Foreclosure to Homelessness 2009

the forgotten victims of the subprime crisis

A joint report from the National Coalition for the Homeless,the National Health Care for the Homeless Council, the National Alliance to End Homelessness, the National Association for the Education of Homeless Children and Youth, the National Law Center on Homelessness & Poverty, the National Low Income Housing Coalition and the National Policy and Advocacy Council on Homelessness.

Photo Credit: Cheryl Jones, NEOCH, Cleveland, Ohio

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Table of Contents

Introduction	2
Methodology and Partners	3
Agency Survey Findings: Discussion	4
• Homelessness as an Outcome of Foreclosure	5
• Coping with Foreclosure	6
• Coping with Foreclosure: institutional Responses	7
• Tenant Rights and Housing	8
Related Issues	
• Health Care	9
• Legal Assistance	10
• Education	11
• Rural Foreclosure	12
• Veterans and Foreclosure	13
Conclusions	14
Recommendations from the Field	15
Policy Recommendations from the Partners	16
Appendices	
1. Foreclosures by State: RealtyTrac	18
2. Foreclosures by State: HUD	20
3. End Notes and Sources Cited	22
4. Survey Tools	24
5. Responding Agencies	34
6. Authors, Credits and Contributors	37
7. Partnering Organizations	39

Introduction

The Perfect Storm

A *Perfect Storm* is a critical or disastrous situation created by a powerful concurrence of factors[1] that, individually, would be far less powerful than the storm resulting from their combination. The term is also used to describe a hypothetical hurricane that hits a region's most vulnerable area, resulting in the worst possible damage. A perfect economic storm hit our country in the 1930s, resulting in the widespread foreclosures, homelessness, bank closures and job loss that became known as the Great Depression.

Since 2007, advocacy organizations working to end homelessness have watched with concern as a series of crises have gathered into another perfect economic storm resulting in an unprecedented growth in the number of individuals and families left without homes.

- *RealtyTrac* reported 3,42,038 foreclosure filings — default notices, auction sale notices and bank repossessions — on U.S. properties in April 2009, a 32 percent jump from April 2008 and the highest monthly foreclosure rate since it began issuing its report in 2005[2].
- According to a June 2009 report by the Center on Budget and Policy Priorities (CBPP), job losses in May, while still high at 345,000, were less than half of January's level. Even so, net job losses since the start of the recession total six million[3].
- The official unemployment rate reached 9.4 percent in May 2009, and 27 percent of the 14.5 million persons who are unemployed have not been able to find work despite looking for 27 weeks or more[3].
- In a recent empirical study of mortgage foreclosure (Robinson, et.al., 2008)[4], nearly half of respondents (49%) indicated that their foreclosure was caused in part by a medical problem.
- A Fall 2008 survey of 1,716 school districts nationwide was conducted by the National Association for the Education of Homeless Children and Youth and First Focus. Nearly all (95.4%) school districts reported increasing numbers of homeless students[5].

Methodology

Foreclosure to Homelessness Surveys

The findings presented in this report are based on responses to two surveys written, disseminated and analyzed by the sponsoring organizations listed below.

Survey instruments and dissemination: Sponsoring organizations developed one survey geared to those who staff direct service agencies and organizations that work with or advocate for those experiencing homelessness. The intent was to enhance our understanding of the impact of the foreclosure crisis in communities across the country. To get a sense of the ways this crisis is affecting people at a more personal level, a second survey was developed for those surviving foreclosure. Both survey instruments were posted on www.surveymonkey.com and are provided in Appendix 4.

On January 15, 2009, sponsoring organizations emailed their members, asking those who work with homeless populations or on issues related to homelessness to respond to the Agency Survey. The email also asked agencies to distribute the personal survey to clients who were at risk of or who were actually experiencing homelessness following foreclosure. For clients who wished to participate but did not have internet access, agencies were encouraged to print and mail responses to the individual survey. The survey was closed on February 21, 2009.

Respondents: The Agency Survey produced a total of 186 responses. Eight were excluded from analysis, primarily because they represented multiple responses from the same organization. The vast majority of the 178 agency respondents were in the business of providing direct services to people experiencing homelessness, with nearly two-thirds representing homeless shelters or organizations that offer housing assistance, health care or legal services. In terms of geographic distribution, roughly one-quarter of the responding agencies were located in each of the four census-defined regions: South (31%), Northeast (24%), West (24%), and Midwest (21%).

The individual survey yielded a total of 74 responses, but upon close examination, only 47 respondents appeared to be homeless or facing homelessness due to foreclosure.

Data analysis: Quantitative results from the Agency Survey are presented in this report, but statistical analysis of the Individual Survey was not appropriate given the low number of responses. These qualitative responses, however, provide a level of insight previously unavailable. Many of the comments made to open-ended questions are interspersed throughout the document, to highlight and complement the data and quantitative findings presented in this report. Answers to open-ended questions from both surveys were also analyzed for recurring themes, which are reflected in may of the related issues highlighted in this report.

In Collaboration...

This report discusses the plight faced by a growing number of renters and homeowners who have been caught in the foreclosure crisis and then become homeless after exhausting their resources. This can mean moving in with relatives or friends, ending up in emergency shelters or on the streets. They must not be forgotten.

The following organizations have contributed to collecting and analyzing Foreclosure to Homelessness Survey data, and to creating and releasing this report.

- National Coalition for the Homeless
- National Alliance to End Homelessness
- National Association for the Education of Homeless Children and Youth
- National Health Care for the Homeless Council
- National Law Center on Homelessness & Poverty
- National Low Income Housing Coalition
- National Policy and Advocacy Council on Homelessness

Agency Survey Findings

Discussion

As noted in the Methodology Section, *Foreclosure to Homelessness: a Coalition/ Provider/Agency Survey* produced 186 responses. Eight surveys were excluded from analysis, primarily because they represented multiple responses from the same organization.

Similar percentages of responses came from each of the four census-defined geographic regions: South (31%), Northeast (24%), West (24%), and Midwest (21%). Respondents represented geographic service areas of varying sizes: most (53%) served one or more counties, 22 percent served large or mid-sized cities or large towns; and 10 percent served small towns or rural communities. The balance served areas that ranged in size from individual neighborhoods (2%) to one or more states (7%).

As demonstrated in Table 1, the majority of the 178 responses analyzed for this report represented direct service providers; nearly two-thirds provided emergency shelter, transitional housing, housing assistance, health care and/or legal services.

Table 1: Distribution of Primary Missions of Respondents Providing Direct Services

Direct Services	Number	Percent	Cumulative Percent
Emergency shelter	34	22.8%	23%
Permanent or transitional housing	24	16.1%	39%
Health care services	15	10.1%	49%
Rental/housing assistance	13	8.7%	58%
Legal services	10	6.7%	65%
Mental health services	7	4.7%	69%
Meals/food pantry	7	4.7%	74%
General community services	7	4.7%	79%
Outreach	6	4.0%	83%
HIV/AIDS services	5	3.4%	86%
Domestic violence services	5	3.4%	89%
Family services	4	2.7%	92%
Youth services	3	2.0%	94%
McKinney-Vento (education)	3	2.0%	96%
Substance abuse services	2	1.3%	97%
Veterans services	1	0.7%	98%
Workforce/employment services	1	0.7%	99%
Religious	1	0.7%	100%
Ex-offenders services	1	0.7%	100%
Total direct service responses	149		
Missing	13		

Table 1 shows the distribution of direct services provided by respondents. Almost half offer emergency shelter, housing or rental assistance, but the range of missions reflects the broad spectrum of services offered by homelessness systems nationwide.

Note: Only 16 responding agencies did not provide direct services and of those, five did not provide information about their mission. Of the eleven responding, six were advocacy organizations, two were governmental, and one each was engaged in research, regulation/oversight or education.

Homelessness as an Outcome of Foreclosure

Photo Credit: Sue Watlov Phillips

One of the primary goals of the survey was to assess whether the foreclosure crisis is resulting in an increase in homelessness.

National respondent recruitment targeted organizations with direct knowledge of the local population of persons experiencing or at high risk of homelessness. A range of organizations is represented, but as reflected in Table 1, most respondents were providing direct services. Almost half of those responding offer emergency shelter, housing or rental assistance, but the range of missions reflects the broad spectrum of services available to address homelessness.

Respondents were asked to identify the percentage of their clients who had become homeless due to foreclosure within the last twelve months. Of the 178 responses analyzed, 159 offered an estimate of the percentage of their clients who had become homeless due to foreclosure, whether after eviction from homes they had been renting or purchasing. The median response to the percent becoming homeless as a result of foreclosure homes was 10 percent; the mean (average) response was higher at 19 percent. Renters were more heavily represented than the owner-occupiers of foreclosed units.

Some readers may find the distribution of the providers' responses useful as well. The full distribution of responses is shown in Table 2. While 34 agencies reported that none of their clients were homeless due to foreclosure, 14 estimated that *most* were experiencing homelessness due to foreclosure.

Per Table 2, a full 79 percent of respondents stated that at least *some* of their clients were homeless as a result of foreclosure, and about half estimated that more than 10 percent of their clients were homeless because of foreclosure on a home they had been occupying.

There were variations in responses by geographic region. Respondents from the four designated Census Regions of the country reported varying levels of homelessness due to foreclosure: respondents in the Midwest and the South reported more homelessness due to foreclosure (15%) than those in the South (10%) and the Northeast (5%).

Designated Census Regions www.census.gov
Region 1: Northeast Connecticut; Maine; Massachusetts; New Hampshire; Rhode Island; Vermont; New Jersey; New York ; Pensylvania
Region 2: Midwest Indiana; Illinois; Michigan; Ohio; Wisconsin; Iowa; Kansas; Minnesota; Missouri; Nebraska; North Dakota; South Dakota
Region 3: South Delaware; District of Columbia; Florida; Georgia; Maryland; North Carolina; South Carolina; Virginia; West Virginia; Alabama; Kentucky; Mississippi; Tennessee; Arkansas; Louisiana; Oklahoma; Texas
Region 4: West Arizona; Colorado; Idaho; New Mexico; Montana; Utah; Nevada; Wyoming; Alaska; California; Hawaii; Oregon; Washington

TABLE 2: "What percentage of your clients would you estimate became homeless as a result of foreclosure?"

Universe = 159 Providers Responding

% of Clients	0%	1 - 10%	11 - 20%	21 - 30%	31-40%	41 - 50%	51 - 60%	61 - 70%	71 - 80%	81 - 90%	91 - 100%
# of Providers	34	47	30	18	9	7	3	1	3	4	3
% of Providers	21%	30%	19%	11%	6%	4%	2%	1%	2%	3%	2%

Coping with Foreclosure

The survey included a pair of questions that asked respondents to identify post-eviction living situations among clients, as well as the top three living situations for those who were without homes due to foreclosure. Analysis of the first question revealed that staying with family or friends and emergency shelters were the most common post-foreclosure living situations, followed by hotels/motels, then transitional or permanent housing. Responses to the second question, which asked for the top three post-eviction living situations, are summarized in Figure 1.

Of 114 appropriate responses to this question, by far, the two most common responses were *living with family and friends* (86%) and *emergency shelter* (61%). The graph below demonstrates how many respondents put each option among their top three observations.

Seeking Legal Assistance

The survey also asked whether clients had sought legal assistance with the foreclosure. More than half (58%) of responding agencies reported that either "a few" or "none" of their clients had attempted to access legal assistance.

How many sought legal assistance?	Number	Percent
All or Most	15	10%
Some	46	32%
A few/None	84	58%
Total	145	100%

Regional Differences

There were interesting regional differences to this response as well. For example, people in the South seemed least likely to have sought legal assistance prior to eviction than those in other areas of the country.

How many sought legal assistance?

Region	All or most	Some	Few or none
Northeast	17%	17%	66%
Midwest	6%	50%	43%
South	4%	26%	70%
West	14%	39%	47%

FIGURE 1: What are the 3 most common living situations you are aware of among clients who have become homeless due to foreclosure?

Note: These percentages add up to more than 100% because respondents were asked to choose the 3 most common living situations.

Estimates by Sector and Provider Responses

Estimated levels of homelessness due to foreclosure varied by provider type. The following table demonstrates the median percent of persons estimated to be without homes due to foreclosure based on the type of services provided. Non-housing providers reported higher percentages than the other categories. This may be because those offering non-housing services (e.g., health care, legal services, food banks), are seeing clients who have recently lost their homes or who are at high risk, but have not yet entered the emergency shelter or transitional housing systems.

Provider Type	Median percent of estimated foreclosures as a reason for homelessness
Housing Providers (i.e., emergency, transitional or permanent)	5%
Non-housing Services Providers	20%
All Respondents	10%
Note: The median is the value at which exactly half of the responses are higher and half are lower.	

FIGURE 2: What kind of services are being provided in your area to address the needs of those affected by the foreclosure crisis?

Note: 52 of the 178 respondents chose to skip this survey question.

Notes from Providers: What kind of services are being provided in your area to address the needs of those affected by the foreclosure crisis?

- Prevention assistance with mortgage and utilities. Funds used are Emergency Food and Shelter Program funds and Homeless Challenge Grant funds. (Lakeland, Florida)
- The court has a mediation program in place. Plaintiffs must include a notice about mediation when serving the summons and complaint; the defendant has 15 days after the return day to request mediation. If a timely request is made, the case goes to mediation. The lender must have someone with the authority to agree to a settlement (e.g., modification). I believe recent statistics show that approximately half of the borrowers have been able to reach agreements to stay in their homes. (Middletown, Connecticut)
- In Minnesota, we passed Tenant Protection Laws in 2008. We provide foreclosure counseling, preventive financial assistance through state, local and private funding (including the *Minnesota Family Homeless Prevention and Assistance Program),* and are funding Legal Aid attorneys to assist renters in foreclosed properties. We use existing programs and new models to help homeowners and renters stay in their homes and to reuse vacant and foreclosed properties to house people with limited incomes. (Minneapolis, Minnesota)

Tenants and Foreclosure

While recognizing that the *Protecting Tenants at Foreclosure Act (Title VII of Public Law 111-22)*[6] has been signed into law by President Obama, it remains important to note that these national tenant protections do not completely - or permanently - resolve the underlying lack of tenant rights. The mortgage crisis has resulted in a dramatic rise in homeowners' loss of their homes. This emergency has been well documented, but less attention has been paid to the plight of the tenants of rental properties adversely affected by the systemic nature of this crisis. Many tenants, even those who are current in their rent payments and in compliance with their leases, face an increased risk of housing loss in the wake of foreclosure proceedings, the collateral consequences of such proceedings and/or subsequent possessory actions commenced by new owners.

As revealed by data collected through *Foreclosure to Homelessness: a Coalition/Provider/Agency Survey*, among those who have had to turn to mainstream social services and housing resources, renters have been more adversely affected and are more heavily represented than owners. This is the result of a number of factors discussed in a presentation, *Renters in Crisis*[7], by Sheila Crowley and Danilo Pelletiere of the National Low Income Housing Coalition and Maria Foscarinis of the National Law Center on Homelessness & Poverty:

- Rentals tend to serve younger Americans and those with lower incomes;
- The lowest-income households face the most severe housing cost burdens.
- About 70 percent of "Extremely Low Income" households (those living on 0 - 30 percent of the Area Median Income) were spending more than 50 percent of their income on gross rent in 2007. Thirty (30) percent of household income for rent is typically considered affordable.
- There is a widening gap between the need for, and supply of, housing affordable to Extremely Low Income (ELI) renters: for every 100 ELI renter households, there are no more than 63 affordable homes in any state in the country.
- The demand for more affordable rental homes will increase due to a combination of factors, not the least of which are falling incomes, a reduced job market, the loss of rental homes due to foreclosure and more competition for the remaining rentals as previous homeowners are pushed into the rental market.
- In 2008, one in five foreclosure properties were rentals; many had multiple units.
- The National Low Income Housing Coalition estimates that 40 percent of families facing eviction due to foreclosure are renters and 7 million households living on very low incomes (31 - 50 percent of Area Median Income) are *at risk* of foreclosure.

The **National Low Income Housing Coalition** has done extensive research on the impact of the foreclosure crisis on rental households. For more information, go to the National Low Income Housing Coalition website: www.nlihc.org.

Notes from Respondents:

A National Survey of People Surviving Foreclosure

We were in the middle class

This should not be happening. We were the middle class and now we are poverty stricken. We had two cars, money in the bank and a reasonable mortgage. My husband is an electrician and simply cannot find a job anywhere.

On September 12, 2008 my husband's company sent everyone home. The company could no longer afford to pay their employees. We have had no money coming in since then and absolutely no prospects. Our savings is all gone... our home is being auctioned off. So much for the American Dream.

— New Hampshire

Fundamental rights

We all deserve the fundamental rights of a roof of our own, no matter how humble. But shelter living is not that.

—Massachusetts

Related Issues: Health Care

The *Foreclosure to Homelessness Agency Survey* did not specifically ask about health care, but the issue showed up over and over again on the Personal Survey that elicited information from persons who had lost - or were at risk of losing - their homes to foreclosure. The roles of health problems/health care costs as drivers of homelessness were very clear to those reporting their experiences.

For those struggling to pay for housing and other basic needs, the onset of serious illness or disability can easily deplete financial resources and culminate in homelessness. Researchers at Harvard University and Ohio University have found that 62 percent of Americans who file for personal bankruptcy say that health care expenses, illness or related job loss contributed to their financial collapse. A full 78 percent of those who attribute bankruptcy to health issues had health insurance that proved inadequate for their circumstances. In another health-related study in 2007, 27 percent of bankrupted people cited unpaid medical bills specifically, and two percent said that they had mortgaged their homes to pay medical bills[8].

In *The Nexus of Health Reform, Housing & Homelessness: Recommendations for the Obama Administration*[9], the National Health Care for the Homeless Council reports that the number of adults over age 50 seen in homeless clinics and shelters is increasing due to economic issues. These older adults who are entering shelter for the first time are at greater risk of long-term homelessness.

Health problems only increase once people have become homeless...due to harsh and unsanitary living conditions, poor nutrition, stress, substance use, lack of rest, violence and other factors. Access to health care is severely limited by financial and logistical barriers. Chillingly, it is true that persons experiencing homelessness will live 30 years less than will their housed peers[10].

Comprehensive, barrier-free universal health insurance is as important for resolving homelessness at the individual level as it is for preventing new homelessness. No one should be impoverished to the point of homelessness simply because they cannot afford health care.

The central focus of the National Health Care for the Homeless Council is to end homelessness by bringing about comprehensive health care reform and ensuring the universal accessibility to essential health services. For more information, visit the **National Health Care for the Homeless Council** at: **www.nhchc.org.**

Notes from Respondents:

A National Survey of People Surviving Foreclosure

Needs adequate health care

My most pressing need is for adequate health care, dental and eye included. When I first started to work, making minimum wage in the 70s, I could afford a dentist when I needed one. Today, at 60, I've put up with tooth pain for a year...My eyesight is failing because my prescription for glasses should have been changed three years ago. I stayed in a wheelchair for 18 months because I had to self-treat a broken foot/leg. I have not been successful finding a job.

—Georgia

Too disabled to work

I am facing homelessness unless SSDI or something comes through. Next month I lose my workers comp [Worker's Compensation], *then my world will come falling down in pieces over my head and there is nothing I can do about it. I am in too much pain and too disabled to do any kind of work and will lose my communications and electricity if not everything.*

—Arizona

Legal Assistance

Legal assistance can play a critical role in preventing homelessness due to foreclosure. Legal advocates can help homeowners negotiate with lenders, challenge illegal foreclosures and help navigate bankruptcy processes. They can also help renters at risk of losing their rentals due to foreclosure proceedings against their landlords. For those who do become homeless, legal assistance can help gain access to important resources. Even so, *Foreclosure to Homelessness Survey* results indicate that many facing homelessness as a result of foreclosure do not seek legal assistance. Even among those who do, survey results suggest a lack of success in procuring legal assistance.

The legal status of renters in foreclosure is a particularly important issue. According to the National Low Income Housing Coalition (NLIHC), some 40 percent of those who face foreclosure-related evictions are renters[11]. A recent report by the National Law Center on Homelessness & Poverty (NLCHP) and NLIHC, *Without Just Cause: A 50-State Review of the (Lack Of) Rights of Tenants in Foreclosure*[11], concluded that renters in foreclosure situations have few rights under most state laws. If a landlord faces foreclosure, even tenants who have paid their rent and complied with their lease terms could face eviction with little notice.

As highlighted by *Without Just Cause*, laws governing the status of renters in foreclosure are complex and vary significantly across the country. Just 17 states require any type of notice to tenants during foreclosure proceedings; 14 states and the District of Columbia require a judicial process before foreclosure. In five states, tenants can maintain their leases only if they are not named in the foreclosure proceedings.

Renters recently received important new federal protections that may help. On May 20, 2009, President Obama signed into law the *Helping Families Save Their Home Act (P.L. 111-22)*[12]. Among other provisions, the new law states that tenants must be given at least 90 days notice to vacate once the property has been foreclosed upon, and have the right "under any bona fide lease entered into before the notice of foreclosure to occupy the premises until the end of the remaining term of the lease" unless the property will become the purchaser's primary residence. Additionally, the law provides that when a unit receiving Section 8 assistance is foreclosed upon, tenants may not be evicted during the term of their lease in order for the new owner to sell the property. While these provisions will help, they will not completely solve the problem, especially if allowed to expire, as planned, in 2012.

Many states have programs that can help protect homeowners and renters facing homelessness as a result of foreclosure by providing emergency financial resources or other assistance. Another NLCHP report, *An Ounce of Prevention: Programs to Prevent Homelessness in 25 States*[13], reviewed state-level prevention efforts.

The **National Law Center on Homelessness & Poverty (NLCHP)** offers additional information and materials on this issue. For more information, go to www.nlchp.org.

NLIHC

Root Causes: Housing

- *Affordability is the critical housing problem for people with low incomes.*
- *Estimates indicate that there are twice as many low-income families searching for homes as there are affordable units available.*
- *Only about a third of low-income families eligible for housing assistance actually receive it.*
- *Millions of low-income American households pay more that 50% of their incomes on rent, often for substandard homes with serious physical problems.*

Source:

[14] National Low Income Housing Coalition as cited in *Homelessness and Poverty in America. National Law Center on Homelessness and Poverty.* www.nlchp.org./hapia_causes.cfm

Related Issues: Education

According to *The Economic Crisis Hits Home: the Unfolding Increase in Child & Youth Homelessness*[15] a report released in December 2008 by the National Association for the Education of Homeless Children and Youth (NAEHCY) and First Focus, many school districts across the country are reporting increases in the number of homeless students. In a voluntary survey conducted by NAEHCY and First Focus during the Fall 2008:

- 330 school districts identified the same number or more students who were homeless in the first few months of the school year than they had identified the entire previous year;
- 847 school districts identified half or more of last year's caseload in the first few months of this school year; and
- 459 school districts had an increase of at least 25 percent in the number of homeless students identified between the 2006-2007 and 2007-2008 school years.

Evidence from the 2008 NAEHCY Survey suggests that the 2008-2009 school year may reveal another dramatic increase in the number of students who are experiencing homelessness. School districts also report many challenges associated with the increase in homelessness. These include:

- Rising transportation costs and logistical challenges in making sure children experiencing homelessness have access to school;
- Inadequate staff to identify and support children and youth experiencing homelessness;
- Lack of available shelter space and low-income housing;
- Reduction in other community services and supplies; and
- Greater severity of need.

The current economic and housing crises compound the pre-existing crisis of child and youth homelessness. In the 2006-2007 school year, public schools across the nation identified and enrolled 679,724 homeless students in grades pre-Kindergarten through Grade 12. Due to limited federal funding, only six percent of public school districts received federal support for homeless students. Those school districts that did receive federal support identified more than half of the students experiencing homeless who were reported to the Department of Education. It is unlikely that six percent of school districts serve more than half of the nation's homeless students. A more plausible explanation is that children experiencing homelessness are more likely to be identified and enrolled when districts have the resources and trained staff to serve them.

The **National Association for the Education of Homeless Children and Youth (NAEHCY)** offers numerous resources for advocates and others interested in the welfare of children and youth who are experiencing homelessness. For more information, go to the NAEHCY website: www.naehcy.org.

NAEHCY

Perceived Cause

Economic downturn was most frequently cited by school districts as the perceived cause of increased homelessness. Housing problems, including foreclosures, were cited in response to a question about perceived causes of homelessness, and came up frequently in open-ended questions.

Source:

[15] *The Economic Crisis Hits Home: the Unfolding Increase in Child & Youth Homelessness:* www.naehcy.org/dl/TheEconomicCrisisHitsHome.pdf

Head Start

23% of the families we served in Head Start had been in emergency shelters this school year.

- Hennepin County

Rental Foreclosures

In 2008, over 50% of the foreclosures in Minneapolis were on rental investment properties.

- City of Minneapolis

Rural Foreclosure

One company, *RealtyTrac*, provides the most widely followed statistics on local home foreclosures[16]. It gathers data from more than 2,200 counties nationwide, which together account for more than 90 percent of the U.S. population. A color-coded map on the *RealtyTrac*[17] website shows huge blank spots in the rural West, Midwest and South - and eight out of ten of America's most rural states fall among the ten states *RealtyTrac* claims have the lowest foreclosure rates. This illustrates a serious flaw in the data, which is missing altogether for more than 900 rural counties throughout the country. Critics say that omitting data from rural and frontier areas gives the false impression that there is no foreclosure crisis in rural America[16]. (State-by-state information reported by *RealtyTrac* is included in Appendix 2 of this report.)

Senator Jay Rockefeller (D-West Virginia) cosponsored S.2636, which was incorporated into H.R. 3221, passed by Congress and signed into law by President Bush on July 30, 2008 as *Public Law 110-289, Title V - S.A.F.E. Mortgage Licensing Act of 2008*[18]. The bill required the Department of Housing and Urban Development to measure foreclosure rates in each state. On the list created by the Local Initiative Support Corporation (LISC) for HUD[19], rural states show significantly greater numbers of foreclosures than those reported by *RealtyTrac* (Appendix 3).

Montana data offers a good example of this disparity. April 2009 *RealtyTrac* data[20] shows 61 foreclosures in Montana, including zero defaults, 12 trustee sales, and 49 REOs (Real Estate Owned - REOs - are properties owned by banks or mortgage companies after foreclosure). LISC estimates[19], which attempt to correct for the rural undercount (among other issues), indicate that for the period including 2007 and the first six months of 2008, there were 1,619 foreclosures, 5,553 delinquent loans and 431 REOs. These and similar HUD data (www.huduser.org/Datasets/nsp.html) were produced for use by communities in their responses to the Neighborhood Stabilization Program and may soon be obsolete.

Policy makers should be aware of the deficiencies of existing data, since HUD is using its data to promote equitable distribution of foreclosure relief to the states. Good data is critical, but formula-based distribution is, in and of itself, problematic. Using Montana as an example once more, in this huge, sparsely populated state, 46 out of 56 counties retain frontier status[21], generally defined as fewer than seven persons per square mile. This means fewer inhabitants than Rhode Island in an area larger than Maine, South Carolina, West Virginia, Maryland, Vermont, New Hampshire, Massachusetts, New Jersey, Hawaii, Connecticut, Delaware and Rhode Island *combined*. There is no economy of scale for providing services that prevent homelessness nor for rapid rehousing, crisis response, health care, education, legal assistance and other services needed for those who become homeless as a result of the foreclosure crisis. Simply put, in areas where a very large geographic area is home to a proportionately smaller population, services are more expensive to provide. Similar situations exist for the many other rural and frontier states.

Finally, multiple definitions of homelessness and urban models are not necessarily a good fit for rural/frontier areas. Good policy will recognize that communities need flexibility to prevent and address homelessness, as resources, housing stock and services may look very different than they do in urban settings.

Notes from Respondents:

A National Survey of People Surviving Foreclosure

"I fell one month behind in my mortgage payment due to lost hours at work. For $1,445 plus help with my increased winter utility cost of $565, I could have kept my home and moved on with life. However, because I didn't have $2,010, the snowball effect has happened. I lost my home, I lost my job, and my family will soon split up. I have lost all hope!"

- Washington

Veterans and Foreclosure

Notes from Respondents:

A National Survey of People Surviving Foreclosure

"We bought a home for almost $90,000 in 2007. We have a big family and a baby due in 8 weeks. My husband lost his job in April 2008 and got three months severance. We are now trying to live on less than $500 a week [unemployment insurance].

"Banks are not helping people. They tell you to go get a job or make more money. They refused to lower the interest rate or extend the terms. They told me to call back when we had more income.

"We are not sure where to turn anymore."

- Ohio

The Protecting Tenants at Foreclosure Act (Title VII of Public Law 111-22) of 2009 ensures that renters aren't forced out of their homes if foreclosure occurs and a new landlord takes over. The law benefits the military, because the vast majority of active duty service members rent homes. According to a June 11, 2009 press release[22], while about 65 percent of the U.S. population own their homes, only about 25 percent of service members are homeowners. Foreclosure of rented homes could potentially affect many of those serving in the military.

About 2.3 million current home loans were made through the U.S. Department of Veterans Affairs (VA) home-loan guaranty program, which makes home loans more affordable for veterans, active-duty members and some surviving spouses by protecting lenders from loss if the borrower fails to repay the loan. More than 90 percent of VA-backed home loans were given without a down payment. The guaranty replaces the protection the lender would normally receive by requiring a down payment allowing a veteran to obtain favorable financing terms.

Currently, the VA does not hold any subprime loans, nor does it make any subprime loans. The VA participates in 30-year fixed-rate mortgages and simple hybrid Adjustable Rate Mortgage loans. The VA does not make direct loans to veterans, but guarantees loans made by private lenders such as banks or mortgage companies.

The VA has been making fewer loans to veterans, especially in high cost areas where the maximum loan value will not help a veteran secure funding sufficient to purchase a home. The VA has experienced a decline in foreclosures since 2001, which they believe is directly related to its decline in lending.

Unfortunately, veterans have not been immune to the foreclosure crisis, but interventions by loan counselors at the VA has reduced the number of veterans in default on their home loans. VA counselors are stationed at nine regional loan centers, who assist people with VA-guaranteed loans to avoid foreclosure through counseling and special financing arrangements. Between 2000 and June 2008, VA counselors helped about 74,000 veterans, active-duty members and survivors keep their homes, a savings to the government of nearly $1.5 billion. Depending on the circumstances, the VA can intercede with the borrower to pursue options -- such as repayment plans, forbearance, and loan modifications -- that would allow a veteran to keep his/her home[23].

Conclusions

The number of Americans at risk of experiencing homelessness is rising. Those who have been living in foreclosed rental units are at particular risk, and have come to rank heavily among those who have become homeless.

The Obama Administration and Congress have provided additional resources prevent foreclosure, to provide stronger tenant protections, and to assist in addressing the immediate and long-term needs of individuals and families impacted by foreclosure. Even so, communities can expect significant challenges in coordinating resources. Some challenges will continue to stem from the multiple definitions of homelessness in use by state and federal agencies. Other challenges include programs with inconsistent income targeting levels and the reduction in the supply of rental properties due to the abandonment, sale and/or demolition of foreclosed properties. There is an increased need for affordable housing, as well as targeted legal assistance, health care, living-wage jobs, income supports, access to education, civil rights protections and other supports.

It is imperative that federal and state governments, in collaboration with local communities, prioritize preventing homelessness while also assisting those who have already become homeless. People must have immediate access to safe shelter and be rapidly re-housed within the community. Priority should be given to reusing foreclosed homes and rental properties by making them available - either to the current occupants through rent-back or stabilization agreements or through incentives for the donation or sale of the property to non-profits for use by persons living on very low incomes. It is only through a multi-dimensional approach that takes a spectrum of human needs into account, and considers them in context with the economic climate of our country, that we will be able to bring America home.

"Have State and Federal Authorities come shadow an hour with me with homeless families in our rural social service agency. I welcome all who would dare to take the challenge and be able to sleep at home that evening before seeing that this is a very real situation with lasting damages to our children and families."

- Lake City, Florida

Photo Credits: Sue Watlov Phillips

"We are one step away from foreclosure. More and more families and children are affected by job loss and the economy. 'Getting back on your feet' is next to impossible in today's society. The public needs to be made aware of who is becoming homeless...and that they could be next - just like any average family."

- Winston Salem, North Carolina

Policy Recommendations: *from Respondents to the Coalition/Agency/Provider Survey*

Assist Homeowners	• Create an easy path to challenging eviction in front of a judge when the mortgage holder is not clear.
	• Facilitate communication between homeowners and banks prior to foreclosure, to develop resolution. Many people seek help prior to becoming delinquent and are not offered any assistance until it is too late.
	• Reduce interest rates and make loan modification an easy process. No refinancing costs, no closing costs - just start the loan paments with the lower rates. Ensure the ability to refinance despite loss of value in the home.
	• Moratoriums on payments until employment or other means to pay are secured.
	• Automatically restructure any ARM loans that included inflating interest rates as terms of their loans. Mandate interest rate caps based on income.
	• Emergency mortgage payment assistance. with protection from eviction.
	• More foreclosure prevention with mechanism for follow-up case management.
	• Bail out homeowners, not big businesses; include mortgages in the category being funded by bailout funds.
Assist Renters	• If tenant knows that the property where s/he resides is facing forecloure, s/he should be allowed to put the rent into an escrow account rather than paying an owner who is not current with the mortgage.
	• Renters must receive advance notification of potential eviction due to landlord foreclosure, with at least 60 day notices to vacate.
	• Require lenders to hire property managers (using TARP or other federal funds). Allow renters in good standing to remain. This would protect the building (the lender's asset) as well.
	• Renters need to be made aware that they are protected when the homeowner is in foreclosure as long as they have kept their rent current. Cash for keys to the renters.
	• Provide more funding for renters who have become homeless due to foreclosure on the landlord. Provide more rental assistance.
	• Make sure utilities aren't shut off when delinquent landlord (in foreclosure) does not pay utility bills.
	• Rental counseling services; affordable rental databases.
	• Work with landlords.
Institutional	• More regulation of banks and mortgage companies, specifically in terms of underwriting standards.
	• Temporary stays on property taxes with no penalty. Banks and mortgage companies should be mandated to assist, rather than leaving it on a discretionary basis. Help those who are about to miss a payment, but are not yet late. Banks only generally speak to you if you're 60-90 days late. Credit has to be bad first for them to offer help.
	• Create housing courts.
	• Fine banks that allow people to make purchases beyond the capacity of their incomes.
Program-matic	• More education of potential homeowners in regard to mortgage financing options.
	• Budgeting courses with incentives to attend for low-income renters and homeowners.
	• Ongoing financial counseling and monitored payment-assistance programs.
	• Promote/advertise legal and other services available to those facing foreclosure.
Systemic	• Create a centralized system where people can access services and help - perhaps in a one-stop setting.
	• Address employment and create living-wage jobs - many are losing their homes due to unemploment, not poor judgement.
	• Create state-level affordable housing trust funds
	• End predatory lending by stricter lending laws and watchdogs. This includes credit card companies that lend amounts equal to or exceeding purchase equity.
	• In cases of fraud, the landlord should not only face foreclosure, but criminal charges. In cases where this leads to bankruptcy, debt should be non-dischargeable.
	• Create more safe, affordable housing for the working poor.
	• Provide relief to those whose home values are now less than their mortgages. Offer universal healthcare and, most definitely, increase the number of Section 8 vouchers.

Policy Recommendations: *from the National Partners*

1. Protect Renters

A. Important protections for tenants living in foreclosed properties were signed into law by President Obama in May 2009, the Helping Families Save Their Home Act (P.L. 111-22): Protecting Tenants at Foreclosure Act (Title VII)[6]. The renter protection provisions took effect immediately and expire at the end of 2012. The Act contains key protections, including a 90-day pre-eviction notice to tenants whose homes have gone into foreclosure, and in most cases, the right to remain in the home for the term of the lease, and retention of lease and rental assistance payments for most tenants with Section 8 vouchers. The new federal law will not preempt state laws that provide a greater level of renter protections. We recommend these provisions become permanent protections that extend beyond 2012.

B. Renters in foreclosed units utilizing other federal, state or local subsidies should receive the same protection that Section 8 voucher holders have been granted under the new law.

C. Local policies should ensure that foreclosed properties are maintained by the owner, lender and/or jurisdiction in such a condition that they are suitable for habitation by tenants who are legal occupants.

D. When post-foreclosure evictions cannot be avoided, Congress should provide financial assistance for low-income households to cover the costs associated with relocation (e.g., security deposit, first month's rent, moving and storage costs).

E. When post-foreclosure evictions cannot be avoided, policies should ensure that housing counselors are available to assist households in finding appropriate housing, whether rented or owned. Congress should ensure funding sufficient to ensure that legal services are available to all low-income tenants living in foreclosed properties.

Photo Credit: Sue Watlov Phillips

"What kind of public policies do you think would prevent homelessness for those renters and homeowners facing foreclosure?"

"Predatory housing and cash lenders should be prohibited. Many of the employed homeless I see had Adjustable Rate Mortgage (ARM) loans and debt to paycheck advance companies."
- Lexington, Kentucky

"Time-limited, zero-interest loans with tax deductions for people who sell their homes at a loss to avoid foreclosure."
- Vancouver, Washington

Foreclosure to Homelessness: A Coalition/Agency/Provider Survey

NAEHCY

Keep more children and youth stable in school by increasing funding for the McKinney-Vento Act's Education for Homeless Children and Youth program to $210 million in FY2010 and by providing school districts with additional flexibility in using Title I funds for homeless students.

NHCHC

"The profound relationship between housing and health requires attention from housing and service providers - and from policy makers - at every level. Measures that prevent foreclosure and homelessness must be understood as public health interventions."

- John Lozier , Executive Director, National Health Care for the Homeless Council

2. Coordinate Resources

A. Public and private resources should be coordinated to prevent foreclosures and to assist those who are at risk or experiencing homelessness due to foreclosure.

B. The U.S. Interagency Council on Homelessness as well as state-level councils on homelessness should develop and maintain comprehensive matrices that identify resources available through the American Recovery and Reinvestment Act (ARRA) of 2009 and other federal and state funding sources designed to assist people who are at risk of or experiencing homelessness.

C. Federal and state funding for technical assistance should be available to assist communities in using ARRA funds to prevent foreclosures and to ensure that persons at risk of homelessness or who are already homeless can access resources.

D. Congress should require coordination among (and adequately fund) human services that directly affect family stability, including ensuring that people at risk of homelessness due to foreclosure are able to use resources including, but not limited to: short-term TANF subsidies, emergency assistance, Weatherization, utility assistance, legal assistance and other appropriate federal, state and local public assistance. Children of families at risk of foreclosure must be assured continued access to school. Finally, access to comprehensive health care without financial barriers is essential to eliminating a leading cause of personal bankruptcy and subsequent foreclosure.

3. Ensure Accountability

A. While expanding funding resources, ensure accountability among communities receiving 2009 American Recovery and Reinvestment Act (ARRA) funds and lenders receiving federal bail-out funds.

B. States receiving ARRA funds - particularly Neighborhood Stabilization Program (NSP) and Homelessness Prevention and Rapid Rehousing (HPRP) - should submit a plan to HUD that describes how they will ensure the protection of low-income home owners and renters.

C. Increase the FY 2010 appropriations for HPRP funds beyond the current appropriation.

D. Fund 200,000 new Section 8 vouchers annually for each of the next ten years; fully fund the National Housing Trust Fund.

E. Create incentives (local, state and/or federal) for the owners of properties that have undergone foreclosure to encourage them to donate, sell at deeply discounted prices or to rent units to nonprofit affordable housing entities. Priority should be given to ensuring that current homeowners or tenants can retain housing stability within the unit.

RealtyTrac: Properties with Foreclosure Filings

According to a May 2009 report by RealtyTrac, foreclosure filings — default notices, auction sale notices and bank repossessions — were reported on 342,038 U.S. properties during April, an increase of less than one percent from the previous month and an increase of 32 percent from April 2008 (RealtyTrac U.S. Foreclosure Market Report). The report also showed that one in every 374 U.S. housing units received a foreclosure filing in April, the highest monthly foreclosure rate posted since RealtyTrac began issuing this report in January 2005. Source: www.realtytrac.com

TABLE A-1: *RealtyTrac* Properties with Foreclosure Filings[24]

Rate Rank	State Name	Defaults		Auction		Real Estate Owned*	Total	% Change from Mar 09	% Change from April 08
		Notice of Default	LIS: Lis Pendens	Notice of Trustee Sale	Notice of Foreclosure Sale				
		65,456	76,608	100,559	35,512	63,903	342,038	0.25	32.25
29	Alabama	0	0	1,763	0	545	2,308	2.12	269.28*
32	Alaska	1	0	190	0	45	236	5.36	61.64
4	Arizona	4	0	12,595	0	3,646	16,245	-13.94	39.77
21	Arkansas	168	0	1,295	0	401	1,864	-3.07	45.06
3	California	52,909	0	30,441	0	13,210	96,560	-10.41	42.13
9	Colorado	31	0	4,213	0	1,251	5,495	-1.52	-9.29
19	Connecticut	0	1,695	0	119	360	2,174	-24.64	25.01
39	Delaware	0	0	0	95	91	186	-56.84	33.81
	District of Columbia	129	0	191	0	78	398	21.34	42.14
2	Florida	0	41,674	0	16,800	6,114	64,588	37.04	75.41
7	Georgia	0	0	7,809	0	3,712	11,521	-13.8	21.68
23	Hawaii	117	0	497	0	70	684	-5.52	216.67
5	Idaho	1,040	0	1,399	0	39	2,478	29	220.98*
8	Illinois	0	6,407	0	3,942	3,298	13,647	-11.37	54.4
15	Indiana	0	1,682	1	2,215	1,121	5,019	-2.09	-0.57
40	Iowa	0	0	287	0	344	631	29.84	9.36
37	Kansas	0	214	0	392	181	787	-6.75	5.64
41	Kentucky	0	296	0	392	203	891	41.20*	80.73*
38	Louisiana	0	1	0	896	228	1,125	18.8	78.57
43	Maine	0	99	0	125	24	248	-0.4	-20.77
17	Maryland	0	2,351	0	601	661	3,613	8.37	-39.89
13	Massachusetts	0	3,790	0	759	706	5,255	96.67	-23.59
11	Michigan	0	0	7,270	0	3,560	10,830	-12.78	-11.77
18	Minnesota	62	0	2,280	0	1,205	3,547	15.27	82.84

Source: Foreclosure Activity Hits Another Record High in April. Daren Blomquist.
http://www.realtytrac.com/ContentManagement/RealtyTracLibrary.aspx?channelid=8&ItemID=6390#statetable

*Actual increase may not be as high due to data collection changes or improvements
† Collection of some records previously classified as NOD in this state was discontinued starting in January 2009
†† Collection of some records previously classified as NOD in this state was discontinued starting in September 2008

TABLE A-2: *RealtyTrac* Properties with Foreclosure Filings[24]

Rate Rank	State Name	Defaults		Auction		Real Estate Owned*	Total	% Change from Mar 09	% Change from April 08
		Notice of Default	LIS: Lis Pendens	Notice of Trustee Sale	Notice of Foreclosure Sale				
44	Mississippi	0	0	323	0	12	335	51.58	98.22
30	Missouri	1	0	1,672	0	1,025	2,698	-0.63	-21.06†
47	Montana	0	0	12	0	49	61	-1.61	-43.52
46	Nebraska	0	106	0	3	9	118	-35.52	-79.86
1	Nevada	8,657	0	5,131	0	2,478	16,266	-18.05	111.25
16	New Hampshire	0	0	678	0	357	1,035	25.61	62.23
22	New Jersey	0	3,349	0	1,041	644	5,034	10.15	-3.51
33	New Mexico	0	380	0	238	95	713	106.07*	100.28*
36	New York	0	4,256	0	872	463	5,591	24	-1.01
34	North Carolina	648	0	1,371	0	1,063	3,082	55.89	-14.91
48	North Dakota	0	0	0	22	15	37	-30.19	85.00*
10	Ohio	0	5,107	0	3,890	3,327	12,324	-2.28	-4.69
35	Oklahoma	431	0	553	0	193	1,177	5.18	-30.76
12	Oregon	124	0	3,109	0	604	3,837	13.25	127.04
31	Pennsylvania	0	1,928	0	1,806	1,315	5,049	2.14	54.55*
25	Rhode Island	13	0	310	0	233	556	-12.16	-4.63
28	South Carolina	0	1,111	0	501	697	2,309	-2.41	180.56*
49	South Dakota	0	0	0	15	2	17	-32	-50
24	Tennessee	0	0	2,090	0	1,380	3,470	-21.51	-25.68††
27	Texas	12	0	7,153	0	4,149	11,314	6.57	-9.02
6	Utah	1,104	0	1,162	0	703	2,969	-3.76	120.25
50	Vermont	0	0	0	0	2	2	-50	100.00*
14	Virginia	5	0	4,214	0	2,035	6,254	8.67	5.16†
26	Washington	0	0	2,352	0	1,007	3,359	-20.7	33.88
45	West Virginia	0	0	137	0	8	145	-10.49	95.95
20	Wisconsin	0	2,162	0	788	911	3,861	1.29	71.98*
42	Wyoming	0	0	61	0	34	95	18.75	196.88

Source: Foreclosure Activity Hits Another Record High in April. Daren Blomquist.
http://www.realtytrac.com/ContentManagement/RealtyTracLibrary.aspx?channelid=8&ItemID=6390#statetable

Photo Credit: Cheryl Jones, Cleveland, Ohio

TABLE B-1: Estimates Data - Extent of Delinquencies, Foreclosures and REOs[25]

State	Estimated Total # of Loans	Estimated # of Subprime Loans	% of All Loans: Subprime	Estimated # of Loans Delinquent 30+ Days	% of All Loans: 30+ Days Delinquent	Estimated # of Foreclosed Loans	% of All Loans: In Foreclosure	Estimated # of Loans in REO	% of All Loans: In REO
Alabama	908,811	85,156	9.37	72,358	7.96	23,966	2.64	7,831	0.86
Alaska	111,497	11,557	10.37	4,999	4.48	1,060	0.95	443	0.40
Arizona	1,245,914	184,266	14.79	85,882	6.89	39,729	3.19	24,055	1.93
Arkansas	531,075	45,818	8.63	32,608	6.14	13,348	2.51	3,218	0.61
California	6,507,638	839,800	12.90	383,415	5.89	225,982	3.47	146,539	2.25
Colorado	1,084,536	116,361	10.73	52,182	4.81	23,482	2.17	15,330	1.41
Connecticut	760,766	84,053	11.05	40,282	5.30	14,613	1.92	4,900	0.64
Delaware	176,089	16,921	9.61	12,407	7.05	4,357	2.47	522	0.30
D.C.	103,674	9,029	8.71	5,501	5.31	1,396	1.35	687	0.66
Florida	3,755,927	593,276	15.80	308,490	8.21	224,163	5.97	38,757	1.03
Georgia	1,905,927	219,892	11.54	168,695	8.85	59,186	3.11	26,197	1.37
Hawaii	219,455	23,821	10.85	7,906	3.60	3,346	1.52	744	0.34
Idaho	322,462	28,521	8.84	14,180	4.40	5,030	1.56	1,580	0.49
Illinois	2,598,076	300,686	11.57	166,327	6.40	82,381	3.17	30,044	1.16
Indiana	1,391,154	185,704	13.35	118,054	8.49	60,555	4.35	18,339	1.32
Iowa	636,190	46,616	7.33	31,202	4.90	13,155	2.07	3,896	0.61
Kansas	579,042	52,114	9.00	31,101	5.37	11,069	1.91	5,527	0.95
Kentucky	838,965	92,636	11.04	56,867	6.78	26,270	3.13	9,104	1.09
Louisiana	730,496	94,235	12.90	59,936	8.20	23,218	3.18	3,785	0.52
Maine	296,368	36,090	12.18	18,510	6.25	8,466	2.86	1,732	0.58
Maryland	1,232,809	136,743	11.09	81,334	6.60	21,462	1.74	10,997	0.89
Massachusetts	1,334,688	134,844	10.10	82,394	6.17	23,105	1.73	14,810	1.11
Michigan	2,196,654	291,144	13.25	185,933	8.46	54,348	2.47	85,771	3.90
Minnesota	1,194,177	111,239	9.32	55,500	4.65	24,239	2.03	26,545	2.22
Mississippi	511,107	79,240	15.50	58,893	11.52	17,300	3.38	5,625	1.10
Missouri	1,254,075	140,035	11.17	86,019	6.86	21,209	1.69	15,148	1.21

Source: Foreclosure Needs Scores within States by CDBG Jurisdiction -- October 28, 2008. (This data covers the time period that includes all of 2007 and the first six months of 2008.) Analysis by the Local Initiative Support Corporation (LISC) provided by the Foreclosure Response Project. www.housingpolicy.org/assets/foreclosure-response/jurisdiction_data_10-28-08.xls

Table C: Number of Foreclosures by State and as a % of All US Delinquencies, Foreclosures and REOs

Based on HUD Data

Rank	State	Total Delinquent 30 Days, In Foreclosure and REOs	As % of all US Delinquencies, Foreclosures and REOs
1	California	755,936	11.95%
2	Florida	571,410	9.03%
3	Texas	372,358	5.89%
4	Ohio	358,604	5.67%
5	Michigan	326,052	5.16%
6	New York	294,481	4.66%
7	Illinois	278,752	4.41%
8	Georgia	254,078	4.02%
9	Pennsylvania	252,944	4.00%
10	Indiana	196,948	3.11%

TABLE B-2: Estimates Data - Extent of Delinquencies, Foreclosures and REOs[25]

State	Estimated Total # of Loans	Estimated # of Subprime Loans	% of All Loans: Subprime	Estimated # of Loans Delinquent 30+ Days	% of All Loans: 30+ Days Delinquent	Estimated # of Foreclosed Loans	% of All Loans: In Foreclo-sure	Estimated # of Loans in REO	% of All Loans: In REO
Montana	181,512	9,960	5.49	5,553	3.06	1,619	0.89	431	0.24
Nebraska	355,333	29,054	8.18	17,612	4.96	6,671	1.88	2,826	0.80
Nevada	540,533	99,957	18.49	47,518	8.79	27,808	5.14	15,975	2.96
New Hampshire	289,968	30,781	10.62	16,888	5.82	4,299	1.48	3,057	1.05
New Jersey	1,720,612	181,263	10.53	102,518	5.96	54,193	3.15	8,085	0.47
New Mexico	365,327	32,638	8.93	16,886	4.62	4,760	1.30	1,464	0.40
New York	3,054,758	405,031	13.26	187,234	6.13	94,206	3.08	13,041	0.43
North Carolina	1,849,641	174,248	9.42	126,582	6.84	36,080	1.95	12,886	0.70
North Dakota	116,813	5,215	4.46	2,993	2.56	1,045	0.89	373	0.32
Ohio	2,470,603	337,533	13.66	199,374	8.07	115,889	4.69	43,341	1.75
Oklahoma	676,176	76,819	11.36	40,691	6.02	15,274	2.26	4,609	0.68
Oregon	782,896	74,075	9.46	28,970	3.70	11,212	1.43	2,879	0.37
Pennsylvania	2,515,256	317,610	12.63	172,615	6.86	65,654	2.61	14,675	0.58
Rhode Island	218,215	28,280	12.96	14,933	6.84	5,052	2.32	4,226	1.94
South Carolina	873,866	92,888	10.63	60,774	6.95	20,967	2.40	6,865	0.79
South Dakota	143,015	7,596	5.31	4,167	2.91	1,398	0.98	847	0.59
Tennessee	1,219,599	158,101	12.96	101,685	8.34	41,297	3.39	12,376	1.01
Texas	3,965,577	495,191	12.49	276,770	6.98	68,041	1.72	27,547	0.69
Utah	494,623	54,113	10.94	24,149	4.88	8,833	1.79	1,556	0.31
Vermont	139,025	9,964	7.17	6,344	4.56	2,691	1.94	173	0.12
Virginia	1,659,917	150,632	9.07	86,524	5.21	26,120	1.57	18,392	1.11
Washington	1,371,326	122,511	8.93	52,295	3.81	19,442	1.42	4,690	0.34
West Virginia	320,546	37,129	11.58	25,928	8.09	5,902	1.84	2,427	0.76
Wisconsin	1,233,041	113,054	9.17	65,813	5.34	33,731	2.74	11,375	0.92
Wyoming	104,685	8,158	7.79	3,207	3.06	633	0.60	375	0.36

Source: Foreclosure Needs Scores within States by CDBG Jurisdiction -- October 28, 2008. (This data covers the time period that includes all of 2007 and the first six months of 2008.) Analysis by the Local Initiative Support Corporation (LISC) provided by the Foreclosure Response Project. www.housingpolicy.org/assets/foreclosure-response/jurisdiction_data_10-28-08.xls

The data on pages 20 - 21 reflects the 18-month period that includes 2007 and the first 6 months of 2008.

Table D: Total Number of Delinquencies, Foreclosures and REOs by State and as % of All Loans in that State

Rank	State	# Delinquent 30 Days, In Foreclosure and REOs	As % of All Loans in That State
1	Nevada	91,301	16.89%
2	Mississippi	81,818	16.01%
3	Florida	571,410	15.21%
4	Michigan	326,052	14.84%
5	Ohio	358,604	14.51%
6	Indiana	196,948	14.16%
7	Georgia	254,078	13.33%
8	Tennessee	155,358	12.74%
9	Arizona	149,666	12.01%
10	Louisiana	86,939	11.90%

Based on HUD Data

Introduction (page 2)

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What do we *do* with people like you?

the Donna Smith story

Those who have seen Michael Moore's movie, SiCKO, know that Donna Smith and her husband lost their home in South Dakota after years of health-related financial trauma. In the movie, they are moving into their daughter's storage room. Their son confronts them, asking, "What do we *do* with people like you?"

Donna Smith has said the words seared her heart as she tried to maintain what little dignity she still had. Moving in with their daughter wasn't the only time they'd been homeless during the past 20 years, but each time had brought stigma, exclusion and shame. Even her son didn't understand - even *he* excluded her from *people like him*. Successful people. People with good jobs and benefits. Healthy people. People with enough money to pay rent, utilities, insurance premiums and all the rest. Lucky people. Even her son believed that his parents could have tried harder, worked smarter or reached deeper, that they somehow could have created different outcomes. He believed that becoming homeless was somehow their fault. Clearly, he had not learned what his parents knew too well: that no matter how hard someone tries, works or believes, sometimes it isn't enough.

When Donna was diagnosed with cancer, she wasn't showered with support and love. Instead, all she knew was terror. Terror of losing time from work, of being forced to spend money she didn't have...of losing the health benefits she did have. Her first thoughts after hearing her diagnosis were financial. She found herself hoping to die quickly rather than bankrupt her spouse. Instead, ultimately, she has lived long enough to sacrifice everything she owned - even her home - to pay for medical care.

Donna has come out on the other side with her dignity intact. She has answers about what we *do* with people like her. We give them decent healthcare. We ensure that they have homes and food. More than that, we give them credit for having the brains and the strength of will needed to survive a broken system. We give people like Donna Smith wnat they deserve: dignity, hope...and a voice.

Gratefully adapted from Donna Smith's speech to the 2008 National Health Care for the Homeless Conference: *The Experience of Exclusion*. http://americanpatientsunited.org/?p=19

"We will not tolerate a situation where the many who are okay say it's not their business to be concerned about those who are not."

- President John F. Kennedy

Foreclosure to Homelessness 2008: a Coalition/Provider/Agency

1. Coalition/Provider/Agency Survey

PLEASE READ

If you represent an organization involved in work (either directly or indirectly) with people who are homeless, please take a moment to participate in this second national survey. Your story is a critical element in the national dialogue on this issue. Your response will help us raise the level of awareness among our policy makers about the relationship between the foreclosure crisis and the changing face of homelessness in our nation.

The National Coalition for the Homeless [NCH] and partners National Law Center on Homelessness and Poverty [NLCHP], the National Low Income Housing Coalition [NLIHC], the National Health Care for the Homeless Council [NHCHC], the National Policy and Advocacy Council on Homelessness [NPACH] and the National Alliance to End Homelessness [NAEH] are deeply concerned about the foreclosure crisis and its potential to increase homelessness in our communities.

1. Please tell us about yourself.

Name:

Organization:

Job Title:

Address:

City/Town:

State:

ZIP/Postal Code:

Email Address:

Phone Number:

2. Do you provide direct services to persons who are homeless or at high risk of homelessness?

○ Yes (please go to question 3) ○ No (please go to question 4)

Survey responses were collected in January and February 2009, but respondents were asked to provide data for the past 12 months. Most of the data, therefore, pertains to calendar year 2008.

Page 1

Foreclosure to Homelessness 2008: a Coalition/Provider/Agency

3. If you provide direct services, what is the primary mission of your service location?

- Homeless shelter
- Housing
- Mental health services
- Substance abuse services
- Health care services
- Legal services
- HIV/AIDS services
- Veterans services
- Youth services
- Family services
- Domestic violence services
- McKinney-Vento Services through the Schools
- Meals/Food Pantry/other Hunger related
- General community services
- Workforce/Employment services
- Religious
- Rental/Housing assistance
- Homeless elderly services
- Ex-offenders services
- Outreach
- Food Stamps
- Physical Rehabilitation

Other (please specify)

4. If you do not provide direct services, what is the primary mission of your organization?

- Advocacy
- Grant-making
- Government
- Research
- Regulation/oversight
- Education

Other (please specify)

5. Geographic area your agency serves

- Neighborhood
- Large central city
- Mid-size central city
- Urban fringe of large city
- Urban fringe of mid-size city
- Large town
- Small town or rural
- County
- Multiple Counties
- State
- Multi-state region

Other (please specify)

6. Of all the clients you've served who have become homeless during the last 12 months, what percentage...(percentages must add up to 100)

Were evicted after a landlord's property went into foreclosure.

Were homeowners who lost the homes they were living in.

Were homeless for reasons that did not involve foreclosure.

Page 3

Foreclosure to Homelessness 2008: a Coalition/Provider/Agency

7. How do you know?

- ☐ Tracking on intake forms
- ☐ This is an estimate based on my overall sense of our clients
- ☐ HMIS (Homeless Management Information System)

Other (please specify)

8. This question is about the living situations of clients who have become homeless as a result of foreclosure.

In the first column, please check the box if you're aware of even one client who ended up in that situatio after a foreclosure.

In the second column, please indicate which three outcomes are most common for your clients.

	All that apply	3 most prevalent
Emergency shelters	☐	☐
Transitional shelters	☐	☐
With family or friends	☐	☐
On the streets	☐	☐
Outside but not on the streets (campsite, car, etc)	☐	☐
In a home they rent/own	☐	☐
In a home they do not rent/own (squatting)	☐	☐
Hotels/motels	☐	☐
I don't know	☐	☐
Other (please explain below)	☐	☐

Other (please specify)

9. How many of your clients sought legal assistance?

○ All ○ Most ○ Some ○ A few ○ None

10. If clients were not successful in securing legal assistance, what was the reason?

11. If your clients did not attempt to secure legal assistance in the threatened loss of their homes, why not?

Page 3

Foreclosure to Homelessness 2008: a Coalition/Provider/Agency

12. What kind of services are being provided in your area to address the needs of those affected by the foreclosure crisis?

- ☐ Counseling to prevent foreclosure
- ☐ Free or pro-bono legal assistance
- ☐ Cash assistance
- ☐ Relocation assistance
- ☐ Communities buying property for use by persons with limited incomes
- ☐ Other

Please describe any other assistance models in place in your area.

13. Are your local schools seeing more homelessness among their students as a result of the foreclosure crisis?

- ○ Yes
- ○ No
- ○ I don't know

Comments

14. Has your City, County or State government passed any legislation...(please check all that apply)

	City	County	State	I don't know
Protecting homeowners facing foreclosure from eviction	☐	☐	☐	☐
Assisting homeowners with restructuring loans	☐	☐	☐	☐
Assisting banks suffering losses due to foreclosures	☐	☐	☐	☐
Protecting renters facing eviction due to landlord foreclosure	☐	☐	☐	☐
Offering rental assistance to renters forced to leave foreclosed properties	☐	☐	☐	☐
Offering additional emergency services to those facing eviction due to foreclosure	☐	☐	☐	☐
Addressing any other issues of potential homelessness due to foreclosure	☐	☐	☐	☐

15. What kind of public policies do you think would prevent homelessness for those renters and homeowners facing foreclosure?

Foreclosure to Homelessness 2008: a Coalition/Provider/Agency

16. Do you have a City, County or State coalition or advocacy group for the homeless?

☐ City ☐ County ☐ State ☐ None ☐ I don't know

17. Do you have a City, County or State affordable housing coalition?

☐ City ☐ County ☐ State ☐ None ☐ I don't know

18. Are any of your City, County or State coalitions...

	City	County	State	None	I don't know
...working to prevent evictions due to foreclosure?	☐	☐	☐	☐	☐
...addressing the issues of potential homelessness due to foreclosure?	☐	☐	☐	☐	☐

19. Is there anything else you want us to know?

20. Would you like the National Coalition for the Homeless to provide you a copy of the report created from this information?

○ Yes ○ No

2. Thank you for completing this survey!

Thank you for completing this survey! The National Coalition for the Homeless and its partners make up a broad network that links people from all over the country through a common commitment to prevent and end homelessness. This can only be accomplished through fundamental systems-level change. One of the best tools we have to generate change is through good information, so thank you for your assistance in preventing and ending homelessness.

Foreclosure to Homelessness 2008: A National Survey

1. A National Survey of People Surviving Foreclosure

PLEASE READ

If you are at risk of becoming homeless or have experienced homelessness due to foreclosure, please take a moment to participate in this national survey. Your story is a critical element in the national dialogue on this issue. Your response will help us raise the level of awareness among our policy makers about the relationship between the foreclosure crisis, the real people affected and the changing face of homelessness in our nation. Please respond only once.

The National Coalition for the Homeless [NCH] and partners National Law Center on Homelessness and Poverty [NLCHP], the National Low Income Housing Coalition [NLIHC], the National Health Care for the Homeless Council [NHCHC], the National Policy and Advocacy Council on Homelessness [NPACH] and the National Alliance to End Homelessness [NAEH] are deeply concerned about the foreclosure crisis and its potential to increase homelessness in our communities.

Please provide the below demographic information:

1. Are you:

- A single person (including separated or divorced)
- A single parent with children under 18 (including separated or divorced)
- A part of a couple with children under 18
- A part of a couple without children under 18

Other (please describe)

2. Are you:

- Male
- Female
- Other

3. What is your age?

4. Do you consider yourself to be Hispanic, Latino, or Spanish?

- Yes
- No

5. Which one best describes your racial background?

- African American/Black
- Caucasian/White
- Asian/Pacific Islander
- Native American/Alaska Native
- Mixed Race

Other (please describe)

Foreclosure to Homelessness 2008: A National Survey of People

6. Location:

City/Town:

State:

7. Are you homeless or at risk of homelessness because of foreclosure?

- I am currently homeless due to a foreclosure
- I am at high risk of homelessness because of foreclosure

Other (please explain)

8. If you are currently homeless:

- Were you evicted after a landlord experienced foreclosure on a property you were renting?
- Did a home you owned go into foreclosure?
- Not applicable

9. If you lost your apartment or rental unit because of foreclosure: (check all that apply)

	Yes	No	Not applicable
Did you have at least 30 days notice that you would have to move?			
Did you receive housing search assistance with finding a new home?			
Did your landlord return any deposit that you were owed?			
Were you offered financial assistance to help with moving?			

Please describe any other assistance you received with finding a new home.

10. If you lost the home you owned to foreclosure:

	Yes	No	I'm not sure
Did you have a subprime loan?			
Did your mortgage company offer you a chance to restructure the loan?			
Was the loan greater than the value of the home?			
Did the rising costs of utilities and food contribute to your inability to pay the monthly mortgage?			
Did a medical condition and/or health care costs contribute to your inability to pay the monthly mortgage?			
Did you lose a job or have hours cut back?			
Did you lose health care coverage?			

Please explain your answers or list any other situations that contributed to the foreclosure of your home.

Foreclosure to Homelessness 2008: A National Survey of People

11. If you lost a home you owned to foreclosure, what percentage of your monthly income did you spend on your monthly mortgage payment (including utilities)?

- ○ Less than 30 percent
- ○ 31 - 40 percent
- ○ 41-50 percent
- ○ 51 percent or more
- ○ Don't know/not applicable

12. If you became homeless as a result of foreclosure, how much financial assistance would you have needed to find a new place to live? Or, if you are at risk of homelessness, how much money will you need to find a new place to live?

- ○ under $500
- ○ $500-$1000
- ○ $1000-$2000
- ○ $2000-$3000
- ○ $3000-$4000
- ○ $4000-$5000
- ○ $5000 or more

13. Please describe the expenses you would need to cover with this financial assistance: (check all that apply)

- ☐ 1st month's rent
- ☐ Security deposit
- ☐ Moving costs
- ☐ Utility hook-ups
- ☐ Furniture or furnishings for new home

Other (please specify)

14. If you are homeless because of foreclosure, where have you stayed since your eviction? Or if you are at risk of homelessness, where do you expect to stay? (check all that apply)

- ☐ Stay with family or friends
- ☐ Rent another unit
- ☐ Put my name on the waiting list for public housing
- ☐ Purchase another home
- ☐ Hotel/motel
- ☐ Emergency shelter
- ☐ Transitional shelter
- ☐ Outdoors
- ☐ In my car

Other (please specify)

Page 3

Foreclosure to Homelessness 2008: A National Survey of People

15. What are the community services you are most likely to turn to for help?

- ☐ Human Resource Development Council
- ☐ Office of Public Assistance
- ☐ Housing Authority or Public Housing
- ☐ Church(es)/Synagogue/or other religious group
- ☐ Vocational Rehabilitation
- ☐ Social Security
- ☐ Veterans Affairs
- ☐ Food Stamps
- ☐ Head Start
- ☐ Day Care Assistance
- ☐ A local/community based agency
- ☐ Transitional shelter
- ☐ Emergency shelter
- ☐ One Stop (Workforce Investment)
- ☐ Community clinic/Health Care for the Homeless location
- ☐ Hospitals/Emergency rooms

Other (please specify)

16. When you were threatened with the loss of your home, did you attempt to secure legal assistance?

○ Yes ○ No

17. If you did attempt to secure legal assistance, were you successful?

○ Yes ○ No ○ Not applicable

18. If you were successful in accessing legal assistance, what kind of assistance did you receive?

	Yes	No	Not applicable
Legal aid or legal services	○	○	○
A public interest or non-profit legal group	○	○	○
A pro bono (volunteer) law firm or lawyer	○	○	○
Fees for service with a private firm or lawyer	○	○	○

19. If you tried to secure legal assistance, but could not, what was the reason?

20. If you did not attempt to secure legal assistance in the threatened loss of your home, why not?

Foreclosure to Homelessness 2008: A National Survey of People

21. What advice would you offer policymakers in solving this dilemma for our country?

22. Is there anything else you want us to know?

23. How did you find out about this survey?

- Email notice from NCH, NLIHC, NLCHP, NHCHC, NAEH or NPACH
- My case manager
- Homeless shelter
- Food/meal program
- Housing counseling agency
- Other (please specify)
- Health care provider
- Legal counsel
- Advocacy organization
- Friend/family member

24. May we use quotes from your survey in any reports created with this information?

- Yes, you may use my quotes.
- No, you may not use my quotes.

Thank you for completing this survey! The National Coalition for the Homeless and our partners make up a broad network of people from all over the country, linked by their common commitment to prevent and end homelessness. This can only happen through fundamental systems-level change. One of the best tools we have to generate change is through good information. Thank you for your assistance in preventing and ending homelessness.

Appendix 5: Coalition/Provider/Agencies Responding to Foreclosure to Homelessness Survey

ALASKA	
The Salvation Army	Anchorage
Housing Assistance Program	Juneau
Love INC of the KPB	Soldotna
ALABAMA	
Health Services Center, Inc	Anniston
2nd Chance	Anniston
UCP of Greater Birmingham	Birmingham
Cherokee County School System	Centre
Legal Services Alabama	Dothan
The Salvation Army	Gadsden
Mental Health Center of Madison County	Huntsville
Huntsville Rehab. Foundation	Huntsville
Family Sunshine Center	Montgomery
Family Promise of Montgomery	Montgomery
ARCH	Montgomery
North Alabama Coalition for the Homeless	Owens Cross Roads
ARIZONA	
Health Care for the Homeless	Phoenix
CALIFORNIA	
Auburn Interfaith Food Closet	Auburn
PIRS	Auburn
City of Claremont-Senior Programs	Claremont
Etiwanda School District	Etiwanda
Clinica Sierra Vista	Fresno
Beyond Shelter	Los Angeles
Northeast Valley Health Homeless Clinic	North Hollywood
Homeless Families Program	Oakland
Inland Counties Legal Services, Inc.	Rancho Cucamonga
Inland Empire United Way	Rancho Cucamonga
Independent Living Services Northern California	Redding
City of Redding/Shasta County Homeless CoC Council	Redding
Family Service Association of Redlands	Redlands
County of San Bernardino	Rialto
Inland Counties Legal Services	Riverside
The Gathering Inn	Roseville
The Effort	Sacramento
Housing California	Sacramento
Housing Now	Sacramento
San Bernardino Police Department	San Bernardino
Hayward Community Action Network	San Lorenzo
Non Profit Agency	Sonora
Inland Counties Legal Services	Victorville
Yolo Wayfarer Center Christian Mission	Woodland

COLORADO	
Emergency Family Assistance Association	Boulder
CONNECTICUT	
Connecticut Legal Services	Bridgeport
Mutual Housing Association	Hartford
Community Renewal Team	Hartford
Housing Education Resource Center	Hartford
Immaculate Conception Shelter	Hartford
My Sister's Place, Inc.	Hartford
Salvation Army	Hartford
American Red Cross	Middletown
Statewide Legal Services of CT Inc	Middletown
Friendship Service Center of New Britain Inc.	New Britain
New Haven Legal Assistance	New Haven
Catholic Charities & Family Services	New London
Opportunities Industrialization Center	New London
Family and Children's Agency	Norwalk
Thames Valley Council for Community Action	Norwich
Windham Regional Community Council	Willimantic
DISTRICT OF COLUMBIA	
The Salvation Army Harbor Light Center	DC
Catholic Charities	DC
FLORIDA	
Peace River Center	Bartow
The Salvation Army	Clearwater
Lee County Human Services	Fort Myers
Lutheran Services Florida, Inc.	Fort Myers
Jubilee Center of South Broward	Hollywood
Catholic Charities Bureau, Regional Office	Lake City
The Salvation Army	Lakeland
Catholic Charities	Oakland Park
HCHV, Orlando VAMC	Orlando
Homeless Services Network of Central Florida	Orlando
Pinellas County Coalition for the Homeless	Pinellas Park
The Salvation Army St. Petersburg	St. Petersburg
GEORGIA	
Hindsight 20/20, Inc.	Lawrenceville
First Choice Primary Care	Macon
IOWA	
Linn Community Care	Cedar Rapids
IDAHO	
Boise VA Medical Center	Boise
Valley Crisis Center	Nampa

Appendix 5: Coalition/Provider/Agencies Responding to Foreclosure to Homelessness Survey

ILLINOIS	
Good Samaritan Ministries	Carbondale
Housing Action Illinois	Chicago
Inspiration Corporation	Chicago
Madison County Community Development	Edwardsville
Women of Empowerment INC	Hoffman Estates
KENTUCKY	
KCEOC	Barbourville
Community Action of Southern KY	Bowling Green
The Salvation Army	Hopkinsville
OASIS Inc	Lexington
Bluegrass Domestic Violence Program	Lexington
Paragon Family Practice	Lexington
Lighthouse Ministries	Lexington
Heartland CARES, Inc	Paducah
SVAC	Prestonsburg
Jesus Community Center Shelter for the Homeless	Russellville
Shepherd's Shelter	Shepherdsville
People's Self-Help Housing, Inc.	Vanceburg
MAINE	
Bangor Area Homeless Shelter	Bangor
MARYLAND	
Environmental Crisis Center	Baltimore
MICHIGAN	
Oakland Livingston Human Service Agency	Ferndale
Oakland County	Pontiac
South Oakland Citizens for the Homeless	Royal Oak
Community Housing Network, Inc.	Troy
MINNESOTA	
Austin HRA	Austin
Greater Minneapolis Crisis Nursery	Golden Valley
Elim Transitional Housing, Inc.	Minneapolis
Families Moving Forward	Minneapolis
Simpson Housing Services	Minneapolis
F-M Dorothy Day House of Hospitality, Inc.	Moorhead
Red Wing Housing and Redevelopment Authority	Red Wing
Theresa Living Center	St. Paul
NORTH CAROLINA	
The Salvation Army Center of Hope	Asheville
The Salvation Army	Burlington
The Salvation Army	Wilmington
NEBRASKA	
Community Action Partnership/Western NE	Gering
Community Action Agency	McCook
Region 1	Scottsbluff
Samaritan Ministries	Winston-Salem

NEVADA	
Nevada Health Centers, Inc.	Las Vegas
NEW HAMPSHIRE	
Center for Life Management	Derry
Genesis Behavioral Health	Laconia
Southern NH Services	Nashua
Nashua Pastoral Care Center	Nashua
Southern NH HIV/AIDS Task Force	Nashua
Cross Roads House	Portsmouth
NEW JERSEY	
Project H.O.P.E.	Camden
Advance Housing Inc.	Hackensack
CSH	Trenton
NEW MEXICO	
NHCHC	Albuquerque
Empowering Our Communities -NM	Bernalillo
NEW YORK	
Covenant House	Astoria
HealthReach	Rochester
OHIO	
North East Ohio Coalition for the Homeless	Cleveland
Creative Options - GCFCFC	Cambridge
Ohio Valley Educational Service Center.	Cambridge
Communities In Schools	Columbus
Health Care for the Homeless	Columbus
Columbus AIDS Task Force	Columbus
WSOS Community Action Commission	Fremont
OREGON	
La Clinica	Medford
PENNSYLVANIA	
Just for Jesus Challenge Homeless Outreach	Brockway
Bucks County Children and Youth	Doylestown
Aldie Counseling Center	Doylestown
Bucks County Adult Probation/Parole	Doylestown
County of Bucks	Doylestown
Center for Community Action	Everett
Community Counseling Center	Hermitage
Friend, Inc. Community Services	Kutztown
MidPenn Legal Services	Lancaster
Lawrence County Community Action Partnership	New Castle
Schuylkill County Bridge House	Pottsville
Opportunity House	Reading
MidPenn Legal Services	State College
Justice & Mercy, Inc.	Strasburg
Reading Hospital & Med. Center/ United Way	West Reading
Bucks County Housing Group	Wrightstown

Appendix 5: Coalition/Provider/Agencies Responding to Foreclosure to Homelessness Survey

SOUTH CAROLINA	
Palmetto Health Baptist	Columbia
Greenville Area Interfaith Hospitality Network	Greenville
Little River Medical Center	Myrtle Beach
SOUTH DAKOTA	
St. Francis House	Sioux Falls
Watertown Area Homes for Hope	Watertown
TEXAS	
City of Brownsville	Brownsville
Twin City Mission	Bryan
Healthcare for the Homeless	Houston
VIRGINIA	
The Salvation Army	Charlottesville
Thurman Brisben Center	Fredericksburg
The Salvation Army	Martinsville
Trying To Establish One	Newport News
Salvation Army	Norfolk
The Salvation Army	Waynesboro
WASHINGTON	
Kitsap Community Resources	Bremerton
Helping Hand House	Puyallup
Family Adult Service Center	Seattle
Council for the Homeless	Vancouver
Womens Resource Center	Wenatchee
WISCONSIN	
Couleecap, Inc.	Westby
Transitional Living Center	Burlington
Starting Points, Inc.	Chippewa Falls
West CAP, Inc.	Glenwood City
WYOMING	
Wyoming Coalition for the Homeless	Cheyenne

Notes from Respondents

"Lenders had absolutely no interest in speaking with us about restructuring our loan, and we were desperately trying to stay in our home of 50 years. We lived in an affluent area, and the lenders knew they would make a profit if they foreclosed. They did so even when we tried to stop the sheriff's sale, and then they did an inside trustee's sale - sold it to one of their related companies. They purposely created a mess of paper so that we could not hold any one company accountable. They would not speak to our lawyer when we attempted to negotiate through her, and they certainly didn't care that we had lived there 50 years and are devastated by this." - Larkspur, California

Authors

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Many photos in this document are attributed to Cheryl Jones of the North East Ohio Coalition for the Homeless (NEOCH) in Cleveland. Others were courtesy of Northeast Ohio Coalition for the Homeless staff, Sue Watlov Phillips, i-Stock Photo and the National Archives.

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- **Bob Erlenbusch** is the owner and principal of Light of Change, Inc., based in Sacramento, California, where he consults on issues related to homelessness and affordable housing. Prior to that, he was Executive Director of the Los Angeles Coalition to End Hunger and Homelessness. He served in that capacity for more than twenty years, and has continued in his role as a strong advocate for and with homeless people. He is the recent Past President of the National Coalition for the Homeless and serves on its Executive Committee.
- **Maria Foscarinis**, J.D., is founder and Executive Director of the National Law Center on Homelessness & Poverty, a not-for-profit organization established in 1989 as the legal arm of the nationwide effort to end homelessness. Maria has advocated for solutions to homelessness at the national level since 1985.
- M**egan Hustings** is the Development Director for the National Coalition for the Homeless and a long-time volunteer and activist for the anti-poverty movement. Ms. Hustings spent a year as an AmeriCorps*VISTA with NCH before moving into her current position. She maintains relationships with donors and coordinates NCH's fundraising efforts.
- **John Lozier**, MSSW, has been Executive Director of the National Health Care for the Homeless Council since its founding in January 1990. He oversees the Council's activities in advocacy, training, technical assistance, research, peer support, organizing and fund development. Prior to his employment by the National Council, Mr. Lozier was Director of Services for the Homeless for the Metropolitan Health Department in Nashville and Davidson County, Tennessee.
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National Coalition for the Homeless

- www.nationalhomeless.org

The National Coalition for the Homeless (NCH) is a national network of people who are experiencing or have experienced homelessness, as well as activists, advocates, community-based and faith-based service providers and others committed to the single mission of ending homelessness through systemic and attitudinal change. The NCH also works to meet the immediate needs of people experiencing homelessness or who are at high risk of homelessness. NCH takes as its first principle that people who have experienced homelessness firsthand must be actively involved at all levels of its work. Toward this end, the NCH engages in public education, policy advocacy, and grassroots organizing, focusing on four areas: housing justice, economic justice, health care justice and civil rights.

National Health Care for the Homeless Council

- www.nhchc.org

The National Health Care for the Homeless Council is a membership organization engaged in research, education, training, advocacy and peer support. The Council began in 1984 as part of the 19-project HCH demonstration program of the Robert Wood Johnson Foundation and the Pew Memorial Trust. The Council now includes more than 1,000 individual and 100 organizational members who provide care for homeless persons or have themselves experienced homelessness. The Council's mission is to help bring about reform of the health care system to best serve the needs of people who are homeless, to work in alliance with others whose broader purpose is to eliminate homelessness and to provide support to Council members.

National Alliance to End Homelessness

- www.naeh.org

The National Alliance to End Homelessness is a nonprofit, non-partisan organization committed to preventing and ending homelessness in the United States. The Alliance works to prevent and end homelessness in the following ways: working collaboratively with public, private, and nonprofit partners to develop, analyze and advocate for policy solutions; providing communities with best practices, how-to kits and technical assistance trainings that help communities implement solutions developed through policy, research and practice; and by advancing data and research so that policymakers, practitioners, and the public have the best information possible about trends in homelessness and emerging solutions.

National Low Income Housing Coalition

- www.nlihc.org

The National Low Income Housing Coalition is dedicated to achieving socially just public policy assuring that people with the lowest incomes in the United States have affordable and decent homes. Since inception in 1974, NLIHC has been a leader in the effort to address the housing needs of Americans living at the lowest income levels. NLIHC is unique because its sole focus is on the needs of extremely low income people, the only population experiencing an absolute shortage of affordable housing. Combined with incisive research and policy analysis, NLIHC is a respected voice that has helped produce policies impacting the lives of millions.

National Policy and Advocacy Council on Homelessness

- www.npach.org

The National Policy and Advocacy Council on Homelessness (NPACH) is a national grassroots organization whose primary concern is to ensure that national homelessness policy accurately reflects the needs of local communities. NPACH is unique in its grassroots approach and global view, connecting community-based organizations, schools, and the public to national policy through advocacy and education.

National Law Center on Homelessness and Poverty

- www.nlchp.org

NATIONAL LAW CENTER ON HOMELESSNESS & POVERTY

NLCHP addresses the causes of homelessness, not just its symptoms. Its mission is to prevent and end homelessness by serving as the legal arm of the nationwide movement to end homelessness. To achieve its mission, the organization pursues three main strategies: impact litigation, policy advocacy and public education. NLCHP strives to place homelessness in the larger context of poverty. By taking this approach, the organization aims to address homelessness as a visible manifestation of deeper causes, including the shortage of affordable housing, insufficient income and inadequate social services.

National Association for the Education of Homeless Children and Youth

- www.naehcy.org

The National Association for the Education of Homeless Children and Youth (NAEHCY), a national grassroots membership association, serves as the voice and the social conscience for the education of children and youth in homeless situations. NAEHCY connects educators, parents, advocates, researchers and service providers to ensure school enrollment and attendance in support of overall success for children and youth whose lives have been disrupted by the lack of safe, permanent, and adequate housing. NAEHCY accomplishes these goals through advocacy, partnerships and education.

MORE GREAT RESOURCES

- **Housing Assistance Council (HAC) www.ruralhome.org**
- **National Coalition for Homeless Veterans www.nchv.org**
- **Center on Budget and Policy Priorities www.cbpp.org**
- **U.S. Interagency Council on Homelessness www.ich.gov**
- **Elim Transitional Housing www.elimtransitionalhousing.org**
- **Montana Council on Homelessness www.mtcoh.org**
- **The Northeast Ohio Coalition for the Homeless www.neoch.org**

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