

Fight the power— and win

When big banks wanted to take their homes, these three women & Local 1000 fought back



Three women—all state workers—faced eviction after falling behind in their mortgage payments because of furloughs. With the help of Local 1000 and our allies, they each fought back and kept their homes.

These three women were able to fight long enough and hard enough to prevail. They are

part of a growing coalition including labor unions, community groups, religious organizations and Occupy Wall Street activists who are demanding that government adopt policies to support working families instead of just currying favor with the wealthiest 1 percent of Americans.

Rose Gudiel

Vigil draws worldwide attention—and victory

Rose Gudiel never thought she would be at the center of an international movement—she just wanted to keep her family home—her American dream.

A longtime Employment Development Department employee, Gudiel lived a quiet life with her brother and elderly parents in their home in La Puente, a suburb of Los Angeles. Then two years ago, her brother was murdered and furloughs hit.

Gudiel, who works two jobs and is also a member of SEIU United Long Term Care Workers (ULTCW), fell two weeks behind in her mortgage and her lender refused to negotiate for two years, telling her to pay up or move out. She decided to stay and fight.

Don't take my dream

"This was the first time I was ever part of a protest. I had never done

anything like that," Gudiel said. "I am the first member of my family to graduate from college, and my goal was always just to own a home. I refuse to let them take my American dream."

The bank sent her an eviction notice, but Local 1000 and a coalition of community activists came to her aid. More than 50 supporters mounted a 24-hour-a-day vigil at her house, setting up tents all over her yard and vowing to prevent the sheriff from evicting her.

Instead of waiting for the banks' next move, Gudiel took her case directly to lenders—with TV news stations following her every move. They protested outside the estate of OneWest Bank's CEO. On Oct. 5, Rosa's 63-year-old disabled mother and several supporters were arrested for protesting in the lobby of Fannie Mae, which now holds her loan.



Her case became a rallying cry of Occupy Wall Street-inspired protests all over the world. The mounting bad publicity was too much for Fannie Mae, which finally offered her a loan modification on Oct. 6. The paperwork was signed a few days later.

"I'm hoping that it's not the end—that this is just the spark and that more people are able to keep their homes," Gudiel said. "I hope more people fight back and win. Don't let them take your home without a fight."

story continues on back

Renee Lee

'I got angry and started fighting'



For years, SEIU had my back. I was never alone fighting the big bad bank.

For 20 years, Renee Lee felt secure. She lived in the same house for two decades and worked for the Franchise Tax Board. Then in 2009, her pay was cut because of Arnold Schwarzenegger's furloughs and the bottom started to fall out for her.

"I just couldn't survive but I just couldn't give up—I didn't know what to do," said Lee, who is raising her nine-year-old granddaughter. "First, I asked Bank of America to modify my loan. I begged them. They

wouldn't budge. I got angry. I stopped paying and started fighting."

"Fighting" for Lee meant joining with Local 1000 and a broader coalition that was protesting the banks

for their lending policies and the U.S. government for using taxpayer funds to bail out banks.

Furloughs & Foreclosures

Lee was interviewed by the news media more than 70 times, ranging from the New York Times to MSNBC.

"I was willing to talk to anyone who would listen," said Lee, with a laugh. "Between Arnold Schwarzenegger and Bank of America, I went from being a solid homeowner who never missed a payment in 20 years to worrying every night if we would have to sleep in my car."

Things started to change for her over the summer. Bank of America finally agreed to a loan modification allowing her to spread smaller payments over a longer period.

"We never would have won if my union hadn't stood with me," Lee said. "Occupy Wall Street may be the new thing that will turn it around for working people but for years, SEIU had my back. I was never alone fighting the big bad bank."

Carol Skeahan

The power of information helped save her home

When Gov. Arnold Schwarzenegger enacted two furlough days a month in 2009, it nearly broke Carol Skeahan's budget.

Skeahan, a California Department of Corrections and Rehabilitation employee since 2007, tightened her belt to make up for the lost income.

"I knew how to economize, raising two kids, living in the same house for 12 years; we weren't rich but we were OK," she said.

Then a third furlough day was added.

"I panicked—I asked my lender for a loan modification but no one was listening," Skeahan said. "I was feeling desperate. I was about to lose it all."

Foreclosure workshop works

Skeahan attended a Local 1000-sponsored Foreclosure Prevention Workshop at the Fair Oaks Library, where she met Claudia Gambaro, a Local 1000 activist who also avoided foreclosure.

"I basically did everything they told me to," Skeahan said. "This was my only shot at saving my home. I had to take it."

Skeahan was able to navigate the maze and get a loan modification that reduced her payment by \$500 a month in return for adding more years to her loan.

Skeahan has encouraged many friends to go to the Local 1000



Local 1000 threw me a lifeline when I needed it. This is my way of paying it forward.

workshops. She is also helping those who are less fortunate by helping gather items for homeless veterans, collecting coats for kids and helping out foster children.

"Local 1000 threw me a lifeline when I needed it," Skeahan said. "This is my way of paying it forward."

Resource Center

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