

## Shelters brace for homeless families

People run out of options as evictions, joblessness take toll



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Cindy Almendarez avoided the homeless shelter for as long as possible, shuffling her children from a friend's basement to a roach-infested apartment before bunking down in the back seat of her car, where, for nearly two weeks, they tried to pretend they were camping.

She tried to cheer up Zachary, 10, and Zarah, 4, by joking that the family was "temporarily unassigned a permanent location" before finally winding up at a PADS Crisis Services homeless shelter this fall.

Almendarez, 41, is one of the early victims of the foreclosure crisis, losing her Waukegan home in February 2007 after the death of her husband. Spiraling into depression, she lost her job, her financial footing and personal dignity as she tried to keep the children's daily routines intact while recovering from her losses.

Across the Chicago area, social service providers say more families are turning to shelters. Just as alarming, they say, is the ballooning number of people who aren't homeless—yet—but who, lacking intervention, could join the ranks in 2009.

Some have been evicted from apartments after their landlord was foreclosed upon, and cannot afford the security deposit required to rent a new one. Others had their hours cut back at work and are struggling to meet their monthly bills.

"They were already just hanging on," said Marilyn Farmer, the executive director of the Morning Star Mission in Joliet.

Since October, Chicago-area homeless shelters have reported increases of anywhere from 5 percent to 39 percent in people needing immediate housing, compared with the same time the previous year. The number of homeless students enrolled by Chicago Public Schools in November was 9,132—up 28 percent compared with November 2007, a spokeswoman said.

What's harder to quantify are the numbers of people on the brink.

Experts say that's because becoming homeless usually happens over time, not abruptly, and may never involve a formal shelter or governmental agency.

"People will use up every available resource, staying in a motel, staying with friends and family," even in their car, before going to a shelter, said Lynda Schueler, executive director of West Suburban PADS, based in Oak Park.

But social service providers are noticing an uptick in people asking for the kinds of help that often presages homelessness—primarily help in paying their rent or mortgage and to catch up with utility bills.

"Lots of people are living doubled up," said Darlene Marcusson, executive director of the Lazarus House in Wheaton, which has seen a 20 percent increase in people seeking help to pay rent.

"You can just live with grandma or auntie so long. Eventually, grandma or auntie's going to ask you to leave, or their landlord's going to tell them you have to leave," she said.

Taking in struggling relatives can, in turn, put financial stress on those who were just getting by.

Julie Bailey, 47, is thankful that she's working and can pay the mortgage on her Riverdale house. But after her adult son and brother-in-law lost their jobs and moved in, she could no longer afford to provide for her four younger children. She is also helping her mother and sister who don't live with her, she said. She recently sought help from a social service agency in Harvey.

"I'm the only one really working and I have to stretch to keep us all afloat," Bailey said.

Many of those seeking help said the trouble began when a family breadwinner was laid off or lost hours at work.

Albany Park resident Luther Johnson, 51, has worked construction, carpentry and handyman jobs over the last few years. But since fall, the work has dried up, he said, and the specter of homelessness is hanging over him, his wife, who works part time as a grocery clerk, and their two children, 12 and 8.

The family was homeless before, shuttling between family and friends' homes about five years ago, he said. Johnson said it has been so hard scrounging the \$650 rent on their two-bedroom apartment that he has even tried panhandling.

"We're barely making it, barely making it," he said. "You try to pretend and pray that things are going to get better. But it's getting harder."

Crisis calls to the South Suburban Family Shelter in Homewood have increased by about 100 per month since June, said Brianne Hetman, crisis intervention and training coordinator.

Some callers "are in foreclosure and they are trying to plan ahead," Hetman said. "Some lived in a building that was in foreclosure and they didn't know it."

In Evanston, Rose Terry, 62, is worried about potential foreclosure because she hasn't paid her mortgage since August. She refinanced the home she has owned since 1991 four times after lenders assured her that she could afford the terms.

Instead, her monthly payment grew to \$2,500—more than her pension, disability pay and income as a part-time bus driver together.

"I am just in a mess," said Terry, who has been trying to sell the two-bedroom house for a year. "I am just trying to keep on the lights, gas, and to buy food."

The lender has not begun foreclosure proceedings, but the future doesn't look good. Catherine Leonard, Terry's real estate agent since July, said she has lowered the price several times. It's now listed at \$215,000, but Terry owes more than \$330,000 from two loans. The best-case scenario is if the house sells and the bank agrees to take the loss.

Linda Walker, 51, of Burnham is in a similar position, having fallen two months behind on her mortgage. Her hours at a furniture rental company were cut, and she now has no health coverage for herself or her 13-year-old daughter.

"Life's just gotten too expensive," she said last week, after leaving a social service agency where she was hoping to get some assistance for her utility bills. She was told she needed to bring in more paperwork documenting her situation.

"People say 'sell your home.' But I can't. There's no one to buy it," she said.

The region's housing troubles reflect a growing national crisis.

The Pew Center on the States reported in December that one out of 33 homeowners will face foreclosure over the next two years as the result of a subprime loan. From 2005 to 2007, foreclosure filings in Chicago and five outlying counties increased by 80 percent, according to the Woodstock Institute, a Chicago-based non-profit.

Schueler, of West Suburban PADS, recalled a single father with two children, ages 3 and 5, who lost his job at a local hospital. He left the state to visit a relative, and when he returned, found that his apartment building had been foreclosed upon.

"The experience of being homeless—this had never happened to him before," said Schueler, who said the man was referred to a shelter. Out of pride, he refused to enter the building. Instead, he slept in his car. The agency helped him find a place to stay.

InnerVoice, which operates or oversees 26 shelters for the city, said demand has increased only slightly in the past year, but staffers are seeing more people who wouldn't normally be homeless.

"We are noticing that people of very different income levels are showing up at our door," said InnerVoice President Brady Harden Jr.

Many are embarrassed and avoid help until the last minute.

Almendarez, who lost her last job as a Spanish translator at a Waukegan preschool earlier this fall, is now being treated for depression. She teared up recently as her daughter, Zarah, showed a visitor the stuffed animals she had stashed in Cubicle No. 8 at the Lake County PADS shelter.

"It's not the best place to be, but it's warm," said Almendarez, who the next day moved into yet another family shelter.

"I am just so tired of moving."

*Tribune reporter Liam Ford contributed to this report.*

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