

**Sample 1: Out From Under (excerpt) / Published Nov. 2015 / Detroit Metro Times**

**SHAKIYA ROBERTSON WAS STANDING** on her front porch when a small maroon sedan heading west on East Outer Drive slowed to a crawl and parked in front of her home. A middle-aged man with blond hair and glasses got out and made his way toward her.

"Do you know this house is in the auction?" he asked.

It was 2:40 p.m. on Oct. 21, less than an hour before bidding on her home in the 2015 Wayne County Tax Foreclosure Auction was supposed to end. The price, which had started at \$500, had already been driven up to nearly \$4,000.

"Yes," she replied.

"Do you want to stay here?" he pressed.

For the past six years Robertson, who lives with her husband Warren and their three kids — Ky'Shaun, 14, Kye'Ren, 11, and Kyi'Lei 4 — had called the cozy bungalow home. The answer to his question was, of course, "yes."

Back in 2009, Robertson, a charismatic 31-year-old with a full-bosom and high cheekbones, was driving through the neighborhood when she noticed a sign in front of a boarded up house. QuitRent.net it read. She doubled back. At the time, she and her two sons were living at her mom's place a few blocks away on Kilbourne Street. The arrangement was a full house — her sister, her sister's four kids, and her little brother were staying there as well — and the prospect of owning her own place seemed too good to pass up.

The feeling didn't wane even after she saw what was inside. There was a tub in the bathroom but no toilet or sink. The kitchen was bare save for two cabinets. Of the 14 windows in the

house, only two were intact. Despite all this Robertson saw a future for her family and signed a 15-year land contract on the property. \$500 down. \$295 a month.

"It may not be perfect, but it's something we can make perfect for ourselves," she remembers telling Warren at the time.

And that's what they did. Warren, a stocky 32-year-old with dreadlocks and a good sense of humor, scraped all the paint off the walls — they didn't know if the existing coatings were lead-based and erred on the side of caution — and repainted each room. Robertson hung photographs of important family moments around the house. When Kyi'Lei was born they decorated her room with a princess theme, enlisting Robertson's brother to draw a mural above her bed.

"No, it wasn't the best custom-made remodeling that you can do, but we made it livable," Robertson says now. In her view, the 15-year deal was an opportunity to turn a "shack into a castle."

There was just one problem. While she and Warren were paying rent each month, making good on their contractual obligations, the same could not be said for Paramount Land Holdings, the company behind the QuitRent sign. The company never paid property taxes on the house like it had promised.

Which is why, in the spring, Robertson found out her home was slated for foreclosure. It's why she was informed this past summer that it would be listed in the public auction. And it's why on this sticky October afternoon, she had a stranger on her porch inquiring about her castle.

"Are you bidding on it?" the man asked.

"Yes." Robertson could feel her heart tightening.

From inside the house she could hear kids goofing off in front of the TV. While her boys sort of knew what was going on — Kye'Ren had offered to mow their neighbors' lawns to help raise money — the magnitude of the day, and what was at stake in less than an hour was lost on them.

For the past six months Robertson, like thousands of other Detroiters, scrambled to make sense of a notification saying their home would be up for the taking. There had been sleepless nights, humbling crowdfunding campaigns, calls to nearby homeless shelters, demeaning visits to 400 Monroe, dispiriting budget decisions — birthdays and holidays would be scrapped to save money — fake smiles to hide the uncertainty and fear from the children ... and ultimately a lot of hope. Because that's what it came down to at some point. So much of the auction process was out of Robertson's control — both how she got there and what might happen next. Today's outcome rested in the hands of nameless bidders on the Internet — perhaps even one who drove a maroon sedan.

In an hour, Robertson would find out if her home was still her home, if the porch on which she was standing was still her porch, and if her yard in which the man was standing was still her yard.

"Well, good luck," the man said, before turning on his heels and trudging back to his car.

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**THIS IS DETROIT IN 2015:** Families living in fear that someone with a fatter wallet, and a desire to speculate, will tap a computer mouse a few times and send them packing.

In May, Motor City Mapping, the data company behind 'blexting', identified 2015 as a "record year" for tax foreclosures in Detroit. More than 60,000 homes — or one-sixth of the city — were three years behind on property taxes and at risk of being repossessed by the government.

While more than half of those homes were withdrawn and never made it to auction — either because their owner agreed to a payment plan, paid the back taxes to redeem the property, or got a one-year distressed-owner occupant exemption — more than 24,000 homes did go up for auction this fall. That is 2,000 more than last year, the previous record-holder.

The Wayne County tax auction — deemed by some as a "modern-day form of forced relocation" and by others as a pragmatic step to recoup funds — first entered public discourse in 1999 when then-Gov. John Engler signed a series of reforms dealing with the state's foreclosure system. Under the legislation, which went into action in 2002, properties would be repossessed by a county after three years of delinquent taxes — versus the six-to-seven-year cycle the state had previously been on — and public auctions would replace annual tax lien sales.

"There exists in this state a continuing need to strengthen and revitalize the economy of this state and its municipalities by encouraging the efficient and expeditious return to productive use of property returned for delinquent taxes," read segments of the legislation.

While the reforms aiming to expedite the foreclosure process may have intended to spark new ownership — and therefore usage — of abandoned spaces, the reality is many homeowners, specifically those with cash-flow problems, have gotten caught in the crosshairs of the legislation.

According to Margaret Dewar, a professor of urban and regional planning at University of Michigan, research has found that two types of people stop paying their property taxes: those who have abandoned a property and those who have run into financial difficulties. Unfortunately, policymakers, specifically in Detroit, have not done a good job of identifying and therefore helping the latter category bypass a public auction.

"More rapid tax foreclosures take homes from low-income homeowners unless a strong foreclosure prevention program aids homeowners in formalizing their ownership and in using various assistance programs that aid veterans, homeowners in poverty, and others," writes Dewar in a 2009 paper that compares the foreclosure practices in Flint and Detroit.

While foreclosure prevention programs do exist in Detroit, they are not adequately integrated into the Wayne County foreclosure protocol. The treasurer's current notification process comes in the form of yellow envelopes that are stapled to homes at risk of foreclosure each winter. Their announcement — that the home could be repossessed by the county if action is not taken — is worded in legal jargon and does not even mention the auction.

It is unsurprising, based on the problematic notification method, that more than 8,000 of the 24,000 properties up for auction this fall were occupied, according to Loveland, which surveyed individuals facing foreclosure last winter and found that 89 percent had suffered a

hardship — job loss, divorce, a medical emergency, or a death in the family — within the last year.

Take the U.S. census estimate of 2.6 people per household and more than 20,000 Detroiters — many of whom are already struggling financially, physically, and/or mentally — faced displacement and uncertainty as their houses hit the auction block.

"These are astronomical numbers that would get people out in the streets protesting in any other American city," says Peter Hammer, the director of the Damon J. Keith Center for Civil Rights, who fears a subclass of Detroit's population — namely poor, minorities — are being pushed out in the name of a "revitalization" plan that prioritizes property over people.

Whether displacement is intentional, it is difficult to view the auction in isolation or even as some new phenomenon that started in the early 2000s. Rather, the tax auction is the result of a slow and painful unraveling of the city's history and policies. It is the result of numerous micro shortcomings, such as high tax rates, antiquated property values, and a notification system that leaves much to be desired, as well as macro failings, like immense poverty, a history of racial discrimination, years of population loss, scandal-ridden city politics, and the subprime mortgage crisis.

The 2015 auction — the interaction between Robertson and the man in the maroon car — had been a moment years in the making.

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**ASK ROBERTSON TO TELL YOU** about herself and she'll start by telling you about the homes she's lived in.

First there was 1141 Lansdowne. Tree-lined with tidy, clipped lawns stretching out from stout brick bungalows, Lansdowne is where Robertson lived, happily, until she was 17. That's when her parents split up. Overnight, her mom, Rhonda Cherry, became a single mother with four kids and an unrealistic mortgage. A family friend offered up her home, rent free, in exchange for some maintenance duties, and that's how Robertson ended up on Promenade.

13370 Promenade, or the "House of Horrors," as Robertson has christened it, was a nightmare far removed from her first home even though it was just a short drive away. Running water was scarce so they would often shower at a neighbor's. The furnace was constantly giving out because of flooding in the basement. They improvised to keep warm, but too many space heaters occupying too few outlets caused nightly blown circuits. In the mornings they'd find stray cats right beside them under their covers — a consequence of the house lacking windows. It was cold. Everyone was constantly sick. It felt like it might never get better, but it did.

12625 Kilbourne came next. When Robertson's mom, who spent weekends cruising the east side looking for vacant homes to buy, first showed the kids the house, they thought she had officially lost it. It was a dilapidated shell not too different from what Promenade looked like. But Cherry saw promise. She could make it her own, she told them. She chopped the forest of trees in the backyard and planted a garden. She scrubbed the bathtub till the black stains went away and she painted the walls in an array of pastels.

Watching her mother turn a shell of a structure into a home likely impacted Robertson's decision to call the number on the QuitRent.net sign on East Outer Drive. Her mother had

made the dream of owning a house a real possibility, and Robertson still bore the memories of her transient young adult life, something she didn't want for her kids.

"I figured let's not pay a person to live off you," Robertson says. "Some people are paying \$1,200 or \$700 in rent — just think where that can get you if you invest in yourself and not some else's pocket."

On March 2, 2009, she brought her mom downtown for support as she signed the land contract with George Kastanes, the chief operator of Paramount. Any anxiety was mollified when they arrived at the office, a small room inside the Detroit police precinct on Woodward. "I'm thinking, 'OK, you wouldn't be running any scams with the police right up under you would you?'"

Unfortunately, Paramount was not only running scams under DPD's nose — they were audacious enough to prey on police as well. And because it's Detroit ... for many years they got away with it.