

My name is Lauren Mason. I am a lifelong resident of Detroit, MI where I reside in the 13th Congressional district. I am a member of Detroit Action, where I am a member and the Chair of our Housing Committee. I would like to tell you a story - my story - of how the effects of the foreclosure crisis still play out in unique ways, here in Detroit.

My fight for affordable housing is what lead me to Detroit Action, where we fight for economic and social

justice for our neighborhoods. I also work at UCHC where I'm on the tax prevention team working hard to keep people in their homes. I do this work with Detroit Action and UCHC because I have experienced this pain first hand.

My grandparents bought our family home in Detroit in 1968. My family owned and occupied 1714 Seyburn for 46 years. Our home was passed down through 3 generations with 6 generations

having grown up in our there, always knowing this to be home. It was our legacy; my family's wealth; a piece of the American dream. I was working part time when I noticed a hike in our property taxes in 2008 but by 2012 I noticed a larger hike. My home was assessed at \$ 70,000 and my taxes were over \$900 for the year. At the time, I was unaware that my property had been illegally and unfairly assessed by Wayne County and the city of Detroit. Home

assessments, on which taxes are based, have bared little relation to the market value of our home after 2008, which significantly increased taxes and lead to waves of tax foreclosures we've seen. As a result, nearly 100,000 homes were foreclosed on since 2011, with almost 10,000 foreclosed on last year. Nearly all of the people who were at risk of losing their homes were working class Detroiters like myself.

At the time, I asked for my property to be reassessed. It never happened. I applied for the tax exemption, step forward and state emergency relief (SER) but I was denied everywhere I went. There was no help for me.

I felt weight of the universe and it was breaking me down. I was my mother's caregiver for 9 years until she died in 2009 then I had to care for my nephew who was like a son til he died in 2012. I also was sick constantly having

surgeries and working a part time job that I couldn't afford to take the time off to care for me.

The pain of losing my home still stings to this day. I was in North Carolina for a healing trip and was unaware that the foreclosure process had begun to take place. I came back working hoping to catch up on the property taxes but one night I came home from work and was locked out. My gold color doorlocks were now silver. I had no where to go it at

4:00am in the morning. I would sleep in my car and couch hop at the homes of friends and family. For weeks, I would leave notes for whoever had bought my home and locked me out if I could get my things and mail that was piling up in the door but they never responded.

It was the county who had taken possession of my home. I lost everything: my siblings, my husband, our family heirlooms. These are things that can never be

replaced. There was no restitution or retribution for me whose house was taken for profit. Just recently, I have found housing for myself even though I have always been employed. In Detroit it seems impossible to find adequate affordable housing.

In Detroit, we see homes like my family home bought at a low rate and sold for profit via the Wayne County tax auction.

Speculators have changed the face of our neighborhoods for



the worse. There must be something done locally and nationally to keep families from falling prey to these vultures - just like we know there needs to be something done to keep families from falling prey to the same type of subprime loans that causes our housing collapse.

There is more that Congress can do at the Federal level to fight for working class Detroiters and people in other cities. My organization, Detroit Action, endorses a

broad set of policies [enclosed in the attached packet] that will confront our nation's housing crisis.

We need more investment from HUD in affordable housing for people like me.

There is a lack of affordable housing for middle and low income residents and without that investment, Detroiters like myself will continue to be displaced, continuing the cycle of homelessness and poverty. There is about \$500 Billion

that is needed to be invested in affordable housing from HUD for the type of housing middle and low income Americans will need. Policy like the American Housing and Mobility Act will help people like me stay in their homes and have the freedom to thrive in their communities.