

First Unitarian Universalist Society of Albany, NY

“The Cost of Homelessness”

Rev. Samuel A. Trumbore November 10, 2019

Reading

From the Epilogue of [Evicted](#) by Matthew Desmond

The home is the center of life. It is a refuge from the grind of work, the pressure of school, and the menace of the streets. We say that at home, we can “be ourselves.” Everywhere else, we are someone else. At home, we remove our masks.

The home is the wellspring of personhood. It is where our identity takes root and blossoms, where, as children, we imagine, play and question, and, as adolescents, we retreat and try. As we grow older, we hope to settle into a place to raise a family or pursue work. When we try to understand ourselves, we often begin by considering the kind of home in which we were raised.

In languages spoken all over the world, the word for “home” encompasses not just shelter but warmth, safety, family—the womb... The home remains the primary basis for life. It is where meals are shared, quiet habits formed, dreams confessed, traditions created.

Civic life, too, begins at home, allowing us to plant roots and take ownership over our community, participate in local politics, and reach out to neighbors in a spirit of solidarity and generosity... It is only after we begin to see a street as our street, a public park as our park, a school as our school, that we can become engaged citizens, dedicating our time and resources for worthwhile causes: joining the Neighborhood Watch, volunteering to beautify a playground or running for school board.

Working on behalf of the common good *is* the engine of democracy, vital to our communities, cities, states and, ultimately the nation... Some have called this impulse “love of country” or “patriotism” or the “American Spirit.” But whatever its name, its foundation is the home. What else is a nation but a patchwork of cities and towns; cities and towns a patchwork of neighborhoods; and neighborhoods a patchwork of homes?

America is supposed to be a place where you can better yourself, your family, and your community. But this is only possible if you have a stable home... But our current state of affairs “reduces to poverty people born for better things.”

Sermon

Our congregation has been seriously reflecting for a year about what it would be like for this congregation to be a good neighbor. That is a very broad question that could range from a neighbor to people on other continents, to other North Americans, to other New Yorkers or residents of the

Capital District. So far, we've felt drawn to ask that question about the people who live within a few blocks of us. Rabbi Jesus affirmed the Great Commandments when he was questioned in the Temple; the commandments to love God and love your neighbor. While there is no requirement or obligation in our congregation to follow the first one, most of us recognize the value of the second.

I venture to say that all of us *want* to live in a healthy civic community where all people are included, are treated fairly and with respect. We want to live in a place where all people have the opportunity to contribute and lead meaningful lives. The health and vitality of our civic community is very important to create a safety net to catch individuals and families falling into distress. Any one of us might have a serious health problem or be involved in an accident or have a financial reversal. Life, after all, can be very uncertain and we can't completely protect ourselves from every unfortunate event. I know I'm deeply grateful to have gotten this far without too much trauma. And that doesn't mean really bad things haven't happened to me. Fortunately, I've had family, friends and community around me to help me get back on my feet again.

Many people who live near where we are gathered this morning have not been as fortunate. A number of factors have come together to turn West and Bradford Streets near us and the West Hill neighborhood across Central Avenue from us into a place without a strong identity or much in the way of networks of support. I could talk for the rest of my time about the different factors that contributed to the declines of these neighborhoods. For whatever reasons, today:

- Many houses are marked with an "x." That means they are not safe to be occupied. They are not even safe for an emergency worker or a firefighter to enter the building because they are structurally unsound.
- Even more are structurally sound but abandoned.
- Fewer and fewer are owner occupied with most of the existing housing stock being used as rentals.
- Those who rent in this neighborhood do not stay in the house for long. Mostly that is because they aren't able to pay the rent on time.

Our congregation's volunteer work with Sheridan Preparatory Academy has connected us to these problems. We haven't told their Principal what we think will fix their problems. We ask, "How we can help?" and follow *their* direction. In the process of listening and responding, we found out that 15 families who attend that school were homeless last spring. We decided to see if we can do something about that by getting two families housed this past summer – which has led into the fall. We have learned a lot about housing issues in the West Hill neighborhood in the process.

I'll mention three organizations we've worked with who are very involved in housing people in West Hill. The first is United Tenants Association that tries to help renters deal with landlords. Albany Land Trust was formed to help low income people rent to own. The other organization very involved in housing is Catholic Charities. All three organizations are way underfunded for the important work they do to help people get into and stay in affordable, stable housing.

I participated in an Albany UU Housing Task Force meeting with leaders from the Albany Land Trust and Catholic Charities. Both discussed the problems their clients have making enough money to afford market rental prices. Subsidized housing has rules that can interfere with their ability to pay rent and have enough left over for their other basic expenses. Child care is a huge problem for any single parent who needs to go interview for jobs to keep their benefits. Low real estate prices prevent investment in new or remodeled rental units and keep units with code violations empty. This is also interfering with Albany Land Trust's original mission to make renters home owners. Why buy if the investment isn't a good one? Why put money into property you'll never get back out again? Capitalism is majorly failing here as a way to improve the West Hill housing stock. The neighborhood pays the price.

Matthew Desmond in his book "Evicted: Poverty and Profit in the American City" documents in detail the price people and neighborhoods pay when the housing stock isn't good and renters are forced to move frequently.

Desmond explains the impact of housing insecurity through narrative. Focusing on Milwaukee, he illustrates the housing problems from both the perspective of the landlord and from the tenants by telling their stories. In these specific stories, I recognize the same problems that happen here in West Hill, Arbor Hill and the South End.

When renters are living close the edge with no savings to fall back on, just one unexpected financial setback can endanger paying the rent next month. A trip to the emergency room, missed days of work due to illness or family problems or a car break down will create the need to spend that rent money now. When that happens to our adult children trying to get established, we send them money to help out. The people living in these distressed neighborhoods may not have relatives willing or able to bail them out. Often they can't or won't because this is the umpteenth time the rescue request has happened.

For some, the reason they don't have the rent money is because they haven't learned how to make paying the rent their number one financial priority. In the culture of multigenerational poverty, if a little extra money shows up, for many it doesn't go into the bank for a rainy day. It gets spent on something special, a nice leather jacket, tickets to a show, or a lobster dinner. This value conflict often drives thrifty minded middle or upper class white folks up the wall.

They just don't understand that in a world where you never expect to get out of poverty, you enjoy life when and where you can. You take a deep drag on the cigar not worrying about tomorrow. That culture unfortunately can become a self-fulfilling prophecy perpetuating poverty and homelessness.

Whatever the reason, the lack of housing stability has devastating effects on neighborhoods like West Hill. Often, when people live in rental housing for a short time, they don't make connections with their neighbors. They don't take pride in their street or their block because they have no commitment or investment in it. There is natural friction between the few home owners and renters and landlords as they don't have a sense of common purpose.

The ones who suffer the most ... are the children. Desmond documents that housing insecurity manifests in food insecurity and poorer health for them. When children are moved from school to school their learning is disrupted along with their social networks. Gangs in poorer neighborhoods prey on children that become socially isolated because they move so much. Children are the most vulnerable to the problems of housing insecurity.

As a result of our Housing Task Force's work, we've recognized that housing security is a multifaceted and complicated problem for which there is no easy solution. Nevertheless, there are interventions that can make a difference today. Rather than come up with grand schemes to solve homelessness, we are looking for the opportunities where a little effort can make a big difference. The best we can do right now is seek some incremental changes. Martha Musser has taken the lead writing a grant for us to the Touhey Foundation to implement a few of them.

In that grant request she notes we've learned families become homeless or are already homeless because they don't have enough initial cash to pay first and last month's rent and security deposit. Existing housing programs that help with rental cost will not pay these upfront costs. Funds for security deposits, utility payments, bus passes, child care, unexpected medical expenses, car repairs, and other types of unplanned expenses are typically not available. Our funding proposal asks for funding for United Tenants Association to hire a part time counselor to work with homeless or housing insecure families from Sheridan coupled with support from Albany UU volunteers. A portion of the grant would pay the salary of the counselor and the balance would be used to provide needed emergency cash. As part of this effort the housing team would recruit additional members of the congregation to "adopt" families that are being served. This would be analogous to our previous work with refugee families by providing continuing support until the family can make it on their own.

The bigger problem I'm wondering about is improving the quality of housing without triggering gentrification. I remember former mayor Jerry Jennings' priority was restoring the vitality of downtown Albany first by getting that Convention Center built. He thought the neighborhoods should play second fiddle. Central Avenue has improved some in my years here but still has a ways to go. Improving the quality of housing on West Street and Bradford Street is critical to the health of our neighborhood right here. And making our neighborhood a desirable place to live is part of what will make that happen instead of just a place to work, eat, be entertained or inspired then retreat to the suburbs.

On Monday evening at Ohav Shalom, Rabbi Schlesinger and Palestinian Shadi Abu Awwad from the West Bank spoke. They discussed the incredible barriers between people meeting and talking with each other there. Israelis cannot go to Palestinian neighborhoods and vice versa. This means Palestinians become invisible to West Bank Israelis because there is no common place to meet. [The Roots program](#) has created a community center where those meetings can happen. Amazing transformations happen when people can meet each other and discover their common humanity.

In a sense, our free breakfast program that happens on the third Saturday morning of the month in Channing Hall can be one such opportunity here. If you live near our congregation, there currently isn't an active neighborhood association where people can meet and get to know each other. And even when one did exist, it was structured as a business meeting and people didn't socialize. Our vision of the free breakfast was an opportunity for us to talk with our neighbors. I wonder if it also can be an opportunity for our neighbors to talk to each other and get to know each other. We have created a space for building a sense of neighborhood.

We are about nine months into the process of these two projects envisioning what it would like for us to be a good neighbor. Let us appreciate how much engagement we've already had working on this question. Releasing the Board from focusing on the day to day operations of congregational life has helped us think at a bigger level about how we can move outside our walls to make a difference in new and different ways. What we've explored so far can feed the work of the Board in that visioning process.

And however grand our vision may grow, we also must be grounded in the reality of the overwhelming problems around us. Some folks have insecure housing through mental illness, addiction, and trauma – for many the kind of trauma that comes from serving our country in a war zone. Desmond documents some of those stories in his book too.

Desmond also tells the stories of addicts in recovery and individuals recovering from severe setbacks that do climb out of poverty.

Housing security is critical to their success.

Our work with Sheridan Prep puts us right in the middle of where we can make a significant difference in the lives of our neighbors. Right now we are in the process of making that difference for two families that are homeless. Maybe we can make a much bigger difference if we get that grant.

And in the process, maybe we can reduce or eliminate the cost of homelessness for some children who deserve a way better chance than they've been given so far.

Benediction

Desmond says: All this suffering [of homelessness] is shameful and unnecessary. Because it is unnecessary, there is hope. These problems are neither intractable nor eternal. A different kind of society is possible, and powerful solutions are within our collective reach ... No moral code or ethical principle, no piece of scripture or holy teaching can be summoned to defend what we have allowed our country to become.

I'd add what is necessary is summoning our love of neighbor channeled into a collective will to make it so.