click the link at**[**http://heist-themovie.com**](http://cts.vresp.com/c/?ConnectingtheDotsPro/7566297d0b/33623dae2f/dad9b7493c/utm_content=wrwilde44%40msn.com&utm_source=VerticalResponse&utm_medium=Email&utm_term=http%3A%2F%2Fheist-themovie%2Ecom&utm_campaign=Watch%20HEIST%20for%20FREE%20online%21)  “There is still a lot of work to be done to restore the economy. We hope you will join us in spreading this message by sharing [HEIST](http://cts.vresp.com/c/?ConnectingtheDotsPro/7566297d0b/33623dae2f/cc09bdc947/utm_content=wrwilde44%40msn.com&utm_source=VerticalResponse&utm_medium=Email&utm_term=HEIST&utm_campaign=Watch%20HEIST%20for%20FREE%20online%21) with fellow friends and family!  In solidarity, Donald Goldmacher, Frances Causey and the HEIST Team”



* *HEIST* reveals how American corporations orchestrated the dismantling of middle-class prosperity through rampant deregulation, the outsourcing of jobs, and tax policies favoring businesses and the wealthy. The collapse of the U.S. economy is the result of conscious choices made over thirty five years by a small group: leaders of corporations and their elected allies, and the biggest lobbying interest in Washington, the U.S. Chamber of Commerce. To these individuals, the collapse is not a catastrophe, but rather the planned outcome of their long, patient work. For the rest of the country, it is merely the biggest heist in American history. A groundbreaking feature documentary about the roots of the American economic crisis, and the continuing assault on working and middle class people in the United States. *Heist* reveals the crumbling structure of the U.S. economy - the result of four decades of deregulation, massive job outsourcing, and tax policies favoring mega-corporations and wealthy elites.

# Kam Williams, Wall Street Exposé *HEIST* Chronicles Systematic Dismantling of Financial Protections”: <http://aalbc.com/reviews/heist.html> ---

“Prior to the 1930s, the American economy had been marked by alternating cycles of boom and bust. Therefore, during the Great Depression, Congress passed landmark legislation designed to insulate ordinary citizens from the vagaries of the stock market. Most significantly, these statutes (1) created the FDIC to insure bank account deposits; (2) established the SEC as an enforcement agency to regulate stock trading and to prosecute white collar securities criminals; and **(3) separated investment and community banks under the Glass-Steagall Act.** As a result of the implementation of these measures, the United States enjoyed an unparalleled period of continuous prosperity which lasted for a half-century. That was because the government prevented the commercial banks from gambling with working-class people’s savings in risky ways inconsistent with the public good. However, the financial industry eventually began lobbying for the dismantling of the restrictive reforms, first finding success during the Reagan administration, and continuing to press **until President Clinton signed a repeal of the Glass-Steagall Act in 1999**. At that point, it was just a matter of time before the economic collapse experienced in 2008 would transpire. That carefully-orchestrated fleecing of the country is the subject of ***Heist: Who Stole the American Dream?*** , an eye-opening documentary co-directed by Frances Causey and Donald Goldmacher. The film features the sage insights of some of the nation’s most outspoken consumer advocates, such as Harvard Professor Elizabeth Warren, U.S. Senator Bernie Sanders, former Obama Administration Green Czar Van Jones, journalist David Cay Johnson and Congresswoman Donna Edwards. A persuasive case for the swift reinstatement of watchdog laws to prevent bailed-out Wall Street from turning the America Dream into a neverending nightmare for folks on Main Street.” [About Kam Williams: <http://www.rottentomatoes.com/critic/kam-williams/> ]

* **The national Strike Debt organization, of which Strike Debt Helena MT is a local chapter**: [http://strikedebt.org/](http://strikedebt.org/%20)

# [Strike Debt!](http://strikedebt.org/)

### You are not a loan.

Strike Debt is a nationwide movement of debt resistors fighting for economic justice and democratic freedom.

Debt is a tie that binds the 99%. With stagnant wages, systemic unemployment, and public service cuts, we are forced to go into debt for the basic things in life — and thus surrender our futures to the banks. Debt is major source of profit and power for Wall Street that works to keep us isolated, ashamed, and afraid. Using direct action, research, education, and the arts, we are coming together to challenge this illegitimate system while imagining and creating alternatives. We want an economy in which our debts are to our friends, families, and communities — and not to the 1%.