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Dineen: Homelessness grows with foreclosures, evictions

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By Michael Dineen, Guest columnist
GHS

Posted Sep 16, 2008 @ 12:23 AM

NOTE SIDEBAR AT THE BOTTOM

Many articles have appeared in local, regional and national publications addressing the housing crisis. Hundreds of thousands of families and individuals have lost their homes due to foreclosure - their inability to pay their mortgage payments. We have read human interest stories, listened to commentaries on the radio and television and know family members, friends and acquaintances who have struggled to pay their bills. The high cost of utilities and gasoline as well as other

necessities has created an impossible financial situation for those on fixed or low incomes. Many middle class families have lost their homes as well. Have you noticed that very little has been mentioned about the very significant population that rents?

During the month of July 2008, the Framingham District Court had 40 evictions on the docket in one week. More than half of the families facing a loss of their housing that week were in subsidized apartments or paying 30 percent of their gross monthly income. The number of evictions in that court topped 75 for the month. There were 16 cases where the family actually owed less than \$1,000. Earlier this week, the Massachusetts Coalition for the Homeless notified MetroWest Outreach Connection that there are 25 homeless families staying in local motels, 19 in Framingham. There are more than 400 families in the state temporarily housed in Department of Transitional Assistance (DTA)-funded motel units. These numbers have not been seen in the last few years.

The state Legislature has provided \$5 million in housing-related assistance, Residential Assistance for Families in Transition (RAFT), in each of the past two years. There are other grants such as Federal Emergency Management Agency (FEMA), Emergency Shelter Grants (ESG) and Tool Box - all available to assist families that qualify with housing related financial assistance. The safety net these grants provide is not sufficient to help many families in crisis. With the rising number of mortgage foreclosures and evictions from apartments, many cannot find the help they need to remain in permanent housing.

MetroWest Outreach Connection is attempting to provide financial help to families that either do not qualify for any of the previously mentioned grants, or they discovered that funding had already been exhausted. Last year, MWOC was able to help 129 households in MetroWest with an expenditure of \$111,500. At least 60 percent of these live in Framingham. The average financial expenditure was \$864. This year, we are on a pace to exceed both figures. The only problem is that we may run out of funds before the year ends.

Keeping families housed is much less expensive than either placing them in motels or shelters. A shelter in Framingham for a family of four cost DTA at least \$5,100 per month in 2007. An inexpensive motel room in Framingham would cost approximately \$2,600 for a single room for the same family for a month. Either temporary housing solution is very disruptive for the family, especially for the school-aged children. This is not a cost effective way to deal with the problem. Working with social service agencies that screen families to make sure that they are eligible for MWOC's financial intervention makes sense. If the family is low income and can sustain their rent or mortgage payments once they have been helped, an application is submitted on their behalf.

MWOC needs the help of individuals, businesses, houses of worship and foundations to be able to meet the needs of this growing population. We only have one fundraising event each year - our Walk to Prevent Homelessness. One hundred percent of every pledge or donation will help a family in danger of eviction. Information about this year's walk can be found on our web site at: <http://www.mwoconnection.org>. Please remember the date: Sunday,

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 - Holmes: Taking Question 1 seriously (10/12/08)
 - Lyons: The devil made them do it (10/12/08)

Sept. 28.

Michael Dineen is the Treasurer of MetroWest Outreach Connection.

Walk to fight homelessness

MetroWest Outreach Connection, an all volunteer 501c3 non profit organization, whose mission is to prevent homelessness and to assist those who have lost their housing obtain permanent housing, will hold its fifth annual Walk to Prevent Homelessness Commencing on the Village Green in Framingham Center on Sunday, Sept. 28, at 12:30 p.m. We invite anyone who would like to walk to find sponsors who are willing to donate to this worthy cause.

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hjwtolfe 4 weeks ago Report Abuse

Foreclosure does not equate to homelessness. If they had mortgage money, they have rental money. The notion that the state should pay \$5,000 a month for shelter of a family is a good reason to say Yes on Question 1 (axe-the-tax.org). How about apartment rentals that can used for several families over time.

This is another advertisement for social services. It's not news.

Lippy 4 weeks ago Report Abuse

What happened in the Sub Prime markets is democrat Senator Cobb as the leader approached Fannie Mae and Freddie Mac and requested that they lower the Credit Ratings to be approved for home mortgages. This was done so the government wouldn't begin to regulate the industry. People who really couldn't afford these mortgages with the variable rates they didn't understand were give homes they could never afford. Once the rate changed after 1-3 years the whole idea blew up in the face of those holding the mortgages. Many of these items were bundled and sold overseas and many were held here in companies now going under. Foreclosures began streaming all over this country and Cobb, Kerry, Clinton and Obama were deeply involved in the main reason why all of this happened. Senator Cobb led the way with his committee pushing for the lower Credit Ratings that shouldnt have been allowed. WAKE UP FOLKS this housing crisis can be laid right in the democrats lap. Prove me wrong folks!

Lippy 4 weeks ago Report Abuse

A few more things about who got all the Campaign funding from two companies we just bailed out->

*The top four Senators, by \$, in campaign funds received from Fannie Mae and Freddie Mac over the last 20 years are:
1) Chris Dodd
2) John Kerry
3) Barack Obama
4) Hillary Clinton
From 1989 to 2008 the top four recipients of Fannie Mae and Freddie Mac cash as campaign contributions were:
1. Dodd, Christopher J S D-CT \$133,900
2. Kerry, John S D-MA \$111,000
3. Obama, Barack S D-IL \$105,849
4. Clinton, Hillary S D-NY \$75,550
2)*

*In the last 20 years, McCain got about 15% of what Obama took from them in just 3 years
Sen. John McCain's record of working with Democrats easily outstrips Sen. Barack Obama's efforts with Republicans, according to an analysis by The Washington Times of their legislative records.
Whether looking at bills they have led on or bills they have signed onto, Mr. McCain has reached across the aisle far more frequently and with more members than Mr. Obama since the latter came to the Senate in 2005.
In fact, by several measures, Mr. McCain has been more likely to team up with Democrats than with members of his own party. Democrats made up 55 percent of his political partners over the last two Congresses, including on the tough issues of campaign finance and global warming. For Mr. Obama, Republicans were only 13 percent of his co-sponsors during his time in the Senate, and he had his biggest bipartisan successes on noncontroversial measures, such as issuing a postage stamp in honor of civil rights icon Rosa Parks.
With calls for change in Washington dominating the campaign, both Mr. Obama, the Democrats' presidential nominee, and Mr. McCain, his Republican opponent, have claimed the mantle of bipartisanship.
But since 2005, Mr. McCain has led as chief sponsor of 82 bills, on which he had 120 Democratic co-sponsors out of 220 total, for an average of 55 percent. He worked with Democrats on 50 of his bills, and of those, 37 times Democrats outnumber Republicans as co-sponsors.*

Lippy 4 weeks ago Report Abuse

Senator Cobb should have read Senator Dodd. Too much early typing sorry!

Hello 4 weeks ago Report Abuse

LIPPY, For an 'independent' you sure cherry pick your info. See below cut and pasted from Yahoo news. It appears as usual that both sides are knee deep in it.....

Democrats got 51% and Republicans 49% from Freddie Mac.In the House. Minority Whip Roy Blunt, R-Mo., led among the leadership with \$78,500 in donations from Fannie and Freddie. He was followed by Minority Leader



John Boehner, R-Ohio, \$60,500; Majority Leader Steny Hoyer, D-Md., \$51,500; Speaker Nancy Pelosi, D-Calif., \$47,000; and Majority Whip James Clyburn, D-S.C., \$26,000. Among the Senate leadership, Majority Leader Harry Reid, D-Nev., received \$71,499. Minority Leader Mitch McConnell, R-Ky., followed with \$40,000. Fannie and Freddie's PACs showered nearly \$792,000 on members of the House Financial Services Committee, which has jurisdiction over the mortgage titans. The committee chairman, Barney Frank, D-Mass., received \$30,500. Ranking member Spencer Bachus, R-Ala., took in \$70,500, while Rep. Melissa Bean, D-Ill., received \$34,999.

Lippy 4 weeks ago Report Abuse

Hello: What about Franklin Raines the former CEO of Fannie May who admitted his folks had cooked the books in 2004 and is one of Barack Obama top advisors. We could also, mention Rahm Emanuel who was a Democrat member of the Board of Freddie Mac, where he consistantly voted the Obama/Democrat line - opposition to every reform suggested by the Bush Admin. CHANGE is Obama key word , does this type of advisors look like CHANGE. Note: Franklin Raines also has the same background as Obama and same schooling.

Lippy 4 weeks ago Report Abuse

Hello: I agree both sides are knee deep, but Senator Dodds committee was the the one that got the Sub Prime ball rolling and by the way where is McCain name which you never posted? Go find it and post those numbers! Were talking about CHANGE 'Hello' not more of the same. My numbers were correct on the top four and Obama has only been in the senate three years. Read the numbers and how long they've been in their jobs. You call it cherry picking I call it calling it what it is! When Obama got his money they were ready for Bankrup proceedings!

Hello 4 weeks ago Report Abuse

Change? McCain has taken 1.7 million from lobbyists and has a campain staff full of lobbyists. How exactly is 'the Maverick' changing anything? Smoke and mirrors from both sides of the aisle. I am not defending Obama. I think we can do better then both candidates. More money went to the people who could exert the most influence (based off of party in charge, what commitee's they are on etc....) Everyone promises change and nobody ever delivers. We blindly follow the media and our leaders like sheep (yes,Lippy sheep are on both sides of the aisle) Meanwhile we are getting screwed out of the government we are supposed to have. It's the LIBERALS. It's the NEOCONS....wrong it's both.

gullbeer10 4 weeks ago Report Abuse

Who do you recommend Hello, Cynthia 'Fists' McKinney? LOL

Hello 4 weeks ago Report Abuse

Vote for third party candidates first and if their are none available vote against the incumbent. Quit buying the BS we are being fed from both sides.

jjrizo 4 weeks ago Report Abuse

Most of the foreclosures belong to illegal immigrants. They scammed the system and made a lot of money doing it. So what do we do now reward them?

JR

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