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Congress Needs to Help Victims of Foreclosures

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McClatchy Tribune

Congress needs to help victims of foreclosures

Congress needs to do more to help those who have been evicted from their apartments or homes because of the recession.

Carlos never imagined that his life would be turned upside down by the economic downturn. Carlos is a college-educated, self-employed businessman who was renting a townhouse in Los Angeles with his wife and young daughter. One day, the bank evicted him and his family from their home with less than 24 hours' notice because his landlady could no longer pay her mortgage. Around the same time, Carlos' business went bankrupt.

Carlos and his family were eventually forced to move to a dingy, roach-infested motel room. His daughter went from romping in her own spacious backyard to playing in a cramped, deserted alley.

Carlos did not know where to turn and became depressed. Accessing available government services required visiting five or six different offices, which Carlos no longer had the mental wherewithal to do.

A recent study done by the University of Pennsylvania School of Medicine found that more than one-third of homeowners in foreclosure suffer from depression. Our government has failed to address the needs of these people effectively.

Congress must fund a comprehensive post-eviction assistance program to assist people who do not have the mental presence to navigate through multiple bureaucracies to get governmental assistance. The program should establish eviction centers in the hard-

est-hit areas where families can go to receive a bundle of centralized services.

For example, recently evicted families should be able to go to one place and receive updated information about temporary and permanent housing, psychological services, voter registration, credit repair, affordable moving and storage companies and school enrollment.

We already provide these types of comprehensive bundled services for other vulnerable populations such as the unemployed. In the Los Angeles area alone, there are 40 one-stop centers where the unemployed can find skilled employment specialists, thousands of local job listings, training resources and full-service technical assistance.

We must extend this one-stop model to help recently evicted, vulnerable populations because the end of the foreclosure crisis is not in sight. The Center for Responsible Lending estimates that there will be 2.4 million foreclosures this year alone.

Thankfully, the federal government has not stood idly by during this foreclosure crisis. Congress has rightly allocated significant funds to prevent foreclosures in the first place, but there is an inadequate patchwork of services available for homeowners and renters who are ultimately evicted.

The American Recovery and Reinvestment Act of 2009 created the Homelessness Prevention and Rapid Re-Housing Program, which provides temporary assistance to families who are at risk of being homeless. It does nothing for millions of families like Carlos' that are economically and psychologically traumatized by the eviction and require easily accessible assistance from our government.

Congress must fund one-stop eviction centers so that we can support our fellow citizens during this foreclosure crisis.

Bernadette Atuahene is an assistant professor at the Chicago-Kent College of Law and a faculty fellow at the American Bar Foundation. She wrote this for Progressive Media Project.

