



JANUARY 24, 2019

In the Meantime

Finding a low-income home these days means going through a twilight of waiting and enduring



by **Lori Teresa Yearwood**

When you're a homeowner, like I once was, home is the center from which you navigate absolutely everything. But when you lose that stability, you may, along with millions of other people in this country, wind up in a place that is actually not a place at all, which is the crux of the problem: what you need is a home and where you are is actually a list—a long, seemingly unending list for low-income housing.

In Salt Lake City, where I live and work, my name was put on three different kinds of housing lists: public, private, and nonprofit.

But I still needed four walls and a roof over my head each night. That common need is a powerful equalizer, I learned, as I met others on such lists. Without the stability of our own places to identify as home, we live in an almost invisible undercurrent of indefinite time and space.

Some of the people I interviewed for this story crashed in the homes of friends and family. A few found someone willing to rent them a room for less than market rates. Others stayed in crowded homeless shelters or lived on the streets. I have done it all.

In this hazy twilight, with no hefty rental agreements or sizeable security deposits, you live wherever you can afford to live. Some of the people I interviewed for this story crashed in the homes of friends and family. A few found someone willing to rent them a room for less than market rates. Others stayed in crowded homeless shelters or lived on the streets. I have done it all.

Throughout it all, none of us have known what the permanent home we long for is actually going to look like, or in what neighborhood it may be located. Depending on which of the lists I was on came through, and what that provider had, I could have been offered a unit in a 100 percent low-income housing complex, or a unit in a market-rate apartment building that sets aside a portion of units for low-income housing in exchange for tax credits. In other words, I could look forward to an apartment with cement floors overlooking a dumpster, or an apartment with granite countertops and a balcony peering out at the grand Wasatch Mountains.

In this country, the wait for any kind of low-income, long-term housing units has reached near-prohibitive lengths. “We are in an environment where housing costs are soaring and incomes are stagnating,” Matthew Desmond, a sociology professor at Princeton, told me. Desmond won the 2017 Pulitzer Prize for general nonfiction for his book, *Evicted*, which focused on poverty-stricken families teetering on the edge of homelessness. “The waiting lists for low income housing in some of the biggest cities in the country [are] no longer counted in years,” Desmond said. “They are counted in decades.”



A SHAMEFUL REALITY

As I reported this story, my own shame about my inability to afford market-rate rents has been replaced with the reality that I am joined by millions.

According to the National Low Income Housing Coalition in D.C. there is a shortage of 7.2 million rental homes that low income renters can afford. At least 4.4 million of these families are on waiting lists for low-income housing.

Joe Pelaez, a regional property manager at the Utah Non Profit Housing Corporation here in Salt Lake City: “We get calls all the time where people say: ‘I need emergency housing’ — whether it’s because of a divorce and they have nowhere to go or whatever is going on in their lives — the need is immediate. And our response is that, unfortunately, we have waiting lists.”

Just a few years ago, the wait for qualified applicants was six months, Ashley Davis, a UNPHC property manager, said. “Now it’s more like 16 months,” Davis said.

Section 8 housing lists, which allow private landlords to rent apartments at fair market rates through subsidies administered by the government, are so long in Utah, that they have waiting lists for up to five years.

“A lot of Americans, if you ask them where they think a typical low-income family lives, they say: ‘Low-income housing,’” Desmond said. Yet, he said, “only about one in four people who qualify for low-income housing actually live in low-income housing.”

How do they finally land there?



MY STORY

The events that brought me onto the lists encompassed a web of complexities. I had been a full-time reporter for three different major metropolitan newspapers, and then had gone into business for myself, making and shipping horse treats around the country. After I’d been working eight years in the business without a day off, a series of traumatic events—including a house fire that left me with nothing but the clothes on my back, and a few months later my mother’s death from cancer—left me emotionally and financially unable to house myself.

My professional, middle-class life collapsed. I was homeless. Living on the streets, where I was stalked, beaten, and sexually assaulted, is the most difficult experience I have ever walked through. The second most difficult thing I ever did was to emerge, traumatized and hugely exhausted, into a world in which I had no secure footing.

Days after I walked, for the last time, away from a park bench on the outskirts of downtown Salt Lake City, and into Journey of Hope, a nonprofit organization that helps harmed women and girls start new lives, JOH placed me on all the low-income housing lists available to Utah residents, all of which had waiting lists of at least a year.

It was the official start of my life “In the Meantime”—a 19-month period in which I would live in all kinds of places, including a transitional home for women coming off the

streets and out of incarceration, a fancy downtown Airbnb, and a tiny rental room in a college professor's home.

“You have to try to let go of the future,” people told me. “You have to take this one day at a time.”

I did my best to follow their advice.



A PATH WELL TRAVELED

The staff at the Utah Non Profit Housing Corporation estimates that 20 percent of the people on their waiting lists are just like me, in that they have also fallen from the ranks of the privileged middle class and onto hard times.

Like me, Amelia Davidson, now on waiting lists for low-income housing, once owned a home of her own.



Amelia Davidson. Photo: Sofia Davidson

It was across the street from a park in downtown Salt Lake City. But then she got laid off from her job as a certified nursing assistant. Then she lost her home, and after struggling with the extraordinary stress that went along with all that, she nose-dived into a first, but long-lasting, heroin addiction—and she wound up living on the streets.

When Davidson put her name on the waiting lists for low-income housing in Salt Lake County she was a single woman without a high school diploma and with a criminal record that she had accumulated during her collapse, and she was pregnant with twins. Seven years later, Davidson, 39; is a single mother of two six-year-olds; has just started a professional internship as a counselor at a ranch for boys in the juvenile justice system; is about to graduate from college with her bachelor's degree—and continues to wait on her call from a housing agency.



Amelia's children. Photo: Amelia Davidson

She talked to me as she stood outside the building that was supposed to be her short-term housing solution, but has become her unexpected, long-term transitional residence: a small building that her grandparents transformed into a studio-like apartment, in the back of their own house in suburban Ivinis. Davidson stores her food in a three-foot tall mini-refrigerator, cooks on a two-burner stove, and tucks her children into cots that surround her bed at night.

The housing authorities she has approached have all told her that her criminal record of past charges, including possession of heroin and drug paraphernalia, prostitution, and transaction fraud, preclude low-income housing managers from accepting her, she said.

“The thing that confuses me is that low-income housing is supposed to be for people who have had a rough time, isn’t it?” Davidson said. “Well, I have had a difficult time. But they won’t help me.”

Shannon Miller-Cox, the executive director at Journey of Hope, said that the barriers Davidson faces are typical for the women JOH serves through the organization’s intensive, trauma-informed case-management services.

“It’s called the scarlet letter F,” Miller-Cox said—meaning F for felony. “You are almost automatically denied access unless there is an agreement between a case manager and the apartment management.”

Miller-Cox and her case managers work to shed light on the trauma that leads to self-medicating addiction and criminal records, and then to show the apartment managers that the potential clients whom they are deliberating over are resilient, hard-working people who desperately want to turn their lives around. They just need safe, affordable housing to do that, Miller-Cox points out.

Sometimes, Davidson drives her grandparents’ car to the desert and screams, with unadulterated frustration, into the vastness.

“I don’t know what the exact plan is for finding a permanent home of my own,” Davidson told me, choking on tears. “I just know that giving up is not an option.”



Amelia Davidson and her children.



SURVIVAL LESSONS

I met Arvie Burgos after he had finished his afternoon shift at work at an industrial paint store, where he stocks shelves, pulls orders, and keeps things organized and clean for \$10 a hour, an average of 20 hours a week. Arvie is soft spoken, with wavy, shoulder-length brown hair and clear brown eyes. Sipping a chai tea latte, he told me that he has been on low-income housing lists in Salt Lake County and Salt Lake City and the Utah Non-Profit Housing wait list. He is one of a handful of men receiving case-management services from Journey of Hope.

While he is waiting for his name to come up on the list, Arvie is couch-surfing at the homes of families and friends, as well as sleeping on the streets.

With market-rate room rentals costing an average of \$600 a month, he could possibly rent a bedroom in someone's house, but he would only have \$200 left over for all his expenses, and with his stomach issues—he has had two surgeries over the years—he can't always find the low-sugar, gluten-free foods he needs to stay healthy at the local food pantries, he says.

When his family and friends don't want him to stay with them, which happens frequently, he lays his head wherever he can—the side of a building, a hillside in a park. He can make do in almost any setting.

"I'm pretty good at finding creative places to spend the night," he said. "Last year on Christmas night, I slept on a mountainside. I just bundled up and got as many blankets as possible—I really hunkered down."

The worst place he ever slept was beneath a overpass, Arvie said, under the Union Pacific trains whizzing through Denver.

"I witnessed two murders in the span of three nights," he said.

His story was so startling that I wondered if he was exaggerating. Then I thought about the fights I saw when I was seeking respite on the streets of Salt Lake City. I'd guessed Arvie to be in his late 30s or early 40s, but the streets have aged him, and he told me that he is actually only 22.

"I wish a home for you," I told him.

"Trauma doesn't have to be a completely bad thing," he said. "Traumatic things can serve as a lesson. There are things I have overcome that I never would have overcome if I wasn't homeless."

His strident positivity made my heart ache; I remembered what it was like to find myself in such unfathomable circumstances that I believed my only recourse was to view my situation through that same lens of unfailing positivity.

Arvie grew up in foster care and has been surrounded by trauma and addiction his entire life, he said. He described himself as a recovering drug addict: "I have been sober since Nov. 1." Most likely, he will be waiting a year—or longer—for a home.

"What kind of lessons are you learning while you wait?" I asked him.

"I have learned to trust myself," he said. "I have learned self-reliance and how to be brave."

His intuition has become so sharp that he can quickly sense danger, giving him an almost sixth sense of knowing “when to bounce” out of a bad situation, he said.

“Endurance, perseverance, and positivity,” he said, “That is what this journey takes.”

I grew up with parents who loved me, albeit imperfectly, and I have never been addicted to any kind of drug. Yet as I sat across from this young man, I was struck with the awareness that, in many ways, I am learning some of the same lessons Arvie is learning.



ENDURANCE, PERSEVERANCE, AND POSITIVITY

My own first home out of homelessness was at a transitional home called Annie’s House, provided by Miller-Cox. It was the perfect housing solution for me. In exchange for rent and utilities, I served as house mom for two other women struggling with the emotional fallout of life on the streets.

But six months into my stay there, the house shut down due to financial difficulties, and once again, I faced the paralyzing uncertainty of not knowing where I would live next.

The traditional safety net of familial support was not an option. Both my parents are deceased and due to long-standing family drama, I am estranged from most of my family.

I also had a three-year gap in my employment history. After I’d sent my resume to temporary employment agencies, attended classes at a job training center, and relentlessly scoured community billboards for work, the only steady job for which I received a call back was as a part-time cashier in an upscale grocery store.

At \$11 an hour, 20 to 25 hours a week, there was no way I could afford to pay market-rate rents, which in Salt Lake run upwards of \$675 for a room in someone’s house, \$900 for a studio apartment, and between \$1,100 and \$1,600 for a one-bedroom apartment.

I attended free support groups where people talked about their faith in the God of their understanding, and I worked with a therapist who helps me to learn to trust my ability to navigate life exactly as it is unfolding.

One night at a community gathering that I’d attended on a last-minute whim, a college professor named Paige Paulsen heard me sharing parts of my story and told me that she felt divinely guided to invite me, a stranger who had just come out of homelessness, to stay for free at her vacant Airbnb for six weeks. That stay led to an invitation to rent a

room in the professor's house for a full year, for \$400 a month, a cost I could just afford with my job at the grocery.



Lori Teresa Yearwood and Paige Paulsen. Photo: Cynthia Micken

As grateful as I was, I knew I was living in her home not necessarily because she longed for a roomie, but rather because she was going out of her way to help me. I worked hard to stay confident in my communication with her.

Amelia Davidson, living with her children in the back of her grandparents' house, articulated her own experience this way: "My grandmother and grandfather have helped me tremendously. But every day that I wake up, I know that I own nothing. I never lose my gratitude. But how many times can I say 'Thank you'? I feel guilty for feeling frustrated and then I feel angry because I am an adult and I can't seem to get myself out of this situation."

In my other life, I'd earned enough to live in a nice apartment in any city I desired. Emerging from homelessness, I began, at the age of 52, to work my way through the ranks of the working poor.

I learned, first hand, the reality of a wearying conundrum: The minimum wage in the United States is \$7.25 an hour. That means that a minimum-wage-earning renter would need to work approximately 99 hours per week for all 52 weeks of the year, or approximately two and a half full-time jobs, to pay for a one bedroom home at the national average fair market rent, according to the National Low Income Housing Coalition.

There was a time, after I'd left my job as a cashier, that I held three part-time jobs at one time—one as a freelance journalist, another as a nonprofit grant writer, and still another

as a program assistant at a school that teaches immigrants learn to speak and write English. Still, I qualified for low-income housing.



ROOTED IN THE MUD WHILE REACHING FOR THE SKY

Those on waiting lists for low-income housing inevitably find themselves in the midst of a paradox: On the waiting list, we don't have the luxury of waiting. My housemate had given me a year of guaranteed affordable housing. However, there was no guarantee that my name would come up on any official low-income housing list by the end of that year.

Therefore, in my mind, I was in a race against time. I pushed myself to make enough money to pay for my immediate living costs, while also working to afford a future that could sustain a market-rate life.

In one moment, I was worrying about a mistake I had made while working the register at the grocery store. Then, a few moments later, on my 15-minute break in the employee lunchroom, I was texting with a Pulitzer Prize winning editor about a prospective story for the Washington Post.

Sometimes, before I would finally fall asleep, I would stare at a photograph of a lotus flower, a plant rooted in the mud but reaching for the light.



GRANITE COUNTERTOPS

I know that I am privileged to be able to dip back into a history of previous success, to cultivate the skills and connections that I once took for granted. My writing portfolio is gradually growing. Yet eight months into my year in Paulsen's house, I still could not afford market rate rents in Salt Lake City. As the end of our year together came closer, she let me know that she was looking forward to having her home back to herself.

Panicked, I called my therapist. Remember that you have choices, she told me, even if, in this moment, you do not know what they all are. I made an internal commitment not to ambush my housemate with my fear.

Hours later, I spotted a Facebook ad for a new apartment complex being built near downtown Salt Lake City. The ad said that 50 percent of the buildings' units were

reserved for low-income residents. I immediately sent an email, expecting an invitation to join yet another long waiting list. Instead, I received an application and a request for a deposit to hold my place while I was considered for placement.

Some might consider my find a stroke of tremendous luck. Others might see it as divine providence. I think the most important point—the point I would want to share with someone struggling with the extreme fear that comes with housing insecurity—is how important it was for me to step out of that terror so that I could see, and then take the chance to pursue, the opportunity in front of me.

My therapist calls it “the realm of collaborating with possibilities.” Frederik Richardson, a 43-year-old Salt Lake City man, found himself unnervingly immersed in that stratosphere, when he got a call that his mother had been diagnosed with a terminal disease and fallen into a coma, and he left his job as a language teacher in another country to come back home to be with her.

He was looking for a job and sleeping on his sister’s couch when, like me, he happened upon an online ad for an apartment he had previously seen and liked quite a bit. Three days later, with a co-sign from his brother-in-law, Richardson moved into a low-income unit in a mostly market-rate apartment complex. His home has a 24-foot, high loft ceiling and is located in a coveted, downtown neighborhood. Richardson’s fortune is not lost on him, especially since his sister, who lives in another state, is working a multitude of low-paying jobs, and has been looking for low-income housing for years, he said.

“She is killing herself paying rent,” he said.

My application took nearly four months to be approved and then finalized for a move-in date. During that interim, I was also considered for a 100 percent low-income housing unit. But when I walked into the lobby, I listened to a conversation between an occupant and a manager in which the resident was saying that she had just witnessed an attempted stabbing in the laundry room. I asked the manager if that kind of occurrence was common.

“We do the best we can here,” she said. “But we can’t guarantee anything.”

As uncomfortable as I was renting a room in someone else’s home, I chose, for the time being, to remain where I was.

I was also considered for a unit through the Utah Non-Profit Housing Association. But I was declined because I made \$900 a year more than the income limit.

Finally, in early November, I was approved for the newly constructed low-income apartment I’d found in the listing. Out of the 102 units in the building, I am one of six whose income fit between a certain income bracket— that of being unable to afford market rent but not so poor I qualified for Section 8 housing—and I was offered a gorgeous one-bedroom apartment with wood floors, granite countertops, and a balcony for \$675 a month plus utilities.

On January 5, I moved into my brand-new apartment. I love it. My view overlooks the parking garage, a high-pitched fire alarm panel sometimes beeps for hours at a time in the room adjoining my apartment—and I am supremely grateful for my circumstances. I have autonomy. I have privacy and freedom and a place to continue working my way back up the economic ladder. Because I can now afford a roof over my head, I have been able to save up a three-month emergency fund, pay off an old debt, and drastically improve my credit score. My not-so-distant goal: to buy a home of my own again.

“Lori,” Amelia Davidson asked me during our last interview, “This fight is going to end for me, too, right?”

Ordinarily, I start people’s stories at what I perceive to be the beginning. Then I work my way through to its natural conclusion.

But this story isn’t about conclusions. It’s about the changeable, in-between time, when you are doing what you can to solidify the most basic foundation of your life: your home.



Lori Teresa Yearwood. Photo: Cass Studios of Salt Lake City

Lori Teresa Yearwood's work can be found at loriyearwood.com