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GLOBE STAFF PHOTO/WENDY MAEDA

Norma Moseley, who is about to retire, became a hero to elderly citizens during her time working for the Ecumenical Social Action Committee in Jamaica Plain.

Homeowners' hero

Advocate retiring after decades of fending off foreclosures

By Megan Tench

GLOBE STAFF

For decades, Norma Moseley's raspy, cigarette-charred voice struck fear in the lives of lenders throughout the Boston area. Working out of a cramped office laced with mounds of paperwork and endless boxes of files, she became a hero among elderly citizens, helping them negotiate tax and mortgage foreclosures, and keeping banks from taking their homes.

Sometimes, she even used her own modest savings to keep the wolf from the door of troubled Bostonians — at least until she could corner a few bankers and insist they rethink their lending policies.

"I'm a common scold," the 70-year-old grandmother said, describing the secret of her success.

Now, Moseley says she's retiring. She and her colleagues at the Ecumenical Social Action Committee are arranging a party to raise funds for an endowment to do what Moseley has done — help tide people over until they can get current on their mortgages and repair their homes.

And many of those who know of her work, or who have been helped by her, are acclaiming her as a secular saint for the corporate era, when wrangling with bureaucrats can be as godly as tending to the sick.

"She's the modern Dorothy Day," said Ada Focer, a former bank official turned writer, comparing Moseley to the blunt-talking leader of the Catholic Worker move-

ment who took the Gospel to the streets to help the needy.

The only problem is that many people who know Moseley don't believe she can really stop working. Age, like a little bureaucratic opposition, is unlikely to hold her back, they said. They hope the retirement is all a ploy to raise money and that, soon after the furor dies down, a familiar trail of cigarette smoke will rise again on the

front steps, where Moseley spends much of her time now that the building that houses the committee's Jamaica Plain office has gone smoke-free.

After decades of fending off foreclosures, unraveling scams, and creating programs to bridge the "sensitivity" gap between borrowers and lenders, Moseley, director of the committee's Sustainable Homeownership Center, said she's ready to take it easy. But she is a little coy about discussing her plans. "I'm tired of driving into Boston," she mused with a half-hearted smile while milling through the piles of paper on her desk.

Living in Wilmington, the commute to Boston has certainly taken its toll on her, but truthfully, said Moseley, she'd drive anywhere from the highbrow suburbs to the seediest corner of Dorchester to help a client.

"I've been mugged, robbed, beaten four or five times," she said of some late-night home visits. "They wanted my pocketbook . . . they didn't get it."

Despite her work for the Ecumenical Social Action

'I still get energized and invigorated by the fights that still need to be won.'

NORMA MOSELEY
Director, Sustainable Homeownership Center of Ecumenical Social Action Committee

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After decades of helping homeowners, she retires

► MOSELEY

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Committee, Moseley is not particularly religious. Social action is her fever.

Moseley's war stories, dating back to the civil rights movement of the 1960s, are brutal. They usually feature elderly or low-income Boston residents versus predatory mortgage lenders and other scam artists who try to fleece them for everything they own.

One of her proudest moments came in the late 1970s when the US Department of Housing and Urban Development was foreclosing on dozens of abandoned properties that she said the agency sold to poor people without offering any follow-up or support. The ramshackle houses were resold for \$500 to \$1,000 to mostly low-income people who dreamed of owning a home, a fixer-upper perhaps, but never thought they could afford it. "A lot of people got duped," said Moseley. "They'd buy a house and then find out it was uninhabitable, and it would cost them tens of thousands of dollars to repair them," adding that it really angered her.

"I called HUD and I went down there and I said, 'You know guys, you better stop this. I'm going to start a class-action suit against you,'" Moseley said. But after a series of tongue-lashings from Moseley, HUD decided to fix every unfit property it had sold, she said, and even hired one of her clients, who was a roofer at the time.

"Hot damn," Moseley said, slapping her fist at the memory.

Though this victory was won more than 20 years ago, the memory today is just as sweet. And it is one of thousands.

"Norma, in some ways, holds a lot of people to their own high standards," said Ada Focer, who initially met Moseley in 1980 when Focer was deputy commissioner at a Codman Square bank.

"She called and told me what I was going to do for one of her clients," recalled Focer. "I thought, 'Nobody but my mother talks to me like that.'"

But to Focer's surprise, she found herself doing exactly what Moseley told her to do because "It was the right thing," Focer said. "Even people who didn't agree with her respected her."

Often likening Moseley, with her tiny frame and outspoken charm, to Day, Focer said those who appear to be Moseley's likely adversaries, such as bankers and lawyers, tend to be among her biggest fans.

"When I met Norma, about seven years ago, she was a part of a community group that took a serious objection to the way we were handling foreclosures," said Philip Cameau, a top executive with the Virginia headquarters of the Federal National Mortgage Association, or Fannie Mae.

It was Moseley's leadership, devotion, and tenacity that eventually served as a bridge between lenders and borrowers, said Cameau. "Norma exudes a genuineness that you can't help but honor and respect," Cameau said. "She really worked hard to find a common ground . . . and she helped mortgage lenders to become sensitive to community needs."

True to form, Moseley isn't going gently into retirement. She plans to take 40 or so clients with her. Her office even bought her a fax machine as a going-away present.

The retirement party/fundraiser on Oct. 6 will endow a fund to provide a continuing income source for the Ecumenical Social Action Committee as it preserves and develops homeownership programs. It will be called The Norma F. Moseley Endowment Fund.

These programs, such as senior home and repair, foreclosure prevention counseling, and housing court advocacy, strike at the heart of predatory lenders and others who view a residence as a money-making investment, rather than a person's home, Moseley said.

"Working with Norma is an experience of a lifetime. I don't think she'll ever really retire," said Robert Pulster, executive director of the Social Action Committee. "Norma has this knack for taking the toughest case and making it work."

Battles like "so-called" affordable housing, predatory lending, and sustainable homeownership, Moseley said, are the reason why she can't retire without establishing this fund.

"I still get energized and invigorated by the fights that still need to be won," she said, lighting a cigarette. "I've been in denial. Somehow 70 doesn't seem old enough to retire."