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# HOMeward

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### Affordable Housing Ordinance Threatened by Another Back-room Deal

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Sacramento County has one of the most progressive affordable housing ordinances in the country. It requires that 15% of all new houses and apartments be affordable to low, very low and extremely low income people. It's the first inclusionary ordinance anywhere in the country to require 3% be reserved for extremely low income households – parents working at low-paying jobs, senior citizens living on Social Security, people with disabilities on fixed incomes.

In just its first two years, the law's effect is becoming apparent: 4,006 affordable homes and apartments are in the pipeline; 75 million dollars in fees for affordable housing is expected to be raised; 125 acres of land to build affordable housing will be set aside.

Unbelievably, the Board of Supervisors and their lawyers have been meeting behind closed doors with powerful, moneyed interests – developers and builders – to waterdown this ordinance.

These officials, elected to represent all local residents, have never asked poor people or non-profit organizations serving the poor like Loaves & Fishes and Mercy Housing what they thought.

These officials say they have had to negotiate with the developers because of a lawsuit challenging the ordinance – *but the lawsuit was thrown out of court over a year ago*. The lawsuit dismissal has been appealed but that appeal is likely to lose.

Remember the last back room dealing? The arena proposal that the politicians said was such a good deal but which went to the voters, and was condemned by a grand jury. This "deal" could be just as bad if the County keeps to business as usual – it would take housing away from those who need it most in order to give more money to the developers.

Local community groups, such as labor unions, the NAACP, Loaves & Fishes, the League of Women Voters, the Environmental Council of Sacramento, the Sacramento Housing Alliance and many others have expressed their opposition to any back-room deal with special interests to modify the affordable housing ordinance.

These community groups are encouraging all Sacramento residents concerned with local housing and an open government to call or e-mail each member of the Sacramento County Board of Supervisors and express their opinion on this issue.

Contact information for the County Supervisors is available at [www.sachousingalliance.org](http://www.sachousingalliance.org).

Loaves and Fishes is also running an on-line petition at [www.sacloaves.org](http://www.sacloaves.org).

### Bad Loaning Boarding Up the Future

Street News Service [www.streetnewsservice.org](http://www.streetnewsservice.org)

By Matthew Dixon  
Street Beacon

Viola Haralson still owns the house at 2552 N. 53rd St. in Milwaukee, but her home for fourteen years is now nothing more than a hollowed out skeleton, boarded up, with all signs of life gone.

Haralson had to move from her home after taking out an Adjustable Rate Loan (ARM), but according to Haralson the adjustable part was confusing and never explained to her.

"It just seemed unfair I did not expect the rate to go up, and did not know why it did," said Haralson, a 68 year old West Side resident, who says she specifically did not ask for an

adjustable rate loan.

Two years later when her monthly payments on \$30,000 nearly doubled, she realized she was a victim of predatory lending.

Predatory lending practices are an active problem in Milwaukee and can deteriorate neighborhoods, ruin families and destroy dreams for the future. While predatory loaning practices may affect everyone, their negative impacts are disproportionately felt in Milwaukee's minority and low income communities where a common type of loan is known as a subprime loan.

Subprime loans are the kind

of loans offered to borrowers with limited or bad credit histories. In return for getting a loan, subprime borrowers pay high interest rates. This differs from the prime loans going to those with good credit histories.

According to the U.S. office of Housing and Urban Development (HUD), subprime loans are five times more likely to be found in predominately African-American communities regardless of the community's high or low income status.

The percentage of subprime loans given to Milwaukee's low income communities is also the third highest in the nation, according to the

National Community Reinvestment Coalition (NCRC)

The intention of subprime loans is not bad though, and they only offer higher interest rates than traditional loans in order to compensate the lender for the increased risk of working with those who have bad credit. Within the subprime loaning market there is a practice called predatory lending, which is characterized by lenders crafting abusive terms to make loan repayment difficult while purposely increasing the likelihood of loan failure.

The HUD study found a dis

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# Bad Loaning

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proportionate number of subprime loans in African-American communities than in white communities with similar economic status. The study also found residents in high-income African-American communities are twice as likely than homeowners in low-income white communities, to have subprime loans. This reinforces the fact that income status is not the only characteristic of subprime lending markets.

Because of the increased likelihood of predatory tactics in the subprime market, a high concentration of these loans can directly lead to an increased number of housing foreclosures. And foreclosed homes often remain vacant and unkempt for long periods of time, creating several problems for both families and the community at large.

That is what may happen to Harlason's house, since March 9th, when foreclosure procedures were filed on her house. Boarded and lifeless, the house is now a case number, another victim added to the growing list of homes whose owners have fallen victim to loans that from the

outset were set up to fail.

"People get into loans they should not be in the first place, and they begin to fall behind. It really is a snowball affect," says Gross.

"[Those houses] become magnets for crime, surrounding property values drop and when people are not paying taxes on these properties the tax base gets lower," said Bethany Sanchez who works with the Metro Milwaukee Fair Housing Council.

The foreclosure process also puts a lot of stress on the family whose home is being foreclosed, said Emmet Gross, director of ACORN Housing's Milwaukee office. ACORN Housing is a HUD approved counseling organization which provides pre-purchase education, read-throughs of loan documents, and foreclosure prevention counseling.

"For a family it's a huge problem," said Gross, "kids lose stability and credit-wise it sets a family back anywhere from two to five years."

Because foreclosed homes provide no tax revenue, the city also has a stake in helping alleviate foreclosure issues, Gross said.

And predatory lending problems may already be an epidemic in certain areas of Milwaukee.

In 2003 the NCRF reported that subprime lenders in Milwaukee offered 39.1% of their loans to low-income census tracts, while prime lenders offered only 10.1% of their loans to those same areas. The 29.1% discrepancy is the nation's third largest, according to the study which looked at loan discrepancies in 331 metropolitan areas nationwide.

NCRF found similar discrepancies in Milwaukee's minority census tracts. The 29.6% minority census tract difference is the ninth highest nationally.

Though not intentionally bad, these loan rates can quickly become out of control in communities that already have a large amount of subprime loans offered in the area. These areas then become

susceptible to price manipulation and other predatory tactics because, among other things, borrowers face less product choice. Compounding the problem is the subprime markets lack of transparency, making it difficult for watchdog groups to identify predatory loans.

"There is no easy way to gauge what is predatory and what is not," said Sanchez.

Sanchez says many predatory lenders understand the law, and can craft loans which are legal but uncontainable. These lenders offer loans with extremely high interest rates, sometimes upwards of 20%.

For Harlason, it all began two years ago when she took out her loan that seemed affordable with monthly payments around \$300. But after two years Harlason's payments nearly doubled to \$597 and she could no longer afford to stay.

Harlason said that when she went to take out the loan she made it clear that she did not want a loan with an adjustable rate, but that's

exactly what she got.

"I tried to tell them I wanted [the loan] to stay at the same rate," said Harlason, "I really thought when I got it, the loan was going to stay the same."

"Some people feel that because they have made mistakes in the past they are bad candidates for loans, and as a result do not question the loan," said Sanchez.

However, in many instances, it is simply predatory lenders taking advantage of uneducated borrowers, according to Sanchez.

In Harlason's case, there is no happy ending as the new windows on her old house remain covered with boards while she struggles to find some cash. Maybe some day she can get her life in that house back - but if so, that may require letting go of a few other dreams she was hoping to experience.

Reprinted from *Street Beacon*

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## Rental Assistance Program Rescuing Thousands

Street News Service [www.streetnewsservice.org](http://www.streetnewsservice.org)

By Kent Mitchell  
Street Sense

The District has a new way to fight homelessness. It's the Emergency Rental Assistance Program (ERAP), which provides funding to prevent evictions and to pay for a security deposit and first month's rent.

Started in December, the program has already processed more than 1,900 applications and has provided more than \$2.3 million to help District residents facing a housing emergency.

The program, which also requires beneficiaries to enter case management so they can get long-term assistance, evolved out of the District's 10-year plan to end homelessness. The District's plan had noted the lack of resources for prevention.

"This ERAP program was a way to embody what was in the 10-year plan on prevention," says Chapman Todd, director of homeless services for Catholic Community Services, one of the program's administering organizations. "It is great to have a sig-

nificant resource toward prevention instead of just programs focused on helping people after they have become homeless."

Rental and other services are perceived to be not only cost-effective, but also a benefit to families.

"The amount of money we would pay for someone to avoid being evicted is far less than shelter or hotel cost, and it keeps them in their home environment," said Sharon Cooper-DeLoatch, an administrator with the Department of Human Services Income Maintenance Division. "It is best to keep children in areas where their schools are and where they have other ties to the community."

Denise Capaci, director of adult and family services for Catholic Charities, says many beneficiaries fall into a housing emergency after months of trying to balance food, rent, utilities, child care and other services and are desperate for help.

"Many come to us and say 'Aï don't want this to happen again

and I want to keep my family safe and in one place as long as I can" she says.

ERAP funds are available to help pay for three things: back rent that is at least 30 days overdue (including late fines and court fees for eviction proceedings), security or damage deposits and first month's rent. The money goes directly to landlords, courts and others.

For overdue rent, up to five months and \$4,250 (and in some special instances \$6,000) may be provided. For security deposits and first month's rent, up to \$900 is available.

Eligibility is based on proof of District residency, income levels and the presence of either a child under the age of 19, an adult over the age of 59 or a person with a disability. Applicants must show proof of a housing emergency and that payment will help solve the emergency.

In addition to Catholic Community Services, the program is administered by three other District nonprofit organiza-

tions, including the Community Partnership for the Prevention of Homelessness, Housing Counseling Services and the Salvation Army.

Both Manan Siegel, executive director of Housing Counseling Services and Capaci noted the high demand they've seen since the program began.

"We've been amazed at how many families are living on the edge," Capaci said. "We have distributed over \$600,000 and that speaks volumes."

The non-profit organizations not only process applications but are also primarily responsible for outreach through housing and health fairs, flyers and other means. One challenge is that many of the households who could benefit from the program have never received public assistance.

Housing Counseling Services is taking extra steps to reach out to non-English speaking audiences while Catholic Community Services, which has 28 sites across the District, often goes to

where clients are to get them enrolled in the program.

Although the program is just getting off the ground, some are already advocating for its expansion.

Angie Rodgers, a policy analyst with the D.C. Fiscal Policy Institute said in recent testimony to the city that the program should be funded at \$20 million (currently it is \$7.5 million), eligibility should be expanded to include singles and couples without children, and eligible uses of assistance should include the costs of mortgages and utilities.

She says housing and income data shows that half of the District's rent-burdened residents are single and without children.

"We understand there are limited resources, but it would be a mistake to continue to overlook half the people who could benefit," Rodgers said.

# Looming Crisis: Housing for the Elderly

Street News Service [www.streetnewsservice.org](http://www.streetnewsservice.org)

By Brandon Lichtinger  
Street Sense

It's 9:30 a.m. on the Friday before Memorial Day and John Monte is busy ladling home made mushroom soup for diners at the Dinner Program for Homeless Women, or as the servers casually call it, "The 9:30 Club".

Monte, 68, has worked as a cook for most of his adult life and has worked in this kitchen for eight months. He is also homeless, and is staying with one of his sons until he can find affordable housing in the D.C. area.

"It's difficult," Monte said. "We can't pay [D.C. rent], especially on a fixed income. The rent is too high."

Monte's younger brother, George Eskridge, volunteers at the Lutheran Church when he is needed there. Eskridge, 58, has worked in construction, retail, and the food industry in the past. He is also homeless. He takes temporary work when he can get it, and mostly works construction and janitorial jobs.

"The cost of living keeps going up, while our salary is not," Eskridge said. "If you're not a professional, with a professional career and a job, you can't make it."

"Terrifying" is how Eskridge describes being homeless and facing his 60s in the District. And Eskridge is not alone in his fears.

With the cost of housing increasing much faster than the minimum wage and Social Security income, and with two of the District's largest elder-care facilities slated to close,

many senior citizens - both homeless and housed - are worried about future housing. One diner over 60, who wished to remain anonymous, said getting housing in D.C. as an elderly homeless person is extremely difficult.

"A majority of people directly associated with certain programs like Section 8 have problems," he said. "The list is either backed up or the housing is unaffordable"

Section 8 is one of the U.S. Department of Housing and Urban Development's housing assistance voucher programs for low-income families and individuals. Under Section 8, tenants pay a portion of their rent, typically around 30 per cent of their income, and the local housing authority covers the remainder. HUD determines a cap on housing costs, called the "Free Market Rate" or FMR.

For D.C., the FMR for a one-bedroom apartment is \$1,134. In order to afford this rental price, a D.C. resident would have to make an annual income of \$45,360; at D.C.'s minimum wage of \$7, a full-time employee would only make \$14,560 yearly.

"I'm just trying to get a boost any way that I can," Eskridge said. "I'm just working for minimum wage, and if you don't have a professional career you can't do it. And companies are subcontracting their own employment, but if you don't have references, you can't get it. You have to know somebody to [get work]."

Monte receives Supplemental Security Income of \$603 each month, the amount established

for individuals in D.C.

"An affordable one-bedroom apartment for me would be \$400 [per month]" Monte said. "At least that way there's some leeway so I can feed myself. If I get a place to stay I can maintain it. In a way, the older population can take care of themselves, at least the ones that [are physically able]. But those that can't take care of themselves, they should be taken care of."

However, D.C.'s assisted living population faces increasing difficulty in getting that care. For many of the area's elderly who can't take care of themselves, a potential housing crisis looms on the horizon, as two of the area's 20 assisted living homes are scheduled to close in the near future.

Nine weeks ago, citing a decrease in Medicaid funding, the Beverly Living Center in the Northwest announced its plans to close. As recently as April, the assisted living home had 335 patients; now those patients are looking for housing alternatives.

Grant Park Care Center, another area assisted living home, announced its discharge model plan last Friday. While the center has not specified whether it will permanently close its doors, there's a definite possibility that its 280 patients will be seeking housing in the near future.

Unfortunately, few viable options exist in the D.C. area. The city's full-care facilities are currently running at 98 per cent capacity, and Beverly Living Center residents have been forced to move to nursing homes in Maryland and

Virginia. Available spaces in those states are also filling up. As more and more former D.C. residents take up beds in the states' 32 nursing homes, care centers are starting to create waiting lists for patients.

Assisted-living patients also have to reapply for Medicaid when they move out of the District, which proves to be a huge roadblock for many. Patients cannot move until they get Medicaid coverage, and D.C. nursing homes could close before patients successfully maneuver past all of the red tape.

"It's a logistical nightmare" said Gerald Kasunic, an ombudsman for the Office of D.C. Long Term Care Program. "My worst fear would be that places start closing their doors and leave no place for patients to go."

Kasunic, sponsored and supported by the Legal Counsel for the Elderly, AARP, and the D.C. Office on Aging, said that if places closed their doors, many of the city's elderly would be in need of full-time care on the streets.

"Housing providers need to understand that elderly and disabled people need low-income housing," Kasunic said. For Monte and Eskridge, the need for cheaper housing in the D.C. area remains.

"I'm just trying to make it to Social Security and retirement, living day by day" Eskridge said. "Housing is my biggest worry. That's it. Don't ever get to my age and think you're going to make it without some kind of help."

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## U.S. President's Fuzzy Rhetoric Not Helping Nation's Impoverished

Street News Service [www.streetnewsservice.org](http://www.streetnewsservice.org)

By Matthew Dixon  
Street Beacon

Despite record low poll numbers, a deteriorating situation in both Iraq and Afghanistan, and an administration facing lame duck status, this year's state of the union address was again filled with cheery eyed euphemisms, not the least of which was the president's oft stated promise to extend, "Hope and opportunity"

In his January 23 address, the president applied this optimistic mantra to everything from healthcare to judicial nominations, seven times in all. But what does his optimistic phraseology mean?

Is the president finally willing to address problems such as homelessness and affordable housing, is he now after seven years of inaction, willing to help craft a federal government that does not impede

the progress of the lower class, but facilitates it?

Despite the president's warm and fuzzy rhetoric, if his 2008 budget request is any indication the nation's lower class are again set to be marginalized.

Administration supporters point to a budget which includes a \$145 million funding increase for Homeless Assistance Grants. A big number, but compared to the funding cuts made to key housing programs, its benefits would be easily negated.

Programs that were swept up in the tidal wave of budget cuts were: Housing for the Elderly (\$160 million), Housing for Persons with Disabilities (\$112 million) and Fair Housing Assistance (1.2 million), among others.

But in another superb year for domestic budget cuts, the blue chip belongs to the Community Development Fund, which includes the Community Development Block Grant (CDBG) program. Under the '08 budget request the Community Development Fund would be given \$735 million less than 2007, and \$1 billion less than the amount enacted in 2006.

Overall, HUD funding would be placed at \$32.5 billion, an 8% decrease from 2007 funding levels. The House Appropriations Committee has come out in opposition to many of the budget proposals, in one report referring to the president's budget request as "phony baloney"

The committee notes the \$145 million increase in Homeless Assistance Grants, but also lists over \$2 billion in cuts, including those to Section 8 Housing and the Public Housing Capital Fund.

Appropriations committee chair David Obey (WI-D), made an obvious connection noting, "The budget made headlines for its biggest number, nearly three quarters of a trillion dollars for the Department of Defense, but domestic non-security funding did not fare nearly as well"

Under the president's request, the Department of Defense would be funded at \$481 billion, a \$49 billion increase from 2007.

In today's political debate it is said that Iraq, "takes the air out of the room". But as the President's budget request demonstrates, Iraq is doing much more than pilfering a little air, because as the air leaves, so does the money.

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## The Downside of Upgrades

Street News Service  
[www.streetnewsservice.org](http://www.streetnewsservice.org)

by James Massola

assistant editor of "Eureka Street"

Why too much techno wizardry spells environmental trouble.

"Modern consumer society is structured so that we are constantly unhappy with what we have. Advertisers make us feel dissatisfied so we keep buying new things, which is good for the economy but bad for the environment." - Clive Hamilton

I recently wrote a piece for the online magazine Eureka Street ([www.eurekastreet.com.au](http://www.eurekastreet.com.au)) about the way in which we consumers are increasingly compelled to upgrade our technology. I had just bought a new Nokia mobile phone to replace my old one and was horrified to discover that my old phone charger was now incompatible. By changing the size of the plug by approximately one one-millionth of a centimeter, Nokia had rendered useless all those chargers that I, and many other people, had stockpiled over the years. I couldn't care less whether or not my mobile phone has a camera, or a voice recorder or a flux capacitor, but knowing that if I forgot my charger I could find one at a friend's house had always been a great comfort.

Within a week, my article was picked up by bloggers, technology-related websites and online environmental groups. Internet journal On Line Opinion asked if they could re-run the piece. Radio station Triple J wanted to interview me about my "one-person crusade." A journalist friend of mine emailed me with his own take on in-built obsolescence. As the days passed, it became clear that this was

anything but a one-person crusade.

My article also got stuck into Apple for endlessly altering their iPod range. My particular bugbear was the change that occurred from the generation four to the generation five iPod. Just like Nokia, Apple introduced a redesign that meant that most of my iPod accessories were suddenly useless because they couldn't plug into the top of the iPod, only the bottom.

Before you start accusing me of being a Luddite, or worse, an Apple-hater, let me explain. I have owned three iPods (partially due to my own clumsiness), and I love the things. But that does not mean I won't criticize Apple if I think things could be done better.

The accessories industry for iPods is worth an estimated \$1 billion per year - not including internet sales. By changing the connections on its new model, Apple has done little more than create a new cash cow.

As Clive Hamilton (executive director of the Australia Institute and author of Growth Fetish) said when I asked him about such practices: "Until companies start thinking in terms of what might be a more environmentally sound approach to building new products, I fear we will be stuck with this interminable 'upgrade or be obsolete' mentality."

In researching this piece, I placed calls to Nokia and Apple, asking specific questions about their recycling policies. With Nokia, it was difficult to get through to anyone who could actually make a meaningful comment, and I was repeatedly pointed to their website. The website speaks in generalities, but it seemed that Nokia did

understand the need to recycle, and offer "take-back" programs (based on the principle that companies should be responsible for their products long after those products have outlived their use). This is something the entire phone-producing industry has had to face, given the fast turnover rate of phone ownership.

Information was not so forthcoming from Apple. After eventually managing to speak to a real person in public relations, I was instructed to send my questions in an email. I submitted questions about recycling older computers, long-term disposal of discontinued products, and how Apple justifies releasing products that are not 'backwards compatible.'

When it came, the reply from Apple PR did not address anything I asked about. Instead, it talked about Apple's record on restricting the use of toxic substances such as mercury, cadmium, hexavalent chromium and brominated flame retardants. Aside from not really knowing what any of these substances had to do with my questions, or why they might be used in the first place, the response was illuminating.

Some more research revealed a website run by Greenpeace

([www.greenpeace.org.au/apple](http://www.greenpeace.org.au/apple)). This site takes Apple to task for promoting itself as clean and green while still using poisonous and damaging substances in its products. "Apple can remove the worst chemicals from its products and production processes," the site says. "But it's not even close to this goal. Take the example of the toxic plastic Polyvinyl Chloride (PVC). Other companies have set a date to

remove PVC from their products, Apple hasn't. Major new product lines like the iPod Nano and MacBook still contain PVC." The site also claims Apple has no worldwide program to ensure that old computers are disposed of in an environmentally friendly fashion.

With the 'upgrade cycle' for products seeming to be ever shorter and mountains of e-waste piling up, what is the solution? Some have suggested a consumer levy be imposed when a new product is purchased, to help companies like Apple to pay for recycling programs. It's a good idea, and a practical solution.

Another solution, though more difficult to enforce, is a change in people's thinking. Forced obsolescence is good for manufacturers and retailers, but not for us consumers. As individuals, we need to think more about what we do and don't need. The newest iPod might have a color screen, but so what? Does that make the music sound better? The newest Nokia phone might have a 2 megapixel camera, but in a year's time will you even remember where you stored those photos?

If you can, step outside the upgrade cycle, and think about what you are purchasing. I am as bad as the next person. But writing and researching this article has helped me to stop and think about all the flotsam and jetsam in my life, and whether it's necessary. It makes for some disquieting thoughts.

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## Ethan Evans Leaves SHA to Work in Germany

Ethan Evans moved to Sacramento about 1998 after graduating from Kent State University. He continued his studies at CSUS, receiving a Master Social Worker degree, while doing an internship with the policy division of the State Department of Housing and Community Development. He worked for a time at Sacramento Area Emergency Housing Center before becoming Executive Director of the Sacramento Housing Alliance in June of 2002.

During his directorship Ethan's leadership and dedication increased the size and scope of SHA's membership and facilitated significant advances in Sacramento's affordable housing policy. He led a successful campaign to win an inclusionary housing ordinance that requires 15% of

new housing be low-income affordable, and then he led a successful effort to increase funding by several millions for affordable housing in the City of Sacramento. This year, at SHA's annual dinner, Ethan was presented with awards from the State Legislature and the Mayo's office in recognition of his work.

Ethan has been granted a fellowship by the German Chancellor's Program to study housing and homeless policy in Germany. He will study approximately 5 months in Stuttgart with the homeless concern of the Lutheran Church and then will work in Bielefeld, Germany with a national homeless policy group.

Ethan took a special interest in SHOC and

was a great asset to the organization, and everyone regrets his leaving but wishes him every success. *Aufwiedersehen!*



## Twenty Years of McKinney Did Little

By: Western Regional Advocacy Project

Next month it will be 20 years since the 1987 Stewart B. McKinney Legislative Act, the federal government's first and still most dominant program to alleviate homelessness for poor people in America. Why then do we still see so many homeless people on our streets? Or know about the "invisible homeless" — the individuals and families who have lost their homes and had to move in with others.

The short answer is because there is not enough housing. Since 1979, the federal government has reduced subsidized affordable housing by \$52 billion. Between 1996 and 2005, 100,000 public housing units have been lost and there has been zero funding for new public housing since 1996. When people can no longer afford to pay for housing, they become homeless.

But there is a longer answer. The Stewart McKinney Legislative act had its hands tied from the very beginning. It was never given the power to stem the growing tide of poor people newly created by cutbacks in federal agencies responsible for addressing poverty.

Here is how it worked. The last 20 years have seen massive cutbacks in the rolls for Social Security Insurance, widespread job losses through the North American Free Trade

Agreement, a stagnant minimum wage still below poverty level, and other cuts to poverty programs. As financial support disappeared for more and more people, poverty spread, and at the same time HUD's affordable housing programs were decimated. The McKinney legislation was never designed to deal with these underlying causes of homelessness. Or put another way it was never designed to overcome these barriers to ending homelessness.

When McKinney was signed into law in 1987, emerging homelessness was just beginning to be recognized as a national issue. Local communities had already established emergency shelters and services, and many had set up task forces or councils to coordinate services and write plans.

It was in this environment that the McKinney Act was born. It first focused on the immediate emergency needs of homeless people in local communities — beds, blankets, and supplies. It did not regulate how long people had to be homeless to qualify. It did not require communities to discriminate between families and individuals. It did not pretend to be a housing program.

Over the years, however, and given the mushrooming numbers of poor people, McKinney funds have forced a variety of homeless sub-populations to compete for the woefully inadequate funds. Currently there are 470 Homeless Planning Boards and more

than 200 10-year plans in place. To qualify for McKinney money each plan is evaluated on a point system: some years local plans that prioritized families with children are given "bonus points", some years its veterans, currently the focus is on the "chronic homeless". One community, for example, missed qualification by one point because it had too high a priority for families with children. It received no money at all.

It has become a zero-sum game, with children, families, and single individuals competing against each other. As housing and services are made more available to one group, resources are drained from others. It is a classic example of robbing Peter to pay Paul. It shifts homelessness but has no chance whatsoever of ending it, and it puts cruel burdens on local communities.

July will mark 20 years since passage of the McKinney Act. It has done some good for some people. But has it has not significantly reduced homelessness across the country. How could it? A \$ 1.9 billion budget cannot combat a 52 billion year reduction in affordable housing.

Its original name, the "Urgent Relief for the Homeless Act," makes clear that it was never intended to be a comprehensive solution for homeless people. HUD has that responsibility but cuts to HUD's budget for affordable low-income housing have been relentless. Tinkering with McKinney

to determine who wins and who loses accomplishes nothing toward ending homelessness. Nor for that matter, will punitive new laws against panhandling or sleeping in public, or poverty courts that can remove the more visible homeless people from public view.

Urgent relief is needed. Whats to be done? As a private citizen, what can you do?

1. You can insist that any candidate seeking your support explain how he or she would return McKinney to its "urgent relief" function for all homeless people, as originally intended.

2. You can insist that any candidate seeking your support explain how he or she would ensure that federal departments like HUD, Education, and Labor will revitalize programs that once served poor people. We need to get this country back to the days before so many people needed "urgent relief."

3. You can write, e-mail, or call both your favored candidate and the National Democratic National Committee and demand that a comprehensive plan to end mass homelessness in America be a major plank in the Democratic Party Platform for 2008.

We need a true comprehensive federal government plan to take effect immediately. Think New Deal.

# Murder and Abuse: A Dalit's Life in India

www.streetnewsservice.org

by Jennifer May  
Ireland's Issues Magazine

*Jennifer May looks at the horrific abuse of a people whose only crime is to be born into poverty.*

In Noida, a satellite city on the outskirts of Delhi, 40 young children aged between six and 12 went missing over the last two years. Much to the disbelief of their families, the authorities elected to do nothing to find them. Their indifference stemmed from the fact that all the children were from poor families. Labourers and other menial workers. Had they been the children of wealthy parents, things would have been very different.

"The victim's families did not receive any support or co-operation from the authorities until very recently," a committee set up by the Ministry of Women and Child Development stated. "It was felt that reporting and investigating cases of children missing are not necessary priorities, especially from poor families."

The reason why the government subsequently launched an investigation into police apathy in the case was the horrific discovery in January of the skeletal remains of over twenty of the missing children in the back garden and drain of an area businessman's house. The children had been raped and brutally murdered, and were missing their torsos and kneecaps. Two men, a wealthy businessman and his mentally ill servant, have been arrested and charged with murder but for the families of the missing children, it is too little too late.

From the beginning, it seems that if the police had done their jobs, many of the murders could have been prevented. In 2005, social activists became suspicious of the accused after residents found a body part in the drains behind the murderers

home.

"We saw a piece of leg lying in the drain," said local activist Usha Thapar, "and we told the police, who said it was a peacock's leg and threw it away." The homeowner was questioned but released, as police believed his statements over that of the poor parents.

"We are all poor migrants from Nepal and eastern West Bengal," Sagar Berai, one of the grandparents of a missing child, said at the time. "The police repeatedly told me, 'You Bengalis have so many children, you can't take care of them.' They mocked us."

The police are now under investigation by India's Central Bureau of Investigation (CBI) and six of them have already been sacked. But for the millions of lower-caste families (Dalits) living in India, mistreatment and indifference on the part of the authorities is nothing new. "Untouchables," "Dalits" or "Backward castes" have historically been scorned as carriers of "spiritual pollution," consigned to the most menial tasks and treated with contempt by people of higher caste.

More than a sixth of India's population - approximately 160 million people - live at the bottom of the caste structure. They are denied access to land, clean water and education, forced to work in degrading conditions for a pittance and routinely abused by those of higher caste and the people in power like the police.

In 1947, when India won its independence from Great Britain, the secularist government of Jawaharlal Nehru renounced the caste system and set about erasing it from Indian society. But far from being erased, caste consciousness and institutionalized discrimination has recently risen to an all-time high. In rural back

waters in the north of India, it is particularly prevalent: in 1998 in Uttar Pradesh, a series of murders, rapes and arrests of lower-caste people over several months highlighted the reality that the caste system is as strong and viciously discriminatory as ever.

Sureka Bhotmange, a Dalit from Maharashtra, was murdered in September 2006 after she dared to stand up to high-caste farmers in her village who were using her land as a thoroughway for their tractors. One night, as she was cooking the evening meal in her small hut, she, her 17-year-old daughter and two sons were dragged out of their home by a group of men. The two women were beaten, stripped and paraded through the village. The young men were beaten so badly their faces were unrecognizable. All four of them subsequently died. The whole village witnessed the assault, but no one did anything to stop it. When Sureka's husband reported the incident to the police, they ignored him: they only decided to act when the bodies were discovered, but none of the perpetrators was ever taken into custody.

Cases like these are wide spread across India. In October 2006, a 10-year-old girl had five fingers chopped off her hand by an upper-caste landlord who found her stealing a few spinach leaves from his property. Dalits are also punished for such "crimes" as riding a bicycle or wearing watches, as these are considered symbols of affluence reserved for higher castes.

Attempts by Dalits to demand their rights provoke a brutal backlash from upper-caste groups. More often than not those who try to take the judicial route often find themselves the victims of even more violence. A case in point is that of Dalit activist Bant Singh, whose daughter was gang-raped by

members of the upper-caste community. He took the perpetrators to court, and even secured convictions (a very rare occurrence), but in January 2005, he was beaten so badly by supporters of the rapists that both his arms and one of his legs had to be amputated.

Over the years, many political parties have promised to abolish the practice of the caste system. In a speech in December, Prime Minister Manmohan Singh admitted that "the only parallel to the practice of untouchability was apartheid." The government then called on the private sector to voluntarily adopt "affirmative-action" policies that would ensure jobs for Dalits. However this is seen by most as just lip service. Nothing concrete has been done and for Dalits all over India, especially in the rural areas where landowners still rule whole swathes of land with an iron fist, little has changed: for the upper castes, there is just too much to lose.

The United Nations Committee on the Elimination of Racial Discrimination has called on the Indian government to take special measures towards ensuring equality for Dalits. But with the majority of parliamentary seats held by parties like the BJP - which believes that birth-based discrimination is a glorious thing - it does not seem likely that life for the lower castes will improve in the near future.

And for the families of those abused and murdered children, the nightmare of their birth caste will continue to haunt them. They live in the knowledge that if they had not been unlucky enough to be born lower caste, their children might be alive today.

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# Anxiety, Emptiness Fuel Confucius Craze in China

(Reuters) Street News Service [www.streetnewsservice.org](http://www.streetnewsservice.org)

By Guo Shipeng  
Courtesy of Reuters

BEIJING, May 9 (Reuters) - Pop culture offerings in China these days run the gamut from Hollywood blockbusters to domestic versions of "American Idol", but it is a book about the ancient sage Confucius that is causing all the buzz in the streets.

"Notes on reading the Analects", by Beijing Normal University professor Yu Dan, has become China's best-selling book in recent memory, defying critics who say it turns Confucian thought into self-help pulp for the modern age.

"It is good to have these teachings from old times because people are too selfish now," 60-year-old accountant Qu Juan said of the book that has sold over 3 million copies in four months.

"Everybody cares only about making money after the economic reforms," she said, flipping through the softback at a book shop.

Yu first shot to fame in October when she went on state TV to lecture on the Analects, a canon of Confucianism recording discussions between the ancient Chinese sage Confucius (551-479 BC) and his disciples. She wrote the book based on the TV transcripts.

Her mass following tells of deep anxiety about morality and beliefs in a society that has gone through a disorienting transformation in recent decades, analysts said.

"We were taught Marxism and Leninism in schools," said Tian Na, a 25-year-old teacher who bought the book on the Internet.

"But when I became independent and went to college, I saw professors take bribes and I felt the old slogans like 'serve the people' were no longer relevant," she said.

Yu's book appeals across generations, despite the vastly different experiences of growing up as Tian did, in the relatively prosperous and stable reform era of the 1980s and 90s, or as the older generation did, during the tumultuous reign of Mao Zedong.

After the Communist Party took power in 1949, a series of radical political movements plunged the country into anarchy and near economic bankruptcy culminating in the chaos of the Cultural Revolution.

The turmoil is blamed by many for leading to mistrust between people and a breakdown of traditional values, including the Confucian ones which were denounced as "reactionary", as the Party tried to obliterate the country's past.

## INEXTRICABLE ANXIETY

Confucian philosophy, emphasising high personal morality and a strict hierarchy of social relationships, was endorsed by China's imperial rulers over the past two millennia and still has huge influence in other East Asian nations.

Today, market-oriented reforms in China since the late 1970s have brought dazzling growth and greatly improved living conditions, but also a yawning wealth gap and social tensions.

The shattering of Communist ideals and the rush to get rich — considered almost the sole indicator of success — with whatever means have left many feeling lost or resentful.

"A nation which used to value morality above everything else suddenly finds itself in a situation without a moral benchmark. That causes inextricable anxiety" said Zhu Dake, a professor and cultural critic at Tongji University in Shanghai.

Yu delivers her message with a simplicity that has charmed readers but galls critics trained in the classics.

"The essence of the Analects is to tell us how to live a happy life that our souls crave for," Yu wrote in the book. "Don't assume we should look up to it ... it is simply about orienting yourself in modern life."

## LARGEST SOUL MARKET

Detractors argue that Yu offers little more than a mix of distorted ancient teachings and motivational stories tailored to tell readers how to handle stress and relationships.

They say Yu takes advantage of the public's ignorance of classic literature and her success is a symptom of, rather than a prescription to the ailments of crazy commercialism and declining ethics characteristic of China nowadays.

"Her moral preaching might be helpful in re-building more healthy social relationships now centred on money, but she has neither the courage nor the impulse to explore the ultimate meaning of life," said Zhu.

Yet such academic criticism has failed to dampen Yu's supporters. They snapped up 15,000 autographed copies of her latest book in a single day. The book offers similar content but borrows the thought of Zhuangzi, an ancient Taoist philosopher.

Writer Zha Jianying said Yu's books had found a frantic audience in the ideological vacuum following the collapse of Communism as the "state religion" which has made China the

world's "largest soul market" with its 1.3 billion population.

"So be it Buddhism, Christianity or Yu Dan's version of Confucius, people embrace them," said Zha, author of an acclaimed 2006 book of interviews with a dozen Chinese cultural figures.

"There are so many wounded, helpless souls that are desperate to find something to believe in and to hold on to after these drastic changes."

## CUPS

Teetering on rickety tables  
Carelessly left, misplaced or forgotten

The coffee cups

In the morning methodically stacked  
In the afternoon scattered

Many never make it back

Some come as sets  
Some come alone

Bearing a solitary comment

Something that meant something once  
To some one

Now, it means nothing at all

Cracked and filled with rain  
Chipped or found in pieces

Where did they come from?

Held only for a moment  
We know how it will end.

By Michael Nettles

## Patience

The bus is on a holiday schedule  
And I want to punch the woman next to me  
Talking loud on her Cell phone  
While spitting out sunflower seeds

We can't choose our neighbors  
Only wait patiently for them to die  
Or alien invaders to unite us  
In the shared vision of another's just destruction

The bus finally comes and we are packed tight  
Like the cigarettes I know longer can afford  
I inhale instead the strong fumes of car exhaust  
And stare over America

Well dressed professionals commuting from the suburbs  
And the unwashed slouching toward loaves for free coffee  
Before spanging on the mall. Crowded together  
For a moment in a strange concoction of perfume and stench

The tension in some eyes betray  
A slight discomfort with the notion of equality  
And a battered pride kindles indignation  
Over prosperities perceived disparities

As each convince themselves  
That they are some how more deserving  
The professional and the beggar  
The neighbors that we can't chose

Only wait patiently to die

By Michael Nettles

## Obituary

Clara Rene Swan

d. 4/30/2007

Aged 36  
of cancer

Bradford Lee Jones

d. 5/11/2007

Aged 53  
of natural causes