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SOURCE: ColorLines

HEADLINE: No homes. No jobs. Not even beds at shelters. Here's how families are fighting to stay together.

COLORLINES The national newsmagazine on race and politics.



No homes. No jobs. Not even beds at shelters. Here's how families are fighting to stay together.

By Michelle Chen

Advocates are seeking a paradigm shift in the country's housing policy—moving past the rhetoric of the “ownership society” and recognizing the critical role of affordable rental housing.

Last fall, Yolanda James and her three children were lost in their own city. After foreclosure had forced them from their South Los Angeles apartment, they ran into closed doors at every turn. Aid agencies offered referrals to other offices, but no relief, and neither the shelter system nor the city's high-priced housing market had room for them. James burned through her welfare money to pay for motel rooms and later resorted to sleeping with her children in their car.

“I was, like, two or three different people at one time,” she recalled. “I had to get on the grind, to hustle, to make sure my kids—when they get out of school, I could feed them, or I could take them somewhere to shower and bathe for the next day.”

Like others in Los Angeles's Black community, James, who is 34, had some ties to public resources: a rent subsidy voucher under the federal Section 8 program, a monthly food stamp allowance and hard-fought experience with the social service system, having worked as an

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advocate with a local anti-poverty group. Still, she wasn't prepared when the foreclosure wave hit her apartment building. Caught between a delinquent landlord and the bank, James, her 12-year-old son and her two teenage daughters lost their apartment and fell straight through the holes in the city's tattered safety net.

James finally landed an apartment in November 2008 before her housing voucher expired. She said she feels safe for now but is still shaken by homelessness. "I've been a single parent for so long. I've always had a place," she said. "I just felt like I was totally wiped out. Like, 'What the hell happened? I'm not in control of anything.'"

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With foreclosures and job losses dragging down the whole economy, low-income families of color are plunging into an even deeper hole. While the mortgage meltdown has devastated Black and Latino homeowners, some of the hardest-hit foreclosure victims did not even own the homes they lost. According to the National Low Income Housing Coalition, about 20 percent of properties facing foreclosure in 2008 were rentals, and rental foreclosures are especially prevalent in poor communities and communities of color. In many states, the situation is complicated by a lack of legal protections for tenants against sudden eviction.

"The shelters talked about separating us...and I said, 'How you gonna separate my family? My family's the only support I got now. I'm already without a house.'"

The National Alliance to End Homelessness has predicted that at the current rate, the recession will result in 1.5 million additional homeless people within two years. According to the advocacy group First Focus, nearly two million children will be impacted by subprime foreclosures, including some half a million Latino children and more than 280,000 Black children. In a national survey of school systems, several hundred districts reported a surge in homeless children last fall compared to the previous school year.

As displaced families struggle against poverty and a shortage of affordable housing, social service systems—a patchwork of local charities and government agencies—grapple with deep budget cuts. Resources for families are especially sparse in the shelter system, where many programs are designed for single adults. Though the federal stimulus package has boosted funds to address homelessness, including \$70 million for educational assistance for homeless youth and \$1.5 billion for Housing and Urban Development's Emergency Shelter program, need has far outstripped local resources.

"All the agencies are full. All of the food banks are to capacity in terms of what they can provide for people who are lining up outside their doors," said Susie Shannon of the Los Angeles Coalition to End Hunger and Homelessness, where James worked before being laid off in 2006. "It's a train wreck in slow motion, and it's going to pop all at once."

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The trajectory of displacement turns on how much a family has to fall back on. They may avoid full-on homelessness for a few months, often moving in with relatives or friends—until a layoff, hospital bill or some other setback pushes them over the brink.

Sabrina Otis, a Black 35-year-old mother, was skirting the edge of crisis well before foreclosures consumed her city. Her journey began, she said, when she moved to Cleveland in 2001 to escape an abusive ex-spouse. She could not find stable housing initially and lost her five children to foster care for several months. She later settled into a Section 8-subsidized house in Lakewood, a predominantly white Cleveland suburb, but was uprooted again in 2007 during the housing implosion. She was forced to leave, she recalled, after realizing that the landlord was failing to maintain the property and that the house was sliding into abandonment and foreclosure.

After staying with friends and relatives for months, Otis and her children, who range in age from 8 to 16, found another house in the same neighborhood, only to be put out again when the owner moved to sell the property amid the housing market collapse. After a complex legal dispute that ended in eviction, Otis found herself starting over for the third time. Throughout the ordeal, she recalled, she battled thyroid cancer and a chronic respiratory condition, which had put her on medical leave from her custodial job with the county.

Though Otis received a new housing voucher, the family spent another nine months circling among friends' and relatives' homes before finding a place that fit their subsidy—calculated according to the local market rent and the tenant's income. She said renters like her have been blindsided by the foreclosure crisis: "We are in a drive-by shooting. We got shot. We had nothing to do with this. And we have no recourse to get anyone to be responsible."

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While economic tumult rocked Miami's neighborhoods, Mary Trody's household gradually crumbled. Her husband lost his job delivering newspapers, and her part-time work did not pay enough to make rent. Trody, a white woman in her forties, her husband and two teenage children moved in with her mother, whose modest home in a nearby predominantly Black neighborhood had long been a refuge for the extended family. But late last year, the house got swept up in Florida's foreclosure epidemic, due to what the family believes was a predatory refinance loan. Trody then sought out local shelters but was told there was no room for the whole family. "The shelters talked about separating us," Trody recalled, "and I said, 'How you gonna separate my family? My family's the only support I got now. I'm already without a house. And then you want to tear away everything that is my support?'"

By February 2009, a dozen family members—including Trody's older daughter and grandchildren—saw just one way to stick together: they decided to pile into their van and live there for three days, awaiting a chance to reclaim their home.

The obstacles that the Trodys encountered are common in shelters throughout the country, which often restrict access by barring children or setting age restrictions. For many families, staying

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intact may mean staying on the streets. The dilemma may be deepened by a looming fear of separation by child welfare authorities, who may place children in foster care.

For Yolanda James's 16-year-old daughter, Mary Quaker, the threat of separation dwarfed material hardship. She struggled through living in a car, even sleeping in her school gym when her mother could not afford a motel, but she clung to what mattered. "I just wondered," she recalled, "is she going to put us somewhere so we can be able to eat and take a shower and all that? I'd always tell everybody, 'Just don't split us up. We'll all get through it together.'"

Dr. Ellen Bassuk, president of the National Center on Family Homelessness, said that as family homelessness intensifies, "The system is not set up to deal with this kind of complexity. And what you want is holistic, family-oriented care. It's not available in a lot of places."

Displaced families are also fractured by legal definitions. Homeless programs under the Department of Housing and Urban Development, commonly known as HUD, target only "street" or "shelter" homeless. So children living in doubled-up arrangements or motel rooms may qualify for educational assistance such as transportation to their original neighborhood schools, yet their parents may be excluded from HUD programs using the narrower definition of homeless.

Advocates are pushing for legislation that would enable motel and doubled-up families to obtain HUD services like shelter and transitional housing. A technical redefinition of homelessness could impact thousands of families: about 470,000 children eligible for education-related services have been excluded from HUD programs, according to the National Association for the Education of Homeless Children and Youth. The organization's policy director, Barbara Duffield, said now is the time to expose previously neglected needs.

"Right now, it's ludicrous for somebody to say that someone who's been evicted, who's been foreclosed, who's temporarily staying on someone's floor, is not homeless," she said. "And from a youth development perspective, they're absolutely in crisis. They're absolutely homeless."

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As the economic crisis plows through marginalized communities, advocacy groups are seeking a paradigm shift in the country's housing policy—moving past the rhetoric of the "ownership society" and recognizing the critical role of affordable rental housing and social supports for low-income families. One step forward, advocates say, would be a funding injection for the recently established federal housing trust fund, which would support housing development for lower-income households. State and city governments have already seeded similar, smaller-scale programs to fund affordable housing opportunities. Federal financing could build on efforts to revive blighted houses in Cleveland, for instance, under a "land bank" initiative that enables the county to take over and rehabilitate foreclosed properties as a public investment.

Meanwhile, community organizers are forging new paths in the ravaged landscape of the foreclosure crisis by exposing the paradox of scarcity and excess in the housing system. Grassroots activists have launched civil disobedience campaigns in several cities to encourage foreclosed homeowners to squat in their houses in protest.

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In Miami, Take Back the Land, a campaign focused on the Black community, has seized vacant properties and moved in local homeless families. Through direct actions, the group ties political empowerment to reclaiming control of community resources.

"We've got too many empty houses, and we got too many people who have nowhere to live," said Max Rameau, a campaign organizer.

In Rameau's view, displacement in communities of color has historically taken myriad forms, from homelessness to gentrification to foreclosures—but the underlying crisis is about self-determination.

"The real issue is that we don't have control over the land upon which we sit, live, worship, work and play," he said, adding, "We have to get down to the core of what the problem is."

In February, activists with Take Back the Land and other local groups stood alongside the Trody family on their foreclosed property. Reporters and police stood by, too, watching the family reenter their home of more than 20 years as "trespassers," defying the bank that had just seized ownership of the house.

Trody hoped to hold onto her mother's house and arrange to make payments the family could afford. But she saw a broader struggle beyond her home's walls. "Maybe we can make the change," she said. "Maybe we can make this stop happening for the next person. 'Cause I don't want to see nobody go through this pain and the hurt that I'm going through."